2002 Oregon Complaint Report Part II

Total complaints closed in 2002

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2002 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 PO Box 14480 Salem, OR 97309-0405

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

http://www.cbs.state.or.us/external/ins/docs/consumer/2311-02.pdf

Oregon Complaint Report, Part II

This report categorizes the type and disposition of each complaint. Cost is \$30 per copy.

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How to use this report
Total complaints closed in Oregon during 2002 against all companies
Total complaints closed in Oregon during 2002 against all companies by line
Fire insurance
Farmowners multiple peril 17
Homeowners multiple peril
Commercial multiple peril
Ocean marine
Inland marine
Medical malpractice
Workers' compensation
Other liability
Fidelity
Credit
Title
Accident and health
Personal auto
Commercial auto
Life
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 2002 (pages 2-15).

•Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2002 by line of insurance (pages 16-74).

•Individual insurance company complaint tables for 2002 (pages 75-653).

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 75. Companies that did not have any consumer complaints in 2002 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.

			D	ISPC	SITIC	N				
Company A	-			COMPANY IN COMPLI- ANCE		COMPANY POSITION UPHELD		ER IEF	тот	TAL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	2	67					1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM NOTICE/ BILLING	1	100							1	100
TOTAL	3	50	1	17	1	17	1	17	6	100

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

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

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

³ The insurance company's settlement/offer was upheld by the Insurance Division. ⁴ The Insurance Division found that the company was complying with Oregon insurance laws and rules.

	DISPOSITION												
	POL ISSUED		ADV COMPL		COMPR STLMN		ADDIT PAYN		REFU	JND			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON													
PREMIUM & RATING	5	1	54	15	20	6			35	10			
REFUSAL TO INSURE	16	17	14	15	2	2							
CANCELLATION	25	11	29	13	5	2			15	7			
NONRENEWAL	25	17	16	11	3	2			1	1			
CREDIT REPORTING			48	100									
DELAYS	6	1	27	4	19	3	11	2	2	0			
FORCED PLACEMENT									1	50			
AUDIT DISPUTE													
UNFAIR DISCRIMINATION													
RATE CLASSIFICATION			1	33									
RECISSION			1	6									
ENDORSEMENT/RIDER			5	22	1	4			1	4			
GROUP CONVERSION	1	11	3	33									
CONTINUATION OF BENEFITS	1	11											
OTHER: UNDERWRITING			6	26	2	9							
MISLEADING ADVERTISING	1	11	1	11					1	11			
CHURNING													
REPLACEMENT					1	20							
AGENT HANDLING			5	11	6	13			5	11			
FAILURE TO PLACE			1	25					1	25			
MISREPRESENTATION	1	2	2	5	5	11			4	9			
POLICY DELIVERY	2	14							3	21			
MISAPPROPRIATION OF PREMIUM					1	17			1	17			
TWISTING													
HIGH PRESSURE TACTICS					1	17			1	17			
FRAUD/FORGERY													
OTHER:MRKTNG & SALES			1	17									
UNSATISFACTORY SETTLEMENT/OFFER			66	7	61	6							
MEDICAL NECESSITY			7	11	1	2							
POST CLAIM UNDERWRITING	1	6	4	24	2	12							
SUBROGATION					3	15							
DENIAL OF CLAIM			47	5	30	3	1	0	2	0			
USUAL, CUSTOMARY, REASONABLE			3	13	2	9	1	4					
(Continued)	I								I	l			

DISPOSITION												
					-							
NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
				11	3							
				1	1							
		2	1	11	5			4	2			
		1	1	15	10							
		10	2	5	1	9	1					
		1	11									
						1	11					
				1	20							
		1	25									
				1	2							
2	0	2	0	54	5	19	2					
		2	3									
				1	6							
		17	2	32	3	21	2					
				1	4							
			ARBITRATION/MEDIATIONEXTENNMBRPCTNMBRIII <td< td=""><td>ARBITRATION/MEDIATIONEXTENDEDNMBRPCTNMBRPCTImage: strategy strategy</td><td>ARBITRATION/MEDIATIONEXTENDEDASSINMBRPCTNMBRPCTNMBRImage: strategy s</td><td>ARBITRATIOEXTAASSNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTInternational and the set of the set o</td><td>ARBITRATIO-WEDIATIONEXTASSUTREOP.NMBRPCTPCT</td></td<> <td>ARBITRATION EXTE> ASSE> REOP NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT Image: Image:</td> <td>ARBITRATION/MEDIATION EXT RASIT REOF NUBR PC1 NMBR </td>	ARBITRATION/MEDIATIONEXTENDEDNMBRPCTNMBRPCTImage: strategy	ARBITRATION/MEDIATIONEXTENDEDASSINMBRPCTNMBRPCTNMBRImage: strategy s	ARBITRATIOEXTAASSNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTInternational and the set of the set o	ARBITRATIO-WEDIATIONEXTASSUTREOP.NMBRPCTPCT	ARBITRATION EXTE> ASSE> REOP NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT Image: Image:	ARBITRATION/MEDIATION EXT RASIT REOF NUBR PC1 NMBR PC1 NMBR			

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

	DISPOSITION											
	NONREI UPH		CLA SETT		SUIT/RE	LED TAINED RNEY	NO AC REQUESTEI		REFE TO PR AGE	OPER		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING	1						3	1	1	0		
REFUSAL TO INSURE							1	1	1	1		
CANCELLATION			1	0			1	0				
NONRENEWAL	1	1					2	1				
CREDIT REPORTING												
DELAYS			219	34	2	0	1	0	1	0		
FORCED PLACEMENT												
AUDIT DISPUTE												
UNFAIR DISCRIMINATION												
RATE CLASSIFICATION									1	33		
RECISSION												
ENDORSEMENT/RIDER												
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING							1	4				
MISLEADING ADVERTISING							1	11				
CHURNING												
REPLACEMENT												
AGENT HANDLING					1	2	3	6				
FAILURE TO PLACE												
MISREPRESENTATION									1	2		
POLICY DELIVERY			1	7								
MISAPPROPRIATION OF PREMIUM												
TWISTING												
HIGH PRESSURE TACTICS												
FRAUD/FORGERY					1	33						
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER			163	16	1	0	4	0	2	0		
MEDICAL NECESSITY			16	26			2	3				
POST CLAIM UNDERWRITING												
SUBROGATION			1	5								
DENIAL OF CLAIM			166	17	4	0	3	0	3	0		
USUAL, CUSTOMARY, REASONABLE			4	17								
(Continued)			1									

	DISPOSITION											
	ADVER	TISING	UNDERV PRAC RESO	TICE	INFORN FURNISHED		DEL RESO		CANCEL NOT WITHD	ICE		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING			1	0	34	10	1	0				
REFUSAL TO INSURE					6	6						
CANCELLATION					6	3			3	1		
NONRENEWAL					3	2			1	1		
CREDIT REPORTING												
DELAYS			1	0	11	2	99	15				
FORCED PLACEMENT												
AUDIT DISPUTE												
UNFAIR DISCRIMINATION			1	50	1	50						
RATE CLASSIFICATION												
RECISSION					1	6						
ENDORSEMENT/RIDER					7	30						
GROUP CONVERSION												
CONTINUATION OF BENEFITS			1	11	4	44						
OTHER: UNDERWRITING					2	9						
MISLEADING ADVERTISING	1	11			1	11						
CHURNING												
REPLACEMENT					1	20						
AGENT HANDLING					2	4						
FAILURE TO PLACE												
MISREPRESENTATION					5	11						
POLICY DELIVERY					6	43						
MISAPPROPRIATION OF PREMIUM												
TWISTING												
HIGH PRESSURE TACTICS					1	17						
FRAUD/FORGERY												
OTHER:MRKTNG & SALES					1	17						
UNSATISFACTORY SETTLEMENT/OFFER					33	3	16	2				
MEDICAL NECESSITY					9	15						
POST CLAIM UNDERWRITING					1	6						
SUBROGATION					3	15						
DENIAL OF CLAIM					32	3	6	1				
USUAL, CUSTOMARY, REASONABLE					2	9						
(Continued)	1				l				I			

DISPOSITION											
NOT	ICE	PROI	BLEM	PROB	LEM			REFERR DISCIPI ACT	JINARY		
NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
				10	3			4	1		
								3	3		
				1	0			1	0		
8	5										
						1	0	24	4		
								1	4		
								1	11		
								1	20		
				2	4			6	13		
								4	9		
								3	50		
								2	33		
								1	33		
						2	0	12	1		
								1	5		
						4	0	8	1		
								1	4		
	NOT RESCI NMBR		NOTICE PROF RESCINDED RESO NMBR PCT NMBR	NONRENEWAL NOTICE RESCINDED NONFORFEITURE PROBLEM RESOLVED NMBR PCT NMBR PCT Image: State of the st	NONRENEWAL NOTICE RESCINDED NONFORFEITURE PROBLEM RESOLVED PREM PROB RESOL NMBR PCT NMBR PCT NMBR Image:	NONRENEWAL NOTICE RESCINDED NONFORFEITURE PROBLEM RESOLVED PREMIUM PROBLEM RESOLVED NMBR PCT NMBR PCT NMBR PCT NMBR PCT 10 3 10 3 10 3 10 3 10 3 10 3 10 10 10 3 10 3 10 3 10 10 10 3 10 3 10 3 10 3 10 10 10 3 10 3 10 3 10 3 10 3 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10	NONRENEWAL NOTICE RESCIVED NONFORFEITURE PROBLEM RESCIVED PREMIUM PROBLEM RESCIVED CR COMP NMBR PCT NMBR PCT NMBR PCT NMBR Image: Stress of the st	NONRENEWAL NOTICE RESCIVED NONFORFETURE PROBLEM RESOLVED PREMIUM PROBLEM RESOLVED ERISA COMPLIANT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR PCT Image:	NONRENEWAL NOTICE RESCIPICE NONFORFETTURE PROBLEM RESCIVED PREMIUM PROBLEM RESCIVED REFINA COMPLANT REFERE DISCIPICAT NMBR PCT NMBR PCT NMBR PCT NMBR PCT NMBR DCT NMBR PCT NMBR PCT		

	DISPOSITION												
	QUES OF F.		RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL	COMPA COMPL		COME POSIT UPH	TION			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON													
PREMIUM & RATING	14	4	6	2	6	2	34	10	84	24			
REFUSAL TO INSURE	4	4			7	7	4	4	33	35			
CANCELLATION	14	6			3	1	17	7	87	38			
NONRENEWAL	3	2					21	14	46	31			
CREDIT REPORTING													
DELAYS	33	5			2	0	28	4	63	10			
FORCED PLACEMENT							1	50					
AUDIT DISPUTE	1	33							2	67			
UNFAIR DISCRIMINATION													
RATE CLASSIFICATION									1	33			
RECISSION									16	89			
ENDORSEMENT/RIDER					1	4	1	4	6	26			
GROUP CONVERSION					1	11							
CONTINUATION OF BENEFITS					1	11	1	11	1	11			
OTHER: UNDERWRITING	1	4					4	17	3	13			
MISLEADING ADVERTISING									1	11			
CHURNING													
REPLACEMENT							1	20					
AGENT HANDLING	6	13			1	2	4	9	4	9			
FAILURE TO PLACE	1	25											
MISREPRESENTATION	11	25			2	5	2	5	3	7			
POLICY DELIVERY	1	7							1	7			
MISAPPROPRIATION OF PREMIUM	1	17											
TWISTING									1	100			
HIGH PRESSURE TACTICS	1	17											
FRAUD/FORGERY													
OTHER:MRKTNG & SALES									1	17			
UNSATISFACTORY SETTLEMENT/OFFER	206	21			27	3	18	2	199	20			
MEDICAL NECESSITY	3	5					4	7	13	21			
POST CLAIM UNDERWRITING	4	24	1	6					3	18			
SUBROGATION	2	10							7	35			
DENIAL OF CLAIM	218	23			61	6	26	3	243	25			
USUAL, CUSTOMARY, REASONABLE					3	13	1	4	4	17			

DISPOSITION											
				RECO	VERY			отн	ER	тот	AL
NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
1	0	4	1	22	6	3	1			353	100
		1	1			1	1			94	100
		2	1	1	0					228	100
						1	1			147	100
										48	100
		15	2	45	7	4	1	1	0	639	100
										2	100
										3	100
										2	100
										3	100
										18	100
1	4									23	100
		1	11			2	22			9	100
										9	100
						1	4	2	9	23	100
										9	100
				1	100					1	100
										5	100
		1	2					1	2	47	100
										4	100
		1	2			2	5			44	100
										14	100
										6	100
										1	100
										6	100
						1	33			3	100
		3	50							6	100
		10	1	90	9	3	0	1	0	991	100
		2	3	2	3					61	100
										17	100
1				2	10			1	5	20	100
		19	2	18	2	5	1			966	100
		1	4							23	100
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	DISPOSITION												
	POL ISSUED		ADV COMPL		COMPR STLMN		ADDITIONAL PAYMENT		REFUND				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON													
COORDINATION OF BENEFITS			2	7									
PCP REFERRALS			2	9	2	9							
UTILIZATION REVIEW			4	21									
EXPERIMENTAL					2	11							
ASSIGNMENT OF BENEFITS													
COST CONTAINMENT			3	10	3	10							
OTHER: CLAIM HANDLING			14	12	11	9	4	3	1	1			
PREMIUM NOTICE/BILLING	5	4	8	6	8	6			12	10			
CASH VALUE	1	3	1	3	4	11	2	5	8	21			
ACCELERATED BENEFITS									1	100			
DELAYS/NO RESPONSE	3	17	1	6	2	11			2	11			
INFORMATION REQUESTED	1	1	6	6	1	1							
PREMIUM REFUNDED			2	2	4	4			53	54			
NONFORFEITURE													
PAYMENT NOT CREDITED			1	13	1	13							
COVERAGE QUESTION	2	7	4	14	2	7							
ACCESS TO CARE			1	5	1	5							
QUALITY OF CARE			1	17	1	17							
COMPANY/AGENT DISPUTE					1	20							
ABUSIVE SERVICE			4	27									
OTHER: POLICYHOLDER SERVICE			2	10	3	15							
TOTAL	96	2	397	9	211	5	19	0	150	3			

]	DISPO	SITI) N	-			
	ENTH ARBITRATION		COVE EXTE		UNABL ASSI		CLA REOP		CANCEL UPH	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
COORDINATION OF BENEFITS							2	7		
PCP REFERRALS							1	4		
UTILIZATION REVIEW							2	11		
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT			2	7						
OTHER: CLAIM HANDLING					6	5	5	4		
PREMIUM NOTICE/BILLING					4	3				
CASH VALUE					3	8				
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED					1	1				
PREMIUM REFUNDED					4	4				
NONFORFEITURE										
PAYMENT NOT CREDITED					1	13				
COVERAGE QUESTION			2	7	1	3				
ACCESS TO CARE										
QUALITY OF CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			1	7						
OTHER: POLICYHOLDER SERVICE					1	5				
TOTAL	2	0	41	1	154	3	60	1	4	0

					DIS	POSIT	ION			
	NONRE		CLA SETT		SUIT/RE	LED TAINED RNEY	NO A(REQUESTEI		REFEI TO PR AGE	OPER
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
COORDINATION OF BENEFITS			11	37						
PCP REFERRALS			7	30			1	4		
UTILIZATION REVIEW			5	26						
EXPERIMENTAL			2	11			1	6		
ASSIGNMENT OF BENEFITS			3	100						
COST CONTAINMENT			10	33						
OTHER: CLAIM HANDLING			3	2			2	2		
PREMIUM NOTICE/BILLING			5	4			1	1		
CASH VALUE							1	3		
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE			2	11			1	6		
INFORMATION REQUESTED							2	2		
PREMIUM REFUNDED							2	2		
NONFORFEITURE										
PAYMENT NOT CREDITED			1	13						
COVERAGE QUESTION			1	3						
ACCESS TO CARE			7	35						
QUALITY OF CARE										
COMPANY/AGENT DISPUTE							1	20		
ABUSIVE SERVICE			1	7			1	7		
OTHER: POLICYHOLDER SERVICE							1	5		
TOTAL	1	0	629	14	9	0	36	1	10	0

					DISPOS	ITION				
	ADVER	TISING	UNDERV PRAC RESO	TICE	INFORN FURNISHED		DEI RESO		CANCEL NOT WITHE	ICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
COORDINATION OF BENEFITS					5	17				
PCP REFERRALS					2	9				
UTILIZATION REVIEW					1	5				
EXPERIMENTAL					1	6				
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT					3	10				
OTHER: CLAIM HANDLING					5	4	1	1		
PREMIUM NOTICE/BILLING			1	1	19	15	2	2		
CASH VALUE					11	29				
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE					1	6	3	17		
INFORMATION REQUESTED					69	69	2	2		
PREMIUM REFUNDED			1	1	5	5				
NONFORFEITURE										
PAYMENT NOT CREDITED										
COVERAGE QUESTION					5	17				
ACCESS TO CARE					2	10				
QUALITY OF CARE					1	17				
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE					6	40	1	7		
OTHER: POLICYHOLDER SERVICE					2	10				
TOTAL	1	0	6	0	310	7	131	3	4	0

				DIS	POSI	FION				
	NONRE NOT RESCI	ICE	NONFOR PROP RESO	BLEM	PREM PROB RESO	LEM	ER COMP		REFERR DISCIPI ACT	INARY
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
COORDINATION OF BENEFITS										
PCP REFERRALS										
UTILIZATION REVIEW									1	5
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT										
OTHER: CLAIM HANDLING									1	1
PREMIUM NOTICE/BILLING					15	12				
CASH VALUE										
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED									1	1
PREMIUM REFUNDED										
NONFORFEITURE			1	25						
PAYMENT NOT CREDITED					1	13			2	25
COVERAGE QUESTION									1	3
ACCESS TO CARE									1	5
QUALITY OF CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE									1	7
OTHER: POLICYHOLDER SERVICE					1	5				
TOTAL	8	0	1	0	30	1	7	0	81	2

					DISPO	SITION				
	QUES OF F.		RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COME POSIT UPHI	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
COORDINATION OF BENEFITS					3	10	2	7	4	13
PCP REFERRALS	2	9					2	9	4	17
UTILIZATION REVIEW	4	21					1	5	1	5
EXPERIMENTAL	2	11			1	6	1	6	8	44
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT	2	7					3	10	4	13
OTHER: CLAIM HANDLING	13	11			5	4	6	5	32	26
PREMIUM NOTICE/BILLING	4	3	1	1	2	2	7	6	24	19
CASH VALUE					3	8			3	8
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE							2	11	1	6
INFORMATION REQUESTED	1	1			2	2	3	3	6	6
PREMIUM REFUNDED							4	4	17	17
NONFORFEITURE							2	50	1	25
PAYMENT NOT CREDITED	1	13								
COVERAGE QUESTION							2	7	7	24
ACCESS TO CARE	1	5			1	5	1	5	4	20
QUALITY OF CARE	1	17			1	17			1	17
COMPANY/AGENT DISPUTE	1	20			1	20	1	20		
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE	2	10							6	30
TOTAL	558	12	8	0	134	3	204	4	945	21

				DIS	SPOSI	ΓΙΟΝ						
	ENDORS PROCI		N JURISD		RECO	VERY	INSUFF INFORM		отн	ER	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
COORDINATION OF BENEFITS			1	3							30	100
PCP REFERRALS											23	100
UTILIZATION REVIEW											19	100
EXPERIMENTAL											18	100
ASSIGNMENT OF BENEFITS											3	100
COST CONTAINMENT											30	100
OTHER: CLAIM HANDLING			6	5	4	3			2	2	121	100
PREMIUM NOTICE/BILLING			4	3	1	1			2	2	125	100
CASH VALUE					1	3					38	100
ACCELERATED BENEFITS											1	100
DELAYS/NO RESPONSE											18	100
INFORMATION REQUESTED			4	4			1	1			100	100
PREMIUM REFUNDED			3	3	3	3					98	100
NONFORFEITURE											4	100
PAYMENT NOT CREDITED											8	100
COVERAGE QUESTION			2	7							29	100
ACCESS TO CARE			1	5							20	100
QUALITY OF CARE											6	100
COMPANY/AGENT DISPUTE											5	100
ABUSIVE SERVICE											15	100
OTHER: POLICYHOLDER SERVICE			1	5					1	5	20	100
TOTAL	2	0	82	2	190	4	24	1	11	0	4556	100

	DISPOSITION													
FIRE	POL ISSUED	JCY /RSTRD	ADV COMPL	ISED AINANT	COMPR STLMN1		UNABLE TO ASSIST		CLA SETT					
	NMBR			РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N														
PREMIUM & RATING			1	20	1	20	1	20						
NONRENEWAL	1	11	1	11			1	11						
DELAYS									2	100				
UNSATISFACTORY SETTLEMENT/OFFER														
DENIAL OF CLAIM					1	17			1	17				
OTHER: CLAIM HANDLING														
INFORMATION REQUESTED							1	50						
TOTAL	1	4	2	7	2	7	3	11	3	11				

			DISP	OSITION				
FIRE	NO AO REQUESTEI	CTION D/REQUIRED		/ATION /EXPANDED	NOT	NEWAL TICE INDED	QUES OF F.	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING							1	20
NONRENEWAL	1	11			2	22		
DELAYS								
UNSATISFACTORY SETTLEMENT/OFFER			1	100				
DENIAL OF CLAIM							3	50
OTHER: CLAIM HANDLING								
INFORMATION REQUESTED			1	50				
TOTAL	1	4	2	7	2	7	4	15

	D	ISPOS	ITION				
FIRE		ANY IN LIANCE	COMH POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
PREMIUM & RATING			1	20	5	100	
NONRENEWAL	1	11	2	22	9	100	
DELAYS					2	100	
UNSATISFACTORY SETTLEMENT/OFFER					1	100	
DENIAL OF CLAIM			1	17	6	100	
OTHER: CLAIM HANDLING			2	100	2	100	
INFORMATION REQUESTED					2	100	
TOTAL	1	4	6	22	27	100	

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

				DIS	POSIT	L I O N	-			
FARMOWNERS MULT PERIL	ADVISED COMPLAINANT			COMPROMISED STLMNT/RSLTN		REFUND		.AY LVED	NONRENEWAI NOTICE RESCINDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
REFUSAL TO INSURE	1	100								
CANCELLATION					1	33				
NONRENEWAL									1	100
DELAYS			1	100						
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING			1	100						
PREMIUM NOTICE/BILLING							1	100		
PREMIUM REFUNDED					1	100				
TOTAL	1	6	2	12	2	12	1	6	1	6

			D	ISPOS	ITION	I				
FARMOWNERS MULT PERIL	QUES OF F		COMPA COMPI	ANY IN JANCE	COMH POSIT UPHI	TION	RECO	VERY	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
REFUSAL TO INSURE									1	100
CANCELLATION					2	67			3	100
NONRENEWAL									1	100
DELAYS									1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	50	1	25			1	25	4	100
DENIAL OF CLAIM			1	25	3	75			4	100
OTHER: CLAIM HANDLING									1	100
PREMIUM NOTICE/BILLING									1	100
PREMIUM REFUNDED									1	100
TOTAL	2	12	2	12	5	29	1	6	17	100

					DIS	POSITI	O N					
HOMEOWNERS MULT PERIL	POL ISSUED		ADV COMPL		COMPR STLMN		ADDIT PAYN		REFU	JND	COVE EXTE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			5	13	1	3			6	16		
REFUSAL TO INSURE			2	22								
CANCELLATION	2	5	8	20					5	13		
NONRENEWAL	15	21	9	13	2	3			1	1	1	1
CREDIT REPORTING			11	100								
DELAYS	1	2	2	3	1	2					3	5
FORCED PLACEMENT									1	100		
ENDORSEMENT/RIDER												
OTHER: UNDERWRITING					1	33						
AGENT HANDLING												
FAILURE TO PLACE			1	33					1	33		
POLICY DELIVERY												
UNSATISFACTORY SETTLEMENT/OFFER			4	6	3	4					1	1
POST CLAIM UNDERWRITING	1	17	2	33	1	17						
DENIAL OF CLAIM			2	3	2	3					1	2
OTHER: CLAIM HANDLING			3	19			2	13				
PREMIUM NOTICE/BILLING									1	20		
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
PREMIUM REFUNDED					1	50			1	50		
PAYMENT NOT CREDITED												
COVERAGE QUESTION												
OTHER: POLICYHOLDER SERVICE					1	25						
TOTAL	19	5	49	12	13	3	2	0	16	4	6	1

					DI	SPOSI	TION			
HOMEOWNERS MULT PERIL	UNABL ASSI		CLA REOP			NEWAL ELD	CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	2	5								
REFUSAL TO INSURE	1	11								
CANCELLATION	3	8								
NONRENEWAL	7	10			1	1			1	1
CREDIT REPORTING										
DELAYS	1	2					14	24	1	2
FORCED PLACEMENT										
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING										
AGENT HANDLING									1	25
FAILURE TO PLACE										
POLICY DELIVERY										
UNSATISFACTORY SETTLEMENT/OFFER			1	1			13	19		
POST CLAIM UNDERWRITING	1	17								
DENIAL OF CLAIM	1	2	1	2			6	9		
OTHER: CLAIM HANDLING	1	6								
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
TOTAL	17	4	2	0	1	0	33	8	3	1

				DIS	SPOSIT	ION				
HOMEOWNERS MULT PERIL	INFORM FURNISHED		DEL RESOI		CANCELLATION NOTICE WITHDRAWN		NONRE NOT RESCI		PREM PROB RESO	LEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	5	13								
REFUSAL TO INSURE	1	11								
CANCELLATION	1	3			2	5				
NONRENEWAL							1	1		
CREDIT REPORTING										
DELAYS	2	3	5	9						
FORCED PLACEMENT										
ENDORSEMENT/RIDER	1	50								
OTHER: UNDERWRITING										
AGENT HANDLING									1	25
FAILURE TO PLACE										
POLICY DELIVERY										
UNSATISFACTORY SETTLEMENT/OFFER	2	3	2	3						
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING			1	6						
PREMIUM NOTICE/BILLING									1	20
DELAYS/NO RESPONSE			1	100						
INFORMATION REQUESTED	5	83								
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
COVERAGE QUESTION	1	100								
OTHER: POLICYHOLDER SERVICE										
TOTAL	18	4	9	2	2	0	1	0	2	0

						DISP	POSITIO	N				
HOMEOWNERS MULT PERIL	REFERR DISCIPI ACT	LINARY	QUES OF F		RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL	COMP COMPI		COME POSIT UPHI	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
PREMIUM & RATING	1	3			1	3			6	16	10	26
REFUSAL TO INSURE											5	56
CANCELLATION			1	3					5	13	13	33
NONRENEWAL									10	14	21	30
CREDIT REPORTING												
DELAYS	1	2	6	10					1	2	11	19
FORCED PLACEMENT												
ENDORSEMENT/RIDER							1	50				
OTHER: UNDERWRITING			1	33							1	33
AGENT HANDLING	1	25	1	25								
FAILURE TO PLACE			1	33								
POLICY DELIVERY											1	100
UNSATISFACTORY SETTLEMENT/OFFER			15	21			1	1			23	33
POST CLAIM UNDERWRITING											1	17
DENIAL OF CLAIM			15	23			3	5	1	2	28	43
OTHER: CLAIM HANDLING			2	13					1	6	3	19
PREMIUM NOTICE/BILLING											2	40
DELAYS/NO RESPONSE												
INFORMATION REQUESTED											1	17
PREMIUM REFUNDED												
PAYMENT NOT CREDITED	2	100										
COVERAGE QUESTION												
OTHER: POLICYHOLDER SERVICE			1	25							2	50
TOTAL	5	1	43	10	1	0	5	1	24	6	122	29

		D	ISPOS	SITIO	N			
HOMEOWNERS MULT PERIL	N JURISD		RECO	VERY	INSUFF INFORM		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING			1	3			38	100
REFUSAL TO INSURE							9	100
CANCELLATION							40	100
NONRENEWAL					1	1	70	100
CREDIT REPORTING							11	100
DELAYS			7	12	2	3	58	100
FORCED PLACEMENT							1	100
ENDORSEMENT/RIDER							2	100
OTHER: UNDERWRITING							3	100
AGENT HANDLING							4	100
FAILURE TO PLACE							3	100
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER			5	7			70	100
POST CLAIM UNDERWRITING							6	100
DENIAL OF CLAIM			4	6	1	2	65	100
OTHER: CLAIM HANDLING	2	13	1	6			16	100
PREMIUM NOTICE/BILLING	1	20					5	100
DELAYS/NO RESPONSE							1	100
INFORMATION REQUESTED							6	100
PREMIUM REFUNDED							2	100
PAYMENT NOT CREDITED							2	100
COVERAGE QUESTION							1	100
OTHER: POLICYHOLDER SERVICE							4	100
TOTAL	3	1	18	4	4	1	418	100

	DISPOSITION												
COMMERCIAL MULT PERIL	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPR STLMN		REFUND		COVE EXTE	-			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N													
PREMIUM & RATING	7		1	20									
REFUSAL TO INSURE	1	100											
CANCELLATION	2	33											
NONRENEWAL	2	18											
DELAYS			3	14	3	14							
AUDIT DISPUTE													
OTHER: UNDERWRITING													
AGENT HANDLING													
POLICY DELIVERY													
UNSATISFACTORY SETTLEMENT/OFFER					1	8			1	8			
DENIAL OF CLAIM					2	8			2	8			
OTHER: CLAIM HANDLING													
PREMIUM NOTICE/BILLING													
INFORMATION REQUESTED													
PREMIUM REFUNDED							2	67					
COVERAGE QUESTION									1	100			
TOTAL	5	5	4	4	6	6	2	2	4	4			

	DISPOSITION													
COMMERCIAL MULT PERIL	UNABI ASSI	-	CLA REOP		CANCEL UPH		CLA SETT		INFORN FURNISHED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON														
PREMIUM & RATING									1	20				
REFUSAL TO INSURE														
CANCELLATION	1	17			1	17								
NONRENEWAL	2	18												
DELAYS							3	14						
AUDIT DISPUTE														
OTHER: UNDERWRITING														
AGENT HANDLING														
POLICY DELIVERY									1	100				
UNSATISFACTORY SETTLEMENT/OFFER	1	8	1	8					1	8				
DENIAL OF CLAIM														
OTHER: CLAIM HANDLING	1	50												
PREMIUM NOTICE/BILLING														
INFORMATION REQUESTED									1	50				
PREMIUM REFUNDED	1	33												
COVERAGE QUESTION														
TOTAL	6	6	1	1	1	1	3	3	4	4				

				D	ISPOS	ΙΤΙΟ	N			
COMMERCIAL MULT PERIL	DELAY RESOLVED		DISCIPI	REFERRED FOR DISCIPLINARY ACTION		TION ACT	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING									1	20
REFUSAL TO INSURE										
CANCELLATION					2	33				
NONRENEWAL					1	9	1	9	5	45
DELAYS	5	24			3	14			1	5
AUDIT DISPUTE									2	100
OTHER: UNDERWRITING										
AGENT HANDLING			1	33			2	67		
POLICY DELIVERY										
UNSATISFACTORY SETTLEMENT/OFFER					3	25				
DENIAL OF CLAIM					13	54			5	21
OTHER: CLAIM HANDLING					1	50				
PREMIUM NOTICE/BILLING							1	50	1	50
INFORMATION REQUESTED			1	50						
PREMIUM REFUNDED										
COVERAGE QUESTION										
TOTAL	5	5	2	2	23	24	4	4	15	15

		DIS	SPOSI	TION				
COMMERCIAL MULT PERIL	N JURISD	-	RECO NMBR	VERY PCT	OTH NMBR		TOTAL	
REASON						-		_
PREMIUM & RATING	1	20	1	20			5	100
REFUSAL TO INSURE							1	100
CANCELLATION							6	100
NONRENEWAL							11	100
DELAYS	1	5	2	10			21	100
AUDIT DISPUTE							2	100
OTHER: UNDERWRITING					1	100	1	100
AGENT HANDLING							3	100
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	8	3	25			12	100
DENIAL OF CLAIM			2	8			24	100
OTHER: CLAIM HANDLING							2	100
PREMIUM NOTICE/BILLING							2	100
INFORMATION REQUESTED							2	100
PREMIUM REFUNDED							3	100
COVERAGE QUESTION							1	100
TOTAL	3	3	8	8	1	1	97	100

OCEAN MARINE		SITIO N OMISED I/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
ENDORSEMENT/RIDER	1	100	1	100	
TOTAL	1	100	1	100	

				DIS	POSITION	I		
INLAND MARINE	ADVISED COMPLAINANT		CLAIM SETTLED		INFORN FURNISHED	IATION /EXPANDED	DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R EASON								
PREMIUM & RATING					1	50		
CANCELLATION	1	100						
UNSATISFACTORY SETTLEMENT/OFFER			1	25			1	25
DENIAL OF CLAIM								
TOTAL	1	10	1	10	1	10	1	10

			D	ISPO	SITIO	N				
INLAND MARINE	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	50							2	100
CANCELLATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	25	1	25	4	100
DENIAL OF CLAIM			2	67			1	33	3	100
TOTAL	1	10	2	20	1	10	2	20	10	100

MEDICAL MALPRACT	D I S P O S INFORM FURNISHED		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION										
WORKERS COMP	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		FILED SUIT/RETAINED ATTORNEY		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
PREMIUM & RATING	2	67	1	33							
CANCELLATION	1	50									
NONRENEWAL											
DELAYS					1	50			1	50	
AUDIT DISPUTE											
RATE CLASSIFICATION											
OTHER: UNDERWRITING											
MISLEADING ADVERTISING											
DENIAL OF CLAIM	1	50									
OTHER: CLAIM HANDLING											
PREMIUM NOTICE/BILLING											
INFORMATION REQUESTED											
PREMIUM REFUNDED							1	50			
TOTAL	4	20	1	5	1	5	1	5	1	5	

WORKERS COMP	DISPOSITION										
	REFERRED TO PROPER AGENCY		ADVERTISING		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING											
CANCELLATION											
NONRENEWAL											
DELAYS											
AUDIT DISPUTE									1	100	
RATE CLASSIFICATION	1	100									
OTHER: UNDERWRITING											
MISLEADING ADVERTISING			1	100							
DENIAL OF CLAIM											
OTHER: CLAIM HANDLING							1	50			
PREMIUM NOTICE/BILLING											
INFORMATION REQUESTED					1	100					
PREMIUM REFUNDED											
TOTAL	1	5	1	5	1	5	1	5	1	5	

WORKERS COMP	COMPANY IN COMPLIANCE		COMH POSIT UPH	TION	N JURISD	-	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING							3	100
CANCELLATION			1	50			2	100
NONRENEWAL			1	100			1	100
DELAYS							2	100
AUDIT DISPUTE							1	100
RATE CLASSIFICATION							1	100
OTHER: UNDERWRITING	1	100					1	100
MISLEADING ADVERTISING							1	100
DENIAL OF CLAIM					1	50	2	100
OTHER: CLAIM HANDLING			1	50			2	100
PREMIUM NOTICE/BILLING			1	100			1	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED			1	50			2	100
TOTAL	1	5	5	25	1	5	20	100

		DISPOSITION									
OTHER LIABILITY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM REOPENED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
PREMIUM & RATING			1	17			1	17			
CANCELLATION	1	20	1	20							
NONRENEWAL	1	20									
DELAYS									1	8	
ENDORSEMENT/RIDER			2	67							
AGENT HANDLING											
OTHER:MRKTNG & SALES											
UNSATISFACTORY SETTLEMENT/OFFER			1	9	1	9					
DENIAL OF CLAIM			1	5							
OTHER: CLAIM HANDLING									1	50	
PREMIUM NOTICE/BILLING											
INFORMATION REQUESTED											
TOTAL	2	3	6	9	1	1	1	1	2	3	

				DISPOSIT	ION				
OTHER LIABILITY	CLA SETT		INFORN FURNISHED		PREM PROB RESO	BLEM	DISCIP	RED FOR LINARY TON	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
PREMIUM & RATING					1	17			
CANCELLATION									
NONRENEWAL									
DELAYS	5	38					1	8	
ENDORSEMENT/RIDER			1	33					
AGENT HANDLING					1	100			
OTHER:MRKTNG & SALES									
UNSATISFACTORY SETTLEMENT/OFFER	1	9							
DENIAL OF CLAIM									
OTHER: CLAIM HANDLING									
PREMIUM NOTICE/BILLING					1	100			
INFORMATION REQUESTED			2	100					
TOTAL	6	9	3	4	3	4	1	1	

			1	DISPOSI	TION					
OTHER LIABILITY	QUES OF F.		PROVISIC	RACT N/LEGAL UE	COMPA COMPI	ANY IN JANCE	COMH POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			1	17			2	33	6	100
CANCELLATION					1	20	2	40	5	100
NONRENEWAL					1	20	3	60	5	100
DELAYS			1	8			5	38	13	100
ENDORSEMENT/RIDER									3	100
AGENT HANDLING									1	100
OTHER:MRKTNG & SALES							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	9	4	36			3	27	11	100
DENIAL OF CLAIM	8	40	2	10			9	45	20	100
OTHER: CLAIM HANDLING							1	50	2	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED									2	100
TOTAL	9	13	8	11	2	3	26	37	70	100

				DISPO	OSITI	O N				
FIDELITY	ADV. COMPL		COMPR STLMN	OMISED T/RSLTN	REFU	J ND	UNABLE TO ASSIST		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			1	100						
CANCELLATION	2	67								
DELAYS	3	21	2	14					5	36
MISAPPROPRIATION OF PREMIUM					1	100				
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM			1	50						
OTHER: CLAIM HANDLING							1	100		
INFORMATION REQUESTED										
TOTAL	5	19	4	15	1	4	1	4	5	19

				DISP	0 5 1 T 1	O N				
FIDELITY		/ATION /EXPANDED	DEI RESO		QUES OF F.		COMP. COMPI	ANY IN LIANCE	COMH POSIT UPH	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
CANCELLATION					1	33				
DELAYS			1	7			1	7		
MISAPPROPRIATION OF PREMIUM										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER									2	100
DENIAL OF CLAIM					1	50				
OTHER: CLAIM HANDLING										
INFORMATION REQUESTED	1	50			1	50				
TOTAL	1	4	1	4	3	11	1	4	2	7

	D	ISPOS	ITION			
FIDELITY		O ICTION	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING					1	100
CANCELLATION					3	100
DELAYS	1	7	1	7	14	100
MISAPPROPRIATION OF PREMIUM					1	100
OTHER:MRKTNG & SALES	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	100
DENIAL OF CLAIM					2	100
OTHER: CLAIM HANDLING					1	100
INFORMATION REQUESTED					2	100
TOTAL	2	7	1	4	27	100

				J	DISPO	SITI	O N			
CREDIT	ADV COMPL	ISED AINANT		OMISED I/RSLTN	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
CANCELLATION										
DELAYS							2	67		
RECISSION										
ENDORSEMENT/RIDER	1	100								
MISLEADING ADVERTISING					1	100				
MISREPRESENTATION										
DENIAL OF CLAIM			1	25						
PREMIUM NOTICE/BILLING							1	50		
PREMIUM REFUNDED					4	80			1	20
COVERAGE QUESTION									1	100
TOTAL	1	5	1	5	5	25	3	15	2	10

			DIS	POSIT	TON					
CREDIT	CONT PROVISIC ISS		COMPA COMPI		COMH POSIT UPH	TION	N JURISD	-	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
CANCELLATION							1	100	1	100
DELAYS			1	33					3	100
RECISSION					1	100			1	100
ENDORSEMENT/RIDER									1	100
MISLEADING ADVERTISING									1	100
MISREPRESENTATION			1	100					1	100
DENIAL OF CLAIM					2	50	1	25	4	100
PREMIUM NOTICE/BILLING	1	50							2	100
PREMIUM REFUNDED									5	100
COVERAGE QUESTION									1	100
TOTAL	1	5	2	10	3	15	2	10	20	100

				DIS	P O S I T	TON		
TITLE		OMISED I/RSLTN	REFU	JND	CLA SETT		INFORN FURNISHED	IATION /EXPANDED
	NMBR PCT		NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DELAYS	1	100						
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER					1	100		
DENIAL OF CLAIM								
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED	1	50	1	50				
OTHER: POLICYHOLDER SERVICE								
TOTAL	2	22	1	11	1	11	1	11

		DIS	POSIT	TION				
TITLE	PROVISIO	RACT DN/LEGAL UE	N JURISD	-	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS							1	100
OTHER:MRKTNG & SALES			2	100			2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM	1	100					1	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED							2	100
OTHER: POLICYHOLDER SERVICE					1	100	1	100
TOTAL	1	11	2	22	1	11	9	100

			DI	SPOSIT	TION				
								REFU	JND
NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
1	2	9	21	1	2			1	2
10	15	10	15	1	2				
6	18	1	3	2	6			3	9
3	2	1	1	1	1	1	1		
		1	6						
		1	13						
1	20	2	40						
1	17								
		1	25	1	25				
		1	20						
		1	25					1	25
1	6	2	11	1	6			1	6
2	29							1	14
				1	25				
		10	6	4	2				
		7	12	1	2				
		18	4	10	2			1	0
		3	14	2	9	1	5		
		2	7						
		2	9	2	9				
		1	9						
				2	11				
		3	10	3	10				
		1	13	2	25			1	13
2	5	1	3	2	5			3	8
2	25	1	13					1	13
				1	4				
		1	2	1	2			26	52
2	9	3	14	2	9				
	ISSUED NMBR 1 1 10 6 3 1 1 1 1 1 1 1 1 1 1 1 1 1	1 2 10 15 6 18 3 2 1 20 1 1	ISSUED/RSTRD COMPL NMBR PCT NMBR 1 2 9 10 15 10 6 18 1 3 2 1 3 2 1 3 2 1 10 1 1 3 2 1 1 20 2 1 10 1 1 20 2 1 17 1 1 6 2 1 17 1 1 6 2 2 29 1 1 6 2 2 29 1 10 1 1 1 6 2 2 29 1 10 1 1 10 1 1 11 1 2 11 1	POLICY ISSUED/RSTRD ADVISED COMPLAINANT NMBR PCT NMBR PCT 1 2 9 21 10 15 10 15 6 18 1 3 3 2 1 1 1 1 1 3 3 2 1 1 1 1 1 3 3 2 1 1 1 1 1 6 1 10 1 13 1 20 2 40 1 17 1 20 1 10 1 20 1 1 1 20 1 6 2 11 20 1 1 20 1 6 2 11 2 29 1 1 1 1 1 1	POLICY ISSUED/STRDADVISED COMPLAINANTCOMPRO STLMNTNMBRPCTNMBRPCTNMBR129211101510151618132321111101510153211111111111111111111111110113111012511122111621111121111112511112511112511112511111111111111111111111112111121113211132111321113211132111311 <td< td=""><td>ISSUED/RSTRDCOMPLAINATISTLMNT/RSLTNNMBRPCTNMBRPCTNMBRPCT1292112101510151261813263211111111111015101111111111111111111101611112024012111711121117120121117120121117120121117120121117120121110120121110120111110121112101112131011111410111115111111611111161111117111111811<td< td=""><td>POLICY ISSUE/RSTRDADJUSED COMPLANANTCOMPROMISED STLMITALADDIT STLMITALNMBRPCTNMBRPCTNMBR129211211101510151210151015121110111111110111111110111111110111<td>POLICY ISUED/SYTEDADVISED COMPLAINANTCOMPROMISED STUNNT/RSUTNADDITIONAL PAYMENTNMBRPCTNMBRPCTNMBRPCTNMBRPCT1292112</td><td>POLICY ISSUED/RSTRD ADVISED COMPLINANT COMPROMISED STLMNTRSLTN ADDITIONAL PAYMENT REFU NMBR PCT NMBR PCT<</td></td></td<></td></td<>	ISSUED/RSTRDCOMPLAINATISTLMNT/RSLTNNMBRPCTNMBRPCTNMBRPCT1292112101510151261813263211111111111015101111111111111111111101611112024012111711121117120121117120121117120121117120121117120121110120121110120111110121112101112131011111410111115111111611111161111117111111811 <td< td=""><td>POLICY ISSUE/RSTRDADJUSED COMPLANANTCOMPROMISED STLMITALADDIT STLMITALNMBRPCTNMBRPCTNMBR129211211101510151210151015121110111111110111111110111111110111<td>POLICY ISUED/SYTEDADVISED COMPLAINANTCOMPROMISED STUNNT/RSUTNADDITIONAL PAYMENTNMBRPCTNMBRPCTNMBRPCTNMBRPCT1292112</td><td>POLICY ISSUED/RSTRD ADVISED COMPLINANT COMPROMISED STLMNTRSLTN ADDITIONAL PAYMENT REFU NMBR PCT NMBR PCT<</td></td></td<>	POLICY ISSUE/RSTRDADJUSED COMPLANANTCOMPROMISED STLMITALADDIT STLMITALNMBRPCTNMBRPCTNMBR129211211101510151210151015121110111111110111111110111111110111 <td>POLICY ISUED/SYTEDADVISED COMPLAINANTCOMPROMISED STUNNT/RSUTNADDITIONAL PAYMENTNMBRPCTNMBRPCTNMBRPCTNMBRPCT1292112</td> <td>POLICY ISSUED/RSTRD ADVISED COMPLINANT COMPROMISED STLMNTRSLTN ADDITIONAL PAYMENT REFU NMBR PCT NMBR PCT<</td>	POLICY ISUED/SYTEDADVISED COMPLAINANTCOMPROMISED STUNNT/RSUTNADDITIONAL PAYMENTNMBRPCTNMBRPCTNMBRPCTNMBRPCT1292112	POLICY ISSUED/RSTRD ADVISED COMPLINANT COMPROMISED STLMNTRSLTN ADDITIONAL PAYMENT REFU NMBR PCT NMBR PCT<

					DISP	οδιτι	DISPOSITION									
ACCIDENT AND HEALTH	COVE EXTE		UNABL ASSI		CLA REOP		CANCEL UPH		CLA SETT							
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ						
R E A S O N																
PREMIUM & RATING			2	5												
REFUSAL TO INSURE																
CANCELLATION			4	12			2	6								
DELAYS			2	2					68	52						
FORCED PLACEMENT																
UNFAIR DISCRIMINATION																
RATE CLASSIFICATION																
RECISSION																
ENDORSEMENT/RIDER																
GROUP CONVERSION	1	20														
CONTINUATION OF BENEFITS																
OTHER: UNDERWRITING																
MISLEADING ADVERTISING					1	20										
REPLACEMENT			1	33												
AGENT HANDLING																
MISREPRESENTATION																
POLICY DELIVERY									1	14						
HIGH PRESSURE TACTICS																
UNSATISFACTORY SETTLEMENT/OFFER			5	3	3	2			57	34						
MEDICAL NECESSITY	2	3							16	27						
SUBROGATION																
DENIAL OF CLAIM	3	1	10	2	8	2			128	32						
USUAL, CUSTOMARY, REASONABLE			1	5					4	18						
COORDINATION OF BENEFITS					2	7			11	37						
PCP REFERRALS					1	4			7	30						
UTILIZATION REVIEW					2	18			5	45						
EXPERIMENTAL									2	11						
ASSIGNMENT OF BENEFITS									2	100						
COST CONTAINMENT	2	7							10	34						
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING			1	3					4	11						
DELAYS/NO RESPONSE									1	13						
INFORMATION REQUESTED																
PREMIUM REFUNDED			2	4												
PAYMENT NOT CREDITED									1	100						
COVERAGE QUESTION									1	5						

	DISPOSITION												
ACCIDENT AND HEALTH	SUIT/RE	LED CTAINED RNEY	NO AC REQUESTED		REFE TO PR AGE	OPER	UNDERWRITING PRACTICE RESOLVED						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ					
R E A S O N													
PREMIUM & RATING	1												
REFUSAL TO INSURE			1	2	1	2							
CANCELLATION			1	3									
DELAYS													
FORCED PLACEMENT													
UNFAIR DISCRIMINATION							1	50					
RATE CLASSIFICATION													
RECISSION													
ENDORSEMENT/RIDER													
GROUP CONVERSION													
CONTINUATION OF BENEFITS							1	17					
OTHER: UNDERWRITING													
MISLEADING ADVERTISING													
REPLACEMENT													
AGENT HANDLING													
MISREPRESENTATION													
POLICY DELIVERY													
HIGH PRESSURE TACTICS													
UNSATISFACTORY SETTLEMENT/OFFER													
MEDICAL NECESSITY			2	3									
SUBROGATION													
DENIAL OF CLAIM	3	1	3	1	3	1							
USUAL, CUSTOMARY, REASONABLE													
COORDINATION OF BENEFITS													
PCP REFERRALS			1	4									
UTILIZATION REVIEW													
EXPERIMENTAL			1	6									
ASSIGNMENT OF BENEFITS													
COST CONTAINMENT													
OTHER: CLAIM HANDLING													
PREMIUM NOTICE/BILLING								<u></u>					
DELAYS/NO RESPONSE	1												
INFORMATION REQUESTED	1		2	7									
PREMIUM REFUNDED							1	2					
PAYMENT NOT CREDITED													
COVERAGE QUESTION													
(Continued)	1												

				DISI	POSIT	ION				
ACCIDENT AND HEALTH	INFORM FURNISHED		DEI RESO		PREM PROB RESO	LEM	ER COMP		REFERR DISCIPI ACT	INARY
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	7	16			1	2				
REFUSAL TO INSURE	4	6							3	5
CANCELLATION	4	12								
DELAYS	3	2	25	19			1	1	7	5
FORCED PLACEMENT										
UNFAIR DISCRIMINATION	1	50								
RATE CLASSIFICATION										
RECISSION	1	6								
ENDORSEMENT/RIDER	3	38								
GROUP CONVERSION										
CONTINUATION OF BENEFITS	2	33								
OTHER: UNDERWRITING	1	25								
MISLEADING ADVERTISING	1	20							1	20
REPLACEMENT									1	33
AGENT HANDLING	1	25							1	25
MISREPRESENTATION	3	17							2	11
POLICY DELIVERY	3	43								
HIGH PRESSURE TACTICS	1	25							1	25
UNSATISFACTORY SETTLEMENT/OFFER	21	12					2	1	4	2
MEDICAL NECESSITY	9	15								
SUBROGATION										
DENIAL OF CLAIM	30	7	1	0			4	1	5	1
USUAL, CUSTOMARY, REASONABLE	2	9								
COORDINATION OF BENEFITS	5	17								
PCP REFERRALS	2	9								
UTILIZATION REVIEW	1	9								
EXPERIMENTAL	1	6								
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT	3	10								
OTHER: CLAIM HANDLING	2	25								
PREMIUM NOTICE/BILLING	9	24			4	11				
DELAYS/NO RESPONSE			2	25						
INFORMATION REQUESTED	18	64								
PREMIUM REFUNDED	3	6								
PAYMENT NOT CREDITED										
COVERAGE QUESTION	3	14							1	5
(Continued)			1	1				1		

QUEST OF FA		RAT PROB RESOI NMBR	SLEM	CONTI PROVISIO ISSU NMBR	N/LEGAL	COMPA COMPL		POSIT	TION
			РСТ	NMBR	рст				
3	5	1			ru	NMBR	РСТ	NMBR	РСТ
3	5	1							
3	5		2	4	9	11	26	3	7
				6	9	4	6	23	35
				2	6	2	6	7	21
						3	2	7	5
						1	100		
								1	100
								14	88
						1	13	3	38
				1	20				
						1	17	1	17
						1	25		
								1	20
						1	33		
5	28					1	6	2	11
1	25								
3	2			11	6	7	4	32	19
3	5					4	7	12	20
								1	100
13	3			44	11	15	4	87	22
				3	14	1	5	4	18
				3	10	2	7	4	13
2	9					2	9	4	17
1	9							1	9
2	11			1	6	1	6	8	44
1	3					3	10	4	14
				1	3	4	11	6	16
						1	13		
				1	4	1	4	2	7
						3	6	8	16
						2	9	6	27
	1 3 3 13 2 1 2	1 25 3 2 3 5 13 3 2 9 1 9 2 11	1 25 3 2 3 5 13 3 2 9 1 9 2 11	1 25 3 2 3 5 13 3 13 3 2 9 1 9 2 11	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Image: state of the state	1 1	Image: Constraint of the second se	Image: Image

			DI	SPOS	ITION					
ACCIDENT AND HEALTH	N JURISD		RECO	VERY	INSUFF INFORN		отн	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	2			1	2			43	100
REFUSAL TO INSURE									66	100
CANCELLATION									34	100
DELAYS	9	7	1	1					132	100
FORCED PLACEMENT									1	100
UNFAIR DISCRIMINATION									2	100
RATE CLASSIFICATION									1	100
RECISSION									16	100
ENDORSEMENT/RIDER									8	100
GROUP CONVERSION									5	100
CONTINUATION OF BENEFITS									6	100
OTHER: UNDERWRITING									4	100
MISLEADING ADVERTISING									5	100
REPLACEMENT									3	100
AGENT HANDLING									4	100
MISREPRESENTATION									18	100
POLICY DELIVERY									7	100
HIGH PRESSURE TACTICS									4	100
UNSATISFACTORY SETTLEMENT/OFFER	6	4	4	2	1	1			170	100
MEDICAL NECESSITY	2	3	2	3					60	100
SUBROGATION									1	100
DENIAL OF CLAIM	14	3	4	1					404	100
USUAL, CUSTOMARY, REASONABLE	1	5							22	100
COORDINATION OF BENEFITS	1	3							30	100
PCP REFERRALS									23	100
UTILIZATION REVIEW									11	100
EXPERIMENTAL									18	100
ASSIGNMENT OF BENEFITS									2	100
COST CONTAINMENT									29	100
OTHER: CLAIM HANDLING	1	13					1	13	8	100
PREMIUM NOTICE/BILLING		<u></u>					1	3	38	100
DELAYS/NO RESPONSE									8	100
INFORMATION REQUESTED	3	11							28	100
PREMIUM REFUNDED	2	4	3	6					50	100
PAYMENT NOT CREDITED									1	100
	2	9							22	100
PAYMENT NOT CREDITED COVERAGE QUESTION (Continued)	2	9								

	DISPOSITION									
ACCIDENT AND HEALTH	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFU	JND
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
ACCESS TO CARE			1	5	1	5				
QUALITY OF CARE			1	17	1	17				
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			3	33						
OTHER: POLICYHOLDER SERVICE			1	25						
TOTAL	31	2	89	7	42	3	2	0	39	3

	DISPOSITION												
ACCIDENT AND HEALTH	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLA SETT				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N													
ACCESS TO CARE									7	35			
QUALITY OF CARE													
COMPANY/AGENT DISPUTE													
ABUSIVE SERVICE	1	11											
OTHER: POLICYHOLDER SERVICE													
TOTAL	9	1	28	2	17	1	2	0	325	25			

			D	ISPOSITI	O N			
ACCIDENT AND HEALTH		JED TAINED RNEY		CTION D/REQUIRED	REFEI TO PR AGE	OPER	UNDERV PRAC RESO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
ACCESS TO CARE								
QUALITY OF CARE								
COMPANY/AGENT DISPUTE			1	50				
ABUSIVE SERVICE			1	11				
OTHER: POLICYHOLDER SERVICE								
TOTAL	3 0		13 1		4	0	3	0

	DISPOSITION									
ACCIDENT AND HEALTH	INFORMATION FURNISHED/EXPANDED			DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ISA LIANT	REFERRED FO DISCIPLINAR ACTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
ACCESS TO CARE	2	10							1	5
QUALITY OF CARE	1	17								
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE	3	33							1	11
OTHER: POLICYHOLDER SERVICE					1	25				
TOTAL	150	11	28	2	6	0	7	1	28	2

					DISPO	SITION				
ACCIDENT AND HEALTH	QUES OF F		RAT PROB RESO	BLEM PROVISI		CONTRACT DVISION/LEGAL ISSUE		ANY IN LIANCE	COMH POSIT UPH	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
RE ASON										
ACCESS TO CARE	1	5			1	5	1	5	4	20
QUALITY OF CARE	1	17			1	17			1	17
COMPANY/AGENT DISPUTE					1	50				
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE									1	25
TOTAL	36	3	1	0	80	6	73	6	247	19

ACCIDENT AND HEALTH	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										
ACCESS TO CARE	1	5							20	100
QUALITY OF CARE									6	100
COMPANY/AGENT DISPUTE									2	100
ABUSIVE SERVICE									9	100
OTHER: POLICYHOLDER SERVICE	1	25							4	100
TOTAL	44	3	14	1	2	0	2	0	1325	100

				DI	SPOSIT	TION	-		-	
PERSONAL AUTO	POI ISSUED	LICY /RSTRD	ADV COMPL		COMPR STLMN	OMISED I/RSLTN		IONAL /IENT	REFU	JND
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	3	1	33	15	13	6			24	11
REFUSAL TO INSURE	2	18	1	9	1	9				
CANCELLATION	14	12	11	9	3	3			5	4
NONRENEWAL	6	13	6	13	1	2				
CREDIT REPORTING			36	100						
DELAYS			17	5	8	2	8	2		
ENDORSEMENT/RIDER									1	17
OTHER: UNDERWRITING										
AGENT HANDLING			2	13	3	20			1	7
FAILURE TO PLACE										
MISREPRESENTATION										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM					1	20				
FRAUD/FORGERY										
OTHER:MRKTNG & SALES			1	50						
UNSATISFACTORY SETTLEMENT/OFFER			47	7	49	7				
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING			2	18	1	9				
SUBROGATION					3	16				
DENIAL OF CLAIM			21	6	12	3	1	0		
USUAL, CUSTOMARY, REASONABLE										
UTILIZATION REVIEW			3	38						
COST CONTAINMENT										
OTHER: CLAIM HANDLING			10	13	6	8	2	3		
PREMIUM NOTICE/BILLING	1	2	5	9	5	9			6	11
DELAYS/NO RESPONSE	1	33								
INFORMATION REQUESTED										
PREMIUM REFUNDED			1	6	1	6			7	44
PAYMENT NOT CREDITED					1	33				
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE					1	100				
OTHER: POLICYHOLDER SERVICE			1	9	2	18				
TOTAL	27	1	197	10	111	5	11	1	44	2

		D	ISPOS		N		-	
PERSONAL AUTO		ERED N/MEDIATION	COVE EXTE		UNABL ASSI		CLA REOP	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING					6	3		
REFUSAL TO INSURE								
CANCELLATION			2	2	3	3		
NONRENEWAL					5	10		
CREDIT REPORTING								
DELAYS			5	2	2	1	7	2
ENDORSEMENT/RIDER								
OTHER: UNDERWRITING								
AGENT HANDLING								
FAILURE TO PLACE			1	100				
MISREPRESENTATION								
POLICY DELIVERY								
MISAPPROPRIATION OF PREMIUM								
FRAUD/FORGERY								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER	2	0			43	7	13	2
MEDICAL NECESSITY								
POST CLAIM UNDERWRITING								
SUBROGATION								
DENIAL OF CLAIM			10	3	17	5	9	3
USUAL, CUSTOMARY, REASONABLE								
UTILIZATION REVIEW								
COST CONTAINMENT								
OTHER: CLAIM HANDLING					3	4	4	5
PREMIUM NOTICE/BILLING					3	6		
DELAYS/NO RESPONSE								
INFORMATION REQUESTED								
PREMIUM REFUNDED					1	6		
PAYMENT NOT CREDITED					1	33		
COVERAGE QUESTION			1	100				1
COMPANY/AGENT DISPUTE								
OTHER: POLICYHOLDER SERVICE					1	9		
TOTAL	2	0	19	1	85	4	33	2

			TION					
PERSONAL AUTO	CANCEL UPH		CLA SETT		FIL SUIT/RE ATTO		NO AC' REQUESTED/	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING							3	1
REFUSAL TO INSURE								
CANCELLATION	1	1	1	1				
NONRENEWAL								
CREDIT REPORTING								
DELAYS			96	29	1	0		
ENDORSEMENT/RIDER								
OTHER: UNDERWRITING							1	14
AGENT HANDLING							1	7
FAILURE TO PLACE								
MISREPRESENTATION								
POLICY DELIVERY								
MISAPPROPRIATION OF PREMIUM								
FRAUD/FORGERY								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER			85	13	1	0	3	0
MEDICAL NECESSITY								
POST CLAIM UNDERWRITING								
SUBROGATION			1	5				
DENIAL OF CLAIM			25	7	1	0		
USUAL, CUSTOMARY, REASONABLE								
UTILIZATION REVIEW								
COST CONTAINMENT								
OTHER: CLAIM HANDLING			3	4			1	1
PREMIUM NOTICE/BILLING							1	2
DELAYS/NO RESPONSE								
INFORMATION REQUESTED								
PREMIUM REFUNDED								
PAYMENT NOT CREDITED								
COVERAGE QUESTION								
COMPANY/AGENT DISPUTE								
OTHER: POLICYHOLDER SERVICE							1	9
TOTAL	1	0	211	10	3	0	11	1

				DISE	POSITION			
PERSONAL AUTO	REFEI TO PR AGE	OPER	UNDERV PRAC RESO	TICE	INFORM/ FURNISHED/F		DEL RESOI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	0	1	0	14	6		
REFUSAL TO INSURE								
CANCELLATION					1	1		
NONRENEWAL					3	6		
CREDIT REPORTING								
DELAYS	1	0			3	1	51	16
ENDORSEMENT/RIDER					2	33		
OTHER: UNDERWRITING					1	14		
AGENT HANDLING								
FAILURE TO PLACE								
MISREPRESENTATION								
POLICY DELIVERY					1	50		
MISAPPROPRIATION OF PREMIUM								
FRAUD/FORGERY								
OTHER:MRKTNG & SALES					1	50		
UNSATISFACTORY SETTLEMENT/OFFER	2	0			7	1	11	2
MEDICAL NECESSITY								
POST CLAIM UNDERWRITING					1	9		
SUBROGATION					3	16		
DENIAL OF CLAIM							5	1
USUAL, CUSTOMARY, REASONABLE								
UTILIZATION REVIEW								
COST CONTAINMENT								
OTHER: CLAIM HANDLING					2	3		
PREMIUM NOTICE/BILLING					4	7		
DELAYS/NO RESPONSE								
INFORMATION REQUESTED					7	78		
PREMIUM REFUNDED								
PAYMENT NOT CREDITED								
COVERAGE QUESTION								
COMPANY/AGENT DISPUTE								
OTHER: POLICYHOLDER SERVICE					2	18		
TOTAL	4	0	1	0	52	3	67	3

				DIS	POSI	TION				
PERSONAL AUTO	NO	LLATION FICE DRAWN	NOT	NEWAL TICE INDED	PREM PROB RESO	BLEM	REFERR DISCIPI ACT	LINARY	QUES OF FA	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					7	3	3	1	13	6
REFUSAL TO INSURE									1	9
CANCELLATION	1	1			1	1	1	1	8	7
NONRENEWAL	1	2	3	6					2	4
CREDIT REPORTING										
DELAYS							14	4	22	7
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING							1	14		
AGENT HANDLING							1	7	4	27
FAILURE TO PLACE										
MISREPRESENTATION									2	67
POLICY DELIVERY									1	50
MISAPPROPRIATION OF PREMIUM							3	60	1	20
FRAUD/FORGERY							1	100		
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER							7	1	172	26
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING									4	36
SUBROGATION							1	5	2	11
DENIAL OF CLAIM							3	1	144	40
USUAL, CUSTOMARY, REASONABLE							1	100		
UTILIZATION REVIEW							1	13	3	38
COST CONTAINMENT									1	100
OTHER: CLAIM HANDLING									9	11
PREMIUM NOTICE/BILLING					9	17			4	7
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1									
PREMIUM REFUNDED										
PAYMENT NOT CREDITED									1	33
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE									1	9
TOTAL	2	0	3	0	17	1	37	2	395	19

				D	ISPOSI	TION				
PERSONAL AUTO	RAT PROE RESO	BLEM	PROVISIO	'RACT DN/LEGAL SUE	COMP. COMPI	ANY IN JANCE	COMI POSI UPH	FION	ENDORS PROCI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	4	2			17	8	55	25	1	0
REFUSAL TO INSURE			1	9			4	36		
CANCELLATION					9	8	55	47		
NONRENEWAL					8	17	13	27		
CREDIT REPORTING										
DELAYS					21	6	36	11		
ENDORSEMENT/RIDER							3	50		
OTHER: UNDERWRITING					2	29	1	14		
AGENT HANDLING					1	7	1	7		
FAILURE TO PLACE										
MISREPRESENTATION										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			5	1	10	2	126	19		
MEDICAL NECESSITY							1	100		
POST CLAIM UNDERWRITING	1	9					2	18		
SUBROGATION							6	32		
DENIAL OF CLAIM			6	2	9	3	85	24		
USUAL, CUSTOMARY, REASONABLE										
UTILIZATION REVIEW					1	13				
COST CONTAINMENT										
OTHER: CLAIM HANDLING			5	6	5	6	24	30		
PREMIUM NOTICE/BILLING	1	2			2	4	11	20		
DELAYS/NO RESPONSE					1	33	1	33		
INFORMATION REQUESTED					1	11	1	11		
PREMIUM REFUNDED					1	6	5	31		
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE							3	27		
TOTAL	6	0	17	1	88	4	433	21	1	0

			DI	SPOS	ITION					
PERSONAL AUTO	N(JURISD)		RECO	VERY	INSUFF INFORM		отн	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REAS ON										
PREMIUM & RATING	2	1	19	9	2	1			221	100
REFUSAL TO INSURE					1	9			11	100
CANCELLATION	1	1							117	100
NONRENEWAL									48	100
CREDIT REPORTING									36	100
DELAYS	2	1	33	10	1	0	1	0	329	100
ENDORSEMENT/RIDER									6	100
OTHER: UNDERWRITING							1	14	7	100
AGENT HANDLING							1	7	15	100
FAILURE TO PLACE									1	100
MISREPRESENTATION					1	33			3	100
POLICY DELIVERY									2	100
MISAPPROPRIATION OF PREMIUM									5	100
FRAUD/FORGERY									1	100
OTHER:MRKTNG & SALES									2	100
UNSATISFACTORY SETTLEMENT/OFFER	3	0	72	11	2	0	1	0	661	100
MEDICAL NECESSITY									1	100
POST CLAIM UNDERWRITING									11	100
SUBROGATION			2	11			1	5	19	100
DENIAL OF CLAIM	2	1	6	2	3	1			359	100
USUAL, CUSTOMARY, REASONABLE									1	100
UTILIZATION REVIEW									8	100
COST CONTAINMENT									1	100
OTHER: CLAIM HANDLING	3	4	2	3			1	1	80	100
PREMIUM NOTICE/BILLING			1	2			1	2	54	100
DELAYS/NO RESPONSE									3	100
INFORMATION REQUESTED									9	100
PREMIUM REFUNDED									16	100
PAYMENT NOT CREDITED									3	100
COVERAGE QUESTION									1	100
COMPANY/AGENT DISPUTE									1	100
OTHER: POLICYHOLDER SERVICE									11	100
TOTAL	13	1	135	7	10	0	7	0	2043	100

					DISP	OSITIC) N					
COMMERCIAL AUTO	POL ISSUED	-	ADV COMPL		COMPR STLMN1		REFU	ND	COVE EXTE	-	UNABL ASSI	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			1	11								
REFUSAL TO INSURE	1	100										
CANCELLATION			1	20			1	20				
NONRENEWAL												
DELAYS			1	3	2	6			2	6		
ENDORSEMENT/RIDER			1	50								
OTHER: UNDERWRITING			1	100								
AGENT HANDLING			1	50								
UNSATISFACTORY SETTLEMENT/OFFER			4	12	2	6					3	9
DENIAL OF CLAIM			2	7	1	3					3	10
OTHER: CLAIM HANDLING					2	40						
PREMIUM NOTICE/BILLING							1	50				
INFORMATION REQUESTED												
PREMIUM REFUNDED							1	50				
TOTAL	1	1	12	9	7	6	3	2	2	2	6	5

]	DISPOSIT	I O N			
COMMERCIAL AUTO	CLA REOP		CLA SETT	LED	NO AO REQUESTEI		UNDERV PRAC RESO	TICE	INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING									3	33
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS	1	3	8	26					1	3
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING										
AGENT HANDLING					1	50				
UNSATISFACTORY SETTLEMENT/OFFER			3	9						
DENIAL OF CLAIM	1	3							1	3
OTHER: CLAIM HANDLING					1	20				
PREMIUM NOTICE/BILLING							1	50		
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED										
TOTAL	2	2	11	9	2	2	1	1	7	6

						DISPO	SITIO	N				
COMMERCIAL AUTO	DEL RESO		NONRE NOT RESCI	TICE	REFERF DISCIPI ACT	LINARY	QUES OF F.		CONT PROVISIC ISS	N/LEGAL	COMH POSIT UPHI	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
PREMIUM & RATING	1	11									3	33
REFUSAL TO INSURE												
CANCELLATION							1	20			2	40
NONRENEWAL			1	50							1	50
DELAYS	6	19			1	3	2	6	1	3	3	10
ENDORSEMENT/RIDER												
OTHER: UNDERWRITING												
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER	1	3					8	24	1	3	7	21
DENIAL OF CLAIM							16	53			5	17
OTHER: CLAIM HANDLING							1	20				
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED												
PREMIUM REFUNDED											1	50
TOTAL	8	6	1	1	1	1	28	22	2	2	22	17

			D	ISPOSI	TION					
COMMERCIAL AUTO	ENDORS PROCI		N JURISD NMBR	-	RECO NMBR	VERY PCT	INSUFF INFORM NMBR		TOT	AL PCT
REASON	NMBR	PU	INIVIBR	PCI	NMBK	PU	NNIBK	PCI	NMBK	PU
PREMIUM & RATING					1	11			9	100
					1	11				100
REFUSAL TO INSURE									1	100
CANCELLATION									5	100
NONRENEWAL									2	100
DELAYS			1	3	1	3	1	3	31	100
ENDORSEMENT/RIDER	1	50							2	100
OTHER: UNDERWRITING									1	100
AGENT HANDLING									2	100
UNSATISFACTORY SETTLEMENT/OFFER					4	12			33	100
DENIAL OF CLAIM							1	3	30	100
OTHER: CLAIM HANDLING					1	20			5	100
PREMIUM NOTICE/BILLING									2	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED									2	100
TOTAL	1	1	1	1	7	6	2	2	127	100

				DI	SPOSIT	TON				
LIFE	POL ISSUED		ADV COMPL		COMPR STLMN1		ADDIT PAYN		REFU	JND
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	7	1	7	2	13			3	20
REFUSAL TO INSURE	2	40								
CANCELLATION										
DELAYS	1	5							1	5
RATE CLASSIFICATION			1	100						
RECISSION										
GROUP CONVERSION			1	25						
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING			3	60						
MISLEADING ADVERTISING										
CHURNING										
AGENT HANDLING			1	13	1	13			2	25
MISREPRESENTATION					3	33			2	22
POLICY DELIVERY									2	67
TWISTING										
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM			2	10					1	5
ASSIGNMENT OF BENEFITS										
PREMIUM NOTICE/BILLING	2	11	2	11	1	6				
CASH VALUE	1	4			4	14	2	7	5	18
DELAYS/NO RESPONSE									1	50
INFORMATION REQUESTED	1	3	6	15						
PREMIUM REFUNDED									8	62
NONFORFEITURE										
PAYMENT NOT CREDITED			1	50						
COVERAGE QUESTION			1	100						
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			1	25						
TOTAL	8	4	20	9	11	5	2	1	25	11

					D			N		
LIFE	COVE EXTE		UNABL ASSI		CLA SETT		SUIT/RE	ÆD TAINED RNEY	NO AC REQUESTED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
DELAYS					11	55				
RATE CLASSIFICATION										
RECISSION										
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING										
MISLEADING ADVERTISING									1	100
CHURNING										
AGENT HANDLING							1	13		
MISREPRESENTATION										
POLICY DELIVERY										
TWISTING										
FRAUD/FORGERY							1	100		
UNSATISFACTORY SETTLEMENT/OFFER			2	25	1	13				
DENIAL OF CLAIM	1	5	1	5	3	14				
ASSIGNMENT OF BENEFITS					1	100				
PREMIUM NOTICE/BILLING										
CASH VALUE			2	7					1	4
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED									2	15
NONFORFEITURE										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
TOTAL	1	0	5	2	16	7	2	1	4	2

					DISPO	SITION				
LIFE	REFE TO PR AGE	OPER	PRAC	VRITING CTICE LVED	INFORN FURNISHED		DEI RESO		NONFOR PROF RESO	BLEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING					2	13				
REFUSAL TO INSURE					1	20				
CANCELLATION										
DELAYS			1	5	2	10	2	10		
RATE CLASSIFICATION										
RECISSION										
GROUP CONVERSION										
CONTINUATION OF BENEFITS					2	67				
OTHER: UNDERWRITING										
MISLEADING ADVERTISING										
CHURNING										
AGENT HANDLING					1	13				
MISREPRESENTATION	1	11			1	11				
POLICY DELIVERY					1	33				
TWISTING										
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER					1	13				
DENIAL OF CLAIM					1	5				
ASSIGNMENT OF BENEFITS										
PREMIUM NOTICE/BILLING					6	33	1	6		
CASH VALUE					8	29				
DELAYS/NO RESPONSE					1	50				
INFORMATION REQUESTED					26	65	1	3		
PREMIUM REFUNDED					1	8				
NONFORFEITURE									1	25
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE					3	75				
TOTAL	1	0	1	0	57	25	4	2	1	0

					DISP	0 5 1 T	ION			
LIFE	PREM PROE RESO	BLEM	REFERR DISCIPI ACT	LINARY	QUES OF F		CONT PROVISIO ISS	N/LEGAL	COMPA COMPI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
RE ASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION					1	14	1	14		
DELAYS									1	5
RATE CLASSIFICATION										
RECISSION										
GROUP CONVERSION										
CONTINUATION OF BENEFITS							1	33		
OTHER: UNDERWRITING										
MISLEADING ADVERTISING										
CHURNING										
AGENT HANDLING			1	13						
MISREPRESENTATION							1	11		
POLICY DELIVERY										
TWISTING										
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER			1	13			2	25		
DENIAL OF CLAIM							5	24		
ASSIGNMENT OF BENEFITS										
PREMIUM NOTICE/BILLING										
CASH VALUE							1	4		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED							1	3	1	3
PREMIUM REFUNDED										
NONFORFEITURE									2	50
PAYMENT NOT CREDITED	1	50								
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE									1	100
ABUSIVE SERVICE										
TOTAL	1	0	2	1	1	0	12	5	5	2

LIFE	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	6	40							15	100
REFUSAL TO INSURE	1	20	1	20					5	100
CANCELLATION	4	57			1	14			7	100
DELAYS			1	5					20	100
RATE CLASSIFICATION									1	100
RECISSION	1	100							1	100
GROUP CONVERSION			1	25			2	50	4	100
CONTINUATION OF BENEFITS									3	100
OTHER: UNDERWRITING	1	20					1	20	5	100
MISLEADING ADVERTISING									1	100
CHURNING					1	100			1	100
AGENT HANDLING			1	13					8	100
MISREPRESENTATION							1	11	9	100
POLICY DELIVERY									3	100
TWISTING	1	100							1	100
FRAUD/FORGERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13							8	100
DENIAL OF CLAIM	6	29	1	5					21	100
ASSIGNMENT OF BENEFITS									1	100
PREMIUM NOTICE/BILLING	3	17	3	17					18	100
CASH VALUE	3	11			1	4			28	100
DELAYS/NO RESPONSE									2	100
INFORMATION REQUESTED	2	5	1	3			1	3	40	100
PREMIUM REFUNDED	2	15							13	100
NONFORFEITURE	1	25							4	100
PAYMENT NOT CREDITED									2	100
COVERAGE QUESTION									1	100
COMPANY/AGENT DISPUTE									1	100
ABUSIVE SERVICE									4	100
TOTAL	32	14	9	4	3	1	5	2	228	100

	DISPOSITION											
ANNUITIES	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		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												
CANCELLATION			2	100								
DELAYS											2	33
MISLEADING ADVERTISING	1	100										
REPLACEMENT					1	50						
AGENT HANDLING					2	22	1	11				
MISREPRESENTATION							1	8	1	8		
HIGH PRESSURE TACTICS							1	50				
FRAUD/FORGERY												
UNSATISFACTORY SETTLEMENT/OFFER					1	25						
CASH VALUE			1	10			3	30	1	10		
ACCELERATED BENEFITS							1	100				
DELAYS/NO RESPONSE					2	50					1	25
INFORMATION REQUESTED												
PREMIUM REFUNDED												
ABUSIVE SERVICE											1	50
TOTAL	1	2	3	5	6	10	7	11	2	3	4	6

				DISPOSI	FION					
ANNUITIES		CTION D/REQUIRED		INFORMATION FURNISHED/EXPANDED			REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING										
CANCELLATION										
DELAYS					4	67				
MISLEADING ADVERTISING										
REPLACEMENT			1	50						
AGENT HANDLING									1	11
MISREPRESENTATION			1	8			2	17	4	33
HIGH PRESSURE TACTICS							1	50		
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER	1	25								
CASH VALUE			3	30						
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE	1	25								
INFORMATION REQUESTED			5	100						
PREMIUM REFUNDED										
ABUSIVE SERVICE					1	50				
TOTAL	2	3	10	16	5	8	3	5	5	8

				DI	SPOSI	TION						
ANNUITIES	CONT PROVISIC ISS	N/LEGAL	COMPA COMPI		COMH POSIT UPH	ΓΙΟΝ	N JURISD		INSUFF INFORM		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
CANCELLATION											2	100
DELAYS											6	100
MISLEADING ADVERTISING											1	100
REPLACEMENT											2	100
AGENT HANDLING	1	11	1	11	3	33					9	100
MISREPRESENTATION	1	8			1	8	1	8			12	100
HIGH PRESSURE TACTICS											2	100
FRAUD/FORGERY									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	50									4	100
CASH VALUE	2	20									10	100
ACCELERATED BENEFITS											1	100
DELAYS/NO RESPONSE											4	100
INFORMATION REQUESTED											5	100
PREMIUM REFUNDED							1	100			1	100
ABUSIVE SERVICE											2	100
TOTAL	7	11	1	2	4	6	2	3	1	2	63	100

					DISE	POSITI	O N					
UNKNOWN	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING												
CANCELLATION			1	50								
CREDIT REPORTING			1	100								
DELAYS	1	17					1	17	1	17		
OTHER: UNDERWRITING			1	100								
AGENT HANDLING												
MISREPRESENTATION					1	100						
UNSATISFACTORY SETTLEMENT/OFFER												
DENIAL OF CLAIM												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING									1	100		
PREMIUM REFUNDED									1	100		
COVERAGE QUESTION											1	50
COMPANY/AGENT DISPUTE												
TOTAL	1	2	3	6	1	2	1	2	3	6	1	2

					DISP	OSITION				
UNKNOWN	-			IM LED	INFORN FURNISHED	DEI RESO		REFERRED FOR DISCIPLINARY ACTION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
CANCELLATION										
CREDIT REPORTING										
DELAYS			3	50						
OTHER: UNDERWRITING										
AGENT HANDLING									1	100
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER	1	10	1	10			1	10		
DENIAL OF CLAIM	2	10	3	14						
OTHER: CLAIM HANDLING					1	50				
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED										
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
TOTAL	3	6	7	13	1	2	1	2	1	2

			D	ISPOSIT	TON					
UNKNOWN	QUES OF F.		CONT PROVISIC ISS	N/LEGAL	COMH POSIT UPHI	TION	RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					3	100			3	100
CANCELLATION					1	50			2	100
CREDIT REPORTING									1	100
DELAYS									6	100
OTHER: UNDERWRITING									1	100
AGENT HANDLING									1	100
MISREPRESENTATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	20	1	10	4	40			10	100
DENIAL OF CLAIM	3	14			12	57	1	5	21	100
OTHER: CLAIM HANDLING					1	50			2	100
PREMIUM NOTICE/BILLING									1	100
PREMIUM REFUNDED									1	100
COVERAGE QUESTION					1	50			2	100
COMPANY/AGENT DISPUTE	1	100							1	100
TOTAL	6	11	1	2	22	42	1	2	53	100

			DIS	POSI	TION			
21ST CENTURY INSURANCE COMPANY	ADV COMPL		COVERAGE EXTENDED		CLAIM SETTLED		REFERRED TO PROPER AGENCY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DELAYS	1	33			1	33		
FRAUD/FORGERY								
UNSATISFACTORY SETTLEMENT/OFFER							1	50
DENIAL OF CLAIM			1	100				
TOTAL	1	14	1	14	1	14	1	14

		D	ISPOS	TION				
21ST CENTURY INSURANCE COMPANY	REFERRED FOR DISCIPLINARY ACTION		COMPANY IN COMPLIANCE		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DELAYS			1	33			3	100
FRAUD/FORGERY	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	2	100
DENIAL OF CLAIM							1	100
TOTAL	1	14	1	14	1	14	7	100

ACE AMERICAN INSURANCE COMPANY	DISP IO QUES OFF	N TION	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

ADMIRAL INDEMNITY COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOTAL				
	NNIDK	ru	NMBR	ru			
REASON							
AUDIT DISPUTE	1	100	1	100			
TOTAL	1	100	1	100			

ADRIATIC INSURANCE COMPANY (DE)	DISP TIC CLA SETT) N IM	TOTAL				
	NMBR	РСТ	NMBR	PCT			
REASON							
DELAYS	1	100	1	100			
TOTAL	1	100	1	100			

				DIS	POSIT	TON		
AETNA LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
CANCELLATION								
DELAYS								
UNSATISFACTORY SETTLEMENT/OFFER	1	20			1	20	1	20
DENIAL OF CLAIM					1	25	1	25
COST CONTAINMENT							1	100
CASH VALUE			1	100				
ACCESS TO CARE					1	100		
TOTAL	1	7	1	7	3	21	3	21

			D	ISPO	SITIC) N				
AETNA LIFE INSURANCE COMPANY	ERISA COMPLIANT		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		тот	AL
	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	20	1	20			5	100
DENIAL OF CLAIM	1	25					1	25	4	100
COST CONTAINMENT									1	100
CASH VALUE									1	100
ACCESS TO CARE									1	100
TOTAL	2	14	1	7	2	14	1	7	14	100

AIG ANNUITY INSURANCE COMPANY	DISP TIC REFU) N	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
AGENT HANDLING	1	100	1	100		
TOTAL	1	100	1	100		

AIG LIFE	DISP TIC			
INSURANCE COMPANY	CLA SETT		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

AIG NATIONAL INSURANCE COMPANY, INC.	REFERF DISCIPI ACT	ED FOR	QUES		COMI POSIT UPHI	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
DELAYS			1	50	1	50	2	100	
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100	
INFORMATION REQUESTED	1	100					1	100	
TOTAL	1	25	1	25	2	50	4	100	

					DISPO) S I T	ION					
AIU INSURANCE COMPANY	ADV COMPL			REFUND		UNABLE TO ASSIST		CLAIM REOPENED		CLA SETT		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING	3	75										
CANCELLATION			1	25	1	25						
NONRENEWAL												
CREDIT REPORTING	1	100										
DELAYS												
UNSATISFACTORY SETTLEMENT/OFFER	1	17					1	17	1	17	1	17
DENIAL OF CLAIM												
OTHER: POLICYHOLDER SERVICE												
TOTAL	5	25	1	5	1	5	1	5	1	5	1	5

				DIS	POSIT	ION						
AIU INSURANCE COMPANY	NOT	ONRENEWAL NOTICECOMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER		ТОТ	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON												
PREMIUM & RATING	1		1	25							4	100
CANCELLATION					2	50					4	100
NONRENEWAL	1	100									1	100
CREDIT REPORTING											1	100
DELAYS					1	50			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER					2	33					6	100
DENIAL OF CLAIM							1	100			1	100
OTHER: POLICYHOLDER SERVICE					1	100					1	100
TOTAL	1	5	1	5	6	30	1	5	1	5	20	100

ALLIANZ LIFE INSURANCE						
COMPANY OF NORTH AMERICA	INFORN FURNISHED			RED FOR LINARY TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
MISREPRESENTATION	1	50	1	50	2	100
PREMIUM NOTICE/BILLING	1	100			1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	3	75	1	25	4	100

	DIS POSITION											
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	-	JCY /RSTRD		ISED AINANT	UNABLE TO ASSIST		DELAY RESOLVED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N												
REFUSAL TO INSURE												
CANCELLATION	1	33										
NONRENEWAL												
DELAYS							1	33				
UNSATISFACTORY SETTLEMENT/OFFER			1	33								
DENIAL OF CLAIM												
OTHER: CLAIM HANDLING					1	100						
TOTAL	1	6	1	6	1	6	1	6				

			DIS	SPOS	ITION					
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD				тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
REFUSAL TO INSURE					1	100			1	100
CANCELLATION					2	67			3	100
NONRENEWAL			1	50	1	50			2	100
DELAYS							2	67	3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33					3	100
DENIAL OF CLAIM			1	33	1	33	1	33	3	100
OTHER: CLAIM HANDLING									1	100
TOTAL	1	6	3	19	5	31	3	19	16	100

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	O COMP	OSITI N ANY IN JANCE	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASO N				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

ALLMERICA FINANCIAL	D					
LIFE INSURANCE AND ANNUITY COMPANY	INFORM FURNISHED	RECO	VERY	TOT	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
CASH VALUE			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	50	1	50	2	100

]	DISPO	SITI	O N			
ALLSTATE INDEMNITY COMPANY				COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		IM LED	NO ACTION REQUESTED/REQUIRED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
CANCELLATION										
NONRENEWAL										
DELAYS	1	8			1	8	2	17	1	8
AGENT HANDLING										
UNSATISFACTORY SETTLEMENT/OFFER	1	6	2	12			4	24		
DENIAL OF CLAIM	1	14	1	14			1	14		
OTHER: CLAIM HANDLING					1	50				
PREMIUM NOTICE/BILLING										
TOTAL	3	6	3	6	2	4	7	14	1	2

				DISP	οδιτι	[O N				
ALLSTATE INDEMNITY COMPANY	INFORN FURNISHED	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	1	20			1	20			1	20
CANCELLATION										
NONRENEWAL										
DELAYS	2	17	1	8			1	8		
AGENT HANDLING					1	50			1	50
UNSATISFACTORY SETTLEMENT/OFFER	2	12							4	24
DENIAL OF CLAIM									1	14
OTHER: CLAIM HANDLING									1	50
PREMIUM NOTICE/BILLING										
TOTAL	5	10	1	2	2	4	1	2	8	16

			D	ISPO	SITIO	N				
ALLSTATE INDEMNITY COMPANY		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TCIENT /ATION	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			2	40					5	100
CANCELLATION	1	50	1	50					2	100
NONRENEWAL	1	100							1	100
DELAYS			2	17			1	8	12	100
AGENT HANDLING									2	100
UNSATISFACTORY SETTLEMENT/OFFER			3	18	1	6			17	100
DENIAL OF CLAIM			3	43					7	100
OTHER: CLAIM HANDLING									2	100
PREMIUM NOTICE/BILLING			1	100					1	100
TOTAL	2	4	12	24	1	2	1	2	49	100

				DIS	SPOSIT	ION			-	
ALLSTATE INSURANCE COMPANY	POL ISSUED		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			1	7			1	7		
CANCELLATION	3	38	1	13						
NONRENEWAL	2	29	1	14			1	14		
CREDIT REPORTING			1	100						
DELAYS			3	12	1	4	1	4	1	4
OTHER: UNDERWRITING					1	100				
AGENT HANDLING										
MISREPRESENTATION										
OTHER:MRKTNG & SALES			1	100						
UNSATISFACTORY SETTLEMENT/OFFER			4	5	7	9	6	8		
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM			3	9	1	3	2	6	1	3
UTILIZATION REVIEW			1	100						
OTHER: CLAIM HANDLING			2	29					1	14
PREMIUM NOTICE/BILLING					1	33	2	67		
INFORMATION REQUESTED										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	5	3	18	9	11	6	13	7	3	2

				DISPO	SITIO	Ν		
ALLSTATE INSURANCE COMPANY	CLAIM SETTLED		NO AO REQUESTEI	REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING]						1	7
CANCELLATION								
NONRENEWAL								
CREDIT REPORTING								
DELAYS	8	31						
OTHER: UNDERWRITING								
AGENT HANDLING			1	100				
MISREPRESENTATION								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER	8	10	1	1	1	1		
POST CLAIM UNDERWRITING								
SUBROGATION								
DENIAL OF CLAIM	2	6						
UTILIZATION REVIEW								
OTHER: CLAIM HANDLING	1	14					1	14
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED							1	50
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE								
TOTAL	19	10	2	1	1	1	3	2

				D	ISPOS	ΙΤΙΟ	N			
ALLSTATE INSURANCE COMPANY	DEL RESO		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASO N										
PREMIUM & RATING							1	7	2	13
CANCELLATION					1	13				
NONRENEWAL									1	14
CREDIT REPORTING										
DELAYS	2	8	1	4	5	19			1	4
OTHER: UNDERWRITING										
AGENT HANDLING										
MISREPRESENTATION										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	2	3	3	4	29	37				
POST CLAIM UNDERWRITING					1	100				
SUBROGATION			1	100						
DENIAL OF CLAIM					12	35			1	3
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED									1	50
PREMIUM REFUNDED									1	100
OTHER: POLICYHOLDER SERVICE										
TOTAL	4	2	5	3	48	25	1	1	7	4

				DISPO	SITIO	N				
ALLSTATE INSURANCE COMPANY	COMH POSIT UPH	TION	N JURISD		RECO	VERY	INSUFF INFORM		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	6	40			3	20			15	100
CANCELLATION	3	38							8	100
NONRENEWAL	2	29							7	100
CREDIT REPORTING									1	100
DELAYS	1	4			2	8			26	100
OTHER: UNDERWRITING									1	100
AGENT HANDLING									1	100
MISREPRESENTATION							1	100	1	100
OTHER:MRKTNG & SALES									1	100
UNSATISFACTORY SETTLEMENT/OFFER	12	15			4	5	1	1	78	100
POST CLAIM UNDERWRITING									1	100
SUBROGATION									1	100
DENIAL OF CLAIM	9	26			1	3	2	6	34	100
UTILIZATION REVIEW									1	100
OTHER: CLAIM HANDLING	1	14	1	14					7	100
PREMIUM NOTICE/BILLING									3	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED									1	100
OTHER: POLICYHOLDER SERVICE	1	100							1	100
TOTAL	35	18	1	1	10	5	4	2	190	100

		DISPO	SITIC) N				
ALLSTATE LIFE INSURANCE COMPANY	INFORN FURNISHED	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
POLICY DELIVERY	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
INFORMATION REQUESTED	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPO N COMPRO STLMNT	N OMISED I/RSLTN	TOT	
	NMBR	РСТ	NMBR	РСГ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

ALTA HEALTH & LIFE INSURANCE COMPANY	DISPOSITIO N ADVISED COMPLAINANT		TOTAL		
	NMBR			РСТ	
REASON					
GROUP CONVERSION	1	100	1	100	
TOTAL	1	100	1	100	

AMCO INSURANCE COMPANY	COMPR	D I S P O S I T I O N COMPROMISED COMPANY IN STLMNT/RSLTN COMPLIANCE				AL
	NMBR	РСТ	NMBR	РСТ	NMBR	
REASON						
NONRENEWAL	1	100			1	100
OTHER: UNDERWRITING			1	100	1	100
TOTAL	1	50	1	50	2	100

AMERICAN ALTERNATIVE INSURANCE		OSIT N		
CORPORATION	QUES OF F.		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

AMERICAN AND FOREIGN INSURANCE COMPANY	DISPOSIT ION QUESTION OFFACT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN AUTOMOBILE INSURANCE COMPANY	DISP IC COVE EXTE	N RAGE	тот.	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
COVERAGE QUESTION	1	100	1	100
TOTAL	1	100	1	100

	DI SPOSITION									
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	ADDITIONAL PAYMENT		CLAIM REOPENED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
CANCELLATION										
DELAYS	1	100								
UNSATISFACTORY SETTLEMENT/OFFER							1	33		
DENIAL OF CLAIM			1	25	1	25				
TOTAL	1	11	1	11	1	11	1	11		

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
CANCELLATION			1	100			1	100
DELAYS							1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	67					3	100
DENIAL OF CLAIM	1	25			1	25	4	100
TOTAL	3	33	1	11	1	11	9	100

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	DISP TIC CLA SETT) N IM	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

	DISPOSITION											
AMERICAN COMMERCE INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING			1	50								
CANCELLATION					1	33						
CREDIT REPORTING	1	100										
DELAYS									1	50		
AGENT HANDLING			1	100								
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER							1	17				
DENIAL OF CLAIM												
TOTAL	1	5	2	11	1	5	1	5	1	5		

	DISP OSITION										
AMERICAN COMMERCE INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED NMBR PCT		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE				
			NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
PREMIUM & RATING											
CANCELLATION			1	33							
CREDIT REPORTING											
DELAYS							1	50			
AGENT HANDLING											
OTHER:MRKTNG & SALES	1	100									
UNSATISFACTORY SETTLEMENT/OFFER					2	33					
DENIAL OF CLAIM					3	100					
TOTAL	1	5	1	5	5	26	1	5			

AMERICAN COMMERCE INSURANCE COMPANY	D I S P O S COMPANY POSITION UPHELD		S ITIC RECO		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1	50			2	100
CANCELLATION	1	33			3	100
CREDIT REPORTING					1	100
DELAYS					2	100
AGENT HANDLING					1	100
OTHER:MRKTNG & SALES					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	17	2	33	6	100
DENIAL OF CLAIM					3	100
TOTAL	3	16	2	11	19	100

AMERICAN ECONOMY INSURANCE COMPANY		ISED AINANT	COMPR STLMN1	OMISED I/RSLTN	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
POST CLAIM UNDERWRITING	1	100			1	100
TOTAL	2	67	1	33	3	100

AMERICAN EMPLOYERS INSURANCE	ľ	DISPOSITIO N COMPROMISED			
COMPANY	STLMN	ſ/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM REFUNDED	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN ENTERPRISE LIFE INSURANCE COMPANY	DISP IO DEL RESO	N AY	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASO N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

AMERICAN EQUITY INVESTMENT LIFE								
INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
REPLACEMENT	1	100					1	100
AGENT HANDLING					1	100	1	100
MISREPRESENTATION			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

	DISPO	SITIO N			
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY		ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN FAMILY HOME 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

	DISPOSITION								
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		NO ACTION REQUESTED/REQUIREI		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
PREMIUM & RATING	1	50							
DELAYS									
RECISSION									
ENDORSEMENT/RIDER									
POLICY DELIVERY									
HIGH PRESSURE TACTICS									
UNSATISFACTORY SETTLEMENT/OFFER									
DENIAL OF CLAIM			1	14	2	29			
PREMIUM NOTICE/BILLING									
INFORMATION REQUESTED							1	50	
PREMIUM REFUNDED									
TOTAL	1	5	1	5	2	9	1	5	

	D ISPOSITION								
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
PREMIUM & RATING	1	50							
DELAYS			1	33	1	33			
RECISSION									
ENDORSEMENT/RIDER									
POLICY DELIVERY	1	100							
HIGH PRESSURE TACTICS					1	100			
UNSATISFACTORY SETTLEMENT/OFFER	1	100							
DENIAL OF CLAIM	2	29					1	14	
PREMIUM NOTICE/BILLING	1	100							
INFORMATION REQUESTED	1	50							
PREMIUM REFUNDED									
TOTAL	7	32	1	5	2	9	1	5	

	D					
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS		ANY IN JANCE	COME POSI UPH	TION	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
PREMIUM & RATING					2	100
DELAYS	1	33			3	100
RECISSION			1	100	1	100
ENDORSEMENT/RIDER	1	50	1	50	2	100
POLICY DELIVERY					1	100
HIGH PRESSURE TACTICS					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100
DENIAL OF CLAIM			1	14	7	100
PREMIUM NOTICE/BILLING					1	100
INFORMATION REQUESTED					2	100
PREMIUM REFUNDED			1	100	1	100
TOTAL	2	9	4	18	22	100

AMERICAN FAMILY LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED	TOTAL			
	NMBR	РСТ	NMBR	РСТ	
REASON					
AGENT HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

				DIS	SPOSIT	ION				
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	3	16	1	5	3	16	3	16		
REFUSAL TO INSURE										
CANCELLATION	2	17	2	17			1	8		
NONRENEWAL	1	33								
DELAYS			3	9	1	3				
OTHER: UNDERWRITING										
AGENT HANDLING										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER			4	10	4	10				
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM			1	5					1	5
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING					1	13				
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
PREMIUM REFUNDED					1	50	1	50		
COVERAGE QUESTION										
TOTAL	6	4	11	7	10	7	5	3	1	1

					D	0 I S P (OSI TIO	N		
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	1	5								
REFUSAL TO INSURE										
CANCELLATION	1	8								
NONRENEWAL	1	33								
DELAYS					11	32	1	3		
OTHER: UNDERWRITING									1	50
AGENT HANDLING										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER	3	8	1	3	4	10				
POST CLAIM UNDERWRITING										
SUBROGATION									1	50
DENIAL OF CLAIM	3	14					1	5		
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING	1	13								
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
PREMIUM REFUNDED										
COVERAGE QUESTION										
TOTAL	10	7	1	1	15	10	2	1	2	1

					DISPO) SIT	ION			
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DEI RESO		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING					1	5	1	5		
REFUSAL TO INSURE			2	100						
CANCELLATION										
NONRENEWAL										
DELAYS	5	15	1	3	3	9				
OTHER: UNDERWRITING					1	50				
AGENT HANDLING										
MISAPPROPRIATION OF PREMIUM					1	100				
UNSATISFACTORY SETTLEMENT/OFFER	1	3			10	25				
POST CLAIM UNDERWRITING							1	100		
SUBROGATION										
DENIAL OF CLAIM					9	43			2	10
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE	1	100								
PREMIUM REFUNDED										
COVERAGE QUESTION										
TOTAL	7	5	3	2	25	16	2	1	2	1

		DI	SPOS	1110	N			
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	COMPA COMPI		COMPANY POSITION UPHELD		RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING]		3	16	3	16	19	100
REFUSAL TO INSURE							2	100
CANCELLATION			6	50			12	100
NONRENEWAL	1	33					3	100
DELAYS	2	6	7	21			34	100
OTHER: UNDERWRITING							2	100
AGENT HANDLING	1	100					1	100
MISAPPROPRIATION OF PREMIUM							1	100
UNSATISFACTORY SETTLEMENT/OFFER			8	20	5	13	40	100
POST CLAIM UNDERWRITING							1	100
SUBROGATION			1	50			2	100
DENIAL OF CLAIM			3	14	1	5	21	100
UTILIZATION REVIEW	1	100					1	100
OTHER: CLAIM HANDLING	1	13	5	63			8	100
PREMIUM NOTICE/BILLING			1	100			1	100
DELAYS/NO RESPONSE							1	100
PREMIUM REFUNDED							2	100
COVERAGE QUESTION			1	100			1	100
TOTAL	6	4	35	23	9	6	152	100

AMERICAN FIDELITY ASSURANCE	DISP IO	N			
COMPANY	CLA REOP		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO	SITIO N			
AMERICAN FIRE AND CASUALTY COMPANY	ADV COMPL	ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN GENERAL ASSURANCE	0	OSITI N ANY IN				
COMPANY	СОМРІ	JANCE	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

		DISPO) S I T I O N			
AMERICAN GENERAL LIFE INSURANCE COMPANY		OMISED I/RSLTN	CONT PROVISIO ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
AGENT HANDLING	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

		D	ISPOS	51710	N			
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM	2	100					2	100
TOTAL	2	50	1	25	1	25	4	100

			D	ISPO	SITIO	N				
AMERICAN HERITAGE LIFE INSURANCE COMPANY	CLA SETT		DEI RESO		QUES OF F.		COMF POSIT UPHI	TION	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
RECISSION							1	100	1	100
MISREPRESENTATION					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
DENIAL OF CLAIM							2	100	2	100
TOTAL	1	14	1	14	1	14	4	57	7	100

		DISPOSITION										
AMERICAN HOME ASSURANCE COMPANY	REFU	IND	COVE EXTE	-	CLA REOP		QUES OF FA		POSI UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASO N												
PREMIUM & RATING	1	50							1	50	2	100
CANCELLATION									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			1	50	2	100
DENIAL OF CLAIM							1	100			1	100
COVERAGE QUESTION			1	100							1	100
TOTAL	1	14	1	14	1	14	1	14	3	43	7	100

AMERICAN HOME SHIELD OF NEVADA, INC.	D I QUES		SITIC COMP POSIT	PANY			
	OF F.	ACT	UPH	ELD	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM	2	67	1	33	3	100	
TOTAL	2	67	1	33	3	100	

			DISP	OSITION				
AMERICAN INCOME LIFE INSURANCE COMPANY	REFU	U ND	INFORN FURNISHED	REFERR DISCIPI ACT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
CONTINUATION OF BENEFITS			1	100			1	100
MISREPRESENTATION	1	50			1	50	2	100
INFORMATION REQUESTED			1	100			1	100
TOTAL	1	25	2	50	1	25	4	100

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

AMERICAN INTERNATIONAL COMPANIES GROUP	DISP IO COMI POSIT UPH	N PANY FION	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
RE ASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	DISP TIC CLA SETT) N IM	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASO N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION										
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	ADV COMPL	REFUND		CLAIM REOPENED		CLAIM SETTLED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
DELAYS	1	25									
UNSATISFACTORY SETTLEMENT/OFFER					1	50					
DENIAL OF CLAIM							1	100			
PREMIUM REFUNDED			1	100							
TOTAL	1	13	1	13	1	13	1	13			

		1	DISPO	SITION	N			
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	QUESTION OF FACT		COMPANY IN COMPLIANCE		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS			2	50	1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50					2	100
DENIAL OF CLAIM							1	100
PREMIUM REFUNDED							1	100
TOTAL	1	13	2	25	1	13	8	100

		DISPOSITION							
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY		ISED AINANT	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
NONRENEWAL	1	100					1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100	
TOTAL	1	33	1	33	1	33	3	100	

AMERICAN MEMORIAL LIFE INSURANCE COMPANY	DISPO O COMPA COMPI	N	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN MERCHANTS LIFE INSURANCE COMPANY	NO AC	S I T I O N CTION D/REQUIRED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
PREMIUM REFUNDED	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN MODERN HOME								
INSURANCE COMPANY	ADVISED CLAIM COMPLAINANT SETTLED RECOVERY					TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING					1	100	1	100
DELAYS	1	50	1	50			2	100
TOTAL	1	33	1	33	1	33	3	100

AMERICAN MOTORISTS	DISPO	SITIO N				
INSURANCE COMPANY	REFERR DISCIPI ACT		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

AMERICAN NATIONAL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		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
PREMIUM NOTICE/BILLING			1	100					1	100
INFORMATION REQUESTED					1	100			1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

AMERICAN NATIONAL	DISPOSITION											
PROPERTY AND CASUALTY COMPANY	ADVISED COMPLAINANT		REFUND		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		RECOVERY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
PREMIUM & RATING					1	100						
CANCELLATION			1	100								
UNSATISFACTORY SETTLEMENT/OFFER							1	50			1	50
POST CLAIM UNDERWRITING							1	100				
DENIAL OF CLAIM	1	50							1	50		
TOTAL	1	14	1	14	1	14	2	29	1	14	1	14

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	TOTAL NMBR PCT	
REASON		
PREMIUM & RATING	1	100
CANCELLATION	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
POST CLAIM UNDERWRITING	1	100
DENIAL OF CLAIM	2	100
TOTAL	7	100

AMERICAN PIONEER LIFE INSURANCE	DISPOSITIO			
COMPANY	ADVISED COMPLAINANT		TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
ABUSIVE SERVICE	1	100	1	100
TOTAL	2	100	2	100

AMERICAN RELIABLE	DI	SPO					
INSURANCE COMPANY	CLA SETT		COMI POSI UPH	FION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

		DISPOSITION							
AMERICAN REPUBLIC INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		RECOVERY		тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
UNSATISFACTORY SETTLEMENT/OFFER			2	67	1	33	3	100	
DENIAL OF CLAIM			1	100			1	100	
USUAL, CUSTOMARY, REASONABLE	1	100					1	100	
TOTAL	1	20	3	60	1	20	5	100	

AMERICAN SECURITY INSURANCE COMPANY		DISPOSITION COMPANY INFORMATION COMPANY									
	REFUND		FURNISHED	UPH	ELD	TOT	AL				
	NMBR PCT		NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N											
FORCED PLACEMENT	1	100					1	100			
MISLEADING ADVERTISING	1	100					1	100			
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100			
DENIAL OF CLAIM					1	100	1	100			
PREMIUM REFUNDED	1	100					1	100			
OTHER: POLICYHOLDER SERVICE					1	100	1	100			
TOTAL	3	50	1	17	2	33	6	100			

AMERICAN SKANDIA LIFE ASSURANCE		ISPOSI	TION				
CORPORATION	COMPR STLMN1		REFU	ND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT	
REASON							
MISREPRESENTATION			1	100	1	100	
DELAYS/NO RESPONSE	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION										
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	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			1	50					
DELAYS							1	17			
UNSATISFACTORY SETTLEMENT/OFFER	2	40	1	20							
DENIAL OF CLAIM	2	50									
TOTAL	5	29	1	6	1	6	1	6			

		DISPOSITION									
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	CLA REOP		CLA SETT		COMPA COMPI	((COMI POSIT UPH	TION	тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING									2	100	
DELAYS	1	17	1	17	2	33	1	17	6	100	
UNSATISFACTORY SETTLEMENT/OFFER							2	40	5	100	
DENIAL OF CLAIM							2	50	4	100	
TOTAL	1	6	1	6	2	12	5	29	17	100	

				DIS	POSIT	TON			Γ	
AMERICAN STATES INSURANCE COMPANY	ADDIT PAYN		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						
UNSATISFACTORY SETTLEMENT/OFFER							1	100		
DENIAL OF CLAIM					2	67			1	33
OTHER: CLAIM HANDLING	1	100								
TOTAL	1	17	1	17	2	33	1	17	1	17

AMERICAN STATES INSURANCE COMPANY	тот.	AL
	NMBR	РСТ
REASON		
PREMIUM & RATING	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	3	100
OTHER: CLAIM HANDLING	1	100
TOTAL	6	100

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AMERICAN STATES PREFERRED INSURANCE COMPANY	DISPOSITION ADVISED ADDITIONAL UNABLE TO QUESTION COMPLAINANT PAYMENT ASSIST OF FACT RECOVERY								Y 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	50			1	50	2	100
DENIAL OF CLAIM	1	25			1	25	2	50			4	100
PREMIUM REFUNDED					1	100					1	100
TOTAL	1	13	1	13	3	38	2	25	1	13	8	100

AMERUS LIFE		DIS POSITION								
INSURANCE COMPANY	POL ISSUED	-		VRITING CTICE LVED	COMI POSI UPH	ΓΙΟΝ	TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
PREMIUM & RATING					1	100	1	100		
REFUSAL TO INSURE	2	100					2	100		
DELAYS			1	100			1	100		
TOTAL	2	50	1	25	1	25	4	100		

				DISP	OSIT	I O N				
AMEX ASSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
NONRENEWAL										
DELAYS									1	50
UNSATISFACTORY SETTLEMENT/OFFER	3	25	1	8			1	8		
DENIAL OF CLAIM					1	100				
OTHER: CLAIM HANDLING										
TOTAL	3	18	1	6	1	6	1	6	1	6

			D	ISPOS	ITION	[
AMEX ASSURANCE 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										
NONRENEWAL			1	100					1	100
DELAYS							1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	17	1	8	2	17	2	17	12	100
DENIAL OF CLAIM									1	100
OTHER: CLAIM HANDLING					1	100			1	100
TOTAL	2	12	2	12	3	18	3	18	17	100

AMEX LIFE ASSURANCE COMPANY	CONT PROVISIO	DISPOSITION CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

	D					
AMICA MUTUAL INSURANCE COMPANY		ISED AINANT	CLAIM SETTLED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
CREDIT REPORTING	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

ARGONAUT	DISPO	DS ITI N			
INSURANCE COMPANY		ANY IN LIANCE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO	OSITI N			
ARGONAUT-NORTHWEST INSURANCE COMPANY		O ICTION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

ARMED FORCES INSURANCE EXCHANGE	DISP IO QUES OFF	N TION	TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	DISP IO CLA REOP	N MM	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

]	DISPOSIT	I O N		
ASSURANCE COMPANY OF AMERICA	REFUND		CLAIM SETTLED		INFORN FURNISHED	REFERRED FOR DISCIPLINARY ACTION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING	1	100						
DELAYS			1	33				
AGENT HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER							1	50
DENIAL OF CLAIM								
INFORMATION REQUESTED					1	100		
TOTAL	1	11	1	11	1	11	1	11

ASSURANCE COMPANY OF AMERICA	QUESTION OF FACT		COMPANY IN COMPLIANCE		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING							1	100
DELAYS	1	33	1	33			3	100
AGENT HANDLING			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	2	100
DENIAL OF CLAIM	1	100					1	100
INFORMATION REQUESTED							1	100
TOTAL	2	22	2	22	1	11	9	100

	D					
ATLANTA CASUALTY COMPANY		ISED AINANT	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER			2	100	2	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	33	2	67	3	100

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

	D	ISPOS	N			
ATLANTIC MUTUAL INSURANCE COMPANY	DEL RESO		COMPANY POSITION UPHELD		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

						DISPOS	ITIO N	I				
AUSTIN MUTUAL INSURANCE COMPANY	ADV COMPL	ISED AINANT	REFU	JND	CANCEL NOT WITHE	TICE	REFERF DISCIPI ACT		COMP. COMPI		RECO	VERY
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
CANCELLATION	1	33	1	33	1	33						
DELAYS									1	50	1	50
AGENT HANDLING							1	100				
PAYMENT NOT CREDITED							1	100				
TOTAL	1	14	1	14	1	14	2	29	1	14	1	14

AUSTIN MUTUAL INSURANCE COMPANY	TOTAL					
	NMBR	РСТ				
R E A S O N						
CANCELLATION	3	100				
DELAYS	2	100				
AGENT HANDLING	1	100				
PAYMENT NOT CREDITED	1	100				
TOTAL	7	100				

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AVOMARK INSURANCE	D]	-					
COMPANY	CLAIM SETTLED		RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING			1	100	1	100	
DELAYS	1	100			1	100	
TOTAL	1	50	1	50	2	100	

AXA RE AMERICA INSURANCE COMPANY	DISPOSI TION CLAIM SETTLED		TOTAL			
	NMBR PCT		NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

AXIS REINSURANCE COMPANY	COMPR		CLA SETT	IM	D I S P O S FII SUIT/RE ATTO	ED TAINED	COMP/	ANY IN JANCE	COMF POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR		NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	
REASON												
DELAYS					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM	1	33					1	33	1	33	3	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

BALBOA LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION ELD	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

BANKERS FIDELITY LIFE INSURANCE COMPANY	TIC	DISPOSI TION REFUND		AL
	NMBR	РСТ	NMBR	РСТ
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

				DISPO	OSITI	O N				
BANKERS LIFE AND CASUALTY COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION					1	100				
DELAYS									1	100
MISLEADING ADVERTISING	1	100								
REPLACEMENT							1	50		
AGENT HANDLING	1	25	1	25						
MISREPRESENTATION					1	14	1	14		
HIGH PRESSURE TACTICS										
UNSATISFACTORY SETTLEMENT/OFFER									1	50
DENIAL OF CLAIM			2	50	1	25			1	25
ASSIGNMENT OF BENEFITS									1	100
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1	50								
PREMIUM REFUNDED					1	33				
TOTAL	3	9	3	9	4	13	2	6	4	13

]	DISPOSIT	ION		
BANKERS LIFE AND CASUALTY COMPANY	NO AO REQUESTEI	CTION D/REQUIRED	INFORN FURNISHED	REFERRED FOR DISCIPLINARY ACTION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING			1	100		
REFUSAL TO INSURE			1	100		
CANCELLATION						
DELAYS						
MISLEADING ADVERTISING						
REPLACEMENT						
AGENT HANDLING						
MISREPRESENTATION			2	29		
HIGH PRESSURE TACTICS					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50		
DENIAL OF CLAIM						
ASSIGNMENT OF BENEFITS						
DELAYS/NO RESPONSE	1	100				
INFORMATION REQUESTED			1	50		
PREMIUM REFUNDED			1	33		
TOTAL	1	3	7	22	1	3

			I	DISPOSI	TION					
BANKERS LIFE AND CASUALTY COMPANY	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING									1	100
REFUSAL TO INSURE									1	100
CANCELLATION									1	100
DELAYS									1	100
MISLEADING ADVERTISING									1	100
REPLACEMENT					1	50			2	100
AGENT HANDLING	1	25	1	25					4	100
MISREPRESENTATION	3	43							7	100
HIGH PRESSURE TACTICS									1	100
UNSATISFACTORY SETTLEMENT/OFFER									2	100
DENIAL OF CLAIM									4	100
ASSIGNMENT OF BENEFITS									1	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED							1	33	3	100
TOTAL	4	13	1	3	1	3	1	3	32	100

		DIS	POSITION			
BANKERS NATIONAL LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		INFORM FURNISHED	TOTAL		
	NMBR PCT		NMBR	РСТ	NMBR	РСТ
REASON						
DENIAL OF CLAIM	1	100			1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	50	1	50	2	100

		DIS	SPOSI	TION	Ň			
BANNER LIFE INSURANCE COMPANY	-	POLICY ISSUED/RSTRD		REFUND		PANY FION ELD	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING					1	100	1	100
PREMIUM NOTICE/BILLING	1	100					1	100
CASH VALUE			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

		D	ISPOS	ΙΤΙΟ	N			
BCS INSURANCE COMPANY		CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHELD		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50			2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

BCS LIFE	DISP TIC					
INSURANCE COMPANY	CLA SETT		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

BENEFICIAL LIFE INSURANCE COMPANY	DISP OSITION CLAIM POSITION SETTLED UPHELD				TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING			1	100	1	100	
DELAYS	1	100			1	100	
TOTAL	1	50	1	50	2	100	

BROOKWOOD INSURANCE COMPANY		OSIT N TION ACT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

BUSINESS MENS ASSURANCE CO OF AMERICA	DI SPOSIT ION COMPANY POSITION UPHELD		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
COVERAGE QUESTION	1	100	1	100		
TOTAL	1	100	1	100		

CALIFORNIA CASUALTY INDEMNITY EXCHANGE	DIS POSITION								
	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		DELAY RESOLVED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
PREMIUM & RATING									
DELAYS							1	50	
UNSATISFACTORY SETTLEMENT/OFFER	1	17			2	33			
DENIAL OF CLAIM	1	25			1	25			
OTHER: CLAIM HANDLING			1	50					
TOTAL	2	13	1	7	3	20	1	7	

CALIFORNIA CASUALTY INDEMNITY EXCHANGE		DISP OSITION						
		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING			1	100			1	100
DELAYS			1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	33			1	17	6	100
DENIAL OF CLAIM	2	50					4	100
OTHER: CLAIM HANDLING					1	50	2	100
TOTAL	4	27	2	13	2	13	15	100

CALIFORNIA CASUALTY		DIS	POSI	TION	1			
INSURANCE COMPANY	COMPR STLMN1	OMISED I/RSLTN	REFU	J ND	COVE EXTE	-	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			1	100			1	100
DENIAL OF CLAIM	1	50			1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

CANADA LIFE ASSURANCE COMPANY (THE)		RACT N/LEGAL	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

		DI	SPOSI	TION				
CANAL INSURANCE COMPANY	ADV COMPL	ISED AINANT	DELAY RESOLVED		QUES OF F.		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			1	100			1	100
CANCELLATION	1	50			1	50	2	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
TOTAL	2	40	2	40	1	20	5	100

		I	DISPOS	SITION	1			
CAPITOL INDEMNITY CORPORATION	PROB	PREMIUM PROBLEM RESOLVED		COMPANY IN COMPLIANCE		PANY FION ELD	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
NONRENEWAL			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM NOTICE/BILLING	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

			DIS	POS	ITION					
CASCADE EAST HEALTH PLANS, INC.	ADV COMPL	ISED AINANT	CLA SETT		DEL RESO		COMF POSIT UPH	TION	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
DELAYS					1	100			1	100
DENIAL OF CLAIM							1	100	1	100
COORDINATION OF BENEFITS			1	100					1	100
ABUSIVE SERVICE	1	100							1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

				DISP	0 SIT	ION	-		-	
CASCADE NATIONAL INSURANCE COMPANY				COMPROMISED STLMNT/RSLTN		REFUND		AIM ENED	CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
NONRENEWAL	1	100								
DELAYS									5	71
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER			1	13					1	13
DENIAL OF CLAIM							1	13		
OTHER: CLAIM HANDLING										
PREMIUM REFUNDED					2	67				
TOTAL	1	3	1	3	2	7	1	3	6	20

]	DISPO	OSITIO	Ν				
CASCADE NATIONAL INSURANCE COMPANY	· ·	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING							1	100	1	100
NONRENEWAL									1	100
DELAYS	1	14	1	14					7	100
OTHER: UNDERWRITING			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13	2	25			3	38	8	100
DENIAL OF CLAIM	4	50	2	25	1	13			8	100
OTHER: CLAIM HANDLING					1	100			1	100
PREMIUM REFUNDED			1	33					3	100
TOTAL	6	20	7	23	2	7	4	13	30	100

CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC.		DISPOS	SITION			
DBA CLEAR CHOICE HEALTH	ADV COMPL	ТОТ	TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
DENIAL OF CLAIM			1	100	1	100
COVERAGE QUESTION	1	100			1	100
TOTAL	1	50	1	50	2	100

CENTRAL SECURITY LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED		тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

CENTRAL STATES HEALTH & LIFE CO		D	ISPOS	51710) N			
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	REFU	CLAIM CLAIM SETTLED CFUND		TION	тот	AL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

		D	ISPOS	51710	N				
CENTRAL STATES INDEMNITY CO. OF OMAHA	REFU	REFUND		AIM ENED			тот	TAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
DELAYS					1	100	1	100	
MISLEADING ADVERTISING			1	100			1	100	
PREMIUM REFUNDED	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

CHESAPEAKE LIFE INSURANCE COMPANY		N RED FOR LINARY	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	DISP TIC				
CHICAGO TITLE INSURANCE COMPANY OF OREGON	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

CHUBB INDEMNITY INSURANCE COMPANY	DIS I TIC REFU	N	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
PREMIUM & RATING	1	100	1	100		
TOTAL	1	100	1	100		

CIGNA LIFE INSURANCE COMPANY	INFORM	DIS POSITION INFORMATION FURNISHED/EXPANDED				
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

CINCINNATI LIFE INSURANCE COMPANY (THE)	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

CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	ADV	OSITIO N ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO SITION										
CLARENDON NATIONAL INSURANCE COMPANY			COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N											
PREMIUM & RATING											
CANCELLATION	1	50									
DELAYS					3	50	3	50			
UNSATISFACTORY SETTLEMENT/OFFER					1	33					
DENIAL OF CLAIM					1	50					
OTHER: CLAIM HANDLING			1	100							
PREMIUM NOTICE/BILLING											
TOTAL	1	6	1	6	5	31	3	19			

	DISPOSITION							
CLARENDON NATIONAL 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	1	100
CANCELLATION			1	50			2	100
DELAYS							6	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33			3	100
DENIAL OF CLAIM	1	50					2	100
OTHER: CLAIM HANDLING							1	100
PREMIUM NOTICE/BILLING			1	100			1	100
TOTAL	2	13	3	19	1	6	16	100

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	DISPO M ADV COMPL	N ISED AINANT	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

COLONIAL LIFE & ACCIDENT		DISPOSITION								
INSURANCE COMPANY		ABLE TO CLAIM PROVISION/LEGAL P		CLAIM PROVISION/LEGAL		PROVISION/LEGAL		PANY FION ELD	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON										
DELAYS	1	50	1	50					2	100
DENIAL OF CLAIM					1	50	1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

COLONIAL PENN LIFE INSURANCE COMPANY	D ISPOSIT ION COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

COLONY SPECIALTY INSURANCE COMPANY	DISP IO COMI POSIT UPH	N PANY FION	TOT	
REAS ON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSIT ION									
COMBINED INSURANCE COMPANY OF AMERICA	COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
DELAYS							1	100		
RECISSION										
MISLEADING ADVERTISING										
POLICY DELIVERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100		
DENIAL OF CLAIM	1	33			1	33	1	33		
PREMIUM NOTICE/BILLING			1	100						
DELAYS/NO RESPONSE										
TOTAL	1	10	1	10	1	10	3	30	1	10

COMBINED INSURANCE COMPANY OF AMERICA	DELAY RESOLVED			RED FOR LINARY TON	COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS							1	100
RECISSION					1	100	1	100
MISLEADING ADVERTISING			1	100			1	100
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM							3	100
PREMIUM NOTICE/BILLING							1	100
DELAYS/NO RESPONSE	1	100					1	100
TOTAL	1	10	1	10	1	10	10	100

COMMERCE AND INDUSTRY INSURANCE COMPANY	DISP TIC REFU) N JND	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

		DISPOSI TION												
COMMERCE WEST INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON														
PREMIUM & RATING	1		1	50										
DELAYS	1	25					2	50						
UNSATISFACTORY SETTLEMENT/OFFER					1	25	2	50						
DENIAL OF CLAIM														
OTHER: CLAIM HANDLING														
OTHER: POLICYHOLDER SERVICE									1	100				
TOTAL	1	8	1	8	1	8	4	31	1	8				

	DISPOSITION											
COMMERCE WEST INSURANCE COMPANY	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			1	50							2	100
DELAYS	1	25									4	100
UNSATISFACTORY SETTLEMENT/OFFER									1	25	4	100
DENIAL OF CLAIM					1	100					1	100
OTHER: CLAIM HANDLING							1	100			1	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	1	8	1	8	1	8	1	8	1	8	13	100

COMMONWEALTH LAND TITLE INSURANCE COMPANY	CONT PROVISIO	S I T I O N RACT DN/LEGAL SUE	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

CONNECTICUT						DIS	SPOSI	TION				
GENERAL LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
REFUSAL TO INSURE]						1	100				
DELAYS					2	33					2	33
UNSATISFACTORY SETTLEMENT/OFFER			1	14	2	29						
MEDICAL NECESSITY												
DENIAL OF CLAIM	3	33	1	11	1	11						
COORDINATION OF BENEFITS									1	50		
INFORMATION REQUESTED									1	100		
TOTAL	3	11	2	7	5	19	1	4	2	7	2	7

CONNECTICUT					DISPOS	ITION						
GENERAL LIFE INSURANCE COMPANY	ER COMP		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
REFUSAL TO INSURE											1	100
DELAYS									2	33	6	100
UNSATISFACTORY SETTLEMENT/OFFER	1	14			1	14			2	29	7	100
MEDICAL NECESSITY									1	100	1	100
DENIAL OF CLAIM			1	11			1	11	2	22	9	100
COORDINATION OF BENEFITS									1	50	2	100
INFORMATION REQUESTED											1	100
TOTAL	1	4	1	4	1	4	1	4	8	30	27	100

CONNECTICUT SURETY COMPANY (THE)	0	OSITI N ANY IN			
COMPANY (THE)	COMPI	LIANCE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
AGENT HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

					DIS	POSI	TION			
CONSECO ANNUITY ASSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		INFORN FURNISHED	DELAY RESOLVED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
DELAYS									2	100
REPLACEMENT							1	100		
DENIAL OF CLAIM	1	50								
CASH VALUE	1	50			1	50				
INFORMATION REQUESTED							1	100		
PREMIUM REFUNDED			1	100						
PAYMENT NOT CREDITED										
TOTAL	2	20	1	10	1	10	2	20	2	20

	D	ISPOS	N			
CONSECO ANNUITY ASSURANCE COMPANY	PROB	PREMIUM PROBLEM RESOLVED		PANY FION ELD	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
DELAYS					2	100
REPLACEMENT					1	100
DENIAL OF CLAIM			1	50	2	100
CASH VALUE					2	100
INFORMATION REQUESTED					1	100
PREMIUM REFUNDED					1	100
PAYMENT NOT CREDITED	1	100			1	100
TOTAL	1	10	1	10	10	100

CONSECO HEALTH INSURANCE COMPANY	DIS P IO COMI POSIT UPH	N PANY FION ELD	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

CONSECO LIFE		DISPO SITION											
INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT	
REASON													
PREMIUM & RATING							1	100			1	100	
DELAYS	1	33			2	67					3	100	
MISREPRESENTATION									1	100	1	100	
CASH VALUE	1	50	1	50							2	100	
TOTAL	2	29	1	14	2	29	1	14	1	14	7	100	

CONSECO MEDICAL INSURANCE COMPANY DBA CONSECO MEDICAL AND LIFE INSURANCE CO	DISP TIC CLA SETT) N IM	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION										
CONSECO SENIOR HEALTH INSURANCE COMPANY		ADDITIONAL PAYMENT		IM LED	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING					1	100			1	100		
DELAYS	1	25	2	50			1	25	4	100		
MISREPRESENTATION							1	100	1	100		
INFORMATION REQUESTED					1	100			1	100		
TOTAL	1	14	2	29	2	29	2	29	7	100		

CONTINENTAL			DISPO	OSI T	ION			
ASSURANCE COMPANY	CLA SETT		COME POSI UPH	TION		O ICTION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS	1	100					1	100
DENIAL OF CLAIM			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

	D						
CONTINENTAL CASUALTY COMPANY	ADV COMPL	ISED AINANT	RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
ENDORSEMENT/RIDER	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	

CONTINENTAL INSURANCE COMPANY (THE)	DISPOSIT ION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		QUESTION OF FACT					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON												
PREMIUM & RATING												
DELAYS			1	20	1	20	1	20				
UNSATISFACTORY SETTLEMENT/OFFER	1	25			2	50						
DENIAL OF CLAIM	1	20					2	40				
OTHER: CLAIM HANDLING												
TOTAL	2	13	1	6	3	19	3	19				

CONTINENTAL INSURANCE COMPANY (THE)		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED		RECOVERY		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING					1	100			1	100
DELAYS			2	40					5	100
UNSATISFACTORY SETTLEMENT/OFFER							1	25	4	100
DENIAL OF CLAIM			2	40					5	100
OTHER: CLAIM HANDLING	1	100							1	100
TOTAL	1	6	4	25	1	6	1	6	16	100

CONTINENTAL WESTERN INSURANCE COMPANY	CONT PROVISIO	D I S P O S I T I O N CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

CONTRACTORS BONDING AND		DISPOSITION																	
INSURANCE COMPANY		POLICYCLAIMPREMIUMPOLICYCLAIMPROBLEMQUESTIONED/RSTRDSETTLEDRESOLVEDOF FACT		CLAIM PROBLEM QUESTION		CLAIM PI		CLAIM PROBLEM QUE				PROBLEM		PROBLEM		PROBLEM		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ									
REASON																			
NONRENEWAL	1	100							1	100									
DELAYS			1	50			1	50	2	100									
AGENT HANDLING					1	100			1	100									
DENIAL OF CLAIM							1	100	1	100									
TOTAL	1	20	1	20	1	20	2	40	5	100									

CONVERIUM INSURANCE (NORTH AMERICA) INC.	DISP IO QUES OFF	N TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

CORNHUSKER CASUALTY COMPANY	I O COMH POSIT	DISPOSI T ION COMPANY POSITION UPHELD		AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION								
COUNTRY CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		QUESTION OF FACT		TOTAL	
	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
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50	2	100
DENIAL OF CLAIM							1	100	1	100
OTHER: CLAIM HANDLING					1	100			1	100
TOTAL	1	17	1	17	2	33	2	33	6	100

COUNTRY LIFE INSURANCE COMPANY	DIS PO N COMPRO STLMNT		TOTAL		
	NMBR	РСТ	NMBR	AL PCT	
DEASON	INIDA	101	INIDA	101	
REASON					
MISREPRESENTATION	1	100	1	100	
TOTAL	1	100	1	100	

				DIS	POSIT	ION				
COUNTRY MUTUAL INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED	
	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						
CANCELLATION	1	14			1	14	2	29		
NONRENEWAL			1	25						
DELAYS	1	14			1	14			2	29
AGENT HANDLING										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER			1	6			1	6	4	22
DENIAL OF CLAIM							1	9	3	27
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
TOTAL	2	3	4	7	2	3	4	7	9	15

	DISPOSITI ON									
COUNTRY MUTUAL INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE							1	50		
CANCELLATION										
NONRENEWAL			1	25						
DELAYS										
AGENT HANDLING					1	100				
MISREPRESENTATION					1	100				
UNSATISFACTORY SETTLEMENT/OFFER					3	17				
DENIAL OF CLAIM					3	27				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					1	100				
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1	100								
TOTAL	1	2	1	2	9	15	1	2		

		DI	SPOS	1110	N			
COUNTRY MUTUAL INSURANCE COMPANY	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	25			2	50	4	100
REFUSAL TO INSURE							2	100
CANCELLATION			3	43			7	100
NONRENEWAL	1	25	1	25			4	100
DELAYS			2	29	1	14	7	100
AGENT HANDLING							1	100
MISREPRESENTATION							1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	17	6	33			18	100
DENIAL OF CLAIM			4	36			11	100
OTHER: CLAIM HANDLING			1	100			1	100
PREMIUM NOTICE/BILLING							1	100
DELAYS/NO RESPONSE			1	100			1	100
INFORMATION REQUESTED							1	100
TOTAL	5	8	18	31	3	5	59	100

	DISPO				
CROATIAN FRATERNAL UNION OF AMERICA	COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
OTHER: UNDERWRITING	1	100	1	100	
TOTAL	1	100	1	100	

CRUSADER INSURANCE COMPANY	DISPOS ITION COMPANY QUESTION OF FACT UPHELD				тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
CANCELLATION	1	100			1	100
NONRENEWAL			1	100	1	100
TOTAL	1	50	1	50	2	100

	DI	SPO	SITIO	N		
CUMBERLAND CASUALTY & SURETY COMPANY	CLAIM SETTLED		COMPANY POSITION UPHELD		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

			DISPOS	ITION					
CUNA MUTUAL INSURANCE SOCIETY		COMPROMISED STLMNT/RSLTN		RACT DN/LEGAL SUE	COMPA COMPI	ANY IN LIANCE	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	
TOTAL	1	33	1	33	1	33	3	100	

CUNA MUTUAL LIFE INSURANCE COMPANY	DISP IO DEL RESO	N AY	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION								
DAIRYLAND INSURANCE COMPANY				INFORMATION FURNISHED/EXPANDED		ED FOR LINARY ION			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON									
PREMIUM & RATING	1	50							
MISAPPROPRIATION OF PREMIUM					1	100			
UNSATISFACTORY SETTLEMENT/OFFER									
SUBROGATION			1	100					
DENIAL OF CLAIM									
TOTAL	1	13	1	13	1	13			

		DISPOSITION							
DAIRYLAND INSURANCE COMPANY	QUES OF F		COMH POSIT UPH	ΓΙΟΝ		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
PREMIUM & RATING	1		1	50			2	100	
MISAPPROPRIATION OF PREMIUM							1	100	
UNSATISFACTORY SETTLEMENT/OFFER	2	100					2	100	
SUBROGATION							1	100	
DENIAL OF CLAIM	1	50			1	50	2	100	
TOTAL	3	38	1	13	1	13	8	100	

		D	ISPOS	51710) N			
DEERBROOK INSURANCE COMPANY	REFUND		CLA SETT		QUES OF F.		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DENIAL OF CLAIM			1	100			1	100
PREMIUM NOTICE/BILLING					1	100	1	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

		DISPOSITION						
DELTA DENTAL INSURANCE COMPANY	CLA SETT			'RACT DN/LEGAL SUE	N JURISD	O ICTION	тот	AL
	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	2	100					2	100
TOTAL	2	50	1	25	1	25	4	100

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

DISCOVER PROPERTY & CASUALTY	DISP IO			
INSURANCE COMPANY	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

		OSI DN		
ECONOMY PREMIER ASSURANCE COMPANY	UNABLE TO ASSIST		TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

EMPIRE FIRE AND				DIS	SPOSITIO	N				
MARINE INSURANCE COMPANY	ADVISED COMPLAINANT		NO ACTION REQUESTED/REQUIRED				COMI POSI UPH	TION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
CANCELLATION	1	100								
NONRENEWAL			1	50					1	50
DELAYS							1	100		
UNSATISFACTORY SETTLEMENT/OFFER									1	100
INFORMATION REQUESTED					1	100				
TOTAL	1	17	1	17	1	17	1	17	2	33

EMPIRE FIRE AND MARINE INSURANCE COMPANY	TOTAL				
	NMBR	РСТ			
REASON					
CANCELLATION	1	100			
NONRENEWAL	2	100			
DELAYS	1	100			
UNSATISFACTORY SETTLEMENT/OFFER	1	100			
INFORMATION REQUESTED	1	100			
TOTAL	6	100			

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

EMPIRE GENERAL LIFE ASSURANCE CORPORATION	DISP TIC REFU NMBR	N ND	TOT. NMBR	
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

EMPLOYERS LIFE INSURANCE CO OF WAUSAU	DISP TIC REFU	N	тот	AL
	NMBR	РСТ	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO N		
ENCOMPASS INDEMNITY COMPANY		ISED AINANT	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	DISP				
ENCOMPASS INSURANCE COMPANY OF AMERICA	QUES OF F.		тот	AL	
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	REFU	D ISPOSITION COMPANY CLAIM INFORMATION COMPANY IN REFUND SETTLED FURNISHED/EXPANDED COMPLIANCE									CLAIM INFORMATION O				CLAIM INFORMATION COMPANY IN POSITION				тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT								
REASON																				
RECISSION	1				1	100					1	100								
AGENT HANDLING	1	100									1	100								
MISREPRESENTATION									1	100	1	100								
HIGH PRESSURE TACTICS					1	100					1	100								
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100								
DENIAL OF CLAIM							1	50	1	50	2	100								
CASH VALUE					1	100					1	100								
INFORMATION REQUESTED					1	100					1	100								
TOTAL	1	11	1	11	4	44	1	11	2	22	9	100								

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	DISPO COMPRO STLMNT NMBR	N OMISED	TOT. NMBR	AL
DEAGON				
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

EQUITABLE LIFE INSURANCE COMPANY OF IOWA	DISP IO COMI POSIT UPHI	N PANY FION ELD	тот	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

FARM BUREAU LIFE INSURANCE COMPANY	DISP IO COME POSIT UPH	N PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO N		
FARMERS HOME MUTUAL 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

				DI	SPOSIT	TION				
FARMERS INSURANCE COMPANY OF OREGON	POLICY ISSUED/RSTRD NMBR PCT			ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		JND PCT
REASON	INIVIDK	rti	INIVIDK	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCI
PREMIUM & RATING	-		6	16					2	5
REFUSAL TO INSURE			1	50					_	
CANCELLATION	1	4	4	17					3	13
NONRENEWAL	2	13	3	19	1	6				
CREDIT REPORTING			15	100						
DELAYS			4	6	2	3	1	2		
ENDORSEMENT/RIDER					1	33				
AGENT HANDLING			1	20	1	20				
FAILURE TO PLACE									1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	2	8	5				
POST CLAIM UNDERWRITING			1	100						
SUBROGATION					1	25				
DENIAL OF CLAIM			2	2	1	1				
UTILIZATION REVIEW			2	50						
OTHER: CLAIM HANDLING			2	11	2	11	1	5		
PREMIUM NOTICE/BILLING					1	11			2	22
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED									2	67
PAYMENT NOT CREDITED					1	33				
OTHER: POLICYHOLDER SERVICE					1	33				
TOTAL	3	1	44	10	20	4	2	0	10	2

			D	DISP () S I T I (O N				
FARMERS INSURANCE COMPANY OF OREGON		ERED N/MEDIATION	COVE EXTE		UNABLE TO ASSIST		CLAIM REOPENED		NONRENEWAL UPHELD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					1	3				
REFUSAL TO INSURE										
CANCELLATION			1	4						
NONRENEWAL									1	6
CREDIT REPORTING										
DELAYS			1	2			4	6		
ENDORSEMENT/RIDER										
AGENT HANDLING										
FAILURE TO PLACE										
UNSATISFACTORY SETTLEMENT/OFFER	1	1			11	8	4	3		
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM			1	1	4	5	3	3		
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					1	11				
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED					1	33				
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	3	1	18	4	11	2	1	0

					DISPOSIT	TIO N				
FARMERS INSURANCE COMPANY OF OREGON	CLA SETT		NO A REQUESTED	CTION /REQUIRED	INFORN FURNISHED	IATION	DEL RESO		CANCEL NOT WITHD	ICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					6	16				
REFUSAL TO INSURE										
CANCELLATION									1	4
NONRENEWAL										
CREDIT REPORTING										
DELAYS	15	23					11	17		
ENDORSEMENT/RIDER					1	33				
AGENT HANDLING			1	20						
FAILURE TO PLACE										
UNSATISFACTORY SETTLEMENT/OFFER	16	11	1	1	4	3	4	3		
POST CLAIM UNDERWRITING										
SUBROGATION					1	25				
DENIAL OF CLAIM	6	7								
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING	1	5								
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED					2	100				
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	38	8	2	0	14	3	15	3	1	0

						DISI	POSIT	ION				
FARMERS INSURANCE COMPANY OF OREGON	PREM PROB RESO	LEM	DISCIP	RED FOR LINARY TON	QUES OF F.	TION	RAT PROB RESO	ING LEM	CONT PROVISIO ISS		COMPA COMPI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REA SON												
PREMIUM & RATING	1	3			3	8					6	16
REFUSAL TO INSURE												
CANCELLATION					2	8					3	13
NONRENEWAL											2	13
CREDIT REPORTING												
DELAYS			1	2	7	11					3	5
ENDORSEMENT/RIDER												
AGENT HANDLING			1	20								
FAILURE TO PLACE												
UNSATISFACTORY SETTLEMENT/OFFER			2	1	48	33			2	1		
POST CLAIM UNDERWRITING												
SUBROGATION					1	25						
DENIAL OF CLAIM					40	45			1	1	2	2
UTILIZATION REVIEW			1	25	1	25						
OTHER: CLAIM HANDLING					1	5					1	5
PREMIUM NOTICE/BILLING	3	33					1	11				
DELAYS/NO RESPONSE											1	100
INFORMATION REQUESTED												
PREMIUM REFUNDED												
PAYMENT NOT CREDITED			1	33								
OTHER: POLICYHOLDER SERVICE					2	67						
TOTAL	4	1	6	1	105	23	1	0	3	1	18	4

				DISPO) N				
FARMERS INSURANCE COMPANY OF OREGON	COMPANY POSITION UPHELD NMBR PCT		NO JURISDICTION		RECOVERY		INSUFF INFORM NMBR		TOTAL	
REASON	NNIDK	PU	NMBR	РСТ	NMBR	РСТ	INIVIDK	PCI	INIVIDK	PU
PREMIUM & RATING	10	26			3	8			38	100
REFUSAL TO INSURE	1	50							2	100
CANCELLATION	9	38							24	100
NONRENEWAL	7	44							16	100
CREDIT REPORTING									15	100
DELAYS	9	14	1	2	5	8			64	100
ENDORSEMENT/RIDER	1	33							3	100
AGENT HANDLING	1	20							5	100
FAILURE TO PLACE									1	100
UNSATISFACTORY SETTLEMENT/OFFER	29	20	1	1	12	8			146	100
POST CLAIM UNDERWRITING									1	100
SUBROGATION	1	25							4	100
DENIAL OF CLAIM	25	28			2	2	1	1	88	100
UTILIZATION REVIEW									4	100
OTHER: CLAIM HANDLING	7	37	2	11	2	11			19	100
PREMIUM NOTICE/BILLING	1	11							9	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED	1	33							3	100
PAYMENT NOT CREDITED									3	100
OTHER: POLICYHOLDER SERVICE									3	100
TOTAL	102	23	4	1	24	5	1	0	451	100

FARMERS											
INSURANCE EXCHANGE	UNABLE TO ASSIST		CLAIM SETTLED		NOT	NEWAL TICE INDED		ANY IN LIANCE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR PCT		NMBR	PCT	
REASON											
NONRENEWAL	1	33			1	33	1	33	3	100	
DENIAL OF CLAIM			1	100					1	100	
TOTAL	1	25	1	25	1	25	1	25	4	100	

FARMERS NEW WORLD LIFE INSURANCE COMPANY	DISPOSITION													
	POLICY ISSUED/RSTRD		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON														
PREMIUM & RATING			1	100									1	100
DELAYS							1	100					1	100
MISLEADING ADVERTISING	1	100											1	100
POLICY DELIVERY			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100							1	100
DENIAL OF CLAIM											1	100	1	100
PREMIUM REFUNDED			1	100									1	100
COMPANY/AGENT DISPUTE									1	100			1	100
TOTAL	1	13	3	38	1	13	1	13	1	13	1	13	8	100

FEDERAL HOME	D	IS POS	ITION	1			
LIFE INSURANCE COMPANY	ADV COMPL		COMI 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	

FEDERATED MUTUAL INSURANCE COMPANY	DISP IO QUES OFF.	N TION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	2	100	2	100
TOTAL	2	100	2	100

FIDELITY AND GUARANTY LIFE INSURANCE		DISPOSITION									
COMPANY	REFU	J ND	CLA SETT		INFORN FURNISHED		тот	AL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
PREMIUM & RATING					1	100	1	100			
DELAYS			1	100			1	100			
DELAYS/NO RESPONSE	1	100					1	100			
TOTAL	1	33	1	33	1	33	3	100			

FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	PROVISIC	SITION RACT DN/LEGAL UE	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION								
FIDELITY NATIONAL TITLE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		NO JURISDICTION		OTHER		TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
OTHER:MRKTNG & SALES			1	100			1	100		
PREMIUM REFUNDED	1	100					1	100		
OTHER: POLICYHOLDER SERVICE					1	100	1	100		
TOTAL	1	33	1	33	1	33	3	100		

FIDELITY SECURITY LIFE	DI	SPO	SIT10	N		
INSURANCE COMPANY	REFU	ND	CLA SETT		TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
AGENT HANDLING	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

				DISP	05171	O N				
FINANCIAL INDEMNITY COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVE EXTE	-	CLAIM SETTLED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	17			1	17				
CANCELLATION							1	50		
CREDIT REPORTING	2	100								
DELAYS									2	25
UNSATISFACTORY SETTLEMENT/OFFER	1	25								
SUBROGATION										
DENIAL OF CLAIM	1	8	1	8					1	8
PREMIUM NOTICE/BILLING	1	100								
PREMIUM REFUNDED										
COMPANY/AGENT DISPUTE			1	100						
TOTAL	6	16	2	5	1	3	1	3	3	8

					DISPO	SITIO	N			
FINANCIAL INDEMNITY COMPANY	DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMI POSIT UPH	ΓΙΟΝ	NO JURISDICTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING							4	67		
CANCELLATION							1	50		
CREDIT REPORTING										
DELAYS	2	25					1	13	2	25
UNSATISFACTORY SETTLEMENT/OFFER					1	25				
SUBROGATION							1	100		
DENIAL OF CLAIM	3	25	3	25			3	25		
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED							1	100		
COMPANY/AGENT DISPUTE										
TOTAL	5	13	3	8	1	3	11	29	2	5

]	DISPO		N			
FINANCIAL INDEMNITY COMPANY	RECO	VERY		ICIENT IATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
PREMIUM & RATING					6	100	
CANCELLATION					2	100	
CREDIT REPORTING					2	100	
DELAYS	1	13			8	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	25	1	25	4	100	
SUBROGATION					1	100	
DENIAL OF CLAIM					12	100	
PREMIUM NOTICE/BILLING					1	100	
PREMIUM REFUNDED					1	100	
COMPANY/AGENT DISPUTE					1	100	
TOTAL	2	5	1	3	38	100	

		SPO	N				
FINANCIAL PACIFIC INSURANCE COMPANY	UNABLE TO ASSIST		QUES' OF F.		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	
OTHER: CLAIM HANDLING	1	100			1	100	
TOTAL	1	33	2	67	3	100	

					DISPO	SITION						
FIREMAN'S FUND INSURANCE COMPANY				QUESTION OF FACT		RACT N/LEGAL UE	COME POSIT UPH	TION		INSUFFICIENT INFORMATION		AL
	NMBR	РСТ	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
DENIAL OF CLAIM			2	67			1	33			3	100
TOTAL	1	14	3	43	1	14	1	14	1	14	7	100

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.	COMPR	SITIO N OMISED F/RSLTN	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

	DI	SPO	SITIO	N		
FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION	CLAIM SETTLED		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	100	1	100
TOTAL	1	50	1	50	2	100

FIRST AMERICAN	DISP TIC				
PROPERTY & CASUALTY INSURANCE COMPANY	UNABL ASSI		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
NONRENEWAL	1	100	1	100	
TOTAL	1	100	1	100	

FIRST AMERICAN TITLE	D	DISPOSITION						
INSURANCE COMPANY OF OREGON		OMISED I/RSLTN	COMI POSI UPH	ΓΙΟΝ	TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON								
DELAYS	1	100			1	100		
OTHER: CLAIM HANDLING			1	100	1	100		
TOTAL	1	50	1	50	2	100		

FIRST COLONY LIFE INSURANCE COMPANY	D ADV COMPL		T I O N REFU	JND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
RATE CLASSIFICATION	1	100			1	100	
PREMIUM REFUNDED			1	100	1	100	
TOTAL	1	50	1	50	2	100	

FIRST COMMUNITY		DISPOSITION									
INSURANCE COMPANY		ADDITIONAL CLAIM QUESTION PAYMENT SETTLED OF FACT RECOVERY				TOTAL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
DELAYS	1	33	1	33			1	33	3	100	
DENIAL OF CLAIM					1	100			1	100	
TOTAL	1	25	1	25	1	25	1	25	4	100	

		DISPOSITION								
FIRST FINANCIAL INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	1						1	100	1	100
ENDORSEMENT/RIDER	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50			2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

FIRST NATIONAL INSURANCE COMPANY OF AMERICA	I O QUES	D I S P O S I T I O N QUESTION OF FACT		AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

					DISP	OSIT	ION					
FOREMOST INSURANCE COMPANY	CLA SETT				QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
CANCELLATION]						1	100				
NONRENEWAL							1	100				
DELAYS	2	50							1	25	1	25
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50				
DENIAL OF CLAIM	1	50			1	50						
INFORMATION REQUESTED			1	100								
TOTAL	3	27	1	9	2	18	3	27	1	9	1	9

FOREMOST INSURANCE COMPANY	тот.	AL
	NMBR	РСТ
REASON		
CANCELLATION	1	100
NONRENEWAL	1	100
DELAYS	4	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	2	100
INFORMATION REQUESTED	1	100
TOTAL	11	100

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FOREMOST PROPERTY AND CASUALTY		DISPO					
INSURANCE COMPANY	CLAIM SETTLED		N JURISD	-	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION									
FOREMOST SIGNATURE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		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
DENIAL OF CLAIM					1	50	1	50	2	100
TOTAL	1	17	2	33	2	33	1	17	6	100

FORT DEARBORN LIFE INSURANCE COMPANY	DISI TIC REFU	N	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
PREMIUM & RATING	1	100	1	100		
TOTAL	1	100	1	100		

FORTIS BENEFITS	DI	SP C					
INSURANCE COMPANY	CLAIM SETTLED		COMI POSI 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	

				DI	SPOSIT	T I O N			-	
FORTIS INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDIT PAYN		REFUND	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE	1	8	2	17	1	8				
CANCELLATION	1	50								
DELAYS										
RECISSION										
OTHER: UNDERWRITING			1	50						
MISREPRESENTATION	1	33	1	33						
POLICY DELIVERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER										
MEDICAL NECESSITY			1	33						
DENIAL OF CLAIM										
USUAL, CUSTOMARY, REASONABLE							1	17		
EXPERIMENTAL										
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED										
PREMIUM REFUNDED									4	100
ABUSIVE SERVICE										
TOTAL	3	4	5	6	1	1	1	1	6	8

				DI	SPOS	ΙΤΙΟ	N	
FORTIS INSURANCE COMPANY	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO AO REQUESTEI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE								
CANCELLATION								
DELAYS					1	20		
RECISSION								
OTHER: UNDERWRITING								
MISREPRESENTATION								
POLICY DELIVERY								
UNSATISFACTORY SETTLEMENT/OFFER	2	11	2	11	7	37		
MEDICAL NECESSITY							2	67
DENIAL OF CLAIM	1	8			3	23		
USUAL, CUSTOMARY, REASONABLE					1	17		
EXPERIMENTAL								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED								
PREMIUM REFUNDED								
ABUSIVE SERVICE								
TOTAL	3	4	2	3	12	15	2	3

			DISP	ΟSIT	ION			
FORTIS INSURANCE COMPANY	INFORN FURNISHED	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE	1	8					1	8
CANCELLATION								
DELAYS	1	20	1	20	2	40		
RECISSION								
OTHER: UNDERWRITING								
MISREPRESENTATION					1	33		
POLICY DELIVERY								
UNSATISFACTORY SETTLEMENT/OFFER	2	11			1	5		
MEDICAL NECESSITY								
DENIAL OF CLAIM	1	8			2	15		
USUAL, CUSTOMARY, REASONABLE	1	17						
EXPERIMENTAL								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED	1	50						
PREMIUM REFUNDED								
ABUSIVE SERVICE	1	100						
TOTAL	8	10	1	1	6	8	1	1

			DISI	POSITI	[O N					
FORTIS INSURANCE COMPANY	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
R E A S O N										
PREMIUM & RATING			1	100					1	100
REFUSAL TO INSURE	2	17	1	8	3	25			12	100
CANCELLATION			1	50					2	100
DELAYS									5	100
RECISSION					3	100			3	100
OTHER: UNDERWRITING			1	50					2	100
MISREPRESENTATION									3	100
POLICY DELIVERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	. 1	5			4	21			19	100
MEDICAL NECESSITY									3	100
DENIAL OF CLAIM	3	23			2	15	1	8	13	100
USUAL, CUSTOMARY, REASONABLE	2	33			1	17			6	100
EXPERIMENTAL					1	100			1	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED					1	50			2	100
PREMIUM REFUNDED									4	100
ABUSIVE SERVICE									1	100
TOTAL	8	10	4	5	15	19	1	1	79	100

FRANKLIN LIFE INSURANCE COMPANY	NONFOR PROP	SI TION FEITURE BLEM LVED	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

	DISP IO				
FREMONT INDEMNITY COMPANY	QUES OF F		TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

FRONTIER INSURANCE COMPANY	COMPR	DISPOSITION COMPROMISED CLAIM DELAY								
COMPANY	STLMN	LMNT/RSLTN SETTLED RE		SETTLED RESOLVED		TOT	AL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
DELAYS	1	33	1	33	1	33	3	100		
TOTAL	1	33	1	33	1	33	3	100		

		DISPOSITION										
GE AUTO & HOME ASSURANCE COMPANY	REFUND		CLAIM SETTLED		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												
PREMIUM & RATING	1	50							1	50	2	100
DELAYS			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	50	1	50	2	100
DENIAL OF CLAIM			1	100							1	100
OTHER: CLAIM HANDLING					1	100					1	100
TOTAL	1	14	2	29	1	14	1	14	2	29	7	100

GE CASUALTY INSURANCE	DISP TIC				
COMPANY	REFU	ND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

GE GROUP LIFE	D						
ASSURANCE COMPANY	ADVISED COMPLAINANT		COMI POSI UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM			1	100	1	100	
COVERAGE QUESTION	1	100			1	100	
TOTAL	1	50	1	50	2	100	

GE INDEMNITY INSURANCE	DISPOSIT ION QUESTION OF FACT NMBR PCT			
COMPANY			TOT	AL
			NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

GEICO CASUALTY COMPANY	D COMP							
		JANCE	POSI UPH		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		

GEICO GENERAL INSURANCE COMPANY	DISP IO COME POSIT	N PANY TION	TOTAL		
	UPHI NMBR	ELD PCT	TOT. NMBR	AL PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	2	100	2	100	

	DISPO	SITIO N			
GEICO INDEMNITY COMPANY		ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

GENERAL AMERICAN LIFE	DISPO	SITIO N			
INSURANCE COMPANY		OMISED I/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION									
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		PREMIUM PROBLEM RESOLVED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM					1	20				
PREMIUM NOTICE/BILLING							1	100		
DELAYS/NO RESPONSE	1	100								
PREMIUM REFUNDED	1	33	1	33						
TOTAL	2	18	1	9	1	9	1	9		

		DISPOSI TION						
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	QUESTION OF FACT		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	100			1	100
DENIAL OF CLAIM	1	20	2	40	1	20	5	100
PREMIUM NOTICE/BILLING							1	100
DELAYS/NO RESPONSE							1	100
PREMIUM REFUNDED					1	33	3	100
TOTAL	1	9	3	27	2	18	11	100

GENERAL FIRE & CASUALTY COMPANY	DISP TIC UNABL ASSI	D N JE TO	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

GENERAL INSURANCE COMPANY OF								
AMERICA	ADV COMPL		CLA SETT		ТОТ	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		

GERBER LIFE INSURANCE COMPANY	ADV	SITIO N ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
COVERAGE QUESTION	1	100	1	100	
TOTAL	1	100	1	100	

	D					
GLENBROOK LIFE AND ANNUITY COMPANY		CTION D/REQUIRED	DELAY RESOLVED		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

GLENS FALLS INSURANCE	Γ						
COMPANY (THE)	REFUND		INSUFF INFORM	ICIENT IATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
CANCELLATION	1	100			1	100	
DELAYS			1	100	1	100	
TOTAL	1	50	1	50	2	100	

GLOBE LIFE AND DISPOSITION										
ACCIDENT INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	REFUND		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
DELAYS					-		1	100	1	100
MISREPRESENTATION			1	100					1	100
HIGH PRESSURE TACTICS	1	100							1	100
PREMIUM REFUNDED			1	50	1	50			2	100
TOTAL	1	20	2	40	1	20	1	20	5	100

GMAC INSURANCE COMPANY ONLINE, INC.	DISI TIC REFU) N IND	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	2	100	2	100
TOTAL	2	100	2	100

GOLDEN AMERICAN LIFE INSURANCE COMPANY	CONT	SITION RACT DN/LEGAL UE	тот.	TOTAL			
	NMBR	РСТ	NMBR	РСТ			
REASON							
PREMIUM & RATING	1	100	1	100			
CASH VALUE	1	100	1	100			
TOTAL	2	100	2	100			

	DISPOSITION										
GOVERNMENT EMPLOYEES INSURANCE COMPANY		DVISED COMPROMI PLAINANT STLMNT/RS				ERED N/MEDIATION	UNABL ASSI				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
PREMIUM & RATING	1	33									
CANCELLATION	1	33									
DELAYS											
POLICY DELIVERY											
UNSATISFACTORY SETTLEMENT/OFFER	. 1	11	1	11	1	11	1	11			
POST CLAIM UNDERWRITING			1	100							
DENIAL OF CLAIM							1	10			
OTHER: CLAIM HANDLING							1	100			
TOTAL	3	10	2	6	1	3	3	10			

	DIS POSITION											
GOVERNMENT EMPLOYEES INSURANCE COMPANY	CLAIM SETTLED		NO A(REQUESTED	DELAY RESOLVED		QUESTION OF FACT						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON												
PREMIUM & RATING												
CANCELLATION												
DELAYS	1	33			1	33						
POLICY DELIVERY							1	100				
UNSATISFACTORY SETTLEMENT/OFFER	2	22	1	11								
POST CLAIM UNDERWRITING												
DENIAL OF CLAIM	1	10					6	60				
OTHER: CLAIM HANDLING												
TOTAL	4	13	1	3	1	3	7	23				

			DISI	POS IT	ION					
GOVERNMENT EMPLOYEES INSURANCE COMPANY	PROVISIC	'RACT)N/LEGAL SUE	COMPA COMPI	ANY IN JANCE	COMI POSI UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			1	33	1	33			3	100
CANCELLATION					2	67			3	100
DELAYS			1	33					3	100
POLICY DELIVERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	11					1	11	9	100
POST CLAIM UNDERWRITING									1	100
DENIAL OF CLAIM					1	10	1	10	10	100
OTHER: CLAIM HANDLING									1	100
TOTAL	1	3	2	6	4	13	2	6	31	100

		D	ISPOSI	TION		
GRANGE INSURANCE ASSOCIATION		ISED AINANT	COMPR STLMN	OMISED I/RSLTN	CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
PREMIUM & RATING			1	50		
CANCELLATION						
CREDIT REPORTING	1	100				
DELAYS					1	100
AGENT HANDLING			1	100		
UNSATISFACTORY SETTLEMENT/OFFER						
DENIAL OF CLAIM						
OTHER: CLAIM HANDLING						
INFORMATION REQUESTED						
TOTAL	1	9	2	18	1	9

		DISPO) N				
GRANGE INSURANCE ASSOCIATION	INFORN FURNISHED		COMPANY POSITION UPHELD		RECOVERY		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
CREDIT REPORTING							1	100
DELAYS							1	100
AGENT HANDLING							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
OTHER: CLAIM HANDLING			2	100			2	100
INFORMATION REQUESTED	1	100					1	100
TOTAL	2	18	3	27	2	18	11	100

	DISPOS ITION										
GRANGE MUTUAL INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPAND						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ					
R E A S O N											
PREMIUM & RATING											
REFUSAL TO INSURE					1	100					
NONRENEWAL											
CREDIT REPORTING	1	100									
DELAYS			1	50	1	50					
UNSATISFACTORY SETTLEMENT/OFFER											
DENIAL OF CLAIM											
OTHER: CLAIM HANDLING	2	100									
TOTAL	3	21	1	7	2	14					

				DISPO	SITIO	N				
GRANGE MUTUAL INSURANCE COMPANY	QUES OF F.			ANY IN LIANCE	COMI POSIT UPH	ΓΙΟΝ		NO JRISDICTION		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON										
PREMIUM & RATING							1	100	1	100
REFUSAL TO INSURE									1	100
NONRENEWAL					1	100			1	100
CREDIT REPORTING									1	100
DELAYS									2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100							2	100
DENIAL OF CLAIM	1	25	1	25	2	50			4	100
OTHER: CLAIM HANDLING									2	100
TOTAL	3	21	1	7	3	21	1	7	14	100

GRANITE STATE INSURANCE						
COMPANY	ADV COMPL			OMISED F/RSLTN	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASO N						
PREMIUM & RATING			1	100	1	100
CANCELLATION	1	100			1	100
TOTAL	1	50	1	50	2	100

GREAT AMERICAN INSURANCE		SPO				
GREAT AMERICAN INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

GREAT AMERICAN LIFE INSURANCE COMPANY	ADVISED INFORMATION COMPLAINANT FURNISHED/EXPANDED				тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
INFORMATION REQUESTED	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

GREAT LAKES REINSURANCE COMPANY (U.S. BRANCH), THE	DISPOSIT ION COMPANY POSITION UPHELD NMBR PCT 1		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

GREAT SOUTHERN LIFE		DIS	POSITION			
INSURANCE COMPANY	ADV COMPL		TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
CANCELLATION	2	100			2	100
CASH VALUE			1	100	1	100
TOTAL	2	67	1	33	3	100

GREAT WEST CASUALTY COMPANY	DISP IO COMH POSIT UPHI	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

				DISPOSI	TION					
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	-	CLAIM INFORMATION I SETTLED FURNISHED/EXPANDED				RED FOR LINARY TION	NO JURISDICTION		TOTAL	
	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
USUAL, CUSTOMARY, REASONABLE							1	100	1	100
CASH VALUE			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

GROCERS INSURANCE COMPANY	CONT PROVISIO	SITI ON RACT DN/LEGAL UE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

GUARANTEE RESERVE LIFE INSURANCE COMPANY		SITIO N ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR		
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

	DISP TIC				
GUARANTEE TRUST LIFE INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
COORDINATION OF BENEFITS	1	100	1	100	
TOTAL	1	100	1	100	

				DI	SPOSIT	ION				
GUARANTY NATIONAL INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
1	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING					1	33	1	33		
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL	1	100								
DELAYS										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM					1	33			1	33
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	100						
TOTAL	1	5	1	5	2	9	1	5	1	5

					DIS	POSI T	ION			
GUARANTY NATIONAL INSURANCE COMPANY	CLAIM SETTLED		DEI RESO		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAI ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS	2	67	1	33						
MISAPPROPRIATION OF PREMIUM					1	100				
UNSATISFACTORY SETTLEMENT/OFFER							2	33	1	17
DENIAL OF CLAIM					1	33				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
TOTAL	2	9	1	5	2	9	2	9	1	5

				DISPO	SITIC) N				
GUARANTY NATIONAL INSURANCE COMPANY	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING							1	33	3	100
REFUSAL TO INSURE	1	100							1	100
CANCELLATION	1	50	1	50					2	100
NONRENEWAL									1	100
DELAYS									3	100
MISAPPROPRIATION OF PREMIUM									1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	33			1	17			6	100
DENIAL OF CLAIM									3	100
OTHER: CLAIM HANDLING			1	100					1	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	4	18	2	9	1	5	1	5	22	100

					DISPOSI	TION				
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
MEDICAL NECESSITY			1	100					1	100
DENIAL OF CLAIM			1	50			1	50	2	100
CASH VALUE	1	100							1	100
INFORMATION REQUESTED					1	100			1	100
TOTAL	1	17	3	50	1	17	1	17	6	100

	D					
GUIDEONE AMERICA INSURANCE COMPANY		OMISED I/RSLTN	QUES OF F.		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

	DISPOSITION							
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
NONRENEWAL	1	50			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

	DISPOSITION							
GULF INSURANCE COMPANY	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
CANCELLATION	1	100					1	100
OTHER: UNDERWRITING	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	2	40	1	20	2	40	5	100

	DISPO	SITIO N			
HANOVER INSURANCE COMPANY (THE)	ENDORS PROC	SEMENT ESSED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
ENDORSEMENT/RIDER	1	100	1	100	
TOTAL	1	100	1	100	

HARCO NATIONAL 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

HARTFORD ACCIDENT				DI SP	OSIT	[O N						
AND INDEMNITY COMPANY	UNABL ASSI	-	FURNISHED/EXPANDED OF FACT UPHELD RECOVERY				TOTAL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			1	100							1	100
CANCELLATION							1	100			1	100
NONRENEWAL	1	50					1	50			2	100
DELAYS							1	100			1	100
SUBROGATION									1	100	1	100
OTHER: CLAIM HANDLING					1	100					1	100
TOTAL	1	14	1	14	1	14	3	43	1	14	7	100

					DISPOSI	TIO N		
HARTFORD CASUALTY INSURANCE COMPANY		ISED AINANT	REFU	NO ACTI REFUND REQUESTED/R			INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	33			1	33		
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING			1	100				
INFORMATION REQUESTED							1	100
TOTAL	1	13	1	13	1	13	1	13

HARTFORD CASUALTY	D		<u>81710</u>	N		
INSURANCE COMPANY	POSI UPH	TION	RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1	33			3	100
DENIAL OF CLAIM	1	100			1	100
OTHER: CLAIM HANDLING	1	50	1	50	2	100
PREMIUM NOTICE/BILLING					1	100
INFORMATION REQUESTED					1	100
TOTAL	3	38	1	13	8	100

HARTFORD FIRE	D	I SPOSITI	O N					
INSURANCE COMPANY	INFORN FURNISHED		QUES OF F		тот	AL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASO N								
PREMIUM & RATING	1	100			1	100		
DENIAL OF CLAIM			1	100	1	100		
TOTAL	1	50	1	50	2	100		

				DI	SPOSIT	ION				
HARTFORD INSURANCE COMPANY OF THE MIDWEST	POL ISSUED			OMPLAINANT STI		COMPROMISED STLMNT/RSLTN		RAGE NDED	UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			2	13						
REFUSAL TO INSURE	2	100								
CANCELLATION	2	33	1	17						
NONRENEWAL	1	11	1	11					1	11
DELAYS			1	7	1	7				
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER					1	5			3	16
DENIAL OF CLAIM			1	8	1	8	1	8	2	15
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	17	2	33				
DELAYS/NO RESPONSE	1	100								
TOTAL	6	7	7	8	5	6	1	1	6	7

					DISPO S	SITION			
HARTFORD INSURANCE COMPANY OF THE MIDWEST	CLAIM REOPENED		CLA SETT		NO A(REQUESTEI	CTION D/REQUIRED	INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR PCT NMBR PCT NMBI					РСТ	
REASON									
PREMIUM & RATING					1	6	1	6	
REFUSAL TO INSURE									
CANCELLATION									
NONRENEWAL							2	22	
DELAYS			3	21					
ENDORSEMENT/RIDER							1	100	
OTHER: UNDERWRITING					1	100			
UNSATISFACTORY SETTLEMENT/OFFER	2	11	1	5			1	5	
DENIAL OF CLAIM									
OTHER: CLAIM HANDLING									
PREMIUM NOTICE/BILLING							1	17	
DELAYS/NO RESPONSE									
TOTAL	2	2	4	4	2	2	6	7	

]	D ISPO	SITIO	N			
HARTFORD INSURANCE COMPANY OF THE MIDWEST	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING			1	6	1	6			1	6
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS	3	21					1	7		
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER	1	5					2	11		
DENIAL OF CLAIM							5	38		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	17						
DELAYS/NO RESPONSE										
TOTAL	4	4	2	2	1	1	8	9	1	1

		DI	SPOS	1110	N			
HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMPA COMPI	ANY IN JANCE	COMI POSIT UPH	TION	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			8	50	1	6	16	100
REFUSAL TO INSURE							2	100
CANCELLATION	1	17	2	33			6	100
NONRENEWAL	1	11	3	33			9	100
DELAYS			2	14	3	21	14	100
ENDORSEMENT/RIDER							1	100
OTHER: UNDERWRITING							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	5	4	21	3	16	19	100
DENIAL OF CLAIM			3	23			13	100
OTHER: CLAIM HANDLING			1	100			1	100
PREMIUM NOTICE/BILLING			1	17			6	100
DELAYS/NO RESPONSE							1	100
TOTAL	3	3	24	27	7	8	89	100

				DIS	POSITI	O N		
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	REFUND		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		QUESTION OF FACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS			1	100				
AGENT HANDLING					1	100		
UNSATISFACTORY SETTLEMENT/OFFER							1	50
DENIAL OF CLAIM								
PREMIUM REFUNDED	1	100						
TOTAL	1	13	1	13	1	13	1	13

		D	ISPOS	51710	N			
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY		ANY IN JANCE	COMPANY POSITION UPHELD		NO JURISDICTION		TOTAL	
	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	50					2	100
DENIAL OF CLAIM			2	67	1	33	3	100
PREMIUM REFUNDED							1	100
TOTAL	1	13	2	25	1	13	8	100

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

HARTFORD UNDERWRITERS INSURANCE	DISPOSI TION				
COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

	D	ISPOS	ITION				
HEALTH MAINTENANCE OF OREGON, INC.	COMPANY IN COMPLIANCE		COMH POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
COST CONTAINMENT			1	100	1	100	
PREMIUM NOTICE/BILLING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

				DIS	SPOSI	TION				
HEALTH NET HEALTH PLAN OF OREGON, INC.	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
DELAYS							2	67		
UNSATISFACTORY SETTLEMENT/OFFER			1	17			2	33		
MEDICAL NECESSITY	2	29					1	14		
SUBROGATION										
DENIAL OF CLAIM	1	5			1	5	7	33	1	5
COORDINATION OF BENEFITS										
PCP REFERRALS			1	100						
EXPERIMENTAL										
COST CONTAINMENT							1	100		
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
COVERAGE QUESTION										
ACCESS TO CARE										
QUALITY OF CARE										
ABUSIVE SERVICE										
TOTAL	3	6	2	4	1	2	13	25	1	2

				DISPOS	ITION			
HEALTH NET HEALTH PLAN OF OREGON, INC.	TO PR	REFERREDINFORMATIONTO PROPERINFORMATIONAGENCYFURNISHED/EXPANDED			CONT PROVISIC ISS	N/LEGAL	COMPANY IN COMPLIANCE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS							1	33
UNSATISFACTORY SETTLEMENT/OFFER			2	33			1	17
MEDICAL NECESSITY			2	29				
SUBROGATION								
DENIAL OF CLAIM	1	5	1	5	3	14		
COORDINATION OF BENEFITS								
PCP REFERRALS								
EXPERIMENTAL								
COST CONTAINMENT								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED			2	67				
COVERAGE QUESTION							1	100
ACCESS TO CARE			1	33	1	33	1	33
QUALITY OF CARE					1	100		
ABUSIVE SERVICE			1	100				
TOTAL	1	2	9	17	5	9	4	8

		D	ISP O	SITIO	N			
HEALTH NET HEALTH PLAN OF OREGON, INC.	COMPANY POSITION UPHELD		RECOVERY		OTHER		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DELAYS							3	100
UNSATISFACTORY SETTLEMENT/OFFER							6	100
MEDICAL NECESSITY	1	14	1	14			7	100
SUBROGATION	1	100					1	100
DENIAL OF CLAIM	6	29					21	100
COORDINATION OF BENEFITS	1	100					1	100
PCP REFERRALS							1	100
EXPERIMENTAL	2	100					2	100
COST CONTAINMENT							1	100
PREMIUM NOTICE/BILLING					1	100	1	100
INFORMATION REQUESTED	1	33					3	100
COVERAGE QUESTION							1	100
ACCESS TO CARE							3	100
QUALITY OF CARE							1	100
ABUSIVE SERVICE							1	100
TOTAL	12	23	1	2	1	2	53	100

	DI	SPO					
HERITAGE LIFE INSURANCE COMPANY	REFUND		QUES OF F		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DELAYS	1	100			1	100	
HIGH PRESSURE TACTICS			1	100	1	100	
TOTAL	1	50	1	50	2	100	

HIGHLANDS	DISP TIC					
INSURANCE COMPANY	CLA SETT		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

			DI	SPOSIT	ION			
HORACE MANN INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
NONRENEWAL	1	100						
CREDIT REPORTING			1	100				
DELAYS					1	50		
UNSATISFACTORY SETTLEMENT/OFFER							1	100
INFORMATION REQUESTED								
TOTAL	1	17	1	17	1	17	1	17

	D	ISPOSITI	O N			
HORACE MANN INSURANCE COMPANY	INFORM FURNISHED	/ATION /EXPANDED	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
NONRENEWAL					1	100
CREDIT REPORTING					1	100
DELAYS			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	17	1	17	6	100

HOUSEHOLD LIFE INSURANCE COMPANY	DISPO IO COME POSIT UPHI	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

		DIS	SPOSITIO	N		
IDS LIFE INSURANCE COMPANY	ADDITIONAL PAYMENT		INFORM FURNISHED	TOTAL		
	NMBR PCT		NMBR	РСТ	NMBR	РСТ
REASON						
CASH VALUE	1	100			1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	50	1	50	2	100

			DISE	POSI	ΓΙΟΝ		
IGF INSURANCE COMPANY		ISED AINANT	CLA SETT		INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
PREMIUM & RATING							
REFUSAL TO INSURE							
CANCELLATION							
UNSATISFACTORY SETTLEMENT/OFFER			1	100			
OTHER: CLAIM HANDLING	1	100					
INFORMATION REQUESTED					1	100	
PAYMENT NOT CREDITED							
TOTAL	1	14	1	14	1	14	

			DISPO	SITI	O N			
IGF INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			1	100			1	100
REFUSAL TO INSURE					1	100	1	100
CANCELLATION	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
OTHER: CLAIM HANDLING							1	100
INFORMATION REQUESTED							1	100
PAYMENT NOT CREDITED	1	100					1	100
TOTAL	2	29	1	14	1	14	7	100

					DISPO	OSITIC) N			
ILLINOIS NATIONAL INSURANCE CO.	ADV COMPL	ISED AINANT	COMPR STLMN1	OMISED T/RSLTN	ADDIT PAYN	IONAL /IENT	CLA SETT			CTION D/REQUIRED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING									1	33
CANCELLATION										
NONRENEWAL										
CREDIT REPORTING	1	100								
DELAYS					1	25	1	25		
UNSATISFACTORY SETTLEMENT/OFFER			1	14			2	29		
DENIAL OF CLAIM			1	50						
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
TOTAL	1	5	2	9	1	5	3	14	1	5

				DISP	OSI T	ION				
ILLINOIS NATIONAL INSURANCE CO.	REFE TO PR AGE	OPER	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUES OF F.	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
CANCELLATION										
NONRENEWAL							1	50	1	50
CREDIT REPORTING										
DELAYS	1	25			1	25				
UNSATISFACTORY SETTLEMENT/OFFER									2	29
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	100						
TOTAL	1	5	1	5	1	5	1	5	3	14

		DIS	POSIT	ION				
ILLINOIS NATIONAL INSURANCE CO.	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			2	67			3	100
CANCELLATION			1	100			1	100
NONRENEWAL							2	100
CREDIT REPORTING							1	100
DELAYS							4	100
UNSATISFACTORY SETTLEMENT/OFFER			1	14	1	14	7	100
DENIAL OF CLAIM			1	50			2	100
OTHER: CLAIM HANDLING	1	100					1	100
PREMIUM NOTICE/BILLING							1	100
TOTAL	1	5	5	23	1	5	22	100

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	DISP TIC REFU) N	тот	AL
	NMBR	РСТ	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY		ADVISED COMPLAINANT		QUESTION OF FACT		PANY FION ELD	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DELAYS					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100					2	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	2	50	1	25	1	25	4	100

INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	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

			DIS	POSI	TION					
INFINITY INSURANCE COMPANY		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		AY LVED	COMPANY POSITION UPHELD		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							1	100	1	100
DELAYS					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	100					3	100
TOTAL	1	17	3	50	1	17	1	17	6	100

ING INSURANCE COMPANY OF AMERICA	DIS P IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

					DISPO	OSITI	O N					
INSURANCE COMPANY OF NORTH AMERICA	REFU	ND	CLA SETT		QUES OF F.		COMPA COMPI	ANY IN LIANCE	COMP POSIT UPHI	ΓΙΟΝ	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
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM			1	25	1	25			2	50	4	100
PREMIUM REFUNDED	1	100									1	100
TOTAL	1	14	2	29	1	14	1	14	2	29	7	100

	D					
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	COMPR STLMN	OMISED I/RSLTN	COMI POSIT UPH	TION	TOT	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

INSURANCE CORPORATION	DIS PO	OSITIO N		
OF HANNOVER		ICIENT IATION	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION									
INSURANCE CORPORATION OF NEW YORK (THE)	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
DELAYS	1	25	2	50			1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
DENIAL OF CLAIM	1	50			1	50			2	100
TOTAL	2	29	3	43	1	14	1	14	7	100

	DISP IO				
INTEGON GENERAL INSURANCE CORPORATION	DELAY RESOLVED		TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

INTEGON INDEMNITY CORPORATION	COMPROMISED STLMNT/RSLTN		INFORN FURNISHED	TOTAL		
	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
TOTAL	1	50	1	50	2	100

INTERSTATE								
INDEMNITY COMPANY	CLA REOP		CLA SETT		QUESTION OF FACT		TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS	1	25	2	50	1	25	4	100
TOTAL	1	25	2	50	1	25	4	100

JACKSON NATIONAL LIFE		DI	SPOSITIO) N			
INSURANCE COMPANY	CLAIM SETTLED		INFORN FURNISHED	тот	AL		
	NMBR	РСТ	NMBR	NMBR PCT			
REASON							
DELAYS	1	100			1	100	
CASH VALUE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

JEFFERSON NATIONAL LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED NMBR		TOT. NMBR	
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

JEFFERSON PILOT FINANCIAL	D	ISPOSITI	O N				
INSURANCE COMPANY		/ATION /EXPANDED	COMH POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM			1	100	1	100	
CASH VALUE	1	100			1	100	
TOTAL	1	50	1	50	2	100	

JEFFERSON PILOT LIFEAMERICA INSURANCE	ADV	D I S P O S I T I O N ADVISED COMPROMISED						
COMPANY	COMPLAINANT STLMNT/RSLTN					AL		
	NMBR	NMBR PCT NMBR PCT N						
REASON								
PREMIUM & RATING	1	50	1	50	2	100		
TOTAL	1	50	1	50	2	100		

JEFFERSON-PILOT LIFE INSURANCE COMPANY	DISP TIC REFU) N	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
CASH VALUE	1	100	1	100	
TOTAL	1	100	1	100	

JOHN ALDEN LIFE INSURANCE	TINIADI	D ISPOSITION UNABLE TO OUESTION COMPANY IN								
COMPANY		UNABLE TO ASSIST		QUESTION OF FACT		JANCE	TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
PREMIUM & RATING					1	100	1	100		
CANCELLATION	1	100					1	100		
MEDICAL NECESSITY			2	100			2	100		
DENIAL OF CLAIM			1	100			1	100		
TOTAL	1	20	3	60	1	20	5	100		

		DIS	SPOSI'	TION				
JOHN HANCOCK LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
OTHER: UNDERWRITING	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

KAISER FOUNDATION HEALTH PLAN OF	DISPOSITION										
THE NORTHWEST DBA KAISER PERMANENTE	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM REOPENED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
PREMIUM & RATING											
REFUSAL TO INSURE	2	40	3	60							
CANCELLATION	1	20			1	20					
DELAYS											
ENDORSEMENT/RIDER											
CONTINUATION OF BENEFITS											
UNSATISFACTORY SETTLEMENT/OFFER					1	17					
MEDICAL NECESSITY											
DENIAL OF CLAIM			1	4							
USUAL, CUSTOMARY, REASONABLE			1	100							
COORDINATION OF BENEFITS			1	25							
PCP REFERRALS											
UTILIZATION REVIEW									1	100	
COST CONTAINMENT											
OTHER: CLAIM HANDLING			1	33			1	33			
PREMIUM NOTICE/BILLING											
INFORMATION REQUESTED											
PREMIUM REFUNDED					1	33	2	67			
COVERAGE QUESTION			1	33							
ACCESS TO CARE											
QUALITY OF CARE			1	25	1	25					
ABUSIVE SERVICE											
TOTAL	3	4	9	11	4	5	3	4	1	1	

KAISER FOUNDATION HEALTH PLAN OF	DISPOSITION											
THE NORTHWEST DBA KAISER PERMANENTE	CANCELLATION UPHELD		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANI					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION	1	20										
DELAYS												
ENDORSEMENT/RIDER							1	100				
CONTINUATION OF BENEFITS												
UNSATISFACTORY SETTLEMENT/OFFER			1	17								
MEDICAL NECESSITY			1	50								
DENIAL OF CLAIM			10	38	1	4	1	4				
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS			2	50			1	25				
PCP REFERRALS												
UTILIZATION REVIEW												
COST CONTAINMENT												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING			1	100								
INFORMATION REQUESTED												
PREMIUM REFUNDED												
COVERAGE QUESTION												
ACCESS TO CARE			2	29								
QUALITY OF CARE							1	25				
ABUSIVE SERVICE												
TOTAL	1	1	17	21	1	1	4	5				

KAISER FOUNDATION HEALTH PLAN OF					DISPO	OSITI	O N			
THE NORTHWEST DBA KAISER PERMANENTE	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGA ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING							1	50		
REFUSAL TO INSURE										
CANCELLATION									1	20
DELAYS	1	100								
ENDORSEMENT/RIDER										
CONTINUATION OF BENEFITS										
UNSATISFACTORY SETTLEMENT/OFFER					1	17				
MEDICAL NECESSITY					1	50				
DENIAL OF CLAIM					3	12			2	8
USUAL, CUSTOMARY, REASONABLE										
COORDINATION OF BENEFITS										
PCP REFERRALS					1	50				
UTILIZATION REVIEW										
COST CONTAINMENT										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COVERAGE QUESTION										
ACCESS TO CARE			1	14	1	14				
QUALITY OF CARE					1	25				
ABUSIVE SERVICE			1	100						
TOTAL	1	1	2	2	8	10	1	1	3	4

KAISER FOUNDATION HEALTH PLAN OF	DISPOSITION									
THE NORTHWEST DBA KAISER PERMANENTE	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	50							2	100
REFUSAL TO INSURE									5	100
CANCELLATION			1	20					5	100
DELAYS									1	100
ENDORSEMENT/RIDER									1	100
CONTINUATION OF BENEFITS	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	17	1	17	1	17	6	100
MEDICAL NECESSITY									2	100
DENIAL OF CLAIM	4	15	2	8	2	8			26	100
USUAL, CUSTOMARY, REASONABLE									1	100
COORDINATION OF BENEFITS									4	100
PCP REFERRALS	1	50							2	100
UTILIZATION REVIEW									1	100
COST CONTAINMENT			2	100					2	100
OTHER: CLAIM HANDLING					1	33			3	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED					1	100			1	100
PREMIUM REFUNDED									3	100
COVERAGE QUESTION					2	67			3	100
ACCESS TO CARE			3	43					7	100
QUALITY OF CARE									4	100
ABUSIVE SERVICE									1	100
TOTAL	7	9	9	11	7	9	1	1	82	100

KANSAS CITY LIFE INSURANCE COMPANY	CONT PROVISIO	SITION RACT DN/LEGAL UE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

KEMPER					DIS	SPO :	81710	N						
AUTO & HOME INSURANCE COMPANY	ADV COMPL	ISED AINANT	REFU	JND	CLA SETT		QUES OF F.		COMI POSIT UPHI	ΓΙΟΝ	RECO	VERY	TOT	AL
	NMBR	РСТ	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	1	25	4	100
CANCELLATION							1	50	1	50			2	100
CREDIT REPORTING	1	100											1	100
DELAYS					1	50	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER							2	100					2	100
DENIAL OF CLAIM							1	100					1	100
TOTAL	2	17	1	8	1	8	5	42	2	17	1	8	12	100

KNIGHTS OF	DISP TIC				
COLUMBUS	REFU	ND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM REFUNDED	1	100	1	100	
TOTAL	1	100	1	100	

LAFAYETTE LIFE INSURANCE	ľ	SITIO N OMISED			
COMPANY (THE)		r/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS/NO RESPONSE	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION						
LANCER INSURANCE COMPANY		ISED AINANT	INFORN FURNISHED	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON								
AGENT HANDLING	1	100			1	100		
INFORMATION REQUESTED			1	100	1	100		
TOTAL	1	50	1	50	2	100		

		DISPOSITION										
LEADER INSURANCE COMPANY	ADV COMPL	ISED AINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		PANY FION ELD	RECOVERY		RY TOTA	
	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	50	1	50			2	100
DELAYS	1	50							1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	50	1	50	2	100
DENIAL OF CLAIM							1	100			1	100
TOTAL	1	13	1	13	1	13	3	38	2	25	8	100

			DISP	OSI	TION			
LEGION INSURANCE COMPANY		ADVISED COMPLAINANT		E TO ST	INFORM FURNISHED	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
DELAYS	1	100					1	100
PREMIUM REFUNDED			1	100			1	100
TOTAL	1	25	2	50	1	25	4	100

LIBERTY INSURANCE CORPORATION	DISP IO COME POSIT UPHI	N PANY FION	ТОТ.	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	DISP TIC CLA SETT) N IM LED	тот	
	NMBR	РСТ	NMBR	PCT
REASO N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

LIBERTY LIFE INSURANCE	DISP IC	OSIT N		
COMPANY	RECO	VERY	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION											
LIBERTY MUTUAL FIRE INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		DEL RESOI			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
PREMIUM & RATING			1	25								
REFUSAL TO INSURE												
CANCELLATION												
NONRENEWAL												
DELAYS							2	22	3	33		
UNSATISFACTORY SETTLEMENT/OFFER	1	14			1	14						
POST CLAIM UNDERWRITING												
SUBROGATION												
DENIAL OF CLAIM	1	25										
UTILIZATION REVIEW												
PREMIUM NOTICE/BILLING												
TOTAL	2	6	1	3	1	3	2	6	3	9		

]	DISPOS	SIT 10	N			
LIBERTY MUTUAL FIRE INSURANCE COMPANY	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			1	25			2	50		
REFUSAL TO INSURE			1	100						
CANCELLATION							2	100		
NONRENEWAL					1	50	1	50		
DELAYS	1	11					1	11		
UNSATISFACTORY SETTLEMENT/OFFER					1	14	2	29	1	14
POST CLAIM UNDERWRITING							1	100		
SUBROGATION										
DENIAL OF CLAIM			3	75						
UTILIZATION REVIEW			1	100						
PREMIUM NOTICE/BILLING							2	100		
TOTAL	1	3	6	18	2	6	11	32	1	3

	DI	SPOS	IT IO	N			
LIBERTY MUTUAL FIRE INSURANCE COMPANY	RECO	VERY	отн	ER	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING					4	100	
REFUSAL TO INSURE					1	100	
CANCELLATION					2	100	
NONRENEWAL					2	100	
DELAYS	2	22			9	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	14	7	100	
POST CLAIM UNDERWRITING					1	100	
SUBROGATION	1	100			1	100	
DENIAL OF CLAIM					4	100	
UTILIZATION REVIEW					1	100	
PREMIUM NOTICE/BILLING					2	100	
TOTAL	3	9	1	3	34	100	

		DISPOSITION											
LIBERTY MUTUAL INSURANCE COMPANY		NO ACTION P		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		TOTAL	
	NMBR	РСТ	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	
OTHER: UNDERWRITING									1	100	1	100	
DENIAL OF CLAIM					3	75	1	25			4	100	
OTHER: CLAIM HANDLING	1	100									1	100	
TOTAL	1	13	1	13	3	38	2	25	1	13	8	100	

LIBERTY NORTHWEST		DI SPOSITION										
INSURANCE CORPORATION				REFERRED FOR DISCIPLINARY ACTION		FION ACT	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING	1	100									1	100
NONRENEWAL									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100			1	100
DENIAL OF CLAIM					1	100					1	100
OTHER: CLAIM HANDLING			1	50					1	50	2	100
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100

LIFE INSURANCE		DISPOSITION						
COMPANY OF NORTH AMERICA	CLA SETT		INFORM FURNISHED	IATION /EXPANDED	TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON								
DELAYS	1	100			1	100		
INFORMATION REQUESTED			1	100	1	100		
TOTAL	1	50	1	50	2	100		

]	DISPOSI	TION			
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	PROVISIO	RACT DN/LEGAL UE		ANY IN LIANCE	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

LIFEWISE HEALTH PLAN OF OREGON INC.,					DISP	OSITIC) N					
DBA LIFEWISE HEALTH PLAN OF OREGON	POL ISSUED		ADV COMPL			OMISED F/RSLTN	REFU	JND		RAGE NDED	UNABI ASSI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			1	17							1	17
REFUSAL TO INSURE			2	25								
DELAYS												
FORCED PLACEMENT												
UNFAIR DISCRIMINATION												
RECISSION			1	33								
ENDORSEMENT/RIDER			1	25								
MISLEADING ADVERTISING												
UNSATISFACTORY SETTLEMENT/OFFER												
MEDICAL NECESSITY												
DENIAL OF CLAIM			2	10								
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS			1	20								
PCP REFERRALS												
EXPERIMENTAL					1	100						
COST CONTAINMENT					1	33			1	33		
PREMIUM NOTICE/BILLING											1	33
DELAYS/NO RESPONSE												
INFORMATION REQUESTED					1	33						
PREMIUM REFUNDED							2	50				
COVERAGE QUESTION	2	40			1	20						
ACCESS TO CARE			1	50								
TOTAL	2	2	9	9	4	4	2	2	1	1	2	2

LIFEWISE HEALTH PLAN OF OREGON INC.,					DI	SPOSIT	TION			
DBA LIFEWISE HEALTH PLAN OF OREGON	CLA REOP		CLA SETT		UNDERV PRAC RESO	TICE	INFORN FURNISHED		DELAY D RESOLV	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR PCT		NMBR	РСТ
REASON										
PREMIUM & RATING							1	17		
REFUSAL TO INSURE							2	25		
DELAYS			4	67						
FORCED PLACEMENT										
UNFAIR DISCRIMINATION					1	50	1	50		
RECISSION										
ENDORSEMENT/RIDER							2	50		
MISLEADING ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER			8	40			2	10		
MEDICAL NECESSITY										
DENIAL OF CLAIM	3	14	9	43			2	10		
USUAL, CUSTOMARY, REASONABLE			2	100						
COORDINATION OF BENEFITS	1	20					1	20		
PCP REFERRALS										
EXPERIMENTAL										
COST CONTAINMENT			1	33						
PREMIUM NOTICE/BILLING							1	33		
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED							1	33		
PREMIUM REFUNDED										
COVERAGE QUESTION							1	20		
ACCESS TO CARE										
TOTAL	4	4	24	23	1	1	14	14	1	1

LIFEWISE HEALTH PLAN OF OREGON INC.,			D	SPOSIT	ION					
DBA LIFEWISE HEALTH PLAN OF OREGON	DISCIP	RED FOR LINARY TION	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
R E A S O N										
PREMIUM & RATING					2	33	1	17	6	100
REFUSAL TO INSURE			1	13			3	38	8	100
DELAYS							2	33	6	100
FORCED PLACEMENT					1	100			1	100
UNFAIR DISCRIMINATION									2	100
RECISSION							2	67	3	100
ENDORSEMENT/RIDER							1	25	4	100
MISLEADING ADVERTISING							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	5	1	5	8	40	20	100
MEDICAL NECESSITY							1	100	1	100
DENIAL OF CLAIM	1	5			1	5	3	14	21	100
USUAL, CUSTOMARY, REASONABLE									2	100
COORDINATION OF BENEFITS					1	20	1	20	5	100
PCP REFERRALS							1	100	1	100
EXPERIMENTAL									1	100
COST CONTAINMENT									3	100
PREMIUM NOTICE/BILLING							1	33	3	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED					1	33			3	100
PREMIUM REFUNDED							2	50	4	100
COVERAGE QUESTION							1	20	5	100
ACCESS TO CARE							1	50	2	100
TOTAL	1	1	2	2	7	7	29	28	103	100

LINCOLN	D	ISPOSIT I	O N			
BENEFIT LIFE COMPANY	INFORN FURNISHED	COMH POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
CASH VALUE			1	100	1	100
ABUSIVE SERVICE	1	100			1	100
TOTAL	1	50	1	50	2	100

LINCOLN GENERAL INSURANCE COMPANY	DISP IO COMI POSI UPH	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	D]					
LINCOLN HERITAGE LIFE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	50	1	50	2	100

		DIS	POSITION			
LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)		OMISED I/RSLTN	INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
MISREPRESENTATION	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	2	67	1	33	3	100

LUMBERMENS MUTUAL CASUALTY COMPANY	I O CLA	DISPOSIT ION CLAIM REOPENED		AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

MANHATTAN NATIONAL LIFE INSURANCE COMPANY	DISP TIC REFU) N JND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM REFUNDED	1	100	1	100	
TOTAL	1	100	1	100	

MARKEL	DISPO	S ITIO N				
INSURANCE COMPANY	COMPR STLMN		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

			DISPO	SITION	1			
MARYLAND CASUALTY COMPANY			REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		TOTAL	
	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	2	50	1	25	1	25	4	100

MAYFLOWER NATIONAL LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOT	AL	
	NMBR	РСТ	NMBR	РСТ	
REASON					
TWISTING	1	100	1	100	
TOTAL	1	100	1	100	

		DIS	POSITION			
MEDICO LIFE INSURANCE COMPANY		ISED AINANT	INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

MEGA LIFE AND		DISPOSITION										
HEALTH INSURANCE COMPANY (THE)	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING					1	100						
CANCELLATION					1	100						
DELAYS	2	67							1	33		
MISLEADING ADVERTISING											1	100
MISREPRESENTATION			1	50							1	50
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50		
DENIAL OF CLAIM			1	14	1	14					2	29
PREMIUM NOTICE/BILLING			1	50							1	50
PREMIUM REFUNDED					3	60	1	20				
COVERAGE QUESTION												
TOTAL	2	8	4	16	6	24	1	4	2	8	5	20

MEGA LIFE AND				DISPO	OSITION					
HEALTH INSURANCE COMPANY (THE)	REFERRED FOR DISCIPLINARY ACTION		QUES' OF 1	TION FACT	CONT PROVISIC ISS	COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING									1	100
CANCELLATION									1	100
DELAYS									3	100
MISLEADING ADVERTISING									1	100
MISREPRESENTATION									2	100
UNSATISFACTORY SETTLEMENT/OFFER									2	100
DENIAL OF CLAIM			1	14	1	14	1	14	7	100
PREMIUM NOTICE/BILLING									2	100
PREMIUM REFUNDED							1	20	5	100
COVERAGE QUESTION	1	100							1	100
TOTAL	1	4	1	4	1	4	2	8	25	100

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

MERASTAR INSURANCE COMPANY	DISP O COMPA	ANY IN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

MERRILL LYNCH LIFE INSURANCE	N				
COMPANY	INSUFF INFORN	ICIENT IATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
FRAUD/FORGERY	1	100	1	100	
TOTAL	1	100	1	100	

		DI	SPOSITIO	N		
METROPOLITAN CASUALTY INSURANCE COMPANY	CLAIM SETTLED		INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	50	1	50	2	100

METROPOLITAN GENERAL	D	ISPOS					
INSURANCE COMPANY		COVERAGE EXTENDED		PANY FION ELD	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
REFUSAL TO INSURE			1	100	1	100	
DENIAL OF CLAIM	1	50	1	50	2	100	
TOTAL	1	33	2	67	3	100	

	DISPO SITION										
METROPOLITAN LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		INFORN FURNISHED	DELAY RESOLVED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
DELAYS			1	50			1	50			
GROUP CONVERSION											
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33							
DENIAL OF CLAIM	1	17	2	33	1	17					
PREMIUM NOTICE/BILLING					1	100					
CASH VALUE					1	100					
INFORMATION REQUESTED	1	100									
OTHER: POLICYHOLDER SERVICE	1	100									
TOTAL	4	25	4	25	3	19	1	6			

				DISP	OSITI	O N				
METROPOLITAN LIFE INSURANCE COMPANY	ERISA COMPLIANT		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFF INFORN		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
DELAYS									2	100
GROUP CONVERSION							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33					3	100
DENIAL OF CLAIM	1	17			1	17			6	100
PREMIUM NOTICE/BILLING									1	100
CASH VALUE									1	100
INFORMATION REQUESTED									1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	1	6	1	6	1	6	1	6	16	100

				DIS	POSI	FION				
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING							1	33		
CANCELLATION										
NONRENEWAL										
DELAYS	2	67			1	33				
OTHER: UNDERWRITING									1	100
AGENT HANDLING									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13	1	13	1	13				
DENIAL OF CLAIM			1	17						
PREMIUM NOTICE/BILLING			1	100						
TOTAL	3	12	3	12	2	8	1	4	2	8

		DISPOSITION									
METROPOLITAN PROPERTY AND CASUALTY 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	33			1	33			3	100	
CANCELLATION					1	100			1	100	
NONRENEWAL	1	50	1	50					2	100	
DELAYS									3	100	
OTHER: UNDERWRITING									1	100	
AGENT HANDLING									1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	13			2	25	2	25	8	100	
DENIAL OF CLAIM	3	50			1	17	1	17	6	100	
PREMIUM NOTICE/BILLING									1	100	
TOTAL	6	23	1	4	5	19	3	12	26	100	

	DISPOSITIO N											
MID-CENTURY INSURANCE COMPANY		ISED AINANT	REFU	JND	COVE EXTE	-	CLA SETT		DEL RESO		REFERR DISCIPI ACT	LINARY
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			1	100								
CANCELLATION	1	100										
DELAYS					1	25	1	25			1	25
UNSATISFACTORY SETTLEMENT/OFFER	1	11					2	22	1	11		
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
TOTAL	2	12	1	6	1	6	3	18	1	6	1	6

			D	ISPOSIT	ION					
MID-CENTURY INSURANCE COMPANY		OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING									1	100
CANCELLATION									1	100
DELAYS							1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER	2	22			3	33			9	100
OTHER: CLAIM HANDLING			1	100					1	100
PREMIUM NOTICE/BILLING	1	100							1	100
TOTAL	3	18	1	6	3	18	1	6	17	100

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOSITIO N ADVISED COMPLAINANT		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

		DIS	POSI	FION				
MILLERS CASUALTY INSURANCE COMPANY (THE)	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		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	100					1	100
DENIAL OF CLAIM					2	100	2	100
TOTAL	1	25	1	25	2	50	4	100

MILLERS CASUALTY INSURANCE COMPANY OF TEXAS (THE)	DISPO NADV COMPL	N ISED	TOT. NMBR	
REA SON		101		101
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

MILLERS INSURANCE COMPANY (THE)	DISPOSITION CLAIM SETTLED QUESTION OF FACT COMPANY IN COMPLIANCE				CLAIM QUESTION COMPANY IN					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
CANCELLATION					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		

MINNESOTA LIFE INSURANCE	D I S P O S I T I O N COMPROMISED COVERAGE UNABLE TO INFORMATION							
COMPANY		OMISED VRSLTN	COVE EXTE	-	UNABLE TO ASSIST			IATION /EXPANDED
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT	NMBR	РСТ
REASON								
MISREPRESENTATION	1	100						
DENIAL OF CLAIM			1	100				
CASH VALUE					1	50		
PREMIUM REFUNDED								
COVERAGE QUESTION							1	100
TOTAL	1	17	1	17	1	17	1	17

MINNESOTA LIFE INSURANCE COMPANY	CONT	ISPOSIT RACT DN/LEGAL	I O N COMI POSI				
			UPH		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
MISREPRESENTATION					1	100	
DENIAL OF CLAIM					1	100	
CASH VALUE	1	50			2	100	
PREMIUM REFUNDED			1	100	1	100	
COVERAGE QUESTION					1	100	
TOTAL	1	17	1	17	6	100	

MONTGOMERY WARD INSURANCE COMPANY	D I S P O S CONT PROVISIO ISS	RACT DN/LEGAL	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
CASH VALUE	1	1	100			
TOTAL	1	100	1	100		

MONUMENTAL GENERAL CASUALTY COMPANY	D I CLA SETT	IM	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

		DISPOSITION						
MONUMENTAL LIFE INSURANCE COMPANY	CLAIM SETTLED		INFORN FURNISHED	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N								
DELAYS	1	100			1	100		
MISREPRESENTATION			1	100	1	100		
INFORMATION REQUESTED			1	100	1	100		
TOTAL	1	33	2	67	3	100		

MONY LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED NMBR	IATION	TOT	
R E A S O N				
INFORMATION REQUESTED	2	100	2	100
TOTAL	2	100	2	100

MONY LIFE INSURANCE COMPANY OF AMERICA	D I S P I O REFEJ TO PR AGE NMBR	RRED OPER	TOT. NMBR	
REAS ON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION										
MUTUAL OF ENUMCLAW INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CANCELLATION UPHELD		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING	1										
CANCELLATION							1	20	1	20	
NONRENEWAL	1	25					1	25			
CREDIT REPORTING			2	100							
DELAYS											
UNSATISFACTORY SETTLEMENT/OFFER					2	40					
DENIAL OF CLAIM											
OTHER: CLAIM HANDLING					1	50					
TOTAL	1	4	2	7	3	11	2	7	1	4	

	DISPOSITIO N											
MUTUAL OF ENUMCLAW INSURANCE COMPANY	-			/ATION /EXPANDED	NONRENEWAL NOTICE RESCINDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING	1		1	50								
CANCELLATION												
NONRENEWAL					1	25						
CREDIT REPORTING												
DELAYS	1	33					1	33				
UNSATISFACTORY SETTLEMENT/OFFER									1	20		
DENIAL OF CLAIM	1	25							2	50		
OTHER: CLAIM HANDLING									1	50		
TOTAL	2	7	1	4	1	4	1	4	4	15		

		DISPO SITION								
MUTUAL OF ENUMCLAW INSURANCE COMPANY	PROVISIO	RACT DN/LEGAL SUE		ANY IN LIANCE	COMI POSI UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING							1	50	2	100
CANCELLATION			1	20	2	40			5	100
NONRENEWAL			1	25					4	100
CREDIT REPORTING									2	100
DELAYS							1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	20	1	20	5	100
DENIAL OF CLAIM	1	25							4	100
OTHER: CLAIM HANDLING									2	100
TOTAL	1	4	2	7	3	11	3	11	27	100

					DISP	OSITIO N				
MUTUAL OF OMAHA INSURANCE COMPANY	ADVISED COMPLAINANT		CLA SETT		INFORMATION FURNISHED/EXPANDED		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
CANCELLATION	1	100								
DELAYS			2	100						
AGENT HANDLING					1	100				
UNSATISFACTORY SETTLEMENT/OFFER			2	50	1	25			1	25
MEDICAL NECESSITY			1	100						
USUAL, CUSTOMARY, REASONABLE	1	100								
TOTAL	2	17	5	42	2	17	1	8	2	17

MUTUAL OF OMAHA INSURANCE COMPANY	TOTAL				
	NMBR	РСТ			
R E A S O N					
PREMIUM & RATING	1	100			
REFUSAL TO INSURE	1	100			
CANCELLATION	1	100			
DELAYS	2	100			
AGENT HANDLING	1	100			
UNSATISFACTORY SETTLEMENT/OFFER	4	100			
MEDICAL NECESSITY	1	100			
USUAL, CUSTOMARY, REASONABLE	1	100			
TOTAL	12	100			

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	DISPOSIT ION									
MUTUAL PROTECTIVE INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON										
PREMIUM & RATING	1	100								
REPLACEMENT										
MISREPRESENTATION										
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING					1	100				
INFORMATION REQUESTED					1	100				
PREMIUM REFUNDED			1	100						
TOTAL	1	14	1	14	2	29				

		DI	SPOSI	TION	ſ			
MUTUAL PROTECTIVE INSURANCE COMPANY	DISCIPI	RED FOR LINARY TION	QUESTION OF FACT		COMI POSI UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING							1	100
REPLACEMENT	1	100					1	100
MISREPRESENTATION			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM NOTICE/BILLING							1	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED							1	100
TOTAL	1	14	1	14	1	14	7	100

NACOLAH LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED NMBR	IATION	TOT.	
REASON	INIVIDK		INIVIDK	PU
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION							
NATIONAL ALLIANCE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD		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	100					1	100
TOTAL	1	33	1	33	1	33	3	100

NATIONAL AMERICAN INSURANCE COMPANY	O COMP		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

NATIONAL AMERICAN INSURANCE							DISPC	SITI	O N					
COMPANY OF CALIFORNIA	ADDIT PAYN	IONAL /IENT	REFU	JND	CLA SETT		DEI RESO		COMP COMPI	ANY IN LIANCE	COMF POSIT UPHI	ΓΙΟΝ	RECO	VERY
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON														
PREMIUM & RATING									1	100				
REFUSAL TO INSURE											1	100		
DELAYS	1	25			2	50	1	25						
UNSATISFACTORY SETTLEMENT/OFFER											1	33	2	67
DENIAL OF CLAIM							1	50	1	50				
PREMIUM REFUNDED			1	100										_
TOTAL	1	8	1	8	2	17	2	17	2	17	2	17	2	17

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NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	TOT	AL
	NMBR	РСТ
REASON		
PREMIUM & RATING	1	100
REFUSAL TO INSURE	1	100
DELAYS	4	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
DENIAL OF CLAIM	2	100
PREMIUM REFUNDED	1	100
TOTAL	12	100

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NATIONAL AUTOMOBILE AND CASUALTY INSURANCE CO.	O N		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

NATIONAL BENEFIT LIFE INSURANCE COMPANY	DISP IO COMI POSI UPH	N PANY FION	TOT	AL
	NMBR PCT		NMBR	РСТ
REAS ON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

NATIONAL	D						
CASUALTY COMPANY	-	JCY /RSTRD	COMI POSI UPH	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING			1	100	1	100	
NONRENEWAL			1	100	1	100	
DELAYS	1	100			1	100	
DENIAL OF CLAIM			2	100	2	100	
TOTAL	1	20	4	80	5	100	

NATIONAL GENERAL ASSURANCE COMPANY	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
OTHER: POLICYHOLDER SERVICE			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

	DISPOSIT ION											
NATIONAL GENERAL INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDEI			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
PREMIUM & RATING	1	33							1	33		
DELAYS							3	60				
UNSATISFACTORY SETTLEMENT/OFFER	1	33										
POST CLAIM UNDERWRITING					1	100						
DENIAL OF CLAIM												
PREMIUM NOTICE/BILLING			1	100								
TOTAL	2	14	1	7	1	7	3	21	1	7		

NATIONAL GENERAL INSURANCE COMPANY	DISCIP	RED FOR LINARY 'ION	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING					1	33	3	100
DELAYS	1	20			1	20	5	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33	3	100
POST CLAIM UNDERWRITING							1	100
DENIAL OF CLAIM			1	100			1	100
PREMIUM NOTICE/BILLING							1	100
TOTAL	1	7	2	14	3	21	14	100

NATIONAL HEALTH INSURANCE COMPANY	REFU	DISPOSITION CLAIM INFORMATION REFUND SETTLED								
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
REFUSAL TO INSURE					1	50	1	50	2	100
CANCELLATION							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33	1	33	3	100
DENIAL OF CLAIM			3	100					3	100
DELAYS/NO RESPONSE	1	100							1	100
PREMIUM REFUNDED	1	100							1	100
TOTAL	2	18	4	36	2	18	3	27	11	100

NATIONAL LIABILITY & FIRE INSURANCE	LIABILITY & FIRE DISPOSITION								
COMPANY		AINANT	REFU	J ND	RECO	VERY	тот	AL	
	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	
DENIAL OF CLAIM					1	100	1	100	
TOTAL	1	33	1	33	1	33	3	100	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	UNABLE TO ASSIST		DELAY RESOLVED		REFERR DISCIPI ACT	LINARY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS			1	50	1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
COVERAGE QUESTION	1	100					1	100
TOTAL	1	25	2	50	1	25	4	100

NATIONWIDE		DIS POSITION							
ASSURANCE COMPANY	ADV COMPL	ISED AINANT	REFU	JND	COME POSIT UPH	ΓΙΟΝ	тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
PREMIUM & RATING	1	50	1	50			2	100	
ENDORSEMENT/RIDER					1	100	1	100	
TOTAL	1	33	1	33	1	33	3	100	

NATIONWIDE LIFE AND ANNUITY COMPANY OF AMERICA	D I S P O S NO AC REQUESTEL	CTION D/REQUIRED	TOT	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
MISLEADING ADVERTISING	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE LIFE INSURANCE COMPANY	DISP IO COMI POSI UPH	N PANY FION	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	D I S P (O POL ISSUED	N	тот	AL
	NMBR	РСТ	NMBR	PCT
R E A S O N				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE MUTUAL	DISPOSITION											
FIRE INSURANCE COMPANY	POL ISSUED	JCY /RSTRD		ISED AINANT	ADDIT PAYN	IONAL /IENT	COMP. COMPI	ANY IN LIANCE	COMI POSI UPH	ΓΙΟΝ	RECO	VERY
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING									1	100		
REFUSAL TO INSURE			1	100								
NONRENEWAL	1	100										
DELAYS					1	100						
UNSATISFACTORY SETTLEMENT/OFFER									1	50	1	50
DENIAL OF CLAIM									2	100		
PREMIUM NOTICE/BILLING							1	100				
TOTAL	1	11	1	11	1	11	1	11	4	44	1	11

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	ТОТ.	AL
	NMBR	РСТ
REASON		
PREMIUM & RATING	1	100
REFUSAL TO INSURE	1	100
NONRENEWAL	1	100
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	2	100
PREMIUM NOTICE/BILLING	1	100
TOTAL	9	100

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

			DIS	POSITI	O N			
NATIONWIDE MUTUAL INSURANCE COMPANY	ADVISED COMPLAINANT		COMPR STLMN	OMISED I/RSLTN	REFUND		UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	4	19	2	10	1	5	2	10
REFUSAL TO INSURE								
CANCELLATION			1	33				
NONRENEWAL								
DELAYS								
ENDORSEMENT/RIDER					1	100		
UNSATISFACTORY SETTLEMENT/OFFER	3	33						
POST CLAIM UNDERWRITING			1	50				
DENIAL OF CLAIM	1	33					1	33
PREMIUM NOTICE/BILLING					1	25		
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE								
TOTAL	8	16	4	8	3	6	3	6

	DISPOSITIO N									
NATIONWIDE MUTUAL INSURANCE COMPANY	NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
PREMIUM & RATING	1		1	5	1	5	2	10		
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS										
ENDORSEMENT/RIDER										
UNSATISFACTORY SETTLEMENT/OFFER										
POST CLAIM UNDERWRITING							1	50		
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE	1	50								
TOTAL	1	2	1	2	1	2	3	6		

	DISPOSIT ION										
NATIONWIDE MUTUAL INSURANCE COMPANY	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING			1	5	3	14	1	5	2	10	
REFUSAL TO INSURE									1	100	
CANCELLATION									2	67	
NONRENEWAL									1	100	
DELAYS					1	50					
ENDORSEMENT/RIDER											
UNSATISFACTORY SETTLEMENT/OFFER					1	11			3	33	
POST CLAIM UNDERWRITING											
DENIAL OF CLAIM									1	33	
PREMIUM NOTICE/BILLING	1	25					1	25			
PREMIUM REFUNDED									1	100	
OTHER: POLICYHOLDER SERVICE									1	50	
TOTAL	1	2	1	2	5	10	2	4	12	24	

		DIS	SPO SI	ITION	I			
NATIONWIDE MUTUAL INSURANCE COMPANY	NO JURISDICTION		RECOVERY		OTHER		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING	1	5					21	100
REFUSAL TO INSURE							1	100
CANCELLATION							3	100
NONRENEWAL							1	100
DELAYS			1	50			2	100
ENDORSEMENT/RIDER							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	11	1	11			9	100
POST CLAIM UNDERWRITING							2	100
DENIAL OF CLAIM							3	100
PREMIUM NOTICE/BILLING					1	25	4	100
PREMIUM REFUNDED							1	100
OTHER: POLICYHOLDER SERVICE							2	100
TOTAL	2	4	2	4	1	2	50	100

NATIONWIDE PROPERTY AND	DISP IO				
CASUALTY INSURANCE COMPANY	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	

NEW HAMPSHIRE INSURANCE	D	SPOS					
COMPANY	QUES OF F		POSIT UPH	ΓΙΟΝ	TOTAL		
	NMBR	NMBR PCT		РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

NEW SOUTH INSURANCE	DISP IO			
COMPANY	RECO	VERY	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DISP IO COMI POSIT UPH	PANY FION	тот.	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITIO N										
NEW YORK LIFE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED			MATION D/EXPANDED	REFERRED FO DISCIPLINARY ACTION			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
REFUSAL TO INSURE												
CANCELLATION												
DELAYS					1	50	1	50				
GROUP CONVERSION												
MISREPRESENTATION									1	50		
PREMIUM NOTICE/BILLING	1	50										
CASH VALUE			1	50								
INFORMATION REQUESTED							1	100				
PREMIUM REFUNDED												
TOTAL	1	8	1	8	1	8	2	15	1	8		

			DISPO	SITI	O N			
NEW YORK LIFE INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		N JURISD	O ICTION	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
REFUSAL TO INSURE					1	100	1	100
CANCELLATION	1	100					1	100
DELAYS							2	100
GROUP CONVERSION					1	100	1	100
MISREPRESENTATION	1	50					2	100
PREMIUM NOTICE/BILLING					1	50	2	100
CASH VALUE			1	50			2	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED			1	100			1	100
TOTAL	2	15	2	15	3	23	13	100

			D	ISPOSI	TION		-	
NORTH PACIFIC INSURANCE CO.	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT			OMISED I/RSLTN	UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING								
REFUSAL TO INSURE	1	100						
NONRENEWAL	2	40						
DELAYS								
AUDIT DISPUTE								
POLICY DELIVERY								
UNSATISFACTORY SETTLEMENT/OFFER					1	10	1	10
DENIAL OF CLAIM			1	14			1	14
OTHER: CLAIM HANDLING			1	50				
TOTAL	3	9	2	6	1	3	2	6

			D	ISPOSITI	O N			
NORTH PACIFIC INSURANCE CO.	CLAIM SETTLED		INFORN FURNISHED	/ATION /EXPANDED	DEL RESO		QUESTION OF FACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING			1	25				
REFUSAL TO INSURE								
NONRENEWAL								
DELAYS					1	50	1	50
AUDIT DISPUTE								
POLICY DELIVERY			1	100				
UNSATISFACTORY SETTLEMENT/OFFER	. 1	10					3	30
DENIAL OF CLAIM	1	14					1	14
OTHER: CLAIM HANDLING							1	50
TOTAL	2	6	2	6	1	3	6	18

		DI	SPOS	TION	N			
NORTH PACIFIC INSURANCE CO.	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			2	50	1	25	4	100
REFUSAL TO INSURE							1	100
NONRENEWAL	1	20	2	40			5	100
DELAYS							2	100
AUDIT DISPUTE			1	100			1	100
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	30	1	10	10	100
DENIAL OF CLAIM			3	43			7	100
OTHER: CLAIM HANDLING							2	100
TOTAL	1	3	11	33	2	6	33	100

NORTH WEST LIFE ASSURANCE COMPANY OF AMERICA	DISP TIC CLA SETT) N IM	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

NORTHERN INSURANCE COMPANY OF NEW YORK	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

NORTHERN LIFE INSURANCE COMPANY	PROVISIO	SITION RACT DN/LEGAL UE	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

			DISPO	SITI	O N							
NORTHLAND INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		QUES OF F.		COMPANY POSITION UPHELD		RECOVERY		RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING					2	100			2	100		
POLICY DELIVERY	1	100							1	100		
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100		
OTHER: CLAIM HANDLING			1	100					1	100		
TOTAL	1	20	1	20	2	40	1	20	5	100		

NORTHWEST PHYSICIANS MUTUAL INSURANCE COMPANY	INFORM FURNISHED	S I T I O N AATION /EXPANDED	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	DISP IO QUES OFF	N TION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

			DISPO	SITION				
NORTHWESTERN MUTUAL LIFE INSURANCE CO	-	CLAIM INFORMA SETTLED FURNISHED/E			DELAY RESOLVED			
	NMBR PCT		NMBR	РСТ	NMBR PCT		NMBR	РСТ
R E A S O N								
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
PREMIUM NOTICE/BILLING			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

				DIS	POSIT	I O N	-			
ODS HEALTH PLAN, INC.	POL ISSUED	JCY /RSTRD	ADV COMPL		COMPR STLMN		REFU	JND	UNABL ASSI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE			1	50						
CANCELLATION										
DELAYS										
RECISSION										
CONTINUATION OF BENEFITS										
UNSATISFACTORY SETTLEMENT/OFFER					1	14				
MEDICAL NECESSITY										
DENIAL OF CLAIM			1	3					1	3
USUAL, CUSTOMARY, REASONABLE										
COORDINATION OF BENEFITS										
PCP REFERRALS										
UTILIZATION REVIEW										
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT			1	100						
PREMIUM NOTICE/BILLING	1	25					1	25		
INFORMATION REQUESTED										
PREMIUM REFUNDED										
ACCESS TO CARE					1	100				
TOTAL	1	1	3	4	2	3	1	1	1	1

				DISPOSI	TION			
ODS HEALTH PLAN, INC.	CLA SETT		INFORN FURNISHED	QUES OF F.		CONTRACT PROVISION/LEGAL ISSUE		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING								
REFUSAL TO INSURE							1	50
CANCELLATION			1	50				
DELAYS	2	100						
RECISSION								
CONTINUATION OF BENEFITS			1	100				
UNSATISFACTORY SETTLEMENT/OFFER	2	29					1	14
MEDICAL NECESSITY	1	33	2	67				
DENIAL OF CLAIM	11	31	6	17	1	3	3	8
USUAL, CUSTOMARY, REASONABLE								
COORDINATION OF BENEFITS	4	67						
PCP REFERRALS			1	50	1	50		
UTILIZATION REVIEW	1	100						
EXPERIMENTAL	1	100						
ASSIGNMENT OF BENEFITS	1	100						
COST CONTAINMENT								
PREMIUM NOTICE/BILLING	1	25					1	25
INFORMATION REQUESTED			2	100				
PREMIUM REFUNDED								
ACCESS TO CARE								
TOTAL	24	32	13	17	2	3	6	8

			D	ISPO	SITION	N				
ODS HEALTH PLAN, INC.	COMPA COMPI		COMI POSIT UPH	TION	N JURISD		RECO	VERY	тот	AL
	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									2	100
CANCELLATION			1	50					2	100
DELAYS									2	100
RECISSION			1	100					1	100
CONTINUATION OF BENEFITS									1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	29	1	14			7	100
MEDICAL NECESSITY									3	100
DENIAL OF CLAIM	1	3	11	31			1	3	36	100
USUAL, CUSTOMARY, REASONABLE			1	100					1	100
COORDINATION OF BENEFITS	1	17	1	17					6	100
PCP REFERRALS									2	100
UTILIZATION REVIEW									1	100
EXPERIMENTAL									1	100
ASSIGNMENT OF BENEFITS									1	100
COST CONTAINMENT									1	100
PREMIUM NOTICE/BILLING									4	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED			1	100					1	100
ACCESS TO CARE									1	100
TOTAL	3	4	18	24	1	1	1	1	76	100

				DISP	05171	O N						
OHIO CASUALTY INSURANCE COMPANY		ISED AINANT	COMPR STLMN		UNABL ASSI	-	QUES OF F.		COMH POSIT UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING	1	50	1	50							2	100
NONRENEWAL			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			1	50	2	100
DENIAL OF CLAIM							1	100			1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

OLD LINE LIFE INSURANCE COMPANY OF	D						
AMERICA		N/LEGAL	COMI POSI UPH	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
CANCELLATION			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

OLD REPUBLIC INSURANCE 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	

OLD REPUBLIC SURETY	DISP TIC				
COMPANY	REFUND		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
MISAPPROPRIATION OF PREMIUM	1	100	1	100	
TOTAL	1	100	1	100	

OMAHA PROPERTY AND CASUALTY	DISPOSITION							
INSURANCE COMPANY REFUNI		J ND	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	100					1	100
CANCELLATION			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

			DI	SPOS	ITION	N				
OMNI INSURANCE COMPANY		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		TION ACT	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	33	1	33	1	33	3	100
TOTAL	1	20	1	20	2	40	1	20	5	100

	D	ISPOSI	TION			
ONE HEALTH PLAN OF OREGON, INC.		ISED AINANT	CLA SETT		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
GROUP CONVERSION	1	100			1	100
MEDICAL NECESSITY			1	100	1	100
USUAL, CUSTOMARY, REASONABLE	1	100			1	100
COST CONTAINMENT			1	100	1	100
DELAYS/NO RESPONSE			1	100	1	100
TOTAL	2	40	3	60	5	100

	D	ISPOSI	TION				
ONEBEACON INSURANCE COMPANY		OMISED I/RSLTN	DEL RESO		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
OTHER: CLAIM HANDLING	1	100			1	100	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

					DIS	POSITI	O N					
OREGON MUTUAL INSURANCE COMPANY	POL ISSUED	-	ADV COMPL	ISED AINANT	COMPR STLMN	OMISED I/RSLTN	ADDIT PAYN		COVE EXTE	-	UNABI ASSI	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			1	20							1	20
REFUSAL TO INSURE												
CANCELLATION			1	25								
NONRENEWAL	1	13	1	13								
CREDIT REPORTING			5	100								
DELAYS					1	25						
UNSATISFACTORY SETTLEMENT/OFFER			2	29								
SUBROGATION												
DENIAL OF CLAIM			1	17					1	17		
OTHER: CLAIM HANDLING							1	50				
PREMIUM NOTICE/BILLING												
TOTAL	1	2	11	25	1	2	1	2	1	2	1	2

				DISI	2051 1	TION				
OREGON MUTUAL INSURANCE COMPANY	CLA SETT		INFORN FURNISHED		DEI RESO		DISCIP	RED FOR LINARY YION	QUESTION OF FACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1						1	20		
REFUSAL TO INSURE										
CANCELLATION									1	25
NONRENEWAL										
CREDIT REPORTING										
DELAYS	1	25							1	25
UNSATISFACTORY SETTLEMENT/OFFER	1	14							2	29
SUBROGATION										
DENIAL OF CLAIM									1	17
OTHER: CLAIM HANDLING					1	50				
PREMIUM NOTICE/BILLING			1	100						
TOTAL	2	5	1	2	1	2	1	2	5	11

			DISI	POSI T	ION					
OREGON MUTUAL INSURANCE COMPANY	PROVISIO	RACT DN/LEGAL SUE	COMP COMPI		COMI POSIT UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					2	40			5	100
REFUSAL TO INSURE					1	100			1	100
CANCELLATION			1	25	1	25			4	100
NONRENEWAL			1	13	5	63			8	100
CREDIT REPORTING									5	100
DELAYS					1	25			4	100
UNSATISFACTORY SETTLEMENT/OFFER					1	14	1	14	7	100
SUBROGATION					1	100			1	100
DENIAL OF CLAIM	1	17	1	17	1	17			6	100
OTHER: CLAIM HANDLING									2	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	1	2	3	7	13	30	1	2	44	100

PACIFIC HOSPITAL ASSOCIATION DBA					D	0 I S P (OSITION			
PACIFICSOURCE HEALTH PLANS	POL ISSUED	ICY /RSTRD		ISED AINANT	CLA SETT			CTION D/REQUIRED	INFORM FURNISHED	IATION /EXPANDED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
REFUSAL TO INSURE	1	50								
UNSATISFACTORY SETTLEMENT/OFFER			1	50						
DENIAL OF CLAIM					2	40				
USUAL, CUSTOMARY, REASONABLE									1	100
PCP REFERRALS					1	50	1	50		
COST CONTAINMENT			1	100						
COVERAGE QUESTION										
TOTAL	1	7	2	14	3	21	1	7	1	7

PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	REFERR DISCIPI ACT		CONT PROVISIO	ISPOSIT RACT N/LEGAL UE	COMP	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
REFUSAL TO INSURE							1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50							2	100
DENIAL OF CLAIM			2	40	1	20			5	100
USUAL, CUSTOMARY, REASONABLE									1	100
PCP REFERRALS									2	100
COST CONTAINMENT									1	100
COVERAGE QUESTION					1	100			1	100
TOTAL	1	7	2	14	2	14	1	7	14	100

PACIFIC	D	I SPOS	ITION	1		
LIFE & ANNUITY COMPANY	POL ISSUED	JCY /RSTRD	CLA SETT		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASO N						
REFUSAL TO INSURE	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

PACIFIC LIFE INSURANCE COMPANY	N	OSITIO N OMISED I/RSLTN	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

				DIS	SPOSIT	ION	-		EXTE	
PACIFICARE OF OREGON, INC.	POL ISSUED		ADV COMPL			OMISED I/RSLTN	REFU	J ND	COVE EXTE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE	1	25	1	25						
CANCELLATION	3	60								
DELAYS										
GROUP CONVERSION									1	100
CONTINUATION OF BENEFITS	1	50								
MISREPRESENTATION										
POLICY DELIVERY	1	100								
UNSATISFACTORY SETTLEMENT/OFFER										
MEDICAL NECESSITY					1	50				
DENIAL OF CLAIM					1	4			1	4
COORDINATION OF BENEFITS										
PCP REFERRALS			1	14						
UTILIZATION REVIEW										
COST CONTAINMENT					1	20				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED							1	100		
COVERAGE QUESTION										
ACCESS TO CARE										
ABUSIVE SERVICE									1	100
OTHER: POLICYHOLDER SERVICE										
TOTAL	6	6	2	2	3	3	1	1	3	3

					I	DISP	OSITION			
PACIFICARE OF OREGON, INC.	UNABI ASSI		CLA REOP		CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED	UNDERV PRAC RESO	TICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE							1	25		
CANCELLATION	1	20								
DELAYS					11	65				
GROUP CONVERSION										
CONTINUATION OF BENEFITS									1	50
MISREPRESENTATION										
POLICY DELIVERY										
UNSATISFACTORY SETTLEMENT/OFFER			1	11	5	56				
MEDICAL NECESSITY					1	50				
DENIAL OF CLAIM					14	50				
COORDINATION OF BENEFITS					1	100				
PCP REFERRALS					4	57				
UTILIZATION REVIEW					3	100				
COST CONTAINMENT					4	80				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					1	25				
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COVERAGE QUESTION					1	100				
ACCESS TO CARE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	1	1	45	45	1	1	1	1

			DIS	POSI	TION			
PACIFICARE OF OREGON, INC.	INFORN FURNISHED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	33			1	33		
REFUSAL TO INSURE								
CANCELLATION							1	20
DELAYS			4	24				
GROUP CONVERSION								
CONTINUATION OF BENEFITS								
MISREPRESENTATION								
POLICY DELIVERY								
UNSATISFACTORY SETTLEMENT/OFFER	3	33						
MEDICAL NECESSITY								
DENIAL OF CLAIM	2	7	1	4			3	11
COORDINATION OF BENEFITS								
PCP REFERRALS								
UTILIZATION REVIEW								
COST CONTAINMENT								
OTHER: CLAIM HANDLING	1	100						
PREMIUM NOTICE/BILLING					2	50		
INFORMATION REQUESTED	1	100						
PREMIUM REFUNDED								
COVERAGE QUESTION								
ACCESS TO CARE								
ABUSIVE SERVICE								
OTHER: POLICYHOLDER SERVICE								
TOTAL	8	8	5	5	3	3	4	4

		D	ISPOS	51710	N				
PACIFICARE OF OREGON, INC.		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
PREMIUM & RATING					1	33	3	100	
REFUSAL TO INSURE			1	25			4	100	
CANCELLATION							5	100	
DELAYS	1	6	1	6			17	100	
GROUP CONVERSION							1	100	
CONTINUATION OF BENEFITS							2	100	
MISREPRESENTATION	1	100					1	100	
POLICY DELIVERY							1	100	
UNSATISFACTORY SETTLEMENT/OFFER							9	100	
MEDICAL NECESSITY							2	100	
DENIAL OF CLAIM	1	4	4	14	1	4	28	100	
COORDINATION OF BENEFITS							1	100	
PCP REFERRALS	1	14	1	14			7	100	
UTILIZATION REVIEW							3	100	
COST CONTAINMENT							5	100	
OTHER: CLAIM HANDLING							1	100	
PREMIUM NOTICE/BILLING			1	25			4	100	
INFORMATION REQUESTED							1	100	
PREMIUM REFUNDED							1	100	
COVERAGE QUESTION							1	100	
ACCESS TO CARE					1	100	1	100	
ABUSIVE SERVICE							1	100	
OTHER: POLICYHOLDER SERVICE			1	100			1	100	
TOTAL	4	4	9	9	3	3	100	100	

PEAK PROPERTY AND CASUALTY								
INSURANCE CORPORATION	UNABLE TO ASSIST		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	100					1	100
DENIAL OF CLAIM			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

PENN TREATY NETWORK AMERICA INSURANCE COMPANY	COMPR STLMN	SITIO N OMISED I/RSLTN		TOTAL			
	NMBR	РСТ	NMBR	РСТ			
REASO N							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

	DISP TIC				
PENNSYLVANIA LIFE INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
DELAYS	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	2	100	2	100	

	D						
PHYSICIANS LIFE INSURANCE COMPANY	ADV COMPL		COMI POSIT UPH	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
RE ASON							
OTHER: UNDERWRITING	1	100			1	100	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

PHYSICIANS MUTUAL 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

PIERCE NATIONAL 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

PIONEER LIFE						D	ISPOSITIC) N				
INSURANCE COMPANY	ADVISED UNABLE TO COMPLAINANT ASSIST		CLA SETT		INFORMATION FURNISHED/EXPANDED		NO JURISDICTION		RECOVERY			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
UNSATISFACTORY SETTLEMENT/OFFER	2	100										
DENIAL OF CLAIM			1	50	1	50						
PREMIUM REFUNDED			1	20			1	20	1	20	2	40
TOTAL	2	22	2	22	1	11	1	11	1	11	2	22

PIONEER LIFE INSURANCE COMPANY	TOTAL					
	NMBR	РСТ				
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	2	100				
DENIAL OF CLAIM	2	100				
PREMIUM REFUNDED	5	100				
TOTAL	9	100				

PRIMERICA LIFE									
INSURANCE COMPANY	POL ISSUED	JCY /RSTRD	REFU	J ND	COMH POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
PREMIUM & RATING	1	100					1	100	
POLICY DELIVERY			1	100			1	100	
DENIAL OF CLAIM					1	100	1	100	
TOTAL	1	33	1	33	1	33	3	100	

PRINCIPAL LIFE INSURANCE COMPANY	FILED SUIT/RETAINED ATTORNEY		NO AO REQUESTEI	COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
FRAUD/FORGERY	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	100	2	100
CASH VALUE			1	100			1	100
TOTAL	1	25	1	25	2	50	4	100

PROFESSIONAL INSURANCE COMPANY	INFORM	SITION /ATION /EXPANDED	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
ABUSIVE SERVICE	1	100	1	100
TOTAL	1	100	1	100

			DIS	POS	TION					
PROGRESSIVE CASUALTY INSURANCE COMPANY	•	ISED AINANT	CLA SETT		QUES OF F.		COMH POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON										
CANCELLATION					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	2	67			3	100
SUBROGATION							1	100	1	100
DENIAL OF CLAIM					1	50	1	50	2	100
OTHER: CLAIM HANDLING	1	100							1	100
TOTAL	1	13	1	13	4	50	2	25	8	100

PROGRESSIVE CLASSIC INSURANCE COMPANY		CTION D/REQUIRED	DISCIP	RED FOR LINARY TION	QUES OF F.		COMI POSI UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
AGENT HANDLING			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50	2	100
POST CLAIM UNDERWRITING							1	100	1	100
DENIAL OF CLAIM			1	25			3	75	4	100
OTHER: CLAIM HANDLING	1	100							1	100
TOTAL	1	11	2	22	1	11	5	56	9	100

	DISPOSITION													
PROGRESSIVE HALCYON INSURANCE COMPANY	ADV COMPL			OMISED I/RSLTN	ADDIT PAYN		REFU	JND	UNABL ASSI	-				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON														
PREMIUM & RATING	1	25					1	25						
CANCELLATION	1	25					1	25						
DELAYS									1	14				
UNSATISFACTORY SETTLEMENT/OFFER	1	6	3	18										
MEDICAL NECESSITY														
DENIAL OF CLAIM					1	11			1	11				
OTHER: CLAIM HANDLING	1	13	1	13										
PREMIUM NOTICE/BILLING														
PREMIUM REFUNDED														
TOTAL	4	8	4	8	1	2	2	4	2	4				

				DI	SPOSIT I	0 N		
PROGRESSIVE HALCYON INSURANCE COMPANY	CLA REOP		CLA SETT		INFORN FURNISHED	/ATION /EXPANDED	DEL RESO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING					1	25		
CANCELLATION								
DELAYS			2	29			2	29
UNSATISFACTORY SETTLEMENT/OFFER					1	6		
MEDICAL NECESSITY								
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING	1	13						
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED								
TOTAL	1	2	2	4	2	4	2	4

PROGRESSIVE HALCYON INSURANCE COMPANY	QUES OF F.			ANY IN JANCE	COMI POSI UPH	TION	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING			1	25					4	100
CANCELLATION	1	25			1	25			4	100
DELAYS	1	14			1	14			7	100
UNSATISFACTORY SETTLEMENT/OFFER	4	24			2	12	6	35	17	100
MEDICAL NECESSITY					1	100			1	100
DENIAL OF CLAIM	4	44			3	33			9	100
OTHER: CLAIM HANDLING	1	13			4	50			8	100
PREMIUM NOTICE/BILLING							1	100	1	100
PREMIUM REFUNDED					1	100			1	100
TOTAL	11	21	1	2	13	25	7	13	52	100

	DIS POSITION													
PROGRESSIVE NORTHERN INSURANCE COMPANY	ADVISED COMPLAINANT		STLMN	COMPROMISED STLMNT/RSLTN		AIM ENED	ED SETT		PREM PROB RESO	LEM LVED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON														
PREMIUM & RATING									1	50				
CANCELLATION														
NONRENEWAL														
DELAYS														
UNSATISFACTORY SETTLEMENT/OFFER	1	8			2	15	2	15						
DENIAL OF CLAIM														
PREMIUM NOTICE/BILLING									1	50				
OTHER: POLICYHOLDER SERVICE			1	100										
TOTAL	1	3	1	3	2	7	2	7	2	7				

				D	ISPOS	ITION						
PROGRESSIVE NORTHERN INSURANCE COMPANY	DISCIP	RED FOR LINARY TION	QUES OF F.			ANY IN LIANCE	COMF POSIT UPHI	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING							1	50			2	100
CANCELLATION							1	100			1	100
NONRENEWAL					1	100					1	100
DELAYS	1	20			1	20	3	60			5	100
UNSATISFACTORY SETTLEMENT/OFFER			3	23	1	8	1	8	3	23	13	100
DENIAL OF CLAIM			3	60			2	40			5	100
PREMIUM NOTICE/BILLING							1	50			2	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	1	3	6	20	3	10	9	30	3	10	30	100

					DISP	05 I'	FION					
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	POL ISSUED	JCY /RSTRD	COMPR STLMN		REFU	JND	COVE EXTE	-	UNABL ASSI	-	CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING												
CANCELLATION	1	33										
DELAYS												
MISREPRESENTATION												
UNSATISFACTORY SETTLEMENT/OFFER			1	14					1	14	2	29
DENIAL OF CLAIM							1	25				
PREMIUM NOTICE/BILLING					1	33						
PREMIUM REFUNDED					1	100						
TOTAL	1	5	1	5	2	10	1	5	1	5	2	10

				D	ISPOS	ΙΤΙΟ	N					
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	PREM PROB RESO	BLEM		RED FOR LINARY TION	QUES OF F		COMPA COMPI	ANY IN JANCE	COMH POSIT UPH	ΓΙΟΝ	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON												
PREMIUM & RATING									1	100	1	100
CANCELLATION							1	33	1	33	3	100
DELAYS			1	100							1	100
MISREPRESENTATION					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	29			1	14	7	100
DENIAL OF CLAIM									3	75	4	100
PREMIUM NOTICE/BILLING	1	33							1	33	3	100
PREMIUM REFUNDED											1	100
TOTAL	1	5	1	5	3	14	1	5	7	33	21	100

				1	DISPO	SITI	O N			
PROGRESSIVE PREFERRED INSURANCE COMPANY	ADV COMPL		COMPR STLMN		UNABL ASSI		CLA SETT		INFORN FURNISHED	IATION /EXPANDED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING			1	50						
CANCELLATION									1	100
DELAYS							1	33		
UNSATISFACTORY SETTLEMENT/OFFER	2	33			1	17				
DENIAL OF CLAIM										
USUAL, CUSTOMARY, REASONABLE										
PREMIUM NOTICE/BILLING	1	100								
TOTAL	3	19	1	6	1	6	1	6	1	6

PROGRESSIVE PREFERRED INSURANCE COMPANY	PREM PROB RESO	LEM	REFERR DISCIPI ACT		D I S P QUES OF F		CONT PROVISIO	RACT DN/LEGAL JUE	COMP/ COMPI	ANY IN JANCE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	50								
CANCELLATION										
DELAYS									1	33
UNSATISFACTORY SETTLEMENT/OFFER					2	33				
DENIAL OF CLAIM							1	50		
USUAL, CUSTOMARY, REASONABLE			1	100						
PREMIUM NOTICE/BILLING										
TOTAL	1	6	1	6	2	13	1	6	1	6

PROGRESSIVE PREFERRED INSURANCE COMPANY	D COMI POSIT UPHI	PANY FION	SITIC RECO		TOTAL		
	NMBR PCT		NMBR	РСТ	NMBR	РСТ	
R E A S O N							
PREMIUM & RATING]				2	100	
CANCELLATION					1	100	
DELAYS			1	33	3	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	17			6	100	
DENIAL OF CLAIM	1	50			2	100	
USUAL, CUSTOMARY, REASONABLE					1	100	
PREMIUM NOTICE/BILLING					1	100	
TOTAL	2	13	1	6	16	100	

	DISPOSITION									
PROGRESSIVE SPECIALTY INSURANCE COMPANY	ADDITIONAL PAYMENT		INFORM FURNISHED	QUESTION OF FACT		COMPANY POSITION UPHELD		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
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	1	20	2	40	5	100

PROGRESSIVE WEST INSURANCE COMPANY	DISPO SITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
PREMIUM & RATING	1	50								
DELAYS			1	33	1	33	1	33		
UNSATISFACTORY SETTLEMENT/OFFER					2	40				
DENIAL OF CLAIM										
TOTAL	1	9	1	9	3	27	1	9		

	DISPOSITION							
PROGRESSIVE WEST INSURANCE COMPANY	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	50					2	100
DELAYS							3	100
UNSATISFACTORY SETTLEMENT/OFFER	2	40			1	20	5	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	3	27	1	9	1	9	11	100

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	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

PROTECTIVE LIFE INSURANCE COMPANY	DISPIO	N PANY FION	TOT. NMBR	
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

					DISP	OSITIC) N					
PROVIDENCE HEALTH PLAN	POL ISSUED		ADV COMPL		COMPR STLMN1		UNABL ASSI	-	CLA REOP		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
PREMIUM & RATING			1	25	1	25						
REFUSAL TO INSURE	1	50										
CANCELLATION					1	20						
DELAYS					1	17					3	50
GROUP CONVERSION			1	50								
CONTINUATION OF BENEFITS												
UNSATISFACTORY SETTLEMENT/OFFER			1	14			1	14				
MEDICAL NECESSITY			1	14							1	14
DENIAL OF CLAIM			2	5							10	27
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS												
PCP REFERRALS			1	33					1	33	1	33
EXPERIMENTAL												
COST CONTAINMENT					1	33						
OTHER: CLAIM HANDLING					1	100						
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED												
COVERAGE QUESTION					1	100						
ACCESS TO CARE											1	50
ABUSIVE SERVICE			1	50								
TOTAL	1	1	8	9	6	6	1	1	1	1	16	17

				DISPOSI	TION			
PROVIDENCE HEALTH PLAN	FIL SUIT/RE ATTO	TAINED	NO A(REQUESTEI	CTION D/REQUIRED	INFORN FURNISHED		DEL RESO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE								
CANCELLATION					2	40		
DELAYS							1	17
GROUP CONVERSION								
CONTINUATION OF BENEFITS					1	100		
UNSATISFACTORY SETTLEMENT/OFFER					2	29		
MEDICAL NECESSITY					1	14		
DENIAL OF CLAIM	1	3	1	3	3	8		
USUAL, CUSTOMARY, REASONABLE								
COORDINATION OF BENEFITS					1	50		
PCP REFERRALS								
EXPERIMENTAL								
COST CONTAINMENT					2	67		
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED								
COVERAGE QUESTION								
ACCESS TO CARE					1	50		
ABUSIVE SERVICE					1	50		
TOTAL	1	1	1	1	14	15	1	1

					DISP	ο	ION			
PROVIDENCE HEALTH PLAN	PREM PROB RESO	SLEM	REFERR DISCIPI ACT	LINARY	QUES OF F		CONT PROVISIC ISS	N/LEGAL	COMPA COMPL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION									1	20
DELAYS			1	17						
GROUP CONVERSION							1	50		
CONTINUATION OF BENEFITS										
UNSATISFACTORY SETTLEMENT/OFFER			1	14						
MEDICAL NECESSITY									1	14
DENIAL OF CLAIM			1	3	1	3	4	11		
USUAL, CUSTOMARY, REASONABLE							1	50		
COORDINATION OF BENEFITS										
PCP REFERRALS										
EXPERIMENTAL					1	33				
COST CONTAINMENT										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING	1	50								
INFORMATION REQUESTED							1	50		
COVERAGE QUESTION										
ACCESS TO CARE										
ABUSIVE SERVICE										
TOTAL	1	1	3	3	2	2	7	7	2	2

				DISPO	SITIO	N				
PROVIDENCE HEALTH PLAN	COMH POSIT UPH	TION	N JURISD		RECO	VERY	INSUFF INFORM		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	25					1	25	4	100
REFUSAL TO INSURE	1	50							2	100
CANCELLATION	1	20							5	100
DELAYS									6	100
GROUP CONVERSION									2	100
CONTINUATION OF BENEFITS									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	14	1	14					7	100
MEDICAL NECESSITY	2	29	1	14					7	100
DENIAL OF CLAIM	12	32			2	5			37	100
USUAL, CUSTOMARY, REASONABLE	1	50							2	100
COORDINATION OF BENEFITS	1	50							2	100
PCP REFERRALS									3	100
EXPERIMENTAL	2	67							3	100
COST CONTAINMENT									3	100
OTHER: CLAIM HANDLING									1	100
PREMIUM NOTICE/BILLING	1	50							2	100
INFORMATION REQUESTED			1	50					2	100
COVERAGE QUESTION									1	100
ACCESS TO CARE									2	100
ABUSIVE SERVICE									2	100
TOTAL	23	24	3	3	2	2	1	1	94	100

				DISPO	OSITI	O N		
PRUDENTIAL INSURANCE COMPANY OF AMERICA	ADV COMPL	ISED AINANT		OMISED I/RSLTN	CLAIM SETTLED		NO ACTION REQUESTED/REQUIREI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
CANCELLATION								
DELAYS								
GROUP CONVERSION								
OTHER: UNDERWRITING	1	100						
CHURNING								
UNSATISFACTORY SETTLEMENT/OFFER					1	100		
DENIAL OF CLAIM								
ASSIGNMENT OF BENEFITS					1	100		
PREMIUM NOTICE/BILLING								
CASH VALUE			2	67				
DELAYS/NO RESPONSE								
INFORMATION REQUESTED								
ABUSIVE SERVICE							1	50
TOTAL	1	5	2	10	2	10	1	5

			DIS	POS	ITION	-		
PRUDENTIAL INSURANCE COMPANY OF AMERICA	INFORN FURNISHED		DEI RESO		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
CANCELLATION								
DELAYS			2	67				
GROUP CONVERSION								
OTHER: UNDERWRITING								
CHURNING								
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM					1	50	1	50
ASSIGNMENT OF BENEFITS								
PREMIUM NOTICE/BILLING	1	100						
CASH VALUE	1	33						
DELAYS/NO RESPONSE	1	100						
INFORMATION REQUESTED	2	67						
ABUSIVE SERVICE	1	50						
TOTAL	6	29	2	10	1	5	1	5

				DIS PO	SITIC) N				
PRUDENTIAL INSURANCE COMPANY OF AMERICA	COMI POSIT UPH	ΓΙΟΝ	N JURISD	O ICTION	RECO	VERY	INSUFF INFORM		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
CANCELLATION	1	100							1	100
DELAYS			1	33					3	100
GROUP CONVERSION							1	100	1	100
OTHER: UNDERWRITING									1	100
CHURNING					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100
DENIAL OF CLAIM									2	100
ASSIGNMENT OF BENEFITS									1	100
PREMIUM NOTICE/BILLING									1	100
CASH VALUE									3	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED							1	33	3	100
ABUSIVE SERVICE									2	100
TOTAL	1	5	1	5	1	5	2	10	21	100

PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	ADV COMPL		DISCIP	RED FOR	QUES OF F	TION	COMP/ COMPI		COMP POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
CANCELLATION	1	25					1	25	2	50	4	100
NONRENEWAL	1	100									1	100
DELAYS									1	100	1	100
OTHER: UNDERWRITING	1	100									1	100
MISAPPROPRIATION OF PREMIUM			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
DENIAL OF CLAIM					2	100					2	100
OTHER: CLAIM HANDLING					1	100					1	100
COMPANY/AGENT DISPUTE					1	100					1	100
TOTAL	3	23	1	8	5	38	1	8	3	23	13	100

					DISPOS	SITION	[
QBE INSURANCE CORPORATION	COMPR STLMN	OMISED I/RSLTN	CLA SETT		REFERF DISCIPI ACT		QUES OF F.		INSUFF INFORN	ICIENT /IATION	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
DELAYS			1	100							1	100
AGENT HANDLING	1	100									1	100
DENIAL OF CLAIM							1	100			1	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

QBE	DISP	O SIT			
REINSURANCE CORPORATION	DEL RESOI		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

			DISPOS	ITION				
REASSURE AMERICA LIFE INSURANCE COMPANY	POL ISSUED		NO A(REQUESTEI	CTION D/REQUIRED	COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
RECISSION					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
INFORMATION REQUESTED	1	100					1	100
PREMIUM REFUNDED			1	100			1	100
TOTAL	1	25	1	25	2	50	4	100

	DISPOSITION											
RED SHIELD INSURANCE COMPANY	POL ISSUED	JCY /RSTRD		ISED AINANT	COVE EXTE	-	INFORN FURNISHED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N												
CANCELLATION	3	50	2	33								
NONRENEWAL												
DELAYS					1	100						
OTHER: UNDERWRITING												
UNSATISFACTORY SETTLEMENT/OFFER							1	100				
DENIAL OF CLAIM			1	50								
PREMIUM NOTICE/BILLING												
TOTAL	3	23	3	23	1	8	1	8				

			D	SPOSI	TION					
RED SHIELD INSURANCE COMPANY	QUES OF F.			ANY IN LIANCE	COMH POSIT UPH	TION	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
CANCELLATION					1	17			6	100
NONRENEWAL					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
PREMIUM NOTICE/BILLING			1	100					1	100
TOTAL	1	8	1	8	2	15	1	8	13	100

	D]	SPOSI	TION			
REDLAND INSURANCE COMPANY		OMISED I/RSLTN	UNABLE TO ASSIST		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

		DI	SPOSI	TION				
REGAL INSURANCE COMPANY	DISCIP	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		PANY FION ELD	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS	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	25	1	25	2	50	4	100

				DI	SPOSIT	ION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	POL ISSUED		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVE EXTE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING			1	10						
REFUSAL TO INSURE	3	15								
CANCELLATION										
DELAYS	1	5	1	5						
RATE CLASSIFICATION										
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION	1	100								
AGENT HANDLING										
MISREPRESENTATION										
POLICY DELIVERY	1	33								
UNSATISFACTORY SETTLEMENT/OFFER			2	7	1	4				
MEDICAL NECESSITY			3	16					1	5
DENIAL OF CLAIM			2	2	4	5				
USUAL, CUSTOMARY, REASONABLE					1	25				
COORDINATION OF BENEFITS										
PCP REFERRALS					1	25				
UTILIZATION REVIEW										
EXPERIMENTAL					1	14				
COST CONTAINMENT			1	14						
OTHER: CLAIM HANDLING					1	33				
PREMIUM NOTICE/BILLING	1	9								
DELAYS/NO RESPONSE	1	100								
INFORMATION REQUESTED										
PREMIUM REFUNDED							2	50		
COVERAGE QUESTION										
ACCESS TO CARE										
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	8	3	10	4	9	3	2	1	1	0

					DI	SPOSI	TION			
REGENCE BLUECROSS BLUESHIELD OF OREGON	UNABL ASSI		CLA REOP			LATION ELD	CLA SETT		NO A (REQUESTEI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	10								
REFUSAL TO INSURE										
CANCELLATION	2	33			1	17			1	17
DELAYS	1	5					10	48		
RATE CLASSIFICATION										
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
AGENT HANDLING										
MISREPRESENTATION										
POLICY DELIVERY							1	33		
UNSATISFACTORY SETTLEMENT/OFFER							11	39		
MEDICAL NECESSITY							4	21		
DENIAL OF CLAIM	3	4	1	1			29	35	1	1
USUAL, CUSTOMARY, REASONABLE							1	25		
COORDINATION OF BENEFITS			1	20			2	40		
PCP REFERRALS							1	25		
UTILIZATION REVIEW							1	25		
EXPERIMENTAL									1	14
COST CONTAINMENT							2	29		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED									1	20
PREMIUM REFUNDED										
COVERAGE QUESTION										
ACCESS TO CARE							1	100		
COMPANY/AGENT DISPUTE									1	100
OTHER: POLICYHOLDER SERVICE										
TOTAL	7	3	2	1	1	0	63	24	5	2

				DISP	OSIT	ION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	REFE TO PR AGE	OPER	INFORM FURNISHED		DEI RESO		PREM PROB RESO	BLEM	REFERRED FOR DISCIPLINARY ACTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1		1	10						
REFUSAL TO INSURE									1	5
CANCELLATION			1	17						
DELAYS			1	5	2	10			2	10
RATE CLASSIFICATION										
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
AGENT HANDLING									1	100
MISREPRESENTATION										
POLICY DELIVERY			1	33						
UNSATISFACTORY SETTLEMENT/OFFER			3	11					1	4
MEDICAL NECESSITY			3	16						
DENIAL OF CLAIM	1	1	6	7						
USUAL, CUSTOMARY, REASONABLE										
COORDINATION OF BENEFITS										
PCP REFERRALS										
UTILIZATION REVIEW			1	25						
EXPERIMENTAL			1	14						
COST CONTAINMENT										
OTHER: CLAIM HANDLING			1	33						
PREMIUM NOTICE/BILLING			4	36						
DELAYS/NO RESPONSE										
INFORMATION REQUESTED			3	60						
PREMIUM REFUNDED	1									
COVERAGE QUESTION			1	33						
ACCESS TO CARE	1									
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE							1	50		
TOTAL	1	0	27	10	2	1	1	0	5	2

				DI	SPOSI	TION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	QUES OF F		CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COMI POSI UPH	ΓΙΟΝ	N JURISD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	1		2	20	4	40	1	10		
REFUSAL TO INSURE	1	5	2	10	3	15	10	50		
CANCELLATION							1	17		
DELAYS							1	5	1	5
RATE CLASSIFICATION							1	100		
RECISSION							4	100		
ENDORSEMENT/RIDER							1	100		
GROUP CONVERSION										
AGENT HANDLING										
MISREPRESENTATION	1	100								
POLICY DELIVERY										
UNSATISFACTORY SETTLEMENT/OFFER			3	11	2	7	4	14		
MEDICAL NECESSITY					1	5	7	37		
DENIAL OF CLAIM			12	14	6	7	18	21	1	1
USUAL, CUSTOMARY, REASONABLE					1	25	1	25		
COORDINATION OF BENEFITS			2	40						
PCP REFERRALS							2	50		
UTILIZATION REVIEW	1	25					1	25		
EXPERIMENTAL	1	14	1	14			2	29		
COST CONTAINMENT	1	14			2	29	1	14		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					3	27	3	27		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED									1	20
PREMIUM REFUNDED					1	25				
COVERAGE QUESTION							2	67		
ACCESS TO CARE										
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE									1	50
TOTAL	5	2	22	8	23	9	60	23	4	2

	DI	S PO	SITIO	N		
REGENCE BLUECROSS BLUESHIELD OF OREGON						
	RECO	VERY	ОТН	ER	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
PREMIUM & RATING					10	100
REFUSAL TO INSURE					20	100
CANCELLATION					6	100
DELAYS	1	5			21	100
RATE CLASSIFICATION					1	100
RECISSION					4	100
ENDORSEMENT/RIDER					1	100
GROUP CONVERSION					1	100
AGENT HANDLING					1	100
MISREPRESENTATION					1	100
POLICY DELIVERY					3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	4			28	100
MEDICAL NECESSITY					19	100
DENIAL OF CLAIM					84	100
USUAL, CUSTOMARY, REASONABLE					4	100
COORDINATION OF BENEFITS					5	100
PCP REFERRALS					4	100
UTILIZATION REVIEW					4	100
EXPERIMENTAL					7	100
COST CONTAINMENT					7	100
OTHER: CLAIM HANDLING			1	33	3	100
PREMIUM NOTICE/BILLING					11	100
DELAYS/NO RESPONSE					1	100
INFORMATION REQUESTED					5	100
PREMIUM REFUNDED	1	25			4	100
COVERAGE QUESTION					3	100
ACCESS TO CARE					1	100
COMPANY/AGENT DISPUTE					1	100
OTHER: POLICYHOLDER SERVICE					2	100
TOTAL	3	1	1	0	262	100

				DISP	OSIT	ION				
REGENCE HMO OREGON	POL ISSUED			ADVISED COMPLAINANT		RAGE NDED	UNABLE TO ASSIST		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING			1	50						
REFUSAL TO INSURE			1	50						
DELAYS									3	60
RECISSION										
CONTINUATION OF BENEFITS										
UNSATISFACTORY SETTLEMENT/OFFER							1	33		
MEDICAL NECESSITY					1	10			4	40
DENIAL OF CLAIM									5	36
COORDINATION OF BENEFITS										
PCP REFERRALS										
EXPERIMENTAL										
COST CONTAINMENT					1	33			1	33
DELAYS/NO RESPONSE	1	50								
PREMIUM REFUNDED										
COVERAGE QUESTION										
QUALITY OF CARE										
COMPANY/AGENT DISPUTE										
TOTAL	1	2	2	4	2	4	1	2	13	24

		DIS	SPOSI	TION		
REGENCE HMO OREGON	INFORN FURNISHED	IATION /EXPANDED	DEI RESO		CONT PROVISIO ISS	N/LEGAL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
PREMIUM & RATING	1	50				
REFUSAL TO INSURE						
DELAYS			1	20		
RECISSION						
CONTINUATION OF BENEFITS						
UNSATISFACTORY SETTLEMENT/OFFER	1	33				
MEDICAL NECESSITY	1	10				
DENIAL OF CLAIM					3	21
COORDINATION OF BENEFITS	1	50			1	50
PCP REFERRALS	1	100				
EXPERIMENTAL						
COST CONTAINMENT						
DELAYS/NO RESPONSE						
PREMIUM REFUNDED						
COVERAGE QUESTION	1	50				
QUALITY OF CARE						
COMPANY/AGENT DISPUTE					1	100
TOTAL	6	11	1	2	5	9

			D	ISPO	SITION	N				
REGENCE HMO OREGON	COMPA COMPI		COMH POSIT UPHI	TION	N JURISD	-	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING									2	100
REFUSAL TO INSURE			1	50					2	100
DELAYS					1	20			5	100
RECISSION			2	100					2	100
CONTINUATION OF BENEFITS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33							3	100
MEDICAL NECESSITY	2	20	1	10			1	10	10	100
DENIAL OF CLAIM			5	36	1	7			14	100
COORDINATION OF BENEFITS									2	100
PCP REFERRALS									1	100
EXPERIMENTAL	1	50	1	50					2	100
COST CONTAINMENT	1	33							3	100
DELAYS/NO RESPONSE	1	50							2	100
PREMIUM REFUNDED			1	50	1	50			2	100
COVERAGE QUESTION			1	50					2	100
QUALITY OF CARE			1	100					1	100
COMPANY/AGENT DISPUTE									1	100
TOTAL	6	11	14	25	3	5	1	2	55	100

REGENCE LIFE AND				D IS	P O S I 1	TION								
HEALTH INSURANCE COMPANY	CLA SETT		INFORN FURNISHED	/ATION /EXPANDED	DEL RESO		Y POSI		COMPANY POSITION UPHELD		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON														
DELAYS	2	50			2	50					4	100		
UNSATISFACTORY SETTLEMENT/OFFER							1	100			1	100		
DENIAL OF CLAIM	3	60					1	20	1	20	5	100		
EXPERIMENTAL	1	100									1	100		
PREMIUM NOTICE/BILLING	1	100									1	100		
PREMIUM REFUNDED			1	100							1	100		
TOTAL	7	54	1	8	2	15	2	15	1	8	13	100		

	DISP IO			
RELIANCE INSURANCE COMPANY	DEI RESO		тот	AL
	NMBR	РСТ	NMBR	PCT
R E A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

RELIANCE STANDARD LIFE INSURANCE	DISP IO CLA	N		
COMPANY	REOP		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

					DISPO	SITION						
RELIASTAR LIFE INSURANCE COMPANY	UNABLE TO ASSIST NMBR PCT		CLA SETT		INFORMATION FURNISHED/EXPANDED		ERISA COMPLIANT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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
PREMIUM NOTICE/BILLING					1	100					1	100
CASH VALUE					1	100					1	100
TOTAL	1	17	1	17	2	33	1	17	1	17	6	100

				D	ISPOSITIC) N				
REPUBLIC WESTERN INSURANCE COMPANY	UNABL ASSI		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON										
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM							1	100	1	100
INFORMATION REQUESTED					1	100			1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

				DISF	POSIT	ION						
ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	POL ISSUED	JCY /RSTRD		ISED AINANT	UNABL ASSI		CLA REOP		COMF POSIT UPHI	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
CREDIT REPORTING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100	1	100
DENIAL OF CLAIM							1	100			1	100
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100

					DISP	OSITIC) N					
SAFECO INSURANCE COMPANY OF AMERICA	POL ISSUED	-	ADV COMPL		COMPR STLMN		REFU	JND	COVE EXTE	-	UNABL ASSI	~ _
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING			2	40								
CANCELLATION			1	25								
NONRENEWAL	2	17	2	17			1	8			1	8
DELAYS			1	20					1	20		
OTHER: UNDERWRITING												
POLICY DELIVERY												
UNSATISFACTORY SETTLEMENT/OFFER			3	17	1	6						
POST CLAIM UNDERWRITING			1	100								
DENIAL OF CLAIM					1	6					1	6
UTILIZATION REVIEW												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING							1	100				
INFORMATION REQUESTED												
TOTAL	2	3	10	15	2	3	2	3	1	1	2	3

					DISPO	SITIO N					
SAFECO INSURANCE COMPANY OF AMERICA	CANCEL UPH		CLA SETT		INFORN FURNISHED		DEI RESO		NOT	LLATION TICE DRAWN	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR PCT		NMBR	РСТ	
REA SON											
PREMIUM & RATING											
CANCELLATION	1	25							1	25	
NONRENEWAL											
DELAYS							1	20			
OTHER: UNDERWRITING											
POLICY DELIVERY											
UNSATISFACTORY SETTLEMENT/OFFER			2	11	1	6	1	6			
POST CLAIM UNDERWRITING											
DENIAL OF CLAIM			3	19							
UTILIZATION REVIEW											
OTHER: CLAIM HANDLING											
PREMIUM NOTICE/BILLING											
INFORMATION REQUESTED					1	100					
TOTAL	1	1	5	7	2	3	2	3	1	1	

					DISPO	SITI	O N						
SAFECO INSURANCE COMPANY OF AMERICA	NONRE NOT RESCI	ICE	REFERF DISCIPI ACT	LINARY	QUES OF F.		CONTRACT PROVISION/LEGAL ISSUE		PROVISION/LEGAL			ANY IN LIANCE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON													
PREMIUM & RATING			1	20				- -	1	20			
CANCELLATION													
NONRENEWAL	1	8							2	17			
DELAYS													
OTHER: UNDERWRITING													
POLICY DELIVERY													
UNSATISFACTORY SETTLEMENT/OFFER					5	28							
POST CLAIM UNDERWRITING													
DENIAL OF CLAIM					4	25	1	6					
UTILIZATION REVIEW					1	100							
OTHER: CLAIM HANDLING					1	50	1	50					
PREMIUM NOTICE/BILLING													
INFORMATION REQUESTED													
TOTAL	1	1	1	1	11	16	2	3	3	4			

		D	ISP OS	SITIO	N			
SAFECO INSURANCE COMPANY OF AMERICA	COMH POSIT UPHI	ΓΙΟΝ	RECO	VERY	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	1	20					5	100
CANCELLATION	1	25					4	100
NONRENEWAL	3	25					12	100
DELAYS			2	40			5	100
OTHER: UNDERWRITING					1	100	1	100
POLICY DELIVERY	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	17	2	11			18	100
POST CLAIM UNDERWRITING							1	100
DENIAL OF CLAIM	6	38					16	100
UTILIZATION REVIEW							1	100
OTHER: CLAIM HANDLING							2	100
PREMIUM NOTICE/BILLING							1	100
INFORMATION REQUESTED							1	100
TOTAL	15	22	4	6	1	1	68	100

	DISPO	SITIO N		
SAFECO INSURANCE COMPANY OF ILLINOIS		OMISED I/RSLTN	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	2	100	2	100

	DISPOSITION												
SAFECO INSURANCE COMPANY OF OREGON	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N													
PREMIUM & RATING	1	25							1	25			
NONRENEWAL					1	50							
DELAYS							2	50					
UNSATISFACTORY SETTLEMENT/OFFER	1	7	1	7	3	20	3	20					
SUBROGATION													
DENIAL OF CLAIM													
OTHER: CLAIM HANDLING													
TOTAL	2	6	1	3	4	11	5	14	1	3			

SAFECO INSURANCE COMPANY OF OREGON	NOT	NEWAL TICE	QUESTION		DISPOSITI ON CONTRACT PROVISION/LEGAL		COMPANY IN		COMPANY POSITION	
	RESCINDED NMBR PCT		OF FACT NMBR PCT		ISSUE NMBR PCT		COMPLIANCE NMBR PCT		UPHELD NMBR PCT	
	THINDK	101	TUTIDA	101	TATAIDK	101	TATAIDK	101	TUTIDA	101
REASON										
PREMIUM & RATING							2	50		
NONRENEWAL	1	50								
DELAYS							1	25		
UNSATISFACTORY SETTLEMENT/OFFER			2	13	1	7			3	20
SUBROGATION									1	50
DENIAL OF CLAIM			5	71					2	29
OTHER: CLAIM HANDLING										
TOTAL	1	3	7	20	1	3	3	9	6	17

	DI	SPO	SITIO	N			
SAFECO INSURANCE COMPANY OF OREGON	RECO	VERY	отн	ER	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
PREMIUM & RATING					4	100	
NONRENEWAL					2	100	
DELAYS	1	25			4	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	7			15	100	
SUBROGATION			1	50	2	100	
DENIAL OF CLAIM					7	100	
OTHER: CLAIM HANDLING	1	100			1	100	
TOTAL	3	9	1	3	35	100	

	DISPO	SITIO N			
SAFECO LIFE INSURANCE COMPANY		ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PAYMENT NOT CREDITED	1	100	1	100	
TOTAL	1	100	1	100	

			DI	SPOS	TION						
SAIF CORPORATION	ADVISED ADDITIONAL COMPANY IN COMPLAINANT PAYMENT COMPLIANCE UPHELD				ADVISED ADDITIONAL COMPANY IN H				ΓΙΟΝ	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
CANCELLATION	1	50					1	50	2	100	
DELAYS			1	100					1	100	
OTHER: UNDERWRITING					1	100			1	100	
DENIAL OF CLAIM	1	100							1	100	
PREMIUM NOTICE/BILLING							1	100	1	100	
PREMIUM REFUNDED							1	100	1	100	
TOTAL	2	29	1	14	1	14	3	43	7	100	

SCOTTSDALE		DISPOSI TION										
INDEMNITY COMPANY	ADV COMPL	ISED AINANT	REFU	ND	COMI POSI UPH	TION		O ICTION	INSUFF INFORM		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING					1	50	1	50			2	100
CANCELLATION	1	50	1	50							2	100
NONRENEWAL					1	50			1	50	2	100
PREMIUM REFUNDED			1	100							1	100
TOTAL	1	14	2	29	2	29	1	14	1	14	7	100

	D	ISPOSITI	O N			
SEARS LIFE INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR PCT		NMBR	РСТ	NMBR	РСТ
REA SON						
INFORMATION REQUESTED			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

	DIS POSITION								
SECURITY LIFE INSURANCE COMPANY OF AMERICA	POLICY ISSUED/RSTRD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON									
PREMIUM & RATING									
CANCELLATION	1	100							
DELAYS			2	100					
UNSATISFACTORY SETTLEMENT/OFFER					1	100			
DENIAL OF CLAIM									
COVERAGE QUESTION									
TOTAL	1	14	2	29	1	14			

			DISPO	SITION	_			
SECURITY LIFE INSURANCE COMPANY OF AMERICA	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING			1	100			1	100
CANCELLATION							1	100
DELAYS							2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM	1	100					1	100
COVERAGE QUESTION					1	100	1	100
TOTAL	1	14	1	14	1	14	7	100

SENTRY INSURANCE A MUTUAL COMPANY	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
NONRENEWAL					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
OTHER: POLICYHOLDER SERVICE	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

SOUTHLAND	DISP	OSITI N			
LIFE INSURANCE COMPANY	COMPA COMPI	ANY IN LIANCE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
NONFORFEITURE	1	100	1	100	
TOTAL	1	100	1	100	

ST. PAUL FIRE AND MARINE INSURANCE								
COMPANY	ADVISED QUESTION COMPLAINANT REFUND OF FACT				TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING	1	50			1	50	2	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM REFUNDED			1	100			1	100
TOTAL	1	25	1	25	2	50	4	100

ST. PAUL GUARDIAN	D	1 S P O S I	TION				
INSURANCE COMPANY	POLICY CLAIM ISSUED/RSTRD SETTLED				TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
NONRENEWAL	1	100			1	100	
DELAYS			1	100	1	100	
TOTAL	1	50	1	50	2	100	

ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	O COMP	O S I T I N ANY IN JANCE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

ST. PAUL PROTECTIVE INSURANCE COMPANY	DISP IO QUES OFF	N TION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

STANDARD FIRE INSURANCE COMPANY (THE)	DISP IO COMI POSIT UPH	N PANY TION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

					DIS	POSI	FION			
STANDARD INSURANCE COMPANY	ADV COMPL		UNABL ASSI		CLA REOP		CLA SETT			CTION D/REQUIRED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
DELAYS							5	56		
CONTINUATION OF BENEFITS										
UNSATISFACTORY SETTLEMENT/OFFER							1	17		
DENIAL OF CLAIM	1	8	1	8	1	8	3	25	1	8
USUAL, CUSTOMARY, REASONABLE			1	100						
UTILIZATION REVIEW					1	100				
PREMIUM NOTICE/BILLING										
CASH VALUE			1	50						
INFORMATION REQUESTED										
NONFORFEITURE										
TOTAL	1	3	3	8	2	5	9	23	1	3

				D	ISPOS	ITION	1			
STANDARD INSURANCE COMPANY	INFORN FURNISHED		DELAY RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAI ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE										
DELAYS			2	22			1	11		
CONTINUATION OF BENEFITS	1	50							1	50
UNSATISFACTORY SETTLEMENT/OFFER									1	17
DENIAL OF CLAIM					1	8			1	8
USUAL, CUSTOMARY, REASONABLE										
UTILIZATION REVIEW										
PREMIUM NOTICE/BILLING										
CASH VALUE	1	50								
INFORMATION REQUESTED	1	50								
NONFORFEITURE										
TOTAL	3	8	2	5	1	3	1	3	3	8

				DISPO	OSITI	O N				
STANDARD INSURANCE COMPANY		ANY IN LIANCE	COMI POSIT UPH	ΓΙΟΝ		O INSUFFICIENT DICTION INFORMATION			ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	NMBR PCT		РСТ
REASON										
PREMIUM & RATING			1	100					1	100
REFUSAL TO INSURE			1	100					1	100
DELAYS			1	11					9	100
CONTINUATION OF BENEFITS									2	100
UNSATISFACTORY SETTLEMENT/OFFER			2	33	1	17	1	17	6	100
DENIAL OF CLAIM			3	25					12	100
USUAL, CUSTOMARY, REASONABLE									1	100
UTILIZATION REVIEW									1	100
PREMIUM NOTICE/BILLING					2	100			2	100
CASH VALUE									2	100
INFORMATION REQUESTED					1	50			2	100
NONFORFEITURE	1	100							1	100
TOTAL	1	3	8	20	4	10	1	3	40	100

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED							
	NMBR	PCT	NMBR	РСТ	TOT. NMBR				
R E A S O N									
DENIAL OF CLAIM			1	100	1	100			
INFORMATION REQUESTED	1	100			1	100			
TOTAL	1	50	1	50	2	100			

					DISP	OSITIC) N					
STATE FARM FIRE AND CASUALTY COMPANY	POL ISSUED		ADV COMPL	ISED AINANT		OMISED F/RSLTN	REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING							2	25			2	25
REFUSAL TO INSURE											1	50
CANCELLATION												
NONRENEWAL	4	31									3	23
DELAYS									1	8		
ENDORSEMENT/RIDER												
OTHER: UNDERWRITING												
AGENT HANDLING												
FAILURE TO PLACE												
UNSATISFACTORY SETTLEMENT/OFFER			1	9					2	18		
POST CLAIM UNDERWRITING												
DENIAL OF CLAIM					1	7						
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED											1	33
COVERAGE QUESTION												
OTHER: POLICYHOLDER SERVICE												
TOTAL	4	5	1	1	1	1	2	3	3	4	7	9

					DI	SPOSITI	O N			
STATE FARM FIRE AND CASUALTY COMPANY	CLA REOP		CLA SETT		NO AO REQUESTED		INFORN FURNISHED		DEI RESO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR PCT		NMBR	РСТ
REASON										
PREMIUM & RATING							1	13		
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL					1	8				
DELAYS			2	17					1	8
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING										
AGENT HANDLING					1	100				
FAILURE TO PLACE										
UNSATISFACTORY SETTLEMENT/OFFER			2	18						
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM	1	7	1	7						
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED							1	33		
COVERAGE QUESTION							1	100		
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	5	7	2	3	3	4	1	1

				DIS	POSIT	TION						
STATE FARM FIRE AND CASUALTY COMPANY	QUES OF F.		CONT PROVISIO ISS			ANY IN LIANCE	COMI POSI UPH	TION	RECO	VERY	RY TOTA	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING							3	38			8	100
REFUSAL TO INSURE							1	50			2	100
CANCELLATION							2	100			2	100
NONRENEWAL					1	8	4	31			13	100
DELAYS	1	8					5	42	2	17	12	100
ENDORSEMENT/RIDER			1	100							1	100
OTHER: UNDERWRITING							1	100			1	100
AGENT HANDLING											1	100
FAILURE TO PLACE	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	9					4	36	1	9	11	100
POST CLAIM UNDERWRITING							1	100			1	100
DENIAL OF CLAIM	4	27					7	47	1	7	15	100
OTHER: CLAIM HANDLING					1	50	1	50			2	100
PREMIUM NOTICE/BILLING							1	100			1	100
INFORMATION REQUESTED							1	33			3	100
COVERAGE QUESTION											1	100
OTHER: POLICYHOLDER SERVICE							1	100			1	100
TOTAL	7	9	1	1	2	3	32	42	4	5	76	100

			I	DISPOS	ITION	1				
STATE FARM LIFE INSURANCE COMPANY	ADV COMPL		COMPROMISED STLMNT/RSLTN		REFUND		CONTRACT PROVISION/LEGAL ISSUE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					1	100			1	100
CANCELLATION							1	100	1	100
CASH VALUE			1	100					1	100
INFORMATION REQUESTED	1	100							1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

	DISPOSITION													
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFU	JND				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON														
PREMIUM & RATING			1	13					1	13				
REFUSAL TO INSURE			1	50										
CANCELLATION	1	11	2	22										
NONRENEWAL														
DELAYS					1	5								
OTHER: UNDERWRITING														
AGENT HANDLING														
UNSATISFACTORY SETTLEMENT/OFFER			4	7	3	5								
DENIAL OF CLAIM			1	2	1	2								
COST CONTAINMENT														
OTHER: CLAIM HANDLING			1	11			1	11						
INFORMATION REQUESTED														
PREMIUM REFUNDED									1	100				
OTHER: POLICYHOLDER SERVICE														
TOTAL	1	1	10	6	5	3	1	1	2	1				

	DISPOSI TION												
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COVE EXTE		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON													
PREMIUM & RATING									1	13			
REFUSAL TO INSURE													
CANCELLATION													
NONRENEWAL			1	50					1	50			
DELAYS	1	5					5	26	1	5			
OTHER: UNDERWRITING													
AGENT HANDLING													
UNSATISFACTORY SETTLEMENT/OFFER			5	9			6	11					
DENIAL OF CLAIM	2	5	2	5	2	5	1	2					
COST CONTAINMENT													
OTHER: CLAIM HANDLING					1	11			1	11			
INFORMATION REQUESTED													
PREMIUM REFUNDED													
OTHER: POLICYHOLDER SERVICE			1	100									
TOTAL	3	2	9	6	3	2	12	8	4	3			

	DISPO SITION									
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DELAY RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		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	13			1	13
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS	5	26								
OTHER: UNDERWRITING									1	100
AGENT HANDLING			2	100						
UNSATISFACTORY SETTLEMENT/OFFER	3	5	13	23			1	2	2	4
DENIAL OF CLAIM			13	32			1	2	3	7
COST CONTAINMENT			1	100						
OTHER: CLAIM HANDLING			1	11			1	11	1	11
INFORMATION REQUESTED										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	8	5	30	19	1	1	3	2	8	5

		DI SPOSITION						
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON								
PREMIUM & RATING	3	38					8	100
REFUSAL TO INSURE	1	50					2	100
CANCELLATION	6	67					9	100
NONRENEWAL							2	100
DELAYS	3	16	3	16			19	100
OTHER: UNDERWRITING							1	100
AGENT HANDLING							2	100
UNSATISFACTORY SETTLEMENT/OFFER	15	26	5	9			57	100
DENIAL OF CLAIM	13	32	1	2	1	2	41	100
COST CONTAINMENT							1	100
OTHER: CLAIM HANDLING	2	22					9	100
INFORMATION REQUESTED	1	100					1	100
PREMIUM REFUNDED							1	100
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	44	29	9	6	1	1	154	100

STATE MUTUAL INSURANCE COMPANY	DISPOSIT ION COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

STEWART TITLE INSURANCE COMPANY OF OREGON	D I S P O S I T I O N COMPANY POSITION UPHELD NMBR PCT 1		TOT. NMBR	
R EASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

STONEBRIDGE CASUALTY INSURANCE COMPANY	DISPOSIT ION COMPANY POSITION UPHELD NMBR PCT 1		TOT. NMBR	
R EASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

STONEBRIDGE LIFE	DISPOSITION						
INSURANCE COMPANY	ADVISED COMPLAINANT		REFU	ND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM REFUNDED			1	100	1	100	
ABUSIVE SERVICE	1	100			1	100	
TOTAL	1	50	1	50	2	100	

SUBLIMITY		DISPO SITION								
INSURANCE COMPANY	POLICY ADVISED ISSUED/RSTRD COMPLAINANT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING			1	100					1	100
CANCELLATION			1	25	1	25	2	50	4	100
NONRENEWAL	1	100							1	100
CREDIT REPORTING			2	100					2	100
DENIAL OF CLAIM			1	50			1	50	2	100
TOTAL	1	10	5	50	1	10	3	30	10	100

	DISPO	SITIO N		
SUN LIFE ASSURANCE COMPANY OF CANADA	ADVISED COMPLAINANT		TOTAL	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

SUN LIFE ASSURANCE COMPANY OF CANADA) N	TOTAL		
(U.S.)	REFU NMBR		NMBR	-	
REASON		101			
ACCELERATED BENEFITS	1	100	1	100	
TOTAL	1	100	1	100	

SUNAMERICA LIFE INSURANCE COMPANY	D I ADV					
INSURANCE COMPANY	COMPL	AINANT	REFUND		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
CASH VALUE			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	50	1	50	2	100

SUNSET LIFE INSURANCE COMPANY OF AMERICA	D I S P O S INFORM FURNISHED		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
INFORMATION REQUESTED	2	100	2	100	
TOTAL	2	100	2	100	

SUPERIOR NATIONAL INSURANCE COMPANY	DISPOSITIO N ADVISED COMPLAINANT		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

SURETY LIFE INSURANCE COMPANY	DISPOS I TION REFUND		TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION							
TEACHERS INSURANCE COMPANY	ADVISED COMPLAINANT		DELAY RESOLVED		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

TIAA-CREF LIFE INSURANCE COMPANY	DISPOSI TI ON NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

TICOR TITLE INSURANCE COMPANY	TIC	DISPOSI TION REFUND		AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

	DISPO			
TIG INSURANCE COMPANY	ADVER	TISING	TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
MISLEADING ADVERTISING	1	100	1	100
TOTAL	1	100	1	100

TIG INSURANCE COMPANY OF MICHIGAN	DISPO SIT ION COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

TRANS WORLD ASSURANCE COMPANY	DISPOSI TION CLAIM SETTLED		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

TRANSAMERICA ASSURANCE COMPANY	D I S P O S I T I O N INFORMATION FURNISHED/EXPANDED		MATION		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
OTHER: UNDERWRITING	1	100	1	100	
TOTAL	1	100	1	100	

TRANSAMERICA LIFE INSURANCE AND ANNUITY COMPANY	D I S P O S I T I O N CONTRACT PROVISION/LEGAL ISSUE		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
MISREPRESENTATION	1	100	1	100	
TOTAL	1	100	1	100	

TRANSAMERICA LIFE	DISPOSI TION			
INSURANCE COMPANY	REFUND		TOTAL	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
HIGH PRESSURE TACTICS	1	100	1	100
TOTAL	1	100	1	100

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY		IATION /EXPANDED	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

]	DISPOSITION				
TRANSNATION TITLE INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		NO JURISDICTION		N TOTAL	
	NMBR PCT		NMBR	РСТ	NMBR	РСТ
REASON						
OTHER:MRKTNG & SALES			2	100	2	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	33	2	67	3	100

TRANSPORTATION INSURANCE	DISP OSITI ON			
COMPANY	COMPANY IN COMPLIANCE		TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

TRAVELERS CASUALTY AND			DIS	SPOSIT	ION					
SURETY COMPANY	ADV COMPL	ISED AINANT		COMPROMISEDCLAIMSTLMNT/RSLTNSETTLEDRECOVERY						AL
	NMBR	РСТ	NMBR	NMBR PCT NMBR PCT NMBR PCT						РСТ
REASON										
DELAYS	1	25	1	25	1	25	1	25	4	100
TOTAL	1	25	1	25	1	25	1	25	4	100

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	DISPO N ADV COMPL	N ISED	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION											
TRAVELERS INDEMNITY COMPANY (THE)	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REAS ON												
PREMIUM & RATING							1	100			1	100
NONRENEWAL	1	100									1	100
CREDIT REPORTING	1	100									1	100
DELAYS			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	33	2	67			3	100
DENIAL OF CLAIM			1	50					1	50	2	100
TOTAL	2	22	2	22	1	11	3	33	1	11	9	100

	DISPOSITI ON											
TRAVELERS INDEMNITY COMPANY OF AMERICA	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		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											2	100
NONRENEWAL									1	50	1	50
DELAYS			1	50	1	50						
ENDORSEMENT/RIDER											1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	17	1	17			4	67				
POST CLAIM UNDERWRITING							1	100				
DENIAL OF CLAIM							3	100				
OTHER: CLAIM HANDLING									1	100		
TOTAL	1	6	2	11	1	6	8	44	2	11	4	22

TRAVELERS INDEMNITY COMPANY OF AMERICA	тот	AL
	NMBR	РСТ
REASON		
PREMIUM & RATING	2	100
NONRENEWAL	2	100
DELAYS	2	100
ENDORSEMENT/RIDER	1	100
UNSATISFACTORY SETTLEMENT/OFFER	6	100
POST CLAIM UNDERWRITING	1	100
DENIAL OF CLAIM	3	100
OTHER: CLAIM HANDLING	1	100
TOTAL	18	100

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TRAVELERS INDEMNITY	DISPO	SITIO N		
COMPANY OF ILLINOIS		ISED AINANT	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	2	100	2	100

TRAVELERS	DISP IO	OSIT N			
INSURANCE COMPANY	DEL RESO		TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
ABUSIVE SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

TRAVELERS LIFE AND ANNUITY	DISP TIC					
COMPANY (THE)	CLA SETT		TOTAL			
	NMBR	РСТ	NMBR	PCT		
REASON						
ABUSIVE SERVICE	1	100	1	100		
TOTAL	1	100	1	100		

		DISPOSITION										
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	COVERAGE EXTENDED		CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
OTHER:MRKTNG & SALES]						1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50	2	100
DENIAL OF CLAIM	1	50			1	50					2	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

TRUCK INSURANCE		D I S P O S I T I O N ADVISED OUESTION POSITION									
EXCHANGE		ADVISED COMPLAINANT		QUESTION OF FACT		ELD	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
PREMIUM & RATING	1	100					1	100			
CANCELLATION					1	100	1	100			
NONRENEWAL					2	100	2	100			
DENIAL OF CLAIM			1	100			1	100			
TOTAL	1	20	1	20	3	60	5	100			

TRUSTMARK	DISP IO					
INSURANCE COMPANY	COVE EXTE	-	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

	DISPOSITIO N											
TWIN CITY FIRE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	COMPR STLMN	OMISED I/RSLTN	COVE EXTE	-	REFE TO PR AGE	OPER	QUES OF F.		COMPA COMPI	ANY IN JANCE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
NONRENEWAL					1	100						
AUDIT DISPUTE									1	100		
RATE CLASSIFICATION							1	100				
UNSATISFACTORY SETTLEMENT/OFFER											1	100
POST CLAIM UNDERWRITING	1	100										
DENIAL OF CLAIM			1	100								
TOTAL	1	17	1	17	1	17	1	17	1	17	1	17

TWIN CITY FIRE INSURANCE COMPANY	тот	AL
	NMBR	РСТ
REASON		
NONRENEWAL	1	100
AUDIT DISPUTE	1	100
RATE CLASSIFICATION	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
POST CLAIM UNDERWRITING	1	100
DENIAL OF CLAIM	1	100
TOTAL	6	100

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UNICARE LIFE & HEALTH INSURANCE COMPANY	DISP IO DEI RESO	N AY	TOT. NMBR	
REASON		101		101
DELAYS	1	100	1	100
TOTAL	1	100	1	100

UNIGARD	DISPOSITIO N					
INDEMNITY COMPANY	POLICY ISSUED/RSTRDQUESTION OF FACT				ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON						
NONRENEWAL	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

	DISPOSITION									
UNIGARD INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
CANCELLATION							1	100		
DELAYS					1	33			1	33
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50
POST CLAIM UNDERWRITING	1	100								
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
TOTAL	1	9	1	9	1	9	1	9	2	18

	DISPOSITION									
UNIGARD INSURANCE COMPANY	PREM PROB RESO	BLEM	QUES OF F		COMI POSIT UPH	ΓΙΟΝ	ОТН	ER	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
CANCELLATION	1								1	100
DELAYS					1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER									2	100
POST CLAIM UNDERWRITING									1	100
DENIAL OF CLAIM			1	100					1	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING	1	50	1	50					2	100
TOTAL	1	9	2	18	1	9	1	9	11	100

UNION BANKERS INSURANCE COMPANY	D ISPO INFORM FURNISHED NMBR		TOT	
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

UNION FIDELITY LIFE INSURANCE COMPANY (PA)	DISP TIC REFU NMBR	N ND	TOT. NMBR	
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

UNION LABOR LIFE INSURANCE COMPANY	DISP TIC REFU) N	тот	AL
	NMBR	РСТ	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

		D	ISPOS	51710	N				
UNION SECURITY LIFE INSURANCE COMPANY		CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
DELAYS	1	33	1	33	1	33	3	100	
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100	
DENIAL OF CLAIM					1	100	1	100	
TOTAL	1	20	1	20	3	60	5	100	

		DISPOSITIO N								
UNITED AMERICAN INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R EASON										
PREMIUM & RATING	1	50								
CANCELLATION							1	100		
OTHER: UNDERWRITING			1	100						
CASH VALUE					1	100				
PREMIUM REFUNDED							5	83		
TOTAL	1	9	1	9	1	9	6	55		

	1						
UNITED AMERICAN INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED			ANY IN LIANCE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING	1	50			2	100	
CANCELLATION					1	100	
OTHER: UNDERWRITING					1	100	
CASH VALUE					1	100	
PREMIUM REFUNDED			1	17	6	100	
TOTAL	1	9	1	9	11	100	

	DISP TIC				
UNITED CONCORDIA INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
PAYMENT NOT CREDITED	1	100	1	100	
TOTAL	3	100	3	100	

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

UNITED FIDELITY LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

UNITED HEALTHCARE INSURANCE COMPANY		IM LED	INFORM FURNISHED	TOTAL		
		РСТ	NMBR PCT		NMBR	РСТ
REASON						
DELAYS	2	100			2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	3	75	1	25	4	100

UNITED HEALTHCARE OF OREGON, INC.	DISPOSITION							
	ADVISED COMPLAINANT		QUESTION OF FACT		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
REFUSAL TO INSURE			1	100			1	100
DELAYS					3	100	3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					2	100	2	100
TOTAL	1	14	1	14	5	71	7	100

UNITED INVESTORS 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					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

UNITED NATIONAL SPECIALTY INSURANCE COMPANY	D I S P O S INFORM FURNISHED	тот		
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
ENDORSEMENT/RIDER	1	100	1	100
TOTAL	1	100	1	100

UNITED OLYMPIC 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					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

UNITED PACIFIC INSURANCE COMPANY	DISPO O JURISD	0	TOTAL				
	NMBR	РСТ	NMBR	РСТ			
REASON							
DELAYS	1	100	1	100			
TOTAL	1	100	1	100			

	DISP OSITION										
UNITED SERVICES AUTOMOBILE ASSOCIATION		STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		AY LVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
PREMIUM & RATING											
NONRENEWAL											
DELAYS					1	50			1	50	
UNSATISFACTORY SETTLEMENT/OFFER	1	7	1	7	2	13	1	7			
SUBROGATION	1	50									
DENIAL OF CLAIM											
OTHER: CLAIM HANDLING											
TOTAL	2	7	1	3	3	10	1	3	1	3	

			DIS	SPOS	ITION					
UNITED SERVICES AUTOMOBILE ASSOCIATION	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING					2	100			2	100
NONRENEWAL					1	100			1	100
DELAYS									2	100
UNSATISFACTORY SETTLEMENT/OFFER			3	20	5	33	2	13	15	100
SUBROGATION			1	50					2	100
DENIAL OF CLAIM	1	20	2	40	2	40			5	100
OTHER: CLAIM HANDLING			1	50	1	50			2	100
TOTAL	1	3	7	24	11	38	2	7	29	100

UNITED STATES FIRE 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

UNIVERSAL UNDERWRITERS 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	

	DISPOSITION											
UNUM LIFE INSURANCE COMPANY OF AMERICA	-	POLICY ISSUED/RSTRD CO		ADVISED RD COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		-		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
PREMIUM & RATING	1	50										
DELAYS									1	33		
UNSATISFACTORY SETTLEMENT/OFFER									1	50		
DENIAL OF CLAIM			2	15			1	8	1	8		
UTILIZATION REVIEW			1	100								
PREMIUM NOTICE/BILLING					1	100						
CASH VALUE												
TOTAL	1	4	3	13	1	4	1	4	3	13		

			DI	SP OSITIC) N			
UNUM LIFE INSURANCE COMPANY OF AMERICA	FILED SUIT/RETAINED ATTORNEY		INFORN FURNISHED	DELAY RESOLVED			ISA LIANT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING								
DELAYS					1	33		
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM	1	8	1	8			1	8
UTILIZATION REVIEW								
PREMIUM NOTICE/BILLING								
CASH VALUE			1	100				
TOTAL	1	4	2	9	1	4	1	4

				DISPOS	ITION	1				
UNUM LIFE INSURANCE COMPANY OF AMERICA	QUES OF F		CONT PROVISIC ISS	N/LEGAL	COMPA COMPI	ANY IN LIANCE		O ICTION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING					1	50			2	100
DELAYS							1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			2	100
DENIAL OF CLAIM	3	23	2	15			1	8	13	100
UTILIZATION REVIEW									1	100
PREMIUM NOTICE/BILLING									1	100
CASH VALUE									1	100
TOTAL	3	13	2	9	2	9	2	9	23	100

USAA LIFE INSURANCE	DISPOS ITI ON COMPANY IN COMPLIANCE			
COMPANY			TOTAL	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

	DISP TI				
USG ANNUITY & LIFE COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS/NO RESPONSE	1	100	1	100	
TOTAL	1	100	1	100	

VALIANT INSURANCE COMPANY	DISP IO COME POSIT UPHI	N PANY FION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

VALLEY FORGE INSURANCE COMPANY	DISPO IO COME 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	

				DIS	POSIT	ION				
VALLEY INSURANCE COMPANY	POL ISSUED		ADVISED COMPLAINANT		COMPR STLMN1	•	UNABL ASSI		CLAIM SETTLED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING			3	75						
CANCELLATION										
NONRENEWAL	1	25	1	25			1	25		
CREDIT REPORTING			10	100						
DELAYS										
AGENT HANDLING										
FAILURE TO PLACE			1	100						
UNSATISFACTORY SETTLEMENT/OFFER					1	13			1	13
DENIAL OF CLAIM					1	14			1	14
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
OTHER: POLICYHOLDER SERVICE					1	100				
TOTAL	1	2	15	35	3	7	1	2	2	5

			DIS	POSITION	N			
VALLEY INSURANCE COMPANY	PRAC	VRITING CTICE LVED	INFORN FURNISHED	DELAY RESOLVED		QUESTION OF FACT		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING								
CANCELLATION								
NONRENEWAL								
CREDIT REPORTING								
DELAYS			1	33	1	33	1	33
AGENT HANDLING							1	100
FAILURE TO PLACE								
UNSATISFACTORY SETTLEMENT/OFFER							2	25
DENIAL OF CLAIM							4	57
PREMIUM NOTICE/BILLING	1	50						
INFORMATION REQUESTED			1	100				
OTHER: POLICYHOLDER SERVICE								
TOTAL	1	2	2	5	1	2	8	19

			DISI	POSIT	[O N					
VALLEY INSURANCE COMPANY	PROVISIO	'RACT DN/LEGAL SUE	COMPANY IN COMPLIANCE		COMI POSI UPH	TION	RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING					1	25			4	100
CANCELLATION			1	100					1	100
NONRENEWAL					1	25			4	100
CREDIT REPORTING									10	100
DELAYS									3	100
AGENT HANDLING									1	100
FAILURE TO PLACE									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13			2	25	1	13	8	100
DENIAL OF CLAIM							1	14	7	100
PREMIUM NOTICE/BILLING					1	50			2	100
INFORMATION REQUESTED									1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	1	2	1	2	5	12	2	5	43	100

VALLEY PROPERTY & CASUALTY	DISPO	N			
INSURANCE COMPANY	ADV COMPL	ISED AINANT	TOT	AL	
	NMBR	РСТ	NMBR	РСТ	
REASON					
CREDIT REPORTING	1	100	1	100	
TOTAL	1	100	1	100	

VARIABLE ANNUITY LIFE INSURANCE COMPANY	INFORM	D I S P O S I T I O N INFORMATION JRNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ
REASON				
INFORMATION REQUESTED	2	100	2	100
TOTAL	2	100	2	100

VIKING INSURANCE			DIS	POSI	TION					
COMPANY OF WISCONSIN	COMPR STLMN1		CLA SETT		DEL RESO		QUES' OF F.		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON										
PREMIUM & RATING	1	100							1	100
DELAYS					1	100			1	100
SUBROGATION			1	100					1	100
DENIAL OF CLAIM							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

				DI	SPOS		N					
WARNER INSURANCE COMPANY	CLA SETT		DISCIP	RED FOR LINARY TION	QUES OF F.		COMI POSI UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	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	25	1	25			1	25	1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER					1	33	1	33	1	33	3	100
TOTAL	1	13	1	13	1	13	3	38	2	25	8	100

WASATCH CREST MUTUAL INSURANCE CO.		JCY /RSTRD	CLA SETT		COMI POSI UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
REFUSAL TO INSURE	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	100			2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	25	2	50	1	25	4	100

WASHINGTON CASUALTY COMPANY	CONT PROVISIO	DISPOSITIO N CONTRACT PROVISION/LEGAL ISSUE				
	NMBR	РСТ	NMBR	РСТ		
REASON						
PREMIUM & RATING	1	100	1	100		
TOTAL	1	100	1	100		

	D					
WASHINGTON NATIONAL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

WAUSAU BUSINESS INSURANCE	DISP IO			
COMPANY	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

WAUSAU GENERAL INSURANCE COMPANY	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

WAUSAU UNDERWRITERS INSURANCE		OSIT N		
COMPANY	QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	D					
WAWANESA GENERAL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

WEST AMERICAN	D	1				
INSURANCE COMPANY	ADV COMPL		COMI POSI UPH	ΓΙΟΝ	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

WEST COAST LIFE INSURANCE COMPANY	DI SPOSIT ION COMPANY POSITION UPHELD NMBR PCT N		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

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

WESTERN PROTECTORS INSURANCE COMPANY			COMPROMISED STLMNT/RSLTN		D I S P O REFUND		SITI ON CLAIM SETTLED WITHDRA		TICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
PREMIUM & RATING			1	50					
REFUSAL TO INSURE	1	100							
NONRENEWAL							1	50	
UNSATISFACTORY SETTLEMENT/OFFER					1	100			
POST CLAIM UNDERWRITING									
DENIAL OF CLAIM	1	50							
TOTAL	2	22	1	11	1	11	1	11	

		D	ISPOS	ITIO	N			
WESTERN PROTECTORS INSURANCE COMPANY		NEWAL TICE INDED	QUES OF F.		COMPA COMPI	ANY IN JANCE	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING					1	50	2	100
REFUSAL TO INSURE							1	100
NONRENEWAL	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
POST CLAIM UNDERWRITING			1	100			1	100
DENIAL OF CLAIM			1	50			2	100
TOTAL	1	11	2	22	1	11	9	100

WESTERN RESERVE		DISPOSITION						
LIFE ASSURANCE CO. OF OHIO	PROVISIC	RACT DN/LEGAL UE	COMI POSI UPH	ΓΙΟΝ	N JURISD	-	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
AGENT HANDLING					1	100	1	100
MISREPRESENTATION	1	50	1	50			2	100
TOTAL	1	33	1	33	1	33	3	100

WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	O N	OSITI N O ICTION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
MISREPRESENTATION	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION											
WESTPORT INSURANCE CORPORATION	POL ISSUED		ADV COMPL	ISED AINANT	CLA REOP		QUES OF F.		POSIT	COMPANY POSITION UPHELD		AL
	NMBR	РСТ	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
ENDORSEMENT/RIDER			1	100							1	100
DENIAL OF CLAIM							3	100			3	100
OTHER: CLAIM HANDLING					1	100					1	100
TOTAL	1	14	1	14	1	14	3	43	1	14	7	100

WILLAMETTE DENTAL INSURANCE, INC.	CLA SETT		PROVISIO	TRACT DN/LEGAL SUE	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REAS ON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
ACCESS TO CARE	2	100			2	100
TOTAL	3	75	1	25	4	100

WINDSOR		DISPOSITIO N												
INSURANCE COMPANY		OMISED F/RSLTN	COVE EXTE	CLAIM QUESTION SETTLED OF FACT			COMH POSIT UPHI	TION	RECO	VERY	тот	AL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON														
PREMIUM & RATING	1	50					1	50					2	100
DELAYS					1	33	1	33	1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER											2	100	2	100
DENIAL OF CLAIM			1	100									1	100
TOTAL	1	13	1	13	1	13	2	25	1	13	2	25	8	100

	D]						
WOODMEN OF THE WORLD	COMPR STLMN	OMISED I/RSLTN	REFU	J ND	тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
MISREPRESENTATION	1	100			1	100	
PREMIUM REFUNDED			1	100	1	100	
TOTAL	1	50	1	50	2	100	

					DISP	OSITIC) N					
WORKMEN'S AUTO INSURANCE COMPANY	POL ISSUED	-	ADV COMPL	ISED AINANT	COMPR STLMN				COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
PREMIUM & RATING					2	22	3	33				
CANCELLATION	2	50										
DELAYS			1	4								
ENDORSEMENT/RIDER												
AGENT HANDLING			1	50								
FAILURE TO PLACE									1	100		
MISAPPROPRIATION OF PREMIUM					1	100						
UNSATISFACTORY SETTLEMENT/OFFER			1	6	1	6					2	13
SUBROGATION					1	100						
DENIAL OF CLAIM			1	13	1	13						
OTHER: CLAIM HANDLING			1	25	1	25						
PREMIUM NOTICE/BILLING	1	14	1	14			1	14				
INFORMATION REQUESTED												
PREMIUM REFUNDED												
TOTAL	3	4	6	7	7	8	4	5	1	1	2	2

					DI	SPOSITIO	N			
WORKMEN'S AUTO INSURANCE COMPANY			CLAIM NO ACTION SETTLED REQUESTED/REQUIRED					/IATION /EXPANDED	DEL RESO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR PCT		NMBR	РСТ
REASON										
PREMIUM & RATING										
CANCELLATION										
DELAYS	1	4	7	26					5	19
ENDORSEMENT/RIDER							1	100		
AGENT HANDLING										
FAILURE TO PLACE										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER			2	13						
SUBROGATION										
DENIAL OF CLAIM			2	25					1	13
OTHER: CLAIM HANDLING	1	25								
PREMIUM NOTICE/BILLING					1	14				
INFORMATION REQUESTED							3	100		
PREMIUM REFUNDED										
TOTAL	2	2	11	13	1	1	4	5	6	7

					DISPO	DS IT	ION			
WORKMEN'S AUTO INSURANCE COMPANY	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGA ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	11					1	11		
CANCELLATION					1	25				
DELAYS			1	4	2	7				
ENDORSEMENT/RIDER										
AGENT HANDLING										
FAILURE TO PLACE										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER					5	31				
SUBROGATION										
DENIAL OF CLAIM					2	25				
OTHER: CLAIM HANDLING									1	25
PREMIUM NOTICE/BILLING	2	29								
INFORMATION REQUESTED										
PREMIUM REFUNDED										
TOTAL	3	4	1	1	10	12	1	1	1	1

			DIS	SPOSI	IT ION	N				
WORKMEN'S AUTO INSURANCE COMPANY		COMPANY IN COMPLIANCE		PANY FION ELD	RECO	VERY	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1	11			1	11			9	100
CANCELLATION			1	25					4	100
DELAYS	2	7	3	11	5	19			27	100
ENDORSEMENT/RIDER									1	100
AGENT HANDLING							1	50	2	100
FAILURE TO PLACE									1	100
MISAPPROPRIATION OF PREMIUM									1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	19	2	13			16	100
SUBROGATION									1	100
DENIAL OF CLAIM	1	13							8	100
OTHER: CLAIM HANDLING									4	100
PREMIUM NOTICE/BILLING			1	14					7	100
INFORMATION REQUESTED									3	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	4	5	9	11	8	9	1	1	85	100

	DISPOSITIO N											
ZURICH AMERICAN INSURANCE COMPANY	CLAIM REOPENED		CLA SETT		INFORN FURNISHED		DELAY RESOLVED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N												
DELAYS	1	17	1	17	1	17	2	33				
UNSATISFACTORY SETTLEMENT/OFFER			1	33								
DENIAL OF CLAIM												
TOTAL	1	10	2	20	1	10	2	20				

ZURICH AMERICAN INSURANCE COMPANY	QUESTION OF FACT			RACT DN/LEGAL UE	COMI POSIT UPH	LION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DELAYS			1	17			6	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33			1	33	3	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	2	20	1	10	1	10	10	100

	DISP IO				
ZURICH LIFE INSURANCE COMPANY OF AMERICA	DEI RESO		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	