



# **2002 Oregon Complaint Report Part II**

*Total complaints closed  
in 2002*

**Oregon Insurance Division  
Consumer Protection Section  
PO Box 14480  
Salem, OR 97309-0405  
Telephone: (503) 947-7984**



# **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

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.

**Table 1**

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

**Table 2**

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

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

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

<sup>3</sup> The insurance company's settlement/offer was upheld by the Insurance Division.

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	5	1	54	15	20	6			35	10
<b>REFUSAL TO INSURE</b>	16	17	14	15	2	2				
<b>CANCELLATION</b>	25	11	29	13	5	2			15	7
<b>NONRENEWAL</b>	25	17	16	11	3	2			1	1
<b>CREDIT REPORTING</b>			48	100						
<b>DELAYS</b>	6	1	27	4	19	3	11	2	2	0
<b>FORCED PLACEMENT</b>									1	50
<b>AUDIT DISPUTE</b>										
<b>UNFAIR DISCRIMINATION</b>										
<b>RATE CLASSIFICATION</b>			1	33						
<b>RECISSION</b>			1	6						
<b>ENDORSEMENT/RIDER</b>			5	22	1	4			1	4
<b>GROUP CONVERSION</b>	1	11	3	33						
<b>CONTINUATION OF BENEFITS</b>	1	11								
<b>OTHER: UNDERWRITING</b>			6	26	2	9				
<b>MISLEADING ADVERTISING</b>	1	11	1	11					1	11
<b>CHURNING</b>										
<b>REPLACEMENT</b>					1	20				
<b>AGENT HANDLING</b>			5	11	6	13			5	11
<b>FAILURE TO PLACE</b>			1	25					1	25
<b>MISREPRESENTATION</b>	1	2	2	5	5	11			4	9
<b>POLICY DELIVERY</b>	2	14							3	21
<b>MISAPPROPRIATION OF PREMIUM</b>					1	17			1	17
<b>TWISTING</b>										
<b>HIGH PRESSURE TACTICS</b>					1	17			1	17
<b>FRAUD/FORGERY</b>										
<b>OTHER:MRKTING &amp; SALES</b>			1	17						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			66	7	61	6				
<b>MEDICAL NECESSITY</b>			7	11	1	2				
<b>POST CLAIM UNDERWRITING</b>	1	6	4	24	2	12				
<b>SUBROGATION</b>					3	15				
<b>DENIAL OF CLAIM</b>			47	5	30	3	1	0	2	0
<b>USUAL, CUSTOMARY, REASONABLE</b>			3	13	2	9	1	4		

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>					11	3				
<b>REFUSAL TO INSURE</b>					1	1				
<b>CANCELLATION</b>			2	1	11	5			4	2
<b>NONRENEWAL</b>			1	1	15	10				
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>			10	2	5	1	9	1		
<b>FORCED PLACEMENT</b>										
<b>AUDIT DISPUTE</b>										
<b>UNFAIR DISCRIMINATION</b>										
<b>RATE CLASSIFICATION</b>										
<b>RECISSION</b>										
<b>ENDORSEMENT/RIDER</b>										
<b>GROUP CONVERSION</b>			1	11						
<b>CONTINUATION OF BENEFITS</b>										
<b>OTHER: UNDERWRITING</b>										
<b>MISLEADING ADVERTISING</b>							1	11		
<b>CHURNING</b>										
<b>REPLACEMENT</b>					1	20				
<b>AGENT HANDLING</b>										
<b>FAILURE TO PLACE</b>			1	25						
<b>MISREPRESENTATION</b>					1	2				
<b>POLICY DELIVERY</b>										
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>TWISTING</b>										
<b>HIGH PRESSURE TACTICS</b>										
<b>FRAUD/FORGERY</b>										
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	0	2	0	54	5	19	2		
<b>MEDICAL NECESSITY</b>			2	3						
<b>POST CLAIM UNDERWRITING</b>					1	6				
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>			17	2	32	3	21	2		
<b>USUAL, CUSTOMARY, REASONABLE</b>					1	4				

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							3	1	1	0
<b>REFUSAL TO INSURE</b>							1	1	1	1
<b>CANCELLATION</b>			1	0			1	0		
<b>NONRENEWAL</b>	1	1					2	1		
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>			219	34	2	0	1	0	1	0
<b>FORCED PLACEMENT</b>										
<b>AUDIT DISPUTE</b>										
<b>UNFAIR DISCRIMINATION</b>										
<b>RATE CLASSIFICATION</b>									1	33
<b>RECISSION</b>										
<b>ENDORSEMENT/RIDER</b>										
<b>GROUP CONVERSION</b>										
<b>CONTINUATION OF BENEFITS</b>										
<b>OTHER: UNDERWRITING</b>							1	4		
<b>MISLEADING ADVERTISING</b>							1	11		
<b>CHURNING</b>										
<b>REPLACEMENT</b>										
<b>AGENT HANDLING</b>					1	2	3	6		
<b>FAILURE TO PLACE</b>										
<b>MISREPRESENTATION</b>									1	2
<b>POLICY DELIVERY</b>			1	7						
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>TWISTING</b>										
<b>HIGH PRESSURE TACTICS</b>										
<b>FRAUD/FORGERY</b>					1	33				
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			163	16	1	0	4	0	2	0
<b>MEDICAL NECESSITY</b>			16	26			2	3		
<b>POST CLAIM UNDERWRITING</b>										
<b>SUBROGATION</b>			1	5						
<b>DENIAL OF CLAIM</b>			166	17	4	0	3	0	3	0
<b>USUAL, CUSTOMARY, REASONABLE</b>			4	17						

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	ADVERTISING		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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)



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING					10	3			4	1
REFUSAL TO INSURE									3	3
CANCELLATION					1	0			1	0
NONRENEWAL	8	5								
CREDIT REPORTING										
DELAYS							1	0	24	4
FORCED PLACEMENT										
AUDIT DISPUTE										
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING									1	4
MISLEADING ADVERTISING									1	11
CHURNING										
REPLACEMENT									1	20
AGENT HANDLING					2	4			6	13
FAILURE TO PLACE										
MISREPRESENTATION									4	9
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM									3	50
TWISTING										
HIGH PRESSURE TACTICS									2	33
FRAUD/FORGERY									1	33
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER							2	0	12	1
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION									1	5
DENIAL OF CLAIM							4	0	8	1
USUAL, CUSTOMARY, REASONABLE									1	4

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION										TOTAL	
	ENDORSEMENT PROCESSED		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING	1	0	4	1	22	6	3	1			353	100
REFUSAL TO INSURE			1	1			1	1			94	100
CANCELLATION			2	1	1	0					228	100
NONRENEWAL							1	1			147	100
CREDIT REPORTING											48	100
DELAYS			15	2	45	7	4	1	1	0	639	100
FORCED PLACEMENT											2	100
AUDIT DISPUTE											3	100
UNFAIR DISCRIMINATION											2	100
RATE CLASSIFICATION											3	100
RECISSION											18	100
ENDORSEMENT/RIDER	1	4									23	100
GROUP CONVERSION			1	11			2	22			9	100
CONTINUATION OF BENEFITS											9	100
OTHER: UNDERWRITING							1	4	2	9	23	100
MISLEADING ADVERTISING											9	100
CHURNING					1	100					1	100
REPLACEMENT											5	100
AGENT HANDLING			1	2					1	2	47	100
FAILURE TO PLACE											4	100
MISREPRESENTATION			1	2			2	5			44	100
POLICY DELIVERY											14	100
MISAPPROPRIATION OF PREMIUM											6	100
TWISTING											1	100
HIGH PRESSURE TACTICS											6	100
FRAUD/FORGERY							1	33			3	100
OTHER:MRKTNG & SALES			3	50							6	100
UNSATISFACTORY SETTLEMENT/OFFER			10	1	90	9	3	0	1	0	991	100
MEDICAL NECESSITY			2	3	2	3					61	100
POST CLAIM UNDERWRITING											17	100
SUBROGATION					2	10			1	5	20	100
DENIAL OF CLAIM			19	2	18	2	5	1			966	100
USUAL, CUSTOMARY, REASONABLE			1	4							23	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>COORDINATION OF BENEFITS</b>			2	7						
<b>PCP REFERRALS</b>			2	9	2	9				
<b>UTILIZATION REVIEW</b>			4	21						
<b>EXPERIMENTAL</b>					2	11				
<b>ASSIGNMENT OF BENEFITS</b>										
<b>COST CONTAINMENT</b>			3	10	3	10				
<b>OTHER: CLAIM HANDLING</b>			14	12	11	9	4	3	1	1
<b>PREMIUM NOTICE/BILLING</b>	5	4	8	6	8	6			12	10
<b>CASH VALUE</b>	1	3	1	3	4	11	2	5	8	21
<b>ACCELERATED BENEFITS</b>									1	100
<b>DELAYS/NO RESPONSE</b>	3	17	1	6	2	11			2	11
<b>INFORMATION REQUESTED</b>	1	1	6	6	1	1				
<b>PREMIUM REFUNDED</b>			2	2	4	4			53	54
<b>NONFORFEITURE</b>										
<b>PAYMENT NOT CREDITED</b>			1	13	1	13				
<b>COVERAGE QUESTION</b>	2	7	4	14	2	7				
<b>ACCESS TO CARE</b>			1	5	1	5				
<b>QUALITY OF CARE</b>			1	17	1	17				
<b>COMPANY/AGENT DISPUTE</b>					1	20				
<b>ABUSIVE SERVICE</b>			4	27						
<b>OTHER: POLICYHOLDER SERVICE</b>			2	10	3	15				
<b>TOTAL</b>	96	2	397	9	211	5	19	0	150	3

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>COORDINATION OF BENEFITS</b>							2	7		
<b>PCP REFERRALS</b>							1	4		
<b>UTILIZATION REVIEW</b>							2	11		
<b>EXPERIMENTAL</b>										
<b>ASSIGNMENT OF BENEFITS</b>										
<b>COST CONTAINMENT</b>			2	7						
<b>OTHER: CLAIM HANDLING</b>					6	5	5	4		
<b>PREMIUM NOTICE/BILLING</b>					4	3				
<b>CASH VALUE</b>					3	8				
<b>ACCELERATED BENEFITS</b>										
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>					1	1				
<b>PREMIUM REFUNDED</b>					4	4				
<b>NONFORFEITURE</b>										
<b>PAYMENT NOT CREDITED</b>					1	13				
<b>COVERAGE QUESTION</b>			2	7	1	3				
<b>ACCESS TO CARE</b>										
<b>QUALITY OF CARE</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>			1	7						
<b>OTHER: POLICYHOLDER SERVICE</b>					1	5				
<b>TOTAL</b>	2	0	41	1	154	3	60	1	4	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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		
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>629</b>	<b>14</b>	<b>9</b>	<b>0</b>	<b>36</b>	<b>1</b>	<b>10</b>	<b>0</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ADVERTISING		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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				
<b>TOTAL</b>	1	0	6	0	310	7	131	3	4	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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				
<b>TOTAL</b>	8	0	1	0	30	1	7	0	81	2



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>COORDINATION OF BENEFITS</b>					3	10	2	7	4	13
<b>PCP REFERRALS</b>	2	9					2	9	4	17
<b>UTILIZATION REVIEW</b>	4	21					1	5	1	5
<b>EXPERIMENTAL</b>	2	11			1	6	1	6	8	44
<b>ASSIGNMENT OF BENEFITS</b>										
<b>COST CONTAINMENT</b>	2	7					3	10	4	13
<b>OTHER: CLAIM HANDLING</b>	13	11			5	4	6	5	32	26
<b>PREMIUM NOTICE/BILLING</b>	4	3	1	1	2	2	7	6	24	19
<b>CASH VALUE</b>					3	8			3	8
<b>ACCELERATED BENEFITS</b>										
<b>DELAYS/NO RESPONSE</b>							2	11	1	6
<b>INFORMATION REQUESTED</b>	1	1			2	2	3	3	6	6
<b>PREMIUM REFUNDED</b>							4	4	17	17
<b>NONFORFEITURE</b>							2	50	1	25
<b>PAYMENT NOT CREDITED</b>	1	13								
<b>COVERAGE QUESTION</b>							2	7	7	24
<b>ACCESS TO CARE</b>	1	5			1	5	1	5	4	20
<b>QUALITY OF CARE</b>	1	17			1	17			1	17
<b>COMPANY/AGENT DISPUTE</b>	1	20			1	20	1	20		
<b>ABUSIVE SERVICE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>	2	10							6	30
<b>TOTAL</b>	558	12	8	0	134	3	204	4	945	21

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION										TOTAL	
	ENDORSEMENT PROCESSED		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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
<b>TOTAL</b>	2	0	82	2	190	4	24	1	11	0	4556	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FIRE	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
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

FIRE	DISPOSITION							
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
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

FIRE	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FARMOWNERS MULT PERIL	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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				
<b>TOTAL</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>12</b>	<b>2</b>	<b>12</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>6</b>

FARMOWNERS MULT PERIL	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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
<b>TOTAL</b>	<b>2</b>	<b>12</b>	<b>2</b>	<b>12</b>	<b>5</b>	<b>29</b>	<b>1</b>	<b>6</b>	<b>17</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
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						
<b>TOTAL</b>	19	5	49	12	13	3	2	0	16	4	6	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		NONRENEWAL UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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										
<b>TOTAL</b>	17	4	2	0	1	0	33	8	3	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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										
<b>TOTAL</b>	18	4	9	2	2	0	1	0	2	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION											
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
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
<b>TOTAL</b>	<b>5</b>	<b>1</b>	<b>43</b>	<b>10</b>	<b>1</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>24</b>	<b>6</b>	<b>122</b>	<b>29</b>



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION						TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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
<b>TOTAL</b>	<b>3</b>	<b>1</b>	<b>18</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>418</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL MULT PERIL	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	20						
<b>REFUSAL TO INSURE</b>	1	100								
<b>CANCELLATION</b>	2	33								
<b>NONRENEWAL</b>	2	18								
<b>DELAYS</b>			3	14	3	14				
<b>AUDIT DISPUTE</b>										
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>										
<b>POLICY DELIVERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	8			1	8
<b>DENIAL OF CLAIM</b>					2	8			2	8
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>							2	67		
<b>COVERAGE QUESTION</b>									1	100
<b>TOTAL</b>	5	5	4	4	6	6	2	2	4	4

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL MULT PERIL	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	20
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>	1	17			1	17				
<b>NONRENEWAL</b>	2	18								
<b>DELAYS</b>							3	14		
<b>AUDIT DISPUTE</b>										
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>										
<b>POLICY DELIVERY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	8	1	8					1	8
<b>DENIAL OF CLAIM</b>										
<b>OTHER: CLAIM HANDLING</b>	1	50								
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>									1	50
<b>PREMIUM REFUNDED</b>	1	33								
<b>COVERAGE QUESTION</b>										
<b>TOTAL</b>	6	6	1	1	1	1	3	3	4	4

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL MULT PERIL	DISPOSITION									
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	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										
<b>TOTAL</b>	<b>5</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>23</b>	<b>24</b>	<b>4</b>	<b>4</b>	<b>15</b>	<b>15</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL MULT PERIL	DISPOSITION						TOTAL	
	NO JURISDICTION		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	20	1	20			5	100
<b>REFUSAL TO INSURE</b>							1	100
<b>CANCELLATION</b>							6	100
<b>NONRENEWAL</b>							11	100
<b>DELAYS</b>	1	5	2	10			21	100
<b>AUDIT DISPUTE</b>							2	100
<b>OTHER: UNDERWRITING</b>					1	100	1	100
<b>AGENT HANDLING</b>							3	100
<b>POLICY DELIVERY</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	8	3	25			12	100
<b>DENIAL OF CLAIM</b>			2	8			24	100
<b>OTHER: CLAIM HANDLING</b>							2	100
<b>PREMIUM NOTICE/BILLING</b>							2	100
<b>INFORMATION REQUESTED</b>							2	100
<b>PREMIUM REFUNDED</b>							3	100
<b>COVERAGE QUESTION</b>							1	100
<b>TOTAL</b>	3	3	8	8	1	1	97	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OCEAN MARINE	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>ENDORSEMENT/RIDER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

INLAND MARINE	DISPOSITION								
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>R E A S O N</b>									
<b>PREMIUM &amp; RATING</b>					1	50			
<b>CANCELLATION</b>	1	100							
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	25				1	25
<b>DENIAL OF CLAIM</b>									
<b>TOTAL</b>	1	10	1	10	1	10	1	10	

INLAND MARINE	DISPOSITION								TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	1	50							2	100
<b>CANCELLATION</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	25	1	25	4	100
<b>DENIAL OF CLAIM</b>			2	67			1	33	3	100
<b>TOTAL</b>	1	10	2	20	1	10	2	20	10	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

MEDICAL MALPRACT	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

WORKERS COMP	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	2	67	1	33						
<b>CANCELLATION</b>	1	50								
<b>NONRENEWAL</b>										
<b>DELAYS</b>					1	50			1	50
<b>AUDIT DISPUTE</b>										
<b>RATE CLASSIFICATION</b>										
<b>OTHER: UNDERWRITING</b>										
<b>MISLEADING ADVERTISING</b>										
<b>DENIAL OF CLAIM</b>	1	50								
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>							1	50		
<b>TOTAL</b>	4	20	1	5	1	5	1	5	1	5

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

WORKERS COMP	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>							3	100
<b>CANCELLATION</b>			1	50			2	100
<b>NONRENEWAL</b>			1	100			1	100
<b>DELAYS</b>							2	100
<b>AUDIT DISPUTE</b>							1	100
<b>RATE CLASSIFICATION</b>							1	100
<b>OTHER: UNDERWRITING</b>	1	100					1	100
<b>MISLEADING ADVERTISING</b>							1	100
<b>DENIAL OF CLAIM</b>					1	50	2	100
<b>OTHER: CLAIM HANDLING</b>			1	50			2	100
<b>PREMIUM NOTICE/BILLING</b>			1	100			1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>PREMIUM REFUNDED</b>			1	50			2	100
<b>TOTAL</b>	1	5	5	25	1	5	20	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OTHER LIABILITY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	17			1	17		
<b>CANCELLATION</b>	1	20	1	20						
<b>NONRENEWAL</b>	1	20								
<b>DELAYS</b>									1	8
<b>ENDORSEMENT/RIDER</b>			2	67						
<b>AGENT HANDLING</b>										
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	9	1	9				
<b>DENIAL OF CLAIM</b>			1	5						
<b>OTHER: CLAIM HANDLING</b>									1	50
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>TOTAL</b>	2	3	6	9	1	1	1	1	2	3

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OTHER LIABILITY	DISPOSITION								
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>					1	17			
<b>CANCELLATION</b>									
<b>NONRENEWAL</b>									
<b>DELAYS</b>	5	38					1	8	
<b>ENDORSEMENT/RIDER</b>			1	33					
<b>AGENT HANDLING</b>					1	100			
<b>OTHER:MRKTNG &amp; SALES</b>									
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	9							
<b>DENIAL OF CLAIM</b>									
<b>OTHER: CLAIM HANDLING</b>									
<b>PREMIUM NOTICE/BILLING</b>					1	100			
<b>INFORMATION REQUESTED</b>			2	100					
<b>TOTAL</b>	6	9	3	4	3	4	1	1	

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OTHER LIABILITY	DISPOSITION								TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	17			2	33	6	100
<b>CANCELLATION</b>					1	20	2	40	5	100
<b>NONRENEWAL</b>					1	20	3	60	5	100
<b>DELAYS</b>			1	8			5	38	13	100
<b>ENDORSEMENT/RIDER</b>									3	100
<b>AGENT HANDLING</b>									1	100
<b>OTHER:MRKTNG &amp; SALES</b>							1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	9	4	36			3	27	11	100
<b>DENIAL OF CLAIM</b>	8	40	2	10			9	45	20	100
<b>OTHER: CLAIM HANDLING</b>							1	50	2	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>INFORMATION REQUESTED</b>									2	100
<b>TOTAL</b>	9	13	8	11	2	3	26	37	70	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FIDELITY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	100						
<b>CANCELLATION</b>	2	67								
<b>DELAYS</b>	3	21	2	14					5	36
<b>MISAPPROPRIATION OF PREMIUM</b>					1	100				
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>DENIAL OF CLAIM</b>			1	50						
<b>OTHER: CLAIM HANDLING</b>							1	100		
<b>INFORMATION REQUESTED</b>										
<b>TOTAL</b>	5	19	4	15	1	4	1	4	5	19

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FIDELITY	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>					1	33				
<b>DELAYS</b>			1	7			1	7		
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									2	100
<b>DENIAL OF CLAIM</b>					1	50				
<b>OTHER: CLAIM HANDLING</b>										
<b>INFORMATION REQUESTED</b>	1	50			1	50				
<b>TOTAL</b>	1	4	1	4	3	11	1	4	2	7



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FIDELITY	DISPOSITION				TOTAL	
	NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>					1	100
<b>CANCELLATION</b>					3	100
<b>DELAYS</b>	1	7	1	7	14	100
<b>MISAPPROPRIATION OF PREMIUM</b>					1	100
<b>OTHER:MRKTNG &amp; SALES</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	100
<b>DENIAL OF CLAIM</b>					2	100
<b>OTHER: CLAIM HANDLING</b>					1	100
<b>INFORMATION REQUESTED</b>					2	100
<b>TOTAL</b>	2	7	1	4	27	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

CREDIT	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

CREDIT	DISPOSITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

TITLE	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	100						
<b>OTHER:MRKTNG &amp; SALES</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100		
<b>DENIAL OF CLAIM</b>								
<b>INFORMATION REQUESTED</b>							1	100
<b>PREMIUM REFUNDED</b>	1	50	1	50				
<b>OTHER: POLICYHOLDER SERVICE</b>								
<b>TOTAL</b>	2	22	1	11	1	11	1	11

TITLE	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		NO JURISDICTION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>							1	100
<b>OTHER:MRKTNG &amp; SALES</b>			2	100			2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100
<b>DENIAL OF CLAIM</b>	1	100					1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>PREMIUM REFUNDED</b>							2	100
<b>OTHER: POLICYHOLDER SERVICE</b>					1	100	1	100
<b>TOTAL</b>	1	11	2	22	1	11	9	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
PREMIUM & RATING	1	2	9	21	1	2			1	2
REFUSAL TO INSURE	10	15	10	15	1	2				
CANCELLATION	6	18	1	3	2	6			3	9
DELAYS	3	2	1	1	1	1	1	1		
FORCED PLACEMENT										
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION			1	6						
ENDORSEMENT/RIDER			1	13						
GROUP CONVERSION	1	20	2	40						
CONTINUATION OF BENEFITS	1	17								
OTHER: UNDERWRITING			1	25	1	25				
MISLEADING ADVERTISING			1	20						
REPLACEMENT										
AGENT HANDLING			1	25					1	25
MISREPRESENTATION	1	6	2	11	1	6			1	6
POLICY DELIVERY	2	29							1	14
HIGH PRESSURE TACTICS					1	25				
UNSATISFACTORY SETTLEMENT/OFFER			10	6	4	2				
MEDICAL NECESSITY			7	12	1	2				
SUBROGATION										
DENIAL OF CLAIM			18	4	10	2			1	0
USUAL, CUSTOMARY, REASONABLE			3	14	2	9	1	5		
COORDINATION OF BENEFITS			2	7						
PCP REFERRALS			2	9	2	9				
UTILIZATION REVIEW			1	9						
EXPERIMENTAL					2	11				
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT			3	10	3	10				
OTHER: CLAIM HANDLING			1	13	2	25			1	13
PREMIUM NOTICE/BILLING	2	5	1	3	2	5			3	8
DELAYS/NO RESPONSE	2	25	1	13					1	13
INFORMATION REQUESTED					1	4				
PREMIUM REFUNDED			1	2	1	2			26	52
PAYMENT NOT CREDITED										
COVERAGE QUESTION	2	9	3	14	2	9				

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
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

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION							
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>								
<b>REFUSAL TO INSURE</b>			1	2	1	2		
<b>CANCELLATION</b>			1	3				
<b>DELAYS</b>								
<b>FORCED PLACEMENT</b>								
<b>UNFAIR DISCRIMINATION</b>							1	50
<b>RATE CLASSIFICATION</b>								
<b>RECISSION</b>								
<b>ENDORSEMENT/RIDER</b>								
<b>GROUP CONVERSION</b>								
<b>CONTINUATION OF BENEFITS</b>							1	17
<b>OTHER: UNDERWRITING</b>								
<b>MISLEADING ADVERTISING</b>								
<b>REPLACEMENT</b>								
<b>AGENT HANDLING</b>								
<b>MISREPRESENTATION</b>								
<b>POLICY DELIVERY</b>								
<b>HIGH PRESSURE TACTICS</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>								
<b>MEDICAL NECESSITY</b>			2	3				
<b>SUBROGATION</b>								
<b>DENIAL OF CLAIM</b>	3	1	3	1	3	1		
<b>USUAL, CUSTOMARY, REASONABLE</b>								
<b>COORDINATION OF BENEFITS</b>								
<b>PCP REFERRALS</b>			1	4				
<b>UTILIZATION REVIEW</b>								
<b>EXPERIMENTAL</b>			1	6				
<b>ASSIGNMENT OF BENEFITS</b>								
<b>COST CONTAINMENT</b>								
<b>OTHER: CLAIM HANDLING</b>								
<b>PREMIUM NOTICE/BILLING</b>								
<b>DELAYS/NO RESPONSE</b>								
<b>INFORMATION REQUESTED</b>			2	7				
<b>PREMIUM REFUNDED</b>							1	2
<b>PAYMENT NOT CREDITED</b>								
<b>COVERAGE QUESTION</b>								

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
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)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	2	4	9	11	26	3	7
<b>REFUSAL TO INSURE</b>	3	5			6	9	4	6	23	35
<b>CANCELLATION</b>					2	6	2	6	7	21
<b>DELAYS</b>							3	2	7	5
<b>FORCED PLACEMENT</b>							1	100		
<b>UNFAIR DISCRIMINATION</b>										
<b>RATE CLASSIFICATION</b>									1	100
<b>RECISSION</b>									14	88
<b>ENDORSEMENT/RIDER</b>							1	13	3	38
<b>GROUP CONVERSION</b>					1	20				
<b>CONTINUATION OF BENEFITS</b>							1	17	1	17
<b>OTHER: UNDERWRITING</b>							1	25		
<b>MISLEADING ADVERTISING</b>									1	20
<b>REPLACEMENT</b>							1	33		
<b>AGENT HANDLING</b>										
<b>MISREPRESENTATION</b>	5	28					1	6	2	11
<b>POLICY DELIVERY</b>										
<b>HIGH PRESSURE TACTICS</b>	1	25								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	2			11	6	7	4	32	19
<b>MEDICAL NECESSITY</b>	3	5					4	7	12	20
<b>SUBROGATION</b>									1	100
<b>DENIAL OF CLAIM</b>	13	3			44	11	15	4	87	22
<b>USUAL, CUSTOMARY, REASONABLE</b>					3	14	1	5	4	18
<b>COORDINATION OF BENEFITS</b>					3	10	2	7	4	13
<b>PCP REFERRALS</b>	2	9					2	9	4	17
<b>UTILIZATION REVIEW</b>	1	9							1	9
<b>EXPERIMENTAL</b>	2	11			1	6	1	6	8	44
<b>ASSIGNMENT OF BENEFITS</b>										
<b>COST CONTAINMENT</b>	1	3					3	10	4	14
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>					1	3	4	11	6	16
<b>DELAYS/NO RESPONSE</b>							1	13		
<b>INFORMATION REQUESTED</b>					1	4	1	4	2	7
<b>PREMIUM REFUNDED</b>							3	6	8	16
<b>PAYMENT NOT CREDITED</b>										
<b>COVERAGE QUESTION</b>							2	9	6	27

(Continued)



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH  R E A S O N	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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							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
COVERAGE QUESTION	2	9							22	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>ACCESS TO CARE</b>			1	5	1	5				
<b>QUALITY OF CARE</b>			1	17	1	17				
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>			3	33						
<b>OTHER: POLICYHOLDER SERVICE</b>			1	25						
<b>TOTAL</b>	31	2	89	7	42	3	2	0	39	3

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION							
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>ACCESS TO CARE</b>								
<b>QUALITY OF CARE</b>								
<b>COMPANY/AGENT DISPUTE</b>			1	50				
<b>ABUSIVE SERVICE</b>			1	11				
<b>OTHER: POLICYHOLDER SERVICE</b>								
<b>TOTAL</b>	3	0	13	1	4	0	3	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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				
<b>TOTAL</b>	150	11	28	2	6	0	7	1	28	2

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>ACCESS TO CARE</b>	1	5			1	5	1	5	4	20
<b>QUALITY OF CARE</b>	1	17			1	17			1	17
<b>COMPANY/AGENT DISPUTE</b>					1	50				
<b>ABUSIVE SERVICE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>									1	25
<b>TOTAL</b>	36	3	1	0	80	6	73	6	247	19

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>ACCESS TO CARE</b>	1	5							20	100
<b>QUALITY OF CARE</b>									6	100
<b>COMPANY/AGENT DISPUTE</b>									2	100
<b>ABUSIVE SERVICE</b>									9	100
<b>OTHER: POLICYHOLDER SERVICE</b>	1	25							4	100
<b>TOTAL</b>	44	3	14	1	2	0	2	0	1325	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	3	1	33	15	13	6			24	11
<b>REFUSAL TO INSURE</b>	2	18	1	9	1	9				
<b>CANCELLATION</b>	14	12	11	9	3	3			5	4
<b>NONRENEWAL</b>	6	13	6	13	1	2				
<b>CREDIT REPORTING</b>			36	100						
<b>DELAYS</b>			17	5	8	2	8	2		
<b>ENDORSEMENT/RIDER</b>									1	17
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>			2	13	3	20			1	7
<b>FAILURE TO PLACE</b>										
<b>MISREPRESENTATION</b>										
<b>POLICY DELIVERY</b>										
<b>MISAPPROPRIATION OF PREMIUM</b>					1	20				
<b>FRAUD/FORGERY</b>										
<b>OTHER:MRKTNG &amp; SALES</b>			1	50						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			47	7	49	7				
<b>MEDICAL NECESSITY</b>										
<b>POST CLAIM UNDERWRITING</b>			2	18	1	9				
<b>SUBROGATION</b>					3	16				
<b>DENIAL OF CLAIM</b>			21	6	12	3	1	0		
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>UTILIZATION REVIEW</b>			3	38						
<b>COST CONTAINMENT</b>										
<b>OTHER: CLAIM HANDLING</b>			10	13	6	8	2	3		
<b>PREMIUM NOTICE/BILLING</b>	1	2	5	9	5	9			6	11
<b>DELAYS/NO RESPONSE</b>	1	33								
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>			1	6	1	6			7	44
<b>PAYMENT NOT CREDITED</b>					1	33				
<b>COVERAGE QUESTION</b>										
<b>COMPANY/AGENT DISPUTE</b>					1	100				
<b>OTHER: POLICYHOLDER SERVICE</b>			1	9	2	18				
<b>TOTAL</b>	27	1	197	10	111	5	11	1	44	2



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION							
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
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				
COMPANY/AGENT DISPUTE								
OTHER: POLICYHOLDER SERVICE					1	9		
<b>TOTAL</b>	<b>2</b>	<b>0</b>	<b>19</b>	<b>1</b>	<b>85</b>	<b>4</b>	<b>33</b>	<b>2</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION							
	CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>							3	1
<b>REFUSAL TO INSURE</b>								
<b>CANCELLATION</b>	1	1	1	1				
<b>NONRENEWAL</b>								
<b>CREDIT REPORTING</b>								
<b>DELAYS</b>			96	29	1	0		
<b>ENDORSEMENT/RIDER</b>								
<b>OTHER: UNDERWRITING</b>							1	14
<b>AGENT HANDLING</b>							1	7
<b>FAILURE TO PLACE</b>								
<b>MISREPRESENTATION</b>								
<b>POLICY DELIVERY</b>								
<b>MISAPPROPRIATION OF PREMIUM</b>								
<b>FRAUD/FORGERY</b>								
<b>OTHER:MRKTNG &amp; SALES</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			85	13	1	0	3	0
<b>MEDICAL NECESSITY</b>								
<b>POST CLAIM UNDERWRITING</b>								
<b>SUBROGATION</b>			1	5				
<b>DENIAL OF CLAIM</b>			25	7	1	0		
<b>USUAL, CUSTOMARY, REASONABLE</b>								
<b>UTILIZATION REVIEW</b>								
<b>COST CONTAINMENT</b>								
<b>OTHER: CLAIM HANDLING</b>			3	4			1	1
<b>PREMIUM NOTICE/BILLING</b>							1	2
<b>DELAYS/NO RESPONSE</b>								
<b>INFORMATION REQUESTED</b>								
<b>PREMIUM REFUNDED</b>								
<b>PAYMENT NOT CREDITED</b>								
<b>COVERAGE QUESTION</b>								
<b>COMPANY/AGENT DISPUTE</b>								
<b>OTHER: POLICYHOLDER SERVICE</b>							1	9
<b>TOTAL</b>	1	0	211	10	3	0	11	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION							
	REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
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		
<b>TOTAL</b>	<b>4</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>52</b>	<b>3</b>	<b>67</b>	<b>3</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>					7	3	3	1	13	6
<b>REFUSAL TO INSURE</b>									1	9
<b>CANCELLATION</b>	1	1			1	1	1	1	8	7
<b>NONRENEWAL</b>	1	2	3	6					2	4
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>							14	4	22	7
<b>ENDORSEMENT/RIDER</b>										
<b>OTHER: UNDERWRITING</b>							1	14		
<b>AGENT HANDLING</b>							1	7	4	27
<b>FAILURE TO PLACE</b>										
<b>MISREPRESENTATION</b>									2	67
<b>POLICY DELIVERY</b>									1	50
<b>MISAPPROPRIATION OF PREMIUM</b>							3	60	1	20
<b>FRAUD/FORGERY</b>							1	100		
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							7	1	172	26
<b>MEDICAL NECESSITY</b>										
<b>POST CLAIM UNDERWRITING</b>									4	36
<b>SUBROGATION</b>							1	5	2	11
<b>DENIAL OF CLAIM</b>							3	1	144	40
<b>USUAL, CUSTOMARY, REASONABLE</b>							1	100		
<b>UTILIZATION REVIEW</b>							1	13	3	38
<b>COST CONTAINMENT</b>									1	100
<b>OTHER: CLAIM HANDLING</b>									9	11
<b>PREMIUM NOTICE/BILLING</b>					9	17			4	7
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>									1	33
<b>COVERAGE QUESTION</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>									1	9
<b>TOTAL</b>	2	0	3	0	17	1	37	2	395	19

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	4	2			17	8	55	25	1	0
<b>REFUSAL TO INSURE</b>			1	9			4	36		
<b>CANCELLATION</b>					9	8	55	47		
<b>NONRENEWAL</b>					8	17	13	27		
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>					21	6	36	11		
<b>ENDORSEMENT/RIDER</b>							3	50		
<b>OTHER: UNDERWRITING</b>					2	29	1	14		
<b>AGENT HANDLING</b>					1	7	1	7		
<b>FAILURE TO PLACE</b>										
<b>MISREPRESENTATION</b>										
<b>POLICY DELIVERY</b>										
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>FRAUD/FORGERY</b>										
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			5	1	10	2	126	19		
<b>MEDICAL NECESSITY</b>							1	100		
<b>POST CLAIM UNDERWRITING</b>	1	9					2	18		
<b>SUBROGATION</b>							6	32		
<b>DENIAL OF CLAIM</b>			6	2	9	3	85	24		
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>UTILIZATION REVIEW</b>					1	13				
<b>COST CONTAINMENT</b>										
<b>OTHER: CLAIM HANDLING</b>			5	6	5	6	24	30		
<b>PREMIUM NOTICE/BILLING</b>	1	2			2	4	11	20		
<b>DELAYS/NO RESPONSE</b>					1	33	1	33		
<b>INFORMATION REQUESTED</b>					1	11	1	11		
<b>PREMIUM REFUNDED</b>					1	6	5	31		
<b>PAYMENT NOT CREDITED</b>										
<b>COVERAGE QUESTION</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>							3	27		
<b>TOTAL</b>	6	0	17	1	88	4	433	21	1	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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
<b>TOTAL</b>	<b>13</b>	<b>1</b>	<b>135</b>	<b>7</b>	<b>10</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>2043</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	11								
<b>REFUSAL TO INSURE</b>	1	100										
<b>CANCELLATION</b>			1	20			1	20				
<b>NONRENEWAL</b>												
<b>DELAYS</b>			1	3	2	6			2	6		
<b>ENDORSEMENT/RIDER</b>			1	50								
<b>OTHER: UNDERWRITING</b>			1	100								
<b>AGENT HANDLING</b>			1	50								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			4	12	2	6					3	9
<b>DENIAL OF CLAIM</b>			2	7	1	3					3	10
<b>OTHER: CLAIM HANDLING</b>					2	40						
<b>PREMIUM NOTICE/BILLING</b>							1	50				
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>							1	50				
<b>TOTAL</b>	1	1	12	9	7	6	3	2	2	2	6	5

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION									
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									3	33
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>	1	3	8	26					1	3
<b>ENDORSEMENT/RIDER</b>										
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>					1	50				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	9						
<b>DENIAL OF CLAIM</b>	1	3							1	3
<b>OTHER: CLAIM HANDLING</b>					1	20				
<b>PREMIUM NOTICE/BILLING</b>							1	50		
<b>INFORMATION REQUESTED</b>									2	100
<b>PREMIUM REFUNDED</b>										
<b>TOTAL</b>	2	2	11	9	2	2	1	1	7	6



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION											
	DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	11									3	33
<b>REFUSAL TO INSURE</b>												
<b>CANCELLATION</b>							1	20			2	40
<b>NONRENEWAL</b>			1	50							1	50
<b>DELAYS</b>	6	19			1	3	2	6	1	3	3	10
<b>ENDORSEMENT/RIDER</b>												
<b>OTHER: UNDERWRITING</b>												
<b>AGENT HANDLING</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	3					8	24	1	3	7	21
<b>DENIAL OF CLAIM</b>							16	53			5	17
<b>OTHER: CLAIM HANDLING</b>							1	20				
<b>PREMIUM NOTICE/BILLING</b>												
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>											1	50
<b>TOTAL</b>	8	6	1	1	1	1	28	22	2	2	22	17

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION								TOTAL	
	ENDORSEMENT PROCESSED		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	11			9	100
<b>REFUSAL TO INSURE</b>									1	100
<b>CANCELLATION</b>									5	100
<b>NONRENEWAL</b>									2	100
<b>DELAYS</b>			1	3	1	3	1	3	31	100
<b>ENDORSEMENT/RIDER</b>	1	50							2	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>AGENT HANDLING</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					4	12			33	100
<b>DENIAL OF CLAIM</b>							1	3	30	100
<b>OTHER: CLAIM HANDLING</b>					1	20			5	100
<b>PREMIUM NOTICE/BILLING</b>									2	100
<b>INFORMATION REQUESTED</b>									2	100
<b>PREMIUM REFUNDED</b>									2	100
<b>TOTAL</b>	1	1	1	1	7	6	2	2	127	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	1	7	1	7	2	13			3	20
<b>REFUSAL TO INSURE</b>	2	40								
<b>CANCELLATION</b>										
<b>DELAYS</b>	1	5							1	5
<b>RATE CLASSIFICATION</b>			1	100						
<b>RECISSION</b>										
<b>GROUP CONVERSION</b>			1	25						
<b>CONTINUATION OF BENEFITS</b>										
<b>OTHER: UNDERWRITING</b>			3	60						
<b>MISLEADING ADVERTISING</b>										
<b>CHURNING</b>										
<b>AGENT HANDLING</b>			1	13	1	13			2	25
<b>MISREPRESENTATION</b>					3	33			2	22
<b>POLICY DELIVERY</b>									2	67
<b>TWISTING</b>										
<b>FRAUD/FORGERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>DENIAL OF CLAIM</b>			2	10					1	5
<b>ASSIGNMENT OF BENEFITS</b>										
<b>PREMIUM NOTICE/BILLING</b>	2	11	2	11	1	6				
<b>CASH VALUE</b>	1	4			4	14	2	7	5	18
<b>DELAYS/NO RESPONSE</b>									1	50
<b>INFORMATION REQUESTED</b>	1	3	6	15						
<b>PREMIUM REFUNDED</b>									8	62
<b>NONFORFEITURE</b>										
<b>PAYMENT NOT CREDITED</b>			1	50						
<b>COVERAGE QUESTION</b>			1	100						
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>			1	25						
<b>TOTAL</b>	8	4	20	9	11	5	2	1	25	11

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	DISPOSITION									
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>DELAYS</b>					11	55				
<b>RATE CLASSIFICATION</b>										
<b>RECISSION</b>										
<b>GROUP CONVERSION</b>										
<b>CONTINUATION OF BENEFITS</b>										
<b>OTHER: UNDERWRITING</b>										
<b>MISLEADING ADVERTISING</b>									1	100
<b>CHURNING</b>										
<b>AGENT HANDLING</b>							1	13		
<b>MISREPRESENTATION</b>										
<b>POLICY DELIVERY</b>										
<b>TWISTING</b>										
<b>FRAUD/FORGERY</b>							1	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	25	1	13				
<b>DENIAL OF CLAIM</b>	1	5	1	5	3	14				
<b>ASSIGNMENT OF BENEFITS</b>					1	100				
<b>PREMIUM NOTICE/BILLING</b>										
<b>CASH VALUE</b>			2	7					1	4
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>									2	15
<b>NONFORFEITURE</b>										
<b>PAYMENT NOT CREDITED</b>										
<b>COVERAGE QUESTION</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>										
<b>TOTAL</b>	1	0	5	2	16	7	2	1	4	2

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	DISPOSITION									
	REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					2	13				
<b>REFUSAL TO INSURE</b>					1	20				
<b>CANCELLATION</b>										
<b>DELAYS</b>			1	5	2	10	2	10		
<b>RATE CLASSIFICATION</b>										
<b>RECISSION</b>										
<b>GROUP CONVERSION</b>										
<b>CONTINUATION OF BENEFITS</b>					2	67				
<b>OTHER: UNDERWRITING</b>										
<b>MISLEADING ADVERTISING</b>										
<b>CHURNING</b>										
<b>AGENT HANDLING</b>					1	13				
<b>MISREPRESENTATION</b>	1	11			1	11				
<b>POLICY DELIVERY</b>					1	33				
<b>TWISTING</b>										
<b>FRAUD/FORGERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	13				
<b>DENIAL OF CLAIM</b>					1	5				
<b>ASSIGNMENT OF BENEFITS</b>										
<b>PREMIUM NOTICE/BILLING</b>					6	33	1	6		
<b>CASH VALUE</b>					8	29				
<b>DELAYS/NO RESPONSE</b>					1	50				
<b>INFORMATION REQUESTED</b>					26	65	1	3		
<b>PREMIUM REFUNDED</b>					1	8				
<b>NONFORFEITURE</b>									1	25
<b>PAYMENT NOT CREDITED</b>										
<b>COVERAGE QUESTION</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>					3	75				
<b>TOTAL</b>	1	0	1	0	57	25	4	2	1	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	DISPOSITION									
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
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										
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>12</b>	<b>5</b>	<b>5</b>	<b>2</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE REASON	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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
<b>TOTAL</b>	<b>32</b>	<b>14</b>	<b>9</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>228</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ANNUITIES	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
<b>PREMIUM &amp; RATING</b>												
<b>CANCELLATION</b>			2	100								
<b>DELAYS</b>											2	33
<b>MISLEADING ADVERTISING</b>	1	100										
<b>REPLACEMENT</b>					1	50						
<b>AGENT HANDLING</b>					2	22	1	11				
<b>MISREPRESENTATION</b>							1	8	1	8		
<b>HIGH PRESSURE TACTICS</b>							1	50				
<b>FRAUD/FORGERY</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	25						
<b>CASH VALUE</b>			1	10			3	30	1	10		
<b>ACCELERATED BENEFITS</b>							1	100				
<b>DELAYS/NO RESPONSE</b>					2	50					1	25
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>												
<b>ABUSIVE SERVICE</b>											1	50
<b>TOTAL</b>	1	2	3	5	6	10	7	11	2	3	4	6



**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ANNUITIES	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>										
<b>DELAYS</b>					4	67				
<b>MISLEADING ADVERTISING</b>										
<b>REPLACEMENT</b>			1	50						
<b>AGENT HANDLING</b>									1	11
<b>MISREPRESENTATION</b>			1	8			2	17	4	33
<b>HIGH PRESSURE TACTICS</b>							1	50		
<b>FRAUD/FORGERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	25								
<b>CASH VALUE</b>			3	30						
<b>ACCELERATED BENEFITS</b>										
<b>DELAYS/NO RESPONSE</b>	1	25								
<b>INFORMATION REQUESTED</b>			5	100						
<b>PREMIUM REFUNDED</b>										
<b>ABUSIVE SERVICE</b>					1	50				
<b>TOTAL</b>	2	3	10	16	5	8	3	5	5	8

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ANNUITIES	DISPOSITION										TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	100									1	100
<b>CANCELLATION</b>											2	100
<b>DELAYS</b>											6	100
<b>MISLEADING ADVERTISING</b>											1	100
<b>REPLACEMENT</b>											2	100
<b>AGENT HANDLING</b>	1	11	1	11	3	33					9	100
<b>MISREPRESENTATION</b>	1	8			1	8	1	8			12	100
<b>HIGH PRESSURE TACTICS</b>											2	100
<b>FRAUD/FORGERY</b>									1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	50									4	100
<b>CASH VALUE</b>	2	20									10	100
<b>ACCELERATED BENEFITS</b>											1	100
<b>DELAYS/NO RESPONSE</b>											4	100
<b>INFORMATION REQUESTED</b>											5	100
<b>PREMIUM REFUNDED</b>							1	100			1	100
<b>ABUSIVE SERVICE</b>											2	100
<b>TOTAL</b>	7	11	1	2	4	6	2	3	1	2	63	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

UNKNOWN	DISPOSITION									
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>										
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>			3	50						
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>									1	100
<b>MISREPRESENTATION</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	10	1	10			1	10		
<b>DENIAL OF CLAIM</b>	2	10	3	14						
<b>OTHER: CLAIM HANDLING</b>					1	50				
<b>PREMIUM NOTICE/BILLING</b>										
<b>PREMIUM REFUNDED</b>										
<b>COVERAGE QUESTION</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>TOTAL</b>	3	6	7	13	1	2	1	2	1	2

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2002 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

UNKNOWN	DISPOSITION								TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					3	100			3	100
<b>CANCELLATION</b>					1	50			2	100
<b>CREDIT REPORTING</b>									1	100
<b>DELAYS</b>									6	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>AGENT HANDLING</b>									1	100
<b>MISREPRESENTATION</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	20	1	10	4	40			10	100
<b>DENIAL OF CLAIM</b>	3	14			12	57	1	5	21	100
<b>OTHER: CLAIM HANDLING</b>					1	50			2	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>PREMIUM REFUNDED</b>									1	100
<b>COVERAGE QUESTION</b>					1	50			2	100
<b>COMPANY/AGENT DISPUTE</b>	1	100							1	100
<b>TOTAL</b>	6	11	1	2	22	42	1	2	53	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

21ST CENTURY INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	33			1	33		
<b>FRAUD/FORGERY</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	50
<b>DENIAL OF CLAIM</b>			1	100				
<b>TOTAL</b>	1	14	1	14	1	14	1	14

21ST CENTURY INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		COMPANY IN COMPLIANCE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	33			3	100
<b>FRAUD/FORGERY</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50	2	100
<b>DENIAL OF CLAIM</b>							1	100
<b>TOTAL</b>	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ACE AMERICAN INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ADMIRAL INDEMNITY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
AUDIT DISPUTE	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ADRIATIC INSURANCE COMPANY (DE)	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AETNA LIFE INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>								
<b>DELAYS</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	20			1	20	1	20
<b>DENIAL OF CLAIM</b>					1	25	1	25
<b>COST CONTAINMENT</b>							1	100
<b>CASH VALUE</b>			1	100				
<b>ACCESS TO CARE</b>					1	100		
<b>TOTAL</b>	1	7	1	7	3	21	3	21

AETNA LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ERISA COMPLIANT		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>					1	100			1	100
<b>DELAYS</b>	1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	20	1	20			5	100
<b>DENIAL OF CLAIM</b>	1	25					1	25	4	100
<b>COST CONTAINMENT</b>									1	100
<b>CASH VALUE</b>									1	100
<b>ACCESS TO CARE</b>									1	100
<b>TOTAL</b>	2	14	1	7	2	14	1	7	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AIG ANNUITY INSURANCE COMPANY	DISPO S I T I O N		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AIG LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AIG NATIONAL INSURANCE COMPANY, INC.	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	50	1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100	1	100
<b>INFORMATION REQUESTED</b>	1	100					1	100
<b>TOTAL</b>	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AIU INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	3	75										
<b>CANCELLATION</b>			1	25	1	25						
<b>NONRENEWAL</b>												
<b>CREDIT REPORTING</b>	1	100										
<b>DELAYS</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	17					1	17	1	17	1	17
<b>DENIAL OF CLAIM</b>												
<b>OTHER: POLICYHOLDER SERVICE</b>												
<b>TOTAL</b>	5	25	1	5	1	5	1	5	1	5	1	5

AIU INSURANCE COMPANY	DISPOSITION										TOTAL	
	NONRENEWAL NOTICE RESCINDED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	25							4	100
<b>CANCELLATION</b>					2	50					4	100
<b>NONRENEWAL</b>	1	100									1	100
<b>CREDIT REPORTING</b>											1	100
<b>DELAYS</b>					1	50			1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	33					6	100
<b>DENIAL OF CLAIM</b>							1	100			1	100
<b>OTHER: POLICYHOLDER SERVICE</b>					1	100					1	100
<b>TOTAL</b>	1	5	1	5	6	30	1	5	1	5	20	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>MISREPRESENTATION</b>	1	50	1	50	2	100
<b>PREMIUM NOTICE/BILLING</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>	1	100			1	100
<b>TOTAL</b>	3	75	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DIS POSITION								
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		UNABLE TO ASSIST		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>REFUSAL TO INSURE</b>									
<b>CANCELLATION</b>	1	33							
<b>NONRENEWAL</b>									
<b>DELAYS</b>							1	33	
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	33					
<b>DENIAL OF CLAIM</b>									
<b>OTHER: CLAIM HANDLING</b>						1	100		
<b>TOTAL</b>	1	6	1	6	1	6	1	6	

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>REFUSAL TO INSURE</b>					1	100			1	100
<b>CANCELLATION</b>					2	67			3	100
<b>NONRENEWAL</b>			1	50	1	50			2	100
<b>DELAYS</b>							2	67	3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	33	1	33					3	100
<b>DENIAL OF CLAIM</b>			1	33	1	33	1	33	3	100
<b>OTHER: CLAIM HANDLING</b>									1	100
<b>TOTAL</b>	1	6	3	19	5	31	3	19	16	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
CASH VALUE			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INDEMNITY COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>	1	8			1	8	2	17	1	8
<b>AGENT HANDLING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	6	2	12			4	24		
<b>DENIAL OF CLAIM</b>	1	14	1	14			1	14		
<b>OTHER: CLAIM HANDLING</b>					1	50				
<b>PREMIUM NOTICE/BILLING</b>										
<b>TOTAL</b>	3	6	3	6	2	4	7	14	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INDEMNITY COMPANY	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	20			1	20			1	20
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>	2	17	1	8			1	8		
<b>AGENT HANDLING</b>					1	50			1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	12							4	24
<b>DENIAL OF CLAIM</b>									1	14
<b>OTHER: CLAIM HANDLING</b>									1	50
<b>PREMIUM NOTICE/BILLING</b>										
<b>TOTAL</b>	5	10	1	2	2	4	1	2	8	16

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INDEMNITY COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			2	40					5	100
<b>CANCELLATION</b>	1	50	1	50					2	100
<b>NONRENEWAL</b>	1	100							1	100
<b>DELAYS</b>			2	17			1	8	12	100
<b>AGENT HANDLING</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	18	1	6			17	100
<b>DENIAL OF CLAIM</b>			3	43					7	100
<b>OTHER: CLAIM HANDLING</b>									2	100
<b>PREMIUM NOTICE/BILLING</b>			1	100					1	100
<b>TOTAL</b>	2	4	12	24	1	2	1	2	49	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	7			1	7		
<b>CANCELLATION</b>	3	38	1	13						
<b>NONRENEWAL</b>	2	29	1	14			1	14		
<b>CREDIT REPORTING</b>			1	100						
<b>DELAYS</b>			3	12	1	4	1	4	1	4
<b>OTHER: UNDERWRITING</b>					1	100				
<b>AGENT HANDLING</b>										
<b>MISREPRESENTATION</b>										
<b>OTHER:MRKTNG &amp; SALES</b>			1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			4	5	7	9	6	8		
<b>POST CLAIM UNDERWRITING</b>										
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>			3	9	1	3	2	6	1	3
<b>UTILIZATION REVIEW</b>			1	100						
<b>OTHER: CLAIM HANDLING</b>			2	29					1	14
<b>PREMIUM NOTICE/BILLING</b>					1	33	2	67		
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	5	3	18	9	11	6	13	7	3	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INSURANCE COMPANY	DISPOSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>							1	7
<b>CANCELLATION</b>								
<b>NONRENEWAL</b>								
<b>CREDIT REPORTING</b>								
<b>DELAYS</b>	8	31						
<b>OTHER: UNDERWRITING</b>								
<b>AGENT HANDLING</b>			1	100				
<b>MISREPRESENTATION</b>								
<b>OTHER:MRKTNG &amp; SALES</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	8	10	1	1	1	1		
<b>POST CLAIM UNDERWRITING</b>								
<b>SUBROGATION</b>								
<b>DENIAL OF CLAIM</b>	2	6						
<b>UTILIZATION REVIEW</b>								
<b>OTHER: CLAIM HANDLING</b>	1	14					1	14
<b>PREMIUM NOTICE/BILLING</b>								
<b>INFORMATION REQUESTED</b>							1	50
<b>PREMIUM REFUNDED</b>								
<b>OTHER: POLICYHOLDER SERVICE</b>								
<b>TOTAL</b>	19	10	2	1	1	1	3	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							1	7	2	13
<b>CANCELLATION</b>					1	13				
<b>NONRENEWAL</b>									1	14
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	2	8	1	4	5	19			1	4
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>										
<b>MISREPRESENTATION</b>										
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	3	3	4	29	37				
<b>POST CLAIM UNDERWRITING</b>					1	100				
<b>SUBROGATION</b>			1	100						
<b>DENIAL OF CLAIM</b>					12	35			1	3
<b>UTILIZATION REVIEW</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>									1	50
<b>PREMIUM REFUNDED</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	4	2	5	3	48	25	1	1	7	4



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	6	40			3	20			15	100
<b>CANCELLATION</b>	3	38							8	100
<b>NONRENEWAL</b>	2	29							7	100
<b>CREDIT REPORTING</b>									1	100
<b>DELAYS</b>	1	4			2	8			26	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>AGENT HANDLING</b>									1	100
<b>MISREPRESENTATION</b>							1	100	1	100
<b>OTHER:MRKTNG &amp; SALES</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	12	15			4	5	1	1	78	100
<b>POST CLAIM UNDERWRITING</b>									1	100
<b>SUBROGATION</b>									1	100
<b>DENIAL OF CLAIM</b>	9	26			1	3	2	6	34	100
<b>UTILIZATION REVIEW</b>									1	100
<b>OTHER: CLAIM HANDLING</b>	1	14	1	14					7	100
<b>PREMIUM NOTICE/BILLING</b>									3	100
<b>INFORMATION REQUESTED</b>									2	100
<b>PREMIUM REFUNDED</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>	1	100							1	100
<b>TOTAL</b>	35	18	1	1	10	5	4	2	190	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	100			1	100
<b>POLICY DELIVERY</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>INFORMATION REQUESTED</b>	1	100					1	100
<b>TOTAL</b>	2	50	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ALTA HEALTH & LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
GROUP CONVERSION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMCO INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>NONRENEWAL</b>	1	100			1	100
<b>OTHER: UNDERWRITING</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN ALTERNATIVE INSURANCE CORPORATION	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN AND FOREIGN INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN AUTOMOBILE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVER AGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
COVER AGE QUESTION	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DISPOSITION							
	ADDITIONAL PAYMENT		CLAIM REOPENED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>								
<b>DELAYS</b>	1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	33
<b>DENIAL OF CLAIM</b>			1	25	1	25		
<b>TOTAL</b>	1	11	1	11	1	11	1	11

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>			1	100			1	100
<b>DELAYS</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	67					3	100
<b>DENIAL OF CLAIM</b>	1	25			1	25	4	100
<b>TOTAL</b>	3	33	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	50						
<b>CANCELLATION</b>					1	33				
<b>CREDIT REPORTING</b>	1	100								
<b>DELAYS</b>									1	50
<b>AGENT HANDLING</b>			1	100						
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	17		
<b>DENIAL OF CLAIM</b>										
<b>TOTAL</b>	1	5	2	11	1	5	1	5	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>	1	50			2	100
<b>CANCELLATION</b>	1	33			3	100
<b>CREDIT REPORTING</b>					1	100
<b>DELAYS</b>					2	100
<b>AGENT HANDLING</b>					1	100
<b>OTHER:MRKTNG &amp; SALES</b>					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	17	2	33	6	100
<b>DENIAL OF CLAIM</b>					3	100
<b>TOTAL</b>	3	16	2	11	19	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN ECONOMY INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50	2	100
<b>POST CLAIM UNDERWRITING</b>	1	100			1	100
<b>TOTAL</b>	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN EMPLOYERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM REFUNDED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN ENTERPRISE LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FAMILY HOME INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>	1	50						
<b>DELAYS</b>								
<b>RECISSION</b>								
<b>ENDORSEMENT/RIDER</b>								
<b>POLICY DELIVERY</b>								
<b>HIGH PRESSURE TACTICS</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>								
<b>DENIAL OF CLAIM</b>			1	14	2	29		
<b>PREMIUM NOTICE/BILLING</b>								
<b>INFORMATION REQUESTED</b>							1	50
<b>PREMIUM REFUNDED</b>								
<b>TOTAL</b>	1	5	1	5	2	9	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>					2	100
<b>DELAYS</b>	1	33			3	100
<b>RECISSION</b>			1	100	1	100
<b>ENDORSEMENT/RIDER</b>	1	50	1	50	2	100
<b>POLICY DELIVERY</b>					1	100
<b>HIGH PRESSURE TACTICS</b>					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100
<b>DENIAL OF CLAIM</b>			1	14	7	100
<b>PREMIUM NOTICE/BILLING</b>					1	100
<b>INFORMATION REQUESTED</b>					2	100
<b>PREMIUM REFUNDED</b>			1	100	1	100
<b>TOTAL</b>	2	9	4	18	22	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	5								
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>	1	8								
<b>NONRENEWAL</b>	1	33								
<b>DELAYS</b>					11	32	1	3		
<b>OTHER: UNDERWRITING</b>									1	50
<b>AGENT HANDLING</b>										
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	8	1	3	4	10				
<b>POST CLAIM UNDERWRITING</b>										
<b>SUBROGATION</b>									1	50
<b>DENIAL OF CLAIM</b>	3	14					1	5		
<b>UTILIZATION REVIEW</b>										
<b>OTHER: CLAIM HANDLING</b>	1	13								
<b>PREMIUM NOTICE/BILLING</b>										
<b>DELAYS/NO RESPONSE</b>										
<b>PREMIUM REFUNDED</b>										
<b>COVERAGE QUESTION</b>										
<b>TOTAL</b>	10	7	1	1	15	10	2	1	2	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPO SITION									
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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										
<b>TOTAL</b>	<b>7</b>	<b>5</b>	<b>3</b>	<b>2</b>	<b>25</b>	<b>16</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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
<b>TOTAL</b>	<b>6</b>	<b>4</b>	<b>35</b>	<b>23</b>	<b>9</b>	<b>6</b>	<b>152</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FIDELITY ASSURANCE COMPANY	DISPOSIT ION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN FIRE AND CASUALTY COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>OTHER: CLAIM HANDLING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN GENERAL ASSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN GENERAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
AGENT HANDLING	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>					1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	2	100					2	100
<b>TOTAL</b>	2	50	1	25	1	25	4	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	1	50	1	50					2	100
<b>RECISSION</b>							1	100	1	100
<b>MISREPRESENTATION</b>					1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100	1	100
<b>DENIAL OF CLAIM</b>							2	100	2	100
<b>TOTAL</b>	1	14	1	14	1	14	4	57	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN HOME ASSURANCE COMPANY	DISPOSITION										TOTAL		
	REFUND		COVERAGE EXTENDED		CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHELD				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>													
<b>PREMIUM &amp; RATING</b>	1	50								1	50	2	100
<b>CANCELLATION</b>										1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50				1	50	2	100
<b>DENIAL OF CLAIM</b>							1	100				1	100
<b>COVERAGE QUESTION</b>			1	100								1	100
<b>TOTAL</b>	1	14	1	14	1	14	1	14	3	43	7	100	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN HOME SHIELD OF NEVADA, INC.	DISPO SITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>	2	67	1	33	3	100
<b>TOTAL</b>	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN INCOME LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
CONTINUATION OF BENEFITS			1	100			1	100
MISREPRESENTATION	1	50			1	50	2	100
INFORMATION REQUESTED			1	100			1	100
<b>TOTAL</b>	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN INSURANCE COMPANY (THE)	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN INTERNATIONAL COMPANIES GROUP	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	25						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50		
<b>DENIAL OF CLAIM</b>							1	100
<b>PREMIUM REFUNDED</b>			1	100				
<b>TOTAL</b>	1	13	1	13	1	13	1	13

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			2	50	1	25	4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50					2	100
<b>DENIAL OF CLAIM</b>							1	100
<b>PREMIUM REFUNDED</b>							1	100
<b>TOTAL</b>	1	13	2	25	1	13	8	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
NONRENEWAL	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN MEMORIAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN MERCHANTS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN MODERN HOME INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>DELAYS</b>	1	50	1	50			2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN MOTORISTS INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN NATIONAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100					1	100
<b>INFORMATION REQUESTED</b>					1	100			1	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>					1	100						
<b>CANCELLATION</b>			1	100								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	50			1	50
<b>POST CLAIM UNDERWRITING</b>							1	100				
<b>DENIAL OF CLAIM</b>	1	50							1	50		
<b>TOTAL</b>	1	14	1	14	1	14	2	29	1	14	1	14

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN PIONEER LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM &amp; RATING</b>	1	100	1	100
<b>ABUSIVE SERVICE</b>	1	100	1	100
<b>TOTAL</b>	2	100	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN RELIABLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>			1	100	1	100
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN SECURITY INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>FORCED PLACEMENT</b>	1	100					1	100
<b>MISLEADING ADVERTISING</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>PREMIUM REFUNDED</b>	1	100					1	100
<b>OTHER: POLICYHOLDER SERVICE</b>					1	100	1	100
<b>TOTAL</b>	3	50	1	17	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN SKANDIA LIFE ASSURANCE CORPORATION	D I S P O S I T I O N				T O T A L	
	C O M P R O M I S E D S T L M N T / R S L T N		R E F U N D			
	N M B R	P C T	N M B R	P C T	N M B R	P C T
<b>R E A S O N</b>						
<b>M I S R E P R E S E N T A T I O N</b>			1	100	1	100
<b>D E L A Y S / N O R E S P O N S E</b>	1	100			1	100
<b>T O T A L</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	DISPOSITION								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>	1	50			1	50			
<b>DELAYS</b>							1	17	
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	40	1	20					
<b>DENIAL OF CLAIM</b>	2	50							
<b>TOTAL</b>	5	29	1	6	1	6	1	6	

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	DISPOSITION								TOTAL	
	CLAIM REOPENED		CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									2	100
<b>DELAYS</b>	1	17	1	17	2	33	1	17	6	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							2	40	5	100
<b>DENIAL OF CLAIM</b>							2	50	4	100
<b>TOTAL</b>	1	6	1	6	2	12	5	29	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN STATES INSURANCE COMPANY	DISPOSITION									
	ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100		
<b>DENIAL OF CLAIM</b>					2	67			1	33
<b>OTHER: CLAIM HANDLING</b>	1	100								
<b>TOTAL</b>	1	17	1	17	2	33	1	17	1	17

AMERICAN STATES INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100
<b>DENIAL OF CLAIM</b>	3	100
<b>OTHER: CLAIM HANDLING</b>	1	100
<b>TOTAL</b>	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERICAN STATES PREFERRED INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		UNABLE TO ASSIST		QUESTION OF FACT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>			1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50			1	50	2	100
<b>DENIAL OF CLAIM</b>	1	25			1	25	2	50			4	100
<b>PREMIUM REFUNDED</b>					1	100					1	100
<b>TOTAL</b>	1	13	1	13	3	38	2	25	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMERUS LIFE INSURANCE COMPANY	DIS POSITION						TOTAL	
	POLICY ISSUED/RSTRD		UNDERWRITING PRACTICE RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>REFUSAL TO INSURE</b>	2	100					2	100
<b>DELAYS</b>			1	100			1	100
<b>TOTAL</b>	2	50	1	25	1	25	4	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMEX ASSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>									1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	25	1	8			1	8		
<b>DENIAL OF CLAIM</b>					1	100				
<b>OTHER: CLAIM HANDLING</b>										
<b>TOTAL</b>	3	18	1	6	1	6	1	6	1	6

AMEX ASSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>NONRENEWAL</b>			1	100					1	100
<b>DELAYS</b>							1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	17	1	8	2	17	2	17	12	100
<b>DENIAL OF CLAIM</b>									1	100
<b>OTHER: CLAIM HANDLING</b>					1	100			1	100
<b>TOTAL</b>	2	12	2	12	3	18	3	18	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AMICA MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>CREDIT REPORTING</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ARGONAUT INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>CANCELLATION</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ARGONAUT-NORTHWEST INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ARMED FORCES INSURANCE EXCHANGE	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ASSURANCE COMPANY OF AMERICA	DISPOSITION							
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
PREMIUM & RATING	1	100						
DELAYS			1	33				
AGENT HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER							1	50
DENIAL OF CLAIM								
INFORMATION REQUESTED					1	100		
<b>TOTAL</b>	1	11	1	11	1	11	1	11

ASSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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
<b>TOTAL</b>	2	22	2	22	1	11	9	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ATLANTA CASUALTY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	100	2	100
<b>PREMIUM REFUNDED</b>	1	100			1	100
<b>TOTAL</b>	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ATLANTA SPECIALTY INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ATLANTIC MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AUSTIN MUTUAL INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		CANCELLATION NOTICE WITHDRAWN		REFERRED FOR DISCIPLINARY ACTION		COMPANY IN COMPLIANCE		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>	1	33	1	33	1	33						
<b>DELAYS</b>									1	50	1	50
<b>AGENT HANDLING</b>							1	100				
<b>PAYMENT NOT CREDITED</b>							1	100				
<b>TOTAL</b>	1	14	1	14	1	14	2	29	1	14	1	14

AUSTIN MUTUAL INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>CANCELLATION</b>	3	100
<b>DELAYS</b>	2	100
<b>AGENT HANDLING</b>	1	100
<b>PAYMENT NOT CREDITED</b>	1	100
<b>TOTAL</b>	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AVOMARK INSURANCE COMPANY	DISP O S I T I O N				TOTAL	
	CLAIM SETTLED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>			1	100	1	100
<b>DELAYS</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

AXIS REINSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>					1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100							1	100
<b>DENIAL OF CLAIM</b>	1	33					1	33	1	33	3	100
<b>TOTAL</b>	1	20	1	20	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BALBOA LIFE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BANKERS FIDELITY LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION										
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>R E A S O N</b>											
<b>PREMIUM &amp; RATING</b>											
<b>REFUSAL TO INSURE</b>											
<b>CANCELLATION</b>					1	100					
<b>DELAYS</b>									1	100	
<b>MISLEADING ADVERTISING</b>	1	100									
<b>REPLACEMENT</b>							1	50			
<b>AGENT HANDLING</b>	1	25	1	25							
<b>MISREPRESENTATION</b>					1	14	1	14			
<b>HIGH PRESSURE TACTICS</b>											
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	50	
<b>DENIAL OF CLAIM</b>			2	50	1	25			1	25	
<b>ASSIGNMENT OF BENEFITS</b>									1	100	
<b>DELAYS/NO RESPONSE</b>											
<b>INFORMATION REQUESTED</b>	1	50									
<b>PREMIUM REFUNDED</b>					1	33					
<b>TOTAL</b>	3	9	3	9	4	13	2	6	4	13	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSIT ION					
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
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		
<b>TOTAL</b>	1	3	7	22	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	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
<b>TOTAL</b>	<b>4</b>	<b>13</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>32</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BANKERS NATIONAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BANNER LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>	1	100					1	100
<b>CASH VALUE</b>			1	100			1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BCS INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHeld			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50			2	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BCS LIFE INSURANCE COMPANY	DISPOS I TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BENEFICIAL LIFE INSURANCE COMPANY	DISP O S I T I O N				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
DELAYS	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BROOKWOOD INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

BUSINESS MENS ASSURANCE CO OF AMERICA	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
COVERAGE QUESTION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CALIFORNIA CASUALTY INDEMNITY EXCHANGE	DIS POSITION							
	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>DELAYS</b>							1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	17			2	33		
<b>DENIAL OF CLAIM</b>	1	25			1	25		
<b>OTHER: CLAIM HANDLING</b>			1	50				
<b>TOTAL</b>	2	13	1	7	3	20	1	7

CALIFORNIA CASUALTY INDEMNITY EXCHANGE	DISP OSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	100			1	100
<b>DELAYS</b>			1	50			2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	33			1	17	6	100
<b>DENIAL OF CLAIM</b>	2	50					4	100
<b>OTHER: CLAIM HANDLING</b>					1	50	2	100
<b>TOTAL</b>	4	27	2	13	2	13	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CALIFORNIA CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	1	50			1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CANADA LIFE ASSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CANAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	100			1	100
<b>CANCELLATION</b>	1	50			1	50	2	100
<b>DELAYS</b>			1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100					1	100
<b>TOTAL</b>	2	40	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CAPITOL INDEMNITY CORPORATION	DISPOSITION						TOTAL	
	PREMIUM PROBLEM RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>NONRENEWAL</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>	1	100					1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CASCADE EAST HEALTH PLANS, INC.	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>					1	100			1	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>COORDINATION OF BENEFITS</b>			1	100					1	100
<b>ABUSIVE SERVICE</b>	1	100							1	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CASCADE NATIONAL INSURANCE COMPANY	DISPO SITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>NONRENEWAL</b>	1	100								
<b>DELAYS</b>									5	71
<b>OTHER: UNDERWRITING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	13					1	13
<b>DENIAL OF CLAIM</b>							1	13		
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM REFUNDED</b>					2	67				
<b>TOTAL</b>	1	3	1	3	2	7	1	3	6	20

CASCADE NATIONAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>							1	100	1	100
<b>NONRENEWAL</b>									1	100
<b>DELAYS</b>	1	14	1	14					7	100
<b>OTHER: UNDERWRITING</b>			1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	13	2	25			3	38	8	100
<b>DENIAL OF CLAIM</b>	4	50	2	25	1	13			8	100
<b>OTHER: CLAIM HANDLING</b>					1	100			1	100
<b>PREMIUM REFUNDED</b>			1	33					3	100
<b>TOTAL</b>	6	20	7	23	2	7	4	13	30	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. DBA CLEAR CHOICE HEALTH	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>COVERAGE QUESTION</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CENTRAL SECURITY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CENTRAL STATES HEALTH & LIFE CO OF OMAHA	DISPOSITION						TOTAL	
	REFUND		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>PREMIUM REFUNDED</b>	1	100					1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CENTRAL STATES INDEMNITY CO. OF OMAHA	DISPOSITION						TOTAL	
	REFUND		CLAIM REOPENED		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>					1	100	1	100
<b>MISLEADING ADVERTISING</b>			1	100			1	100
<b>PREMIUM REFUNDED</b>	1	100					1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CHESAPEAKE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CHICAGO TITLE INSURANCE COMPANY OF OREGON	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CHUBB INDEMNITY INSURANCE COMPANY	DIS P O S I T I O N		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CIGNA LIFE INSURANCE COMPANY	DIS POSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CINCINNATI LIFE INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>CASH VALUE</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CLARENDON NATIONAL INSURANCE COMPANY	DISPO SITION							
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>CANCELLATION</b>	1	50						
<b>DELAYS</b>					3	50	3	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	33		
<b>DENIAL OF CLAIM</b>					1	50		
<b>OTHER: CLAIM HANDLING</b>			1	100				
<b>PREMIUM NOTICE/BILLING</b>								
<b>TOTAL</b>	1	6	1	6	5	31	3	19

CLARENDON NATIONAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>CANCELLATION</b>			1	50			2	100
<b>DELAYS</b>							6	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	33	1	33			3	100
<b>DENIAL OF CLAIM</b>	1	50					2	100
<b>OTHER: CLAIM HANDLING</b>							1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100			1	100
<b>TOTAL</b>	2	13	3	19	1	6	16	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	DISPOSITION								TOTAL	
	UNABLE TO ASSIST		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	1	50	1	50					2	100
<b>DENIAL OF CLAIM</b>					1	50	1	50	2	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COLONIAL PENN LIFE INSURANCE COMPANY	D I S P O S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
R E A S O N				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COLONY SPECIALTY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COMBINED INSURANCE COMPANY OF AMERICA	DISPOSITION									
	COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>							1	100		
<b>RECISSION</b>										
<b>MISLEADING ADVERTISING</b>										
<b>POLICY DELIVERY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100		
<b>DENIAL OF CLAIM</b>	1	33			1	33	1	33		
<b>PREMIUM NOTICE/BILLING</b>			1	100						
<b>DELAYS/NO RESPONSE</b>										
<b>TOTAL</b>	1	10	1	10	1	10	3	30	1	10

COMBINED INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>							1	100
<b>RECISSION</b>						1	100	1 100
<b>MISLEADING ADVERTISING</b>			1	100			1	100
<b>POLICY DELIVERY</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100
<b>DENIAL OF CLAIM</b>							3	100
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>DELAYS/NO RESPONSE</b>	1	100					1	100
<b>TOTAL</b>	1	10	1	10	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COMMERCE AND INDUSTRY INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>				
<b>PREMIUM REFUNDED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COMMERCE WEST INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	50						
<b>DELAYS</b>	1	25					2	50		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	25	2	50		
<b>DENIAL OF CLAIM</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>									1	100
<b>TOTAL</b>	1	8	1	8	1	8	4	31	1	8

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COMMONWEALTH LAND TITLE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
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		
<b>TOTAL</b>	<b>3</b>	<b>11</b>	<b>2</b>	<b>7</b>	<b>5</b>	<b>19</b>	<b>1</b>	<b>4</b>	<b>2</b>	<b>7</b>	<b>2</b>	<b>7</b>

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
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
<b>TOTAL</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>8</b>	<b>30</b>	<b>27</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONNECTICUT SURETY COMPANY (THE)	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONSECO ANNUITY ASSURANCE COMPANY	DISPOSITION										
	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>											
<b>DELAYS</b>									2	100	
<b>REPLACEMENT</b>							1	100			
<b>DENIAL OF CLAIM</b>	1	50									
<b>CASH VALUE</b>	1	50			1	50					
<b>INFORMATION REQUESTED</b>							1	100			
<b>PREMIUM REFUNDED</b>			1	100							
<b>PAYMENT NOT CREDITED</b>											
<b>TOTAL</b>	2	20	1	10	1	10	2	20	2	20	

CONSECO ANNUITY ASSURANCE COMPANY	DISPOSITION				TOTAL	
	PREMIUM PROBLEM RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>					2	100
<b>REPLACEMENT</b>					1	100
<b>DENIAL OF CLAIM</b>			1	50	2	100
<b>CASH VALUE</b>					2	100
<b>INFORMATION REQUESTED</b>					1	100
<b>PREMIUM REFUNDED</b>					1	100
<b>PAYMENT NOT CREDITED</b>	1	100			1	100
<b>TOTAL</b>	1	10	1	10	10	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONSECO HEALTH INSURANCE COMPANY	DIS POSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

<b>CONSECO MEDICAL INSURANCE COMPANY DBA CONSECO MEDICAL AND LIFE INSURANCE CO</b>	<b>DISPOSI TION</b>		<b>TOTAL</b>	
	<b>CLAIM SETTLED</b>		<b>NMBR</b>	<b>PCT</b>
	<b>NMBR</b>	<b>PCT</b>		
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONSECO SENIOR HEALTH INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADDITIONAL PAYMENT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>					1	100			1	100
<b>DELAYS</b>	1	25	2	50			1	25	4	100
<b>MISREPRESENTATION</b>							1	100	1	100
<b>INFORMATION REQUESTED</b>					1	100			1	100
<b>TOTAL</b>	1	14	2	29	2	29	2	29	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONTINENTAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>			1	50	1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONTINENTAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>ENDORSEMENT/RIDER</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>TOTAL</b>	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

CONTINENTAL INSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	100			1	100
<b>DELAYS</b>			2	40					5	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	25	4	100
<b>DENIAL OF CLAIM</b>			2	40					5	100
<b>OTHER: CLAIM HANDLING</b>	1	100							1	100
<b>TOTAL</b>	1	6	4	25	1	6	1	6	16	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONTINENTAL WESTERN INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONTRACTORS BONDING AND INSURANCE COMPANY	DISPOSITION								TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>NONRENEWAL</b>	1	100							1	100
<b>DELAYS</b>			1	50			1	50	2	100
<b>AGENT HANDLING</b>					1	100			1	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>TOTAL</b>	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CONVERIUM INSURANCE (NORTH AMERICA) INC.	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CORNHUSKER CASUALTY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COUNTRY CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	100					1	100
<b>DELAYS</b>					1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50					1	50	2	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>OTHER: CLAIM HANDLING</b>					1	100			1	100
<b>TOTAL</b>	1	17	1	17	2	33	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COUNTRY LIFE INSURANCE COMPANY	DIS POSITION N		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>MISREPRESENTATION</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	25						
<b>REFUSAL TO INSURE</b>			1	50						
<b>CANCELLATION</b>	1	14			1	14	2	29		
<b>NONRENEWAL</b>			1	25						
<b>DELAYS</b>	1	14			1	14			2	29
<b>AGENT HANDLING</b>										
<b>MISREPRESENTATION</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	6			1	6	4	22
<b>DENIAL OF CLAIM</b>							1	9	3	27
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>										
<b>TOTAL</b>	2	3	4	7	2	3	4	7	9	15

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION							
	INFORMATION FURNISHED/EXPANDED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>REFUSAL TO INSURE</b>							1	50
<b>CANCELLATION</b>								
<b>NONRENEWAL</b>			1	25				
<b>DELAYS</b>								
<b>AGENT HANDLING</b>					1	100		
<b>MISREPRESENTATION</b>					1	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					3	17		
<b>DENIAL OF CLAIM</b>					3	27		
<b>OTHER: CLAIM HANDLING</b>								
<b>PREMIUM NOTICE/BILLING</b>					1	100		
<b>DELAYS/NO RESPONSE</b>								
<b>INFORMATION REQUESTED</b>	1	100						
<b>TOTAL</b>	1	2	1	2	9	15	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CRUSADER INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CANCELLATION</b>	1	100			1	100
<b>NONRENEWAL</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CUMBERLAND CASUALTY & SURETY COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CUNA MUTUAL INSURANCE SOCIETY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>MISREPRESENTATION</b>					1	100	1	100
<b>DENIAL OF CLAIM</b>	1	100					1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100			1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

CUNA MUTUAL LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

DAIRYLAND INSURANCE COMPANY	DISPOSITION					
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>	1	50				
<b>MISAPPROPRIATION OF PREMIUM</b>					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>						
<b>SUBROGATION</b>			1	100		
<b>DENIAL OF CLAIM</b>						
<b>TOTAL</b>	1	13	1	13	1	13

DAIRYLAND INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>			1	50			2	100
<b>MISAPPROPRIATION OF PREMIUM</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100					2	100
<b>SUBROGATION</b>							1	100
<b>DENIAL OF CLAIM</b>	1	50			1	50	2	100
<b>TOTAL</b>	3	38	1	13	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

DEERBROOK INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>					1	100	1	100
<b>PREMIUM REFUNDED</b>	1	100					1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

DELTA DENTAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>					1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	2	100					2	100
<b>TOTAL</b>	2	50	1	25	1	25	4	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

DEPOSITORS INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM NOTICE/BILLING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ECONOMY PREMIER ASSURANCE COMPANY	DISPOSITION		TOTAL	
	UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

EMPIRE FIRE AND MARINE INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>	1	100								
<b>NONRENEWAL</b>			1	50					1	50
<b>DELAYS</b>							1	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100
<b>INFORMATION REQUESTED</b>					1	100				
<b>TOTAL</b>	1	17	1	17	1	17	1	17	2	33

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

EMPIRE GENERAL LIFE ASSURANCE CORPORATION	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

EMPLOYERS LIFE INSURANCE CO OF WAUSAU	DISPOSI TION		TOTAL	
	REFUND		NMBR	PCT
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ENCOMPASS INDEMNITY COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ENCOMPASS INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	D I S P O S I T I O N										T O T A L	
	R E F U N D		C L A I M S E T T L E D		I N F O R M A T I O N F U R N I S H E D / E X P A N D E D		C O M P A N Y I N C O M P L I A N C E		C O M P A N Y P O S I T I O N U P H E L D			
	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N												
RECISSION					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
<b>TOTAL</b>	1	11	1	11	4	44	1	11	2	22	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

EQUITABLE LIFE INSURANCE COMPANY OF IOWA	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARM BUREAU LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARMERS HOME MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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				
<b>TOTAL</b>	3	1	44	10	20	4	2	0	10	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARMERS INSURANCE COMPANY OF OREGON	DISP O S I T I O N									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		NONRENEWAL UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>					1	3				
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>			1	4						
<b>NONRENEWAL</b>									1	6
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>			1	2			4	6		
<b>ENDORSEMENT/RIDER</b>										
<b>AGENT HANDLING</b>										
<b>FAILURE TO PLACE</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	1			11	8	4	3		
<b>POST CLAIM UNDERWRITING</b>										
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>			1	1	4	5	3	3		
<b>UTILIZATION REVIEW</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>					1	11				
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>					1	33				
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	1	0	3	1	18	4	11	2	1	0

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITIO N									
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					6	16				
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>									1	4
<b>NONRENEWAL</b>										
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	15	23					11	17		
<b>ENDORSEMENT/RIDER</b>					1	33				
<b>AGENT HANDLING</b>			1	20						
<b>FAILURE TO PLACE</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	16	11	1	1	4	3	4	3		
<b>POST CLAIM UNDERWRITING</b>										
<b>SUBROGATION</b>					1	25				
<b>DENIAL OF CLAIM</b>	6	7								
<b>UTILIZATION REVIEW</b>										
<b>OTHER: CLAIM HANDLING</b>	1	5								
<b>PREMIUM NOTICE/BILLING</b>										
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>					2	100				
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	38	8	2	0	14	3	15	3	1	0



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION											
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	3			3	8					6	16
<b>REFUSAL TO INSURE</b>												
<b>CANCELLATION</b>					2	8					3	13
<b>NONRENEWAL</b>											2	13
<b>CREDIT REPORTING</b>												
<b>DELAYS</b>			1	2	7	11					3	5
<b>ENDORSEMENT/RIDER</b>												
<b>AGENT HANDLING</b>			1	20								
<b>FAILURE TO PLACE</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	1	48	33			2	1		
<b>POST CLAIM UNDERWRITING</b>												
<b>SUBROGATION</b>					1	25						
<b>DENIAL OF CLAIM</b>					40	45			1	1	2	2
<b>UTILIZATION REVIEW</b>			1	25	1	25						
<b>OTHER: CLAIM HANDLING</b>					1	5					1	5
<b>PREMIUM NOTICE/BILLING</b>	3	33					1	11				
<b>DELAYS/NO RESPONSE</b>											1	100
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>												
<b>PAYMENT NOT CREDITED</b>			1	33								
<b>OTHER: POLICYHOLDER SERVICE</b>					2	67						
<b>TOTAL</b>	4	1	6	1	105	23	1	0	3	1	18	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FARMERS INSURANCE EXCHANGE	DISPOSITIO N								TOTAL	
	UNABLE TO ASSIST		CLAIM SETTLED		NONRENEWAL NOTICE RESCINDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>NONRENEWAL</b>	1	33			1	33	1	33	3	100
<b>DENIAL OF CLAIM</b>			1	100					1	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FEDERAL HOME LIFE INSURANCE COMPANY	DIS POSITION				TOTAL	
	ADVISED COMPLAINANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FEDERATED MUTUAL INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	2	100	2	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIDELITY SECURITY LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>AGENT HANDLING</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FINANCIAL INDEMNITY COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	17			1	17				
<b>CANCELLATION</b>							1	50		
<b>CREDIT REPORTING</b>	2	100								
<b>DELAYS</b>									2	25
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	25								
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>	1	8	1	8					1	8
<b>PREMIUM NOTICE/BILLING</b>	1	100								
<b>PREMIUM REFUNDED</b>										
<b>COMPANY/AGENT DISPUTE</b>			1	100						
<b>TOTAL</b>	6	16	2	5	1	3	1	3	3	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FINANCIAL INDEMNITY COMPANY	DISPOSITION									
	DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>							4	67		
<b>CANCELLATION</b>							1	50		
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	2	25					1	13	2	25
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	25				
<b>SUBROGATION</b>							1	100		
<b>DENIAL OF CLAIM</b>	3	25	3	25			3	25		
<b>PREMIUM NOTICE/BILLING</b>										
<b>PREMIUM REFUNDED</b>							1	100		
<b>COMPANY/AGENT DISPUTE</b>										
<b>TOTAL</b>	5	13	3	8	1	3	11	29	2	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FINANCIAL INDEMNITY COMPANY	DISPOSITION				TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>					6	100
<b>CANCELLATION</b>					2	100
<b>CREDIT REPORTING</b>					2	100
<b>DELAYS</b>	1	13			8	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	25	1	25	4	100
<b>SUBROGATION</b>					1	100
<b>DENIAL OF CLAIM</b>					12	100
<b>PREMIUM NOTICE/BILLING</b>					1	100
<b>PREMIUM REFUNDED</b>					1	100
<b>COMPANY/AGENT DISPUTE</b>					1	100
<b>TOTAL</b>	2	5	1	3	38	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FINANCIAL PACIFIC INSURANCE COMPANY	DISPOSITION				TOTAL	
	UNABLE TO ASSIST		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CANCELLATION</b>			1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>OTHER: CLAIM HANDLING</b>	1	100			1	100
<b>TOTAL</b>	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIREMAN'S FUND INSURANCE COMPANY	DISPOSITION										TOTAL	
	COVERAGE EXTENDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>	1	50							1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	50	1	50					2	100
<b>DENIAL OF CLAIM</b>			2	67			1	33			3	100
<b>TOTAL</b>	1	14	3	43	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>MISREPRESENTATION</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>DELAYS</b>	1	100			1	100
<b>OTHER: CLAIM HANDLING</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIRST COLONY LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>RATE CLASSIFICATION</b>	1	100			1	100
<b>PREMIUM REFUNDED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIRST FINANCIAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							1	100	1	100
<b>ENDORSEMENT/RIDER</b>	1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	50	1	50			2	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FIRST NATIONAL INSURANCE COMPANY OF AMERICA	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FOREMOST INSURANCE COMPANY	DISPOSITION											
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>							1	100				
<b>NONRENEWAL</b>							1	100				
<b>DELAYS</b>	2	50							1	25	1	25
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50	1	50				
<b>DENIAL OF CLAIM</b>	1	50			1	50						
<b>INFORMATION REQUESTED</b>			1	100								
<b>TOTAL</b>	3	27	1	9	2	18	3	27	1	9	1	9

FOREMOST INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>CANCELLATION</b>	1	100
<b>NONRENEWAL</b>	1	100
<b>DELAYS</b>	4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100
<b>DENIAL OF CLAIM</b>	2	100
<b>INFORMATION REQUESTED</b>	1	100
<b>TOTAL</b>	11	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FOREMOST SIGNATURE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	1	50	1	50					2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	50	1	50			2	100
<b>DENIAL OF CLAIM</b>					1	50	1	50	2	100
<b>TOTAL</b>	1	17	2	33	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
 BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
 BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FORT DEARBORN LIFE INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	R E F U N D		T O T A L	
	N M B R	P C T	N M B R	P C T
R E A S O N				
P R E M I U M & R A T I N G	1	100	1	100
T O T A L	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FORTIS BENEFITS INSURANCE COMPANY	DISP O S I T I O N				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>DENIAL OF CLAIM</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FORTIS INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>	1	8	2	17	1	8				
<b>CANCELLATION</b>	1	50								
<b>DELAYS</b>										
<b>RECISSION</b>										
<b>OTHER: UNDERWRITING</b>			1	50						
<b>MISREPRESENTATION</b>	1	33	1	33						
<b>POLICY DELIVERY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>MEDICAL NECESSITY</b>			1	33						
<b>DENIAL OF CLAIM</b>										
<b>USUAL, CUSTOMARY, REASONABLE</b>							1	17		
<b>EXPERIMENTAL</b>										
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>									4	100
<b>ABUSIVE SERVICE</b>										
<b>TOTAL</b>	3	4	5	6	1	1	1	1	6	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FORTIS INSURANCE COMPANY	DISPOSITION								
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>									
<b>REFUSAL TO INSURE</b>									
<b>CANCELLATION</b>									
<b>DELAYS</b>					1	20			
<b>RECISSION</b>									
<b>OTHER: UNDERWRITING</b>									
<b>MISREPRESENTATION</b>									
<b>POLICY DELIVERY</b>									
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	11	2	11	7	37			
<b>MEDICAL NECESSITY</b>							2	67	
<b>DENIAL OF CLAIM</b>	1	8			3	23			
<b>USUAL, CUSTOMARY, REASONABLE</b>					1	17			
<b>EXPERIMENTAL</b>									
<b>PREMIUM NOTICE/BILLING</b>									
<b>INFORMATION REQUESTED</b>									
<b>PREMIUM REFUNDED</b>									
<b>ABUSIVE SERVICE</b>									
<b>TOTAL</b>	3	4	2	3	12	15	2	3	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FRANKLIN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NONFORFEITURE PROBLEM RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FREMONT INDEMNITY COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

FRONTIER INSURANCE COMPANY	DISPO SITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	33	1	33	1	33	3	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GE AUTO & HOME ASSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
<b>PREMIUM &amp; RATING</b>	1	50							1	50	2	100
<b>DELAYS</b>			1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	50	1	50	2	100
<b>DENIAL OF CLAIM</b>			1	100							1	100
<b>OTHER: CLAIM HANDLING</b>					1	100					1	100
<b>TOTAL</b>	1	14	2	29	1	14	1	14	2	29	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GE CASUALTY INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM NOTICE/BILLING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GE GROUP LIFE ASSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>COVERAGE QUESTION</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GE INDEMNITY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GE LIFE AND ANNUITY ASSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GEICO CASUALTY COMPANY	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GEICO INDEMNITY COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GENERAL AMERICAN LIFE INSURANCE COMPANY	DISPOSITIO N		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>				
<b>PREMIUM &amp; RATING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>								
<b>DENIAL OF CLAIM</b>					1	20		
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>DELAYS/NO RESPONSE</b>	1	100						
<b>PREMIUM REFUNDED</b>	1	33	1	33				
<b>TOTAL</b>	2	18	1	9	1	9	1	9

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	1	20	2	40	1	20	5	100
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>DELAYS/NO RESPONSE</b>							1	100
<b>PREMIUM REFUNDED</b>					1	33	3	100
<b>TOTAL</b>	1	9	3	27	2	18	11	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GENERAL FIRE & CASUALTY COMPANY	DISPO S I TION		TOTAL	
	UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GERBER LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
COVERAGE QUESTION	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GLENBROOK LIFE AND ANNUITY COMPANY	DISPOSITION				TOTAL	
	NO ACTION REQUESTED/REQUIRED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GLENS FALLS INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	REFUND		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>CANCELLATION</b>	1	100			1	100
<b>DELAYS</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>							1	100	1	100
<b>MISREPRESENTATION</b>			1	100					1	100
<b>HIGH PRESSURE TACTICS</b>	1	100							1	100
<b>PREMIUM REFUNDED</b>			1	50	1	50			2	100
<b>TOTAL</b>	1	20	2	40	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GMAC INSURANCE COMPANY ONLINE, INC.	DISPOSITION		TOTAL	
	REFUND		NMBR	PCT
	NMBR	PCT		
REASON				
PREMIUM & RATING	2	100	2	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GOLDEN AMERICAN LIFE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
CASH VALUE	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ENTERED ARBITRATION/MEDIATION		UNABLE TO ASSIST		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>	1	33							
<b>CANCELLATION</b>	1	33							
<b>DELAYS</b>									
<b>POLICY DELIVERY</b>									
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	11	1	11	1	11	1	11	
<b>POST CLAIM UNDERWRITING</b>			1	100					
<b>DENIAL OF CLAIM</b>							1	10	
<b>OTHER: CLAIM HANDLING</b>							1	100	
<b>TOTAL</b>	3	10	2	6	1	3	3	10	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DIS POSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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								
<b>TOTAL</b>	<b>4</b>	<b>13</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>7</b>	<b>23</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	33	1	33			3	100
<b>CANCELLATION</b>					2	67			3	100
<b>DELAYS</b>			1	33					3	100
<b>POLICY DELIVERY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	11					1	11	9	100
<b>POST CLAIM UNDERWRITING</b>									1	100
<b>DENIAL OF CLAIM</b>					1	10	1	10	10	100
<b>OTHER: CLAIM HANDLING</b>									1	100
<b>TOTAL</b>	1	3	2	6	4	13	2	6	31	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GRANGE INSURANCE ASSOCIATION	DISPOSITION					
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
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						
<b>TOTAL</b>	1	9	2	18	1	9

GRANGE INSURANCE ASSOCIATION	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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
<b>TOTAL</b>	2	18	3	27	2	18	11	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GRANGE MUTUAL INSURANCE COMPANY	DISPOSITION					
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>						
<b>REFUSAL TO INSURE</b>					1	100
<b>NONRENEWAL</b>						
<b>CREDIT REPORTING</b>	1	100				
<b>DELAYS</b>			1	50	1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>						
<b>DENIAL OF CLAIM</b>						
<b>OTHER: CLAIM HANDLING</b>	2	100				
<b>TOTAL</b>	3	21	1	7	2	14

GRANGE MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							1	100	1	100
<b>REFUSAL TO INSURE</b>									1	100
<b>NONRENEWAL</b>					1	100			1	100
<b>CREDIT REPORTING</b>									1	100
<b>DELAYS</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100							2	100
<b>DENIAL OF CLAIM</b>	1	25	1	25	2	50			4	100
<b>OTHER: CLAIM HANDLING</b>									2	100
<b>TOTAL</b>	3	21	1	7	3	21	1	7	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GRANITE STATE INSURANCE COMPANY	D I S P O S I T I O N				T O T A L	
	A D V I S E D C O M P L A I N A N T		C O M P R O M I S E D S T L M N T / R S L T N			
	N M B R	P C T	N M B R	P C T	N M B R	P C T
<b>R E A S O N</b>						
<b>P R E M I U M &amp; R A T I N G</b>			1	100	1	100
<b>C A N C E L L A T I O N</b>	1	100			1	100
<b>T O T A L</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GREAT AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GREAT AMERICAN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>INFORMATION REQUESTED</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GREAT SOUTHERN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CANCELLATION</b>	2	100			2	100
<b>CASH VALUE</b>			1	100	1	100
<b>TOTAL</b>	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GREAT WEST CASUALTY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GREAT-WEST LIFE ASSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>DELAYS</b>	1	100							1	100
<b>AGENT HANDLING</b>					1	100			1	100
<b>USUAL, CUSTOMARY, REASONABLE</b>							1	100	1	100
<b>CASH VALUE</b>			1	100					1	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GROCERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUARANTEE RESERVE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM NOTICE/BILLING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUARANTEE TRUST LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>COORDINATION OF BENEFITS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	33	1	33		
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>	1	100								
<b>DELAYS</b>										
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>DENIAL OF CLAIM</b>					1	33			1	33
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>			1	100						
<b>TOTAL</b>	1	5	1	5	2	9	1	5	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>	2	67	1	33						
<b>MISAPPROPRIATION OF PREMIUM</b>					1	100				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							2	33	1	17
<b>DENIAL OF CLAIM</b>					1	33				
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>TOTAL</b>	2	9	1	5	2	9	2	9	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUARANTY NATIONAL INSURANCE COMPANY	DISPO SITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>							1	33	3	100
<b>REFUSAL TO INSURE</b>	1	100							1	100
<b>CANCELLATION</b>	1	50	1	50					2	100
<b>NONRENEWAL</b>									1	100
<b>DELAYS</b>									3	100
<b>MISAPPROPRIATION OF PREMIUM</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	33			1	17			6	100
<b>DENIAL OF CLAIM</b>									3	100
<b>OTHER: CLAIM HANDLING</b>			1	100					1	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>TOTAL</b>	4	18	2	9	1	5	1	5	22	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUIDEONE AMERICA INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
NONRENEWAL	1	50			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

GULF INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>	1	100					1	100
<b>OTHER: UNDERWRITING</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100	1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>OTHER: CLAIM HANDLING</b>			1	100			1	100
<b>TOTAL</b>	2	40	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HANOVER INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	ENDORSEMENT PROCESSED			
	NMBR	PCT	NMBR	PCT
REASON				
ENDORSEMENT/RIDER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD ACCIDENT AND INDEMNITY COMPANY	DISPOSITION										TOTAL	
	UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	100							1	100
<b>CANCELLATION</b>							1	100			1	100
<b>NONRENEWAL</b>	1	50					1	50			2	100
<b>DELAYS</b>							1	100			1	100
<b>SUBROGATION</b>									1	100	1	100
<b>OTHER: CLAIM HANDLING</b>					1	100					1	100
<b>TOTAL</b>	1	14	1	14	1	14	3	43	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD CASUALTY INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	33			1	33		
<b>DENIAL OF CLAIM</b>								
<b>OTHER: CLAIM HANDLING</b>								
<b>PREMIUM NOTICE/BILLING</b>			1	100				
<b>INFORMATION REQUESTED</b>							1	100
<b>TOTAL</b>	1	13	1	13	1	13	1	13

HARTFORD CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>	1	33			3	100
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>OTHER: CLAIM HANDLING</b>	1	50	1	50	2	100
<b>PREMIUM NOTICE/BILLING</b>					1	100
<b>INFORMATION REQUESTED</b>					1	100
<b>TOTAL</b>	3	38	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD FIRE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			2	13						
<b>REFUSAL TO INSURE</b>	2	100								
<b>CANCELLATION</b>	2	33	1	17						
<b>NONRENEWAL</b>	1	11	1	11					1	11
<b>DELAYS</b>			1	7	1	7				
<b>ENDORSEMENT/RIDER</b>										
<b>OTHER: UNDERWRITING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	5			3	16
<b>DENIAL OF CLAIM</b>			1	8	1	8	1	8	2	15
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>			1	17	2	33				
<b>DELAYS/NO RESPONSE</b>	1	100								
<b>TOTAL</b>	6	7	7	8	5	6	1	1	6	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPO SITION							
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>					1	6	1	6
<b>REFUSAL TO INSURE</b>								
<b>CANCELLATION</b>								
<b>NONRENEWAL</b>							2	22
<b>DELAYS</b>			3	21				
<b>ENDORSEMENT/RIDER</b>							1	100
<b>OTHER: UNDERWRITING</b>					1	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	11	1	5			1	5
<b>DENIAL OF CLAIM</b>								
<b>OTHER: CLAIM HANDLING</b>								
<b>PREMIUM NOTICE/BILLING</b>							1	17
<b>DELAYS/NO RESPONSE</b>								
<b>TOTAL</b>	2	2	4	4	2	2	6	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	D I S P O S I T I O N									
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	6	1	6			1	6
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>	3	21					1	7		
<b>ENDORSEMENT/RIDER</b>										
<b>OTHER: UNDERWRITING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	5					2	11		
<b>DENIAL OF CLAIM</b>							5	38		
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>			1	17						
<b>DELAYS/NO RESPONSE</b>										
<b>TOTAL</b>	4	4	2	2	1	1	8	9	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			8	50	1	6	16	100
<b>REFUSAL TO INSURE</b>							2	100
<b>CANCELLATION</b>	1	17	2	33			6	100
<b>NONRENEWAL</b>	1	11	3	33			9	100
<b>DELAYS</b>			2	14	3	21	14	100
<b>ENDORSEMENT/RIDER</b>							1	100
<b>OTHER: UNDERWRITING</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	5	4	21	3	16	19	100
<b>DENIAL OF CLAIM</b>			3	23			13	100
<b>OTHER: CLAIM HANDLING</b>			1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>			1	17			6	100
<b>DELAYS/NO RESPONSE</b>							1	100
<b>TOTAL</b>	3	3	24	27	7	8	89	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	D I S P O S I T I O N							
	REFUND		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>DELAYS</b>			1	100				
<b>AGENT HANDLING</b>					1	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	50
<b>DENIAL OF CLAIM</b>								
<b>PREMIUM REFUNDED</b>	1	100						
<b>TOTAL</b>	1	13	1	13	1	13	1	13

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	D I S P O S I T I O N						T O T A L	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>DELAYS</b>							1	100
<b>AGENT HANDLING</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50					2	100
<b>DENIAL OF CLAIM</b>			2	67	1	33	3	100
<b>PREMIUM REFUNDED</b>							1	100
<b>TOTAL</b>	1	13	2	25	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HARTFORD UNDERWRITERS INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HEALTH MAINTENANCE OF OREGON, INC.	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>COST CONTAINMENT</b>			1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION								
	REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
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					
<b>TOTAL</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>17</b>	<b>5</b>	<b>9</b>	<b>4</b>	<b>8</b>	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HERITAGE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>HIGH PRESSURE TACTICS</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HIGHLANDS INSURANCE COMPANY	DISPO S I TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HORACE MANN INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
NONRENEWAL	1	100						
CREDIT REPORTING			1	100				
DELAYS					1	50		
UNSATISFACTORY SETTLEMENT/OFFER							1	100
INFORMATION REQUESTED								
<b>TOTAL</b>	1	17	1	17	1	17	1	17

HORACE MANN INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
NONRENEWAL					1	100
CREDIT REPORTING					1	100
DELAYS			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100
INFORMATION REQUESTED	1	100			1	100
<b>TOTAL</b>	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

HOUSEHOLD LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

IDS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CASH VALUE</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

IGF INSURANCE COMPANY	DISPOSITION					
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>						
<b>REFUSAL TO INSURE</b>						
<b>CANCELLATION</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100		
<b>OTHER: CLAIM HANDLING</b>	1	100				
<b>INFORMATION REQUESTED</b>					1	100
<b>PAYMENT NOT CREDITED</b>						
<b>TOTAL</b>	1	14	1	14	1	14

IGF INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	100			1	100
<b>REFUSAL TO INSURE</b>					1	100	1	100
<b>CANCELLATION</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100
<b>OTHER: CLAIM HANDLING</b>							1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>PAYMENT NOT CREDITED</b>	1	100					1	100
<b>TOTAL</b>	2	29	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ILLINOIS NATIONAL INSURANCE CO.	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	33
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>CREDIT REPORTING</b>	1	100								
<b>DELAYS</b>					1	25	1	25		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	14			2	29		
<b>DENIAL OF CLAIM</b>			1	50						
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>TOTAL</b>	1	5	2	9	1	5	3	14	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ILLINOIS NATIONAL INSURANCE CO.	DISPOSITION									
	REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>							1	50	1	50
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	1	25			1	25				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									2	29
<b>DENIAL OF CLAIM</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>			1	100						
<b>TOTAL</b>	1	5	1	5	1	5	1	5	3	14

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>DELAYS</b>					1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100					2	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>TOTAL</b>	2	50	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM NOTICE/BILLING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INFINITY INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	100							1	100
<b>CANCELLATION</b>							1	100	1	100
<b>DELAYS</b>					1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	100					3	100
<b>TOTAL</b>	1	17	3	50	1	17	1	17	6	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ING INSURANCE COMPANY OF AMERICA	DIS POSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>							1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100							1	100
<b>DENIAL OF CLAIM</b>			1	25	1	25			2	50	4	100
<b>PREMIUM REFUNDED</b>	1	100									1	100
<b>TOTAL</b>	1	14	2	29	1	14	1	14	2	29	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INSURANCE CORPORATION OF HANNOVER	DIS POSITION		TOTAL	
	INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INTEGON GENERAL INSURANCE CORPORATION	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INTEGON INDEMNITY CORPORATION	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>			1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

INTERSTATE INDEMNITY COMPANY	DISP O S I T I O N						TOTAL	
	CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>DELAYS</b>	1	25	2	50	1	25	4	100
<b>TOTAL</b>	1	25	2	50	1	25	4	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

JACKSON NATIONAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>CASH VALUE</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>CASH VALUE</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

JEFFERSON-PILOT LIFE INSURANCE COMPANY	DISPO SITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

JOHN ALDEN LIFE INSURANCE COMPANY	D I S P O S I T I O N						T O T A L	
	UNABLE TO ASSIST		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>CANCELLATION</b>	1	100					1	100
<b>MEDICAL NECESSITY</b>			2	100			2	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>TOTAL</b>	1	20	3	60	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

JOHN HANCOCK LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>OTHER: UNDERWRITING</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>INFORMATION REQUESTED</b>					1	100	1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION									
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
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						
<b>TOTAL</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>8</b>	<b>10</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>4</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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
<b>TOTAL</b>	<b>7</b>	<b>9</b>	<b>9</b>	<b>11</b>	<b>7</b>	<b>9</b>	<b>1</b>	<b>1</b>	<b>82</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

KANSAS CITY LIFE INSURANCE COMPANY	DISPO SITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

KEMPER AUTO & HOME INSURANCE COMPANY	DISPO SITION												TOTAL	
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

KNIGHTS OF COLUMBUS	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LAFAYETTE LIFE INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS/NO RESPONSE</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LANCER INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>AGENT HANDLING</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LEADER INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	100							1	100
<b>CANCELLATION</b>					1	50	1	50			2	100
<b>DELAYS</b>	1	50							1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	50	1	50	2	100
<b>DENIAL OF CLAIM</b>							1	100			1	100
<b>TOTAL</b>	1	13	1	13	1	13	3	38	2	25	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LEGION INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>CANCELLATION</b>			1	100			1	100
<b>DELAYS</b>	1	100					1	100
<b>PREMIUM REFUNDED</b>			1	100			1	100
<b>TOTAL</b>	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY INSURANCE CORPORATION	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY LIFE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	RECOVERY		NMBR	PCT
	NMBR	PCT		
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSIT ION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	25			2	50		
<b>REFUSAL TO INSURE</b>			1	100						
<b>CANCELLATION</b>							2	100		
<b>NONRENEWAL</b>					1	50	1	50		
<b>DELAYS</b>	1	11					1	11		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	14	2	29	1	14
<b>POST CLAIM UNDERWRITING</b>							1	100		
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>			3	75						
<b>UTILIZATION REVIEW</b>			1	100						
<b>PREMIUM NOTICE/BILLING</b>							2	100		
<b>TOTAL</b>	1	3	6	18	2	6	11	32	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSIT ION				TOTAL	
	RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>					4	100
<b>REFUSAL TO INSURE</b>					1	100
<b>CANCELLATION</b>					2	100
<b>NONRENEWAL</b>					2	100
<b>DELAYS</b>	2	22			9	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	14	7	100
<b>POST CLAIM UNDERWRITING</b>					1	100
<b>SUBROGATION</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>					4	100
<b>UTILIZATION REVIEW</b>					1	100
<b>PREMIUM NOTICE/BILLING</b>					2	100
<b>TOTAL</b>	3	9	1	3	34	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	NO ACTION REQUESTED/REQUIRED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	100							1	100
<b>DELAYS</b>							1	100			1	100
<b>OTHER: UNDERWRITING</b>									1	100	1	100
<b>DENIAL OF CLAIM</b>					3	75	1	25			4	100
<b>OTHER: CLAIM HANDLING</b>	1	100									1	100
<b>TOTAL</b>	1	13	1	13	3	38	2	25	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIBERTY NORTHWEST INSURANCE CORPORATION	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	100									1	100
<b>NONRENEWAL</b>									1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100			1	100
<b>DENIAL OF CLAIM</b>					1	100					1	100
<b>OTHER: CLAIM HANDLING</b>			1	50					1	50	2	100
<b>TOTAL</b>	1	17	1	17	1	17	1	17	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIFE INVESTORS INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>			1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIFEWISE HEALTH PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	17							1	17
<b>REFUSAL TO INSURE</b>			2	25								
<b>DELAYS</b>												
<b>FORCED PLACEMENT</b>												
<b>UNFAIR DISCRIMINATION</b>												
<b>RECISSION</b>			1	33								
<b>ENDORSEMENT/RIDER</b>			1	25								
<b>MISLEADING ADVERTISING</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>												
<b>MEDICAL NECESSITY</b>												
<b>DENIAL OF CLAIM</b>			2	10								
<b>USUAL, CUSTOMARY, REASONABLE</b>												
<b>COORDINATION OF BENEFITS</b>			1	20								
<b>PCP REFERRALS</b>												
<b>EXPERIMENTAL</b>					1	100						
<b>COST CONTAINMENT</b>					1	33			1	33		
<b>PREMIUM NOTICE/BILLING</b>											1	33
<b>DELAYS/NO RESPONSE</b>												
<b>INFORMATION REQUESTED</b>					1	33						
<b>PREMIUM REFUNDED</b>							2	50				
<b>COVERAGE QUESTION</b>	2	40			1	20						
<b>ACCESS TO CARE</b>			1	50								
<b>TOTAL</b>	2	2	9	9	4	4	2	2	1	1	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LIFEWISE HEALTH PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	DISPOSITION									
	CLAIM REOPENED		CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>							1	17		
<b>REFUSAL TO INSURE</b>							2	25		
<b>DELAYS</b>			4	67						
<b>FORCED PLACEMENT</b>										
<b>UNFAIR DISCRIMINATION</b>					1	50	1	50		
<b>RECISSION</b>										
<b>ENDORSEMENT/RIDER</b>							2	50		
<b>MISLEADING ADVERTISING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			8	40			2	10		
<b>MEDICAL NECESSITY</b>										
<b>DENIAL OF CLAIM</b>	3	14	9	43			2	10		
<b>USUAL, CUSTOMARY, REASONABLE</b>			2	100						
<b>COORDINATION OF BENEFITS</b>	1	20					1	20		
<b>PCP REFERRALS</b>										
<b>EXPERIMENTAL</b>										
<b>COST CONTAINMENT</b>			1	33						
<b>PREMIUM NOTICE/BILLING</b>							1	33		
<b>DELAYS/NO RESPONSE</b>									1	100
<b>INFORMATION REQUESTED</b>							1	33		
<b>PREMIUM REFUNDED</b>										
<b>COVERAGE QUESTION</b>							1	20		
<b>ACCESS TO CARE</b>										
<b>TOTAL</b>	4	4	24	23	1	1	14	14	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LINCOLN BENEFIT LIFE COMPANY	DISPOSIT ION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CASH VALUE			1	100	1	100
ABUSIVE SERVICE	1	100			1	100
TOTAL	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LINCOLN GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LINCOLN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>MISREPRESENTATION</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

LUMBERMENS MUTUAL CASUALTY COMPANY	DISPOSIT ION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MANHATTAN NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MARKEL INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MARYLAND CASUALTY COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	50	1	50			2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50			1	50	2	100
<b>TOTAL</b>	2	50	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MAYFLOWER NATIONAL LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
TWISTING	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MEDICO LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>	1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	DISPOSITION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	100
<b>CANCELLATION</b>									1	100
<b>DELAYS</b>									3	100
<b>MISLEADING ADVERTISING</b>									1	100
<b>MISREPRESENTATION</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									2	100
<b>DENIAL OF CLAIM</b>			1	14	1	14	1	14	7	100
<b>PREMIUM NOTICE/BILLING</b>									2	100
<b>PREMIUM REFUNDED</b>							1	20	5	100
<b>COVERAGE QUESTION</b>	1	100							1	100
<b>TOTAL</b>	1	4	1	4	1	4	2	8	25	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MERASTAR INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MERRILL LYNCH LIFE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT
REASON				
FRAUD/FORGERY	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

METROPOLITAN CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

METROPOLITAN GENERAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COVERAGE EXTENDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>REFUSAL TO INSURE</b>			1	100	1	100
<b>DENIAL OF CLAIM</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

METROPOLITAN LIFE INSURANCE COMPANY	DISPO SITION								
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>R E A S O N</b>									
<b>DELAYS</b>			1	50			1	50	
<b>GROUP CONVERSION</b>									
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	33	1	33					
<b>DENIAL OF CLAIM</b>	1	17	2	33	1	17			
<b>PREMIUM NOTICE/BILLING</b>					1	100			
<b>CASH VALUE</b>					1	100			
<b>INFORMATION REQUESTED</b>	1	100							
<b>OTHER: POLICYHOLDER SERVICE</b>	1	100							
<b>TOTAL</b>	4	25	4	25	3	19	1	6	

METROPOLITAN LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ERISA COMPLIANT		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>DELAYS</b>									2	100
<b>GROUP CONVERSION</b>							1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	33					3	100
<b>DENIAL OF CLAIM</b>	1	17			1	17			6	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>CASH VALUE</b>									1	100
<b>INFORMATION REQUESTED</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>									1	100
<b>TOTAL</b>	1	6	1	6	1	6	1	6	16	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	33			1	33			3	100
<b>CANCELLATION</b>					1	100			1	100
<b>NONRENEWAL</b>	1	50	1	50					2	100
<b>DELAYS</b>									3	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>AGENT HANDLING</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	13			2	25	2	25	8	100
<b>DENIAL OF CLAIM</b>	3	50			1	17	1	17	6	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>TOTAL</b>	6	23	1	4	5	19	3	12	26	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MID-CENTURY INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED		CLAIM SETTLED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			1	100								
<b>CANCELLATION</b>	1	100										
<b>DELAYS</b>					1	25	1	25			1	25
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	11					2	22	1	11		
<b>OTHER: CLAIM HANDLING</b>												
<b>PREMIUM NOTICE/BILLING</b>												
<b>TOTAL</b>	2	12	1	6	1	6	3	18	1	6	1	6

MID-CENTURY INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	100
<b>CANCELLATION</b>									1	100
<b>DELAYS</b>							1	25	4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	22			3	33			9	100
<b>OTHER: CLAIM HANDLING</b>			1	100					1	100
<b>PREMIUM NOTICE/BILLING</b>	1	100							1	100
<b>TOTAL</b>	3	18	1	6	3	18	1	6	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MILLERS CASUALTY INSURANCE COMPANY (THE)	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>					2	100	2	100
<b>TOTAL</b>	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MILLERS CASUALTY INSURANCE COMPANY OF TEXAS (THE)	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT		NMBR	PCT
	NMBR	PCT		
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MILLERS INSURANCE COMPANY (THE)	DISPO SITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>					1	100	1	100
<b>DELAYS</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MINNESOTA LIFE INSURANCE COMPANY	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>MISREPRESENTATION</b>	1	100						
<b>DENIAL OF CLAIM</b>			1	100				
<b>CASH VALUE</b>					1	50		
<b>PREMIUM REFUNDED</b>								
<b>COVERAGE QUESTION</b>							1	100
<b>TOTAL</b>	1	17	1	17	1	17	1	17

MINNESOTA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>MISREPRESENTATION</b>					1	100
<b>DENIAL OF CLAIM</b>					1	100
<b>CASH VALUE</b>	1	50			2	100
<b>PREMIUM REFUNDED</b>			1	100	1	100
<b>COVERAGE QUESTION</b>					1	100
<b>TOTAL</b>	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MONTGOMERY WARD INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MONUMENTAL GENERAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MONUMENTAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>DELAYS</b>	1	100			1	100
<b>MISREPRESENTATION</b>			1	100	1	100
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>TOTAL</b>	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MONEY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	2	100	2	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MONY LIFE INSURANCE COMPANY OF AMERICA	DISPOSIT ION		TOTAL	
	REFERRED TO PROPER AGENCY			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		NONRENEWAL NOTICE RESCINDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	50						
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>					1	25				
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	1	33					1	33		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	20
<b>DENIAL OF CLAIM</b>	1	25							2	50
<b>OTHER: CLAIM HANDLING</b>									1	50
<b>TOTAL</b>	2	7	1	4	1	4	1	4	4	15

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPO SITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							1	50	2	100
<b>CANCELLATION</b>			1	20	2	40			5	100
<b>NONRENEWAL</b>			1	25					4	100
<b>CREDIT REPORTING</b>									2	100
<b>DELAYS</b>							1	33	3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	20	1	20	5	100
<b>DENIAL OF CLAIM</b>	1	25							4	100
<b>OTHER: CLAIM HANDLING</b>									2	100
<b>TOTAL</b>	1	4	2	7	3	11	3	11	27	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							1	100		
<b>REFUSAL TO INSURE</b>									1	100
<b>CANCELLATION</b>	1	100								
<b>DELAYS</b>			2	100						
<b>AGENT HANDLING</b>					1	100				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	50	1	25			1	25
<b>MEDICAL NECESSITY</b>			1	100						
<b>USUAL, CUSTOMARY, REASONABLE</b>	1	100								
<b>TOTAL</b>	2	17	5	42	2	17	1	8	2	17

MUTUAL OF OMAHA INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	1	100
<b>REFUSAL TO INSURE</b>	1	100
<b>CANCELLATION</b>	1	100
<b>DELAYS</b>	2	100
<b>AGENT HANDLING</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	4	100
<b>MEDICAL NECESSITY</b>	1	100
<b>USUAL, CUSTOMARY, REASONABLE</b>	1	100
<b>TOTAL</b>	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

MUTUAL PROTECTIVE INSURANCE COMPANY	DISPOSIT ION					
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>	1	100				
<b>REPLACEMENT</b>						
<b>MISREPRESENTATION</b>						
<b>DENIAL OF CLAIM</b>						
<b>PREMIUM NOTICE/BILLING</b>					1	100
<b>INFORMATION REQUESTED</b>					1	100
<b>PREMIUM REFUNDED</b>			1	100		
<b>TOTAL</b>	1	14	1	14	2	29

MUTUAL PROTECTIVE INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>							1	100
<b>REPLACEMENT</b>	1	100					1	100
<b>MISREPRESENTATION</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>PREMIUM REFUNDED</b>							1	100
<b>TOTAL</b>	1	14	1	14	1	14	7	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NACOLAH LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL ALLIANCE INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>					1	100	1	100
<b>DELAYS</b>			1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100					1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL AMERICAN INSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	DISPOSITION													
	ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>														
<b>PREMIUM &amp; RATING</b>									1	100				
<b>REFUSAL TO INSURE</b>											1	100		
<b>DELAYS</b>	1	25			2	50	1	25						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>											1	33	2	67
<b>DENIAL OF CLAIM</b>							1	50	1	50				
<b>PREMIUM REFUNDED</b>			1	100										
<b>TOTAL</b>	1	8	1	8	2	17	2	17	2	17	2	17	2	17

NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	1	100
<b>REFUSAL TO INSURE</b>	1	100
<b>DELAYS</b>	4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	100
<b>DENIAL OF CLAIM</b>	2	100
<b>PREMIUM REFUNDED</b>	1	100
<b>TOTAL</b>	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL AUTOMOBILE AND CASUALTY INSURANCE CO.	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL BENEFIT LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REAS ON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL CASUALTY COMPANY	DISPO SITION				TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>			1	100	1	100
<b>NONRENEWAL</b>			1	100	1	100
<b>DELAYS</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			2	100	2	100
<b>TOTAL</b>	1	20	4	80	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL GENERAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100	1	100
<b>OTHER: POLICYHOLDER SERVICE</b>			1	100			1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL GENERAL INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	33							1	33
<b>DELAYS</b>							3	60		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	33								
<b>POST CLAIM UNDERWRITING</b>					1	100				
<b>DENIAL OF CLAIM</b>										
<b>PREMIUM NOTICE/BILLING</b>			1	100						
<b>TOTAL</b>	2	14	1	7	1	7	3	21	1	7

NATIONAL GENERAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	33	3	100
<b>DELAYS</b>	1	20			1	20	5	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	33	1	33	3	100
<b>POST CLAIM UNDERWRITING</b>							1	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>TOTAL</b>	1	7	2	14	3	21	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL HEALTH INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>REFUSAL TO INSURE</b>					1	50	1	50	2	100
<b>CANCELLATION</b>							1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	33	1	33	1	33	3	100
<b>DENIAL OF CLAIM</b>			3	100					3	100
<b>DELAYS/NO RESPONSE</b>	1	100							1	100
<b>PREMIUM REFUNDED</b>	1	100							1	100
<b>TOTAL</b>	2	18	4	36	2	18	3	27	11	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL LIABILITY & FIRE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>CANCELLATION</b>			1	100			1	100
<b>ENDORSEMENT/RIDER</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	DISPOSITION						TOTAL	
	UNABLE TO ASSIST		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	50	1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>COVERAGE QUESTION</b>	1	100					1	100
<b>TOTAL</b>	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONWIDE ASSURANCE COMPANY	DIS POSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	50	1	50			2	100
<b>ENDORSEMENT/RIDER</b>					1	100	1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONWIDE LIFE AND ANNUITY COMPANY OF AMERICA	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
MISLEADING ADVERTISING	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>									1	100		
<b>REFUSAL TO INSURE</b>			1	100								
<b>NONRENEWAL</b>	1	100										
<b>DELAYS</b>					1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	50	1	50
<b>DENIAL OF CLAIM</b>									2	100		
<b>PREMIUM NOTICE/BILLING</b>							1	100				
<b>TOTAL</b>	1	11	1	11	1	11	1	11	4	44	1	11

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	1	100
<b>REFUSAL TO INSURE</b>	1	100
<b>NONRENEWAL</b>	1	100
<b>DELAYS</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100
<b>DENIAL OF CLAIM</b>	2	100
<b>PREMIUM NOTICE/BILLING</b>	1	100
<b>TOTAL</b>	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>	4	19	2	10	1	5	2	10	
<b>REFUSAL TO INSURE</b>									
<b>CANCELLATION</b>			1	33					
<b>NONRENEWAL</b>									
<b>DELAYS</b>									
<b>ENDORSEMENT/RIDER</b>					1	100			
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	33							
<b>POST CLAIM UNDERWRITING</b>			1	50					
<b>DENIAL OF CLAIM</b>	1	33					1	33	
<b>PREMIUM NOTICE/BILLING</b>					1	25			
<b>PREMIUM REFUNDED</b>									
<b>OTHER: POLICYHOLDER SERVICE</b>									
<b>TOTAL</b>	8	16	4	8	3	6	3	6	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPO SITION						TOTAL	
	NO JURISDICTION		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	5					21	100
<b>REFUSAL TO INSURE</b>							1	100
<b>CANCELLATION</b>							3	100
<b>NONRENEWAL</b>							1	100
<b>DELAYS</b>			1	50			2	100
<b>ENDORSEMENT/RIDER</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	11	1	11			9	100
<b>POST CLAIM UNDERWRITING</b>							2	100
<b>DENIAL OF CLAIM</b>							3	100
<b>PREMIUM NOTICE/BILLING</b>					1	25	4	100
<b>PREMIUM REFUNDED</b>							1	100
<b>OTHER: POLICYHOLDER SERVICE</b>							2	100
<b>TOTAL</b>	2	4	2	4	1	2	50	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NEW HAMPSHIRE INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NEW SOUTH INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NEW YORK LIFE INSURANCE COMPANY	DISPOSITION									
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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										
<b>TOTAL</b>	1	8	1	8	1	8	2	15	1	8

NEW YORK LIFE INSURANCE COMPANY	DISPOSITION						TOTAL		
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
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
<b>TOTAL</b>	2	15	2	15	3	23	13	100	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTH PACIFIC INSURANCE CO.	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>REFUSAL TO INSURE</b>	1	100						
<b>NONRENEWAL</b>	2	40						
<b>DELAYS</b>								
<b>AUDIT DISPUTE</b>								
<b>POLICY DELIVERY</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	10	1	10
<b>DENIAL OF CLAIM</b>			1	14			1	14
<b>OTHER: CLAIM HANDLING</b>			1	50				
<b>TOTAL</b>	3	9	2	6	1	3	2	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTH PACIFIC INSURANCE CO.	DISPOSITION							
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	25				
<b>REFUSAL TO INSURE</b>								
<b>NONRENEWAL</b>								
<b>DELAYS</b>					1	50	1	50
<b>AUDIT DISPUTE</b>								
<b>POLICY DELIVERY</b>			1	100				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	10					3	30
<b>DENIAL OF CLAIM</b>	1	14					1	14
<b>OTHER: CLAIM HANDLING</b>							1	50
<b>TOTAL</b>	2	6	2	6	1	3	6	18

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTH PACIFIC INSURANCE CO.	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			2	50	1	25	4	100
<b>REFUSAL TO INSURE</b>							1	100
<b>NONRENEWAL</b>	1	20	2	40			5	100
<b>DELAYS</b>							2	100
<b>AUDIT DISPUTE</b>			1	100			1	100
<b>POLICY DELIVERY</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	30	1	10	10	100
<b>DENIAL OF CLAIM</b>			3	43			7	100
<b>OTHER: CLAIM HANDLING</b>							2	100
<b>TOTAL</b>	1	3	11	33	2	6	33	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTH WEST LIFE ASSURANCE COMPANY OF AMERICA	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTHERN INSURANCE COMPANY OF NEW YORK	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTHERN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTHLAND INSURANCE COMPANY	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					2	100			2	100
<b>POLICY DELIVERY</b>	1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100	1	100
<b>OTHER: CLAIM HANDLING</b>			1	100					1	100
<b>TOTAL</b>	1	20	1	20	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

NORTHWESTERN MUTUAL LIFE INSURANCE CO	DISPOSITION						TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100					1	100
<b>PREMIUM NOTICE/BILLING</b>			1	50	1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ODS HEALTH PLAN, INC.	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>			1	50						
<b>CANCELLATION</b>										
<b>DELAYS</b>										
<b>RECISSION</b>										
<b>CONTINUATION OF BENEFITS</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	14				
<b>MEDICAL NECESSITY</b>										
<b>DENIAL OF CLAIM</b>			1	3					1	3
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>COORDINATION OF BENEFITS</b>										
<b>PCP REFERRALS</b>										
<b>UTILIZATION REVIEW</b>										
<b>EXPERIMENTAL</b>										
<b>ASSIGNMENT OF BENEFITS</b>										
<b>COST CONTAINMENT</b>			1	100						
<b>PREMIUM NOTICE/BILLING</b>	1	25					1	25		
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>ACCESS TO CARE</b>					1	100				
<b>TOTAL</b>	1	1	3	4	2	3	1	1	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ODS HEALTH PLAN, INC.	DISPOSITION							
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>REFUSAL TO INSURE</b>							1	50
<b>CANCELLATION</b>			1	50				
<b>DELAYS</b>	2	100						
<b>RECISSION</b>								
<b>CONTINUATION OF BENEFITS</b>			1	100				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	29					1	14
<b>MEDICAL NECESSITY</b>	1	33	2	67				
<b>DENIAL OF CLAIM</b>	11	31	6	17	1	3	3	8
<b>USUAL, CUSTOMARY, REASONABLE</b>								
<b>COORDINATION OF BENEFITS</b>	4	67						
<b>PCP REFERRALS</b>			1	50	1	50		
<b>UTILIZATION REVIEW</b>	1	100						
<b>EXPERIMENTAL</b>	1	100						
<b>ASSIGNMENT OF BENEFITS</b>	1	100						
<b>COST CONTAINMENT</b>								
<b>PREMIUM NOTICE/BILLING</b>	1	25					1	25
<b>INFORMATION REQUESTED</b>			2	100				
<b>PREMIUM REFUNDED</b>								
<b>ACCESS TO CARE</b>								
<b>TOTAL</b>	24	32	13	17	2	3	6	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ODS HEALTH PLAN, INC.	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	100							1	100
<b>REFUSAL TO INSURE</b>									2	100
<b>CANCELLATION</b>			1	50					2	100
<b>DELAYS</b>									2	100
<b>RECISSION</b>			1	100					1	100
<b>CONTINUATION OF BENEFITS</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	29	1	14			7	100
<b>MEDICAL NECESSITY</b>									3	100
<b>DENIAL OF CLAIM</b>	1	3	11	31			1	3	36	100
<b>USUAL, CUSTOMARY, REASONABLE</b>			1	100					1	100
<b>COORDINATION OF BENEFITS</b>	1	17	1	17					6	100
<b>PCP REFERRALS</b>									2	100
<b>UTILIZATION REVIEW</b>									1	100
<b>EXPERIMENTAL</b>									1	100
<b>ASSIGNMENT OF BENEFITS</b>									1	100
<b>COST CONTAINMENT</b>									1	100
<b>PREMIUM NOTICE/BILLING</b>									4	100
<b>INFORMATION REQUESTED</b>									2	100
<b>PREMIUM REFUNDED</b>			1	100					1	100
<b>ACCESS TO CARE</b>									1	100
<b>TOTAL</b>	3	4	18	24	1	1	1	1	76	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OHIO CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	50	1	50							2	100
<b>NONRENEWAL</b>			1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50			1	50	2	100
<b>DENIAL OF CLAIM</b>							1	100			1	100
<b>TOTAL</b>	1	17	2	33	1	17	1	17	1	17	6	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OLD LINE LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CANCELLATION</b>			1	100	1	100
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OLD REPUBLIC INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OLD REPUBLIC SURETY COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
MISAPPROPRIATION OF PREMIUM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>CANCELLATION</b>			1	50	1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OMNI INSURANCE COMPANY	DISPOSITION								TOTAL	
	COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>					1	100			1	100
<b>DELAYS</b>	1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	33	1	33	1	33	3	100
<b>TOTAL</b>	1	20	1	20	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ONE HEALTH PLAN OF OREGON, INC.	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>GROUP CONVERSION</b>	1	100			1	100
<b>MEDICAL NECESSITY</b>			1	100	1	100
<b>USUAL, CUSTOMARY, REASONABLE</b>	1	100			1	100
<b>COST CONTAINMENT</b>			1	100	1	100
<b>DELAYS/NO RESPONSE</b>			1	100	1	100
<b>TOTAL</b>	2	40	3	60	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ONEBEACON INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>OTHER: CLAIM HANDLING</b>	1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION												
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		UNABLE TO ASSIST		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>													
<b>PREMIUM &amp; RATING</b>			1	20								1	20
<b>REFUSAL TO INSURE</b>													
<b>CANCELLATION</b>			1	25									
<b>NONRENEWAL</b>	1	13	1	13									
<b>CREDIT REPORTING</b>			5	100									
<b>DELAYS</b>					1	25							
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	29									
<b>SUBROGATION</b>													
<b>DENIAL OF CLAIM</b>			1	17					1	17			
<b>OTHER: CLAIM HANDLING</b>							1	50					
<b>PREMIUM NOTICE/BILLING</b>													
<b>TOTAL</b>	1	2	11	25	1	2	1	2	1	2	1	2	



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							1	20		
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>									1	25
<b>NONRENEWAL</b>										
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	1	25							1	25
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	14							2	29
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>									1	17
<b>OTHER: CLAIM HANDLING</b>					1	50				
<b>PREMIUM NOTICE/BILLING</b>			1	100						
<b>TOTAL</b>	2	5	1	2	1	2	1	2	5	11

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					2	40			5	100
<b>REFUSAL TO INSURE</b>					1	100			1	100
<b>CANCELLATION</b>			1	25	1	25			4	100
<b>NONRENEWAL</b>			1	13	5	63			8	100
<b>CREDIT REPORTING</b>									5	100
<b>DELAYS</b>					1	25			4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	14	1	14	7	100
<b>SUBROGATION</b>					1	100			1	100
<b>DENIAL OF CLAIM</b>	1	17	1	17	1	17			6	100
<b>OTHER: CLAIM HANDLING</b>									2	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>TOTAL</b>	1	2	3	7	13	30	1	2	44	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFIC HOSPITAL ASSOCIATION DBA PACIFCSOURCE HEALTH PLANS	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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										
<b>TOTAL</b>	1	7	2	14	3	21	1	7	1	7

PACIFIC HOSPITAL ASSOCIATION DBA PACIFCSOURCE HEALTH PLANS	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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
<b>TOTAL</b>	1	7	2	14	2	14	1	7	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFIC LIFE & ANNUITY COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>REFUSAL TO INSURE</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFIC LIFE INSURANCE COMPANY	DIS POSITION N		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFICARE OF OREGON, INC.	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>	1	25	1	25						
<b>CANCELLATION</b>	3	60								
<b>DELAYS</b>										
<b>GROUP CONVERSION</b>									1	100
<b>CONTINUATION OF BENEFITS</b>	1	50								
<b>MISREPRESENTATION</b>										
<b>POLICY DELIVERY</b>	1	100								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>MEDICAL NECESSITY</b>					1	50				
<b>DENIAL OF CLAIM</b>					1	4			1	4
<b>COORDINATION OF BENEFITS</b>										
<b>PCP REFERRALS</b>			1	14						
<b>UTILIZATION REVIEW</b>										
<b>COST CONTAINMENT</b>					1	20				
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>							1	100		
<b>COVERAGE QUESTION</b>										
<b>ACCESS TO CARE</b>										
<b>ABUSIVE SERVICE</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	6	6	2	2	3	3	1	1	3	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFICARE OF OREGON, INC.	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>							1	25		
<b>CANCELLATION</b>	1	20								
<b>DELAYS</b>					11	65				
<b>GROUP CONVERSION</b>										
<b>CONTINUATION OF BENEFITS</b>									1	50
<b>MISREPRESENTATION</b>										
<b>POLICY DELIVERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	11	5	56				
<b>MEDICAL NECESSITY</b>					1	50				
<b>DENIAL OF CLAIM</b>					14	50				
<b>COORDINATION OF BENEFITS</b>					1	100				
<b>PCP REFERRALS</b>					4	57				
<b>UTILIZATION REVIEW</b>					3	100				
<b>COST CONTAINMENT</b>					4	80				
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>					1	25				
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>COVERAGE QUESTION</b>					1	100				
<b>ACCESS TO CARE</b>										
<b>ABUSIVE SERVICE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	1	1	1	1	45	45	1	1	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFICARE OF OREGON, INC.	DISPOSITION							
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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								
<b>TOTAL</b>	<b>8</b>	<b>8</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PACIFICARE OF OREGON, INC.	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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
<b>TOTAL</b>	<b>4</b>	<b>4</b>	<b>9</b>	<b>9</b>	<b>3</b>	<b>3</b>	<b>100</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	DISPOSITION						TOTAL	
	UNABLE TO ASSIST		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>			1	50	1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PENN TREATY NETWORK AMERICA INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PENNSYLVANIA LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PHYSICIANS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>OTHER: UNDERWRITING</b>	1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PHYSICIANS MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PIERCE NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PIONEER LIFE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		NO JURISDICTION		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100										
<b>DENIAL OF CLAIM</b>			1	50	1	50						
<b>PREMIUM REFUNDED</b>			1	20			1	20	1	20	2	40
<b>TOTAL</b>	2	22	2	22	1	11	1	11	1	11	2	22

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PRIMERICA LIFE INSURANCE COMPANY	DISPO SITION						TOTAL	
	POLICY ISSUED/RSTRD		REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>POLICY DELIVERY</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PRINCIPAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>FRAUD/FORGERY</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	100	2	100
<b>CASH VALUE</b>			1	100			1	100
<b>TOTAL</b>	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROFESSIONAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>ABUSIVE SERVICE</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
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
<b>TOTAL</b>	1	13	1	13	4	50	2	25	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE CLASSIC INSURANCE COMPANY	DISPOSITION								TOTAL	
	NO ACTION REQUESTED/REQUIRED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>AGENT HANDLING</b>			1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50	1	50	2	100
<b>POST CLAIM UNDERWRITING</b>							1	100	1	100
<b>DENIAL OF CLAIM</b>			1	25			3	75	4	100
<b>OTHER: CLAIM HANDLING</b>	1	100							1	100
<b>TOTAL</b>	1	11	2	22	1	11	5	56	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE HALCYON INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	1	25					1	25		
<b>CANCELLATION</b>	1	25					1	25		
<b>DELAYS</b>									1	14
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	6	3	18						
<b>MEDICAL NECESSITY</b>										
<b>DENIAL OF CLAIM</b>					1	11			1	11
<b>OTHER: CLAIM HANDLING</b>	1	13	1	13						
<b>PREMIUM NOTICE/BILLING</b>										
<b>PREMIUM REFUNDED</b>										
<b>TOTAL</b>	4	8	4	8	1	2	2	4	2	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE HALCYON INSURANCE COMPANY	DISPOSIT ION								
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>					1	25			
<b>CANCELLATION</b>									
<b>DELAYS</b>			2	29			2	29	
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	6			
<b>MEDICAL NECESSITY</b>									
<b>DENIAL OF CLAIM</b>									
<b>OTHER: CLAIM HANDLING</b>	1	13							
<b>PREMIUM NOTICE/BILLING</b>									
<b>PREMIUM REFUNDED</b>									
<b>TOTAL</b>	1	2	2	4	2	4	2	4	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE HALCYON INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	25					4	100
<b>CANCELLATION</b>	1	25			1	25			4	100
<b>DELAYS</b>	1	14			1	14			7	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	4	24			2	12	6	35	17	100
<b>MEDICAL NECESSITY</b>					1	100			1	100
<b>DENIAL OF CLAIM</b>	4	44			3	33			9	100
<b>OTHER: CLAIM HANDLING</b>	1	13			4	50			8	100
<b>PREMIUM NOTICE/BILLING</b>							1	100	1	100
<b>PREMIUM REFUNDED</b>					1	100			1	100
<b>TOTAL</b>	11	21	1	2	13	25	7	13	52	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE NORTHERN INSURANCE COMPANY	DIS POSITION										
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
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	

PROGRESSIVE NORTHERN INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>												
<b>CANCELLATION</b>	1	33										
<b>DELAYS</b>												
<b>MISREPRESENTATION</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	14					1	14	2	29
<b>DENIAL OF CLAIM</b>							1	25				
<b>PREMIUM NOTICE/BILLING</b>					1	33						
<b>PREMIUM REFUNDED</b>					1	100						
<b>TOTAL</b>	1	5	1	5	2	10	1	5	1	5	2	10

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	DISPOSITION										TOTAL	
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>									1	100	1	100
<b>CANCELLATION</b>							1	33	1	33	3	100
<b>DELAYS</b>			1	100							1	100
<b>MISREPRESENTATION</b>					1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	29			1	14	7	100
<b>DENIAL OF CLAIM</b>									3	75	4	100
<b>PREMIUM NOTICE/BILLING</b>	1	33							1	33	3	100
<b>PREMIUM REFUNDED</b>											1	100
<b>TOTAL</b>	1	5	1	5	3	14	1	5	7	33	21	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE PREFERRED INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	50						
<b>CANCELLATION</b>									1	100
<b>DELAYS</b>							1	33		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	33			1	17				
<b>DENIAL OF CLAIM</b>										
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>PREMIUM NOTICE/BILLING</b>	1	100								
<b>TOTAL</b>	3	19	1	6	1	6	1	6	1	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE PREFERRED INSURANCE COMPANY	DISPOSITION									
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	50								
<b>CANCELLATION</b>										
<b>DELAYS</b>									1	33
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	33				
<b>DENIAL OF CLAIM</b>							1	50		
<b>USUAL, CUSTOMARY, REASONABLE</b>			1	100						
<b>PREMIUM NOTICE/BILLING</b>										
<b>TOTAL</b>	1	6	1	6	2	13	1	6	1	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE PREFERRED INSURANCE COMPANY	DISP O S I T I O N				TOTAL	
	COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
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
<b>TOTAL</b>	<b>2</b>	<b>13</b>	<b>1</b>	<b>6</b>	<b>16</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE SPECIALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>DELAYS</b>	1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100	1	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>OTHER: CLAIM HANDLING</b>					1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100					1	100
<b>TOTAL</b>	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROGRESSIVE WEST INSURANCE COMPANY	DISPO SITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	50						
<b>DELAYS</b>			1	33	1	33	1	33
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	40		
<b>DENIAL OF CLAIM</b>								
<b>TOTAL</b>	1	9	1	9	3	27	1	9

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROTECTIVE LIFE INSURANCE COMPANY	DIS POSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROVIDENCE HEALTH PLAN	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
<b>PREMIUM &amp; RATING</b>			1	25	1	25						
<b>REFUSAL TO INSURE</b>	1	50										
<b>CANCELLATION</b>					1	20						
<b>DELAYS</b>					1	17					3	50
<b>GROUP CONVERSION</b>			1	50								
<b>CONTINUATION OF BENEFITS</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	14			1	14				
<b>MEDICAL NECESSITY</b>			1	14							1	14
<b>DENIAL OF CLAIM</b>			2	5							10	27
<b>USUAL, CUSTOMARY, REASONABLE</b>												
<b>COORDINATION OF BENEFITS</b>												
<b>PCP REFERRALS</b>			1	33					1	33	1	33
<b>EXPERIMENTAL</b>												
<b>COST CONTAINMENT</b>					1	33						
<b>OTHER: CLAIM HANDLING</b>					1	100						
<b>PREMIUM NOTICE/BILLING</b>												
<b>INFORMATION REQUESTED</b>												
<b>COVERAGE QUESTION</b>					1	100						
<b>ACCESS TO CARE</b>											1	50
<b>ABUSIVE SERVICE</b>			1	50								
<b>TOTAL</b>	1	1	8	9	6	6	1	1	1	1	16	17

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROVIDENCE HEALTH PLAN	DISPOSITION							
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
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		
<b>TOTAL</b>	1	1	1	1	14	15	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROVIDENCE HEALTH PLAN	DISPOSITION									
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>									1	20
<b>DELAYS</b>			1	17						
<b>GROUP CONVERSION</b>							1	50		
<b>CONTINUATION OF BENEFITS</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	14						
<b>MEDICAL NECESSITY</b>									1	14
<b>DENIAL OF CLAIM</b>			1	3	1	3	4	11		
<b>USUAL, CUSTOMARY, REASONABLE</b>							1	50		
<b>COORDINATION OF BENEFITS</b>										
<b>PCP REFERRALS</b>										
<b>EXPERIMENTAL</b>					1	33				
<b>COST CONTAINMENT</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>	1	50								
<b>INFORMATION REQUESTED</b>							1	50		
<b>COVERAGE QUESTION</b>										
<b>ACCESS TO CARE</b>										
<b>ABUSIVE SERVICE</b>										
<b>TOTAL</b>	1	1	3	3	2	2	7	7	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PROVIDENCE HEALTH PLAN	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	1	25					1	25	4	100
<b>REFUSAL TO INSURE</b>	1	50							2	100
<b>CANCELLATION</b>	1	20							5	100
<b>DELAYS</b>									6	100
<b>GROUP CONVERSION</b>									2	100
<b>CONTINUATION OF BENEFITS</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	14	1	14					7	100
<b>MEDICAL NECESSITY</b>	2	29	1	14					7	100
<b>DENIAL OF CLAIM</b>	12	32			2	5			37	100
<b>USUAL, CUSTOMARY, REASONABLE</b>	1	50							2	100
<b>COORDINATION OF BENEFITS</b>	1	50							2	100
<b>PCP REFERRALS</b>									3	100
<b>EXPERIMENTAL</b>	2	67							3	100
<b>COST CONTAINMENT</b>									3	100
<b>OTHER: CLAIM HANDLING</b>									1	100
<b>PREMIUM NOTICE/BILLING</b>	1	50							2	100
<b>INFORMATION REQUESTED</b>			1	50					2	100
<b>COVERAGE QUESTION</b>									1	100
<b>ACCESS TO CARE</b>									2	100
<b>ABUSIVE SERVICE</b>									2	100
<b>TOTAL</b>	23	24	3	3	2	2	1	1	94	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>								
<b>DELAYS</b>								
<b>GROUP CONVERSION</b>								
<b>OTHER: UNDERWRITING</b>	1	100						
<b>CHURNING</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100		
<b>DENIAL OF CLAIM</b>								
<b>ASSIGNMENT OF BENEFITS</b>					1	100		
<b>PREMIUM NOTICE/BILLING</b>								
<b>CASH VALUE</b>			2	67				
<b>DELAYS/NO RESPONSE</b>								
<b>INFORMATION REQUESTED</b>								
<b>ABUSIVE SERVICE</b>							1	50
<b>TOTAL</b>	1	5	2	10	2	10	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DIS POSITION							
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>								
<b>DELAYS</b>			2	67				
<b>GROUP CONVERSION</b>								
<b>OTHER: UNDERWRITING</b>								
<b>CHURNING</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>								
<b>DENIAL OF CLAIM</b>					1	50	1	50
<b>ASSIGNMENT OF BENEFITS</b>								
<b>PREMIUM NOTICE/BILLING</b>	1	100						
<b>CASH VALUE</b>	1	33						
<b>DELAYS/NO RESPONSE</b>	1	100						
<b>INFORMATION REQUESTED</b>	2	67						
<b>ABUSIVE SERVICE</b>	1	50						
<b>TOTAL</b>	6	29	2	10	1	5	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DIS POSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>	1	100							1	100
<b>DELAYS</b>			1	33					3	100
<b>GROUP CONVERSION</b>							1	100	1	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>CHURNING</b>					1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100
<b>DENIAL OF CLAIM</b>									2	100
<b>ASSIGNMENT OF BENEFITS</b>									1	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>CASH VALUE</b>									3	100
<b>DELAYS/NO RESPONSE</b>									1	100
<b>INFORMATION REQUESTED</b>							1	33	3	100
<b>ABUSIVE SERVICE</b>									2	100
<b>TOTAL</b>	1	5	1	5	1	5	2	10	21	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>	1	25					1	25	2	50	4	100
<b>NONRENEWAL</b>	1	100									1	100
<b>DELAYS</b>									1	100	1	100
<b>OTHER: UNDERWRITING</b>	1	100									1	100
<b>MISAPPROPRIATION OF PREMIUM</b>			1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100					1	100
<b>DENIAL OF CLAIM</b>					2	100					2	100
<b>OTHER: CLAIM HANDLING</b>					1	100					1	100
<b>COMPANY/AGENT DISPUTE</b>					1	100					1	100
<b>TOTAL</b>	3	23	1	8	5	38	1	8	3	23	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

QBE INSURANCE CORPORATION	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
<b>PREMIUM &amp; RATING</b>									1	100	1	100
<b>CANCELLATION</b>					1	100					1	100
<b>DELAYS</b>			1	100							1	100
<b>AGENT HANDLING</b>	1	100									1	100
<b>DENIAL OF CLAIM</b>							1	100			1	100
<b>TOTAL</b>	1	20	1	20	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

QBE REINSURANCE CORPORATION	DISPO S I T I O N		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REASSURE AMERICA LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		NO ACTION REQUESTED/REQUIRED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>RECISSION</b>					1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100	1	100
<b>INFORMATION REQUESTED</b>	1	100					1	100
<b>PREMIUM REFUNDED</b>			1	100			1	100
<b>TOTAL</b>	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

RED SHIELD INSURANCE COMPANY	DISPOSITION								
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>CANCELLATION</b>	3	50	2	33					
<b>NONRENEWAL</b>									
<b>DELAYS</b>					1	100			
<b>OTHER: UNDERWRITING</b>									
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100	
<b>DENIAL OF CLAIM</b>			1	50					
<b>PREMIUM NOTICE/BILLING</b>									
<b>TOTAL</b>	3	23	3	23	1	8	1	8	

RED SHIELD INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>					1	17			6	100
<b>NONRENEWAL</b>					1	100			1	100
<b>DELAYS</b>									1	100
<b>OTHER: UNDERWRITING</b>							1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100
<b>DENIAL OF CLAIM</b>	1	50							2	100
<b>PREMIUM NOTICE/BILLING</b>			1	100					1	100
<b>TOTAL</b>	1	8	1	8	2	15	1	8	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REDLAND INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100	1	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>OTHER: CLAIM HANDLING</b>					1	100	1	100
<b>TOTAL</b>	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
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										
<b>TOTAL</b>	<b>8</b>	<b>3</b>	<b>10</b>	<b>4</b>	<b>9</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	10						
<b>REFUSAL TO INSURE</b>									1	5
<b>CANCELLATION</b>			1	17						
<b>DELAYS</b>			1	5	2	10			2	10
<b>RATE CLASSIFICATION</b>										
<b>RECISSION</b>										
<b>ENDORSEMENT/RIDER</b>										
<b>GROUP CONVERSION</b>										
<b>AGENT HANDLING</b>									1	100
<b>MISREPRESENTATION</b>										
<b>POLICY DELIVERY</b>			1	33						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	11					1	4
<b>MEDICAL NECESSITY</b>			3	16						
<b>DENIAL OF CLAIM</b>	1	1	6	7						
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>COORDINATION OF BENEFITS</b>										
<b>PCP REFERRALS</b>										
<b>UTILIZATION REVIEW</b>			1	25						
<b>EXPERIMENTAL</b>			1	14						
<b>COST CONTAINMENT</b>										
<b>OTHER: CLAIM HANDLING</b>			1	33						
<b>PREMIUM NOTICE/BILLING</b>			4	36						
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>			3	60						
<b>PREMIUM REFUNDED</b>										
<b>COVERAGE QUESTION</b>			1	33						
<b>ACCESS TO CARE</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>							1	50		
<b>TOTAL</b>	1	0	27	10	2	1	1	0	5	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			2	20	4	40	1	10		
<b>REFUSAL TO INSURE</b>	1	5	2	10	3	15	10	50		
<b>CANCELLATION</b>							1	17		
<b>DELAYS</b>							1	5	1	5
<b>RATE CLASSIFICATION</b>							1	100		
<b>RECISSION</b>							4	100		
<b>ENDORSEMENT/RIDER</b>							1	100		
<b>GROUP CONVERSION</b>										
<b>AGENT HANDLING</b>										
<b>MISREPRESENTATION</b>	1	100								
<b>POLICY DELIVERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	11	2	7	4	14		
<b>MEDICAL NECESSITY</b>					1	5	7	37		
<b>DENIAL OF CLAIM</b>			12	14	6	7	18	21	1	1
<b>USUAL, CUSTOMARY, REASONABLE</b>					1	25	1	25		
<b>COORDINATION OF BENEFITS</b>			2	40						
<b>PCP REFERRALS</b>							2	50		
<b>UTILIZATION REVIEW</b>	1	25					1	25		
<b>EXPERIMENTAL</b>	1	14	1	14			2	29		
<b>COST CONTAINMENT</b>	1	14			2	29	1	14		
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>					3	27	3	27		
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>									1	20
<b>PREMIUM REFUNDED</b>					1	25				
<b>COVERAGE QUESTION</b>							2	67		
<b>ACCESS TO CARE</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>									1	50
<b>TOTAL</b>	5	2	22	8	23	9	60	23	4	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DIS POSITION				TOTAL	
	RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
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
<b>TOTAL</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>262</b>	<b>100</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE HMO OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	50						
<b>REFUSAL TO INSURE</b>			1	50						
<b>DELAYS</b>									3	60
<b>RECISSION</b>										
<b>CONTINUATION OF BENEFITS</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	33		
<b>MEDICAL NECESSITY</b>					1	10			4	40
<b>DENIAL OF CLAIM</b>									5	36
<b>COORDINATION OF BENEFITS</b>										
<b>PCP REFERRALS</b>										
<b>EXPERIMENTAL</b>										
<b>COST CONTAINMENT</b>					1	33			1	33
<b>DELAYS/NO RESPONSE</b>	1	50								
<b>PREMIUM REFUNDED</b>										
<b>COVERAGE QUESTION</b>										
<b>QUALITY OF CARE</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>TOTAL</b>	1	2	2	4	2	4	1	2	13	24

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE HMO OREGON	DISPOSITION					
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
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
<b>TOTAL</b>	<b>6</b>	<b>11</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>9</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE HMO OREGON	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									2	100
<b>REFUSAL TO INSURE</b>			1	50					2	100
<b>DELAYS</b>					1	20			5	100
<b>RECISSION</b>			2	100					2	100
<b>CONTINUATION OF BENEFITS</b>			1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	33							3	100
<b>MEDICAL NECESSITY</b>	2	20	1	10			1	10	10	100
<b>DENIAL OF CLAIM</b>			5	36	1	7			14	100
<b>COORDINATION OF BENEFITS</b>									2	100
<b>PCP REFERRALS</b>									1	100
<b>EXPERIMENTAL</b>	1	50	1	50					2	100
<b>COST CONTAINMENT</b>	1	33							3	100
<b>DELAYS/NO RESPONSE</b>	1	50							2	100
<b>PREMIUM REFUNDED</b>			1	50	1	50			2	100
<b>COVERAGE QUESTION</b>			1	50					2	100
<b>QUALITY OF CARE</b>			1	100					1	100
<b>COMPANY/AGENT DISPUTE</b>									1	100
<b>TOTAL</b>	6	11	14	25	3	5	1	2	55	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REGENCE LIFE AND HEALTH INSURANCE COMPANY	D I S P O S I T I O N										TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>												
<b>DELAYS</b>	2	50			2	50					4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100			1	100
<b>DENIAL OF CLAIM</b>	3	60					1	20	1	20	5	100
<b>EXPERIMENTAL</b>	1	100									1	100
<b>PREMIUM NOTICE/BILLING</b>	1	100									1	100
<b>PREMIUM REFUNDED</b>			1	100							1	100
<b>TOTAL</b>	7	54	1	8	2	15	2	15	1	8	13	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

RELIANCE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

RELIASTAR LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		ERISA COMPLIANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>			1	100							1	100
<b>AGENT HANDLING</b>									1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100			1	100
<b>DENIAL OF CLAIM</b>	1	100									1	100
<b>PREMIUM NOTICE/BILLING</b>					1	100					1	100
<b>CASH VALUE</b>					1	100					1	100
<b>TOTAL</b>	1	17	1	17	2	33	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

REPUBLIC WESTERN INSURANCE COMPANY	DISPOSITION								TOTAL	
	UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM							1	100	1	100
INFORMATION REQUESTED					1	100			1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM REOPENED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>	1	50							1	50	2	100
<b>NONRENEWAL</b>					1	100					1	100
<b>CREDIT REPORTING</b>			1	100							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100	1	100
<b>DENIAL OF CLAIM</b>							1	100			1	100
<b>TOTAL</b>	1	17	1	17	1	17	1	17	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			2	40								
<b>CANCELLATION</b>			1	25								
<b>NONRENEWAL</b>	2	17	2	17			1	8			1	8
<b>DELAYS</b>			1	20					1	20		
<b>OTHER: UNDERWRITING</b>												
<b>POLICY DELIVERY</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	17	1	6						
<b>POST CLAIM UNDERWRITING</b>			1	100								
<b>DENIAL OF CLAIM</b>					1	6					1	6
<b>UTILIZATION REVIEW</b>												
<b>OTHER: CLAIM HANDLING</b>												
<b>PREMIUM NOTICE/BILLING</b>							1	100				
<b>INFORMATION REQUESTED</b>												
<b>TOTAL</b>	2	3	10	15	2	3	2	3	1	1	2	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION									
	CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>	1	25							1	25
<b>NONRENEWAL</b>										
<b>DELAYS</b>							1	20		
<b>OTHER: UNDERWRITING</b>										
<b>POLICY DELIVERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	11	1	6	1	6		
<b>POST CLAIM UNDERWRITING</b>										
<b>DENIAL OF CLAIM</b>			3	19						
<b>UTILIZATION REVIEW</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>					1	100				
<b>TOTAL</b>	1	1	5	7	2	3	2	3	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITIO N									
	NONRENEWAL NOTICE RESCINDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	20					1	20
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>	1	8							2	17
<b>DELAYS</b>										
<b>OTHER: UNDERWRITING</b>										
<b>POLICY DELIVERY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					5	28				
<b>POST CLAIM UNDERWRITING</b>										
<b>DENIAL OF CLAIM</b>					4	25	1	6		
<b>UTILIZATION REVIEW</b>					1	100				
<b>OTHER: CLAIM HANDLING</b>					1	50	1	50		
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>TOTAL</b>	1	1	1	1	11	16	2	3	3	4



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF AMERICA	DISP O S I T I O N						TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>	1	20					5	100
<b>CANCELLATION</b>	1	25					4	100
<b>NONRENEWAL</b>	3	25					12	100
<b>DELAYS</b>			2	40			5	100
<b>OTHER: UNDERWRITING</b>					1	100	1	100
<b>POLICY DELIVERY</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	17	2	11			18	100
<b>POST CLAIM UNDERWRITING</b>							1	100
<b>DENIAL OF CLAIM</b>	6	38					16	100
<b>UTILIZATION REVIEW</b>							1	100
<b>OTHER: CLAIM HANDLING</b>							2	100
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>TOTAL</b>	15	22	4	6	1	1	68	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF ILLINOIS	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>OTHER: CLAIM HANDLING</b>	1	100	1	100
<b>TOTAL</b>	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	25							1	25
<b>NONRENEWAL</b>					1	50				
<b>DELAYS</b>							2	50		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	7	1	7	3	20	3	20		
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>TOTAL</b>	2	6	1	3	4	11	5	14	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION									
	NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>							2	50		
<b>NONRENEWAL</b>	1	50								
<b>DELAYS</b>							1	25		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	13	1	7			3	20
<b>SUBROGATION</b>									1	50
<b>DENIAL OF CLAIM</b>			5	71					2	29
<b>OTHER: CLAIM HANDLING</b>										
<b>TOTAL</b>	1	3	7	20	1	3	3	9	6	17

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO INSURANCE COMPANY OF OREGON	DISPO SITION				TOTAL	
	RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>					4	100
<b>NONRENEWAL</b>					2	100
<b>DELAYS</b>	1	25			4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	7			15	100
<b>SUBROGATION</b>			1	50	2	100
<b>DENIAL OF CLAIM</b>					7	100
<b>OTHER: CLAIM HANDLING</b>	1	100			1	100
<b>TOTAL</b>	3	9	1	3	35	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAFECO LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PAYMENT NOT CREDITED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SAIF CORPORATION	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>	1	50					1	50	2	100
<b>DELAYS</b>			1	100					1	100
<b>OTHER: UNDERWRITING</b>					1	100			1	100
<b>DENIAL OF CLAIM</b>	1	100							1	100
<b>PREMIUM NOTICE/BILLING</b>							1	100	1	100
<b>PREMIUM REFUNDED</b>							1	100	1	100
<b>TOTAL</b>	2	29	1	14	1	14	3	43	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SCOTTSDALE INDEMNITY COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFUND		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>					1	50	1	50			2	100
<b>CANCELLATION</b>	1	50	1	50							2	100
<b>NONRENEWAL</b>					1	50			1	50	2	100
<b>PREMIUM REFUNDED</b>			1	100							1	100
<b>TOTAL</b>	1	14	2	29	2	29	1	14	1	14	7	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SEARS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>INFORMATION REQUESTED</b>			1	100	1	100
<b>PREMIUM REFUNDED</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SECURITY LIFE INSURANCE COMPANY OF AMERICA	DIS POSITION					
	POLICY ISSUED/RSTRD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>						
<b>CANCELLATION</b>	1	100				
<b>DELAYS</b>			2	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100
<b>DENIAL OF CLAIM</b>						
<b>COVERAGE QUESTION</b>						
<b>TOTAL</b>	1	14	2	29	1	14

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SENTRY INSURANCE A MUTUAL COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>NONRENEWAL</b>					1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>OTHER: POLICYHOLDER SERVICE</b>	1	100					1	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SOUTHLAND LIFE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
RE A S O N				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>	1	50			1	50	2	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>PREMIUM REFUNDED</b>			1	100			1	100
<b>TOTAL</b>	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ST. PAUL GUARDIAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>NONRENEWAL</b>	1	100			1	100
<b>DELAYS</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ST. PAUL PROTECTIVE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STANDARD FIRE INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STANDARD INSURANCE COMPANY	DISPOSITION										
	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>R E A S O N</b>											
<b>PREMIUM &amp; RATING</b>											
<b>REFUSAL TO INSURE</b>											
<b>DELAYS</b>							5	56			
<b>CONTINUATION OF BENEFITS</b>											
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	17			
<b>DENIAL OF CLAIM</b>	1	8	1	8	1	8	3	25	1	8	
<b>USUAL, CUSTOMARY, REASONABLE</b>			1	100							
<b>UTILIZATION REVIEW</b>					1	100					
<b>PREMIUM NOTICE/BILLING</b>											
<b>CASH VALUE</b>			1	50							
<b>INFORMATION REQUESTED</b>											
<b>NONFORFEITURE</b>											
<b>TOTAL</b>	1	3	3	8	2	5	9	23	1	3	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STANDARD INSURANCE COMPANY	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>REFUSAL TO INSURE</b>										
<b>DELAYS</b>			2	22			1	11		
<b>CONTINUATION OF BENEFITS</b>	1	50							1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	17
<b>DENIAL OF CLAIM</b>					1	8			1	8
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>UTILIZATION REVIEW</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>CASH VALUE</b>	1	50								
<b>INFORMATION REQUESTED</b>	1	50								
<b>NONFORFEITURE</b>										
<b>TOTAL</b>	3	8	2	5	1	3	1	3	3	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STANDARD INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	100					1	100
<b>REFUSAL TO INSURE</b>			1	100					1	100
<b>DELAYS</b>			1	11					9	100
<b>CONTINUATION OF BENEFITS</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	33	1	17	1	17	6	100
<b>DENIAL OF CLAIM</b>			3	25					12	100
<b>USUAL, CUSTOMARY, REASONABLE</b>									1	100
<b>UTILIZATION REVIEW</b>									1	100
<b>PREMIUM NOTICE/BILLING</b>					2	100			2	100
<b>CASH VALUE</b>									2	100
<b>INFORMATION REQUESTED</b>					1	50			2	100
<b>NONFORFEITURE</b>	1	100							1	100
<b>TOTAL</b>	1	3	8	20	4	10	1	3	40	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>INFORMATION REQUESTED</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>							2	25			2	25
<b>REFUSAL TO INSURE</b>											1	50
<b>CANCELLATION</b>												
<b>NONRENEWAL</b>	4	31									3	23
<b>DELAYS</b>									1	8		
<b>ENDORSEMENT/RIDER</b>												
<b>OTHER: UNDERWRITING</b>												
<b>AGENT HANDLING</b>												
<b>FAILURE TO PLACE</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	9					2	18		
<b>POST CLAIM UNDERWRITING</b>												
<b>DENIAL OF CLAIM</b>					1	7						
<b>OTHER: CLAIM HANDLING</b>												
<b>PREMIUM NOTICE/BILLING</b>												
<b>INFORMATION REQUESTED</b>											1	33
<b>COVERAGE QUESTION</b>												
<b>OTHER: POLICYHOLDER SERVICE</b>												
<b>TOTAL</b>	4	5	1	1	1	1	2	3	3	4	7	9

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION										
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>											
<b>PREMIUM &amp; RATING</b>							1	13			
<b>REFUSAL TO INSURE</b>											
<b>CANCELLATION</b>											
<b>NONRENEWAL</b>					1	8					
<b>DELAYS</b>			2	17					1	8	
<b>ENDORSEMENT/RIDER</b>											
<b>OTHER: UNDERWRITING</b>											
<b>AGENT HANDLING</b>					1	100					
<b>FAILURE TO PLACE</b>											
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	18							
<b>POST CLAIM UNDERWRITING</b>											
<b>DENIAL OF CLAIM</b>	1	7	1	7							
<b>OTHER: CLAIM HANDLING</b>											
<b>PREMIUM NOTICE/BILLING</b>											
<b>INFORMATION REQUESTED</b>							1	33			
<b>COVERAGE QUESTION</b>							1	100			
<b>OTHER: POLICYHOLDER SERVICE</b>											
<b>TOTAL</b>	1	1	5	7	2	3	3	4	1	1	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION										TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>							3	38			8	100
<b>REFUSAL TO INSURE</b>							1	50			2	100
<b>CANCELLATION</b>							2	100			2	100
<b>NONRENEWAL</b>					1	8	4	31			13	100
<b>DELAYS</b>	1	8					5	42	2	17	12	100
<b>ENDORSEMENT/RIDER</b>			1	100							1	100
<b>OTHER: UNDERWRITING</b>							1	100			1	100
<b>AGENT HANDLING</b>											1	100
<b>FAILURE TO PLACE</b>	1	100									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	9					4	36	1	9	11	100
<b>POST CLAIM UNDERWRITING</b>							1	100			1	100
<b>DENIAL OF CLAIM</b>	4	27					7	47	1	7	15	100
<b>OTHER: CLAIM HANDLING</b>						1	50	1	50		2	100
<b>PREMIUM NOTICE/BILLING</b>							1	100			1	100
<b>INFORMATION REQUESTED</b>							1	33			3	100
<b>COVERAGE QUESTION</b>											1	100
<b>OTHER: POLICYHOLDER SERVICE</b>							1	100			1	100
<b>TOTAL</b>	7	9	1	1	2	3	32	42	4	5	76	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	100			1	100
<b>CANCELLATION</b>							1	100	1	100
<b>CASH VALUE</b>			1	100					1	100
<b>INFORMATION REQUESTED</b>	1	100							1	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>			1	13					1	13
<b>REFUSAL TO INSURE</b>			1	50						
<b>CANCELLATION</b>	1	11	2	22						
<b>NONRENEWAL</b>										
<b>DELAYS</b>					1	5				
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			4	7	3	5				
<b>DENIAL OF CLAIM</b>			1	2	1	2				
<b>COST CONTAINMENT</b>										
<b>OTHER: CLAIM HANDLING</b>			1	11			1	11		
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	1	1	10	6	5	3	1	1	2	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	13
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>			1	50					1	50
<b>DELAYS</b>	1	5					5	26	1	5
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			5	9			6	11		
<b>DENIAL OF CLAIM</b>	2	5	2	5	2	5	1	2		
<b>COST CONTAINMENT</b>										
<b>OTHER: CLAIM HANDLING</b>					1	11			1	11
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>			1	100						
<b>TOTAL</b>	3	2	9	6	3	2	12	8	4	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPO SITION									
	DELAY RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>					1	13			1	13
<b>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>	5	26								
<b>OTHER: UNDERWRITING</b>									1	100
<b>AGENT HANDLING</b>			2	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	5	13	23			1	2	2	4
<b>DENIAL OF CLAIM</b>			13	32			1	2	3	7
<b>COST CONTAINMENT</b>			1	100						
<b>OTHER: CLAIM HANDLING</b>			1	11			1	11	1	11
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	8	5	30	19	1	1	3	2	8	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
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
<b>TOTAL</b>	44	29	9	6	1	1	154	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STATE MUTUAL INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STEWART TITLE INSURANCE COMPANY OF OREGON	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STONEBRIDGE CASUALTY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

STONEBRIDGE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM REFUNDED</b>			1	100	1	100
<b>ABUSIVE SERVICE</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SUN LIFE ASSURANCE COMPANY OF CANADA	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>ACCELERATED BENEFITS</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SUNAMERICA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CASH VALUE</b>			1	100	1	100
<b>INFORMATION REQUESTED</b>	1	100			1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SUNSET LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	2	100	2	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

SUPERIOR NATIONAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM &amp; RATING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TEACHERS INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50			1	50	2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TIAA-CREF LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM REFUNDED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TICOR TITLE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM REFUNDED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TIG INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVERTISING			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>MISLEADING ADVERTISING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TIG INSURANCE COMPANY OF MICHIGAN	DISPO S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRANSAMERICA ASSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>OTHER: UNDERWRITING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRANSAMERICA LIFE INSURANCE AND ANNUITY COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRANSAMERICA LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
HIGH PRESSURE TACTICS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRANSNATION TITLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>OTHER:MRKTNG &amp; SALES</b>			2	100	2	100
<b>INFORMATION REQUESTED</b>	1	100			1	100
<b>TOTAL</b>	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRANSPORTATION INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS CASUALTY AND SURETY COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	1	25	1	25	1	25	1	25	4	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS INDEMNITY COMPANY OF AMERICA	DISPOSITION											
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>											2	100
<b>NONRENEWAL</b>									1	50	1	50
<b>DELAYS</b>			1	50	1	50						
<b>ENDORSEMENT/RIDER</b>											1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	17	1	17			4	67				
<b>POST CLAIM UNDERWRITING</b>							1	100				
<b>DENIAL OF CLAIM</b>							3	100				
<b>OTHER: CLAIM HANDLING</b>									1	100		
<b>TOTAL</b>	1	6	2	11	1	6	8	44	2	11	4	22

TRAVELERS INDEMNITY COMPANY OF AMERICA	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	2	100
<b>NONRENEWAL</b>	2	100
<b>DELAYS</b>	2	100
<b>ENDORSEMENT/RIDER</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	6	100
<b>POST CLAIM UNDERWRITING</b>	1	100
<b>DENIAL OF CLAIM</b>	3	100
<b>OTHER: CLAIM HANDLING</b>	1	100
<b>TOTAL</b>	18	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS INDEMNITY COMPANY OF ILLINOIS	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
ABUSIVE SERVICE	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS LIFE AND ANNUITY COMPANY (THE)	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
ABUSIVE SERVICE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL	
	COVERAGE EXTENDED		CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>OTHER:MRKTNG &amp; SALES</b>							1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	50					1	50	2	100
<b>DENIAL OF CLAIM</b>	1	50			1	50					2	100
<b>TOTAL</b>	1	20	1	20	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRUCK INSURANCE EXCHANGE	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>CANCELLATION</b>					1	100	1	100
<b>NONRENEWAL</b>					2	100	2	100
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>TOTAL</b>	1	20	1	20	3	60	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TRUSTMARK INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVERAG E EXTENDE D			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

TWIN CITY FIRE INSURANCE COMPANY	DISPOSITIO N											
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		REFERRED TO PROPER AGENCY		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
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								
<b>TOTAL</b>	1	17	1	17	1	17	1	17	1	17	1	17

TWIN CITY FIRE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
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
<b>TOTAL</b>	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNICARE LIFE & HEALTH INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNIGARD INDEMNITY COMPANY	DISPOSITIO N				TOTAL	
	POLICY ISSUED/RSTRD		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
NONRENEWAL	1	100			1	100
DELAYS			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

UNIGARD INSURANCE COMPANY	DISPOSITION								TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>									1	100
<b>DELAYS</b>					1	33			3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									2	100
<b>POST CLAIM UNDERWRITING</b>									1	100
<b>DENIAL OF CLAIM</b>			1	100					1	100
<b>OTHER: CLAIM HANDLING</b>							1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>	1	50	1	50					2	100
<b>TOTAL</b>	1	9	2	18	1	9	1	9	11	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNION BANKERS INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	I N F O R M A T I O N F U R N I S H E D / E X P A N D E D			
	N M B R	P C T	N M B R	P C T
<b>R E A S O N</b>				
<b>PREMIUM REFUNDED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNION FIDELITY LIFE INSURANCE COMPANY (PA)	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNION LABOR LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND		NMBR	PCT
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNION SECURITY LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	33	1	33	1	33	3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100	1	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>TOTAL</b>	1	20	1	20	3	60	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED AMERICAN INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>								
<b>PREMIUM &amp; RATING</b>	1	50						
<b>CANCELLATION</b>							1	100
<b>OTHER: UNDERWRITING</b>			1	100				
<b>CASH VALUE</b>					1	100		
<b>PREMIUM REFUNDED</b>							5	83
<b>TOTAL</b>	1	9	1	9	1	9	6	55

UNITED AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>						
<b>PREMIUM &amp; RATING</b>	1	50			2	100
<b>CANCELLATION</b>					1	100
<b>OTHER: UNDERWRITING</b>					1	100
<b>CASH VALUE</b>					1	100
<b>PREMIUM REFUNDED</b>			1	17	6	100
<b>TOTAL</b>	1	9	1	9	11	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED CONCORDIA INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>PAYMENT NOT CREDITED</b>	1	100	1	100
<b>TOTAL</b>	3	100	3	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED DENTAL CARE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED FIDELITY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED HEALTHCARE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	2	100			2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	3	75	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED INVESTORS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED NATIONAL SPECIALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>				
<b>ENDORSEMENT/RIDER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
 BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
 BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED OLYMPIC LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED PACIFIC INSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISP O S I T I O N									
	COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>										
<b>NONRENEWAL</b>										
<b>DELAYS</b>					1	50			1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	7	1	7	2	13	1	7		
<b>SUBROGATION</b>	1	50								
<b>DENIAL OF CLAIM</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>TOTAL</b>	2	7	1	3	3	10	1	3	1	3

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>					2	100			2	100
<b>NONRENEWAL</b>					1	100			1	100
<b>DELAYS</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	20	5	33	2	13	15	100
<b>SUBROGATION</b>			1	50					2	100
<b>DENIAL OF CLAIM</b>	1	20	2	40	2	40			5	100
<b>OTHER: CLAIM HANDLING</b>			1	50	1	50			2	100
<b>TOTAL</b>	1	3	7	24	11	38	2	7	29	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNITED STATES FIRE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNIVERSAL UNDERWRITERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	1	50								
<b>DELAYS</b>									1	33
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	50
<b>DENIAL OF CLAIM</b>			2	15			1	8	1	8
<b>UTILIZATION REVIEW</b>			1	100						
<b>PREMIUM NOTICE/BILLING</b>					1	100				
<b>CASH VALUE</b>										
<b>TOTAL</b>	1	4	3	13	1	4	1	4	3	13

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISP OSITION								
	FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		ERISA COMPLIANT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>									
<b>DELAYS</b>					1	33			
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									
<b>DENIAL OF CLAIM</b>	1	8	1	8			1	8	
<b>UTILIZATION REVIEW</b>									
<b>PREMIUM NOTICE/BILLING</b>									
<b>CASH VALUE</b>			1	100					
<b>TOTAL</b>	1	4	2	9	1	4	1	4	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	50			2	100
<b>DELAYS</b>							1	33	3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50			2	100
<b>DENIAL OF CLAIM</b>	3	23	2	15			1	8	13	100
<b>UTILIZATION REVIEW</b>									1	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>CASH VALUE</b>									1	100
<b>TOTAL</b>	3	13	2	9	2	9	2	9	23	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

USAA LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM REFUNDED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

USG ANNUITY & LIFE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS/NO RESPONSE</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VALLEY FORGE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VALLEY INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			3	75						
<b>CANCELLATION</b>										
<b>NONRENEWAL</b>	1	25	1	25			1	25		
<b>CREDIT REPORTING</b>			10	100						
<b>DELAYS</b>										
<b>AGENT HANDLING</b>										
<b>FAILURE TO PLACE</b>			1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	13			1	13
<b>DENIAL OF CLAIM</b>					1	14			1	14
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>					1	100				
<b>TOTAL</b>	1	2	15	35	3	7	1	2	2	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VALLEY INSURANCE COMPANY	DISPOSITION							
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>CANCELLATION</b>								
<b>NONRENEWAL</b>								
<b>CREDIT REPORTING</b>								
<b>DELAYS</b>			1	33	1	33	1	33
<b>AGENT HANDLING</b>							1	100
<b>FAILURE TO PLACE</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							2	25
<b>DENIAL OF CLAIM</b>							4	57
<b>PREMIUM NOTICE/BILLING</b>	1	50						
<b>INFORMATION REQUESTED</b>			1	100				
<b>OTHER: POLICYHOLDER SERVICE</b>								
<b>TOTAL</b>	1	2	2	5	1	2	8	19

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VALLEY INSURANCE COMPANY	DISPOSITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	25			4	100
<b>CANCELLATION</b>			1	100					1	100
<b>NONRENEWAL</b>					1	25			4	100
<b>CREDIT REPORTING</b>									10	100
<b>DELAYS</b>									3	100
<b>AGENT HANDLING</b>									1	100
<b>FAILURE TO PLACE</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	13			2	25	1	13	8	100
<b>DENIAL OF CLAIM</b>							1	14	7	100
<b>PREMIUM NOTICE/BILLING</b>					1	50			2	100
<b>INFORMATION REQUESTED</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>									1	100
<b>TOTAL</b>	1	2	1	2	5	12	2	5	43	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>CREDIT REPORTING</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VARIABLE ANNUITY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	2	100	2	100
<b>TOTAL</b>	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

VIKING INSURANCE COMPANY OF WISCONSIN	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	1	100							1	100
<b>DELAYS</b>					1	100			1	100
<b>SUBROGATION</b>			1	100					1	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>TOTAL</b>	1	25	1	25	1	25	1	25	4	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WARNER INSURANCE COMPANY	DISPOSITION										TOTAL	
	CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>							1	100			1	100
<b>DELAYS</b>	1	25	1	25			1	25	1	25	4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	33	1	33	1	33	3	100
<b>TOTAL</b>	1	13	1	13	1	13	3	38	2	25	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WASATCH CREST MUTUAL INSURANCE CO.	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	100			2	100
<b>DENIAL OF CLAIM</b>					1	100	1	100
<b>TOTAL</b>	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WASHINGTON CASUALTY COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WASHINGTON NATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WAUSAU BUSINESS INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WAUSAU GENERAL INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WAUSAU UNDERWRITERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WAWANESA GENERAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50	2	100
<b>TOTAL</b>	1	50	1	50	2	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WEST AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WEST COAST LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WESTERN GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WESTERN PROTECTORS INSURANCE COMPANY	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	50				
<b>REFUSAL TO INSURE</b>	1	100						
<b>NONRENEWAL</b>							1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100		
<b>POST CLAIM UNDERWRITING</b>								
<b>DENIAL OF CLAIM</b>	1	50						
<b>TOTAL</b>	2	22	1	11	1	11	1	11

WESTERN PROTECTORS INSURANCE COMPANY	DISPOSITION						TOTAL	
	NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	50	2	100
<b>REFUSAL TO INSURE</b>							1	100
<b>NONRENEWAL</b>	1	50					2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	100
<b>POST CLAIM UNDERWRITING</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>			1	50			2	100
<b>TOTAL</b>	1	11	2	22	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>AGENT HANDLING</b>					1	100	1	100
<b>MISREPRESENTATION</b>	1	50	1	50			2	100
<b>TOTAL</b>	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WESTPORT INSURANCE CORPORATION	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>									1	100	1	100
<b>NONRENEWAL</b>	1	100									1	100
<b>ENDORSEMENT/RIDER</b>			1	100							1	100
<b>DENIAL OF CLAIM</b>							3	100			3	100
<b>OTHER: CLAIM HANDLING</b>					1	100					1	100
<b>TOTAL</b>	1	14	1	14	1	14	3	43	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WILLAMETTE DENTAL INSURANCE, INC.	DISPOSITION				TOTAL	
	CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
ACCESS TO CARE	2	100			2	100
<b>TOTAL</b>	3	75	1	25	4	100



**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WINDSOR INSURANCE COMPANY	DISPOSITIO N												TOTAL	
	COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>														
<b>PREMIUM &amp; RATING</b>	1	50					1	50					2	100
<b>DELAYS</b>					1	33	1	33	1	33			3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>											2	100	2	100
<b>DENIAL OF CLAIM</b>			1	100									1	100
<b>TOTAL</b>	1	13	1	13	1	13	2	25	1	13	2	25	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WOODMEN OF THE WORLD	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>MISREPRESENTATION</b>	1	100			1	100
<b>PREMIUM REFUNDED</b>			1	100	1	100
<b>TOTAL</b>	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>					2	22	3	33				
<b>CANCELLATION</b>	2	50										
<b>DELAYS</b>			1	4								
<b>ENDORSEMENT/RIDER</b>												
<b>AGENT HANDLING</b>			1	50								
<b>FAILURE TO PLACE</b>									1	100		
<b>MISAPPROPRIATION OF PREMIUM</b>					1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	6	1	6					2	13
<b>SUBROGATION</b>					1	100						
<b>DENIAL OF CLAIM</b>			1	13	1	13						
<b>OTHER: CLAIM HANDLING</b>			1	25	1	25						
<b>PREMIUM NOTICE/BILLING</b>	1	14	1	14			1	14				
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>												
<b>TOTAL</b>	3	4	6	7	7	8	4	5	1	1	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITIO N									
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>										
<b>CANCELLATION</b>										
<b>DELAYS</b>	1	4	7	26					5	19
<b>ENDORSEMENT/RIDER</b>							1	100		
<b>AGENT HANDLING</b>										
<b>FAILURE TO PLACE</b>										
<b>MISAPPROPRIATION OF PREMIUM</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	13						
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>			2	25					1	13
<b>OTHER: CLAIM HANDLING</b>	1	25								
<b>PREMIUM NOTICE/BILLING</b>					1	14				
<b>INFORMATION REQUESTED</b>							3	100		
<b>PREMIUM REFUNDED</b>										
<b>TOTAL</b>	2	2	11	13	1	1	4	5	6	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSIT ION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>R E A S O N</b>										
<b>PREMIUM &amp; RATING</b>	1	11			1	11			9	100
<b>CANCELLATION</b>			1	25					4	100
<b>DELAYS</b>	2	7	3	11	5	19			27	100
<b>ENDORSEMENT/RIDER</b>									1	100
<b>AGENT HANDLING</b>							1	50	2	100
<b>FAILURE TO PLACE</b>									1	100
<b>MISAPPROPRIATION OF PREMIUM</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	19	2	13			16	100
<b>SUBROGATION</b>									1	100
<b>DENIAL OF CLAIM</b>	1	13							8	100
<b>OTHER: CLAIM HANDLING</b>									4	100
<b>PREMIUM NOTICE/BILLING</b>			1	14					7	100
<b>INFORMATION REQUESTED</b>									3	100
<b>PREMIUM REFUNDED</b>			1	100					1	100
<b>TOTAL</b>	4	5	9	11	8	9	1	1	85	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ZURICH AMERICAN INSURANCE COMPANY	DISPOSITION								
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
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	DISPOSITION						TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2002**

ZURICH LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>INFORMATION REQUESTED</b>	1	100	1	100
<b>TOTAL</b>	1	100	1	100