

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING	1	1			77	45	5	3	1	1	16	9
REFUSAL TO INSURE			4	10	7	18	1	3				
CANCELLATION			13	14	27	29	2	2	1	1	6	7
NONRENEWAL			2	7	7	24						
CREDIT REPORTING					3	50						
DELAYS	1	0			73	16	6	1	15	3	1	0
FORCED PLACEMENT					2	67						
AUDIT DISPUTE					1	17					1	17
PRE-OWNERS UNDERWRITING												
UNFAIR DISCRIMINATION					1	50						
RATE CLASSIFICATION					1	25			1	25		
RECISSION					1	4	2	7			1	4
SURCHARGE					3	43						
ENDORSEMENT/RIDER					2	22	1	11			1	11
CREDIT SCORING												
COBRA												
CLUE REPORTS					1	50						
CONTINUATION OF BENEFITS							1	33				
OTHER: UNDERWRITING					4	50						
SUITABILITY											6	21
MISLEADING ADVERTISING												
HEALTH PRIVACY												
REPLACEMENT												
UNAUTHORIZED INSURER												
AGENT HANDLING			1	3	3	9	2	6			3	9
UNAUTHORIZED ENTITY												
INTERNET RELATED												
FIDUCIARY/THEFT												
MISREPRESENTATION					1	4					2	9
POLICY DELIVERY			1	6	5	28						
MISAPPROPRIATION OF PREMIUM												
HIGH PRESSURE TACTICS					1	33	1	33				
DUPLICATION OF COVERAGE												
MISSTATEMENT ON APPLICATION												

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION			4	4					1	1
NONRENEWAL										
CREDIT REPORTING										
DELAYS	1	0	7	2	1	0	1	0		
FORCED PLACEMENT										
AUDIT DISPUTE										
PRE-OWNERS UNDERWRITING										
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION										
SURCHARGE										
ENDORSEMENT/RIDER										
CREDIT SCORING										
COBRA										
CLUE REPORTS										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING										
SUITABILITY										
MISLEADING ADVERTISING										
HEALTH PRIVACY										
REPLACEMENT										
UNAUTHORIZED INSURER										
AGENT HANDLING										
UNAUTHORIZED ENTITY										
INTERNET RELATED										
FIDUCIARY/THEFT										
MISREPRESENTATION										
POLICY DELIVERY			1	6						
MISAPPROPRIATION OF PREMIUM										
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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 OTHER DEPARTMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL	2	7								
CREDIT REPORTING										
DELAYS			59	13	2	0	5	1	2	0
FORCED PLACEMENT										
AUDIT DISPUTE										
PRE-OWNERS UNDERWRITING										
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION										
SURCHARGE										
ENDORSEMENT/RIDER										
CREDIT SCORING										
COBRA										
CLUE REPORTS										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING										
SUITABILITY										
MISLEADING ADVERTISING										
HEALTH PRIVACY										
REPLACEMENT										
UNAUTHORIZED INSURER										
AGENT HANDLING			1	3						
UNAUTHORIZED ENTITY										
INTERNET RELATED										
FIDUCIARY/THEFT										
MISREPRESENTATION										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	REFERRED TO PROPER AGENCY		REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING	1	1					3	2	34	20
REFUSAL TO INSURE									15	38
CANCELLATION									10	11
NONRENEWAL					1	3			8	28
CREDIT REPORTING							1	17	1	17
DELAYS	1	0			8	2	1	0	33	7
FORCED PLACEMENT										
AUDIT DISPUTE									1	17
PRE-OWNERS UNDERWRITING									1	100
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION									6	22
SURCHARGE					1	14	1	14	1	14
ENDORSEMENT/RIDER										
CREDIT SCORING					1	33			1	33
COBRA									1	33
CLUE REPORTS									1	50
CONTINUATION OF BENEFITS									1	33
OTHER: UNDERWRITING					1	13				
SUITABILITY	1	4			1	4			5	18
MISLEADING ADVERTISING					3	75			1	25
HEALTH PRIVACY										
REPLACEMENT	2	29			1	14				
UNAUTHORIZED INSURER					1	100				
AGENT HANDLING					5	15			5	15
UNAUTHORIZED ENTITY					1	100				
INTERNET RELATED									1	100
FIDUCIARY/THEFT					1	100				
MISREPRESENTATION	1	4							2	9
POLICY DELIVERY					1	6			3	17
MISAPPROPRIATION OF PREMIUM					1	100				
HIGH PRESSURE TACTICS					1	33				
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION									1	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		DEDUCTIBLE REFUNDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	1							6	4		
REFUSAL TO INSURE												
CANCELLATION	2	2	9	10					2	2		
NONRENEWAL	1	3			3	10						
CREDIT REPORTING												
DELAYS	154	35									2	0
FORCED PLACEMENT												
AUDIT DISPUTE												
PRE-OWNERS UNDERWRITING												
UNFAIR DISCRIMINATION												
RATE CLASSIFICATION									2	50		
RECISSION												
SURCHARGE												
ENDORSEMENT/RIDER												
CREDIT SCORING												
COBRA												
CLUE REPORTS												
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING												
SUITABILITY												
MISLEADING ADVERTISING												
HEALTH PRIVACY												
REPLACEMENT	1	14										
UNAUTHORIZED INSURER												
AGENT HANDLING	1	3										
UNAUTHORIZED ENTITY												
INTERNET RELATED												
FIDUCIARY/THEFT												
MISREPRESENTATION												
POLICY DELIVERY	1	6							1	6		
MISAPPROPRIATION OF PREMIUM												
HIGH PRESSURE TACTICS												
DUPLICATION OF COVERAGE												
MISSTATEMENT ON APPLICATION												

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	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
PREMIUM & RATING			2	1	4	2	1	1	14	8	1	1
REFUSAL TO INSURE							1	3	3	8	9	23
CANCELLATION	1	1					3	3	5	5	6	7
NONRENEWAL	1	3							4	14		
CREDIT REPORTING	1	17										
DELAYS	6	1	18	4			7	2	17	4	3	1
FORCED PLACEMENT									1	33		
AUDIT DISPUTE			2	33								
PRE-OWNERS UNDERWRITING												
UNFAIR DISCRIMINATION									1	50		
RATE CLASSIFICATION												
RECISSION			1	4			3	11	2	7	11	41
SURCHARGE					1	14						
ENDORSEMENT/RIDER									2	22		
CREDIT SCORING											1	33
COBRA									1	33		
CLUE REPORTS												
CONTINUATION OF BENEFITS									1	33		
OTHER: UNDERWRITING			1	13					1	13	1	13
SUITABILITY	7	25	7	25					1	4		
MISLEADING ADVERTISING												
HEALTH PRIVACY			1	100								
REPLACEMENT	1	14	1	14								
UNAUTHORIZED INSURER												
AGENT HANDLING	5	15	4	12					1	3	1	3
UNAUTHORIZED ENTITY												
INTERNET RELATED												
FIDUCIARY/THEFT												
MISREPRESENTATION	2	9	12	52							1	4
POLICY DELIVERY	1	6	1	6					1	6		
MISAPPROPRIATION OF PREMIUM												
HIGH PRESSURE TACTICS												
DUPLICATION OF COVERAGE			2	100								
MISSTATEMENT ON APPLICATION												

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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	1			2	1			170	100
REFUSAL TO INSURE											40	100
CANCELLATION											92	100
NONRENEWAL											29	100
CREDIT REPORTING											6	100
DELAYS			12	3			8	2	1	0	445	100
FORCED PLACEMENT											3	100
AUDIT DISPUTE									1	17	6	100
PRE-OWNERS UNDERWRITING											1	100
UNFAIR DISCRIMINATION											2	100
RATE CLASSIFICATION											4	100
RECISSION											27	100
SURCHARGE											7	100
ENDORSEMENT/RIDER	2	22					1	11			9	100
CREDIT SCORING											3	100
COBRA			1	33							3	100
CLUE REPORTS											2	100
CONTINUATION OF BENEFITS											3	100
OTHER: UNDERWRITING											8	100
SUITABILITY											28	100
MISLEADING ADVERTISING											4	100
HEALTH PRIVACY											1	100
REPLACEMENT			1	14							7	100
UNAUTHORIZED INSURER											1	100
AGENT HANDLING							1	3			33	100
UNAUTHORIZED ENTITY											1	100
INTERNET RELATED											1	100
FIDUCIARY/THEFT											1	100
MISREPRESENTATION			2	9							23	100
POLICY DELIVERY			1	6			1	6			18	100
MISAPPROPRIATION OF PREMIUM											1	100
HIGH PRESSURE TACTICS											3	100
DUPLICATION OF COVERAGE											2	100
MISSTATEMENT ON APPLICATION											1	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MISAPPROPRIATIONS												
FRAUD/FORGERY							1	100				
OTHER:MRKTNG & SALES					1	33						
ADVERSE BENEFIT DETERMINATION					3	8	3	8	1	3		
ADJUSTER HANDLING					30	37	1	1	4	5		
PROMPT PAY					4	13	2	6	4	13		
PROVIDER AVAILABILITY												
UNSATISFACTORY SETTLEMENT/OFFER					203	35	22	4	68	12		
PRE-EXISTING CONDITION					1	6			1	6		
MEDICAL NECESSITY					4	10	5	12	3	7		
TOTAL LOSS					9	29	2	6	1	3		
FRAUD					1	50						
POST CLAIM UNDERWRITING											1	50
COST CONTAINMENT PIP					1	13			2	25		
SUBROGATION					11	37	1	3			2	7
COMPARATVE NEGLIGENCE					19	37			1	2		
MOLD					1	100						
DENIAL OF CLAIM	1	0			102	17	15	3	9	2	1	0
USUAL, CUSTOMARY, REASONABLE					2	13						
OUT OF NETWORK BENEFITS					1	4	7	25	5	18		
CO PAY ISSUES					3	7	6	13			3	7
COORDINATION OF BENEFITS					2	8	2	8	1	4		
NO PREAUTHORIZATION					5	24	1	5				
PCP REFERRALS												
UTILIZATION REVIEW												
OBESITY SERVICE					1	25						
PIP PRIMACY					4	44						
EXPERIMENTAL							1	6	1	6		
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT					1	50						
VALUE DISPUTE					1	100						
ADJUSTER NO RESPONSE					3	30						

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MISAPPROPRIATIONS										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES										
ADVERSE BENEFIT DETERMINATION			2	5						
ADJUSTER HANDLING										
PROMPT PAY										
PROVIDER AVAILABILITY										
UNSATISFACTORY SETTLEMENT/OFFER	1	0	1	0			1	0		
PRE-EXISTING CONDITION			2	13						
MEDICAL NECESSITY			7	17			1	2		
TOTAL LOSS			1	3						
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP										
SUBROGATION	1	3								
COMPARATVE NEGLIGENCE										
MOLD										
DENIAL OF CLAIM	3	1	54	9			16	3	1	0
USUAL, CUSTOMARY, REASONABLE										
OUT OF NETWORK BENEFITS			4	14						
CO PAY ISSUES			1	2						
COORDINATION OF BENEFITS			1	4			1	4		
NO PREAUTHORIZATION			6	29						
PCP REFERRALS										
UTILIZATION REVIEW										
OBESITY SERVICE										
PIP PRIMACY										
EXPERIMENTAL			1	6	1	6				
ASSIGNMENT OF BENEFITS			1	100						
COST CONTAINMENT										
VALUE DISPUTE										
ADJUSTER NO RESPONSE										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO OTHER DEPARTMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MISAPPROPRIATIONS										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES										
ADVERSE BENEFIT DETERMINATION					1	3				
ADJUSTER HANDLING			8	10						
PROMPT PAY			8	25						
PROVIDER AVAILABILITY										
UNSATISFACTORY SETTLEMENT/OFFER			32	5	5	1	1	0		
PRE-EXISTING CONDITION			4	25						
MEDICAL NECESSITY										
TOTAL LOSS					1	3				
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP										
SUBROGATION			2	7	1	3	1	3		
COMPARATVE NEGLIGENCE			3	6						
MOLD										
DENIAL OF CLAIM			37	6	4	1	2	0		
USUAL, CUSTOMARY, REASONABLE										
OUT OF NETWORK BENEFITS										
CO PAY ISSUES										
COORDINATION OF BENEFITS			2	8						
NO PREAUTHORIZATION										
PCP REFERRALS										
UTILIZATION REVIEW										
OBESITY SERVICE										
PIP PRIMACY			1	11	1	11			1	11
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT										
VALUE DISPUTE										
ADJUSTER NO RESPONSE			1	10						

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	REFERRED TO PROPER AGENCY		REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MISAPPROPRIATIONS										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES					1	33				
ADVERSE BENEFIT DETERMINATION	1	3							16	41
ADJUSTER HANDLING			2	2	2	2			13	16
PROMPT PAY					1	3			1	3
PROVIDER AVAILABILITY										
UNSATISFACTORY SETTLEMENT/OFFER	1	0			2	0			50	9
PRE-EXISTING CONDITION									1	6
MEDICAL NECESSITY					1	2			8	19
TOTAL LOSS					1	3			4	13
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP									2	25
SUBROGATION					1	3	1	3	5	17
COMPARATVE NEGLIGENCE					1	2			3	6
MOLD										
DENIAL OF CLAIM	2	0			3	1			75	13
USUAL, CUSTOMARY, REASONABLE									4	25
OUT OF NETWORK BENEFITS									2	7
CO PAY ISSUES	1	2			1	2			17	38
COORDINATION OF BENEFITS									4	17
NO PREAUTHORIZATION									2	10
PCP REFERRALS									1	100
UTILIZATION REVIEW										
OBESITY SERVICE										
PIP PRIMACY										
EXPERIMENTAL									2	11
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT									1	50
VALUE DISPUTE										
ADJUSTER NO RESPONSE									4	40

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		DEDUCTIBLE REFUNDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MISAPPROPRIATIONS												
FRAUD/FORGERY												
OTHER:MRKTNG & SALES												
ADVERSE BENEFIT DETERMINATION												
ADJUSTER HANDLING											1	1
PROMPT PAY	4	13										
PROVIDER AVAILABILITY	1	50										
UNSATISFACTORY SETTLEMENT/OFFER	5	1										
PRE-EXISTING CONDITION	1	6										
MEDICAL NECESSITY	1	2										
TOTAL LOSS	1	3										
FRAUD												
POST CLAIM UNDERWRITING												
COST CONTAINMENT PIP												
SUBROGATION											2	7
COMPARATVE NEGLIGENCE												
MOLD												
DENIAL OF CLAIM	7	1										
USUAL, CUSTOMARY, REASONABLE												
OUT OF NETWORK BENEFITS												
CO PAY ISSUES	1	2										
COORDINATION OF BENEFITS												
NO PREAUTHORIZATION												
PCP REFERRALS												
UTILIZATION REVIEW												
OBESITY SERVICE												
PIP PRIMACY	2	22										
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
VALUE DISPUTE												
ADJUSTER NO RESPONSE	1	10										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	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
MISAPPROPRIATIONS												
FRAUD/FORGERY												
OTHER:MRKTNG & SALES									1	33		
ADVERSE BENEFIT DETERMINATION			2	5			3	8	3	8	2	5
ADJUSTER HANDLING			9	11	1	1			7	9	2	2
PROMPT PAY	1	3							5	16		
PROVIDER AVAILABILITY												
UNSATISFACTORY SETTLEMENT/OFFER	2	0	127	22			10	2	35	6	10	2
PRE-EXISTING CONDITION							1	6	2	13	2	13
MEDICAL NECESSITY							4	10			5	12
TOTAL LOSS			11	35								
FRAUD			1	50								
POST CLAIM UNDERWRITING									1	50		
COST CONTAINMENT PIP			3	38								
SUBROGATION							1	3			1	3
COMPARATVE NEGLIGENCE			24	47								
MOLD												
DENIAL OF CLAIM	6	1	103	17			55	9	36	6	35	6
USUAL, CUSTOMARY, REASONABLE							7	44	1	6	2	13
OUT OF NETWORK BENEFITS							3	11	1	4	3	11
CO PAY ISSUES							4	9	6	13		
COORDINATION OF BENEFITS							3	13	1	4	6	25
NO PREAUTHORIZATION							7	33				
PCP REFERRALS												
UTILIZATION REVIEW							1	100				
OBESITY SERVICE							1	25	1	25	1	25
PIP PRIMACY												
EXPERIMENTAL							4	22	2	11	6	33
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
VALUE DISPUTE												
ADJUSTER NO RESPONSE									1	10		

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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
MISAPPROPRIATIONS			1	100							1	100
FRAUD/FORGERY											1	100
OTHER:MRKTNG & SALES											3	100
ADVERSE BENEFIT DETERMINATION			2	5							39	100
ADJUSTER HANDLING			1	1							81	100
PROMPT PAY			1	3					1	3	32	100
PROVIDER AVAILABILITY			1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER			4	1	1	0	1	0			582	100
PRE-EXISTING CONDITION			1	6							16	100
MEDICAL NECESSITY			3	7							42	100
TOTAL LOSS											31	100
FRAUD											2	100
POST CLAIM UNDERWRITING											2	100
COST CONTAINMENT PIP											8	100
SUBROGATION											30	100
COMPARATVE NEGLIGENCE											51	100
MOLD											1	100
DENIAL OF CLAIM	1	0	23	4			3	1	3	1	597	100
USUAL, CUSTOMARY, REASONABLE											16	100
OUT OF NETWORK BENEFITS			2	7							28	100
CO PAY ISSUES			2	4							45	100
COORDINATION OF BENEFITS			1	4							24	100
NO PREAUTHORIZATION											21	100
PCP REFERRALS											1	100
UTILIZATION REVIEW											1	100
OBESITY SERVICE											4	100
PIP PRIMACY											9	100
EXPERIMENTAL											18	100
ASSIGNMENT OF BENEFITS											1	100
COST CONTAINMENT											2	100
VALUE DISPUTE											1	100
ADJUSTER NO RESPONSE											10	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
CONSUMER EDUCATION NEEDED					5	23	1	5				
TIMELINESS					10	59	1	6	2	12		
OTHER: CLAIM HANDLING					12	36	1	3	1	3		
INADEQUATE PROVIDER NETWORK					1	100						
PREMIUM NOTICE/BILLING			3	3	12	14	9	10			2	2
SURRENDER PROBLEMS					2	8	2	8			6	23
CASH VALUE			1	7							1	7
DELAYS/NO RESPONSE					2	6	2	6	1	3	2	6
INFORMATION REQUESTED			1	2	4	6	1	2			3	5
PREMIUM REFUNDED					6	7	2	2	3	3	42	46
PAYMENT NOT CREDITED			1	20			1	20				
COVERAGE QUESTION	1	1	1	1	4	6	6	8				
ACCESS TO CARE					1	17	2	33				
QUALITY OF CARE					1	33						
COMPANY/AGENT DISPUTE					2	100						
ABUSIVE SERVICE			1	11	1	11	1	11				
OTHER: POLICYHOLDER SERVICE					3	23	1	8				
<b>TOTAL</b>	<b>4</b>	<b>0</b>	<b>29</b>	<b>1</b>	<b>699</b>	<b>22</b>	<b>120</b>	<b>4</b>	<b>126</b>	<b>4</b>	<b>100</b>	<b>3</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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>REASON</b>										
<b>CONSUMER EDUCATION NEEDED</b>					1	5				
<b>TIMELINESS</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>INADEQUATE PROVIDER NETWORK</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>SURRENDER PROBLEMS</b>										
<b>CASH VALUE</b>										
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>										
<b>COVERAGE QUESTION</b>			4	6					1	1
<b>ACCESS TO CARE</b>										
<b>QUALITY OF CARE</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	6	0	97	3	3	0	20	1	3	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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 OTHER DEPARTMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CONSUMER EDUCATION NEEDED</b>										
<b>TIMELINESS</b>			1	6						
<b>OTHER: CLAIM HANDLING</b>			1	3			1	3		
<b>INADEQUATE PROVIDER NETWORK</b>										
<b>PREMIUM NOTICE/BILLING</b>									1	1
<b>SURRENDER PROBLEMS</b>										
<b>CASH VALUE</b>										
<b>DELAYS/NO RESPONSE</b>			2	6						
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>										
<b>COVERAGE QUESTION</b>			1	1			2	3		
<b>ACCESS TO CARE</b>										
<b>QUALITY OF CARE</b>										
<b>COMPANY/AGENT DISPUTE</b>										
<b>ABUSIVE SERVICE</b>			1	11			1	11		
<b>OTHER: POLICYHOLDER SERVICE</b>							1	8		
<b>TOTAL</b>	2	0	164	5	15	0	14	0	4	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	REFERRED TO PROPER AGENCY		REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
CONSUMER EDUCATION NEEDED									10	45
TIMELINESS										
OTHER: CLAIM HANDLING									3	9
INADEQUATE PROVIDER NETWORK										
PREMIUM NOTICE/BILLING							1	1	26	30
SURRENDER PROBLEMS					2	8			4	15
CASH VALUE									7	47
DELAYS/NO RESPONSE							1	3	7	21
INFORMATION REQUESTED					1	2	1	2	39	63
PREMIUM REFUNDED	1	1			1	1			11	12
PAYMENT NOT CREDITED									1	20
COVERAGE QUESTION					1	1	1	1	25	35
ACCESS TO CARE										
QUALITY OF CARE									1	33
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE									4	44
OTHER: POLICYHOLDER SERVICE					1	8			1	8
<b>TOTAL</b>	12	0	2	0	48	2	11	0	486	15

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		DEDUCTIBLE REFUNDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CONSUMER EDUCATION NEEDED												
TIMELINESS	2	12										
OTHER: CLAIM HANDLING												
INADEQUATE PROVIDER NETWORK												
PREMIUM NOTICE/BILLING	1	1	1	1					14	16		
SURRENDER PROBLEMS	6	23										
CASH VALUE												
DELAYS/NO RESPONSE	12	35					1	3				
INFORMATION REQUESTED	1	2										
PREMIUM REFUNDED	1	1							5	5		
PAYMENT NOT CREDITED									1	20		
COVERAGE QUESTION	1	1										
ACCESS TO CARE												
QUALITY OF CARE												
COMPANY/AGENT DISPUTE												
ABUSIVE SERVICE												
OTHER: POLICYHOLDER SERVICE												
<b>TOTAL</b>	209	7	10	0	3	0	1	0	31	1	5	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	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
CONSUMER EDUCATION NEEDED									4	18		
TIMELINESS			1	6								
OTHER: CLAIM HANDLING			2	6			1	3	3	9	3	9
INADEQUATE PROVIDER NETWORK												
PREMIUM NOTICE/BILLING	1	1	2	2			2	2	6	7	3	3
SURRENDER PROBLEMS			4	15								
CASH VALUE	1	7					2	13	1	7	1	7
DELAYS/NO RESPONSE	1	3							1	3	1	3
INFORMATION REQUESTED	1	2					1	2	3	5	1	2
PREMIUM REFUNDED			2	2					7	8	3	3
PAYMENT NOT CREDITED											1	20
COVERAGE QUESTION			1	1			7	10	8	11	7	10
ACCESS TO CARE	1	17	1	17							1	17
QUALITY OF CARE											1	33
COMPANY/AGENT DISPUTE												
ABUSIVE SERVICE												
OTHER: POLICYHOLDER SERVICE			1	8					2	15		
<b>TOTAL</b>	<b>39</b>	<b>1</b>	<b>346</b>	<b>11</b>	<b>6</b>	<b>0</b>	<b>132</b>	<b>4</b>	<b>193</b>	<b>6</b>	<b>131</b>	<b>4</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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
CONSUMER EDUCATION NEEDED							1	5			22	100
TIMELINESS											17	100
OTHER: CLAIM HANDLING			3	9			2	6			33	100
INADEQUATE PROVIDER NETWORK											1	100
PREMIUM NOTICE/BILLING			3	3							87	100
SURRENDER PROBLEMS											26	100
CASH VALUE			1	7							15	100
DELAYS/NO RESPONSE			1	3							34	100
INFORMATION REQUESTED			3	5			2	3			62	100
PREMIUM REFUNDED			6	7					1	1	91	100
PAYMENT NOT CREDITED											5	100
COVERAGE QUESTION							1	1			72	100
ACCESS TO CARE											6	100
QUALITY OF CARE											3	100
COMPANY/AGENT DISPUTE											2	100
ABUSIVE SERVICE											9	100
OTHER: POLICYHOLDER SERVICE			2	15			1	8			13	100
<b>TOTAL</b>	<b>3</b>	<b>0</b>	<b>79</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>24</b>	<b>1</b>	<b>7</b>	<b>0</b>	<b>3185</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FIRE	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		ENDORSEMENT PROCESSED			
	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>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	25	1	25	2	50			4	100
<b>DENIAL OF CLAIM</b>	1	100							1	100
<b>TOTAL</b>	3	38	1	13	3	38	1	13	8	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FARMOWNERS MULT PERIL	DISPOSITION											
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		OTHER	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS							1	100				
UNSATISFACTORY SETTLEMENT/OFFER			1	100								
DENIAL OF CLAIM	1	25							2	50	1	25
PREMIUM REFUNDED					1	100						
TOTAL	1	14	1	14	1	14	1	14	2	29	1	14

FARMOWNERS MULT PERIL	TOTAL	
	NMBR	PCT
REASON		
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	4	100
PREMIUM REFUNDED	1	100
TOTAL	7	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			21	72	1	3			1	3
<b>CANCELLATION</b>	1	13	2	25						
<b>NONRENEWAL</b>	2	14	5	36						
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>			5	16	1	3	3	9		
<b>FORCED PLACEMENT</b>			2	67						
<b>RATE CLASSIFICATION</b>			1	100						
<b>ENDORSEMENT/RIDER</b>			1	100						
<b>CREDIT SCORING</b>										
<b>CLUE REPORTS</b>										
<b>OTHER: UNDERWRITING</b>			2	100						
<b>AGENT HANDLING</b>			2	67						
<b>POLICY DELIVERY</b>										
<b>OTHER:MRKTNG &amp; SALES</b>			1	100						
<b>ADVERSE BENEFIT DETERMINATION</b>										
<b>ADJUSTER HANDLING</b>			3	30						
<b>PROMPT PAY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			21	46	1	2	5	11		
<b>SUBROGATION</b>			1	50						
<b>MOLD</b>			1	100						
<b>DENIAL OF CLAIM</b>			14	29						
<b>CONSUMER EDUCATION NEEDED</b>			1	50						
<b>TIMELINESS</b>			1	100						
<b>OTHER: CLAIM HANDLING</b>			2	67						
<b>PREMIUM NOTICE/BILLING</b>			1	14	2	29				
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>			1	33						
<b>PREMIUM REFUNDED</b>			4	36	2	18			2	18
<b>ABUSIVE SERVICE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>			1	50						
<b>TOTAL</b>	3	1	93	39	7	3	8	3	3	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION									
	COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION	1	13								
NONRENEWAL										
CREDIT REPORTING										
DELAYS					2	6				
FORCED PLACEMENT										
RATE CLASSIFICATION										
ENDORSEMENT/RIDER										
CREDIT SCORING										
CLUE REPORTS										
OTHER: UNDERWRITING										
AGENT HANDLING										
POLICY DELIVERY										
OTHER:MRKTNG & SALES										
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING					2	20				
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER			1	2	2	4	1	2		
SUBROGATION									1	50
MOLD										
DENIAL OF CLAIM	1	2	2	4	4	8	1	2		
CONSUMER EDUCATION NEEDED										
TIMELINESS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>10</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION									
	REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			3	10						
CANCELLATION			2	25			2	25		
NONRENEWAL	1	7	1	7					2	14
CREDIT REPORTING										
DELAYS	1	3	3	9	9	28				
FORCED PLACEMENT										
RATE CLASSIFICATION										
ENDORSEMENT/RIDER										
CREDIT SCORING			1	100						
CLUE REPORTS			1	100						
OTHER: UNDERWRITING										
AGENT HANDLING					1	33				
POLICY DELIVERY			1	50						
OTHER:MRKTNG & SALES										
ADVERSE BENEFIT DETERMINATION			1	100						
ADJUSTER HANDLING			4	40						
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER			6	13	1	2				
SUBROGATION										
MOLD										
DENIAL OF CLAIM			9	18						
CONSUMER EDUCATION NEEDED			1	50						
TIMELINESS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	14						
DELAYS/NO RESPONSE			1	100						
INFORMATION REQUESTED			1	33						
PREMIUM REFUNDED			2	18						
ABUSIVE SERVICE			1	100						
OTHER: POLICYHOLDER SERVICE	1	50								
TOTAL	3	1	39	16	11	5	2	1	2	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION											
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	3	2	7		
CANCELLATION												
NONRENEWAL			1	7					2	14		
CREDIT REPORTING			1	100								
DELAYS					2	6			6	19		
FORCED PLACEMENT									1	33		
RATE CLASSIFICATION												
ENDORSEMENT/RIDER												
CREDIT SCORING												
CLUE REPORTS												
OTHER: UNDERWRITING												
AGENT HANDLING												
POLICY DELIVERY												
OTHER:MRKTNG & SALES												
ADVERSE BENEFIT DETERMINATION												
ADJUSTER HANDLING					1	10						
PROMPT PAY									2	100		
UNSATISFACTORY SETTLEMENT/OFFER					4	9			3	7	1	2
SUBROGATION												
MOLD												
DENIAL OF CLAIM					8	16			8	16	1	2
CONSUMER EDUCATION NEEDED												
TIMELINESS												
OTHER: CLAIM HANDLING									1	33		
PREMIUM NOTICE/BILLING	3	43										
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
PREMIUM REFUNDED									1	9		
ABUSIVE SERVICE												
OTHER: POLICYHOLDER SERVICE												
TOTAL	3	1	2	1	15	6	1	0	26	11	2	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

HOMEOWNERS MULT PERIL	DISPOSITION				TOTAL	
	NO JURISDICTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING					29	100
CANCELLATION					8	100
NONRENEWAL					14	100
CREDIT REPORTING					1	100
DELAYS					32	100
FORCED PLACEMENT					3	100
RATE CLASSIFICATION					1	100
ENDORSEMENT/RIDER					1	100
CREDIT SCORING					1	100
CLUE REPORTS					1	100
OTHER: UNDERWRITING					2	100
AGENT HANDLING					3	100
POLICY DELIVERY			1	50	2	100
OTHER:MRKTNG & SALES					1	100
ADVERSE BENEFIT DETERMINATION					1	100
ADJUSTER HANDLING					10	100
PROMPT PAY					2	100
UNSATISFACTORY SETTLEMENT/OFFER					46	100
SUBROGATION					2	100
MOLD					1	100
DENIAL OF CLAIM			1	2	49	100
CONSUMER EDUCATION NEEDED					2	100
TIMELINESS					1	100
OTHER: CLAIM HANDLING					3	100
PREMIUM NOTICE/BILLING					7	100
DELAYS/NO RESPONSE					1	100
INFORMATION REQUESTED	1	33			3	100
PREMIUM REFUNDED					11	100
ABUSIVE SERVICE					1	100
OTHER: POLICYHOLDER SERVICE					2	100
TOTAL	1	0	2	1	241	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL MULT PERIL	DISPOSITION											
	POLICY ISSUED/RSTRD		REFUND		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	100								
CANCELLATION	1	50					1	50				
DELAYS							1	50			1	50
AUDIT DISPUTE							1	100				
ADJUSTER HANDLING					1	50	1	50				
DENIAL OF CLAIM									2	100		
PREMIUM NOTICE/BILLING											1	100
<b>TOTAL</b>	1	9	1	9	1	9	4	36	2	18	2	18

COMMERCIAL MULT PERIL	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
CANCELLATION	2	100
DELAYS	2	100
AUDIT DISPUTE	1	100
ADJUSTER HANDLING	2	100
DENIAL OF CLAIM	2	100
PREMIUM NOTICE/BILLING	1	100
<b>TOTAL</b>	11	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

INLAND MARINE	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION							1	100	1	100
ADJUSTER HANDLING	1	100							1	100
DENIAL OF CLAIM			1	50	1	50			2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FINANCIAL GUARANTY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
COVERAGE QUESTION	1	100	1	100
TOTAL	1	100	1	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

MEDICAL MALPRACT	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

WORKERS COMP	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	3	60					1	20	1	20
CANCELLATION	1	100								
DELAYS									1	50
AUDIT DISPUTE										
ADVERSE BENEFIT DETERMINATION	1	100								
DENIAL OF CLAIM	1	100								
OTHER: CLAIM HANDLING										
DELAYS/NO RESPONSE			1	100						
INFORMATION REQUESTED					1	100				
PREMIUM REFUNDED							1	100		
COVERAGE QUESTION	1	100								
<b>TOTAL</b>	<b>7</b>	<b>44</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>13</b>	<b>2</b>	<b>13</b>

WORKERS COMP	DISPOSITION						TOTAL		
	COMPANY POSITION UPHELD		NO JURISDICTION		OTHER				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING							5	100	
CANCELLATION							1	100	
DELAYS			1	50			2	100	
AUDIT DISPUTE						1	100	1	100
ADVERSE BENEFIT DETERMINATION							1	100	
DENIAL OF CLAIM							1	100	
OTHER: CLAIM HANDLING	1	100					1	100	
DELAYS/NO RESPONSE							1	100	
INFORMATION REQUESTED							1	100	
PREMIUM REFUNDED							1	100	
COVERAGE QUESTION							1	100	
<b>TOTAL</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>16</b>	<b>100</b>	

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OTHER LIABILITY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			2	29	1	14			1	14		
<b>CANCELLATION</b>			1	25	1	25	1	25				
<b>NONRENEWAL</b>												
<b>DELAYS</b>												
<b>AUDIT DISPUTE</b>			1	25					1	25		
<b>AGENT HANDLING</b>	1	20	1	20								
<b>POLICY DELIVERY</b>											1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	14			1	14				
<b>DENIAL OF CLAIM</b>			7	35								
<b>ADJUSTER NO RESPONSE</b>												
<b>OTHER: CLAIM HANDLING</b>			1	50								
<b>PREMIUM NOTICE/BILLING</b>												
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>									3	100		
<b>COVERAGE QUESTION</b>	1	100										
<b>TOTAL</b>	2	3	14	20	2	3	2	3	5	7	1	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OTHER LIABILITY	DISPOSITION											
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									2	29		
CANCELLATION									1	25		
NONRENEWAL	2	100										
DELAYS			1	9	1	9			1	9	5	45
AUDIT DISPUTE												
AGENT HANDLING							3	60				
POLICY DELIVERY												
UNSATISFACTORY SETTLEMENT/OFFER			2	29					1	14		
DENIAL OF CLAIM									1	5		
ADJUSTER NO RESPONSE									1	100		
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING									2	100		
INFORMATION REQUESTED												
PREMIUM REFUNDED												
COVERAGE QUESTION												
TOTAL	2	3	3	4	1	1	3	4	9	13	5	7

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

OTHER LIABILITY	DISPOSITION										TOTAL	
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	14									7	100
<b>CANCELLATION</b>											4	100
<b>NONRENEWAL</b>											2	100
<b>DELAYS</b>					2	18			1	9	11	100
<b>AUDIT DISPUTE</b>					2	50					4	100
<b>AGENT HANDLING</b>											5	100
<b>POLICY DELIVERY</b>											1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	29					7	100
<b>DENIAL OF CLAIM</b>			1	5	8	40	3	15			20	100
<b>ADJUSTER NO RESPONSE</b>											1	100
<b>OTHER: CLAIM HANDLING</b>									1	50	2	100
<b>PREMIUM NOTICE/BILLING</b>											2	100
<b>INFORMATION REQUESTED</b>							1	100			1	100
<b>PREMIUM REFUNDED</b>											3	100
<b>COVERAGE QUESTION</b>											1	100
<b>TOTAL</b>	1	1	1	1	14	20	4	6	2	3	71	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

FIDELITY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL					1	100	1	100
DELAYS	1	100					1	100
DENIAL OF CLAIM	1	50	1	50			2	100
TOTAL	2	50	1	25	1	25	4	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

CREDIT	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>	1	100									1	100
<b>MISREPRESENTATION</b>					1	50			1	50	2	100
<b>MISSTATEMENT ON APPLICATION</b>					1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100									1	100
<b>CONSUMER EDUCATION NEEDED</b>					1	100					1	100
<b>PREMIUM NOTICE/BILLING</b>							1	100			1	100
<b>PREMIUM REFUNDED</b>			1	100							1	100
<b>COVERAGE QUESTION</b>					2	100					2	100
<b>TOTAL</b>	2	20	1	10	5	50	1	10	1	10	10	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

TITLE	DISPOSITION							
	ADVISED COMPLAINANT		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100		
DELAYS	1	14	1	14			3	43
UNAUTHORIZED INSURER			1	100				
UNAUTHORIZED ENTITY			1	100				
POLICY DELIVERY								
MISAPPROPRIATIONS								
ADVERSE BENEFIT DETERMINATION					1	100		
OTHER: CLAIM HANDLING								
OTHER: POLICYHOLDER SERVICE								
<b>TOTAL</b>	<b>1</b>	<b>7</b>	<b>3</b>	<b>20</b>	<b>2</b>	<b>13</b>	<b>3</b>	<b>20</b>

TITLE	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	100
DELAYS	1	14	1	14			7	100
UNAUTHORIZED INSURER							1	100
UNAUTHORIZED ENTITY							1	100
POLICY DELIVERY					1	100	1	100
MISAPPROPRIATIONS					1	100	1	100
ADVERSE BENEFIT DETERMINATION							1	100
OTHER: CLAIM HANDLING					1	100	1	100
OTHER: POLICYHOLDER SERVICE					1	100	1	100
<b>TOTAL</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>7</b>	<b>4</b>	<b>27</b>	<b>15</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

MORTGAGE	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					2	17						
REFUSAL TO INSURE			3	9	3	9	1	3				
CANCELLATION			6	21	4	14					3	11
NONRENEWAL												
DELAYS	1	1			2	2	2	2	4	3		
PRE-OWNERS UNDERWRITING												
UNFAIR DISCRIMINATION					1	50						
RATE CLASSIFICATION									1	100		
RECISSION					1	4	2	8				
COBRA												
CONTINUATION OF BENEFITS							1	33				
SUITABILITY												
MISLEADING ADVERTISING												
HEALTH PRIVACY												
REPLACEMENT												
AGENT HANDLING												
MISREPRESENTATION											2	29
POLICY DELIVERY					1	33						
HIGH PRESSURE TACTICS					1	50	1	50				
DUPLICATION OF COVERAGE												
ADVERSE BENEFIT DETERMINATION					2	6	3	9				
PROMPT PAY					2	15			2	15		
PROVIDER AVAILABILITY												
UNSATISFACTORY SETTLEMENT/OFFER					2	4	4	8	15	29		
PRE-EXISTING CONDITION									1	7		
MEDICAL NECESSITY					4	10	5	12	3	7		
POST CLAIM UNDERWRITING												
SUBROGATION											2	33
DENIAL OF CLAIM					17	7	13	5	5	2		
USUAL, CUSTOMARY, REASONABLE					1	7						
OUT OF NETWORK BENEFITS					1	4	7	25	5	18		
CO PAY ISSUES					3	7	6	13			3	7
COORDINATION OF BENEFITS					2	8	2	8	1	4		
NO PREAUTHORIZATION					4	20	1	5				
PCP REFERRALS												

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION												
NONRENEWAL												
DELAYS	3	3			1	1			12	10		
PRE-OWNERS UNDERWRITING												
UNFAIR DISCRIMINATION												
RATE CLASSIFICATION												
RECISSION												
COBRA												
CONTINUATION OF BENEFITS												
SUITABILITY												
MISLEADING ADVERTISING												
HEALTH PRIVACY												
REPLACEMENT												
AGENT HANDLING												
MISREPRESENTATION												
POLICY DELIVERY												
HIGH PRESSURE TACTICS												
DUPLICATION OF COVERAGE												
ADVERSE BENEFIT DETERMINATION	2	6									1	3
PROMPT PAY									4	31		
PROVIDER AVAILABILITY												
UNSATISFACTORY SETTLEMENT/OFFER									2	4		
PRE-EXISTING CONDITION	2	14							4	29		
MEDICAL NECESSITY	7	17			1	2						
POST CLAIM UNDERWRITING												
SUBROGATION									1	17		
DENIAL OF CLAIM	39	15			7	3			19	7	2	1
USUAL, CUSTOMARY, REASONABLE												
OUT OF NETWORK BENEFITS	4	14										
CO PAY ISSUES	1	2										
COORDINATION OF BENEFITS	1	4			1	4			2	8		
NO PREAUTHORIZATION	6	30										
PCP REFERRALS												

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		REFERRED TO OTHER DEPARTMENT		REFERRED TO PROPER AGENCY		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS	3	3	2	2			3	3	1	1
PRE-OWNERS UNDERWRITING										
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION										
COBRA										
CONTINUATION OF BENEFITS										
SUITABILITY							1	50		
MISLEADING ADVERTISING							3	100		
HEALTH PRIVACY										
REPLACEMENT					2	50	1	25		
AGENT HANDLING										
MISREPRESENTATION										
POLICY DELIVERY										
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE										
ADVERSE BENEFIT DETERMINATION						1	3			
PROMPT PAY										
PROVIDER AVAILABILITY										
UNSATISFACTORY SETTLEMENT/OFFER						1	2	1	2	
PRE-EXISTING CONDITION										
MEDICAL NECESSITY							1	2		
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM	2	1			2	1	3	1		
USUAL, CUSTOMARY, REASONABLE										
OUT OF NETWORK BENEFITS										
CO PAY ISSUES						1	2	1	2	
COORDINATION OF BENEFITS										
NO PREAUTHORIZATION										
PCP REFERRALS										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	2	17								
REFUSAL TO INSURE	14	42								
CANCELLATION	3	11			2	7	1	4		
NONRENEWAL	1	100								
DELAYS	10	8	52	44					4	3
PRE-OWNERS UNDERWRITING	1	100								
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION	6	25								
COBRA	1	33								
CONTINUATION OF BENEFITS	1	33								
SUITABILITY										
MISLEADING ADVERTISING										
HEALTH PRIVACY										
REPLACEMENT										
AGENT HANDLING	2	50							1	25
MISREPRESENTATION									1	14
POLICY DELIVERY			1	33					1	33
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE										
ADVERSE BENEFIT DETERMINATION	13	39								
PROMPT PAY			2	15					1	8
PROVIDER AVAILABILITY			1	50						
UNSATISFACTORY SETTLEMENT/OFFER	11	21							2	4
PRE-EXISTING CONDITION	1	7	1	7						
MEDICAL NECESSITY	8	19	1	2						
POST CLAIM UNDERWRITING										
SUBROGATION	2	33								
DENIAL OF CLAIM	36	14	6	2					4	2
USUAL, CUSTOMARY, REASONABLE	4	27								
OUT OF NETWORK BENEFITS	2	7								
CO PAY ISSUES	17	38	1	2						
COORDINATION OF BENEFITS	4	17								
NO PREAUTHORIZATION	2	10								
PCP REFERRALS	1	100								

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	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>										
PREMIUM & RATING	1	8			7	58				
REFUSAL TO INSURE					3	9	9	27		
CANCELLATION			3	11			6	21		
NONRENEWAL										
DELAYS	1	1	4	3	1	1	2	2	7	6
PRE-OWNERS UNDERWRITING										
UNFAIR DISCRIMINATION					1	50				
RATE CLASSIFICATION										
RECISSION	1	4	1	4	2	8	11	46		
COBRA					1	33			1	33
CONTINUATION OF BENEFITS					1	33				
SUITABILITY	1	50								
MISLEADING ADVERTISING										
HEALTH PRIVACY	1	100								
REPLACEMENT									1	25
AGENT HANDLING	1	25								
MISREPRESENTATION	2	29							2	29
POLICY DELIVERY										
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE	2	100								
ADVERSE BENEFIT DETERMINATION	2	6	3	9	3	9	1	3	2	6
PROMPT PAY									1	8
PROVIDER AVAILABILITY									1	50
UNSATISFACTORY SETTLEMENT/OFFER			6	12			7	13	1	2
PRE-EXISTING CONDITION					2	14	2	14	1	7
MEDICAL NECESSITY			4	10			5	12	3	7
POST CLAIM UNDERWRITING					1	100				
SUBROGATION			1	17						
DENIAL OF CLAIM	5	2	53	20	7	3	20	8	18	7
USUAL, CUSTOMARY, REASONABLE			7	47	1	7	2	13		
OUT OF NETWORK BENEFITS			3	11	1	4	3	11	2	7
CO PAY ISSUES			4	9	6	13			2	4
COORDINATION OF BENEFITS			3	13	1	4	6	25	1	4
NO PREAUTHORIZATION			7	35						
PCP REFERRALS										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION				TOTAL	
	INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING					12	100
REFUSAL TO INSURE					33	100
CANCELLATION					28	100
NONRENEWAL					1	100
DELAYS	2	2	1	1	118	100
PRE-OWNERS UNDERWRITING					1	100
UNFAIR DISCRIMINATION					2	100
RATE CLASSIFICATION					1	100
RECISSION					24	100
COBRA					3	100
CONTINUATION OF BENEFITS					3	100
SUITABILITY					2	100
MISLEADING ADVERTISING					3	100
HEALTH PRIVACY					1	100
REPLACEMENT					4	100
AGENT HANDLING					4	100
MISREPRESENTATION					7	100
POLICY DELIVERY					3	100
HIGH PRESSURE TACTICS					2	100
DUPLICATION OF COVERAGE					2	100
ADVERSE BENEFIT DETERMINATION					33	100
PROMPT PAY			1	8	13	100
PROVIDER AVAILABILITY					2	100
UNSATISFACTORY SETTLEMENT/OFFER					52	100
PRE-EXISTING CONDITION					14	100
MEDICAL NECESSITY					42	100
POST CLAIM UNDERWRITING					1	100
SUBROGATION					6	100
DENIAL OF CLAIM	1	0			259	100
USUAL, CUSTOMARY, REASONABLE					15	100
OUT OF NETWORK BENEFITS					28	100
CO PAY ISSUES					45	100
COORDINATION OF BENEFITS					24	100
NO PREAUTHORIZATION					20	100
PCP REFERRALS					1	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>UTILIZATION REVIEW</b>												
<b>OBESITY SERVICE</b>					1	25						
<b>EXPERIMENTAL</b>							1	6	1	6		
<b>COST CONTAINMENT</b>												
<b>CONSUMER EDUCATION NEEDED</b>							1	25				
<b>TIMELINESS</b>					1	33	1	33	1	33		
<b>OTHER: CLAIM HANDLING</b>					2	100						
<b>INADEQUATE PROVIDER NETWORK</b>					1	100						
<b>PREMIUM NOTICE/BILLING</b>			1	3	3	9	2	6				
<b>SURRENDER PROBLEMS</b>											1	100
<b>DELAYS/NO RESPONSE</b>							1	7				
<b>INFORMATION REQUESTED</b>			1	4	2	8	1	4				
<b>PREMIUM REFUNDED</b>									3	7	16	38
<b>PAYMENT NOT CREDITED</b>												
<b>COVERAGE QUESTION</b>	1	2					5	10				
<b>ACCESS TO CARE</b>					1	17	2	33				
<b>QUALITY OF CARE</b>					1	33						
<b>ABUSIVE SERVICE</b>							1	50				
<b>OTHER: POLICYHOLDER SERVICE</b>												
<b>TOTAL</b>	2	0	11	1	65	6	63	6	42	4	27	3

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
UTILIZATION REVIEW												
OBESITY SERVICE												
EXPERIMENTAL	1	6	1	6								
COST CONTAINMENT												
CONSUMER EDUCATION NEEDED												
TIMELINESS												
OTHER: CLAIM HANDLING												
INADEQUATE PROVIDER NETWORK												
PREMIUM NOTICE/BILLING												
SURRENDER PROBLEMS												
DELAYS/NO RESPONSE									1	7		
INFORMATION REQUESTED												
PREMIUM REFUNDED												
PAYMENT NOT CREDITED												
COVERAGE QUESTION	2	4					1	2	1	2		
ACCESS TO CARE												
QUALITY OF CARE												
ABUSIVE SERVICE									1	50		
OTHER: POLICYHOLDER SERVICE												
<b>TOTAL</b>	<b>68</b>	<b>7</b>	<b>1</b>	<b>0</b>	<b>10</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>47</b>	<b>5</b>	<b>3</b>	<b>0</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		REFERRED TO OTHER DEPARTMENT		REFERRED TO PROPER AGENCY		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
UTILIZATION REVIEW										
OBESITY SERVICE										
EXPERIMENTAL										
COST CONTAINMENT										
CONSUMER EDUCATION NEEDED										
TIMELINESS										
OTHER: CLAIM HANDLING										
INADEQUATE PROVIDER NETWORK										
PREMIUM NOTICE/BILLING			1	3					1	3
SURRENDER PROBLEMS										
DELAYS/NO RESPONSE									1	7
INFORMATION REQUESTED							1	4		
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
COVERAGE QUESTION							1	2	1	2
ACCESS TO CARE										
QUALITY OF CARE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE	1	25								
<b>TOTAL</b>	<b>6</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>7</b>	<b>1</b>	<b>16</b>	<b>2</b>	<b>4</b>	<b>0</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
UTILIZATION REVIEW										
OBESITY SERVICE										
EXPERIMENTAL	2	11								
COST CONTAINMENT	1	100								
CONSUMER EDUCATION NEEDED	1	25								
TIMELINESS										
OTHER: CLAIM HANDLING										
INADEQUATE PROVIDER NETWORK										
PREMIUM NOTICE/BILLING	10	29			1	3	5	15	1	3
SURRENDER PROBLEMS										
DELAYS/NO RESPONSE	4	27	5	33					1	7
INFORMATION REQUESTED	14	56	1	4						
PREMIUM REFUNDED	6	14					3	7		
PAYMENT NOT CREDITED							1	100		
COVERAGE QUESTION	17	33	1	2						
ACCESS TO CARE									1	17
QUALITY OF CARE	1	33								
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	198	19	72	7	3	0	10	1	17	2

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	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>										
UTILIZATION REVIEW			1	100						
OBESITY SERVICE			1	25	1	25	1	25		
EXPERIMENTAL			4	22	2	11	6	33		
COST CONTAINMENT										
CONSUMER EDUCATION NEEDED					2	50				
TIMELINESS										
OTHER: CLAIM HANDLING										
INADEQUATE PROVIDER NETWORK										
PREMIUM NOTICE/BILLING					4	12	2	6	3	9
SURRENDER PROBLEMS										
DELAYS/NO RESPONSE							1	7	1	7
INFORMATION REQUESTED					1	4	1	4	2	8
PREMIUM REFUNDED	2	5			3	7	2	5	6	14
PAYMENT NOT CREDITED										
COVERAGE QUESTION			6	12	7	14	7	14		
ACCESS TO CARE	1	17					1	17		
QUALITY OF CARE							1	33		
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE					2	50			1	25
<b>TOTAL</b>	20	2	111	11	60	6	96	9	56	5

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ACCIDENT AND HEALTH	DISPOSITION				TOTAL	
	INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UTILIZATION REVIEW					1	100
OBESITY SERVICE					4	100
EXPERIMENTAL					18	100
COST CONTAINMENT					1	100
CONSUMER EDUCATION NEEDED					4	100
TIMELINESS					3	100
OTHER: CLAIM HANDLING					2	100
INADEQUATE PROVIDER NETWORK					1	100
PREMIUM NOTICE/BILLING					34	100
SURRENDER PROBLEMS					1	100
DELAYS/NO RESPONSE					15	100
INFORMATION REQUESTED	1	4			25	100
PREMIUM REFUNDED			1	2	42	100
PAYMENT NOT CREDITED					1	100
COVERAGE QUESTION	1	2			51	100
ACCESS TO CARE					6	100
QUALITY OF CARE					3	100
ABUSIVE SERVICE					2	100
OTHER: POLICYHOLDER SERVICE					4	100
TOTAL	5	0	3	0	1027	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMTN/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	1	1			46	44	3	3	1	1	13	13
<b>REFUSAL TO INSURE</b>			1	20	3	60						
<b>CANCELLATION</b>			4	11	16	44	1	3			1	3
<b>NONRENEWAL</b>					2	20						
<b>CREDIT REPORTING</b>					3	60						
<b>DELAYS</b>					59	27	1	0	5	2		
<b>RATE CLASSIFICATION</b>												
<b>SURCHARGE</b>					3	43						
<b>ENDORSEMENT/RIDER</b>					1	14	1	14			1	14
<b>CREDIT SCORING</b>												
<b>CLUE REPORTS</b>					1	100						
<b>OTHER: UNDERWRITING</b>					2	50						
<b>SUITABILITY</b>												
<b>AGENT HANDLING</b>											2	22
<b>INTERNET RELATED</b>												
<b>FIDUCIARY/THEFT</b>												
<b>POLICY DELIVERY</b>					3	75						
<b>MISAPPROPRIATION OF PREMIUM</b>												
<b>ADVERSE BENEFIT DETERMINATION</b>									1	100		
<b>ADJUSTER HANDLING</b>					26	39	1	1	3	4		
<b>PROMPT PAY</b>					2	12	2	12	2	12		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					170	38	15	3	43	10		
<b>PRE-EXISTING CONDITION</b>					1	100						
<b>TOTAL LOSS</b>					9	29	2	6	1	3		
<b>FRAUD</b>												
<b>POST CLAIM UNDERWRITING</b>											1	100
<b>COST CONTAINMENT PIP</b>					1	13			2	25		
<b>SUBROGATION</b>					10	48	1	5				
<b>COMPARATVE NEGLIGENCE</b>					17	35			1	2		
<b>DENIAL OF CLAIM</b>	1	0			54	25	1	0	4	2	1	0
<b>USUAL, CUSTOMARY, REASONABLE</b>					1	100						
<b>NO PREAUTHORIZATION</b>					1	100						
<b>PIP PRIMACY</b>					4	44						
<b>COST CONTAINMENT</b>					1	100						

(Continued)

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION			3	8						
NONRENEWAL										
CREDIT REPORTING										
DELAYS	1	0	2	1	1	0				
RATE CLASSIFICATION										
SURCHARGE										
ENDORSEMENT/RIDER										
CREDIT SCORING										
CLUE REPORTS										
OTHER: UNDERWRITING										
SUITABILITY										
AGENT HANDLING										
INTERNET RELATED										
FIDUCIARY/THEFT										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING										
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER	1	0	1	0						
PRE-EXISTING CONDITION										
TOTAL LOSS			1	3						
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP										
SUBROGATION	1	5								
COMPARATIVE NEGLIGENCE										
DENIAL OF CLAIM	3	1	9	4			6	3	1	0
USUAL, CUSTOMARY, REASONABLE										
NO PREAUTHORIZATION										
PIP PRIMACY										
COST CONTAINMENT										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO OTHER DEPARTMENT		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
CREDIT REPORTING										
DELAYS	37	17			2	1			1	0
RATE CLASSIFICATION										
SURCHARGE										
ENDORSEMENT/RIDER										
CREDIT SCORING										
CLUE REPORTS										
OTHER: UNDERWRITING										
SUITABILITY										
AGENT HANDLING	1	11								
INTERNET RELATED										
FIDUCIARY/THEFT										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING	6	9								
PROMPT PAY	4	24								
UNSATISFACTORY SETTLEMENT/OFFER	25	6	4	1	1	0				
PRE-EXISTING CONDITION										
TOTAL LOSS			1	3						
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP										
SUBROGATION	1	5	1	5						
COMPARATIVE NEGLIGENCE	3	6								
DENIAL OF CLAIM	13	6	1	0						
USUAL, CUSTOMARY, REASONABLE										
NO PREAUTHORIZATION										
PIP PRIMACY	1	11	1	11			1	11		
COST CONTAINMENT										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
PREMIUM & RATING					2	2	20	19		
REFUSAL TO INSURE							1	20		
CANCELLATION							1	3	1	3
NONRENEWAL							4	40	1	10
CREDIT REPORTING					1	20	1	20		
DELAYS			2	1			13	6	69	31
RATE CLASSIFICATION										
SURCHARGE			1	14	1	14	1	14		
ENDORSEMENT/RIDER										
CREDIT SCORING			1	50						
CLUE REPORTS										
OTHER: UNDERWRITING			1	25						
SUITABILITY										
AGENT HANDLING			1	11			1	11		
INTERNET RELATED							1	100		
FIDUCIARY/THEFT			1	100						
POLICY DELIVERY							1	25		
MISAPPROPRIATION OF PREMIUM			1	100						
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING	2	3	1	1			8	12		
PROMPT PAY			1	6			1	6	2	12
UNSATISFACTORY SETTLEMENT/OFFER			1	0			29	6	3	1
PRE-EXISTING CONDITION										
TOTAL LOSS			1	3			4	13	1	3
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP							2	25		
SUBROGATION			1	5	1	5	2	10		
COMPARATIVE NEGLIGENCE			1	2			3	6		
DENIAL OF CLAIM							24	11	1	0
USUAL, CUSTOMARY, REASONABLE										
NO PREAUTHORIZATION										
PIP PRIMACY									2	22
COST CONTAINMENT										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					5	5					1	1
REFUSAL TO INSURE												
CANCELLATION	4	11			1	3			1	3		
NONRENEWAL			1	10								
CREDIT REPORTING												
DELAYS							2	1	1	0	10	5
RATE CLASSIFICATION					2	100						
SURCHARGE												
ENDORSEMENT/RIDER												
CREDIT SCORING												
CLUE REPORTS												
OTHER: UNDERWRITING												
SUITABILITY												
AGENT HANDLING									1	11	1	11
INTERNET RELATED												
FIDUCIARY/THEFT												
POLICY DELIVERY												
MISAPPROPRIATION OF PREMIUM												
ADVERSE BENEFIT DETERMINATION												
ADJUSTER HANDLING							1	1			8	12
PROMPT PAY												
UNSATISFACTORY SETTLEMENT/OFFER											119	26
PRE-EXISTING CONDITION												
TOTAL LOSS											11	35
FRAUD											1	100
POST CLAIM UNDERWRITING												
COST CONTAINMENT PIP											3	38
SUBROGATION							2	10				
COMPARATVE NEGLIGENCE											24	49
DENIAL OF CLAIM									1	0	67	31
USUAL, CUSTOMARY, REASONABLE												
NO PREAUTHORIZATION												
PIP PRIMACY												
COST CONTAINMENT												

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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>										
PREMIUM & RATING	3	3			5	5	1	1		
REFUSAL TO INSURE										
CANCELLATION					3	8				
NONRENEWAL					2	20				
CREDIT REPORTING										
DELAYS					6	3	1	0		
RATE CLASSIFICATION										
SURCHARGE	1	14								
ENDORSEMENT/RIDER					2	29			1	14
CREDIT SCORING							1	50		
CLUE REPORTS										
OTHER: UNDERWRITING					1	25				
SUITABILITY					1	100				
AGENT HANDLING					1	11				
INTERNET RELATED										
FIDUCIARY/THEFT										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING	1	1			7	10	2	3		
PROMPT PAY					3	18				
UNSATISFACTORY SETTLEMENT/OFFER			1	0	32	7	2	0		
PRE-EXISTING CONDITION										
TOTAL LOSS										
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP										
SUBROGATION							1	5		
COMPARATIVE NEGLIGENCE										
DENIAL OF CLAIM					14	6	10	5	1	0
USUAL, CUSTOMARY, REASONABLE										
NO PREAUTHORIZATION										
PIP PRIMACY										
COST CONTAINMENT										

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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	1	1			2	2			104	100
REFUSAL TO INSURE									5	100
CANCELLATION									36	100
NONRENEWAL									10	100
CREDIT REPORTING									5	100
DELAYS	3	1			6	3			222	100
RATE CLASSIFICATION									2	100
SURCHARGE									7	100
ENDORSEMENT/RIDER					1	14			7	100
CREDIT SCORING									2	100
CLUE REPORTS									1	100
OTHER: UNDERWRITING									4	100
SUITABILITY									1	100
AGENT HANDLING					1	11			9	100
INTERNET RELATED									1	100
FIDUCIARY/THEFT									1	100
POLICY DELIVERY									4	100
MISAPPROPRIATION OF PREMIUM									1	100
ADVERSE BENEFIT DETERMINATION									1	100
ADJUSTER HANDLING	1	1							67	100
PROMPT PAY									17	100
UNSATISFACTORY SETTLEMENT/OFFER	3	1	1	0	1	0			452	100
PRE-EXISTING CONDITION									1	100
TOTAL LOSS									31	100
FRAUD									1	100
POST CLAIM UNDERWRITING									1	100
COST CONTAINMENT PIP									8	100
SUBROGATION									21	100
COMPARATIVE NEGLIGENCE									49	100
DENIAL OF CLAIM	4	2			1	0	1	0	218	100
USUAL, CUSTOMARY, REASONABLE									1	100
NO PREAUTHORIZATION									1	100
PIP PRIMACY									9	100
COST CONTAINMENT									1	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>VALUE DISPUTE</b>					1	100						
<b>ADJUSTER NO RESPONSE</b>					3	33						
<b>CONSUMER EDUCATION NEEDED</b>					4	33						
<b>TIMELINESS</b>					8	80						
<b>OTHER: CLAIM HANDLING</b>					5	31	1	6				
<b>PREMIUM NOTICE/BILLING</b>			1	5	7	33	2	10			2	10
<b>DELAYS/NO RESPONSE</b>					1	25						
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>					2	17					7	58
<b>COVERAGE QUESTION</b>					3	60	1	20				
<b>ABUSIVE SERVICE</b>					1	33						
<b>OTHER: POLICYHOLDER SERVICE</b>					2	40	1	20				
<b>TOTAL</b>	2	0	6	0	473	34	33	2	63	4	28	2

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
VALUE DISPUTE										
ADJUSTER NO RESPONSE										
CONSUMER EDUCATION NEEDED					1	8				
TIMELINESS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COVERAGE QUESTION			1	20						
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	6	0	17	1	2	0	6	0	1	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO OTHER DEPARTMENT		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
VALUE DISPUTE										
ADJUSTER NO RESPONSE	1	11								
CONSUMER EDUCATION NEEDED										
TIMELINESS	1	10								
OTHER: CLAIM HANDLING	1	6			1	6				
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COVERAGE QUESTION										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	94	7	8	1	4	0	1	0	1	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>VALUE DISPUTE</b>										
<b>ADJUSTER NO RESPONSE</b>							3	33	1	11
<b>CONSUMER EDUCATION NEEDED</b>							4	33		
<b>TIMELINESS</b>									1	10
<b>OTHER: CLAIM HANDLING</b>							1	6		
<b>PREMIUM NOTICE/BILLING</b>							3	14		
<b>DELAYS/NO RESPONSE</b>							1	25	2	50
<b>INFORMATION REQUESTED</b>							4	100		
<b>PREMIUM REFUNDED</b>							2	17		
<b>COVERAGE QUESTION</b>										
<b>ABUSIVE SERVICE</b>							2	67		
<b>OTHER: POLICYHOLDER SERVICE</b>										
<b>TOTAL</b>	2	0	14	1	5	0	137	10	84	6

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
VALUE DISPUTE												
ADJUSTER NO RESPONSE												
CONSUMER EDUCATION NEEDED												
TIMELINESS												
OTHER: CLAIM HANDLING											2	13
PREMIUM NOTICE/BILLING					4	19						
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
PREMIUM REFUNDED												
COVERAGE QUESTION												
ABUSIVE SERVICE												
OTHER: POLICYHOLDER SERVICE											1	20
<b>TOTAL</b>	4	0	1	0	12	1	5	0	4	0	248	18

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

PERSONAL AUTO	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
VALUE DISPUTE										
ADJUSTER NO RESPONSE					1	11				
CONSUMER EDUCATION NEEDED					2	17				
TIMELINESS										
OTHER: CLAIM HANDLING					1	6	1	6		
PREMIUM NOTICE/BILLING					1	5	1	5		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED							1	8		
COVERAGE QUESTION										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	5	0	1	0	82	6	21	1	2	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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>										
VALUE DISPUTE									1	100
ADJUSTER NO RESPONSE									9	100
CONSUMER EDUCATION NEEDED					1	8			12	100
TIMELINESS									10	100
OTHER: CLAIM HANDLING	1	6			2	13			16	100
PREMIUM NOTICE/BILLING									21	100
DELAYS/NO RESPONSE									4	100
INFORMATION REQUESTED									4	100
PREMIUM REFUNDED									12	100
COVERAGE QUESTION									5	100
ABUSIVE SERVICE									3	100
OTHER: POLICYHOLDER SERVICE					1	20			5	100
<b>TOTAL</b>	13	1	1	0	16	1	1	0	1403	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	3	100										
<b>CANCELLATION</b>	2	40					1	20				
<b>DELAYS</b>	3	14			1	5			2	9		
<b>AGENT HANDLING</b>												
<b>POLICY DELIVERY</b>	1	50										
<b>ADJUSTER HANDLING</b>					1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	6	50	1	8								
<b>FRAUD</b>	1	100										
<b>COMPARATVE NEGLIGENCE</b>	2	100										
<b>DENIAL OF CLAIM</b>	4	17	1	4					3	13	1	4
<b>OTHER: CLAIM HANDLING</b>	1	25										
<b>PREMIUM NOTICE/BILLING</b>			2	100								
<b>PREMIUM REFUNDED</b>												
<b>COMPANY/AGENT DISPUTE</b>	2	100										
<b>OTHER: POLICYHOLDER SERVICE</b>												
<b>TOTAL</b>	25	30	4	5	2	2	1	1	5	6	1	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION											
	CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	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>DELAYS</b>			5	23	1	5	1	5			6	27
<b>AGENT HANDLING</b>									1	100		
<b>POLICY DELIVERY</b>							1	50				
<b>ADJUSTER HANDLING</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	8					1	8	1	8
<b>FRAUD</b>												
<b>COMPARATIVE NEGLIGENCE</b>												
<b>DENIAL OF CLAIM</b>									1	4		
<b>OTHER: CLAIM HANDLING</b>									1	25		
<b>PREMIUM NOTICE/BILLING</b>												
<b>PREMIUM REFUNDED</b>												
<b>COMPANY/AGENT DISPUTE</b>												
<b>OTHER: POLICYHOLDER SERVICE</b>									1	100		
<b>TOTAL</b>	1	1	6	7	1	1	2	2	5	6	8	10

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

COMMERCIAL AUTO	DISPOSITION												TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING													3	100
CANCELLATION													5	100
DELAYS			2	9			1	5					22	100
AGENT HANDLING													1	100
POLICY DELIVERY													2	100
ADJUSTER HANDLING													1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	17									12	100
FRAUD													1	100
COMPARATVE NEGLIGENCE													2	100
DENIAL OF CLAIM			8	35	1	4	1	4	2	9	1	4	23	100
OTHER: CLAIM HANDLING					1	25	1	25					4	100
PREMIUM NOTICE/BILLING													2	100
PREMIUM REFUNDED	1	100											1	100
COMPANY/AGENT DISPUTE													2	100
OTHER: POLICYHOLDER SERVICE													1	100
TOTAL	1	1	12	15	2	2	3	4	2	2	1	1	82	100

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 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		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	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	25										
<b>DELAYS</b>			1	7								
<b>RECISSION</b>									1	33		
<b>OTHER: UNDERWRITING</b>												
<b>SUITABILITY</b>									1	10		
<b>REPLACEMENT</b>												
<b>AGENT HANDLING</b>					2	25						
<b>MISREPRESENTATION</b>												
<b>POLICY DELIVERY</b>	1	20										
<b>FRAUD/FORGERY</b>					1	100						
<b>ADVERSE BENEFIT DETERMINATION</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>												
<b>PRE-EXISTING CONDITION</b>												
<b>SUBROGATION</b>												
<b>DENIAL OF CLAIM</b>											2	25
<b>ASSIGNMENT OF BENEFITS</b>											1	100
<b>CONSUMER EDUCATION NEEDED</b>												
<b>TIMELINESS</b>												
<b>OTHER: CLAIM HANDLING</b>							1	100				
<b>PREMIUM NOTICE/BILLING</b>	1	6	1	6	1	6						
<b>SURRENDER PROBLEMS</b>			2	13	1	7			2	13		
<b>CASH VALUE</b>	1	7							1	7		
<b>DELAYS/NO RESPONSE</b>			1	9	1	9			2	18		
<b>INFORMATION REQUESTED</b>			1	5					1	5		
<b>PREMIUM REFUNDED</b>									8	67		
<b>PAYMENT NOT CREDITED</b>	1	25			1	25						
<b>COVERAGE QUESTION</b>											1	9
<b>ABUSIVE SERVICE</b>	1	50										
<b>TOTAL</b>	6	3	7	4	7	4	1	1	16	8	4	2

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	DISPOSITION									
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	13	5	63
REFUSAL TO INSURE										
CANCELLATION									2	50
DELAYS									3	20
RECISSION										
OTHER: UNDERWRITING										
SUITABILITY					1	10			5	50
REPLACEMENT										
AGENT HANDLING										
MISREPRESENTATION					1	17			1	17
POLICY DELIVERY									1	20
FRAUD/FORGERY										
ADVERSE BENEFIT DETERMINATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER										
PRE-EXISTING CONDITION										
SUBROGATION									1	100
DENIAL OF CLAIM										
ASSIGNMENT OF BENEFITS										
CONSUMER EDUCATION NEEDED									2	100
TIMELINESS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING									10	56
SURRENDER PROBLEMS									2	13
CASH VALUE									7	47
DELAYS/NO RESPONSE	1	9								
INFORMATION REQUESTED							1	5	15	68
PREMIUM REFUNDED									1	8
PAYMENT NOT CREDITED									1	25
COVERAGE QUESTION			2	18					5	45
ABUSIVE SERVICE									1	50
TOTAL	1	1	2	1	2	1	2	1	63	32

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	DISPOSITION											
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	13										
REFUSAL TO INSURE												
CANCELLATION			1	25								
DELAYS	6	40										
RECISSION												
OTHER: UNDERWRITING											1	50
SUITABILITY									1	10	2	20
REPLACEMENT	1	33							1	33	1	33
AGENT HANDLING									3	38	2	25
MISREPRESENTATION											3	50
POLICY DELIVERY							1	20			1	20
FRAUD/FORGERY												
ADVERSE BENEFIT DETERMINATION												
UNSATISFACTORY SETTLEMENT/OFFER												
PRE-EXISTING CONDITION												
SUBROGATION												
DENIAL OF CLAIM												
ASSIGNMENT OF BENEFITS												
CONSUMER EDUCATION NEEDED												
TIMELINESS											1	100
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING	1	6					1	6			1	6
SURRENDER PROBLEMS	5	33									3	20
CASH VALUE									1	7		
DELAYS/NO RESPONSE	4	36			1	9						
INFORMATION REQUESTED									1	5		
PREMIUM REFUNDED							1	8				
PAYMENT NOT CREDITED												
COVERAGE QUESTION											1	9
ABUSIVE SERVICE												
TOTAL	18	9	1	1	1	1	3	2	7	4	16	8

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

LIFE	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>												
PREMIUM & RATING	1	13									8	100
REFUSAL TO INSURE	1	50									2	100
CANCELLATION											4	100
DELAYS	3	20	2	13							15	100
RECISSION	2	67									3	100
OTHER: UNDERWRITING					1	50					2	100
SUITABILITY											10	100
REPLACEMENT											3	100
AGENT HANDLING					1	13					8	100
MISREPRESENTATION					1	17					6	100
POLICY DELIVERY			1	20							5	100
FRAUD/FORGERY											1	100
ADVERSE BENEFIT DETERMINATION											1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100									2	100
PRE-EXISTING CONDITION	1	100									1	100
SUBROGATION											1	100
DENIAL OF CLAIM	1	13	2	25	2	25	1	13			8	100
ASSIGNMENT OF BENEFITS											1	100
CONSUMER EDUCATION NEEDED											2	100
TIMELINESS											1	100
OTHER: CLAIM HANDLING											1	100
PREMIUM NOTICE/BILLING	2	11									18	100
SURRENDER PROBLEMS											15	100
CASH VALUE	2	13	1	7	1	7	1	7			15	100
DELAYS/NO RESPONSE			1	9							11	100
INFORMATION REQUESTED	1	5	1	5					1	5	22	100
PREMIUM REFUNDED			2	17							12	100
PAYMENT NOT CREDITED					1	25					4	100
COVERAGE QUESTION	1	9	1	9							11	100
ABUSIVE SERVICE											2	100
<b>TOTAL</b>	<b>17</b>	<b>9</b>	<b>11</b>	<b>6</b>	<b>7</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>195</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ANNUITIES	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		REFERRED TO MARKET CONDUCT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>			1	25			1	25	2	50		
<b>SUITABILITY</b>							5	33				
<b>MISLEADING ADVERTISING</b>												
<b>AGENT HANDLING</b>							1	33			1	33
<b>MISREPRESENTATION</b>												
<b>HIGH PRESSURE TACTICS</b>											1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>												
<b>CONSUMER EDUCATION NEEDED</b>												
<b>TIMELINESS</b>					1	50						
<b>OTHER: CLAIM HANDLING</b>	1	100										
<b>PREMIUM NOTICE/BILLING</b>												
<b>SURRENDER PROBLEMS</b>			1	10			3	30			2	20
<b>DELAYS/NO RESPONSE</b>												
<b>INFORMATION REQUESTED</b>							1	17				
<b>PREMIUM REFUNDED</b>							1	50				
<b>TOTAL</b>	1	2	2	4	1	2	12	21	2	4	4	7

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

ANNUITIES	DISPOSITION										TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS												4 100
SUITABILITY					6	40	4	27				15 100
MISLEADING ADVERTISING	1	100										1 100
AGENT HANDLING	1	33										3 100
MISREPRESENTATION					1	14	6	86				7 100
HIGH PRESSURE TACTICS												1 100
UNSATISFACTORY SETTLEMENT/OFFER									1	100		1 100
CONSUMER EDUCATION NEEDED	1	100										1 100
TIMELINESS			1	50								2 100
OTHER: CLAIM HANDLING												1 100
PREMIUM NOTICE/BILLING							1	100				1 100
SURRENDER PROBLEMS	2	20	1	10			1	10				10 100
DELAYS/NO RESPONSE	1	50	1	50								2 100
INFORMATION REQUESTED	5	83										6 100
PREMIUM REFUNDED			1	50								2 100
<b>TOTAL</b>	<b>11</b>	<b>19</b>	<b>4</b>	<b>7</b>	<b>7</b>	<b>12</b>	<b>12</b>	<b>21</b>	<b>1</b>	<b>2</b>	<b>57</b>	<b>100</b>

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2007 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

UNKNOWN	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		NO ACTION REQUESTED/REQUIRED		REFERRED TO MARKET CONDUCT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION					1	50				
DELAYS	1	14	2	29						
OTHER:MRKTNG & SALES									1	50
ADVERSE BENEFIT DETERMINATION										
UNSATISFACTORY SETTLEMENT/OFFER	2	50	2	50						
DENIAL OF CLAIM	2	25								
OTHER: CLAIM HANDLING										
PREMIUM REFUNDED					3	60			1	20
ABUSIVE SERVICE							1	100		
TOTAL	5	16	4	13	4	13	1	3	2	6

UNKNOWN	DISPOSITION										TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION							1	50			2	100
DELAYS			4	57							7	100
OTHER:MRKTNG & SALES							1	50			2	100
ADVERSE BENEFIT DETERMINATION									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER											4	100
DENIAL OF CLAIM	3	38			2	25	1	13			8	100
OTHER: CLAIM HANDLING	1	100									1	100
PREMIUM REFUNDED							1	20			5	100
ABUSIVE SERVICE											1	100
TOTAL	4	13	4	13	2	6	4	13	1	3	31	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

21ST CENTURY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ACE AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED			
	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>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 2007**

ADVANTAGE DENTAL PLAN, INC.	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		REFUND		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>			1	50	1	50	2	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 2007**

AETNA LIFE INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>REFUSAL TO INSURE</b>			1	100								
<b>CANCELLATION</b>	1	100										
<b>DELAYS</b>												
<b>ADVERSE BENEFIT DETERMINATION</b>									1	100		
<b>PRE-EXISTING CONDITION</b>					1	100						
<b>MEDICAL NECESSITY</b>												
<b>DENIAL OF CLAIM</b>			1	14			1	14			1	14
<b>OUT OF NETWORK BENEFITS</b>					1	100						
<b>CO PAY ISSUES</b>											1	50
<b>TIMELINESS</b>					1	100						
<b>PREMIUM NOTICE/BILLING</b>			1	50							1	50
<b>DELAYS/NO RESPONSE</b>												
<b>INFORMATION REQUESTED</b>											1	100
<b>PREMIUM REFUNDED</b>												
<b>TOTAL</b>	1	4	3	12	3	12	1	4	1	4	4	16

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AETNA LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>REFUSAL TO INSURE</b>									1	100
<b>CANCELLATION</b>									1	100
<b>DELAYS</b>	3	100							3	100
<b>ADVERSE BENEFIT DETERMINATION</b>									1	100
<b>PRE-EXISTING CONDITION</b>									1	100
<b>MEDICAL NECESSITY</b>							2	100	2	100
<b>DENIAL OF CLAIM</b>			1	14	1	14	2	29	7	100
<b>OUT OF NETWORK BENEFITS</b>									1	100
<b>CO PAY ISSUES</b>			1	50					2	100
<b>TIMELINESS</b>									1	100
<b>PREMIUM NOTICE/BILLING</b>									2	100
<b>DELAYS/NO RESPONSE</b>	1	100							1	100
<b>INFORMATION REQUESTED</b>									1	100
<b>PREMIUM REFUNDED</b>							1	100	1	100
<b>TOTAL</b>	4	16	2	8	1	4	5	20	25	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AFFIRMATIVE INSURANCE COMPANY	DISPOSITION		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 2007**

AIG ANNUITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DELAYS</b>	1	100	1	100
<b>CONSUMER EDUCATION NEEDED</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 2007**

AIG CASUALTY COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AIG CENTENNIAL INSURANCE 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 2007**

AIG INDEMNITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
PROMPT PAY	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AIG LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>ADVERSE BENEFIT DETERMINATION</b>	1	100					1	100
<b>SUBROGATION</b>					1	100	1	100
<b>DELAYS/NO RESPONSE</b>			1	100			1	100
<b>COVERAGE QUESTION</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 2007**

AIG NATIONAL INSURANCE COMPANY, INC.	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		ENDORSEMENT PROCESSED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>	2	100									2	100
<b>DELAYS</b>					1	100					1	100
<b>ENDORSEMENT/RIDER</b>									1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	67					1	33			3	100
<b>COMPARATIVE NEGLIGENCE</b>	1	100									1	100
<b>DENIAL OF CLAIM</b>			1	100							1	100
<b>TOTAL</b>	5	56	1	11	1	11	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AIG PREFERRED 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 2007**

AIG PREMIER INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</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 2007**

AIG SUNAMERICA LIFE ASSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
SURRENDER PROBLEMS			1	100	1	100
DELAYS/NO RESPONSE	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 2007**

AIU INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>CANCELLATION</b>					1	100						
<b>DELAYS</b>	1	100										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	40							2	40	1	20
<b>DENIAL OF CLAIM</b>									2	100		
<b>ADJUSTER NO RESPONSE</b>			1	100								
<b>PREMIUM NOTICE/BILLING</b>							1	100				
<b>TOTAL</b>	3	27	1	9	1	9	1	9	4	36	1	9

AIU INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>CANCELLATION</b>	1	100
<b>DELAYS</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	5	100
<b>DENIAL OF CLAIM</b>	2	100
<b>ADJUSTER NO RESPONSE</b>	1	100
<b>PREMIUM NOTICE/BILLING</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 2007**

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION		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 2007**

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	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>					2	100					2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	43	1	14			2	29	1	14	7	100
<b>DENIAL OF CLAIM</b>	1	100									1	100
<b>INFORMATION REQUESTED</b>			1	100							1	100
<b>TOTAL</b>	5	38	3	23	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 2007**

ALLSTATE INDEMNITY COMPANY	DISPOSITION										TOTAL		
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE				
	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	100								1	100
<b>AGENT HANDLING</b>	1	100										1	100
<b>ADJUSTER HANDLING</b>									1	100		1	100
<b>PROMPT PAY</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>	3	27	4	36	1	9	1	9	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 2007**

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			4	44					1	11
CANCELLATION			2	67					1	33
NONRENEWAL			1	50						
DELAYS			1	7	1	7	3	20		
SURCHARGE										
OTHER: UNDERWRITING										
AGENT HANDLING	1	100								
OTHER:MRKTNG & SALES										
ADJUSTER HANDLING			2	50						
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER			5	18	1	4				
PRE-EXISTING CONDITION			1	100						
FRAUD			1	100						
POST CLAIM UNDERWRITING									1	100
COST CONTAINMENT PIP							1	50		
COMPARATVE NEGLIGENCE										
DENIAL OF CLAIM			5	29			1	6		
TIMELINESS			3	100						
OTHER: CLAIM HANDLING			1	100						
PREMIUM NOTICE/BILLING					2	67				
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
COVERAGE QUESTION			1	100						
OTHER: POLICYHOLDER SERVICE			1	100						
TOTAL	1	1	28	27	4	4	5	5	3	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							2	22		
CANCELLATION										
NONRENEWAL							1	50		
DELAYS	4	27							4	27
SURCHARGE										
OTHER: UNDERWRITING					1	100				
AGENT HANDLING										
OTHER:MRKTNG & SALES					1	100				
ADJUSTER HANDLING							1	25		
PROMPT PAY					1	100				
UNSATISFACTORY SETTLEMENT/OFFER	2	7	1	4			3	11	1	4
PRE-EXISTING CONDITION										
FRAUD										
POST CLAIM UNDERWRITING										
COST CONTAINMENT PIP										
COMPARATVE NEGLIGENCE										
DENIAL OF CLAIM	2	12					2	12		
TIMELINESS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE							1	100		
INFORMATION REQUESTED							1	100		
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	<b>8</b>	<b>8</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>11</b>	<b>11</b>	<b>5</b>	<b>5</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ALLSTATE INSURANCE COMPANY	DISPOSITION										TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	11			1	11			9	100
CANCELLATION											3	100
NONRENEWAL											2	100
DELAYS			1	7			1	7			15	100
SURCHARGE					1	100					1	100
OTHER: UNDERWRITING											1	100
AGENT HANDLING											1	100
OTHER:MRKTNG & SALES											1	100
ADJUSTER HANDLING			1	25							4	100
PROMPT PAY											1	100
UNSATISFACTORY SETTLEMENT/OFFER			10	36			5	18			28	100
PRE-EXISTING CONDITION											1	100
FRAUD											1	100
POST CLAIM UNDERWRITING											1	100
COST CONTAINMENT PIP			1	50							2	100
COMPARATVE NEGLIGENCE			4	100							4	100
DENIAL OF CLAIM			5	29			1	6	1	6	17	100
TIMELINESS											3	100
OTHER: CLAIM HANDLING											1	100
PREMIUM NOTICE/BILLING	1	33									3	100
DELAYS/NO RESPONSE											1	100
INFORMATION REQUESTED											1	100
COVERAGE QUESTION											1	100
OTHER: POLICYHOLDER SERVICE											1	100
<b>TOTAL</b>	<b>1</b>	<b>1</b>	<b>23</b>	<b>22</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>8</b>	<b>1</b>	<b>1</b>	<b>103</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 2007**

ALLSTATE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
SURRENDER PROBLEMS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		ENTERED ARBITRATION/MEDIATION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	2	67						
<b>CANCELLATION</b>	2	67						
<b>DELAYS</b>	1	25					1	25
<b>SURCHARGE</b>	1	100						
<b>AGENT HANDLING</b>								
<b>PROMPT PAY</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	50	1	17	1	17		
<b>SUBROGATION</b>	2	100						
<b>COMPARATVE NEGLIGENCE</b>	1	100						
<b>DENIAL OF CLAIM</b>	1	14						
<b>PIP PRIMACY</b>								
<b>PREMIUM NOTICE/BILLING</b>								
<b>PREMIUM REFUNDED</b>								
<b>TOTAL</b>	13	41	1	3	1	3	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION							
	COVERAGE EXTENDED		FILED SUIT/RETAINED ATTORNEY		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED	
	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>					1	25	1	25
<b>SURCHARGE</b>								
<b>AGENT HANDLING</b>								
<b>PROMPT PAY</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>								
<b>SUBROGATION</b>								
<b>COMPARATVE NEGLIGENCE</b>								
<b>DENIAL OF CLAIM</b>	1	14						
<b>PIP PRIMACY</b>			1	100				
<b>PREMIUM NOTICE/BILLING</b>								
<b>PREMIUM REFUNDED</b>					1	100		
<b>TOTAL</b>	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 2007**

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									3	100
CANCELLATION									3	100
DELAYS									4	100
SURCHARGE									1	100
AGENT HANDLING					1	100			1	100
PROMPT PAY					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	17			6	100
SUBROGATION									2	100
COMPARATVE NEGLIGENCE									1	100
DENIAL OF CLAIM			1	14	3	43	1	14	7	100
PIP PRIMACY									1	100
PREMIUM NOTICE/BILLING	1	100							1	100
PREMIUM REFUNDED									1	100
<b>TOTAL</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>6</b>	<b>19</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 2007**

ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	33	1	33	1	33	3	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 2007**

AMCO INSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	1	33					1	33	
CANCELLATION	1	50	1	50					
DELAYS					2	50			
POLICY DELIVERY	1	100							
UNSATISFACTORY SETTLEMENT/OFFER	3	60							
DENIAL OF CLAIM	1	100							
PREMIUM NOTICE/BILLING			1	100					
<b>TOTAL</b>	<b>7</b>	<b>41</b>	<b>2</b>	<b>12</b>	<b>2</b>	<b>12</b>	<b>1</b>	<b>6</b>	

AMCO INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	33	3	100
CANCELLATION									2	100
DELAYS			1	25	1	25			4	100
POLICY DELIVERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	40							5	100
DENIAL OF CLAIM									1	100
PREMIUM NOTICE/BILLING									1	100
<b>TOTAL</b>	<b>2</b>	<b>12</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>17</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 2007**

AMERICAN AUTOMOBILE INSURANCE COMPANY	DISPOSITION		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 2007**

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</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 2007**

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>MISSTATEMENT ON APPLICATION</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>COVERAGE QUESTION</b>							1	50	1	50	2	100
<b>TOTAL</b>	1	17	1	17	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		FILED SUIT/RETAINED ATTORNEY		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS					1	33			2	67
CREDIT SCORING										
ADJUSTER HANDLING										
PROMPT PAY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	6	46	1	8			2	15		
COMPARATVE NEGLIGENCE	1	100								
DENIAL OF CLAIM	2	50								
OTHER: CLAIM HANDLING	1	100								
<b>TOTAL</b>	10	40	1	4	1	4	2	8	3	12

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS					3	100
CREDIT SCORING			1	100	1	100
ADJUSTER HANDLING	1	100			1	100
PROMPT PAY					1	100
UNSATISFACTORY SETTLEMENT/OFFER	4	31			13	100
COMPARATVE NEGLIGENCE					1	100
DENIAL OF CLAIM	2	50			4	100
OTHER: CLAIM HANDLING					1	100
<b>TOTAL</b>	7	28	1	4	25	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN FAMILY HOME INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		REFUND			
	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>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 2007**

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		FILED SUIT/RETAINED ATTORNEY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100										
DELAYS			1	33							1	33
MISREPRESENTATION												
UNSATISFACTORY SETTLEMENT/OFFER					2	100						
PRE-EXISTING CONDITION												
DENIAL OF CLAIM							2	40	1	20		
TIMELINESS			1	100								
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	7	2	13	2	13	2	13	1	7	1	7

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION										TOTAL	
	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	NMBR	PCT
REASON												
PREMIUM & RATING											1	100
DELAYS	1	33									3	100
MISREPRESENTATION					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER											2	100
PRE-EXISTING CONDITION									1	100	1	100
DENIAL OF CLAIM			1	20	1	20					5	100
TIMELINESS											1	100
OTHER: POLICYHOLDER SERVICE							1	100			1	100
TOTAL	1	7	1	7	2	13	1	7	1	7	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN FAMILY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	PREMIUM PROBLEM RESOLVED			
	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 2007**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM REOPENED		NONRENEWAL UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			4	80								
CANCELLATION	1	50	1	50								
NONRENEWAL											2	100
DELAYS			7	35			2	10				
AUDIT DISPUTE			1	33								
RECISSION												
OTHER: UNDERWRITING												
ADJUSTER HANDLING			2	29								
UNSATISFACTORY SETTLEMENT/OFFER			4	31	1	8	2	15				
COST CONTAINMENT PIP							1	100				
SUBROGATION			1	100								
COMPARATVE NEGLIGENCE			1	25								
DENIAL OF CLAIM			5	38					2	15		
CONSUMER EDUCATION NEEDED			1	100								
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
ABUSIVE SERVICE												
TOTAL	1	1	27	35	1	1	5	6	2	3	2	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION											
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	20				
CANCELLATION												
NONRENEWAL												
DELAYS	2	10	1	5	1	5			4	20	1	5
AUDIT DISPUTE											2	67
RECISSION							1	100				
OTHER: UNDERWRITING												
ADJUSTER HANDLING							1	14			2	29
UNSATISFACTORY SETTLEMENT/OFFER	1	8					2	15			2	15
COST CONTAINMENT PIP												
SUBROGATION												
COMPARATVE NEGLIGENCE							1	25			2	50
DENIAL OF CLAIM							1	8			3	23
CONSUMER EDUCATION NEEDED												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
ABUSIVE SERVICE			1	100								
<b>TOTAL</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>7</b>	<b>9</b>	<b>4</b>	<b>5</b>	<b>12</b>	<b>16</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>											5	100
<b>CANCELLATION</b>											2	100
<b>NONRENEWAL</b>											2	100
<b>DELAYS</b>			1	5			1	5			20	100
<b>AUDIT DISPUTE</b>											3	100
<b>RECISSION</b>											1	100
<b>OTHER: UNDERWRITING</b>			1	100							1	100
<b>ADJUSTER HANDLING</b>	1	14	1	14							7	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	8	13	100
<b>COST CONTAINMENT PIP</b>											1	100
<b>SUBROGATION</b>											1	100
<b>COMPARATVE NEGLIGENCE</b>											4	100
<b>DENIAL OF CLAIM</b>			1	8	1	8					13	100
<b>CONSUMER EDUCATION NEEDED</b>											1	100
<b>OTHER: CLAIM HANDLING</b>			1	100							1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100							1	100
<b>ABUSIVE SERVICE</b>											1	100
<b>TOTAL</b>	1	1	6	8	1	1	1	1	1	1	77	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN FIDELITY ASSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		CANCELLATION NOTICE WITHDRAWN			
	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 2007**

AMERICAN GENERAL ASSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</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 2007**

AMERICAN GENERAL LIFE AND ACCIDENT 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 2007**

AMERICAN GENERAL LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED			
	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>MISREPRESENTATION</b>					1	100					1	100
<b>POLICY DELIVERY</b>					1	100					1	100
<b>MEDICAL NECESSITY</b>							1	100			1	100
<b>PREMIUM NOTICE/BILLING</b>									1	100	1	100
<b>SURRENDER PROBLEMS</b>			1	100							1	100
<b>DELAYS/NO RESPONSE</b>	1	100									1	100
<b>PREMIUM REFUNDED</b>							1	100			1	100
<b>TOTAL</b>	1	11	1	11	3	33	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 2007**

AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>CANCELLATION</b>			1	100			1	100
<b>POLICY DELIVERY</b>	1	100					1	100
<b>ADJUSTER HANDLING</b>			1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50			1	50	2	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 2007**

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	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 2007**

AMERICAN HEALTH AND LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
CONSUMER EDUCATION NEEDED			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 2007**

AMERICAN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		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>COVERAGE QUESTION</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 2007**

AMERICAN HOME ASSURANCE COMPANY	DISPOSITION												TOTAL	
	ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		REFERRED TO MARKET CONDUCT		QUESTION OF FACT		NO JURISDICTION			
	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	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	17	1	17	1	17	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 2007**

AMERICAN HOME SHIELD OF NEVADA, INC.	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			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 2007**

AMERICAN INCOME LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>SURRENDER PROBLEMS</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 2007**

AMERICAN INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>ADJUSTER 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 2007**

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFERRED TO MARKET CONDUCT		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
DELAYS	1	100					1	100
FIDUCIARY/THEFT			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 2007**

AMERICAN INVESTORS LIFE INSURANCE COMPANY, INC.	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
SUITABILITY	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN MEMORIAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	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>INFORMATION REQUESTED</b>	1	100			1	100
<b>COVERAGE QUESTION</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 2007**

AMERICAN MERCURY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	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 2007**

AMERICAN MODERN HOME 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 2007**

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	25	1	25	1	25			1	25	4	100
<b>TOTAL LOSS</b>	1	100									1	100
<b>PREMIUM REFUNDED</b>							1	100			1	100
<b>TOTAL</b>	2	33	1	17	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 2007**

AMERICAN REPUBLIC INSURANCE COMPANY	DISPOSITION				TOTAL	
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CO PAY ISSUES</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 2007**

AMERICAN SECURITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
FORCED PLACEMENT	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
CANCELLATION	1	100								
DELAYS	3	50			1	17	1	17		
PROMPT PAY			1	100						
UNSATISFACTORY SETTLEMENT/OFFER	1	20	2	40						
DENIAL OF CLAIM							1	50		
PIP PRIMACY										
TOTAL	5	29	3	18	1	6	2	12	1	6

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
CANCELLATION									1	100
DELAYS			1	17					6	100
PROMPT PAY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20			1	20			5	100
DENIAL OF CLAIM							1	50	2	100
PIP PRIMACY			1	100					1	100
TOTAL	1	6	2	12	1	6	1	6	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERICAN STATES INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		REFERRED TO MARKET CONDUCT		QUESTION OF FACT			
	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>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 2007**

AMERICAN ZURICH INSURANCE COMPANY	DISPOSITION		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 2007**

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED TO MARKET CONDUCT			
	NMBR	PCT	NMBR	PCT
REASON				
SURRENDER PROBLEMS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AMERITAS LIFE 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 2007**

AMEX ASSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		ENTERED ARBITRATION/MEDIATION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	50		
NONRENEWAL								
POLICY DELIVERY								
UNSATISFACTORY SETTLEMENT/OFFER							1	50
SUBROGATION			1	100				
COMPARATVE NEGLIGENCE								
ADJUSTER NO RESPONSE	1	100						
INFORMATION REQUESTED								
<b>TOTAL</b>	<b>1</b>	<b>10</b>	<b>1</b>	<b>10</b>	<b>1</b>	<b>10</b>	<b>1</b>	<b>10</b>

AMEX ASSURANCE COMPANY	DISPOSITION								TOTAL	
	REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	50					2	100
NONRENEWAL					1	100			1	100
POLICY DELIVERY	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50					2	100
SUBROGATION									1	100
COMPARATVE NEGLIGENCE							1	100	1	100
ADJUSTER NO RESPONSE									1	100
INFORMATION REQUESTED			1	100					1	100
<b>TOTAL</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>30</b>	<b>1</b>	<b>10</b>	<b>1</b>	<b>10</b>	<b>10</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 2007**

AMICA MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</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 2007**

ARGONAUT GREAT CENTRAL INSURANCE COMPANY	DISPOSITION		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 2007**

ASSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	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 2007**

AURORA NATIONAL LIFE ASSURANCE 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 2007**

AUSTIN MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		DEDUCTIBLE REFUNDED		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	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	50	1	50					2	100
<b>AGENT HANDLING</b>									1	100	1	100
<b>DENIAL OF CLAIM</b>							1	100			1	100
<b>COVERAGE QUESTION</b>	1	100									1	100
<b>TOTAL</b>	1	17	1	17	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>ADJUSTER HANDLING</b>			1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100			1	100
<b>PREMIUM NOTICE/BILLING</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 2007**

AVIVA LIFE AND ANNUITY COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISREPRESENTATION			1	100	1	100
CASH VALUE	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 2007**

AVIVA LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
CASH VALUE	1	100	1	100
INFORMATION REQUESTED	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 2007**

AXA EQUITABLE LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
SUITABILITY			1	100					1	100
DUPLICATION OF COVERAGE							1	100	1	100
FRAUD/FORGERY	1	100							1	100
SURRENDER PROBLEMS					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 2007**

BALBOA INSURANCE COMPANY	DISPOSITION		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 2007**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		CLAIM SETTLED		REFERRED TO OTHER DEPARTMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>REFUSAL TO INSURE</b>	1	50										
<b>DELAYS</b>	1	14			1	14			1	14		
<b>SUITABILITY</b>					2	33						
<b>MISLEADING ADVERTISING</b>												
<b>REPLACEMENT</b>												
<b>AGENT HANDLING</b>			1	50								
<b>MISREPRESENTATION</b>					1	50						
<b>HIGH PRESSURE TACTICS</b>			1	50								
<b>DENIAL OF CLAIM</b>	1	14					2	29	2	29		
<b>CONSUMER EDUCATION NEEDED</b>												
<b>TIMELINESS</b>												
<b>OTHER: CLAIM HANDLING</b>	1	100										
<b>PREMIUM NOTICE/BILLING</b>											1	25
<b>SURRENDER PROBLEMS</b>												
<b>DELAYS/NO RESPONSE</b>									1	50		
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>					3	75						
<b>COVERAGE QUESTION</b>												
<b>TOTAL</b>	4	8	2	4	7	14	2	4	4	8	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION											
	REFERRED TO MARKET CONDUCT		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	NMBR	PCT
<b>REASON</b>												
<b>REFUSAL TO INSURE</b>			1	50								
<b>DELAYS</b>			1	14	3	43						
<b>SUITABILITY</b>									3	50	1	17
<b>MISLEADING ADVERTISING</b>	1	100										
<b>REPLACEMENT</b>									1	100		
<b>AGENT HANDLING</b>			1	50								
<b>MISREPRESENTATION</b>											1	50
<b>HIGH PRESSURE TACTICS</b>	1	50										
<b>DENIAL OF CLAIM</b>												
<b>CONSUMER EDUCATION NEEDED</b>												
<b>TIMELINESS</b>					1	100						
<b>OTHER: CLAIM HANDLING</b>												
<b>PREMIUM NOTICE/BILLING</b>							1	25				
<b>SURRENDER PROBLEMS</b>			1	50	1	50						
<b>DELAYS/NO RESPONSE</b>					1	50						
<b>INFORMATION REQUESTED</b>			1	100								
<b>PREMIUM REFUNDED</b>			1	25								
<b>COVERAGE QUESTION</b>			2	50	1	25						
<b>TOTAL</b>	2	4	8	16	7	14	1	2	4	8	2	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

BANKERS LIFE AND CASUALTY COMPANY	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										
REFUSAL TO INSURE									2	100
DELAYS									7	100
SUITABILITY									6	100
MISLEADING ADVERTISING									1	100
REPLACEMENT									1	100
AGENT HANDLING									2	100
MISREPRESENTATION									2	100
HIGH PRESSURE TACTICS									2	100
DENIAL OF CLAIM	1	14					1	14	7	100
CONSUMER EDUCATION NEEDED			1	100					1	100
TIMELINESS									1	100
OTHER: CLAIM HANDLING									1	100
PREMIUM NOTICE/BILLING			1	25	1	25			4	100
SURRENDER PROBLEMS									2	100
DELAYS/NO RESPONSE									2	100
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED									4	100
COVERAGE QUESTION					1	25			4	100
TOTAL	1	2	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 2007**

BANNER LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
SURRENDER PROBLEMS			1	100	1	100
DELAYS/NO RESPONSE	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 2007**

BCS INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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 2007**

BENEFICIAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
SURRENDER PROBLEMS			1	100			1	100
INFORMATION REQUESTED	1	50			1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

BEST LIFE AND HEALTH INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

BROKERS NATIONAL LIFE ASSURANCE COMPANY	DISPOSITION		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 2007**

CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	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>CREDIT REPORTING</b>	1	100									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	4	67	1	17			1	17			6	100
<b>DENIAL OF CLAIM</b>			1	100							1	100
<b>TOTAL</b>	5	50	2	20	1	10	1	10	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CANAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		PREMIUM PROBLEM RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100					1	100
<b>COMPARATIVE NEGLIGENCE</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>	1	100					1	100
<b>PREMIUM REFUNDED</b>			2	67	1	33	3	100
<b>TOTAL</b>	3	50	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CAROLINA CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM REOPENED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
DENIAL OF CLAIM	1	50			1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CHARTER OAK FIRE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50	1	50			2	100
COMPARATVE NEGLIGENCE					1	100	1	100
ADJUSTER NO RESPONSE			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 2007**

CHESAPEAKE LIFE INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</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 2007**

CHICAGO TITLE INSURANCE COMPANY OF OREGON	DISPOSITION		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 2007**

CHUBB INDEMNITY INSURANCE 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 2007**

CHURCH MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CINCINNATI INSURANCE COMPANY (THE)	DISPOSITION		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 2007**

CLARENDON NATIONAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	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 2007**

CLEAR CHOICE HEALTH PLANS, INC.	DISPOSITION												TOTAL	
	COVERAGE EXTENDED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS							1	100					1	100
MEDICAL NECESSITY	1	100											1	100
DENIAL OF CLAIM			1	25	1	25			1	25	1	25	4	100
TOTAL	1	17	1	17	1	17	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 2007**

COAST NATIONAL INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	50				
DELAYS					1	11		
UNSATISFACTORY SETTLEMENT/OFFER	4	100						
COMPARATVE NEGLIGENCE	1	100						
DENIAL OF CLAIM	1	33					1	33
TOTAL	6	32	1	5	1	5	1	5

COAST NATIONAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	50					2	100
DELAYS	2	22	5	56	1	11	9	100
UNSATISFACTORY SETTLEMENT/OFFER							4	100
COMPARATVE NEGLIGENCE							1	100
DENIAL OF CLAIM	1	33					3	100
TOTAL	4	21	5	26	1	5	19	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			1	100	1	100
PAYMENT NOT CREDITED	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

COMBINED INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

COMMERCE WEST INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		UNDERWRITING PRACTICE RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
SURCHARGE	1	50	1	50	2	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			1	33				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>								
<b>DENIAL OF CLAIM</b>	1	14			2	29	1	14
<b>COVERAGE QUESTION</b>					1	100		
<b>TOTAL</b>	1	8	1	8	3	23	1	8

CONNECTICUT GENERAL LIFE 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>DELAYS</b>							2	67	3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50					2	100
<b>DENIAL OF CLAIM</b>	1	14	1	14	1	14			7	100
<b>COVERAGE QUESTION</b>									1	100
<b>TOTAL</b>	2	15	2	15	1	8	2	15	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CONSECO HEALTH INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	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 2007**

CONSECO INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	100					1	100
<b>DUPLICATION OF COVERAGE</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 2007**

CONSECO LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM NOTICE/BILLING</b>					1	100	1	100
<b>CASH VALUE</b>	1	50	1	50			2	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 2007**

CONSECO SENIOR HEALTH INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			2	50			2	50	4	100
DENIAL OF CLAIM							1	100	1	100
PREMIUM NOTICE/BILLING	1	50			1	50			2	100
DELAYS/NO RESPONSE							1	100	1	100
<b>TOTAL</b>	1	13	2	25	1	13	4	50	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

CONTINENTAL ASSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</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 2007**

CONTINENTAL CASUALTY COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
CANCELLATION	1	100								
DELAYS									1	100
DENIAL OF CLAIM			2	40	1	20				
PREMIUM NOTICE/BILLING							1	100		
INFORMATION REQUESTED							1	100		
<b>TOTAL</b>	1	11	2	22	1	11	2	22	1	11

CONTINENTAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
CANCELLATION					1	100
DELAYS					1	100
DENIAL OF CLAIM	1	20	1	20	5	100
PREMIUM NOTICE/BILLING					1	100
INFORMATION REQUESTED					1	100
<b>TOTAL</b>	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 2007**

CONTINENTAL WESTERN 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>DELAYS</b>			1	50	1	50	2	100
<b>DENIAL OF CLAIM</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 2007**

CONTRACTORS BONDING AND INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	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 2007**

CORNHUSKER CASUALTY COMPANY	DISPOSITION		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 2007**

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	2	67						
<b>CANCELLATION</b>							1	100
<b>CREDIT REPORTING</b>	1	100						
<b>DELAYS</b>							1	14
<b>OTHER: UNDERWRITING</b>	1	100						
<b>POLICY DELIVERY</b>								
<b>ADJUSTER HANDLING</b>	3	75						
<b>PROMPT PAY</b>								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	5	33			2	13		
<b>SUBROGATION</b>	1	100						
<b>COMPARATVE NEGLIGENCE</b>								
<b>DENIAL OF CLAIM</b>	3	25						
<b>PREMIUM REFUNDED</b>			1	100				
<b>TOTAL</b>	16	33	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 2007**

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION								
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	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>	1	14			1	14	1	14	
<b>OTHER: UNDERWRITING</b>									
<b>POLICY DELIVERY</b>									
<b>ADJUSTER HANDLING</b>					1	25			
<b>PROMPT PAY</b>	1	100							
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	7	3	20			
<b>SUBROGATION</b>									
<b>COMPARATIVE NEGLIGENCE</b>									
<b>DENIAL OF CLAIM</b>					3	25			
<b>PREMIUM REFUNDED</b>									
<b>TOTAL</b>	2	4	1	2	8	16	1	2	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	33					3	100
<b>CANCELLATION</b>									1	100
<b>CREDIT REPORTING</b>									1	100
<b>DELAYS</b>	1	14			1	14	1	14	7	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>POLICY DELIVERY</b>							1	100	1	100
<b>ADJUSTER HANDLING</b>									4	100
<b>PROMPT PAY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	4	27							15	100
<b>SUBROGATION</b>									1	100
<b>COMPARATVE NEGLIGENCE</b>	1	100							1	100
<b>DENIAL OF CLAIM</b>	5	42			1	8			12	100
<b>PREMIUM REFUNDED</b>									1	100
<b>TOTAL</b>	11	22	1	2	2	4	2	4	49	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

COUNTRY PREFERRED INSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING							1	50	
DELAYS					1	100			
UNSATISFACTORY SETTLEMENT/OFFER			1	33					
DENIAL OF CLAIM	1	33	1	33					
TOTAL	1	11	2	22	1	11	1	11	

COUNTRY PREFERRED INSURANCE COMPANY	DISPOSITION						TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	50					2	100
DELAYS							1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	67			3	100
DENIAL OF CLAIM					1	33	3	100
TOTAL	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 2007**

COURTESY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	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 2007**

CUNA MUTUAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>					1	100	1	100
<b>ADVERSE BENEFIT DETERMINATION</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	1	50			1	50	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 2007**

DAIRYLAND INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		DEDUCTIBLE REFUNDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	50	1	50			2	100
<b>SUBROGATION</b>					1	100	1	100
<b>ABUSIVE SERVICE</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 2007**

DEPOSITORS INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	25	1	25			2	50	4	100
TOTAL LOSS	1	100									1	100
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

EAGLE WEST INSURANCE COMPANY	DISPOSITION		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 2007**

ECONOMY PREMIER ASSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT			
	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 2007**

ELECTRIC INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	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 2007**

EMPIRE FIRE AND MARINE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT			
	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>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 2007**

EMPLOYERS INSURANCE COMPANY OF WAUSAU	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ENCOMPASS INDEMNITY COMPANY	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		REFERRED TO MARKET CONDUCT		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>					1	100	1	100
<b>MISAPPROPRIATION OF PREMIUM</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 2007**

ENCOMPASS INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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>COMPARATVE NEGLIGENCE</b>							1	100	1	100
<b>PREMIUM REFUNDED</b>					1	100			1	100
<b>TOTAL</b>	2	40	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		DELAY RESOLVED		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	50					1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</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 2007**

ESURANCE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		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>ADJUSTER HANDLING</b>			1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100							2	100
<b>TOTAL LOSS</b>	1	100							1	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>TOTAL</b>	3	50	1	17	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FAIRMONT SPECIALTY INSURANCE COMPANY	DISPOSITION		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 2007**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>	15	63	2	8			4	17		
<b>REFUSAL TO INSURE</b>	2	100								
<b>CANCELLATION</b>	3	50							2	33
<b>NONRENEWAL</b>										
<b>CREDIT REPORTING</b>										
<b>DELAYS</b>	5	22								
<b>CLUE REPORTS</b>										
<b>AGENT HANDLING</b>	1	17					2	33		
<b>POLICY DELIVERY</b>										
<b>OTHER:MRKTNG &amp; SALES</b>										
<b>ADVERSE BENEFIT DETERMINATION</b>										
<b>ADJUSTER HANDLING</b>	2	15			1	8				
<b>PROMPT PAY</b>			1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	36	44	1	1	10	12				
<b>TOTAL LOSS</b>	2	29								
<b>FRAUD</b>										
<b>SUBROGATION</b>	1	50								
<b>COMPARATVE NEGLIGENCE</b>	3	27			1	9				
<b>DENIAL OF CLAIM</b>	11	23			1	2	1	2	1	2
<b>PIP PRIMACY</b>	1	50								
<b>VALUE DISPUTE</b>	1	100								
<b>CONSUMER EDUCATION NEEDED</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>	3	43								
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>							4	80		
<b>ABUSIVE SERVICE</b>										
<b>OTHER: POLICYHOLDER SERVICE</b>	1	50								
<b>TOTAL</b>	87	34	4	2	13	5	11	4	3	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		REFERRED TO OTHER DEPARTMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
CREDIT REPORTING										
DELAYS					3	13				
CLUE REPORTS										
AGENT HANDLING					1	17				
POLICY DELIVERY										
OTHER:MRKTNG & SALES										
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING										
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER					4	5				
TOTAL LOSS							1	14		
FRAUD										
SUBROGATION					1	50				
COMPARATVE NEGLIGENCE					1	9				
DENIAL OF CLAIM	1	2	1	2	8	17	1	2		
PIP PRIMACY									1	50
VALUE DISPUTE										
CONSUMER EDUCATION NEEDED										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	1	0	18	7	2	1	1	0

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	4	1	4		
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
CREDIT REPORTING					1	100				
DELAYS							4	17	8	35
CLUE REPORTS							1	100		
AGENT HANDLING									1	17
POLICY DELIVERY							1	100		
OTHER:MRKTNG & SALES										
ADVERSE BENEFIT DETERMINATION							1	100		
ADJUSTER HANDLING	1	8	1	8			3	23		
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER							2	2		
TOTAL LOSS										
FRAUD										
SUBROGATION										
COMPARATVE NEGLIGENCE			1	9			1	9		
DENIAL OF CLAIM							7	15		
PIP PRIMACY										
VALUE DISPUTE										
CONSUMER EDUCATION NEEDED							1	100		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING							1	14		
INFORMATION REQUESTED							1	100		
PREMIUM REFUNDED							1	20		
ABUSIVE SERVICE							1	100		
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	2	1	2	1	26	10	9	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM RESOLVED		DEDUCTIBLE REFUNDED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	4						
REFUSAL TO INSURE										
CANCELLATION	1	17								
NONRENEWAL									1	100
CREDIT REPORTING										
DELAYS							1	4	2	9
CLUE REPORTS										
AGENT HANDLING							1	17		
POLICY DELIVERY										
OTHER:MRKTNG & SALES									1	100
ADVERSE BENEFIT DETERMINATION										
ADJUSTER HANDLING					1	8	2	15	2	15
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER							16	20	10	12
TOTAL LOSS							4	57		
FRAUD							1	100		
SUBROGATION										
COMPARATVE NEGLIGENCE							4	36		
DENIAL OF CLAIM							8	17	3	6
PIP PRIMACY										
VALUE DISPUTE										
CONSUMER EDUCATION NEEDED										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			2	29						
INFORMATION REQUESTED										
PREMIUM REFUNDED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	3	1	1	0	37	15	19	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									24	100
<b>REFUSAL TO INSURE</b>									2	100
<b>CANCELLATION</b>									6	100
<b>NONRENEWAL</b>									1	100
<b>CREDIT REPORTING</b>									1	100
<b>DELAYS</b>									23	100
<b>CLUE REPORTS</b>									1	100
<b>AGENT HANDLING</b>									6	100
<b>POLICY DELIVERY</b>									1	100
<b>OTHER:MRKTNG &amp; SALES</b>									1	100
<b>ADVERSE BENEFIT DETERMINATION</b>									1	100
<b>ADJUSTER HANDLING</b>									13	100
<b>PROMPT PAY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	1			1	1			81	100
<b>TOTAL LOSS</b>									7	100
<b>FRAUD</b>									1	100
<b>SUBROGATION</b>									2	100
<b>COMPARATVE NEGLIGENCE</b>									11	100
<b>DENIAL OF CLAIM</b>	3	6	1	2			1	2	48	100
<b>PIP PRIMACY</b>									2	100
<b>VALUE DISPUTE</b>									1	100
<b>CONSUMER EDUCATION NEEDED</b>									1	100
<b>OTHER: CLAIM HANDLING</b>	1	50	1	50					2	100
<b>PREMIUM NOTICE/BILLING</b>	1	14							7	100
<b>INFORMATION REQUESTED</b>									1	100
<b>PREMIUM REFUNDED</b>									5	100
<b>ABUSIVE SERVICE</b>									1	100
<b>OTHER: POLICYHOLDER SERVICE</b>					1	50			2	100
<b>TOTAL</b>	6	2	2	1	2	1	1	0	253	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FARMERS INSURANCE EXCHANGE	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION					1	100					1	100
DELAYS							1	33	2	67	3	100
AUDIT DISPUTE					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM	1	33					1	33	1	33	3	100
TOTAL	1	11	1	11	2	22	2	22	3	33	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FARMERS NEW WORLD LIFE INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>AGENT HANDLING</b>							2	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100
<b>ASSIGNMENT OF BENEFITS</b>			1	100						
<b>CONSUMER EDUCATION NEEDED</b>					1	100				
<b>PREMIUM NOTICE/BILLING</b>	1	100								
<b>TOTAL</b>	1	17	1	17	1	17	2	33	1	17

FARMERS NEW WORLD LIFE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>AGENT HANDLING</b>	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100
<b>ASSIGNMENT OF BENEFITS</b>	1	100
<b>CONSUMER EDUCATION NEEDED</b>	1	100
<b>PREMIUM NOTICE/BILLING</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 2007**

FEDERATED LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
RECISSION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FEDERATED SERVICE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
COMPARATVE NEGLIGENCE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED TO MARKET CONDUCT			
	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 2007**

FIDELITY NATIONAL TITLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		NO JURISDICTION			
	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>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 2007**

FINANCIAL INDEMNITY COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT			
	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>DELAYS</b>							2	100				2 100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	75							1	25		4 100
<b>COST CONTAINMENT PIP</b>									1	100		1 100
<b>DENIAL OF CLAIM</b>	3	60			1	20			1	20		5 100
<b>PREMIUM REFUNDED</b>			1	100								1 100
<b>TOTAL</b>	8	53	1	7	1	7	2	13	3	20		15 100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	POLICY ISSUED/RSTRD			
	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 2007**

FIRST AMERICAN TITLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED			
	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>UNAUTHORIZED INSURER</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 2007**

FIRST HEALTH LIFE & HEALTH 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 2007**

FIRST NATIONAL INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

FIRST PENN-PACIFIC 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 2007**

FOREMOST INSURANCE COMPANY	DISPOSITION												TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		QUESTION OF FACT		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	33			1	33			1	33			3	100
<b>CANCELLATION</b>	1	100											1	100
<b>NONRENEWAL</b>	2	100											2	100
<b>DELAYS</b>			1	50					1	50			2	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>TOTAL</b>	5	45	1	9	1	9	1	9	2	18	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 2007**

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	100	2	100
<b>DENIAL OF CLAIM</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 2007**

FOREMOST SIGNATURE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	2	100					2	100
<b>CANCELLATION</b>	1	100					1	100
<b>DELAYS</b>			1	100			1	100
<b>ADJUSTER HANDLING</b>	1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	1	50			1	50	2	100
<b>TOTAL</b>	5	63	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 2007**

GEICO CASUALTY COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		DEDUCTIBLE REFUNDED			
	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 2007**

GEICO GENERAL INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		ENTERED ARBITRATION/MEDIATION		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			1	50						
<b>CANCELLATION</b>	1	50								
<b>DELAYS</b>	3	27								
<b>ADJUSTER HANDLING</b>										
<b>PROMPT PAY</b>					1	100				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	5	42	1	8	1	8				
<b>TOTAL LOSS</b>	1	33								
<b>SUBROGATION</b>							1	100		
<b>DENIAL OF CLAIM</b>	1	14					1	14	1	14
<b>PIP PRIMACY</b>										
<b>OTHER: CLAIM HANDLING</b>	1	100								
<b>TOTAL</b>	12	28	2	5	2	5	2	5	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GEICO GENERAL 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	50						
<b>CANCELLATION</b>					1	50				
<b>DELAYS</b>					4	36	1	9		
<b>ADJUSTER HANDLING</b>	2	100								
<b>PROMPT PAY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									4	33
<b>TOTAL LOSS</b>					1	33			1	33
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>	1	14							2	29
<b>PIP PRIMACY</b>					1	100				
<b>OTHER: CLAIM HANDLING</b>										
<b>TOTAL</b>	3	7	1	2	7	16	1	2	7	16

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GEICO GENERAL 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>									2	100
<b>CANCELLATION</b>									2	100
<b>DELAYS</b>					2	18	1	9	11	100
<b>ADJUSTER HANDLING</b>									2	100
<b>PROMPT PAY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	8							12	100
<b>TOTAL LOSS</b>									3	100
<b>SUBROGATION</b>									1	100
<b>DENIAL OF CLAIM</b>			1	14					7	100
<b>PIP PRIMACY</b>									1	100
<b>OTHER: CLAIM HANDLING</b>									1	100
<b>TOTAL</b>	1	2	1	2	2	5	1	2	43	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GEICO INDEMNITY COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	100				
CANCELLATION			1	100								
NONRENEWAL	1	100										
DELAYS	2	33			1	17			3	50		
UNSATISFACTORY SETTLEMENT/OFFER					1	100						
DENIAL OF CLAIM					1	20	2	40			2	40
OTHER: POLICYHOLDER SERVICE											1	100
<b>TOTAL</b>	<b>3</b>	<b>19</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>19</b>	<b>3</b>	<b>19</b>	<b>3</b>	<b>19</b>	<b>3</b>	<b>19</b>

GEICO INDEMNITY COMPANY	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
CANCELLATION	1	100
NONRENEWAL	1	100
DELAYS	6	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	5	100
OTHER: POLICYHOLDER SERVICE	1	100
<b>TOTAL</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 2007**

GENERAL AMERICAN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND		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 2007**

GENERAL STAR NATIONAL 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 2007**

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	DISPOSITION						TOTAL	
	UNDERWRITING PRACTICE RESOLVED		DELAY RESOLVED		COMPANY IN COMPLIANCE			
	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>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 2007**

GENWORTH LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
SUITABILITY			1	100			1	100
DENIAL OF CLAIM	1	100					1	100
COVERAGE QUESTION					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GEOVERA INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: UNDERWRITING	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 2007**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		REFUND		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
RECISSION							1	100			1	100
SURRENDER PROBLEMS					1	100					1	100
INFORMATION REQUESTED									1	100	1	100
PREMIUM REFUNDED			1	100							1	100
ABUSIVE SERVICE	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 2007**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION							
	POLICY NOT IN FORCE		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>			1	100				
<b>CANCELLATION</b>			1	50				
<b>DELAYS</b>			2	40				
<b>ENDORSEMENT/RIDER</b>					1	100		
<b>PROMPT PAY</b>					1	100		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	40			1	20
<b>TOTAL LOSS</b>					1	100		
<b>DENIAL OF CLAIM</b>	1	17					1	17
<b>OTHER: CLAIM HANDLING</b>								
<b>TOTAL</b>	1	4	6	26	3	13	2	9

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION					
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING						
CANCELLATION						
DELAYS			1	20		
ENDORSEMENT/RIDER						
PROMPT PAY						
UNSATISFACTORY SETTLEMENT/OFFER	1	20				
TOTAL LOSS						
DENIAL OF CLAIM					3	50
OTHER: CLAIM HANDLING						
TOTAL	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 2007**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION								TOTAL	
	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>									1	100
<b>CANCELLATION</b>					1	50			2	100
<b>DELAYS</b>	2	40							5	100
<b>ENDORSEMENT/RIDER</b>									1	100
<b>PROMPT PAY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	20					5	100
<b>TOTAL LOSS</b>									1	100
<b>DENIAL OF CLAIM</b>							1	17	6	100
<b>OTHER: CLAIM HANDLING</b>			1	100					1	100
<b>TOTAL</b>	2	9	2	9	1	4	1	4	23	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GRANGE INSURANCE ASSOCIATION	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	100	1	100
<b>DELAYS/NO RESPONSE</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 2007**

GRANITE STATE INSURANCE COMPANY	DISPOSITION		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 2007**

GREAT AMERICAN ASSURANCE 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 2007**

GREAT AMERICAN INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50	1	50			2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GREAT AMERICAN LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
SUITABILITY					1	100	1	100
MISREPRESENTATION					1	100	1	100
INFORMATION REQUESTED	1	100					1	100
COVERAGE QUESTION			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 2007**

GREAT WEST CASUALTY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED			
	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 2007**

GREAT WESTERN INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GREAT-WEST LIFE ASSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	ADDITIONAL PAYMENT		REFERRED TO PROPER AGENCY		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM			1	50	1	50			2	100
USUAL, CUSTOMARY, REASONABLE							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 2007**

GUARANTY INCOME LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND		NMBR	PCT
	NMBR	PCT		
REASON				
SUITABILITY	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			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 2007**

GUIDEONE MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
<b>TOTAL</b>	<b>2</b>	<b>100</b>	<b>2</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 2007**

HALLMARK INSURANCE COMPANY	DISPOSITION		TOTAL	
	ENDORSEMENT PROCESSED			
	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 2007**

HARCO NATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</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 2007**

HARTFORD ACCIDENT AND INDEMNITY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
CANCELLATION	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 2007**

HARTFORD CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		QUESTION OF FACT			
	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 2007**

HARTFORD FIRE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>			2	100	2	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 2007**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			2	33				
CANCELLATION	1	50						
DELAYS								
SURCHARGE			1	50				
ADJUSTER HANDLING								
PROMPT PAY			1	100				
UNSATISFACTORY SETTLEMENT/OFFER							1	50
COMPARATVE NEGLIGENCE								
DENIAL OF CLAIM								
PREMIUM NOTICE/BILLING	1	33	1	33	1	33		
INFORMATION REQUESTED			1	100				
TOTAL	2	10	6	29	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 2007**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION							
	CLAIM SETTLED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	17		
CANCELLATION							1	50
DELAYS								
SURCHARGE			1	50				
ADJUSTER HANDLING								
PROMPT PAY								
UNSATISFACTORY SETTLEMENT/OFFER	1	50						
COMPARATVE NEGLIGENCE								
DENIAL OF CLAIM								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED								
<b>TOTAL</b>	1	5	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 2007**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION								TOTAL	
	PREMIUM PROBLEM RESOLVED		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	17			1	17	1	17	6	100
<b>CANCELLATION</b>									2	100
<b>DELAYS</b>			1	100					1	100
<b>SURCHARGE</b>									2	100
<b>ADJUSTER HANDLING</b>			1	100					1	100
<b>PROMPT PAY</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									2	100
<b>COMPARATIVE NEGLIGENCE</b>			1	100					1	100
<b>DENIAL OF CLAIM</b>							1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>									3	100
<b>INFORMATION REQUESTED</b>									1	100
<b>TOTAL</b>	1	5	3	14	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 2007**

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							2	100
DELAYS								
ADVERSE BENEFIT DETERMINATION								
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM	1	33			1	33		
PREMIUM NOTICE/BILLING							1	100
PREMIUM REFUNDED			1	100				
TOTAL	1	8	1	8	1	8	3	25

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION						TOTAL	
	DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							2	100
DELAYS	3	100					3	100
ADVERSE BENEFIT DETERMINATION			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM					1	33	3	100
PREMIUM NOTICE/BILLING							1	100
PREMIUM REFUNDED							1	100
TOTAL	3	25	1	8	2	17	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	100					1	100
<b>SUITABILITY</b>			2	100			2	100
<b>CASH VALUE</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 2007**

HARTFORD LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED			
	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 2007**

HARTFORD UNDERWRITERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
COMPANY/AGENT 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 2007**

HCC LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
CASH VALUE	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 2007**

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS												
RECISSION												
REPLACEMENT												
ADVERSE BENEFIT DETERMINATION												
PROMPT PAY	1	100										
UNSATISFACTORY SETTLEMENT/OFFER			2	67	1	33						
PRE-EXISTING CONDITION											1	100
MEDICAL NECESSITY									1	33		
DENIAL OF CLAIM			4	19					3	14	2	10
USUAL, CUSTOMARY, REASONABLE												
OUT OF NETWORK BENEFITS			1	20								
CO PAY ISSUES			1	100								
NO PREAUTHORIZATION	1	33							2	67		
OBESITY SERVICE												
CONSUMER EDUCATION NEEDED												
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE			1	50								
INFORMATION REQUESTED												
PREMIUM REFUNDED							1	50				
COVERAGE QUESTION									1	33		
ABUSIVE SERVICE											1	100
<b>TOTAL</b>	<b>2</b>	<b>3</b>	<b>9</b>	<b>15</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>12</b>	<b>4</b>	<b>7</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS							4	80		
RECISSION										
REPLACEMENT										
ADVERSE BENEFIT DETERMINATION					1	100				
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER										
PRE-EXISTING CONDITION										
MEDICAL NECESSITY					1	33				
DENIAL OF CLAIM	1	5	1	5	2	10				
USUAL, CUSTOMARY, REASONABLE										
OUT OF NETWORK BENEFITS					2	40				
CO PAY ISSUES										
NO PREAUTHORIZATION										
OBESITY SERVICE										
CONSUMER EDUCATION NEEDED										
PREMIUM NOTICE/BILLING									1	50
DELAYS/NO RESPONSE							1	50		
INFORMATION REQUESTED					1	100				
PREMIUM REFUNDED										
COVERAGE QUESTION					2	67				
ABUSIVE SERVICE										
<b>TOTAL</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>15</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>2</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

HEALTH NET HEALTH PLAN OF OREGON, INC.	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										
DELAYS			1	20					5	100
RECISSION					1	100			1	100
REPLACEMENT							1	100	1	100
ADVERSE BENEFIT DETERMINATION									1	100
PROMPT PAY									1	100
UNSATISFACTORY SETTLEMENT/OFFER									3	100
PRE-EXISTING CONDITION									1	100
MEDICAL NECESSITY					1	33			3	100
DENIAL OF CLAIM	4	19	1	5	1	5	2	10	21	100
USUAL, CUSTOMARY, REASONABLE	1	100							1	100
OUT OF NETWORK BENEFITS	2	40							5	100
CO PAY ISSUES									1	100
NO PREAUTHORIZATION									3	100
OBESITY SERVICE			1	100					1	100
CONSUMER EDUCATION NEEDED			1	100					1	100
PREMIUM NOTICE/BILLING							1	50	2	100
DELAYS/NO RESPONSE									2	100
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED							1	50	2	100
COVERAGE QUESTION									3	100
ABUSIVE SERVICE									1	100
<b>TOTAL</b>	7	12	4	7	3	5	5	8	60	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

HEALTH NET LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
ADVERSE BENEFIT DETERMINATION	1	100	1	100
PREMIUM NOTICE/BILLING	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 2007**

HOMESITE INSURANCE COMPANY OF THE MIDWEST	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION			
	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>DENIAL OF CLAIM</b>			1	100			1	100
<b>TIMELINESS</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 2007**

HOMESTEADERS LIFE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	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 2007**

HOMESURE OF VIRGINIA, INC.	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 2007**

HORACE MANN INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
ADJUSTER NO RESPONSE					1	100	1	100
PREMIUM REFUNDED			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 2007**

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>DENIAL OF CLAIM</b>	1	100	1	100
<b>ADJUSTER NO RESPONSE</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 2007**

HOUSEHOLD 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 2007**

HUMANA INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>OTHER: POLICYHOLDER 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 2007**

HUMANADENTAL INSURANCE COMPANY (SEE MSG)	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
RATE CLASSIFICATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

IDS PROPERTY CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		RATING PROBLEM RESOLVED			
	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>COMPARATVE NEGLIGENCE</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 2007**

INDEPENDENT ORDER OF FORESTERS	DISPOSITION				TOTAL	
	REFUND		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS/NO RESPONSE			1	100	1	100
PREMIUM REFUNDED	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 2007**

INFINITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>ADJUSTER 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 2007**

INFINITY STANDARD INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ING USA ANNUITY & 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 2007**

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
POLICY DELIVERY	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

INTEGRITY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	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 2007**

JACKSON NATIONAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		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>			1	100					1	100
<b>DELAYS</b>							1	100	1	100
<b>SUITABILITY</b>	1	33			2	67			3	100
<b>MISREPRESENTATION</b>					1	100			1	100
<b>SURRENDER PROBLEMS</b>	1	100							1	100
<b>INFORMATION REQUESTED</b>			1	100					1	100
<b>COVERAGE QUESTION</b>			1	100					1	100
<b>TOTAL</b>	2	22	3	33	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 2007**

JOHN ALDEN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PRE-OWNERS UNDERWRITING</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 2007**

JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

JOHN HANCOCK LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
ABUSIVE SERVICE	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 2007**

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	DISPOSITION		TOTAL	
	DELAY RESOLVED			
	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 2007**

JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE	1	33										
CANCELLATION												
DELAYS							1	17				
RECISSION					1	50						
ADVERSE BENEFIT DETERMINATION			1	100								
PROMPT PAY							1	100				
PROVIDER AVAILABILITY												
UNSATISFACTORY SETTLEMENT/OFFER												
MEDICAL NECESSITY												
DENIAL OF CLAIM			1	8	2	15					2	15
OUT OF NETWORK BENEFITS											1	25
CO PAY ISSUES					1	9			2	18		
TIMELINESS			1	100								
OTHER: CLAIM HANDLING			2	100								
INADEQUATE PROVIDER NETWORK			1	100								
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
PREMIUM REFUNDED									1	50		
COVERAGE QUESTION												
ACCESS TO CARE					1	33						
QUALITY OF CARE			1	33								
ABUSIVE SERVICE					1	100						
<b>TOTAL</b>	<b>1</b>	<b>1</b>	<b>7</b>	<b>9</b>	<b>6</b>	<b>8</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>4</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 2007**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	DISPOSITION									
	CLAIM SETTLED		REFERRED TO PROPER AGENCY		REFERRED TO MARKET CONDUCT		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE									1	33
CANCELLATION										
DELAYS	1	17							1	17
RECISSION									1	50
ADVERSE BENEFIT DETERMINATION										
PROMPT PAY										
PROVIDER AVAILABILITY										
UNSATISFACTORY SETTLEMENT/OFFER									1	50
MEDICAL NECESSITY									2	100
DENIAL OF CLAIM	1	8	1	8						
OUT OF NETWORK BENEFITS										
CO PAY ISSUES									4	36
TIMELINESS										
OTHER: CLAIM HANDLING										
INADEQUATE PROVIDER NETWORK										
PREMIUM NOTICE/BILLING									3	50
DELAYS/NO RESPONSE							1	25		
INFORMATION REQUESTED					1	50				
PREMIUM REFUNDED										
COVERAGE QUESTION									2	67
ACCESS TO CARE										
QUALITY OF CARE									1	33
ABUSIVE SERVICE										
<b>TOTAL</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>21</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	DISPOSITION									
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION					1	50				
DELAYS	1	17					1	17		
RECISSION										
ADVERSE BENEFIT DETERMINATION										
PROMPT PAY										
PROVIDER AVAILABILITY	1	100								
UNSATISFACTORY SETTLEMENT/OFFER							1	50		
MEDICAL NECESSITY										
DENIAL OF CLAIM										
OUT OF NETWORK BENEFITS										
CO PAY ISSUES	1	9								
TIMELINESS										
OTHER: CLAIM HANDLING										
INADEQUATE PROVIDER NETWORK										
PREMIUM NOTICE/BILLING			1	17						
DELAYS/NO RESPONSE	1	25								
INFORMATION REQUESTED	1	50								
PREMIUM REFUNDED					1	50				
COVERAGE QUESTION										
ACCESS TO CARE									1	33
QUALITY OF CARE										
ABUSIVE SERVICE										
<b>TOTAL</b>	<b>5</b>	<b>7</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>1</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 2007**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	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										
REFUSAL TO INSURE					1	33			3	100
CANCELLATION					1	50			2	100
DELAYS							1	17	6	100
RECISSION									2	100
ADVERSE BENEFIT DETERMINATION									1	100
PROMPT PAY									1	100
PROVIDER AVAILABILITY									1	100
UNSATISFACTORY SETTLEMENT/OFFER									2	100
MEDICAL NECESSITY									2	100
DENIAL OF CLAIM	5	38					1	8	13	100
OUT OF NETWORK BENEFITS	1	25	1	25	1	25			4	100
CO PAY ISSUES	2	18					1	9	11	100
TIMELINESS									1	100
OTHER: CLAIM HANDLING									2	100
INADEQUATE PROVIDER NETWORK									1	100
PREMIUM NOTICE/BILLING					1	17	1	17	6	100
DELAYS/NO RESPONSE					1	25	1	25	4	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED									2	100
COVERAGE QUESTION	1	33							3	100
ACCESS TO CARE					1	33			3	100
QUALITY OF CARE					1	33			3	100
ABUSIVE SERVICE									1	100
<b>TOTAL</b>	<b>9</b>	<b>12</b>	<b>1</b>	<b>1</b>	<b>7</b>	<b>9</b>	<b>5</b>	<b>7</b>	<b>76</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 2007**

KEMPER INDEPENDENCE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
<b>TOTAL</b>	<b>2</b>	<b>100</b>	<b>2</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 2007**

KEMPER INVESTORS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
SURRENDER PROBLEMS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LANCER INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	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 2007**

LAWYERS TITLE INSURANCE CORPORATION	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>ADVERSE BENEFIT DETERMINATION</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 2007**

LIBERTY LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>SUITABILITY</b>			1	100			1	100
<b>SURRENDER PROBLEMS</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 2007**

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50	1	50						
CANCELLATION										
DELAYS	1	14			1	14			3	43
ADJUSTER HANDLING					1	50				
UNSATISFACTORY SETTLEMENT/OFFER	4	80					1	20		
COMPARATVE NEGLIGENCE					1	50				
DENIAL OF CLAIM					1	33				
TIMELINESS	1	100								
PREMIUM REFUNDED			1	100						
TOTAL	7	29	2	8	4	17	1	4	3	13

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION								TOTAL	
	CANCELLATION NOTICE WITHDRAWN		QUESTION OF FACT		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
CANCELLATION	1	100							1	100
DELAYS			1	14	1	14			7	100
ADJUSTER HANDLING			1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER									5	100
COMPARATVE NEGLIGENCE			1	50					2	100
DENIAL OF CLAIM			1	33			1	33	3	100
TIMELINESS									1	100
PREMIUM REFUNDED									1	100
TOTAL	1	4	4	17	1	4	1	4	24	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LIBERTY MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	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 2007**

LIBERTY NORTHWEST INSURANCE CORPORATION	DISPOSITION									
	ADVISED COMPLAINANT		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	2	50					1	25	1	25
DELAYS			1	33					1	33
AUDIT DISPUTE										
ADVERSE BENEFIT DETERMINATION	1	100								
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM					1	50			1	50
PREMIUM NOTICE/BILLING									1	100
PREMIUM REFUNDED	1	100								
TOTAL	4	22	1	6	1	6	1	6	4	22

LIBERTY NORTHWEST INSURANCE CORPORATION	DISPOSITION										TOTAL	
	DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											4	100
DELAYS	1	33									3	100
AUDIT DISPUTE									1	100	1	100
ADVERSE BENEFIT DETERMINATION											1	100
PROMPT PAY							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	50	1	25	1	25			4	100
DENIAL OF CLAIM											2	100
PREMIUM NOTICE/BILLING											1	100
PREMIUM REFUNDED											1	100
TOTAL	1	6	2	11	1	6	2	11	1	6	18	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION											
	ADVISED COMPLAINANT		CLAIM REOPENED		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>			1	50	1	50						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100		
<b>PRE-EXISTING CONDITION</b>											1	100
<b>DENIAL OF CLAIM</b>	1	50					1	50				
<b>TOTAL</b>	1	17	1	17	1	17	1	17	1	17	1	17

LIFE INSURANCE COMPANY OF NORTH AMERICA	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>DELAYS</b>	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100
<b>PRE-EXISTING CONDITION</b>	1	100
<b>DENIAL OF CLAIM</b>	2	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 2007**

LIFE INVESTORS INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>			3	100					3	100
<b>ADVERSE BENEFIT DETERMINATION</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	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 2007**

LIFEWISE ASSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	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 2007**

LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG)	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE	1	25	1	25						
CANCELLATION	1	50	1	50						
DELAYS										
RECISSION										
UNSATISFACTORY SETTLEMENT/OFFER							1	25		
PRE-EXISTING CONDITION									1	100
SUBROGATION										
DENIAL OF CLAIM					1	10			3	30
USUAL, CUSTOMARY, REASONABLE			1	14						
OUT OF NETWORK BENEFITS					2	40	2	40		
CO PAY ISSUES										
COORDINATION OF BENEFITS										
EXPERIMENTAL					1	50				
COST CONTAINMENT										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1	20								
PREMIUM REFUNDED										
COVERAGE QUESTION					1	11			1	11
<b>TOTAL</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG)	DISPOSITION									
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	50
REFUSAL TO INSURE									2	50
CANCELLATION										
DELAYS										
RECISSION										
UNSATISFACTORY SETTLEMENT/OFFER			1	25					1	25
PRE-EXISTING CONDITION										
SUBROGATION									1	100
DENIAL OF CLAIM			1	10	1	10				
USUAL, CUSTOMARY, REASONABLE									2	29
OUT OF NETWORK BENEFITS										
CO PAY ISSUES									2	50
COORDINATION OF BENEFITS	1	50							1	50
EXPERIMENTAL										
COST CONTAINMENT									1	100
PREMIUM NOTICE/BILLING									1	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED									4	80
PREMIUM REFUNDED									1	50
COVERAGE QUESTION							1	11	5	56
<b>TOTAL</b>	1	1	2	3	1	1	1	1	23	34

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG)	DISPOSITION										TOTAL	
	DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	50					2	100
REFUSAL TO INSURE											4	100
CANCELLATION											2	100
DELAYS	3	100									3	100
RECISSION							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	25			4	100
PRE-EXISTING CONDITION											1	100
SUBROGATION											1	100
DENIAL OF CLAIM			3	30			1	10			10	100
USUAL, CUSTOMARY, REASONABLE			3	43			1	14			7	100
OUT OF NETWORK BENEFITS							1	20			5	100
CO PAY ISSUES					2	50					4	100
COORDINATION OF BENEFITS											2	100
EXPERIMENTAL							1	50			2	100
COST CONTAINMENT											1	100
PREMIUM NOTICE/BILLING											1	100
DELAYS/NO RESPONSE											1	100
INFORMATION REQUESTED											5	100
PREMIUM REFUNDED									1	50	2	100
COVERAGE QUESTION							1	11			9	100
<b>TOTAL</b>	3	4	6	9	3	4	7	10	1	1	67	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LINCOLN BENEFIT LIFE COMPANY	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
SUITABILITY					1	100					1	100
MISREPRESENTATION							1	100			1	100
SURRENDER PROBLEMS	1	50	1	50							2	100
PREMIUM REFUNDED									1	100	1	100
COVERAGE QUESTION							1	100			1	100
<b>TOTAL</b>	1	17	1	17	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LINCOLN GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

LINCOLN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
RECISSION			1	100	1	100
POLICY DELIVERY	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 2007**

LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	DISPOSITION										TOTAL	
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	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>MEDICAL NECESSITY</b>	1	100									1	100
<b>DENIAL OF CLAIM</b>			1	33					2	67	3	100
<b>INFORMATION REQUESTED</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 2007**

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

MARYLAND CASUALTY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		FILED SUIT/RETAINED ATTORNEY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>			2	100	2	100
<b>DENIAL OF CLAIM</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 2007**

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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>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 2007**

MEDICO INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DENIAL OF CLAIM	1	33	1	33	1	33	3	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 2007**

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</b>								
<b>DELAYS</b>								
<b>ADVERSE BENEFIT DETERMINATION</b>			1	25				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	17			1	17		
<b>DENIAL OF CLAIM</b>								
<b>DELAYS/NO RESPONSE</b>								
<b>INFORMATION REQUESTED</b>								
<b>PREMIUM REFUNDED</b>							1	100
<b>COVERAGE QUESTION</b>			1	50				
<b>TOTAL</b>	1	6	2	11	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 2007**

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	DISPOSITION							
	COVERAGE EXTENDED		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</b>					1	100		
<b>DELAYS</b>							1	100
<b>ADVERSE BENEFIT DETERMINATION</b>	1	25						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	33		
<b>DENIAL OF CLAIM</b>			1	100				
<b>DELAYS/NO RESPONSE</b>								
<b>INFORMATION REQUESTED</b>					1	100		
<b>PREMIUM REFUNDED</b>								
<b>COVERAGE QUESTION</b>					1	50		
<b>TOTAL</b>	1	6	1	6	5	28	1	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	DISPOSITION						TOTAL	
	NONFORFEITURE PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</b>							1	100
<b>DELAYS</b>							1	100
<b>ADVERSE BENEFIT DETERMINATION</b>					2	50	4	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	17	1	17	6	100
<b>DENIAL OF CLAIM</b>							1	100
<b>DELAYS/NO RESPONSE</b>	1	100					1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>PREMIUM REFUNDED</b>							1	100
<b>COVERAGE QUESTION</b>							2	100
<b>TOTAL</b>	1	6	1	6	3	17	18	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

MERITPLAN INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFERRED TO MARKET CONDUCT		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	100									1	100
ENDORSEMENT/RIDER									1	100	1	100
AGENT HANDLING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50			2	100
DENIAL OF CLAIM					1	100					1	100
TOTAL	2	33	1	17	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 2007**

METLIFE INSURANCE COMPANY OF CONNECTICUT	DISPOSITION										TOTAL	
	ADDITIONAL PAYMENT		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
AGENT HANDLING			1	100							1	100
MEDICAL NECESSITY					1	100					1	100
DENIAL OF CLAIM	1	25			2	50	1	25			4	100
CASH VALUE									1	100	1	100
COVERAGE QUESTION							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 2007**

METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	100			3	100
<b>COMPARATVE NEGLIGENCE</b>	1	100			1	100
<b>DENIAL OF CLAIM</b>			1	100	1	100
<b>TOTAL</b>	5	83	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 2007**

METROPOLITAN LIFE INSURANCE COMPANY	DISPOSITION					
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>REFUSAL TO INSURE</b>	1	50			1	50
<b>DELAYS</b>						
<b>DENIAL OF CLAIM</b>					1	50
<b>COORDINATION OF BENEFITS</b>			1	100		
<b>INFORMATION REQUESTED</b>					1	100
<b>TOTAL</b>	1	11	1	11	3	33

METROPOLITAN LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</b>							2	100
<b>DELAYS</b>	2	67			1	33	3	100
<b>DENIAL OF CLAIM</b>			1	50			2	100
<b>COORDINATION OF BENEFITS</b>							1	100
<b>INFORMATION REQUESTED</b>							1	100
<b>TOTAL</b>	2	22	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	100
<b>DELAYS</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50								
<b>SUBROGATION</b>	1	100								
<b>COMPARATVE NEGLIGENCE</b>	1	100								
<b>MOLD</b>	1	100								
<b>DENIAL OF CLAIM</b>	1	50								
<b>OTHER: CLAIM HANDLING</b>	1	100								
<b>PREMIUM NOTICE/BILLING</b>			1	50						
<b>DELAYS/NO RESPONSE</b>										
<b>INFORMATION REQUESTED</b>									1	100
<b>PREMIUM REFUNDED</b>	1	50							1	50
<b>COVERAGE QUESTION</b>					1	100				
<b>OTHER: POLICYHOLDER SERVICE</b>							1	100		
<b>TOTAL</b>	7	37	1	5	1	5	1	5	3	16

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
DELAYS	2	100							2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			2	100
SUBROGATION									1	100
COMPARATVE NEGLIGENCE									1	100
MOLD									1	100
DENIAL OF CLAIM							1	50	2	100
OTHER: CLAIM HANDLING									1	100
PREMIUM NOTICE/BILLING			1	50					2	100
DELAYS/NO RESPONSE	1	100							1	100
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED									2	100
COVERAGE QUESTION									1	100
OTHER: POLICYHOLDER SERVICE									1	100
<b>TOTAL</b>	<b>3</b>	<b>16</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>19</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 2007**

MID-CENTURY INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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>ADJUSTER HANDLING</b>					1	100			1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	4	50					4	50	8	100
<b>COST CONTAINMENT PIP</b>	1	100							1	100
<b>COMPARATIVE NEGLIGENCE</b>	1	50	1	50					2	100
<b>DENIAL OF CLAIM</b>							5	100	5	100
<b>TIMELINESS</b>	1	100							1	100
<b>PREMIUM REFUNDED</b>					1	100			1	100
<b>TOTAL</b>	8	35	1	4	4	17	10	43	23	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

MID-VALLEY IPA EMPLOYEE BENEFIT TRUST	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</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 2007**

MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>REFUSAL TO INSURE</b>			1	100	1	100
<b>MISREPRESENTATION</b>	1	100			1	100
<b>SURRENDER PROBLEMS</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 2007**

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
SUITABILITY							1	17
AGENT HANDLING			1	100				
MISREPRESENTATION							1	100
POLICY DELIVERY								
SURRENDER PROBLEMS	1	50						
PREMIUM REFUNDED					1	100		
TOTAL	1	8	1	8	1	8	2	17

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
SUITABILITY	4	67	1	17			6	100
AGENT HANDLING							1	100
MISREPRESENTATION							1	100
POLICY DELIVERY					1	100	1	100
SURRENDER PROBLEMS					1	50	2	100
PREMIUM REFUNDED							1	100
TOTAL	4	33	1	8	2	17	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

MINNESOTA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY IN COMPLIANCE			
	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 2007**

MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	DISPOSITION		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 2007**

MONUMENTAL LIFE INSURANCE COMPANY	DISPOSITION		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 2007**

MONEY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER		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 2007**

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
NONRENEWAL	1	50								
DELAYS										
CREDIT SCORING									1	100
ADJUSTER HANDLING							1	100		
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50
TOTAL LOSS	1	100								
DENIAL OF CLAIM	2	50								
PREMIUM REFUNDED					1	100				
OTHER: POLICYHOLDER SERVICE	1	100								
TOTAL	5	33	1	7	1	7	1	7	2	13

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPOSITION						TOTAL	
	DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL			1	50			2	100
DELAYS	2	100					2	100
CREDIT SCORING							1	100
ADJUSTER HANDLING							1	100
UNSATISFACTORY SETTLEMENT/OFFER							2	100
TOTAL LOSS							1	100
DENIAL OF CLAIM					2	50	4	100
PREMIUM REFUNDED							1	100
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	2	13	1	7	2	13	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DENIAL OF CLAIM</b>			1	50	1	50	2	100
<b>PREMIUM REFUNDED</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 2007**

NATIONAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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 2007**

NATIONAL CATHOLIC SOCIETY OF FORESTERS	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 2007**

NATIONAL GENERAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND			
	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>DENIAL OF CLAIM</b>	1	100					1	100
<b>PREMIUM REFUNDED</b>	1	50			1	50	2	100
<b>TOTAL</b>	3	60	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 2007**

NATIONAL HEALTH INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		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
<b>MEDICAL NECESSITY</b>			2	67	1	33						
<b>DENIAL OF CLAIM</b>	2	67					1	33				
<b>USUAL, CUSTOMARY, REASONABLE</b>									1	100		
<b>INFORMATION REQUESTED</b>									1	100		
<b>TOTAL</b>	2	20	2	20	1	10	1	10	3	30	1	10

NATIONAL HEALTH INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>CANCELLATION</b>	2	100
<b>MEDICAL NECESSITY</b>	3	100
<b>DENIAL OF CLAIM</b>	3	100
<b>USUAL, CUSTOMARY, REASONABLE</b>	1	100
<b>INFORMATION REQUESTED</b>	1	100
<b>TOTAL</b>	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONAL INDEMNITY 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 2007**

NATIONAL INTERSTATE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONAL LIABILITY & FIRE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM NOTICE/BILLING</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 2007**

NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONAL LLOYDS INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	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 2007**

NATIONAL STATES INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	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>							2	100	2	100
<b>MISREPRESENTATION</b>	1	100							1	100
<b>HIGH PRESSURE TACTICS</b>	1	100							1	100
<b>DENIAL OF CLAIM</b>					1	100			1	100
<b>COORDINATION OF BENEFITS</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>	4	40	2	20	2	20	2	20	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONWIDE ASSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS					1	50	1	50	2	100
ADJUSTER HANDLING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50					2	100
<b>TOTAL</b>	2	40	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONWIDE INSURANCE COMPANY OF AMERICA	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		CANCELLATION NOTICE WITHDRAWN		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>PREMIUM &amp; RATING</b>			4	80			1	20				
<b>CANCELLATION</b>	1	50							1	50		
<b>CREDIT REPORTING</b>			1	50			1	50				
<b>FORCED PLACEMENT</b>			1	100								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	50							1	50
<b>PREMIUM NOTICE/BILLING</b>					1	100						
<b>TOTAL</b>	1	8	7	54	1	8	2	15	1	8	1	8

NATIONWIDE INSURANCE COMPANY OF AMERICA	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	5	100
<b>CANCELLATION</b>	2	100
<b>CREDIT REPORTING</b>	2	100
<b>FORCED PLACEMENT</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100
<b>PREMIUM NOTICE/BILLING</b>	1	100
<b>TOTAL</b>	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND		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 2007**

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM REOPENED		QUESTION OF FACT			
	NMBR	PCT	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>			2	67	1	33			3	100
<b>PREMIUM REFUNDED</b>	1	100							1	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 2007**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	2	67								
REFUSAL TO INSURE										
NONRENEWAL										
DELAYS			1	17						
AUDIT DISPUTE							1	100		
OTHER: UNDERWRITING	1	100								
AGENT HANDLING										
ADJUSTER HANDLING										
UNSATISFACTORY SETTLEMENT/OFFER	5	45			1	9				
SUBROGATION										
DENIAL OF CLAIM									1	50
PIP PRIMACY	1	100								
CONSUMER EDUCATION NEEDED										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING	1	100								
COVERAGE QUESTION	1	100								
<b>TOTAL</b>	<b>11</b>	<b>32</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		REFERRED TO RATES/FORMS		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	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>									1	100
<b>DELAYS</b>	3	50					1	17		
<b>AUDIT DISPUTE</b>										
<b>OTHER: UNDERWRITING</b>										
<b>AGENT HANDLING</b>					1	100				
<b>ADJUSTER HANDLING</b>			1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	9					1	9		
<b>SUBROGATION</b>										
<b>DENIAL OF CLAIM</b>							1	50		
<b>PIP PRIMACY</b>										
<b>CONSUMER EDUCATION NEEDED</b>							1	100		
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>COVERAGE QUESTION</b>										
<b>TOTAL</b>	4	12	1	3	1	3	5	15	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	DEDUCTIBLE REFUNDED		QUESTION OF FACT		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	33			3	100
<b>REFUSAL TO INSURE</b>									1	100
<b>NONRENEWAL</b>									1	100
<b>DELAYS</b>			1	17					6	100
<b>AUDIT DISPUTE</b>									1	100
<b>OTHER: UNDERWRITING</b>									1	100
<b>AGENT HANDLING</b>									1	100
<b>ADJUSTER HANDLING</b>									1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			3	27					11	100
<b>SUBROGATION</b>	1	100							1	100
<b>DENIAL OF CLAIM</b>									2	100
<b>PIP PRIMACY</b>									1	100
<b>CONSUMER EDUCATION NEEDED</b>									1	100
<b>OTHER: CLAIM HANDLING</b>							1	100	1	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>COVERAGE QUESTION</b>									1	100
<b>TOTAL</b>	1	3	4	12	1	3	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 2007**

NATIONWIDE PROPERTY AND CASUALTY 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 2007**

NEW HAMPSHIRE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		QUESTION OF FACT			
	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 2007**

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>AGENT HANDLING</b>	1	50	1	50	2	100
<b>PREMIUM REFUNDED</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 2007**

NEW YORK LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
RECISSION					1	100					1	100
DENIAL OF CLAIM	1	50							1	50	2	100
PREMIUM NOTICE/BILLING			1	100							1	100
PREMIUM REFUNDED							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 2007**

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	DISPOSITION		TOTAL	
	REFUND		NMBR	PCT
	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 2007**

NORTH PACIFIC INSURANCE COMPANY	DISPOSITION				TOTAL	
	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM			1	100	1	100
OTHER: CLAIM HANDLING	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 2007**

NORTHWEST PHYSICIANS INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

NORTHWESTERN MUTUAL LIFE INSURANCE CO	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>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 2007**

ODS HEALTH PLAN, INC.	DISPOSITION									
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE							1	33		
CANCELLATION			1	100						
DELAYS	1	25								
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER									1	50
MEDICAL NECESSITY					1	50	1	50		
DENIAL OF CLAIM					1	13	1	13		
CO PAY ISSUES										
COORDINATION OF BENEFITS									1	50
PREMIUM NOTICE/BILLING			1	50			1	50		
INFORMATION REQUESTED							1	50		
PREMIUM REFUNDED										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	1	3	2	6	2	6	5	14	2	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ODS HEALTH PLAN, INC.	DISPOSITION									
	REFUND		COVERAGE EXTENDED		CANCELLATION UPHELD		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>REFUSAL TO INSURE</b>										
<b>CANCELLATION</b>										
<b>DELAYS</b>							1	25		
<b>PROMPT PAY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>MEDICAL NECESSITY</b>										
<b>DENIAL OF CLAIM</b>			4	50						
<b>CO PAY ISSUES</b>										
<b>COORDINATION OF BENEFITS</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>	1	50								
<b>COVERAGE QUESTION</b>					1	50				
<b>OTHER: POLICYHOLDER SERVICE</b>									1	100
<b>TOTAL</b>	1	3	4	11	1	3	1	3	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ODS HEALTH PLAN, INC.	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
REFUSAL TO INSURE	1	33								
CANCELLATION										
DELAYS			2	50						
PROMPT PAY			1	100						
UNSATISFACTORY SETTLEMENT/OFFER	1	50								
MEDICAL NECESSITY										
DENIAL OF CLAIM					1	13	1	13		
CO PAY ISSUES	1	33							1	33
COORDINATION OF BENEFITS										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED									1	50
COVERAGE QUESTION							1	50		
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	<b>3</b>	<b>8</b>	<b>3</b>	<b>8</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>6</b>	<b>3</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 2007**

ODS HEALTH PLAN, INC.	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>PREMIUM &amp; RATING</b>					1	100
<b>REFUSAL TO INSURE</b>	1	33			3	100
<b>CANCELLATION</b>					1	100
<b>DELAYS</b>					4	100
<b>PROMPT PAY</b>					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					2	100
<b>MEDICAL NECESSITY</b>					2	100
<b>DENIAL OF CLAIM</b>					8	100
<b>CO PAY ISSUES</b>			1	33	3	100
<b>COORDINATION OF BENEFITS</b>			1	50	2	100
<b>PREMIUM NOTICE/BILLING</b>					2	100
<b>INFORMATION REQUESTED</b>			1	50	2	100
<b>PREMIUM REFUNDED</b>					2	100
<b>COVERAGE QUESTION</b>					2	100
<b>OTHER: POLICYHOLDER SERVICE</b>					1	100
<b>TOTAL</b>	1	3	3	8	36	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

OHIO CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		COVERAGE EXTENDED		OTHER			
	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 2007**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

OHIO STATE LIFE INSURANCE 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 2007**

OLD REPUBLIC INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		CLAIM SETTLED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>			2	67	1	33	3	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 2007**

OM FINANCIAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>SUBROGATION</b>	1	100			1	100
<b>PAYMENT NOT CREDITED</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 2007**

ONEBEACON INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT			
	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>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 2007**

OREGON AUTOMOBILE 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 2007**

OREGON DENTAL SERVICE	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE		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>DENIAL OF CLAIM</b>	1	33	2	67					3	100
<b>COORDINATION OF BENEFITS</b>	1	50			1	50			2	100
<b>EXPERIMENTAL</b>					1	100			1	100
<b>INFORMATION REQUESTED</b>							1	100	1	100
<b>PREMIUM REFUNDED</b>	1	100							1	100
<b>TOTAL</b>	3	33	2	22	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 2007**

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		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	100
<b>CANCELLATION</b>	1	50	1	50								
<b>NONRENEWAL</b>	1	100										
<b>POLICY DELIVERY</b>	1	100										
<b>ADJUSTER HANDLING</b>	1	50					1	50				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	50			1	50		
<b>COST CONTAINMENT PIP</b>							1	100				
<b>DENIAL OF CLAIM</b>							1	100				
<b>NO PREAUTHORIZATION</b>	1	100										
<b>TOTAL</b>	5	42	1	8	1	8	3	25	1	8	1	8

OREGON MUTUAL INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>PREMIUM &amp; RATING</b>	1	100
<b>CANCELLATION</b>	2	100
<b>NONRENEWAL</b>	1	100
<b>POLICY DELIVERY</b>	1	100
<b>ADJUSTER HANDLING</b>	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100
<b>COST CONTAINMENT PIP</b>	1	100
<b>DENIAL OF CLAIM</b>	1	100
<b>NO PREAUTHORIZATION</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 2007**

PACIFIC 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 2007**

PACIFIC LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>TIMELINESS</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 2007**

PACIFICARE LIFE AND HEALTH INSURANCE COMPANY	DISPOSITION										TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	50					1	50	2	100
MISREPRESENTATION					1	100					1	100
PRE-EXISTING CONDITION							1	100			1	100
DENIAL OF CLAIM	1	100									1	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PACIFICARE LIFE ASSURANCE COMPANY	DISPOSITION									
	ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>CANCELLATION</b>										
<b>DELAYS</b>			1	11	1	11	1	11	2	22
<b>PROMPT PAY</b>					1	50			1	50
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	3	100								
<b>PRE-EXISTING CONDITION</b>			1	25	2	50			1	25
<b>DENIAL OF CLAIM</b>			4	40	1	10			2	20
<b>USUAL, CUSTOMARY, REASONABLE</b>										
<b>OUT OF NETWORK BENEFITS</b>	1	50	1	50						
<b>CO PAY ISSUES</b>										
<b>DELAYS/NO RESPONSE</b>					1	100				
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>										
<b>TOTAL</b>	4	10	7	18	6	15	1	3	6	15

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PACIFICARE LIFE ASSURANCE COMPANY	DISPOSITION									
	CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM 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>CANCELLATION</b>	2	67								
<b>DELAYS</b>					3	33	1	11		
<b>PROMPT PAY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>										
<b>PRE-EXISTING CONDITION</b>										
<b>DENIAL OF CLAIM</b>					2	20				
<b>USUAL, CUSTOMARY, REASONABLE</b>									2	100
<b>OUT OF NETWORK BENEFITS</b>										
<b>CO PAY ISSUES</b>										
<b>DELAYS/NO RESPONSE</b>										
<b>PREMIUM REFUNDED</b>										
<b>PAYMENT NOT CREDITED</b>			1	100						
<b>TOTAL</b>	2	5	1	3	5	13	1	3	2	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PACIFICARE LIFE ASSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
CANCELLATION			1	33	3	100
DELAYS					9	100
PROMPT PAY					2	100
UNSATISFACTORY SETTLEMENT/OFFER					3	100
PRE-EXISTING CONDITION					4	100
DENIAL OF CLAIM	1	10			10	100
USUAL, CUSTOMARY, REASONABLE					2	100
OUT OF NETWORK BENEFITS					2	100
CO PAY ISSUES	1	100			1	100
DELAYS/NO RESPONSE					1	100
PREMIUM REFUNDED	1	100			1	100
PAYMENT NOT CREDITED					1	100
<b>TOTAL</b>	<b>3</b>	<b>8</b>	<b>1</b>	<b>3</b>	<b>39</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 2007**

PACIFICARE OF OREGON, INC.	DISPOSITION									
	COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
AGENT HANDLING									1	100
ADVERSE BENEFIT DETERMINATION										
PROMPT PAY					1	100				
UNSATISFACTORY SETTLEMENT/OFFER									1	100
MEDICAL NECESSITY			1	100						
DENIAL OF CLAIM			2	29					2	29
CO PAY ISSUES							1	25	3	75
PCP REFERRALS									1	100
PREMIUM NOTICE/BILLING	1	25							1	25
DELAYS/NO RESPONSE										
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED										
TOTAL	1	4	3	13	1	4	1	4	10	42

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PACIFICARE OF OREGON, INC.	DISPOSITION									
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
AGENT HANDLING										
ADVERSE BENEFIT DETERMINATION									1	100
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER										
MEDICAL NECESSITY										
DENIAL OF CLAIM	1	14					1	14		
CO PAY ISSUES										
PCP REFERRALS										
PREMIUM NOTICE/BILLING			1	25					1	25
DELAYS/NO RESPONSE					1	100				
INFORMATION REQUESTED										
PREMIUM REFUNDED										
<b>TOTAL</b>	1	4	1	4	1	4	1	4	2	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PACIFICARE OF OREGON, INC.	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>AGENT HANDLING</b>					1	100
<b>ADVERSE BENEFIT DETERMINATION</b>					1	100
<b>PROMPT PAY</b>					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					1	100
<b>MEDICAL NECESSITY</b>					1	100
<b>DENIAL OF CLAIM</b>			1	14	7	100
<b>CO PAY ISSUES</b>					4	100
<b>PCP REFERRALS</b>					1	100
<b>PREMIUM NOTICE/BILLING</b>					4	100
<b>DELAYS/NO RESPONSE</b>					1	100
<b>INFORMATION REQUESTED</b>					1	100
<b>PREMIUM REFUNDED</b>	1	100			1	100
<b>TOTAL</b>	1	4	1	4	24	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PACIFICSOURCE HEALTH PLANS	DISPOSITION											
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		CLAIM SETTLED		REFERRED TO MARKET CONDUCT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>REFUSAL TO INSURE</b>	1	50										
<b>PRE-EXISTING CONDITION</b>												
<b>MEDICAL NECESSITY</b>												
<b>DENIAL OF CLAIM</b>									1	33		
<b>CO PAY ISSUES</b>					1	50					1	50
<b>COORDINATION OF BENEFITS</b>							1	50	1	50		
<b>NO PREAUTHORIZATION</b>			1	50			1	50				
<b>UTILIZATION REVIEW</b>												
<b>EXPERIMENTAL</b>												
<b>PREMIUM NOTICE/BILLING</b>												
<b>INFORMATION REQUESTED</b>												
<b>PREMIUM REFUNDED</b>												
<b>COVERAGE QUESTION</b>												
<b>TOTAL</b>	1	5	1	5	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 2007**

PACIFICSOURCE HEALTH PLANS	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>REFUSAL TO INSURE</b>	1	50					2	100
<b>PRE-EXISTING CONDITION</b>					1	100	1	100
<b>MEDICAL NECESSITY</b>			1	100			1	100
<b>DENIAL OF CLAIM</b>	1	33	1	33			3	100
<b>CO PAY ISSUES</b>							2	100
<b>COORDINATION OF BENEFITS</b>							2	100
<b>NO PREAUTHORIZATION</b>							2	100
<b>UTILIZATION REVIEW</b>			1	100			1	100
<b>EXPERIMENTAL</b>	1	100					1	100
<b>PREMIUM NOTICE/BILLING</b>					1	100	1	100
<b>INFORMATION REQUESTED</b>	1	100					1	100
<b>PREMIUM REFUNDED</b>	1	100					1	100
<b>COVERAGE QUESTION</b>					2	100	2	100
<b>TOTAL</b>	5	25	3	15	4	20	20	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PAUL REVERE 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 2007**

PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
TOTAL LOSS	1	100					1	100
SUBROGATION	1	100					1	100
DENIAL OF CLAIM	1	100					1	100
CONSUMER EDUCATION NEEDED			1	100			1	100
TOTAL	3	60	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 2007**

PEMCO INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		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 2007**

PENN TREATY NETWORK AMERICA INSURANCE COMPANY	DISPOSITION		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 2007**

PENNSYLVANIA LIFE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>UNFAIR DISCRIMINATION</b>	1	100										
<b>SUITABILITY</b>											1	100
<b>DENIAL OF CLAIM</b>			1	100								
<b>PREMIUM REFUNDED</b>					1	50			1	50		
<b>COVERAGE QUESTION</b>							1	100				
<b>TOTAL</b>	1	17	1	17	1	17	1	17	1	17	1	17

PENNSYLVANIA LIFE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>UNFAIR DISCRIMINATION</b>	1	100
<b>SUITABILITY</b>	1	100
<b>DENIAL OF CLAIM</b>	1	100
<b>PREMIUM REFUNDED</b>	2	100
<b>COVERAGE QUESTION</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 2007**

PHILADELPHIA INDEMNITY INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		QUESTION OF FACT			
	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 2007**

PHOENIX LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	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>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 2007**

PHYSICIANS LIFE INSURANCE COMPANY	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>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 2007**

PREFERRED HEALTH PLAN, INC.	DISPOSITION				TOTAL	
	COVERAGE EXTENDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>ADVERSE BENEFIT DETERMINATION</b>			1	100	1	100
<b>MEDICAL NECESSITY</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 2007**

PRINCIPAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DENIAL OF CLAIM</b>			1	100			1	100
<b>OUT OF NETWORK BENEFITS</b>					1	100	1	100
<b>PAYMENT NOT CREDITED</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 2007**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			2	100				
CANCELLATION	1	50						
DELAYS			4	50				
ADJUSTER HANDLING			1	50				
UNSATISFACTORY SETTLEMENT/OFFER			6	50	1	8	1	8
SUBROGATION								
DENIAL OF CLAIM			1	13				
COST CONTAINMENT			1	100				
ADJUSTER NO RESPONSE								
PREMIUM NOTICE/BILLING								
<b>TOTAL</b>	<b>1</b>	<b>3</b>	<b>15</b>	<b>39</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION							
	COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
CANCELLATION							1	50
DELAYS			1	13	2	25		
ADJUSTER HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER			2	17				
SUBROGATION			1	100				
DENIAL OF CLAIM	2	25						
COST CONTAINMENT								
ADJUSTER NO RESPONSE			1	100				
PREMIUM NOTICE/BILLING								
<b>TOTAL</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>13</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>3</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>							2	100
<b>CANCELLATION</b>							2	100
<b>DELAYS</b>	1	13					8	100
<b>ADJUSTER HANDLING</b>					1	50	2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	17					12	100
<b>SUBROGATION</b>							1	100
<b>DENIAL OF CLAIM</b>	4	50	1	13			8	100
<b>COST CONTAINMENT</b>							1	100
<b>ADJUSTER NO RESPONSE</b>							1	100
<b>PREMIUM NOTICE/BILLING</b>			1	100			1	100
<b>TOTAL</b>	7	18	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 2007**

PROGRESSIVE CLASSIC INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100							1	100
SUITABILITY							1	100	1	100
ADJUSTER HANDLING			1	33	1	33	1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM					2	100			2	100
<b>TOTAL</b>	<b>2</b>	<b>25</b>	<b>1</b>	<b>13</b>	<b>3</b>	<b>38</b>	<b>2</b>	<b>25</b>	<b>8</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 2007**

PROGRESSIVE DIRECT INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		CLAIM SETTLED		REFERRED TO MARKET CONDUCT		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	3	60							1	20
<b>ENDORSEMENT/RIDER</b>										
<b>ADJUSTER HANDLING</b>			1	50	1	50				
<b>PROMPT PAY</b>	1	100								
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	7	70	1	10						
<b>SUBROGATION</b>	1	50					1	50		
<b>COMPARATVE NEGLIGENCE</b>										
<b>DENIAL OF CLAIM</b>	2	40								
<b>USUAL, CUSTOMARY, REASONABLE</b>	1	100								
<b>CONSUMER EDUCATION NEEDED</b>	1	100								
<b>TIMELINESS</b>	1	100								
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM REFUNDED</b>	1	100								
<b>COVERAGE QUESTION</b>	1	100								
<b>ABUSIVE SERVICE</b>	1	100								
<b>TOTAL</b>	20	59	2	6	1	3	1	3	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE DIRECT INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>					1	20	5	100
<b>ENDORSEMENT/RIDER</b>					1	100	1	100
<b>ADJUSTER HANDLING</b>							2	100
<b>PROMPT PAY</b>							1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	10	1	10			10	100
<b>SUBROGATION</b>							2	100
<b>COMPARATVE NEGLIGENCE</b>	1	100					1	100
<b>DENIAL OF CLAIM</b>	3	60					5	100
<b>USUAL, CUSTOMARY, REASONABLE</b>							1	100
<b>CONSUMER EDUCATION NEEDED</b>							1	100
<b>TIMELINESS</b>							1	100
<b>OTHER: CLAIM HANDLING</b>					1	100	1	100
<b>PREMIUM REFUNDED</b>							1	100
<b>COVERAGE QUESTION</b>							1	100
<b>ABUSIVE SERVICE</b>							1	100
<b>TOTAL</b>	5	15	1	3	3	9	34	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE NORTHERN INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
NONRENEWAL					1	100			1	100
DELAYS							2	100	2	100
CREDIT SCORING			1	100					1	100
ADJUSTER HANDLING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM	1	100							1	100
<b>TOTAL</b>	3	43	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 2007**

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	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 2007**

PROGRESSIVE PREFERRED INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE SPECIALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
PROMPT PAY	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE UNIVERSAL INSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		ENTERED ARBITRATION/MEDIATION		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
<b>REASON</b>									
<b>PREMIUM &amp; RATING</b>	1	33							
<b>DELAYS</b>	3	60							
<b>SURCHARGE</b>									
<b>CLUE REPORTS</b>	1	100							
<b>INTERNET RELATED</b>									
<b>ADJUSTER HANDLING</b>			1	50					
<b>PROMPT PAY</b>									
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	7	29			4	17			
<b>TOTAL LOSS</b>					1	50			
<b>SUBROGATION</b>									
<b>DENIAL OF CLAIM</b>	5	42					1	8	
<b>ADJUSTER NO RESPONSE</b>									
<b>CONSUMER EDUCATION NEEDED</b>	1	100							
<b>TIMELINESS</b>	1	100							
<b>OTHER: CLAIM HANDLING</b>	1	50							
<b>TOTAL</b>	20	34	1	2	5	8	1	2	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE UNIVERSAL INSURANCE COMPANY	DISPOSITION								
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING					2	67			
DELAYS	2	40							
SURCHARGE					1	100			
CLUE REPORTS									
INTERNET RELATED					1	100			
ADJUSTER HANDLING									
PROMPT PAY							1	100	
UNSATISFACTORY SETTLEMENT/OFFER	2	8	1	4					
TOTAL LOSS									
SUBROGATION					1	100			
DENIAL OF CLAIM									
ADJUSTER NO RESPONSE	1	50							
CONSUMER EDUCATION NEEDED									
TIMELINESS									
OTHER: CLAIM HANDLING	1	50							
<b>TOTAL</b>	<b>6</b>	<b>10</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>2</b>	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE UNIVERSAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							3	100
DELAYS							5	100
SURCHARGE							1	100
CLUE REPORTS							1	100
INTERNET RELATED							1	100
ADJUSTER HANDLING			1	50			2	100
PROMPT PAY							1	100
UNSATISFACTORY SETTLEMENT/OFFER	7	29	3	13			24	100
TOTAL LOSS	1	50					2	100
SUBROGATION							1	100
DENIAL OF CLAIM	4	33			2	17	12	100
ADJUSTER NO RESPONSE			1	50			2	100
CONSUMER EDUCATION NEEDED							1	100
TIMELINESS							1	100
OTHER: CLAIM HANDLING							2	100
<b>TOTAL</b>	12	20	5	8	2	3	59	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROGRESSIVE WEST INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
SUBROGATION	1	100	1	100
<b>TOTAL</b>	<b>2</b>	<b>100</b>	<b>2</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 2007**

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	DISPOSITION												TOTAL		
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON															
CANCELLATION												1	100	1	100
DELAYS	1	33			2	67								3	100
ADJUSTER HANDLING	2	100												2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33			1	33						3	100
COMPARATIVE NEGLIGENCE									1	100				1	100
DENIAL OF CLAIM	1	33			1	33			1	33				3	100
TOTAL	5	38	1	8	3	23	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 2007**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROTECTIVE LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	POLICY ISSUED/RSTRD		UNDERWRITING PRACTICE RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REPLACEMENT					1	100			1	100
AGENT HANDLING							1	100	1	100
TIMELINESS					1	100			1	100
PREMIUM NOTICE/BILLING	1	100							1	100
INFORMATION REQUESTED			1	100					1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROVIDENCE HEALTH PLAN	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION										
DELAYS									2	20
UNFAIR DISCRIMINATION										
RECISSION										
ADVERSE BENEFIT DETERMINATION										
PROMPT PAY									1	50
UNSATISFACTORY SETTLEMENT/OFFER			1	25						
MEDICAL NECESSITY	2	25			2	25	1	13		
DENIAL OF CLAIM	1	6	1	6			2	12	4	24
USUAL, CUSTOMARY, REASONABLE										
OUT OF NETWORK BENEFITS			2	67			1	33		
CO PAY ISSUES			1	100						
COORDINATION OF BENEFITS									1	33
NO PREAUTHORIZATION							2	40		
OBESITY SERVICE										
EXPERIMENTAL							1	50		
PREMIUM NOTICE/BILLING										
ACCESS TO CARE										
<b>TOTAL</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>2</b>	<b>3</b>	<b>7</b>	<b>10</b>	<b>8</b>	<b>12</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PROVIDENCE HEALTH PLAN	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					2	67				
CANCELLATION					1	50				
DELAYS	3	30	1	10	1	10	3	30		
UNFAIR DISCRIMINATION										
RECISSION					1	33				
ADVERSE BENEFIT DETERMINATION										
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER					1	25				
MEDICAL NECESSITY			1	13	1	13				
DENIAL OF CLAIM			1	6	2	12				
USUAL, CUSTOMARY, REASONABLE					1	100				
OUT OF NETWORK BENEFITS										
CO PAY ISSUES										
COORDINATION OF BENEFITS										
NO PREAUTHORIZATION										
OBESITY SERVICE										
EXPERIMENTAL										
PREMIUM NOTICE/BILLING									1	100
ACCESS TO CARE										
TOTAL	3	4	3	4	10	14	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 2007**

PROVIDENCE HEALTH PLAN	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
REASON										
REFUSAL TO INSURE					1	33			3	100
CANCELLATION							1	50	2	100
DELAYS									10	100
UNFAIR DISCRIMINATION					1	100			1	100
RECISSION							2	67	3	100
ADVERSE BENEFIT DETERMINATION					1	100			1	100
PROMPT PAY	1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	25			1	25	4	100
MEDICAL NECESSITY			1	13					8	100
DENIAL OF CLAIM			4	24			2	12	17	100
USUAL, CUSTOMARY, REASONABLE									1	100
OUT OF NETWORK BENEFITS									3	100
CO PAY ISSUES									1	100
COORDINATION OF BENEFITS			1	33			1	33	3	100
NO PREAUTHORIZATION			3	60					5	100
OBESITY SERVICE							1	100	1	100
EXPERIMENTAL							1	50	2	100
PREMIUM NOTICE/BILLING									1	100
ACCESS TO CARE	1	100							1	100
<b>TOTAL</b>	<b>2</b>	<b>3</b>	<b>10</b>	<b>14</b>	<b>3</b>	<b>4</b>	<b>9</b>	<b>13</b>	<b>69</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 2007**

PROVIDENT LIFE & ACCIDENT 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 2007**

PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS					2	40	2	40
ADVERSE BENEFIT DETERMINATION					1	100		
PREMIUM NOTICE/BILLING					1	50		
SURRENDER PROBLEMS	1	100						
CASH VALUE			1	100				
COVERAGE QUESTION					1	50		
<b>TOTAL</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>8</b>	<b>5</b>	<b>42</b>	<b>2</b>	<b>17</b>

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	PREMIUM PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	20			5	100
ADVERSE BENEFIT DETERMINATION							1	100
PREMIUM NOTICE/BILLING	1	50					2	100
SURRENDER PROBLEMS							1	100
CASH VALUE							1	100
COVERAGE QUESTION					1	50	2	100
<b>TOTAL</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>8</b>	<b>12</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 2007**

PYRAMID LIFE INSURANCE COMPANY	DISPOSITION												TOTAL	
	REFERRED TO PROPER AGENCY		REFERRED TO MARKET CONDUCT		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>														
<b>DELAYS</b>											2	100	2	100
<b>SUITABILITY</b>			1	100									1	100
<b>MISLEADING ADVERTISING</b>			2	100									2	100
<b>REPLACEMENT</b>	2	67	1	33									3	100
<b>AGENT HANDLING</b>							1	100					1	100
<b>MISREPRESENTATION</b>									1	33	2	67	3	100
<b>DELAYS/NO RESPONSE</b>					1	100							1	100
<b>PREMIUM REFUNDED</b>									2	100			2	100
<b>TOTAL</b>	2	13	4	27	1	7	1	7	3	20	4	27	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REASSURE AMERICA LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	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>CASH VALUE</b>			1	50	1	50			2	100
<b>INFORMATION REQUESTED</b>					1	100			1	100
<b>COVERAGE QUESTION</b>	1	100							1	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 2007**

RED SHIELD INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
DENIAL OF CLAIM	1	50							1	50	2	100
PREMIUM NOTICE/BILLING			1	100							1	100
<b>TOTAL</b>	<b>1</b>	<b>20</b>	<b>1</b>	<b>20</b>	<b>1</b>	<b>20</b>	<b>1</b>	<b>20</b>	<b>1</b>	<b>20</b>	<b>5</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 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	50						
REFUSAL TO INSURE												
CANCELLATION			2	25	2	25					1	13
NONRENEWAL												
DELAYS									2	14		
RECISSION					1	8						
COBRA												
CONTINUATION OF BENEFITS							1	50				
POLICY DELIVERY												
ADVERSE BENEFIT DETERMINATION												
PROMPT PAY									1	33		
UNSATISFACTORY SETTLEMENT/OFFER							1	14	2	29		
PRE-EXISTING CONDITION												
MEDICAL NECESSITY					1	8	1	8				
POST CLAIM UNDERWRITING												
SUBROGATION											1	33
DENIAL OF CLAIM					1	2	1	2	2	4		
USUAL, CUSTOMARY, REASONABLE												
OUT OF NETWORK BENEFITS					1	33						
CO PAY ISSUES					3	21	3	21				
COORDINATION OF BENEFITS					2	22	1	11				
NO PREAUTHORIZATION					2	22						
OBESITY SERVICE					1	50						
EXPERIMENTAL									1	8		
CONSUMER EDUCATION NEEDED							1	50				
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE												
INFORMATION REQUESTED					1	20						
PREMIUM REFUNDED									1	33	1	33
COVERAGE QUESTION	1	6					3	17				
ACCESS TO CARE							1	100				

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		REFERRED TO OTHER DEPARTMENT		REFERRED TO MARKET CONDUCT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION												
NONRENEWAL												
DELAYS									1	7	1	7
RECISSION												
COBRA												
CONTINUATION OF BENEFITS												
POLICY DELIVERY												
ADVERSE BENEFIT DETERMINATION	1	13										
PROMPT PAY												
UNSATISFACTORY SETTLEMENT/OFFER											1	14
PRE-EXISTING CONDITION												
MEDICAL NECESSITY	1	8										
POST CLAIM UNDERWRITING												
SUBROGATION							1	33				
DENIAL OF CLAIM	12	22			1	2	4	7				
USUAL, CUSTOMARY, REASONABLE												
OUT OF NETWORK BENEFITS												
CO PAY ISSUES	1	7										
COORDINATION OF BENEFITS												
NO PREAUTHORIZATION	1	11										
OBESITY SERVICE												
EXPERIMENTAL			1	8								
CONSUMER EDUCATION NEEDED												
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
PREMIUM REFUNDED												
COVERAGE QUESTION							1	6				
ACCESS TO CARE												

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE	3	25								
CANCELLATION									2	25
NONRENEWAL	1	100								
DELAYS	2	14	7	50						
RECISSION	2	17					1	8	1	8
COBRA	1	33								
CONTINUATION OF BENEFITS										
POLICY DELIVERY			1	100						
ADVERSE BENEFIT DETERMINATION	5	63							1	13
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER						1	14		2	29
PRE-EXISTING CONDITION	1	50								
MEDICAL NECESSITY	2	17							2	17
POST CLAIM UNDERWRITING										
SUBROGATION	1	33								
DENIAL OF CLAIM	12	22	1	2					12	22
USUAL, CUSTOMARY, REASONABLE									1	100
OUT OF NETWORK BENEFITS										
CO PAY ISSUES	4	29							1	7
COORDINATION OF BENEFITS	1	11							1	11
NO PREAUTHORIZATION	2	22							4	44
OBESITY SERVICE									1	50
EXPERIMENTAL	1	8							4	33
CONSUMER EDUCATION NEEDED	1	50								
PREMIUM NOTICE/BILLING	2	100								
DELAYS/NO RESPONSE	2	100								
INFORMATION REQUESTED	2	40								
PREMIUM REFUNDED										
COVERAGE QUESTION	2	11							2	11
ACCESS TO CARE										

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50									2	100
REFUSAL TO INSURE	2	17	7	58							12	100
CANCELLATION			1	13							8	100
NONRENEWAL											1	100
DELAYS					1	7					14	100
RECISSION	1	8	6	50							12	100
COBRA	1	33			1	33					3	100
CONTINUATION OF BENEFITS	1	50									2	100
POLICY DELIVERY											1	100
ADVERSE BENEFIT DETERMINATION	1	13									8	100
PROMPT PAY					1	33			1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER											7	100
PRE-EXISTING CONDITION	1	50									2	100
MEDICAL NECESSITY			4	33	1	8					12	100
POST CLAIM UNDERWRITING	1	100									1	100
SUBROGATION											3	100
DENIAL OF CLAIM			6	11	1	2	1	2			54	100
USUAL, CUSTOMARY, REASONABLE											1	100
OUT OF NETWORK BENEFITS			1	33	1	33					3	100
CO PAY ISSUES	2	14									14	100
COORDINATION OF BENEFITS	1	11	3	33							9	100
NO PREAUTHORIZATION											9	100
OBESITY SERVICE											2	100
EXPERIMENTAL	2	17	3	25							12	100
CONSUMER EDUCATION NEEDED											2	100
PREMIUM NOTICE/BILLING											2	100
DELAYS/NO RESPONSE											2	100
INFORMATION REQUESTED			1	20			1	20			5	100
PREMIUM REFUNDED			1	33							3	100
COVERAGE QUESTION	4	22	5	28							18	100
ACCESS TO CARE											1	100

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	POLICY NOT IN FORCE		POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	0	2	1	16	7	13	6	9	4	3	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		REFERED TO OTHER DEPARTMENT		REFERRED TO MARKET CONDUCT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
OTHER: POLICYHOLDER SERVICE												
TOTAL	16	7	1	0	1	0	6	3	1	0	2	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
OTHER: POLICYHOLDER SERVICE										
<b>TOTAL</b>	47	21	9	4	1	0	1	0	34	15

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>OTHER: POLICYHOLDER SERVICE</b>	1	100									1	100
<b>TOTAL</b>	19	8	38	17	6	3	2	1	1	0	229	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

REGENCE LIFE AND HEALTH INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
SUBROGATION			1	100	1	100
NO PREAUTHORIZATION	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 2007**

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	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 2007**

RELIASTAR LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		NO JURISDICTION			
	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>	2	67	1	33			3	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 2007**

REPUBLIC WESTERN INSURANCE COMPANY	DISPOSITION						TOTAL	
	COVERAGE EXTENDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	100					1	100
<b>OTHER: CLAIM HANDLING</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 2007**

RESPONSE WORLDWIDE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
ADJUSTER 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 2007**

RIVERSOURCE LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
SUITABILITY			1	100			1	100
DENIAL OF CLAIM					2	100	2	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
RATE CLASSIFICATION			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 2007**

ROYAL NEIGHBORS OF AMERICA	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
COVERAGE QUESTION	1	100	1	100
<b>TOTAL</b>	<b>2</b>	<b>100</b>	<b>2</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 2007**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	4	57					1	14
<b>NONRENEWAL</b>								
<b>DELAYS</b>	3	21			1	7		
<b>RATE CLASSIFICATION</b>	1	100						
<b>AGENT HANDLING</b>								
<b>OTHER:MRKTING &amp; SALES</b>	1	100						
<b>ADVERSE BENEFIT DETERMINATION</b>					1	100		
<b>ADJUSTER HANDLING</b>	6	67						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	15	30	2	4	6	12		
<b>TOTAL LOSS</b>								
<b>SUBROGATION</b>								
<b>COMPARATVE NEGLIGENCE</b>	3	60						
<b>DENIAL OF CLAIM</b>	4	29						
<b>PIP PRIMACY</b>	1	100						
<b>ADJUSTER NO RESPONSE</b>	1	100						
<b>CONSUMER EDUCATION NEEDED</b>	2	67						
<b>TIMELINESS</b>	1	50						
<b>PREMIUM NOTICE/BILLING</b>	1	100						
<b>TOTAL</b>	43	36	2	2	8	7	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION							
	ENTERED ARBITRATION/MEDIATION		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
NONRENEWAL								
DELAYS			1	7			1	7
RATE CLASSIFICATION								
AGENT HANDLING								
OTHER:MRKTING & SALES								
ADVERSE BENEFIT DETERMINATION								
ADJUSTER HANDLING							1	11
UNSATISFACTORY SETTLEMENT/OFFER							2	4
TOTAL LOSS								
SUBROGATION								
COMPARATVE NEGLIGENCE								
DENIAL OF CLAIM	1	7			1	7		
PIP PRIMACY								
ADJUSTER NO RESPONSE								
CONSUMER EDUCATION NEEDED								
TIMELINESS								
PREMIUM NOTICE/BILLING								
TOTAL	1	1	1	1	1	1	4	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION							
	NO ACTION REQUESTED/REQUIRED		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	14		
<b>NONRENEWAL</b>					1	50		
<b>DELAYS</b>							8	57
<b>RATE CLASSIFICATION</b>								
<b>AGENT HANDLING</b>			1	50				
<b>OTHER:MRKTING &amp; SALES</b>								
<b>ADVERSE BENEFIT DETERMINATION</b>								
<b>ADJUSTER HANDLING</b>					1	11		
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>					3	6		
<b>TOTAL LOSS</b>			1	25	3	75		
<b>SUBROGATION</b>	1	100						
<b>COMPARATVE NEGLIGENCE</b>								
<b>DENIAL OF CLAIM</b>					3	21		
<b>PIP PRIMACY</b>								
<b>ADJUSTER NO RESPONSE</b>								
<b>CONSUMER EDUCATION NEEDED</b>					1	33		
<b>TIMELINESS</b>							1	50
<b>PREMIUM NOTICE/BILLING</b>								
<b>TOTAL</b>	1	1	2	2	13	11	9	8

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>					1	14			7	100
<b>NONRENEWAL</b>					1	50			2	100
<b>DELAYS</b>									14	100
<b>RATE CLASSIFICATION</b>									1	100
<b>AGENT HANDLING</b>	1	50							2	100
<b>OTHER:MRKTNG &amp; SALES</b>									1	100
<b>ADVERSE BENEFIT DETERMINATION</b>									1	100
<b>ADJUSTER HANDLING</b>					1	11			9	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			17	34	3	6	2	4	50	100
<b>TOTAL LOSS</b>									4	100
<b>SUBROGATION</b>									1	100
<b>COMPARATVE NEGLIGENCE</b>			2	40					5	100
<b>DENIAL OF CLAIM</b>			4	29			1	7	14	100
<b>PIP PRIMACY</b>									1	100
<b>ADJUSTER NO RESPONSE</b>									1	100
<b>CONSUMER EDUCATION NEEDED</b>									3	100
<b>TIMELINESS</b>									2	100
<b>PREMIUM NOTICE/BILLING</b>									1	100
<b>TOTAL</b>	1	1	23	19	6	5	3	3	119	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SAIF CORPORATION	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFUND		REFERRED TO PROPER AGENCY		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	100									1	100
<b>OTHER: CLAIM HANDLING</b>									1	100	1	100
<b>INFORMATION REQUESTED</b>			1	100							1	100
<b>PREMIUM REFUNDED</b>					1	100					1	100
<b>COVERAGE QUESTION</b>	1	100									1	100
<b>TOTAL</b>	3	43	1	14	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SECURITY BENEFIT LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>CONSUMER EDUCATION NEEDED</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 2007**

SENTINEL INSURANCE COMPANY, LTD.	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SENTRY LIFE INSURANCE COMPANY	DISPOSITION		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 2007**

SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.	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 2007**

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>POLICY DELIVERY</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 2007**

STANDARD FIRE INSURANCE COMPANY (THE)	DISPOSITION		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 2007**

STANDARD INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS									1	14
ADVERSE BENEFIT DETERMINATION	1	33								
UNSATISFACTORY SETTLEMENT/OFFER										
PRE-EXISTING CONDITION									1	50
DENIAL OF CLAIM	1	9	1	9	1	9	1	9		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
COVERAGE QUESTION										
TOTAL	2	7	1	3	1	3	1	3	2	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STANDARD INSURANCE COMPANY	DISPOSITION							
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS					1	14	2	29
ADVERSE BENEFIT DETERMINATION	1	33			1	33		
UNSATISFACTORY SETTLEMENT/OFFER								
PRE-EXISTING CONDITION								
DENIAL OF CLAIM					2	18		
DELAYS/NO RESPONSE							1	100
INFORMATION REQUESTED					1	100		
COVERAGE QUESTION			1	50				
TOTAL	1	3	1	3	5	17	3	10

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STANDARD INSURANCE COMPANY	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</b>	2	29	1	14	7	100
<b>ADVERSE BENEFIT DETERMINATION</b>					3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50	2	100
<b>PRE-EXISTING CONDITION</b>	1	50			2	100
<b>DENIAL OF CLAIM</b>	5	45			11	100
<b>DELAYS/NO RESPONSE</b>					1	100
<b>INFORMATION REQUESTED</b>					1	100
<b>COVERAGE QUESTION</b>	1	50			2	100
<b>TOTAL</b>	10	34	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 2007**

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DENIAL OF CLAIM</b>	1	100			1	100
<b>PAYMENT NOT CREDITED</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 2007**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>			3	100						
<b>CANCELLATION</b>	1	50								
<b>NONRENEWAL</b>			1	25						
<b>DELAYS</b>			2	50						
<b>ENDORSEMENT/RIDER</b>			1	50						
<b>POLICY DELIVERY</b>										
<b>ADJUSTER HANDLING</b>			2	67						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			2	20			2	20	1	10
<b>SUBROGATION</b>			1	100						
<b>DENIAL OF CLAIM</b>			4	40						
<b>OTHER: CLAIM HANDLING</b>			1	50						
<b>PREMIUM NOTICE/BILLING</b>										
<b>INFORMATION REQUESTED</b>										
<b>PREMIUM REFUNDED</b>			1	33	1	33				
<b>ABUSIVE SERVICE</b>										
<b>TOTAL</b>	1	2	18	37	1	2	2	4	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION									
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		NONRENEWAL NOTICE RESCINDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION										
NONRENEWAL					1	25				
DELAYS										
ENDORSEMENT/RIDER										
POLICY DELIVERY			1	100						
ADJUSTER HANDLING			1	33						
UNSATISFACTORY SETTLEMENT/OFFER	1	10	2	20					1	10
SUBROGATION										
DENIAL OF CLAIM	1	10							2	20
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	50			1	50		
INFORMATION REQUESTED										
PREMIUM REFUNDED										
ABUSIVE SERVICE			1	100						
<b>TOTAL</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>12</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>6</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		ENDORSEMENT PROCESSED		NO JURISDICTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	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>	2	50							4	100
<b>DELAYS</b>	2	50							4	100
<b>ENDORSEMENT/RIDER</b>			1	50					2	100
<b>POLICY DELIVERY</b>									1	100
<b>ADJUSTER HANDLING</b>									3	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	10							10	100
<b>SUBROGATION</b>									1	100
<b>DENIAL OF CLAIM</b>	2	20					1	10	10	100
<b>OTHER: CLAIM HANDLING</b>	1	50							2	100
<b>PREMIUM NOTICE/BILLING</b>									2	100
<b>INFORMATION REQUESTED</b>					1	100			1	100
<b>PREMIUM REFUNDED</b>	1	33							3	100
<b>ABUSIVE SERVICE</b>									1	100
<b>TOTAL</b>	10	20	1	2	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 2007**

STATE FARM LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
MISREPRESENTATION					1	100	1	100
SURRENDER PROBLEMS			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 2007**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		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>	3	43	1	14								
<b>CANCELLATION</b>									1	33		
<b>DELAYS</b>	5	31										
<b>RATE CLASSIFICATION</b>												
<b>ADVERSE BENEFIT DETERMINATION</b>												
<b>ADJUSTER HANDLING</b>	3	75										
<b>PROMPT PAY</b>												
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	14	29	1	2	1	2						
<b>TOTAL LOSS</b>	1	14							1	14		
<b>COST CONTAINMENT PIP</b>												
<b>SUBROGATION</b>												
<b>COMPARATVE NEGLIGENCE</b>	2	40										
<b>DENIAL OF CLAIM</b>	2	11	1	5					2	11		
<b>PIP PRIMACY</b>	1	100										
<b>ADJUSTER NO RESPONSE</b>												
<b>CONSUMER EDUCATION NEEDED</b>											1	50
<b>OTHER: CLAIM HANDLING</b>												
<b>PREMIUM NOTICE/BILLING</b>								1	100			
<b>COVERAGE QUESTION</b>			1	100								
<b>TOTAL</b>	31	25	4	3	1	1	1	1	4	3	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>PREMIUM &amp; RATING</b>									1	14
<b>CANCELLATION</b>	1	33								
<b>DELAYS</b>			6	38					1	6
<b>RATE CLASSIFICATION</b>										
<b>ADVERSE BENEFIT DETERMINATION</b>										
<b>ADJUSTER HANDLING</b>									1	25
<b>PROMPT PAY</b>										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			8	17					7	15
<b>TOTAL LOSS</b>									1	14
<b>COST CONTAINMENT PIP</b>									1	50
<b>SUBROGATION</b>					1	33	1	33		
<b>COMPARATIVE NEGLIGENCE</b>									1	20
<b>DENIAL OF CLAIM</b>									1	5
<b>PIP PRIMACY</b>										
<b>ADJUSTER NO RESPONSE</b>									1	100
<b>CONSUMER EDUCATION NEEDED</b>										
<b>OTHER: CLAIM HANDLING</b>										
<b>PREMIUM NOTICE/BILLING</b>										
<b>COVERAGE QUESTION</b>										
<b>TOTAL</b>	1	1	14	11	1	1	1	1	15	12

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION											
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									1	14		
CANCELLATION			1	33								
DELAYS	3	19					1	6				
RATE CLASSIFICATION					1	100						
ADVERSE BENEFIT DETERMINATION							1	100				
ADJUSTER HANDLING												
PROMPT PAY											1	100
UNSATISFACTORY SETTLEMENT/OFFER							15	31				
TOTAL LOSS							4	57				
COST CONTAINMENT PIP							1	50				
SUBROGATION												
COMPARATIVE NEGLIGENCE							2	40				
DENIAL OF CLAIM							9	47			3	16
PIP PRIMACY												
ADJUSTER NO RESPONSE												
CONSUMER EDUCATION NEEDED											1	50
OTHER: CLAIM HANDLING							1	100				
PREMIUM NOTICE/BILLING												
COVERAGE QUESTION												
TOTAL	3	2	1	1	1	1	34	27	1	1	5	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
PREMIUM & RATING			1	14	7	100
CANCELLATION					3	100
DELAYS					16	100
RATE CLASSIFICATION					1	100
ADVERSE BENEFIT DETERMINATION					1	100
ADJUSTER HANDLING					4	100
PROMPT PAY					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	2	1	2	48	100
TOTAL LOSS					7	100
COST CONTAINMENT PIP					2	100
SUBROGATION	1	33			3	100
COMPARATIVE NEGLIGENCE					5	100
DENIAL OF CLAIM	1	5			19	100
PIP PRIMACY					1	100
ADJUSTER NO RESPONSE					1	100
CONSUMER EDUCATION NEEDED					2	100
OTHER: CLAIM HANDLING					1	100
PREMIUM NOTICE/BILLING					1	100
COVERAGE QUESTION					1	100
<b>TOTAL</b>	3	2	2	2	124	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

STONEBRIDGE CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		COMPANY IN COMPLIANCE			
	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	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 2007**

STONEBRIDGE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	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 2007**

SUBLIMITY INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	50			1	50	2	100
DELAYS			1	100			1	100
CONSUMER EDUCATION NEEDED					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SUN LIFE ASSURANCE COMPANY OF CANADA	DISPOSITION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
SURRENDER PROBLEMS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>PREMIUM NOTICE/BILLING</b>	1	100	1	100
<b>SURRENDER PROBLEMS</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 2007**

SUNAMERICA LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>MISLEADING ADVERTISING</b>	1	100					1	100
<b>MISREPRESENTATION</b>					1	100	1	100
<b>SURRENDER PROBLEMS</b>			1	50	1	50	2	100
<b>DELAYS/NO RESPONSE</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 2007**

SURETY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	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 2007**

SYMETRA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
ADVERSE BENEFIT DETERMINATION	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 2007**

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

TEACHERS INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CANCELLATION</b>	1	100			1	100
<b>ENDORSEMENT/RIDER</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 2007**

THRIVENT FINANCIAL FOR LUTHERANS	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
ADVERSE BENEFIT DETERMINATION	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 2007**

TIAA-CREF LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
REPLACEMENT	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

TICOR TITLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			2	100	2	100
ADVERSE BENEFIT DETERMINATION	1	100			1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

TIME INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
RECISSION			1	50						
ADVERSE BENEFIT DETERMINATION										
PROMPT PAY										
UNSATISFACTORY SETTLEMENT/OFFER	1	20			1	20				
MEDICAL NECESSITY			1	50					1	50
DENIAL OF CLAIM	1	14								
USUAL, CUSTOMARY, REASONABLE										
OUT OF NETWORK BENEFITS			2	50	1	25			1	25
CO PAY ISSUES										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED							1	33		
<b>TOTAL</b>	<b>2</b>	<b>7</b>	<b>4</b>	<b>14</b>	<b>2</b>	<b>7</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>7</b>

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

TIME INSURANCE COMPANY	DISPOSITION							
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>								
<b>RECISSION</b>								
<b>ADVERSE BENEFIT DETERMINATION</b>								
<b>PROMPT PAY</b>	1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	20	1	20				
<b>MEDICAL NECESSITY</b>								
<b>DENIAL OF CLAIM</b>			1	14	1	14		
<b>USUAL, CUSTOMARY, REASONABLE</b>								
<b>OUT OF NETWORK BENEFITS</b>								
<b>CO PAY ISSUES</b>			1	100				
<b>PREMIUM NOTICE/BILLING</b>							1	100
<b>PREMIUM REFUNDED</b>			1	33			1	33
<b>TOTAL</b>	2	7	4	14	1	3	2	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

TIME INSURANCE 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			1	100
RECISSION					1	50			2	100
ADVERSE BENEFIT DETERMINATION	1	100							1	100
PROMPT PAY									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	20					5	100
MEDICAL NECESSITY									2	100
DENIAL OF CLAIM			3	43			1	14	7	100
USUAL, CUSTOMARY, REASONABLE							1	100	1	100
OUT OF NETWORK BENEFITS									4	100
CO PAY ISSUES									1	100
PREMIUM NOTICE/BILLING									1	100
PREMIUM REFUNDED									3	100
<b>TOTAL</b>	1	3	4	14	2	7	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 2007**

TITLE INSURANCE COMPANY OF OREGON (SEE MSG)	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	50	1	50			2	100
<b>MISAPPROPRIATIONS</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 2007**

TRANSAMERICA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
INFORMATION REQUESTED			1	100	1	100
PREMIUM REFUNDED			1	100	1	100
COVERAGE QUESTION	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 2007**

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>					1	100	1	100
<b>INFORMATION REQUESTED</b>			2	100			2	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 2007**

TRANSCONTINENTAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DENIAL OF CLAIM</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 2007**

TRAVELERS COMMERCIAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	33	2	67			3	100
NONRENEWAL					1	100			1	100
DENIAL OF CLAIM	1	100							1	100
DELAYS/NO RESPONSE							1	100	1	100
TOTAL	1	17	1	17	3	50	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 2007**

TRAVELERS HOME AND MARINE INSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	67	1	33					3	100
<b>DENIAL OF CLAIM</b>	1	100							1	100
<b>TOTAL</b>	4	57	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

TRAVELERS INDEMNITY COMPANY (THE)	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>AGENT 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 2007**

TRAVELERS INDEMNITY COMPANY OF AMERICA	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>CREDIT REPORTING</b>					1	100	1	100
<b>DELAYS</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 2007**

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	DISPOSITION		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 2007**

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE			
	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 2007**

TRUCK INSURANCE EXCHANGE	DISPOSITION										TOTAL		
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		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>DELAYS</b>							1	100				1	100
<b>DENIAL OF CLAIM</b>	1	50							1	50		2	100
<b>OTHER: CLAIM HANDLING</b>	1	100										1	100
<b>OTHER: POLICYHOLDER SERVICE</b>					1	100						1	100
<b>TOTAL</b>	2	33	1	17	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 2007**

TRUMBULL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COVERAGE EXTENDED			
	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 2007**

TWIN CITY FIRE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>PREMIUM &amp; RATING</b>	1	100					1	100
<b>PROMPT PAY</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 2007**

UNICARE LIFE & HEALTH INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</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 2007**

UNIGARD INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT			
	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>	2	100			2	100
<b>TOTAL</b>	4	80	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 2007**

UNION SECURITY INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		FILED SUIT/RETAINED ATTORNEY			
	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>PREMIUM NOTICE/BILLING</b>	1	100							1	100
<b>DELAYS/NO RESPONSE</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 2007**

UNITED AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
POLICY DELIVERY			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 2007**

UNITED COMMERCIAL TRAVELERS OF AMERICA(THE ORDER OF)	DISPOSITION		TOTAL	
	QUESTION OF FACT		NMBR	PCT
	NMBR	PCT		
REASON				
HEALTH PRIVACY	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

UNITED CONCORDIA 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 2007**

UNITED GENERAL TITLE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED TO MARKET CONDUCT			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
<b>UNAUTHORIZED ENTITY</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 2007**

UNITED HEALTHCARE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		CLAIM SETTLED		REFERED TO OTHER DEPARTMENT		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
DELAYS							1	17	1	17		
RECISSION											1	100
CONTINUATION OF BENEFITS											1	100
ADVERSE BENEFIT DETERMINATION											1	50
PROMPT PAY	1	100										
PROVIDER AVAILABILITY												
UNSATISFACTORY SETTLEMENT/OFFER			1	100								
MEDICAL NECESSITY											1	100
DENIAL OF CLAIM					1	17						
COVERAGE QUESTION											1	100
<b>TOTAL</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>5</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 2007**

UNITED HEALTHCARE INSURANCE COMPANY	DISPOSITION										TOTAL	
	DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION			
	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	17			1	17			2	33	6	100
<b>RECISSION</b>											1	100
<b>CONTINUATION OF BENEFITS</b>											1	100
<b>ADVERSE BENEFIT DETERMINATION</b>									1	50	2	100
<b>PROMPT PAY</b>											1	100
<b>PROVIDER AVAILABILITY</b>									1	100	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>											1	100
<b>MEDICAL NECESSITY</b>											1	100
<b>DENIAL OF CLAIM</b>							1	17	4	67	6	100
<b>COVERAGE QUESTION</b>											1	100
<b>TOTAL</b>	1	5	1	5	1	5	1	5	8	36	22	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

UNITED HERITAGE PROPERTY & CASUALTY COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

UNITED INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

UNITED OF OMAHA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
CANCELLATION	1	100			1	100
DELAYS/NO RESPONSE			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 2007**

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	25									2	50
FORCED PLACEMENT												
PROMPT PAY											1	100
UNSATISFACTORY SETTLEMENT/OFFER	6	46	2	15	2	15						
TOTAL LOSS												
COMPARATVE NEGLIGENCE												
DENIAL OF CLAIM	2	40					1	20	1	20		
PIP PRIMACY											1	100
OTHER: CLAIM HANDLING	1	100										
OTHER: POLICYHOLDER SERVICE			1	100								
TOTAL	10	34	3	10	2	7	1	3	1	3	4	14

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS							1	25	4	100
FORCED PLACEMENT					1	100			1	100
PROMPT PAY									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	8	1	8	1	8			13	100
TOTAL LOSS			1	100					1	100
COMPARATVE NEGLIGENCE			1	100					1	100
DENIAL OF CLAIM					1	20			5	100
PIP PRIMACY									1	100
OTHER: CLAIM HANDLING									1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	1	3	3	10	3	10	1	3	29	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

UNITED STATES FIRE INSURANCE COMPANY	DISPOSITION		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 2007**

UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (THE)	DISPOSITION		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 2007**

UNITED TEACHER ASSOCIATES INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	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 2007**

UNITED WORLD LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>CANCELLATION</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 2007**

UNITRIN AUTO AND HOME INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT			
	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>ENDORSEMENT/RIDER</b>			1	100							1	100
<b>ADJUSTER HANDLING</b>					1	100					1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	67					1	33			3	100
<b>DENIAL OF CLAIM</b>									1	100	1	100
<b>TOTAL</b>	3	38	1	13	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 2007**

UNIVERSAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>DELAYS</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 2007**

UNIVERSAL UNDERWRITERS INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADDITIONAL PAYMENT		DELAY RESOLVED		COMPANY IN COMPLIANCE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>			1	100					1	100
<b>ADJUSTER HANDLING</b>	1	100							1	100
<b>DENIAL OF CLAIM</b>					1	100			1	100
<b>CONSUMER EDUCATION NEEDED</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 2007**

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
DELAYS							1	100
ADVERSE BENEFIT DETERMINATION			1	100				
DENIAL OF CLAIM								
PREMIUM NOTICE/BILLING	1	100						
INFORMATION REQUESTED	1	50			1	50		
TOTAL	2	20	1	10	1	10	1	10

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
REASON										
PREMIUM & RATING					2	100			2	100
DELAYS									1	100
ADVERSE BENEFIT DETERMINATION									1	100
DENIAL OF CLAIM	1	33	1	33			1	33	3	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED									2	100
TOTAL	1	10	1	10	2	20	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

USAA CASUALTY INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>												
<b>DELAYS</b>	1	33			1	33			1	33		
<b>ENDORSEMENT/RIDER</b>	1	100										
<b>ADJUSTER HANDLING</b>					1	100						
<b>PROMPT PAY</b>							1	100				
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	50	1	50								
<b>DENIAL OF CLAIM</b>											1	100
<b>TOTAL</b>	3	33	1	11	2	22	1	11	1	11	1	11

USAA CASUALTY INSURANCE COMPANY	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>DELAYS</b>	3	100
<b>ENDORSEMENT/RIDER</b>	1	100
<b>ADJUSTER HANDLING</b>	1	100
<b>PROMPT PAY</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	2	100
<b>DENIAL OF CLAIM</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 2007**

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL	1	50						
DELAYS								
UNSATISFACTORY SETTLEMENT/OFFER			3	50	1	17	1	17
DENIAL OF CLAIM								
TOTAL	1	10	3	30	1	10	1	10

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
NONRENEWAL	1	50							2	100
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	17			6	100
DENIAL OF CLAIM							1	100	1	100
TOTAL	1	10	1	10	1	10	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

VICTORIA SELECT INSURANCE COMPANY	DISPOSITION												TOTAL	
	POLICY NOT IN FORCE		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		CLAIM SETTLED		DELAY RESOLVED		COMPANY IN COMPLIANCE			
	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>			2	33			2	33	2	33			6	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>			1	50	1	50							2	100
<b>SUBROGATION</b>			1	100									1	100
<b>CONSUMER EDUCATION NEEDED</b>											1	100	1	100
<b>TOTAL</b>	1	8	5	42	1	8	2	17	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 2007**

VIKING INSURANCE COMPANY OF WISCONSIN	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		REFERRED TO PROPER AGENCY		REFERRED TO MARKET CONDUCT		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	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>	1	20			1	20	1	20				
<b>ADJUSTER HANDLING</b>	2	100										
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	33	1	33
<b>DENIAL OF CLAIM</b>											1	100
<b>TOTAL</b>	4	29	1	7	1	7	1	7	1	7	2	14

VIKING INSURANCE COMPANY OF WISCONSIN	DISPOSITION									
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	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>ADJUSTER HANDLING</b>									2	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>							1	33	3	100
<b>DENIAL OF CLAIM</b>									1	100
<b>TOTAL</b>	1	7	1	7	1	7	1	7	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

VIRGINIA SURETY COMPANY, INC.	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

WASHINGTON NATIONAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
<b>DELAYS</b>	1	50			1	50	2	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 2007**

WAWANESA GENERAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	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	33					1	33	1	33	3	100
<b>DENIAL OF CLAIM</b>	1	50					1	50			2	100
<b>TOTAL</b>	2	29	1	14	1	14	2	29	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,  
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES  
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2007**

WEST AMERICAN INSURANCE COMPANY	DISPOSITION		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 2007**

WEST COAST LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		DELAY RESOLVED			
	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>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 2007**

WESTERN PROTECTORS INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	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 2007**

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	DISPOSITION				TOTAL	
	PREMIUM PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>POLICY DELIVERY</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 2007**

WESTERN SURETY COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
<b>REASON</b>				
NONRENEWAL	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 2007**

WESTERN UNITED INSURANCE COMPANY (SEE MSG)	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>								
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
DELAYS/NO RESPONSE	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 2007**

WESTERN UNITED LIFE ASSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>						
<b>MISREPRESENTATION</b>			1	100	1	100
<b>SURRENDER PROBLEMS</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 2007**

WILLAMETTE DENTAL INSURANCE, INC.	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>			1	100						
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>									1	100
<b>COORDINATION OF BENEFITS</b>							1	50	1	50
<b>DELAYS/NO RESPONSE</b>					1	100				
<b>ACCESS TO CARE</b>	1	100								
<b>TOTAL</b>	1	17	1	17	1	17	1	17	2	33

WILLAMETTE DENTAL INSURANCE, INC.	TOTAL	
	NMBR	PCT
<b>REASON</b>		
<b>DELAYS</b>	1	100
<b>UNSATISFACTORY SETTLEMENT/OFFER</b>	1	100
<b>COORDINATION OF BENEFITS</b>	2	100
<b>DELAYS/NO RESPONSE</b>	1	100
<b>ACCESS TO CARE</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 2007**

WILSHIRE 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 2007**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
<b>REASON</b>										
<b>DELAYS</b>	1	33					2	67	3	100
<b>TOTAL LOSS</b>			1	100					1	100
<b>COMPARATVE NEGLIGENCE</b>	1	100							1	100
<b>TIMELINESS</b>					1	100			1	100
<b>TOTAL</b>	2	33	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 2007**

ZURICH AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			2	100	2	100
COMPANY/AGENT DISPUTE	1	100			1	100
<b>TOTAL</b>	1	33	2	67	3	100