

## How to use this report

This report includes:

- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2004.
- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2004 by line of insurance.
- Individual insurance company complaint tables for 2004.

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

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

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

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

## Sample table

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

**Table 1**

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

**Table 2**

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

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

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

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

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