



2011 Report

for

Oregon

Insurance

Complaints

from

calendar year 2010

Oregon Department of
Consumer and Business Services
Insurance Division



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About the Oregon Insurance Division

The mission of the Insurance Division is to administer the Insurance Code for the protection of the insurance-buying public while supporting a positive business climate.

We ensure the financial soundness of insurers, the availability and affordability of insurance, and the fair treatment of consumers by:

- Licensing insurance companies and monitoring their solvency
- Reviewing insurance products and premium rates for compliance
- Licensing insurance producers (agents) and consultants
- Resolving consumer complaints
- Investigating and penalizing companies and producers (agents) for violations of insurance law
- Monitoring the marketplace conduct of insurers and producers (agents)
- Educating the public about insurance issues
- Advocating reforms that protect the insurance-buying public

Call us for help

■ **Consumer Advocacy Unit — 503-947-7984 or 888-877-4894 (toll-free)**

You have the right to seek assistance from the Insurance Division at any time by filing a formal complaint against an insurance company or producer (agent). A copy of the complaint is sent to the insurance company. A response from the insurance company or producer (agent) must be received at the Insurance Division within 21 days. A consumer advocate will determine what further actions, if any, will be taken. The Insurance Division will forward a copy of the insurance company's response to you. If a law has been broken, the matter may be referred to the Insurance Division's Investigations Unit.

■ **Financial Regulation Section — 503-947-7982**

To find out if a company is authorized to sell insurance in Oregon, call our Financial Regulation Section or visit our website, insurance.oregon.gov; click on "Company Information."

■ **Producer Licensing Unit — 503-947-7981**

To find out if your insurance producer (agent) is licensed to do business in Oregon, call our Producer Licensing Unit or visit our website, insurance.oregon.gov; click on "Producer Information."

Visit our website

The Oregon Insurance Division's website includes all of our publications as well as other useful information for consumers. You can file a complaint against an insurance company or producer (agent), check to see if an insurer is authorized to do business in Oregon, and find out if your insurance producer is licensed in Oregon. Our Web address: insurance.oregon.gov.

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Introduction

Insurance is an important issue for consumers. Most families rely on insurance to protect their health, income, cars, and homes. But for many consumers, shopping for insurance isn't easy. Insurance is complex and highly specialized. How can consumers make the best decisions about how much and what kind of insurance coverage to buy?

With the right information, consumers can make sound decisions. That's why the Oregon Insurance Division publishes the **Consumer Guide 2011 Report for Oregon Insurance Complaints**, an annual report of consumer complaints against insurance companies in six common lines of insurance:

- Auto (personal)
- Health
- Homeowner
- Life
- Annuities
- Long-term care

This report ranks certain insurers by their complaint records, which are based on the number of confirmed consumer complaints closed by the Insurance Division and the amount of premium dollars written by the insurers. It allows consumers to see at a glance how a company compares with its competitors.

In addition to consumer complaints, there are other factors to consider when shopping for insurance. Cost, claims-handling performance, producer (agent) service, and the financial health of an insurance company are all important.

Being an informed consumer can prevent worry and save time and money. This report will explain how to comparison shop for insurance and what to look for. We've also included tips to help you learn about a company's financial health and how to choose a reliable licensed producer (agent).

By providing fair, accurate, and useful information for consumers, this report fulfills an important part of the Insurance Division's mission to protect consumers.

Companies included in this report

Companies included in this report must have met at least one of the following three conditions during 2010:

- 1) Have at least 1 percent market share in Oregon
- 2) Have at least 10 confirmed complaints
- 3) Have its headquarters in Oregon

The amount of premium written in Oregon does not reflect the financial strength of a company or its ability to pay claims.

You can find additional information about insurance complaints, including complaint statistics for all insurers doing business in Oregon, on our website: insurance.oregon.gov.

Total insurance complaints

During 2010, the Oregon Insurance Division closed 2,474 complaints in six common lines of insurance. The insurers listed in this report accounted for 1,863 complaints, or 75 percent of all complaints in the six lines.

The table below compares the complaints for all insurers to those for the insurers named in this report.

Line of insurance	Total complaints		Percent
	Insurers in this report	All insurers	
Auto (personal)	715	969	74
Health	763	912	84
Homeowner	237	304	78
Life	73	175	42
Annuities	19	49	39
Long-term care	56	65	86
All six selected lines	1,863	2,474	75

Total insurance premiums

Insurance premiums in Oregon in 2010 totaled nearly \$12 billion in six common lines of insurance. The insurers listed in this report accounted for nearly \$10 billion, or 82 percent of premiums in 2010.

The table below compares the premiums written by all insurers to premiums written by the insurers named in this report.

Line of insurance	Total premiums in billions of dollars		Percent
	Insurers in this report	All insurers	
Auto (personal)	1.65	2.21	75
Health	4.70	5.40	87
Homeowner	0.53	0.62	85
Life	0.77	1.12	69
Annuities	1.90	2.33	82
Long-term care	0.12	0.13	91
All six selected lines	9.67	11.81	82

Making a complaint

The Insurance Division's Consumer Advocacy Unit assists thousands of consumers with insurance questions and complaints each year. In 2010, Consumer Advocacy helped recover nearly \$2.2 million in claims for consumers who contacted our office.

Although individual consumer complaints are confidential by law, the Insurance Division is authorized to publish this report on the number of complaints by insurer. This report includes only "complaints" that were closed in 2010.

Most complaints involve disputes about claims processing and benefits. Other complaints involve problems with the sale and servicing of insurance policies, such as cancellations, nonrenewals, and rate increases.

If you have a question or complaint about an insurance company or one of its producers (agents), the Consumer Advocacy Unit may be able to help. We investigate complaints by contacting the company or producer (agent) involved, and we provide consumers with information or assistance to help resolve the problem. You can reach us by phone, fax, or e-mail.

Consumer Advocacy Unit

Insurance Division — 2
350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405

Phone: 503-947-7984 or 888-877-4894 (toll-free)

Fax: 503-378-4351

E-mail: cp.ins@state.or.us

Web: insurance.oregon.gov

Managing the cost of insurance

Cost is an important factor for most consumers, and insurance companies don't all charge the same rates for the same types of policies. To obtain the best rates, it pays to shop around. Comparison shopping is easier when you know the type of coverage you need and how much coverage to purchase.

Comparing apples to apples

If you're shopping for auto or homeowner insurance, ask the producer (agent) or company for a "quote." The quote is the estimated price for a policy with specific amounts and types of coverage. The quote is based on several factors. Many of those factors involve the company's claims experience. Others are based on your special needs and circumstances. For example, in auto insurance, major cost factors are the age and driving record of each driver in the household. In addition, the deductible you choose affects the quote.

When shopping for insurance, it's important that you give each producer (agent) or company the same information. Otherwise, comparing policies will be like comparing apples to oranges.

Ask if insurance companies offer special discounts, such as safe-driver discounts on auto insurance and nonsmoker discounts on homeowner insurance. Ask producers (agents) about coverage limits, benefits, and costs. You may need to talk to several producers (agents) and companies to make a thorough cost comparison.

Choosing a financially healthy insurance company

About 1,525 companies sell insurance in Oregon. Most insurers doing business in Oregon are financially healthy. However, aggressive competition, poor investments, and mismanagement mean some insurance companies may become insolvent. That's why consumers need to know how to choose the healthiest insurance company possible.

To learn more about the health of a company, here is a list of better-known organizations that rate insurance companies based on their financial condition and claims-paying ability. The public library usually has at least one of these insurance rating reports, but it's helpful to compare two or more.

Companies may charge a fee for these services.

- **A.M. Best Company**

908-439-2200

www.ambest.com

- **Fitch Inc.**

800-893-4824

www.fitchratings.com

- **Moody's Investor Services**

212-553-0377

www.moodys.com

- **Standard & Poor's Rating Information Services**

212-438-2400

www.standardandpoors.com

- **Weiss Ratings Inc.**

www.weissratings.com

The Financial Regulation Section of the Oregon Insurance Division can discuss an insurance company's financial condition with you, especially if you have questions about these reports. However, we cannot recommend a company for you.

Financial Regulation Section

503-947-7982

Choosing a qualified producer (agent)

Here are some tips to help you choose an insurance producer (agent):

- Make sure your producer (agent) is licensed in Oregon. If you aren't sure, visit insurance.oregon.gov. Click on "Information for Insurance Producers," then "Insurance Producer Search Page" or call the Insurance Division's Producer Licensing Unit at 503-947-7981.
- Ask around. You may want to find out if your local Better Business Bureau has received complaints about a particular producer. Ask insurance producers for recommendations from clients.

- Ask producers what kind of service you can expect from them. Will they regularly evaluate your insurance needs? Will they help when it's time to make a claim?

How to use this report

The *Consumer Guide 2011 Report for Oregon Insurance Complaints* is an annual report of consumer complaints against major insurers in six types (or lines) of insurance:

- Auto (personal)
- Health
- Homeowner
- Life
- Annuities
- Long-term care

The guide includes the following information for calendar year 2010 for the major insurance companies doing business in Oregon:

- Oregon premium
- Total consumer complaints closed by the Insurance Division
- Confirmed complaints

A “confirmed complaint” is a complaint in which an insurance company provided some kind of relief to a consumer or took some other action after a complaint was filed with the Insurance Division. Examples include complaints in which an insurer took any of the following actions:

- Made an additional payment or a refund to a consumer
- Issued or restored an insurance policy
- Extended insurance coverage
- Reopened or settled a claim
- Provided some other kind of relief (for example, responded to a consumer’s inquiries)

Complaints in which the consumer and insurer couldn’t agree on the facts of the case also are counted as confirmed complaints.

In addition, the guide includes a “complaint index” and a ranking for each insurance company.

How to use the complaint indexes and rankings

Consumers can use the complaint indexes and rankings to compare the complaint records of insurance companies.

Total complaints are reported in the guide because each complaint indicates a consumer had a problem with an insurer. However, only “confirmed complaints” are used in computing complaint indexes.

Examples of complaints not used in complaint indexes include the following:

- Those in which the Insurance Division found that an insurer had complied with Oregon insurance laws and rules
- Those in which the Insurance Division did not have jurisdiction (legal authority) to make a determination

A complaint index of 1.00 is average. That means the company’s share of confirmed complaints is equal to its share of business in Oregon. A complaint index of 2.00 means the company’s share of confirmed complaints is twice as large as its share of business.

Example: XYZ Insurance Company had 10 percent of the market for auto insurance in Oregon in 2010. It also had 10 percent of the confirmed auto insurance complaints closed that year. XYZ’s complaint index would be 1.00.

After complaint indexes are computed, insurers are ranked by their complaint records. A ranking of 1 indicates the best complaint record — or the fewest confirmed complaints in relation to the amount of premium the company wrote in Oregon in 2010. The highest numerical ranking indicates the worst complaint record — or the most confirmed complaints compared to the amount of premium written.

Auto insurance (personal)

Company name	2010 premium	Total complaints	Confirmed complaints	Complaint index	2010 ranking
Allstate Ins. Co.	59,780,786	59	38	2.11	28
Allstate Property and Casualty Ins. Co.	38,044,616	9	6	0.52	7
American Family Mutual Ins. Co.	71,511,994	26	16	0.74	16
California Casualty General Ins. Co. of Oregon	12,485,235	9	4	1.06	23
Coast National Ins. Co.	20,789,740	27	20	3.20	30
Country Mutual Ins. Co.	33,315,437	11	7	0.70	14
Country Preferred Ins. Co.	38,556,304	17	8	0.69	12
Farmers Ins. Co. of Oregon	252,410,682	129	91	1.20	24
GEICO General Ins. Co.	55,042,947	31	23	1.39	27
GEICO Indemnity Co.	29,079,773	15	9	1.03	22
Liberty Mutual Fire Ins. Co.	35,745,417	14	9	0.84	18
Liberty Northwest Ins. Corporation	18,063,416	6	4	0.74	17
Mid-Century Ins. Co.	28,409,578	7	6	0.70	15
Mutual of Enumclaw Ins. Co.	30,142,477	6	3	0.33	4
Nationwide Ins. Co. of America	34,194,003	15	9	0.87	20
North Pacific Ins. Co.	21,569,857	2	2	0.31	3
Northwestern Pacific Indemnity Co.	29,677	0	0	0.00	2
Oregon Automobile Ins. Co.	3,155,005	0	0	0.00	1
Oregon Mutual Ins. Co.	25,151,417	8	5	0.66	11
Progressive Classic Ins. Co.	97,116,857	45	39	1.33	25
Progressive Universal Ins. Co.	101,912,926	46	26	0.85	19
Property and Casualty Ins. Co. of Hartford	19,603,527	17	13	2.20	29
Safeco Ins. Co. of Oregon	116,807,949	46	32	0.91	21
State Farm Fire and Casualty Co.	32,536,341	13	5	0.51	6
State Farm Mutual Automobile Ins. Co.	377,087,721	101	71	0.63	10
Sublimity Ins. Co.	7,563,976	1	1	0.44	5
United Services Automobile Association	29,152,892	16	12	1.37	26
USAA Casualty Ins. Co.	32,827,590	8	6	0.61	9
Valley Property and Casualty Ins. Co.	14,507,474	3	3	0.69	13
Western Protectors Ins. Co.	5,830,465	1	1	0.57	8
Workmen's Auto Insurance Co.	9,854,492	27	19	6.40	31
Total for this table	1,652,280,571	715	488		
Total for auto	2,212,083,568	969	666		

Health insurance

Ranking by premium

Health insurance includes a wide variety of insurance policies, from policies that cover medical and surgical care to those that meet specific needs such as income replacement in case of disability.

Health insurance is available through groups and to individuals. Group health insurance is usually provided as a contract between the insurance company and a group policyholder, such as an employer, labor union, or association.

Although you may not shop for health insurance in the same way you would for auto insurance, it's still important to understand how your health coverage works so that you receive all of the benefits to which you may be entitled.

For more information about health insurance, call 503-947-7984 or 888-877-4894 (toll-free) to order the *Consumer Guide to Health Insurance*, or check our website, insurance.oregon.gov, and click on "Publications."

Company name	2010 premium	Total complaints	Confirmed complaints	Complaint index	2010 ranking
Advantage Dental Plan, Inc.	98,137	0	0	0.00	4
Aetna Life Ins. Co.	82,094,030	23	13	1.53	15
American Family Life Assurance Co. of Columbus	64,239,045	15	13	1.96	17
American Medical and Life Insurance Co.	744,843	11	11	143.05	24
Health Net Health Plan of Oregon, Inc.	350,243,464	87	60	1.66	16
Kaiser Foundation Health Plan of the Northwest	1,380,730,894	60	32	0.22	6
Lifewise Health Plan of Oregon Inc.	190,622,304	47	24	1.22	13
Mega Life and Health Ins. Co. (The)	14,962,732	15	10	6.47	21
Mid-Valley IPA Employee Benefit Trust	10,422,764	0	0	0.00	2
National Union Fire Ins. Co. of Pittsburgh	1,055,824	12	11	100.91	23
ODS Health Plan, Inc.	191,511,636	93	41	2.07	18
Oregon Dental Service	72,290,761	2	1	0.13	5
PacificSource Community Health Plans, Inc.	21,664,059	28	23	10.28	22
PacificSource Health Plans	532,032,020	42	27	0.49	7
Pioneer Educators Health Trust	18,465,314	0	0	0.00	1
Providence Health Plan	546,735,282	72	35	0.62	8
Regence BlueCross Blueshield of Oregon	837,848,373	162	94	1.09	12
Regence Life and Health Ins. Co.	63,231,117	8	6	0.92	10
Standard Ins. Co.	84,436,740	18	13	1.49	14
Time Ins. Co.	28,713,560	19	13	4.39	20
Unitedhealthcare Ins. Co.	155,519,032	28	16	1.00	11
Unitedhealthcare of Oregon, Inc.	15,327,108	18	6	3.79	19
Western Grocers Employee Benefits Trust	6,417,034	0	0	0.00	3
Willamette Dental Ins., Inc.	29,729,588	3	2	0.65	9
Total for this table	4,699,135,661	763	451		
Total for health	5,375,771,634	912	555		

Note: 2010 premium was calculated differently than in prior years. Medicare (except for Medicare supplement), Medicaid, and Federal Employee Health Benefit Plan premiums were excluded since the state does not regulate those plans.

Health insurance

Ranking by enrollment

This chart ranks Oregon's largest health insurers based on how many confirmed complaints they received per 10,000 members. In other words, in the chart below, Aetna had 10.45 confirmed complaints for every 10,000 of its members.

Other charts in this guide measure complaints against how much premium a company generates. Measuring complaints based on enrollment rather

than premium better reflects a health insurer's complaint record because of the way premium is reported.

For more information about health insurance, call 503-947-7984 or 888-877-4894 (toll-free) to order the *Consumer Guide to Health Insurance*, or check our website, insurance.oregon.gov, and click on "Publications."

Company name	Confirmed complaints per 10,000 members	2010 ranking
Aetna Life Ins. Co.	10.45	10
Health Net Health Plan of Oregon, Inc.	7.40	9
Kaiser Foundation Health Plan of the Northwest	1.10	1
Lifewise Health Plan of Oregon Inc.	4.63	7
ODS Health Plan, Inc.	2.52	3
PacificSource Health Plans	2.19	2
Providence Health Plan	2.71	4
Regence BlueCross Blueshield of Oregon	3.67	6
Regence Life and Health Ins. Co.	3.22	5
Unitedhealthcare Ins. Co.	5.95	8
Average number of confirmed complaints per 10,000	3.02	

Homeowner insurance

A home is the biggest purchase most people will make, so it's essential to protect such an important investment. Homeowner insurance protects your home and what's in it. It protects you and your family against claims from others who may be accidentally hurt on your property.

Buying the right amount of coverage is important. Having enough coverage for your home and possessions means you will have to pay less out of your pocket to replace property that is destroyed or stolen.

To determine how much coverage you need, know the square footage and features of your home (fireplace, two stories, garage, etc.) so that the insurance producer (agent) who quotes a premium for you will be able to calculate today's cost to replace your home.

If you would like more information about homeowner insurance, call 503-947-7984 or 888-877-4894 (toll-free) or visit our website, insurance.oregon.gov, and click on "Publications."

Company name	2010 premium	Total complaints	Confirmed complaints	Complaint index	2010 ranking
Allstate Indemnity Co.	16,941,641	16	10	1.86	23
Allstate Ins. Co.	23,095,028	13	9	1.23	17
Allstate Property and Casualty Ins. Co.	18,306,691	10	6	1.03	15
American Family Mutual Ins. Co.	22,215,307	12	10	1.42	21
California Casualty General Ins. Co. of Oregon	2,932,452	1	1	1.07	16
Country Mutual Ins. Co.	26,199,206	10	6	0.72	10
Farmers Ins. Co. of Oregon	61,548,960	32	17	0.87	13
Farmers Ins. Exchange	27,867,933	14	12	1.35	20
Federal Insurance Co.	7,551,988	2	2	0.83	11
Foremost Signature Ins. Co.	19,141,351	15	13	2.14	25
Liberty Mutual Fire Ins. Co.	11,064,077	7	5	1.42	22
Liberty Northwest Ins. Corp.	3,827,710	6	3	2.46	26
Metropolitan Property and Casualty Ins. Co.	7,444,016	2	2	0.84	12
Mutual of Enumclaw Ins. Co.	9,364,171	6	3	1.01	14
North Pacific Ins. Co.	5,963,218	1	0	0.00	1
Northwestern Pacific Indemnity Co.	5,878	0	0	0.00	4
Oregon Automobile Ins. Co.	689,840	0	0	0.00	3
Oregon Mutual Ins. Co.	10,758,358	4	2	0.58	9
Property and Casualty Ins. Co. of Hartford	8,142,496	3	1	0.39	7
Safeco Ins. Co. of Oregon	39,779,462	23	17	1.34	19
State Farm Fire and Casualty Co.	161,191,541	40	17	0.33	6
Sublimity Ins. Co.	4,802,287	5	2	1.31	18
The Travelers Home and Marine Ins. Co.	6,570,323	7	6	2.87	27
United Services Automobile Association	11,342,622	1	1	0.28	5
USAA Casualty Ins. Co.	12,456,918	2	2	0.50	8
Valley Property and Casualty Ins. Co.	6,536,403	5	4	1.92	24
Western Protectors Ins. Co.	1,430,148	0	0	0.00	2
Total for this table	527,170,025	237	151		
Total for homeowner	622,589,926	304	198		

Life insurance

Besides providing a death benefit, life insurance can be used for estate planning, charitable giving, or even to fund a business transfer. Life insurance can offer important tax benefits.

There are two basic types of life insurance: term and cash value. Term insurance is the most affordable and allows most people to buy the greatest protection for the lowest premium. It offers a death benefit if the policyholder should die during the

specified period of time. Whole life, variable life, and universal life insurance are examples of policies that accumulate cash value over time. These types of policies combine a death benefit with some type of savings or investment plan.

If you have questions about life insurance, the Insurance Division can help. Call the Consumer Advocacy Unit, 503-947-7984 or 888-877-4894 (toll-free).

Company name	2010 premium	Total complaints	Confirmed complaints	Complaint index	2010 ranking
American General Life Ins. Co.	16,525,226	5	2	1.21	24
AXA Equitable Life Insurance Co.	11,959,524	0	0	0.00	11
Country Life Ins. Co.	17,852,343	0	0	0.00	6
Farmers New World Life Ins. Co.	22,845,433	6	2	0.87	23
Genworth Life and Annuity Ins. Co.	16,017,057	1	1	0.62	17
Guardian Life Ins. Co. of America (The)	22,522,245	0	0	0.00	5
Hartford Life and Annuity Ins. Co.	11,593,724	2	2	1.72	26
John Hancock Life Ins. Co. (U.S.A.)	55,791,422	5	4	0.71	20
Lincoln Benefit Life Co.	15,791,333	4	2	1.26	25
Lincoln National Life Ins. Co. (The)	37,646,509	2	2	0.53	15
Massachusetts Mutual Life Ins. Co.	16,593,250	1	1	0.60	16
Metropolitan Life Ins. Co.	46,419,413	0	0	0.00	2
Minnesota Life Ins. Co.	16,122,795	0	0	0.00	8
New York Life Ins. and Annuity Corp.	25,527,619	0	0	0.00	4
New York Life Ins. Co.	40,830,563	6	2	0.49	14
Northwestern Mutual Life Ins. Co.	81,946,553	2	0	0.00	1
Pacific Life Ins. Co.	25,571,142	0	0	0.00	3
Primerica Life Ins. Co.	14,588,407	0	0	0.00	9
Protective Life Ins. Co.	12,334,501	4	3	2.42	30
Pruco Life Insurance Co.	12,724,611	0	0	0.00	10
Prudential Ins. Co. of America	26,372,987	6	5	1.89	27
Regence Life and Health Ins. Co.	10,277,758	3	3	2.91	31
Reliastar Life Ins. Co.	12,527,272	2	1	0.80	21
Riversource Life Ins. Co.	15,044,070	1	1	0.66	19
Standard Ins. Co.	54,170,396	5	2	0.37	13
State Farm Life Ins. Co.	47,272,774	5	3	0.63	18
Thrivent Financial For Lutherans	15,201,973	3	3	1.97	29
Transamerica Life Ins. Co.	26,269,351	7	5	1.90	28
United of Omaha Life Ins. Co.	12,272,777	2	1	0.81	22
UNUM Life Ins. Co. of America	11,695,113	1	0	0.00	12
Western Reserve Life Assurance Co. of Ohio	16,552,700	0	0	0.00	7
Total for this table	768,860,841	73	45		
Total for life	1,116,305,745	175	112		

Annuities

An annuity is an investment product that is typically used to save for retirement while deferring income taxes. You can choose from several payout options, including receiving a lump sum or having monthly income for life.

Annuities are issued by life insurance companies. You can buy annuities from the insurance company or through banks and brokerage firms.

One of the biggest advantages of annuities is that your savings grow without any current tax because earnings aren't taxed until payouts begin. Another advantage is that annuities can provide a steady stream of income that you cannot outlive.

If you have questions about annuities, call the Consumer Advocacy Unit, 503-947-7984 or 888-877-4894 (toll-free).

Company name	2010 premium	Total complaints	Confirmed complaints	Complaint index	2010 ranking
Allianz Life Ins. Co. of North America	23,328,787	1	1	2.63	23
American Equity Investment Life Ins. Co.	45,110,190	2	2	2.72	24
AVIVA Life and Annuity Co.	26,541,188	0	0	0.00	10
AXA Equitable Life Ins. Co.	28,958,631	1	1	2.12	22
Great Americal Life Ins. Co.	36,570,813	1	1	1.68	20
Great-West Life and Annuity Ins. Co.	58,997,664	0	0	0.00	6
ING Life Ins. and Annuity Co.	117,274,292	1	1	0.52	14
Jackson National Life Ins. Co.	193,176,533	2	2	0.63	15
John Hancock Life Ins. Co. (U.S.A.)	44,985,980	2	1	1.36	18
Lincoln National Life Ins. Co. (The)	138,030,373	1	1	0.44	12
Metlife Investors USA Ins. Co.	314,345,645	0	0	0.00	1
New York Life Ins. and Annuity Corp.	86,598,719	0	0	0.00	3
Pacific Life Ins. Co.	28,505,084	0	0	0.00	9
Pruco Life Ins. Co.	78,783,014	0	0	0.00	5
Prudential Annuities Life Assurance Corp.	122,428,040	1	1	0.50	13
Prudential Ins. Co. of America	40,271,353	0	0	0.00	7
Riversource Life Ins. Co.	89,912,744	1	1	0.68	16
Standard Ins. Co.	26,448,491	0	0	0.00	11
State Farm Life Insurance Co.	33,018,465	1	1	1.86	21
Symetra Life Ins. Co.	39,619,077	1	1	1.55	19
Teachers Ins. and Annuity Assoc. of America	82,657,239	0	0	0.00	4
Thrivent Financial for Lutherans	38,484,963	0	0	0.00	8
Transamerica Life Ins. Co.	42,327,687	3	2	2.89	25
Variable Annuity Life Ins. Co.	95,381,185	0	0	0.00	2
Western National Life Ins. Co.	68,062,917	1	1	0.90	17
Total for this table	1,899,819,074	19	17		
Total for annuity	2,327,865,938	49	38		

Long-term care

Long-term care helps people who are ill or have disabilities and have problems taking care of themselves, usually when they are elderly. Most people need some kind of long-term care during their lifetimes.

In the past, long-term care traditionally was provided by family members. Increasingly, other care providers are replacing family caregivers. A variety of medical, personal, and social services fall under long-term care, including in-home bath aides, adult day care, and residential care.

Insurance is one way to pay for long-term care. Oregon law requires long-term care insurance policies to pay for covered services provided by a nursing home, an assisted living facility, home care, and adult foster care.

A long-term care policy protects your assets against expenses for your care. Most policies limit the total benefit they will pay over the life of the policy.

Long-term care insurance policies are not standardized. Companies sell policies with many combinations of benefits and coverages. Each policy is different. To buy the right coverage, you must decide what combination of benefits, services, and costs best fits your lifestyle.

If you would like more information about long-term care insurance, call 503-947-7984 or 888-877-4894 (toll-free) to order *A Shopper's Guide to Long-Term Care Insurance* and the *Consumer Guide to Long-Term Care Insurance in Oregon*, or visit our website, insurance.oregon.gov, and click on "Publications."

Company name	2010 premium	Total complaints	Confirmed complaints	Complaint index	2010 ranking
Ability Ins. Co.	2,842,662	2	2	1.84	18
Allianz Life Ins. Co. of North America	2,662,961	1	1	0.98	15
Bankers Life and Casualty Co.	13,822,330	25	22	4.16	20
Continental Casualty Co.	9,168,126	7	6	1.71	17
Equitable Life and Casualty Ins. Co.	5,725,222	9	6	2.74	19
Genworth Life Ins. Co.	19,260,442	1	1	0.14	13
John Hancock Life Ins. Co.	18,559,189	7	6	0.85	14
Lincoln Benefit Life Co.	2,614,219	0	0	0.00	6
Massachusetts Mutual Life Ins. Co.	1,339,987	0	0	0.00	11
Medico Ins. Co.	1,936,327	0	0	0.00	9
Metropolitan Life Ins. Co.	6,391,566	0	0	0.00	2
New York Life Ins. Co.	1,740,845	0	0	0.00	10
Northwestern Long Term Care Ins. Co.	3,317,693	0	0	0.00	5
Prudential Insurance company of America	2,355,304	1	0	0.00	7
Regence BlueCross BlueShield of Oregon	1,190,507	0	0	0.00	12
Riversource Life Ins. Co.	3,481,787	0	0	0.00	4
State Farm Mutual Automobile Ins. Co.	5,295,422	0	0	0.00	3
Thrivent Financial for Lutherans	2,205,631	0	0	0.00	8
Transamerica Life Ins. Co.	4,135,290	3	2	1.26	16
UNUM Life Ins. Co. of America	10,730,921	0	0	0.00	1
Total for this table	118,776,431	56	46		
Total for long-term care	130,719,730	65	50		

Insurance publications

The Oregon Insurance Division produces a variety of free publications for consumers. You may request a free copy by:

Mail: Publications

Oregon Insurance Division
P.O. Box 14480
Salem, OR 97309-0405

Phone: 503-947-7984 or
888-877-4894 (toll-free)

E-mail: dcbs.insmail@state.or.us

Publications are also available on our website, insurance.oregon.gov; click on "Publications."

- *A Shopper's Guide to Long-term Care Insurance*
Provides an overview of long-term care insurance, including costs and benefits. Published by the National Association of Insurance Commissioners.
- *Medicare Insurance – Know what you are buying*
- *Consumer alert: Senior specialists*
- *Consumer alert: Suitable Annuities for Senior Citizens*
- *Consumer Guide to Auto Insurance*
Provides an overview of auto insurance and gives money-saving tips for drivers.
- *Consumer Guide to Health Insurance*
Provides an overview of health insurance and your health-care rights.
- *Consumer Guide to Long-Term Care Insurance in Oregon*
Provides an overview of long-term care insurance and explains Oregon's requirements for long-term care policies.
- *Consumer Guide to Oregon Insurance Complaints*
Ranks insurers from best to worst based on the number of consumer complaints to the Insurance Division.
- *Do you have insurance questions or complaints? We can help.*
Explains the services available from the Insurance Division's Consumer Advocacy Unit.
- *Long-Term Care Insurance: What you should know*
- *Oregon Complaint Report Part II*
Breaks down consumer complaints against insurance companies by complaint type and disposition. There is a \$25 charge for each year's report.
- *Preneed funeral plans and so-called "funeral insurance"*
Discusses options for prepaying for your funeral.
- *Tips for seniors and their families*
Avoid falling prey to a con artist or purchasing a product that is not suitable.



Oregon Insurance Division

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