

Consumer Guide to Oregon Insurance Complaints

Complaints from
calendar year

1998



- Auto
- Health
- Health care service contractors
- Homeowner
- Life
- Annuities

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About the Oregon Insurance Division

The mission of the Insurance Division is to protect the insurance-buying public by administering and enforcing the Insurance Code.

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

- Advocating for consumer interests on insurance issues
- Resolving consumer complaints
- Investigating and penalizing violations of insurance law
- Reviewing insurance policies and premium rates for compliance
- Licensing insurance companies and agents
- Monitoring insurers for solvency and marketplace conduct
- Educating the public about insurance issues

Call us for help!

■ Consumer Protection Section — (503) 947-7984 or (888) 877-4894 (toll-free in Oregon)

If you have a question or a complaint against an insurance company or agent, call our Consumer Protection Section or visit our Web site.

■ Company Section — (503) 947-7982

To find out if a company is authorized to sell insurance in Oregon, call our Company Section or visit our Web site.

■ Agent Licensing Unit — (503) 947-7981

To find out if your insurance agent is licensed to do business in Oregon, call our Agent Licensing Unit or visit our Web site.

■ Senior Health Insurance Benefits Assistance (SHIBA) — (800) 722-4134 (toll-free in Oregon)

Call SHIBA for information about Medicare and other health insurance for senior citizens.

Visit our Web site!

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

www.cbs.state.or.us/ins

Introduction

Insurance is an important issue for consumers. Most families rely on insurance for the financial protection of 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 Insurance Division publishes the *Consumer Guide to Oregon Insurance Complaints*, an annual report of consumer complaints against insurance companies in the six most common lines of insurance:

- auto (personal)
- health
- health care service contractors
- homeowner
- life
- annuities

This report ranks insurers by their complaint records, which are based on the number of consumer complaints filed with the Insurance Division and the amount of premium dollars earned 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 processing, agent service, and the financial health of an insurance company are all important. That may sound like a lot, but being an informed consumer can result in savings of time, money, and peace of mind.

Look for consumer tips for each of the major lines of insurance throughout this report. We'll tell you how to comparison shop and what to look for. There are also sections to help you learn about a company's financial health and how to choose a reliable, licensed agent.

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

Oregon Complaint Report, Part II

The Insurance Division publishes a separate report of all consumer complaints filed against every insurance company with the type and disposition of each complaint. To get a copy of this report, *Oregon Complaint Report, Part II*, send a \$25 check, payable to DCBS, to: Oregon Insurance Division, 350 Winter St. NE, Room 440, Salem, OR 97301-3883.

How to use this report

Oregon Insurance Complaints is an annual report of consumer complaints filed against major insurers in six types (or lines) of insurance:

- auto (personal)
- health
- health care service contractors
- homeowner
- life
- annuities

To help consumers compare companies, this report ranks insurers by their complaint record. A ranking of 1 indicates the “best” complaint record — or the fewest complaints in relation to the amount of premium earned by the company. The highest numerical ranking indicates the “worst” complaint record — or the most complaints compared to the amount of premium.

To determine a company’s ranking, we first compute a *complaint index*, a calculation based on the number of complaints resolved in 1998 and the amount of premium dollars earned. Most insurance companies are members of insurer groups, so the complaint index is computed at the group level instead of the company level. By using the complaint index, consumers can compare an insurer group to the average. Because the average is always measured as 1.00, a complaint index of 1.00 means the group’s share of all complaints is equal to its share of business. A complaint index of 2.00 means that the group’s share of all complaints is twice as large as its share of business.

To make this report as fair as possible, complaints are reported without judging the merits of any complaint.

How to find a company

This report is arranged alphabetically by insurer groups, with individual companies within that group listed below it. (An exception is the category of health care service contractor, or managed care, in which companies are listed individually even though they may be members of a group.)

If you are uncertain of the name of the insurer group for an individual company, check the index by the line of insurance. The index will tell you whether a company is affiliated with a group and the name of that group. It will also tell you the page on which the group is listed.

Not all companies are included

Because of space limitations, not all insurance companies authorized to do business in Oregon are included in this booklet. Only companies or groups that earned at least \$1 million in premium in Oregon or had at least 10 complaints are ranked. For life insurance and annuities, only companies or groups that earned at least \$3 million in premium are ranked.

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

To find out if an insurance company not included in this booklet is authorized to do business in Oregon, please call our Company Section, (503) 947-7982, or check our Web site at **www.cbs.state.or.us/ins**.

Total insurance complaints

During 1998, the Insurance Division closed 4,489 complaints involving insurance companies. The insurers listed in this report accounted for 3,692 complaints, which is 82 percent of all complaints.

The table at right compares the complaints for all insurers to those for the insurers named in our report in the six most common lines of insurance.

| Line of insurance | Total complaints | | Percent |
|---------------------------------|-------------------------|--------------|---------|
| | Insurers in this report | All insurers | |
| Auto (personal) | 2,068 | 2,114 | 98 |
| Health (excluding HCSCs) | 484 | 540 | 90 |
| Health care service contractors | 595 | 650 | 92 |
| Homeowner | 245 | 267 | 92 |
| Life | 252 | 339 | 74 |
| Annuities | 48 | 82 | 59 |
| All six selected lines | 3,692 | 3,992 | 92 |

Total insurance premiums

Insurance premiums earned in Oregon in 1998 totaled \$8.6 billion. The six most common lines of insurance accounted for \$6.7 billion of all premiums earned in 1998. The table at right compares the premium earned by all insurers to premium earned by the insurers named in our report in the six lines.

Source: Research & Analysis Section, IMD, Department of Consumer & Business Services.

| Line of insurance | Total premiums in billions of dollars | | Percent |
|---------------------------------|---------------------------------------|--------------|---------|
| | Insurers in this report | All insurers | |
| Auto (personal) | 1.43 | 1.44 | 99 |
| Health (excluding HCSCs) | .97 | 1.00 | 97 |
| Health care service contractors | 2.50 | 2.50 | 100 |
| Homeowner | .28 | .29 | 97 |
| Life | .80 | .88 | 91 |
| Annuities | .56 | .63 | 89 |
| All six selected lines | 6.54 | 6.74 | 97 |

Types of complaints — making a complaint

The Insurance Division's Consumer Protection Section assists thousands of consumers with insurance questions and inquiries each year. In 1998, Consumer Protection helped recover \$6.9 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 "formal complaints" that were closed in 1998.

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

Cost is an important factor for most consumers, and insurance companies don't all charge the same rates for the same types of policies. The Insurance Division sets guidelines so that rates aren't unfairly discriminatory and excessive. However, 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 you want to purchase.

Comparing apples to apples...

If you're shopping for auto or homeowner insurance, ask the 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 experience in paying claims for losses. Other factors are personal ones based on your special needs and circumstances.

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

Consumer Protection Section

Insurance Division
350 Winter St. NE, Room 440
Salem, OR 97301-3883

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

Fax: (503) 378-4351

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

Web: www.cbs.state.or.us/ins

Managing the cost of insurance

For example, in auto insurance, major cost factors are the age and driving record of each driver in the household, as well as credit scores. In addition, the quote can vary just by changing the amount of the deductible you choose to carry.

To compare policies, it's important that you give each agent or company the same information so that each quote you receive is based on the same factors. Otherwise, comparing policies will be like comparing apples to oranges.

When shopping for insurance, ask if the company offers special discounts, such as safe driver discounts on auto insurance and non-smoking discounts on homeowner insurance. Find a reliable agent and ask questions about the coverage limits and benefits and their costs. You may need to talk to several agents and companies to make a thorough cost comparison.



Choosing a financially healthy insurance company

Approximately 1,600 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.

Increasing numbers of Oregonians are concerned about the long-term financial health of insurance companies. 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

■ **Duff & Phelps Credit Rating Company**

(312) 368-3198
www.dcrco.com

■ **Moody's Investor Services**

(212) 553-0377
www.moody's.com

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

(212) 438-2400
www.standardandpoors.com

■ **Weiss Research, Inc.**

(800) 289-9222 or (561) 627-3300
www.weissinc.com

The Oregon Insurance Division can help

The Company Section of the Insurance Division can explain and discuss an insurance company's financial condition with you, especially if you have questions about these reports. However, we cannot recommend which company is best for you.

Company Section
Insurance Division
350 Winter St. NE, Room 440
Salem, OR 97301-3883
(503) 947-7982

Choosing a qualified agent

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

- Make sure your agent is licensed. If you aren't sure, call the Insurance Division's Agent Licensing Unit, (503) 947-7981 or visit our Web site: www.cbs.state.or.us/ins
- Ask around. You may want to find out if your local Better Business Bureau has received complaints about a particular agent. Ask the insurance agent you're considering for recommendations from clients.

- Ask agents 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?
- Finally, keep in mind that not all agents work for the same companies. To obtain the best value, you may need to contact more than one agent for insurance quotes.

Other insurance publications

The Oregon Insurance Division prints a variety of free publications to help consumers make informed decisions about insurance. To order a publication, call **(503) 947-7984** or **(888) 877-4894** (toll-free in Oregon). These publications also are available on our Web site:

www.cbs.state.or.us/ins

- *Oregon Consumer Guide to Medicare Supplement Insurance and Managed Care Organizations (MCOs)*
A comparison of all Oregon-approved Medicare supplement policies and Medicare MCOs.
- *Your Medicare Health Plan Choices*
A discussion of the advantages and disadvantages of different types of Medicare managed care organizations.
- *Free Help with Medicare and Other Health Insurance*
Explains where to get help with Medicare and related health insurance questions.

- *Long-Term Care Insurance*
A discussion of long-term care insurance and benefits provided by Oregon law.
- *Health Insurance Portability*
How to continue coverage if you lose your group-sponsored health insurance.
- *Consumer Guide to Auto Insurance*
A comparison of auto insurance premiums for major insurers doing business in Oregon plus tips on how to save money on auto insurance.
- *Guide to Homeowner and Tenant Insurance*
A comparison of homeowner and tenant premiums for major insurers doing business in Oregon plus tips on how to save money on insurance.
- *Protecting the Insurance-Buying Public*
An overview of services available from the Insurance Division.



Auto insurance (personal)

About 200 companies sell auto insurance in Oregon. Due to a very competitive market, the consumer who comparison shops can find big differences among companies' premiums.

If you would like more information about choosing auto insurance, call (503) 947-7984, or (888) 877-4894 (toll-free in Oregon), to order the *Consumer Guide to Auto Insurance*, or check our Web site:

www.cbs.state.or.us/ins

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|--------------------|-----------------|--------------|
| Allied Group | 19 | 5,996,201 | 2.16 | 48 |
| Allied Property and Casualty Ins. Co. | 1 | 838 | | |
| Amco Ins. Co. | 13 | 4,068,938 | | |
| Depositors Ins. Co. | 5 | 1,926,425 | | |
| Allstate Ins. Group | 351 | 191,266,016 | 1.25 | 33 |
| Allstate Indemnity Co. | 73 | 54,011,533 | | |
| Allstate Ins. Co. | 277 | 136,751,403 | | |
| Deerbrook Ins. Co. | 1 | 503,080 | | |
| American Bankers Florida Group | 2 | 1,241,934 | 1.10 | 28 |
| American Bankers Ins. Co. of Florida | 2 | 525,256 | | |
| American Reliable Ins. Co. | 0 | 716,678 | | |
| American Express Group | 2 | 1,472,166 | 0.93 | 22 |
| Amex Assurance Co. (IL) | 2 | 1,472,166 | | |
| American Family Ins. Group | 3 | 2,079,768 | 0.98 | 24 |
| American Family Mutual Ins. Co. | 3 | 912,171 | | |
| American Standard Ins. Co. of Wisconsin | 0 | 1,167,597 | | |
| American Financial Ins. Group | 124 | 21,253,509 | 3.98 | 57 |
| American National Fire Ins. Co. (NY) | 0 | 841 | | |
| American Premier Ins. Co. | 0 | 295,966 | | |
| American Spirit Ins. Co. | 0 | 135,981 | | |
| Atlanta Casualty Co. | 13 | 940,196 | | |
| Atlanta Specialty Ins. Co. | 0 | 698,315 | | |
| Eagle American Ins. Co. | 0 | 442,745 | | |
| Great American Ins. Co. | 2 | 28,964 | | |
| Infinity Ins. Co. | 58 | 6,480,502 | | |
| Leader National Ins. Co. | 12 | 3,349,775 | | |
| National Interstate Ins. Co. | 0 | 302,908 | | |

Auto insurance (personal)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|------------------|--------------------|-----------------|
| Regal Ins. Co. | 2 | 2,381,622 | | |
| Windsor Ins. Co. | 37 | 6,195,694 | | |
| American International Group | 35 | 6,988,157 | 3.42 | 55 |
| AIU Ins. Co. | 3 | 605,144 | | |
| American Home Assurance Co. | 0 | 721,495 | | |
| American International Pacific Ins. Co. | 0 | 1 | | |
| American International South Ins. Co. | 3 | 2,164,921 | | |
| Commerce and Industry Ins. Co. | 0 | - | | |
| Granite State Ins. Co. | 0 | (2) | | |
| Illinois National Ins. Co. | 27 | 3,523,977 | | |
| Ins. Co. of the State of Pennsylvania | 0 | (12,592) | | |
| National Union Fire Ins. Co. of Pittsburgh | 1 | (14,787) | | |
| New Hampshire Ins. Co. | 1 | - | | |
| American National Financial Group | 1 | 1,248,862 | 0.55 | 9 |
| American National General Ins. Co. (MO) | 0 | 184,538 | | |
| American National Property and Casualty Co. | 1 | 1,064,324 | | |
| Amica Mutual Group | 3 | 5,667,202 | 0.36 | 3 |
| Amica Mutual Ins. Co. | 3 | 5,667,202 | | |
| Austin Mutual Group | 2 | 1,464,707 | 0.93 | 23 |
| Austin Mutual Ins. Co. | 2 | 1,464,707 | | |
| Automobile Club Ins. Co. (OH) | 7 | 7,909,450 | 0.60 | 12 |
| Bankers Ins. Group | 2 | 1,031,777 | 1.32 | 35 |
| First Community Ins. Co. | 2 | 1,031,777 | | |



Auto insurance (personal)

Get several quotes from different companies.

Be prepared with information about the year and make of your car and all of the drivers in your household. By shopping around, you may find several hundred dollars' difference between quotes.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| Berkshire-Hathaway | 24 | 13,168,146 | 1.24 | 32 |
| GEICO Casualty Co. | 4 | 808,189 | | |
| GEICO General Ins. Co. | 0 | 5,392,807 | | |
| GEICO Indemnity Co. | 1 | 1,584,723 | | |
| Government Employees Ins. Co. | 19 | 5,382,427 | | |
| California Casualty Management | 20 | 16,612,489 | 0.82 | 19 |
| California Casualty and Fire Ins. Co. (CA) | 3 | 11,895,293 | | |
| California Casualty Indemnity Exchange | 0 | 3,845,568 | | |
| California Casualty Ins. Co. | 17 | 871,628 | | |
| Cascade National Ins. Co. | 10 | 2,515,584 | 2.71 | 53 |
| Chubb and Son, Inc. | 2 | 1,315,389 | 1.04 | 25 |
| Federal Ins. Co. | 0 | 269,222 | | |
| Great Northern Ins. Co. | 0 | 23,627 | | |
| Northwestern Pacific Indemnity Co. | 2 | 997,359 | | |
| Pacific Indemnity Co. | 0 | 25,181 | | |
| Citigroup | 17 | 6,665,499 | 1.74 | 42 |
| Charter Oak Fire Ins. Co. | 0 | 375,408 | | |
| Phoenix Ins. Co. | 11 | 1,096,559 | | |
| Travelers Indemnity Co. (The) | 4 | 672,498 | | |
| Travelers Indemnity Co. of America | 1 | 3,043,519 | | |
| Travelers Indemnity Co. of Connecticut (The) | 0 | 2,991 | | |
| Travelers Indemnity Co. of Illinois | 0 | 1,474,524 | | |
| Travelers Property Casualty Ins. Co. | 1 | - | | |
| Clarendon Ins. Group | 7 | 2,337,627 | 2.04 | 47 |
| Clarendon National Ins. Co. | 7 | 2,337,627 | | |

Auto insurance (personal)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|--------------------|--------------------|-----------------|
| CNA Ins. Group | 7 | 3,952,703 | 1.21 | 31 |
| Continental Casualty Co. | 3 | (129) | | |
| Continental Ins. Co. (The) | 4 | 3,952,838 | | |
| Fidelity and Casualty Co. of New York (The) | 0 | (6) | | |
| Country Companies | 37 | 22,842,143 | 1.11 | 29 |
| Country Casualty Ins. Co. | 12 | 875,363 | | |
| Country Mutual Ins. Co. | 25 | 21,784,717 | | |
| Country Preferred Ins. Co. | 0 | 182,063 | | |
| Credit Suisse Group | 6 | 7,521,072 | 0.54 | 8 |
| Unigard Indemnity Co. | 1 | 189,692 | | |
| Unigard Ins. Co. | 5 | 7,331,380 | | |
| DHC Group | 1 | 1,138,510 | 0.60 | 11 |
| National American Ins. Co. of California | 1 | 1,138,510 | | |
| Energy Mutual Group | 25 | 6,843,669 | 2.49 | 51 |
| Wasatch Crest Mutual Ins. Co. | 25 | 6,843,669 | | |
| Farmers Ins. Group | 309 | 266,042,904 | 0.79 | 18 |
| Farmers Ins. Co. of Oregon | 298 | 211,263,131 | | |
| Mid-Century Ins. Co. | 11 | 54,779,773 | | |
| First American Companies Group | 0 | 1,825,027 | 0.00 | 1 |
| First American Ins. Co. (MO) | 0 | 1,825,027 | | |
| GE Global Group | 9 | 5,168,530 | 1.19 | 30 |
| Colonial Penn Franklin Ins. Co. | 2 | 2,794,798 | | |
| Colonial Penn Ins. Co. | 7 | 436,611 | | |
| Colonial Penn Madison Ins. Co. | 0 | 1,937,121 | | |

Auto insurance (personal)

Ask for discounts to reduce the premium.

Many insurance companies offer discounts for good drivers, good students, senior citizens, air bags, and multiple cars.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|-------------------|-----------------|--------------|
| General Accident Ins. | 27 | 35,128,552 | 0.52 | 7 |
| General Accident Ins. Co. of America | 0 | 2,075 | | |
| North Pacific Ins. Co. | 23 | 32,072,003 | | |
| Oregon Automobile Ins. Co. | 4 | 3,054,474 | | |
| GMAC Ins. Holding | 16 | 10,213,902 | 1.07 | 27 |
| Integon Indemnity Corporation | 5 | 1,706,026 | | |
| National General Assurance Co. | 5 | 369,282 | | |
| National General Ins. Co. | 6 | 8,138,594 | | |
| Grange Ins. Group | 9 | 4,570,467 | 1.34 | 36 |
| Grange Ins. Association | 7 | 3,749,051 | | |
| Rocky Mountain Fire and Casualty Co. | 2 | 821,416 | | |
| Grange Mutual Ins. Co. | 6 | 7,380,658 | 0.56 | 10 |
| Guidant Ins. Group | 17 | 5,073,717 | 2.29 | 49 |
| Guidant Mutual Ins. Co. | 5 | 1,087,358 | | |
| Guidant Specialty Mutual Ins. Co. | 12 | 3,625,873 | | |
| Guideone Elite Ins. Co. | 0 | 360,486 | | |
| Hartford Fire and Casualty Group | 40 | 19,588,160 | 1.39 | 37 |
| Hartford Accident and Indemnity Co. | 1 | 695,400 | | |
| Hartford Casualty Ins. Co. | 1 | 566,902 | | |
| Hartford Fire Ins. Co. | 0 | 701,698 | | |
| Hartford Ins. Co. of the Midwest | 38 | 16,134,248 | | |
| Hartford Underwriters Ins. Co. | 0 | 57,654 | | |
| Twin City Fire Ins. Co. | 0 | 1,432,258 | | |
| Horace Mann Group | 4 | 3,118,785 | 0.88 | 20 |
| Horace Mann Ins. Co. | 3 | 1,684,090 | | |
| Teachers Ins. Co. | 1 | 1,434,695 | | |

Auto insurance (personal)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|--------------------|-------------------|--------------------|-----------------|
| Liberty Mutual Group | 42 | 22,353,572 | 1.28 | 34 |
| Cumis General Ins. Co. | 8 | 4,495,496 | | |
| Liberty Ins. Corporation (VT) | 0 | 1,554,984 | | |
| Liberty Mutual Fire Ins. Co. | 34 | 16,303,092 | | |
| Lumbermens Mutual Casualty Group | 8 | 2,800,655 | 1.95 | 46 |
| American Manufacturers Mutual Ins. Co. | 8 | 2,775,157 | | |
| American Motorists Ins. Co. | 0 | 9,182 | | |
| American Protection Ins. Co. | 0 | 7,183 | | |
| Lumbermens Mutual Casualty Co. | 0 | 9,133 | | |
| Metropolitan Group | 29 | 11,978,489 | 1.65 | 40 |
| Metropolitan Casualty Ins. Co. | 0 | 382,815 | | |
| Metropolitan Direct Property and Casualty Ins. Co. | 0 | 2,286,317 | | |
| Metropolitan General Ins. Co. | 0 | 1,895,592 | | |
| Metropolitan Property and Casualty Ins. Co. | 29 | 7,413,765 | | |
| Midland-Guardian | 0 | 1,708,831 | 0.00 | 2 |
| American Family Home Ins. Co. (FL) | 0 | 217,964 | | |
| American Modern Home Ins. Co. | 0 | 1,490,867 | | |
| Mutual of Enumclaw | 25 | 26,044,859 | 0.66 | 15 |
| National Alliance Ins. Co. | 10 | 4,877,719 | 1.40 | 38 |
| Nationwide Corporation | 50 | 45,349,549 | 0.75 | 17 |
| Colonial Ins. Co. of Wisconsin | 4 | 1,025,900 | | |
| Nationwide Mutual Fire Ins. Co. | 2 | 16,140,375 | | |
| Nationwide Mutual Ins. Co. | 42 | 27,063,769 | | |
| Nationwide Property and Casualty Ins. Co. | 2 | 1,119,505 | | |



Auto insurance (personal)

Save money on optional coverages.

Liability coverage is required by law to protect others if you're at fault in an accident. Collision and comprehensive are optional coverages for your car. Consider raising the deductible or dropping collision and comprehensive coverage on an older car.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|-------------------|-----------------|--------------|
| Ohio Casualty Group | 2 | 3,775,261 | 0.36 | 4 |
| American Fire and Casualty Co. | 0 | 338,172 | | |
| Ohio Casualty Ins. Co. | 2 | 131,562 | | |
| Ohio Security Ins. Co. | 0 | 53,283 | | |
| West American Ins. Co. | 0 | 3,252,244 | | |
| Oregon Mutual Ins. | 37 | 28,213,042 | 0.90 | 21 |
| Oregon Mutual Ins. Co. | 20 | 17,287,607 | | |
| Western Protectors Ins. Co. | 17 | 10,925,435 | | |
| Orion Capital Group | 68 | 25,275,638 | 1.84 | 43 |
| Fire and Casualty Ins. Co. of Connecticut (The) | 1 | - | | |
| Guaranty National Ins. Co. | 56 | 23,148,766 | | |
| Viking Ins. Co. of Wisconsin | 11 | 2,126,872 | | |
| Pafco General Group | 23 | 5,462,524 | 2.87 | 54 |
| IGF Ins. Co. | 23 | 5,462,524 | | |
| Progressive Group | 141 | 55,486,266 | 1.74 | 41 |
| Midland Risk Ins. Co. | 18 | 4,012,869 | | |
| Progressive Casualty Ins. Co. | 116 | 2,738,152 | | |
| Progressive Classic Ins. Co. | 0 | 2,546,800 | | |
| Progressive Northern Ins. Co. | 1 | 13,249,661 | | |
| Progressive Northwestern Ins. Co. | 1 | 12,431,945 | | |
| Progressive Preferred Ins. Co. | 3 | 8,692,693 | | |
| Progressive Specialty Ins. Co. | 2 | 11,814,146 | | |
| Providence Washington Group, Inc. | 5 | 1,812,220 | 1.88 | 44 |
| Providence Washington Ins. Co. | 5 | 1,812,220 | | |

Auto insurance (personal)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| Prudential of America | 8 | 2,033,304 | 2.69 | 52 |
| Merastar Ins. Co. | 0 | 17,164 | | |
| Prudential General Ins. Co. | 0 | 35,545 | | |
| Prudential Property and Casualty Ins. Co. | 8 | 1,980,595 | | |
| Royal and Sun Alliance USA | 4 | 1,186,954 | 2.30 | 50 |
| American and Foreign Ins. Co. | 1 | 1,183,807 | | |
| Globe Indemnity Co. | 0 | 988 | | |
| Royal Ins. Co. of America | 3 | 2,159 | | |
| Safeco Ins. Group | 69 | 98,939,116 | 0.48 | 6 |
| American Economy Ins. Co. | 1 | 3,888,420 | | |
| American States Ins. Co. | 11 | 414,685 | | |
| American States Ins. Co. of Texas | 0 | 124,771 | | |
| American States Preferred Ins. Co. | 0 | 7,498,878 | | |
| First National Ins. Co. of America | 3 | 10,978,240 | | |
| General Ins. Co. of America | 1 | 1,707,211 | | |
| Safeco Ins. Co. of America | 45 | 15,311,467 | | |
| Safeco Ins. Co. of Illinois | 7 | 44,646,649 | | |
| Safeco National Ins. Co. | 1 | 14,368,795 | | |
| Sentry Ins. Group | 21 | 7,537,147 | 1.90 | 45 |
| Dairyland Ins. Co. | 21 | 7,398,680 | | |
| Sentry Ins., a Mutual Co. | 0 | 138,467 | | |
| St. Paul Group | 5 | 5,431,055 | 0.63 | 14 |
| Fidelity and Guaranty Ins. Co. | 0 | 5,280 | | |
| Fidelity and Guaranty Ins. Underwriters, Inc. | 1 | 1,210,219 | | |
| Northbrook Property and Casualty Ins. Co. | 0 | 6,394 | | |
| St. Paul Guardian Ins. Co. | 3 | 3,730,577 | | |
| St. Paul Mercury Ins. Co. | 0 | 205,979 | | |
| United States Fidelity and Guaranty Co. | 1 | 272,606 | | |

Auto insurance (personal)

Ask for discounts on the premium.

Some companies will provide a discount if you also have homeowner insurance with them.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|----------------------|-----------------|--------------|
| State Farm (IL) | 289 | 318,246,272 | 0.62 | 13 |
| State Farm Fire and Casualty Co. | 4 | 23,270,410 | | |
| State Farm Mutual Automobile Ins. Co. | 285 | 294,975,862 | | |
| Sublimity Ins. Co. | 3 | 2,797,273 | 0.73 | 16 |
| TIG Ins. Group | 12 | 2,271,359 | 3.61 | 56 |
| TIG Ins. Co. | 9 | 137,975 | | |
| TIG Premier Ins. Co. | 3 | 2,133,384 | | |
| United Services Automobile Association Group | 24 | 39,281,479 | 0.42 | 5 |
| United Services Automobile Association | 20 | 21,208,707 | | |
| USAA Casualty Ins. Co. | 4 | 17,919,729 | | |
| USAA General Indemnity Co. | 0 | 153,043 | | |
| Unitrin Group | 17 | 8,240,195 | 1.41 | 39 |
| Financial Indemnity Co. | 12 | 6,467,334 | | |
| Security National Ins. Co. | 0 | 1,139,725 | | |
| Trinity Universal Ins. Co. | 5 | 118,608 | | |
| Trinity Universal Ins. Co. of Kansas, Inc. | 0 | 514,528 | | |
| White Mountain Ins. Group | 32 | 20,738,520 | 1.05 | 26 |
| Valley Ins. Co. | 32 | 277,827 | | |
| Valley Property and Casualty Ins. Co. | 0 | 20,460,693 | | |
| Total, this table | 2,068 | 1,432,484,581 | 0.99 | 57 |
| Total for auto | 2,114 | 1,443,459,179 | 1.00 | |

Health insurance (excluding HCSCs*)

Health insurance covers a wide variety of insurance policies, from comprehensive policies that cover medical and surgical care to those that meet specific needs, such as long-term care or 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. Group insurance will generally cost less than an individual plan. More people are covered under group plans than as individual policyholders.

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 you may be entitled to. Your insurance company must disclose certain information in writing to all enrollees, and provide additional information on request.

Maintaining coverage.

What happens if you leave your job and wish to continue carrying the health insurance? Recent changes in state and federal law have improved your rights to remain insured after a job change. For more information, call (503) 947-7984, or (888) 877-4894 (toll-free in Oregon) to order Health Insurance Portability, or check our Web site:

www.cbs.state.or.us/ins

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| Aegon USA | 39 | 12,062,546 | 5.97 | 71 |
| Academy Life Ins. Co. | 0 | 42,075 | | |
| AUSA Life Ins. Co., Inc. | 0 | 2,380 | | |
| Bankers United Life Assurance Co. | 1 | 1,194,686 | | |
| Life Investors Ins. Co. of America | 2 | 1,139,748 | | |
| Monumental Life Ins. Co. | 2 | 3,263,965 | | |
| Peoples Benefit Life Ins. Co. | 0 | 202,317 | | |
| PFL Life Ins. Co. | 33 | 6,199,295 | | |
| Veterans Life Ins. Co. | 1 | 18,080 | | |
| Aetna | 4 | 3,921,412 | 1.88 | 60 |
| Aetna Health and Life Ins. Co. | 1 | - | | |
| Aetna Life Ins. and Annuity Co. | 0 | 3,420 | | |
| Aetna Life Ins. Co. | 3 | 3,917,992 | | |
| Aid Association for Lutherans | 0 | 1,428,056 | 0.00 | 7 |
| Allianz Ins. Group | 1 | 2,880,662 | 0.64 | 29 |
| Allianz Life Ins. Co. of North America | 1 | 2,386,829 | | |
| American Automobile Ins. Co. | 0 | 493,833 | | |

*For information on health care service contractors (HCSCs), see the table on Page 29

Health insurance (excluding HCSCs)

Understand deductibles.

Does the plan require a co-payment or a deductible? Make sure you know how much of the medical provider's fee you will be responsible to pay.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|-------------------|-----------------|--------------|
| Allstate Ins. Group | 1 | 1,022,063 | 1.81 | 57 |
| Allstate Life Ins. Co. | 0 | 246,466 | | |
| Lincoln Benefit Life Co. | 1 | 772,150 | | |
| Surety Life Ins. Co. | 0 | 3,447 | | |
| American Bankers Florida Group | 5 | 13,394,298 | 0.69 | 31 |
| American Bankers Ins. Co. of Florida | 2 | 9,897,570 | | |
| American Bankers Life Assurance Co. of Florida | 3 | 3,492,271 | | |
| American Reliable Ins. Co. | 0 | 899 | | |
| Voyager Life Ins. Co. | 0 | 3,558 | | |
| American Express Group | 1 | 3,502,622 | 0.53 | 25 |
| Amex Assurance Co. (IL) | 0 | 576,124 | | |
| IDS Life Ins. Co. | 1 | 2,926,498 | | |
| American Family Corporation | 3 | 13,660,116 | 0.41 | 22 |
| American Family Life Assurance Co. of Columbus | 3 | 13,660,116 | | |
| American General Group | 3 | 2,291,876 | 2.42 | 64 |
| All American Life Ins. Co. | 1 | 13,652 | | |
| American Franklin Life Ins. Co. (The) (IL) | 0 | 6,956 | | |
| American General Assurance Co. | 1 | 835,685 | | |
| American General Life and Accident Ins. Co. | 0 | 10,571 | | |
| American General Life Ins. Co. | 0 | 1,956 | | |
| Franklin Life Ins. Co. | 0 | 107,106 | | |
| Merit Life Ins. Co. | 0 | 453,054 | | |
| United States Life Ins. Co. in the City of New York | 1 | 855,692 | | |
| Yosemite Ins. Co. | 0 | 7,204 | | |
| American Heritage Group | 1 | 2,998,228 | 0.62 | 28 |
| American Heritage Life Ins. Co. | 1 | 2,988,059 | | |
| Columbia Universal Life Ins. Co. | 0 | 10,169 | | |

Health insurance (excluding HCSCs)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|------------------|--------------------|-----------------|
| American National Financial Group | 2 | 4,333,222 | 0.85 | 36 |
| American National Ins. Co. | 2 | 2,281,206 | | |
| American National Life Ins. Co. of Texas | 0 | 21,739 | | |
| Standard Life and Accident Ins. Co. | 0 | 2,030,277 | | |
| American Republic Group | 2 | 7,425,981 | 0.50 | 24 |
| American Republic Ins. Co. | 2 | 7,425,981 | | |
| Ameritas Life Ins. Corporation | 2 | 1,245,900 | 2.96 | 67 |
| Aon Corporation | 6 | 9,844,867 | 1.12 | 41 |
| Combined Ins. Co. of America | 6 | 9,841,718 | | |
| Sterling Life Ins. Co. | 0 | 3,161 | | |
| Virginia Surety Co., Inc. (IL) | 0 | (12) | | |
| Central States Group | 0 | 1,134,922 | 0.00 | 10 |
| Central States Health and Life Co. of Omaha | 0 | 1,134,922 | | |
| Cigna Health Group | 8 | 8,539,774 | 1.73 | 55 |
| Cigna Life Ins. Co. (CT) | 3 | - | | |
| Connecticut General Life Ins. Co. | 5 | 3,719,331 | | |
| Ins. Co. of North America | 0 | 27,306 | | |
| Life Ins. Co. of North America | 0 | 4,793,137 | | |
| Citigroup | 2 | 1,332,188 | 2.77 | 66 |
| American Health and Life Ins. Co. | 0 | 277,666 | | |
| National Benefit Life Ins. Co. | 0 | 3,673 | | |
| Primerica Life Ins. Co. | 0 | 8,683 | | |
| Travelers Ins. Co. | 2 | 1,042,166 | | |



Health insurance (excluding HCSCs)

Prescription medication, vision, and dental coverage

Does your health plan cover these services? Does it require you to use a specific pharmacy or generic prescription medication? Know the limits on vision and dental coverage if it's offered.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| CNA Ins. Group | 3 | 31,082,724 | 0.18 | 13 |
| American Casualty Co. of Reading, Pennsylvania | 0 | 104,098 | | |
| Continental Assurance Co. | 2 | 23,402,973 | | |
| Continental Casualty Co. | 1 | 6,472,651 | | |
| Continental Ins. Co. (The) | 0 | 1,074,423 | | |
| Transportation Ins. Co. | 0 | 149 | | |
| Valley Forge Life Ins. Co. | 0 | 28,430 | | |
| Conseco Group | 89 | 33,253,991 | 4.94 | 70 |
| American Travellers Life Ins. Co. | 4 | 2,025,584 | | |
| Bankers Life and Casualty Co. | 29 | 18,681,341 | | |
| Beneficial Standard Life Ins. Co. (CA) | 1 | 18,733 | | |
| Capitol American Life Ins. Co. | 3 | 1,307,392 | | |
| Certified Life Ins. Co. | 0 | 66,662 | | |
| Conseco Annuity Assurance Co. | 0 | 18,171 | | |
| Conseco Direct Life Ins. Co. | 0 | 83,927 | | |
| Conseco Life Ins. Co. | 0 | 607,140 | | |
| Conseco Medical Ins. Co. | 0 | 3,724 | | |
| Conseco Variable Ins. Co. | 0 | 4,470 | | |
| Continental Life and Accident Co. | 0 | 110,332 | | |
| Continental Life Ins. Co. | 0 | 1,967 | | |
| Lamar Life Ins. Co. | 0 | 17,964 | | |
| National Fidelity Life Ins. Co. | 0 | 1,155 | | |
| National Group Life Ins. Co. | 0 | 41,359 | | |
| Philadelphia Life Ins. Co. | 0 | 574,534 | | |
| Pioneer Life Ins. Co. | 49 | 8,248,951 | | |
| Wabash Life Ins. Co. | 0 | 20,296 | | |
| Washington National Ins. Co. | 3 | 1,419,727 | | |

Health insurance (excluding HCSCs)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| Cuna Mutual Group | 0 | 7,465,585 | 0.00 | 1 |
| Cuna Mutual Ins. Society | 0 | 7,463,738 | | |
| Members Life Ins. Co. | 0 | 1,847 | | |
| Equitable Life and Casualty Ins. Co. | 12 | 11,887,838 | 1.86 | 59 |
| GE Global Group | 16 | 14,833,741 | 1.99 | 61 |
| Colonial Penn Franklin Ins. Co. | 0 | 31,627 | | |
| Colonial Penn Ins. Co. | 0 | 483 | | |
| Employers Reinsurance Corporation (MO) | 0 | 55,425 | | |
| Federal Home Life Ins. Co. | 6 | 2,816,144 | | |
| First Colony Life Ins. Co. | 0 | 517 | | |
| Forum Ins. Co. (IL) | 0 | (4,791) | | |
| General Electric Capital Assurance Co. | 3 | 7,294,496 | | |
| Heritage Life Ins. Co. | 2 | 1,386,409 | | |
| Montgomery Ward Ins. Co. | 2 | - | | |
| Montgomery Ward Life Ins. Co. | 0 | 266,011 | | |
| Signature Life Ins. Co. of America (The) | 0 | 378 | | |
| Union Fidelity Life Ins. Co. | 3 | 2,987,042 | | |
| Generali Group | 0 | 1,002,136 | 0.00 | 11 |
| Business Mens Assurance Co. of America | 0 | 1,002,136 | | |
| Gerber Life Ins. Co. | 2 | 1,032,760 | 3.57 | 68 |
| Great West Life Assurance | 2 | 9,722,191 | 0.38 | 21 |
| Anthem Health and Life Ins. Co. | 0 | 1,081,499 | | |
| Great West Life and Annuity Ins. Co. | 1 | 8,377,651 | | |
| Great West Life Assurance Co. (The) | 1 | 263,041 | | |
| Group Health Ins., Inc. | 2 | 1,484,072 | 2.49 | 65 |
| Employers Health Ins. Co. | 1 | 1,484,072 | | |
| Humana Ins. Co. | 1 | - | | |

Health insurance (excluding HCSCs)

Mental health and chemical dependency benefits

Oregon insurance law requires most group insurance plans to provide a minimum level of benefits for the treatment of mental health and chemical dependency. Ask your plan administrator about frequency and types of treatment. It's important to know that most plans will limit coverage of certain diagnoses.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|-------------------|-----------------|--------------|
| Guarantee Group | 1 | 6,038,060 | 0.31 | 18 |
| Guarantee Life Ins. Co. | 1 | 6,038,060 | | |
| Guardian Life Group | 9 | 13,974,574 | 1.19 | 44 |
| Guardian Life Ins. Co. of America (The) | 9 | 13,974,574 | | |
| Hartford Fire and Casualty Group | 3 | 4,392,799 | 1.26 | 48 |
| Hartford Fire Ins. Co. | 0 | 510,487 | | |
| Hartford Life and Accident Ins. Co. | 0 | 3,425,494 | | |
| Hartford Life and Annuity Ins. Co. | 1 | 14,877 | | |
| Hartford Life Ins. Co. | 2 | 441,941 | | |
| Interfinancial, Inc. | 28 | 29,421,254 | 1.76 | 56 |
| American Security Ins. Co. (DE) | 4 | 2,934,899 | | |
| Fortis Benefits Ins. Co. | 2 | 3,850,217 | | |
| Fortis Ins. Co. | 9 | 8,911,650 | | |
| John Alden Life Ins. Co. | 11 | 9,110,032 | | |
| Standard Guaranty Ins. Co. (DE) | 0 | 2,037,385 | | |
| Union Security Life Ins. Co. (DE) | 2 | 2,577,071 | | |
| JC Penney Co. | 1 | 1,467,347 | 1.26 | 47 |
| JC Penney Life Ins. Co. | 1 | 1,467,347 | | |
| John Hancock Group | 0 | 3,404,839 | 0.00 | 2 |
| John Hancock Mutual Life Ins. Co. | 0 | 3,404,839 | | |
| Liberty Mutual Group | 4 | 28,421,529 | 0.26 | 15 |
| Cumis General Ins. Co. | 1 | - | | |
| Liberty Life Assurance Co. of Boston | 0 | 230,004 | | |
| Liberty Northwest Ins. Corporation | 3 | 28,191,525 | | |

Health insurance (excluding HCSCs)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| Liberty National | 8 | 7,230,523 | 2.04 | 62 |
| American Income Life Ins. Co. | 0 | 909,256 | | |
| Globe Life and Accident Ins. Co. | 2 | 421,466 | | |
| Liberty National Life Ins. Co. | 0 | 7,567 | | |
| United American Ins. Co. | 6 | 5,892,234 | | |
| Lincoln National | 1 | 1,342,614 | 1.37 | 51 |
| First Penn-Pacific Life Ins. Co. | 0 | 1,190 | | |
| Lincoln National Health and Casualty Ins. Co. | 0 | 103,342 | | |
| Lincoln National Life Ins. Co. (The) | 1 | 1,231,584 | | |
| Lincoln National Reassurance Co. | 0 | 6,498 | | |
| Mass Mutual Life Ins. Co. | 2 | 1,798,378 | 2.05 | 63 |
| Metropolitan Group | 3 | 5,299,035 | 1.04 | 40 |
| Metropolitan Life Ins. Co. | 3 | 5,265,674 | | |
| New England Life Ins. Co. | 0 | 33,361 | | |
| Minnesota Mutual | 0 | 1,516,233 | 0.00 | 6 |
| Minnesota Life Ins. Co. | 0 | 1,516,233 | | |
| MONY Consolidated | 0 | 2,089,916 | 0.00 | 3 |
| MONY Life Ins. Co. | 0 | 2,089,916 | | |
| Mutual of Omaha | 7 | 14,333,453 | 0.90 | 37 |
| Mutual of Omaha Ins. Co. | 6 | 8,146,882 | | |
| Omaha Property and Casualty Ins. Co. | 0 | 20 | | |
| United of Omaha Life Ins. Co. | 1 | 6,180,604 | | |
| United World Life Ins. Co. | 0 | 5,947 | | |



Health insurance (excluding HCSCs)

Long-term care, Medicare supplement insurance

Our Senior Health Insurance Benefits Assistance (SHIBA) program can offer personalized assistance on these and other topics for seniors. Call: (800) 722-4134 (toll-free in Oregon).

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|--------------------|-----------------|--------------|
| Mutual Protective | 4 | 3,984,221 | 1.85 | 58 |
| Medico Life Ins. Co. | 1 | 612,391 | | |
| Mutual Protective Ins. Co. | 3 | 3,371,830 | | |
| Netherlands Ins. Co. | 0 | 1,875,672 | 0.00 | 4 |
| Equitable Life Ins. Co. of Iowa (IA) | 0 | 30,367 | | |
| Security Life of Denver Ins. Co. | 0 | 1,030,543 | | |
| Southland Life Ins. Co. | 0 | 814,762 | | |
| New York Life Group | 4 | 7,765,658 | 0.95 | 38 |
| New York Life Ins. Co. | 4 | 7,765,658 | | |
| Northwestern Mutual | 1 | 6,548,906 | 0.28 | 17 |
| Northwestern Mutual Life Ins. Co. | 1 | 6,548,906 | | |
| ODS Health Plan, Inc. | 31 | 180,771,157 | 0.32 | 19 |
| Pacific Heritage Assurance Co. (OR) | 2 | 10,058,236 | 0.37 | 20 |
| Pacific Life Ins. Companies | 1 | 6,747,775 | 0.27 | 16 |
| Pacific Life Ins. Co. | 0 | 203,239 | | |
| PM Group Life Ins. Co. | 1 | 6,544,536 | | |
| Pacificare Health Systems Group | 1 | 2,755,498 | 0.67 | 30 |
| Pacificare Life and Health Ins. Co. | 1 | 2,755,498 | | |
| Penncorp Group | 1 | 1,771,948 | 1.04 | 39 |
| Occidental Life Ins. Co. of North Carolina | 0 | 23,339 | | |
| Pennsylvania Life Ins. Co. | 1 | 1,050,550 | | |
| Professional Ins. Co. | 0 | 51,207 | | |
| Security Life and Trust Ins. Co. | 0 | (61) | | |
| Southwestern Life Ins. Co. | 0 | 19 | | |
| Union Bankers Ins. Co. | 0 | 646,858 | | |
| United Life and Annuity Ins. Co. | 0 | 36 | | |

Health insurance (excluding HCSCs)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---------------------------------------|--------------------|--------------------|--------------------|-----------------|
| Phoenix Companies | 2 | 3,197,602 | 1.15 | 42 |
| Phoenix American Life Ins. Co. | 1 | 1,832,370 | | |
| Phoenix Home Life Mutual Ins. Co. | 1 | 1,365,232 | | |
| Physicians Mutual | 0 | 1,823,695 | 0.00 | 5 |
| Physicians Mutual Ins. Co. | 0 | 1,823,695 | | |
| Premera Blue Cross Group | 63 | 92,623,286 | 1.26 | 46 |
| Lifewise, A Premera Health Plan, Inc. | 63 | 92,135,148 | | |
| States West Life Ins. Co. | 0 | 488,138 | | |
| Principal Financial Group | 2 | 6,756,767 | 0.55 | 26 |
| Principal Life Ins. Co. | 2 | 6,756,767 | | |
| Protective Life Ins. Group | 2 | 2,393,614 | 1.54 | 54 |
| Protective Life Ins. Co. | 0 | 741,243 | | |
| United Dental Care Ins. Co. | 2 | 1,636,178 | | |
| West Coast Life Ins. Co. | 0 | 7,083 | | |
| Western Diversified Life Ins. Co. | 0 | 8,593 | | |
| Wisconsin National Life Ins. Co. | 0 | 517 | | |
| Provident Life Group | 4 | 10,638,469 | 0.69 | 32 |
| Paul Revere Life Ins. Co. | 2 | 5,390,805 | | |
| Provident Life and Accident Ins. Co. | 2 | 5,247,664 | | |
| Prudential of America | 8 | 10,523,609 | 1.40 | 52 |
| Prudential Ins. Co. of America | 8 | 10,523,609 | | |
| Regence Group | 5 | 142,750,240 | 0.06 | 12 |
| Regence Life and Health Ins. Co. | 5 | 142,750,240 | | |
| Reliance Group, Inc. | 1 | 1,207,876 | 1.53 | 53 |
| Reliance Ins. Co. | 1 | 1,207,612 | | |
| Reliance National Ins. Co. | 0 | 264 | | |

Health insurance (excluding HCSCs)

Women's health benefits

Oregon law requires all group and individual health insurance policies to cover women's preventive services, including mammograms for women age 35 and over. For more information, contact the Consumer Protection Section, (503) 947-7984, or (888) 877-4894 (toll-free in Oregon).

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|-------------------|-----------------|--------------|
| Reliastar Group | 1 | 1,578,227 | 1.17 | 43 |
| Northern Life Ins. Co. | 0 | 3,345 | | |
| Reliastar Life Ins. Co. | 0 | 1,571,630 | | |
| Reliastar Life Ins. Co. of New York | 0 | 2,934 | | |
| Security-Connecticut Life Ins. Co. (CT) | 1 | 318 | | |
| Royal and Sun Alliance USA | 0 | 1,268,133 | 0.00 | 8 |
| Royal Maccabees Life Ins. Co. | 0 | 1,268,133 | | |
| Safeco Ins. Group | 1 | 3,831,302 | 0.48 | 23 |
| American States Ins. Co. | 0 | 159,358 | | |
| American States Life Ins. Co. | 0 | 87,635 | | |
| Safeco Life Ins. Co. | 1 | 3,584,309 | | |
| Security American Financial | 4 | 1,714,788 | 4.30 | 69 |
| Security Life Ins. Co. of America | 4 | 1,714,788 | | |
| Standard Ins. Co. | 21 | 54,662,670 | 0.71 | 33 |
| State Farm (IL) | 3 | 9,465,621 | 0.58 | 27 |
| State Farm Mutual Automobile Ins. Co. | 3 | 9,465,621 | | |
| Sun Life Assurance Co. of Canada | 2 | 2,786,746 | 1.32 | 49 |
| Massachusetts Casualty Ins. Co. (MA) | 2 | 1,165,492 | | |
| Sun Life Assurance Co. of Canada (Canada) | 0 | 1,621,254 | | |
| Union Labor Group | 0 | 1,166,555 | 0.00 | 9 |
| Ulico Casualty Co. (DE) | 0 | 481,937 | | |
| Union Labor Life Ins. Co. | 0 | 684,618 | | |
| United Group of Companies | 29 | 3,570,376 | 14.99 | 72 |
| Chesapeake Life Ins. Co. | 0 | 2,718 | | |
| Mega Life and Health Ins. Co. (The) | 29 | 3,535,710 | | |
| Mid-West National Life Ins. | 0 | 31,948 | | |

Health insurance (excluding HCSCs)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|--------------------|--------------------|-----------------|
| United Healthcare Ins. Group | 5 | 43,329,737 | 0.21 | 14 |
| United Healthcare Ins. Co. | 5 | 43,329,737 | | |
| Unitrin Group | 1 | 1,486,088 | 1.24 | 45 |
| Pyramid Life Ins. Co. | 1 | 1,485,113 | | |
| Reliable Life Ins. Co. (The) | 0 | 566 | | |
| Reserve National Ins. Co. | 0 | 45 | | |
| United Ins. Co. of America | 0 | 364 | | |
| Universal Holding Corporation | 1 | 1,385,685 | 1.33 | 50 |
| American Pioneer Life Ins. Co. (FL) | 1 | 1,384,534 | | |
| American Progressive Life and Health Ins. Co. | 0 | 1,151 | | |
| Unum | 10 | 24,261,099 | 0.76 | 35 |
| Colonial Life and Accident Ins. Co. | 2 | 2,305,891 | | |
| Unum Life Ins. Co. of America | 8 | 21,955,208 | | |
| Wellpoint Health Networks, Inc. | 1 | 2,503,080 | 0.74 | 34 |
| Unicare Life and Health Ins. Co. | 1 | 2,503,080 | | |
| Total, this table | 484 | 970,718,661 | 0.92 | 72 |
| Total for health | 540 | 996,565,420 | 1.00 | |

Understanding your HMO or other managed care plan

“Health care service contractor” (HCSC) is the legal name for a health maintenance organization (HMO) or other type of health insurance plan that contracts with doctors, hospitals, and other medical providers to offer medical services on a pre-paid basis. Most HCSC plans include “managed care” provisions.

Most consumers enrolled in a managed care plan pay a monthly fee or premium and often a small co-payment for each visit to a doctor. Most plans require consumers to designate a primary-care physician who will be responsible for their care.

Recent changes in the law have established basic patient rights for most managed care plans. If you have questions about your rights, contact the Consumer Protection Section, (503) 947-7984, or (888) 877-4894 (toll-free in Oregon).

To learn more about your managed care plan, contact your health plan administrator. The following questions will help you get started:

- How do I choose a primary care physician?

- What if I want to change physicians?
- What procedure do I follow if I need a referral to a specialist or need mental health benefits?
- What is the plan’s definition of emergency care? Does the plan provide its own after-hours care if I need it?
- Whom do I need to call before going to the hospital? Which hospitals can I use?
- What does my plan cover if I am traveling out of my service area?
- How do I file a grievance if I have a disagreement about my care?
- What prescriptions are covered by my plan?
- Is preventive care covered by my plan? How often?



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www.cbs.state.or.us/ins**

Health care service contractors (including HMOs)

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|----------------------|-----------------|--------------|
| Advantage Dental Plan Inc. | 2 | 3,567,480 | 2.16 | 14 |
| Kaiser Foundation Health Plan of the Northwest | 46 | 434,343,935 | 0.41 | 5 |
| Klamath Medical Service Bureau DBA KMSB (OR)¹ | 26 | 57,312,642 | 1.74 | 12 |
| One Health Plan of Oregon, Inc. | 0 | 1,573,327 | 0.00 | 3 |
| Oregon Dental Service | 2 | 104,559,077 | 0.07 | 4 |
| PACC HMO² | 28 | - | | |
| Pacific Hospital Association DBA Pacificsource | 19 | 94,065,103 | 0.78 | 7 |
| Pacificare of Oregon, Inc. | 73 | 146,741,554 | 1.91 | 13 |
| Providence Health Plans DBA Providence Good Health Plan | 78 | 317,555,310 | 0.94 | 9 |
| QualMed Oregon Health Plan | 71 | 201,342,198 | 1.36 | 11 |
| Regence Blue Cross Blue Shield of Oregon | 204 | 815,317,039 | 0.96 | 10 |
| Regence HMO Oregon | 60 | 282,270,833 | 0.82 | 8 |
| Selectcare Health Plans³ | 27 | - | | |
| Surecare Healthplans, Inc. | 3 | 17,171,437 | 0.67 | 6 |
| United Healthcare of Oregon | 11 | 11,460,477 | 3.69 | 15 |
| Vision Care of Oregon, Inc. | 0 | 7,077,625 | 0.00 | 1 |
| Willamette Health Service, Inc. (OR) | 0 | 3,987,991 | 0.00 | 2 |
| Total, this table | 595 | 2,498,346,028 | 0.92 | 15 |
| Total for HCSCs | 650 | 2,499,109,388 | 1.00 | |

Notes:

¹KMSB merged into Regence Blue Cross Blue Shield of Oregon on December 1, 1998.

²PACC HMO merged into QualMed Oregon Health Plan on October 20, 1997.

³Selectcare merged into Providence Health Plans on January 1, 1998.

Homeowner insurance

A home is the biggest purchase most people will make, so it's essential to protect such an important investment. In fact, if you have a home mortgage, the lender will require you to carry insurance. 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 posses-

sions 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 size and type of your home so that the insurance agent who quotes a premium for you will be able to calculate today's cost to replace your home. When comparing costs among several companies, make sure you are comparing the same amount of coverage.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| Allied Group | 3 | 1,308,450 | 2.49 | 24 |
| Amco Ins. Co. | 2 | 941,549 | | |
| Depositors Ins. Co. | 1 | 366,901 | | |
| Allstate Ins. Group | 51 | 33,948,993 | 1.63 | 21 |
| Allstate Indemnity Co. | 0 | 837,987 | | |
| Allstate Ins. Co. | 51 | 33,111,006 | | |
| Amica Mutual Group | 0 | 1,403,999 | 0.00 | 2 |
| Amica Mutual Ins. Co. | 0 | 1,403,999 | | |
| California Casualty Management | 1 | 2,328,424 | 0.47 | 7 |
| California Casualty Indemnity Exchange | 0 | 424,156 | | |
| California Casualty Ins. Co. | 1 | 1,904,268 | | |
| Chubb and Son, Inc. | 2 | 4,075,446 | 0.53 | 8 |
| Federal Ins. Co. | 0 | 209,269 | | |
| Great Northern Ins. Co. | 0 | 301,117 | | |
| Northwestern Pacific Indemnity Co. | 2 | 3,551,426 | | |
| Pacific Indemnity Co. | 0 | 13,634 | | |

Homeowner insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| Citigroup | 4 | 2,105,388 | 2.07 | 23 |
| Automobile Ins. Co. of Hartford, Connecticut | 0 | 197,293 | | |
| Charter Oak Fire Ins. Co. | 0 | 299,401 | | |
| Phoenix Ins. Co. | 3 | 276,308 | | |
| Standard Fire Ins. Co. (The) | 0 | 353,077 | | |
| Travelers Indemnity Co. (The) | 0 | 253,577 | | |
| Travelers Indemnity Co. of America | 1 | 468,544 | | |
| Travelers Indemnity Co. of Illinois | 0 | 257,188 | | |
| CNA Ins. Group | 1 | 1,545,743 | 0.70 | 10 |
| Continental Casualty Co. | 0 | (225) | | |
| Continental Ins. Co. (The) | 1 | 1,542,526 | | |
| Fidelity and Casualty Co. of New York (The) | 0 | 3,484 | | |
| Valley Forge Ins. Co. | 0 | (42) | | |
| Country Companies | 6 | 4,131,644 | 1.58 | 20 |
| Country Casualty Ins. Co. | 1 | 1,637 | | |
| Country Mutual Ins. Co. | 5 | 4,128,015 | | |
| Country Preferred Ins. Co. | 0 | 1,992 | | |
| Credit Suisse Group | 3 | 3,089,440 | 1.06 | 16 |
| Unigard Indemnity Co. | 0 | 2,052,132 | | |
| Unigard Ins. Co. | 3 | 1,037,308 | | |
| Farmers Home Mutual | 4 | 1,541,599 | 2.82 | 25 |
| Farmers Home Mutual Ins. Co. (MN) | 1 | 861,516 | | |
| Pioneer Ins. Co. | 0 | 124,152 | | |
| Western Home Ins. Co. | 3 | 555,931 | | |
| Farmers Ins. Group | 61 | 45,828,879 | 1.45 | 19 |
| Farmers Ins. Co. of Oregon | 58 | 43,336,465 | | |
| Farmers Ins. Exchange | 3 | 2,492,414 | | |

Most homeowner policies don't cover damage from earthquakes or floods.
You need to purchase additional coverage if you want protection from an earthquake or a flood.



Homeowner insurance

Choose the highest deductible you can afford.

A deductible is the dollar amount you will pay on each covered claim.

Typically, the higher the deductible you choose, the lower the cost of the insurance.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| Grange Mutual Ins. Co. | 3 | 2,268,049 | 1.44 | 18 |
| General Accident Ins. | 5 | 9,749,914 | 0.56 | 9 |
| North Pacific Ins. Co. | 5 | 8,655,173 | | |
| Oregon Automobile Ins. Co. | 0 | 1,094,741 | | |
| Hartford Fire and Casualty Group | 6 | 5,062,518 | 1.29 | 17 |
| Hartford Casualty Ins. Co. | 2 | 195,766 | | |
| Hartford Fire Ins. Co. | 0 | 241,238 | | |
| Hartford Ins. Co. of the Midwest | 4 | 3,706,995 | | |
| Hartford Underwriters Ins. Co. | 0 | 366,242 | | |
| Twin City Fire Ins. Co. | 0 | 552,277 | | |
| Liberty Mutual Group | 5 | 3,173,397 | 1.71 | 22 |
| Cumis General Ins. Co. | 0 | 109,478 | | |
| Liberty Mutual Fire Ins. Co. | 5 | 3,063,919 | | |
| Metropolitan Group | 8 | 2,347,831 | 3.70 | 26 |
| Metropolitan Direct Property and Casualty Ins. Co. | 0 | 255,887 | | |
| Metropolitan Property and Casualty Ins. Co. | 8 | 2,091,944 | | |
| Mutual of Enumclaw | 8 | 10,720,667 | 0.81 | 13 |
| Nationwide Corporation | 2 | 5,232,596 | 0.42 | 5 |
| National Casualty Co. | 0 | 109 | | |
| Nationwide Mutual Fire Ins. Co. | 1 | 4,637,136 | | |
| Nationwide Mutual Ins. Co. | 1 | 595,351 | | |
| Ohio Casualty Group | 1 | 1,437,581 | 0.76 | 12 |
| American Fire and Casualty Co. | 0 | 102,666 | | |
| Ohio Casualty Ins. Co. | 1 | 216,026 | | |
| West American Ins. Co. | 0 | 1,118,889 | | |

Homeowner insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|--------------------|--------------------|-----------------|
| Oregon Mutual Ins. | 3 | 7,725,926 | 0.42 | 6 |
| Oregon Mutual Ins. Co. | 3 | 6,469,933 | | |
| Western Protectors Ins. Co. | 0 | 1,255,993 | | |
| Safeco Ins. Group | 9 | 32,332,342 | 0.30 | 4 |
| American Economy Ins. Co. | 0 | 1,313,145 | | |
| American States Ins. Co. | 1 | 234,107 | | |
| American States Preferred Ins. Co. | 0 | 972,891 | | |
| Safeco Ins. Co. of America | 8 | 29,812,199 | | |
| St. Paul Group | 0 | 2,281,366 | 0.00 | 1 |
| Fidelity and Guaranty Ins. Co. | 0 | 388,749 | | |
| Fidelity and Guaranty Ins. Underwriters, Inc. | 0 | 27,512 | | |
| Northbrook Property and Casualty Ins. Co. | 0 | 1,919 | | |
| St. Paul Guardian Ins. Co. | 0 | 1,741,916 | | |
| United States Fidelity and Guaranty Co. | 0 | 121,270 | | |
| State Farm (IL) | 50 | 77,120,212 | 0.70 | 11 |
| State Farm Fire and Casualty Co. | 50 | 65,548,078 | | |
| State Farm General Ins. Co. | 0 | 11,572,134 | | |
| Sublimity Ins. Co. | 1 | 1,243,248 | 0.87 | 15 |
| United Services Automobile Association Group | 2 | 8,464,734 | 0.26 | 3 |
| United Services Automobile Association | 2 | 5,577,860 | | |
| USAA Casualty Ins. Co. | 0 | 2,886,874 | | |
| White Mountain Ins. Group | 6 | 7,805,057 | 0.84 | 14 |
| Valley Ins. Co. | 6 | 115,315 | | |
| Valley Property and Casualty Ins. Co. | 0 | 7,689,742 | | |
| Total, this table | 245 | 278,273,443 | 0.96 | 26 |
| Total for homeowners | 267 | 290,260,324 | 1.00 | |

Life insurance

Do you need life insurance?

As a general rule, the fewer dependents you have, the less insurance you're likely to need. Life insurance may not be suitable for seniors, single people without dependents, or for those consumers who have other assets that provide income or mortgage protection.

The basic concept of life insurance is simple: It's a death benefit paid by the insurance company to the beneficiaries of the policyholder. Over the years, however, life insurance has evolved into a wide variety of complex products.

Life insurance can serve many needs of an individual or a family besides providing a death benefit. It can be used for estate planning, charitable giving, or even to fund a business transfer. Life insurance can offer important tax benefits. The income earned on certain types of policies is tax deferred, and the death benefit paid to the beneficiaries is not taxable income.

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. Cash value policies are often complex investment vehicles with advantages and disadvantages as compared to other investment options.

When considering life insurance, take the time to get your questions answered so that you can make a decision that will meet your needs.

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

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| Aegon USA | 11 | 11,173,436 | 2.55 | 55 |
| Academy Life Ins. Co. | 0 | 8,294 | | |
| AUSA Life Ins. Co., Inc. | 0 | 5,063 | | |
| Bankers United Life Assurance Co. | 1 | 197,512 | | |
| Life Investors Ins. Co. of America | 3 | 1,138,457 | | |
| Monumental Life Ins. Co. | 0 | 970,962 | | |
| Peoples Benefit Life Ins. Co. | 2 | 242,215 | | |
| PFL Life Ins. Co. | 0 | 304,330 | | |
| Veterans Life Ins. Co. | 1 | 157,770 | | |
| Western Reserve Life Assurance Co. of Ohio | 4 | 8,148,833 | | |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| Aetna | 1 | 4,811,951 | 0.54 | 30 |
| Aetna Life Ins. and Annuity Co. | 1 | 1,687,753 | | |
| Aetna Life Ins. Co. | 0 | 3,124,198 | | |
| Allmerica Financial Corporation | 2 | 8,309,675 | 0.62 | 34 |
| Allmerica Financial Life Ins. and Annuity Co. | 2 | 7,861,075 | | |
| First Allmerica Financial Life Ins. Co. | 0 | 448,600 | | |
| Allstate Ins. Group | 16 | 20,022,742 | 2.07 | 53 |
| Allstate Life Ins. Co. | 7 | 10,431,408 | | |
| Lincoln Benefit Life Co. | 4 | 7,294,798 | | |
| Northbrook Life Ins. Co. | 0 | 22,827 | | |
| Surety Life Ins. Co. | 5 | 2,273,709 | | |
| American Express Group | 0 | 11,955,433 | 0.00 | 2 |
| IDS Life Ins. Co. | 0 | 11,955,433 | | |
| American General Group | 8 | 15,801,514 | 1.31 | 47 |
| All American Life Ins. Co. | 3 | 2,768,076 | | |
| American Franklin Life Ins. Co. (The) (IL) | 0 | 887,078 | | |
| American General Annuity Ins. Co. | 0 | 18,957 | | |
| American General Assurance Co. | 1 | 1,812,797 | | |
| American General Life and Accident Ins. Co. | 0 | 143,954 | | |
| American General Life Ins. Co. of New York | 0 | 5,520 | | |
| American General Life Ins. Co. | 2 | 3,614,421 | | |
| Franklin Life Ins. Co. | 2 | 3,215,196 | | |
| Merit Life Ins. Co. | 0 | 881,442 | | |
| Old Line Life Ins. Co. of America | 0 | 2,002,721 | | |
| United States Life Ins. Co. in the City of New York | 0 | 451,352 | | |

Life insurance

Buy group insurance.

If your employer offers it, group insurance may be a better buy than an individual policy, and you may not need to take a physical exam to qualify. Many group policies are convertible to an individual policy if you lose your group-member status.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|-----------------|-------------------|-----------------|--------------|
| American National Financial Group | 5 | 3,938,166 | 3.29 | 56 |
| American National Ins. Co. | 3 | 3,064,963 | | |
| American National Life Ins. Co. of Texas | 1 | 8,711 | | |
| Garden State Life Ins. Co. | 0 | 290,846 | | |
| Standard Life and Accident Ins. Co. | 1 | 573,646 | | |
| Central Life Ins. Group | 0 | 4,352,535 | 0.00 | 6 |
| American Investors Life Ins. Co., Inc. | 0 | 434 | | |
| Amerus Life Ins. Co. | 0 | 4,352,101 | | |
| Cigna Health Group | 3 | 15,727,547 | 0.49 | 28 |
| Cigna Life Ins. Co. (CT) | 1 | - | | |
| Connecticut General Life Ins. Co. | 2 | 10,319,182 | | |
| Life Ins. Co. of North America | 0 | 5,408,365 | | |
| Citigroup | 7 | 13,406,052 | 1.36 | 49 |
| American Health and Life Ins. Co. | 0 | 478,518 | | |
| National Benefit Life Ins. Co. | 0 | 117,884 | | |
| Primerica Life Ins. Co. | 4 | 10,388,045 | | |
| Travelers Ins. Co. | 1 | 1,478,025 | | |
| Travelers Life and Annuity Co. (The) | 2 | 943,580 | | |
| CNA Ins. Group | 8 | 4,812,935 | 4.31 | 59 |
| Continental Assurance Co. | 7 | 681,759 | | |
| Valley Forge Life Ins. Co. | 1 | 4,131,176 | | |
| Conseco Group | 23 | 10,465,997 | 5.70 | 60 |
| Bankers Life and Casualty Co. | 4 | 1,887,694 | | |
| Bankers National Life Ins. Co. (TX) | 0 | 197,493 | | |
| Beneficial Standard Life Ins. Co. (CA) | 1 | 5,048 | | |
| Certified Life Ins. Co. | 0 | 17,898 | | |
| Conseco Annuity Assurance Co. | 2 | 236,002 | | |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|--------------------|-------------------|--------------------|-----------------|
| Conseco Direct Life Ins. Co. | 2 | 1,346,871 | | |
| Conseco Life Ins. Co. | 2 | 2,495,329 | | |
| Conseco Medical Ins. Co. | 0 | 141,779 | | |
| Conseco Senior Health Ins. Co. | 0 | 152,682 | | |
| Continental Life and Accident Co. | 0 | 22,420 | | |
| Continental Life Ins. Co. | 1 | 1,102 | | |
| Great American Reserve Ins. Co. | 2 | 95,351 | | |
| Lamar Life Ins. Co. | 0 | 243,924 | | |
| Lincoln American Life Ins. Co. | 0 | 2,194 | | |
| Manhattan National Life Ins. Co. | 0 | 582,128 | | |
| National Fidelity Life Ins. Co. | 1 | 209,995 | | |
| National Group Life Ins. Co. | 0 | 138 | | |
| Philadelphia Life Ins. Co. | 0 | 1,100,993 | | |
| Pioneer Life Ins. Co. | 8 | 705,343 | | |
| United Presidential Life Ins. Co. | 0 | 905,835 | | |
| Wabash Life Ins. Co. | 0 | 37,713 | | |
| Washington National Ins. Co. | 0 | 78,065 | | |
| Country Companies | 2 | 4,345,608 | 1.19 | 44 |
| Country Investors Life Assurance Co. (IL) | 0 | 307,584 | | |
| Country Life Ins. Co. (IL) | 2 | 4,038,024 | | |
| Cuna Mutual Group | 1 | 6,341,565 | 0.41 | 21 |
| Cuna Mutual Ins. Society | 1 | 6,314,028 | | |
| Members Life Ins. Co. | 0 | 27,537 | | |
| Equitable Life (NY) | 1 | 12,770,905 | 0.20 | 14 |
| Equitable Life Assurance Society of the U.S. | 1 | 12,609,890 | | |
| Equitable of Colorado, Inc., (The) (CO) | 0 | 161,015 | | |



Life insurance

No smoking!
(If you want to save money.)

Most policies are priced on personal factors like your age and health. Smoking can raise your premiums significantly. You'll not only save money if you don't smoke, but you may also save your life.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|-----------------|-------------------|-----------------|--------------|
| Farmers Ins. Group | 2 | 15,106,683 | 0.34 | 19 |
| Farmers New World Life Ins. Co. | 2 | 15,106,683 | | |
| Forethought Financial Services, Inc. | 3 | 6,403,282 | 1.21 | 45 |
| Forethought Life Ins. Co. | 3 | 6,403,282 | | |
| GE Global Group | 9 | 10,746,933 | 2.17 | 54 |
| Colonial Penn Ins. Co. | 1 | - | | |
| Federal Home Life Ins. Co. | 0 | 248,220 | | |
| First Colony Life Ins. Co. | 2 | 7,083,136 | | |
| GE Life and Annuity Assurance Co. | 0 | 1,592,721 | | |
| General Electric Capital Assurance Co. | 1 | 37,007 | | |
| Heritage Life Ins. Co. | 0 | 916,923 | | |
| Montgomery Ward Life Ins. Co. | 3 | 584,585 | | |
| Signature Life Ins. Co. of America (The) | 0 | 3 | | |
| Union Fidelity Life Ins. Co. | 2 | 284,338 | | |
| General American | 0 | 4,387,002 | 0.00 | 5 |
| Cova Financial Services Life Ins. Co. | 0 | 2,514 | | |
| General American Life Ins. Co. | 0 | 3,772,767 | | |
| General Life Ins. Co. | 0 | 368,256 | | |
| General Life Ins. Co. of America | 0 | 52,027 | | |
| Paragon Life Ins. Co. (MO) | 0 | 190,339 | | |
| Security Equity Life Ins. Co. | 0 | 1,099 | | |
| Generali Group | 0 | 3,812,677 | 0.00 | 7 |
| Business Mens Assurance Co. of America | 0 | 3,812,677 | | |
| Great West Life Assurance | 1 | 6,637,141 | 0.39 | 20 |
| Anthem Health and Life Ins. Co. | 0 | 139,349 | | |
| Great West Life and Annuity Ins. Co. | 0 | 4,886,539 | | |
| Great West Life Assurance Co. (The) | 1 | 1,611,253 | | |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| Guarantee Group | 0 | 3,106,021 | 0.00 | 9 |
| AGL Life Assurance Co. | 0 | 14,627 | | |
| Guarantee Life Ins. Co. | 0 | 3,062,124 | | |
| Guarantee Protective Life Co. | 0 | 2,544 | | |
| Westfield Life Ins. Co. | 0 | 26,726 | | |
| Guardian Life Group | 1 | 9,321,568 | 0.28 | 18 |
| Family Service Life Ins. Co. (TX) | 0 | 147,076 | | |
| Guardian Ins. and Annuity Co., Inc. | 0 | 238,665 | | |
| Guardian Life Ins. Co. of America (The) | 1 | 8,933,268 | | |
| Park Avenue Life Ins. Co. | 0 | 2,559 | | |
| Hartford Fire and Casualty Group | 4 | 12,904,838 | 0.80 | 40 |
| Hartford Life and Accident Ins. Co. | 0 | 2,853,724 | | |
| Hartford Life and Annuity Ins. Co. | 1 | 3,199,107 | | |
| Hartford Life Ins. Co. | 3 | 6,851,332 | | |
| Royal Life Ins. Co. of America | 0 | 675 | | |
| Interfinancial, Inc. | 2 | 10,637,941 | 0.49 | 27 |
| Fortis Benefits Ins. Co. | 0 | 4,509,892 | | |
| Fortis Ins. Co. | 0 | 1,010,900 | | |
| John Alden Life Ins. Co. | 1 | 504,641 | | |
| Union Security Life Ins. Co. (DE) | 1 | 4,580,276 | | |
| United Family Life Ins. Co. | 0 | 32,232 | | |
| Jackson National Group | 3 | 11,020,722 | 0.71 | 36 |
| Jackson National Life Ins. Co. | 3 | 11,020,722 | | |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--------------------------------------|--------------------|-------------------|--------------------|-----------------|
| Jefferson Pilot Corporation | 5 | 11,725,635 | 1.11 | 43 |
| Alexander Hamilton Life Ins. Co. | 1 | 4,970,527 | | |
| Jefferson Pilot Financial Ins. Co. | 2 | 3,392,564 | | |
| Jefferson Pilot Lifeamerica Ins. Co. | 0 | 5,318 | | |
| Jefferson Pilot Life Ins. Co. | 2 | 3,357,226 | | |
| John Hancock Group | 3 | 42,840,945 | 0.18 | 12 |
| Investors Guaranty Life Ins. Co. | 0 | 94,034 | | |
| Investors Partner Life Ins. Co. | 1 | - | | |
| John Hancock Mutual Life Ins. Co. | 2 | 24,831,559 | | |
| John Hancock Variable Life Ins. Co. | 0 | 17,915,352 | | |
| Kansas City Life Ins. | 9 | 6,126,068 | 3.81 | 57 |
| Kansas City Life Ins. Co. | 2 | 2,123,344 | | |
| Old American Ins. Co. | 5 | 1,647,268 | | |
| Sunset Life Ins. Co. of America | 2 | 2,355,456 | | |
| Liberty National | 15 | 9,888,149 | 3.93 | 58 |
| American Income Life Ins. Co. | 3 | 3,112,341 | | |
| Globe Life and Accident Ins. Co. | 4 | 2,140,151 | | |
| Liberty National Life Ins. Co. | 0 | 192,388 | | |
| United American Ins. Co. | 7 | 803,067 | | |
| United Investors Life Ins. Co. | 1 | 3,640,202 | | |
| Lincoln National | 2 | 9,645,784 | 0.54 | 29 |
| First Penn-Pacific Life Ins. Co. | 0 | 3,221,620 | | |
| Lincoln National Life Ins. Co. (The) | 2 | 6,385,268 | | |
| Lincoln National Reassurance Co. | 0 | 38,896 | | |
| LSW Holding Group | 1 | 3,542,930 | 0.73 | 38 |
| Life Ins. Co. of the Southwest | 1 | 16,157 | | |
| National Life Ins. Co. | 0 | 3,526,773 | | |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|--------------------|-------------------|--------------------|-----------------|
| Manulife Financial Group | 0 | 20,226,194 | 0.00 | 1 |
| Manufacturers Life Ins. Co. of America (The) | 0 | 4,102,978 | | |
| Manufacturers Life Ins. Co. of North America (The) | 0 | 564,674 | | |
| Manufacturers Life Ins. Co. (The) (USA) | 0 | 15,558,542 | | |
| Mass Mutual Life Ins. Co. | 8 | 15,333,282 | 1.35 | 48 |
| C. M. Life Ins. Co. | 0 | 1,647,302 | | |
| Massachusetts Mutual Life Ins. Co. | 8 | 10,719,176 | | |
| MML Bay State Life Ins. Co. | 0 | 2,966,804 | | |
| Metropolitan Group | 15 | 31,958,468 | 1.22 | 46 |
| Metropolitan Ins. and Annuity Co. | 0 | 695,354 | | |
| Metropolitan Life Ins. Co. | 14 | 29,109,476 | | |
| Metropolitan Tower Life Ins. Co. | 0 | 105,109 | | |
| New England Life Ins. Co. | 1 | 2,035,809 | | |
| Security First Life Ins. Co. | 0 | 560 | | |
| Texas Life Ins. Co. | 0 | 12,160 | | |
| Midland National Life Ins. Group | 3 | 10,981,703 | 0.71 | 37 |
| Midland National Life Ins. Co. | 2 | 6,603,056 | | |
| Nacolah Life Ins. Co. | 0 | 192,991 | | |
| North American Co. for Life and Health Ins. | 1 | 4,185,656 | | |
| Minnesota Mutual | 3 | 5,140,789 | 1.51 | 51 |
| Ministers Life Ins. Co. (The) | 0 | 1,032 | | |
| Minnesota Life Ins. Co. | 3 | 5,139,757 | | |
| MONY Consolidated | 3 | 13,261,279 | 0.59 | 32 |
| MONY Life Ins. Co. of America | 1 | 2,016,337 | | |
| Mutual Life Ins. Co. of New York (The) | 2 | 11,244,942 | | |



Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| Mutual of Omaha | 3 | 7,127,561 | 1.09 | 42 |
| United of Omaha Life Ins. Co. | 3 | 7,099,640 | | |
| United World Life Ins. Co. | 0 | 27,921 | | |
| Netherlands Ins. Co. | 3 | 16,431,868 | 0.47 | 26 |
| Equitable Life Ins. Co. of Iowa (IA) | 1 | 2,826,703 | | |
| Golden American Life Ins. Co. | 0 | 596,343 | | |
| Midwestern United Life Ins. Co. | 0 | 23,222 | | |
| Security Life of Denver Ins. Co. | 0 | 8,392,523 | | |
| Southland Life Ins. Co. | 2 | 4,326,360 | | |
| USG Annuity and Life Co. | 0 | 266,717 | | |
| New York Life Group | 8 | 36,292,785 | 0.57 | 31 |
| New York Life Ins. and Annuity Corporation (DE) | 2 | 6,424,355 | | |
| New York Life Ins. Co. | 6 | 29,815,052 | | |
| Nylife Ins. Co. of Arizona | 0 | 53,378 | | |
| Northwestern Mutual | 2 | 53,196,754 | 0.10 | 11 |
| Northwestern Mutual Life Ins. Co. | 2 | 53,196,754 | | |
| Pacific Life Ins. Companies | 1 | 30,096,314 | 0.09 | 10 |
| Pacific Life and Annuity Co. | 0 | 1,096,463 | | |
| Pacific Life Ins. Co. | 1 | 28,999,851 | | |
| Phoenix Companies | 1 | 9,488,495 | 0.27 | 17 |
| PHL Variable Ins. Co. | 0 | 32,797 | | |
| Phoenix American Life Ins. Co. | 0 | 211,760 | | |
| Phoenix Home Life Mutual Ins. Co. | 1 | 9,243,938 | | |
| Principal Financial Group | 1 | 12,824,812 | 0.20 | 13 |
| Principal Life Ins. Co. | 1 | 12,824,812 | | |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|--------------------|-------------------|--------------------|-----------------|
| Protective Life Ins. Group | 1 | 5,619,994 | 0.46 | 23 |
| Empire General Life Assurance Corporation | 0 | 516,439 | | |
| Protective Life and Annuity Ins. Co. | 0 | 26,743 | | |
| Protective Life Ins. Co. | 0 | 1,774,105 | | |
| West Coast Life Ins. Co. | 1 | 3,282,216 | | |
| Western Diversified Life Ins. Co. | 0 | 11,243 | | |
| Wisconsin National Life Ins. Co. | 0 | 9,248 | | |
| Provident Mutual | 1 | 5,610,749 | 0.46 | 24 |
| Provident Mutual Life Ins. Co. | 1 | 2,517,186 | | |
| Provident Mutual Life and Annuity Co. of America | 0 | 3,093,563 | | |
| Prudential of America | 20 | 31,180,787 | 1.66 | 52 |
| Pruco Life Ins. Co. | 1 | 4,454,392 | | |
| Prudential Ins. Co. of America | 19 | 26,726,395 | | |
| Regence Group | 0 | 10,253,616 | 0.00 | 3 |
| Regence Life and Health Ins. Co. | 0 | 10,253,616 | | |
| Reliastar Group | 1 | 10,568,186 | 0.25 | 15 |
| Northern Life Ins. Co. | 0 | 726,627 | | |
| Reliastar Life Ins. Co. | 0 | 7,244,898 | | |
| Reliastar Life Ins. Co. of New York | 0 | 271,065 | | |
| Security-Connecticut Life Ins. Co. (CT) | 1 | 2,325,596 | | |
| Safeco Ins. Group | 1 | 9,527,624 | 0.27 | 16 |
| American States Life Ins. Co. | 0 | 3,129,009 | | |
| Safeco Life Ins. Co. | 1 | 6,371,719 | | |
| Safeco National Life Ins. Co. | 0 | 26,896 | | |
| Standard Ins. Co. | 12 | 67,596,742 | 0.46 | 22 |

Life insurance

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|--------------------|--------------------|-----------------|
| State Farm (IL) | 5 | 27,744,239 | 0.47 | 25 |
| State Farm Life Ins. Co. | 5 | 27,744,239 | | |
| Sun Life Assurance Co. of Canada | 0 | 5,853,883 | 0.00 | 4 |
| Sun Life Assurance Co. of Canada (Canada) | 0 | 5,769,403 | | |
| Sun Life Assurance Co. of Canada (USA) | 0 | 84,480 | | |
| TMG Group | 1 | 3,330,581 | 0.78 | 39 |
| TMG Life Ins. Co. | 1 | 3,330,581 | | |
| Transamerica Group | 6 | 10,313,678 | 1.51 | 50 |
| Transamerica Assurance Co. | 0 | 491,211 | | |
| Transamerica Life Ins. and Annuity Co. | 2 | 1,686 | | |
| Transamerica Occidental Life Ins. Co. | 4 | 9,820,781 | | |
| United Heritage Mutual Life Ins. Co. | 1 | 4,162,354 | 0.62 | 33 |
| United Services Automobile Association Group | 0 | 3,489,980 | 0.00 | 8 |
| USAA Life Ins. Co. | 0 | 3,489,980 | | |
| Unum | 2 | 8,288,268 | 0.63 | 35 |
| Colonial Life and Accident Ins. Co. | 1 | 431,357 | | |
| Unum Life Ins. Co. of America | 1 | 7,856,911 | | |
| Zurich Ins. Group | 2 | 5,115,102 | 1.01 | 41 |
| Federal Kemper Life Assurance Co. | 0 | 3,540,397 | | |
| Fidelity Life Association A Mutual Legal Reserve | 0 | 153,712 | | |
| Kemper Investors Life Ins. Co. | 0 | 891,949 | | |
| Universal Underwriters Life Ins. Co. | 1 | 271,076 | | |
| Zurich Life Ins. Co. of America | 1 | 257,968 | | |
| Total, this table | 252 | 797,106,467 | 0.82 | 60 |
| Total for life | 339 | 880,405,954 | 1.00 | |

Annuities

An annuity is an investment product that allows you 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. In addition, annuities offer more flexibility than some other retirement products, such as individual retirement accounts (IRAs). You decide how much money to invest in an annuity, what type of investment risk you want to assume, and how and when you begin receiving payouts.

There are two basic kinds of annuities — deferred and immediate. With a deferred annuity, you put money in as a lump sum or on a regular basis, but delay the pay-

out while your money grows tax free. With an immediate annuity, you start receiving payments right away.

After you choose a deferred or immediate annuity, you'll need to decide if you want a fixed or variable annuity contract. With a fixed annuity, your premiums earn a fixed rate of return. You're guaranteed a fixed amount every month when you decide to begin receiving payouts. When you buy a variable annuity, you decide how your money is invested. Variable annuities usually offer a variety of investment options, such as money market, bond and stock funds. The return you receive depends on how well the funds perform.

Before buying an annuity, carefully review all of the options and risks to make sure you get the type of contract that best suits your financial situation.

If you have questions about annuities, the Insurance Division can help. Call the Consumer Protection Section, (503) 947-7984 or (888) 877-4894 (toll-free in Oregon).

Check before you buy

Before buying an annuity, make sure the insurance company issuing the annuity is licensed to do business in Oregon. Call the Insurance Division's Company Section, (503) 947-7982, or check our company search page on our Web site:

www.cbs.state.or.us/ins.
Also, review the complaint information in this booklet to see how the company treats its customers.

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--------------------------------------|-----------------|-------------------|-----------------|--------------|
| Aetna | 2 | 6,415,704 | 2.03 | 22 |
| Aetna Life Insurance and Annuity Co. | 1 | 6,467,340 | | |
| Aetna Life Ins. Co. | 1 | (51,636) | | |
| Allstate Insurance Group | 1 | 45,201,455 | 0.14 | 11 |
| Allstate Life Ins. Co. | 0 | 2,039,625 | | |
| Glenbrook Life and Annuity Co. | 0 | 22,004,214 | | |
| Lincoln Benefit Life Co. | 1 | 15,553,832 | | |
| Northbrook Life Ins. Co. | 0 | 5,585,611 | | |
| Surety Life Ins. Co. | 0 | 18,173 | | |

Annuities

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|--|--------------------|-------------------|--------------------|-----------------|
| American Express Group | 1 | 13,134,203 | 0.50 | 16 |
| American Enterprise Life Ins. Co. | 0 | 1,746,455 | | |
| American Partners Life Ins. Co. | 0 | 211,979 | | |
| IDS Life Ins. Co. | 1 | 11,175,769 | | |
| Century Companies of America | 0 | 10,948,657 | 0.00 | 3 |
| Cuna Mutual Life Ins. Co. | 0 | 10,948,657 | | |
| Conseco Group | 17 | 23,695,892 | 4.67 | 25 |
| Bankers Life and Casualty Co. | 1 | 11,256,455 | | |
| Bankers National Life Ins. Co. (TX) | 0 | 186 | | |
| Beneficial Standard Life Ins. Co. (CA) | 2 | 469,271 | | |
| Certified Life Ins. Co. | 0 | 60 | | |
| Conseco Annuity Assurance Co. | 14 | 11,291,981 | | |
| Conseco Life Ins. Co. | 0 | 2,264 | | |
| Conseco Variable Ins. Co. | 0 | 289,495 | | |
| Manhattan National Life Ins. Co. | 0 | 1,610 | | |
| Philadelphia Life Ins. Co. | 0 | 1,696 | | |
| United Presidential Life Ins. Co. | 0 | 296,430 | | |
| Washington National Ins. Co. | 0 | 86,444 | | |
| Consumers Insurance Group | 1 | 30,410,700 | 0.21 | 13 |
| Old Standard Life Ins. Co. | 0 | 1,751,533 | | |
| Western United Life Assurance Co. | 1 | 28,659,167 | | |
| Equitable Life (NY) | 0 | 7,502,638 | 0.00 | 6 |
| Equitable Life Assurance Society of the U.S. | 0 | 7,502,638 | | |
| First Investors Life Ins. Co. (NY) | 0 | 7,607,691 | 0.00 | 5 |

Annuities

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| GE Global Group | 4 | 12,455,472 | 2.09 | 23 |
| Federal Home Life Ins. Co. | 1 | 652,473 | | |
| First Colony Life Ins. Co. | 0 | 2,003,635 | | |
| General Electric Capital Assurance Co. | 2 | 5,517,058 | | |
| Life Ins. Co. of Virginia (The) (VA) | 1 | 4,282,085 | | |
| Montgomery Ward Life Ins. Co. | 0 | 221 | | |
| Hartford Fire and Casualty Group | 3 | 3,672,419 | 5.32 | 26 |
| American Maturity Life Ins. Co. | 0 | 68,080 | | |
| Hartford Life and Annuity Ins. Co. | 2 | 803,835 | | |
| Hartford Life Ins. Co. | 1 | 2,800,354 | | |
| Royal Life Ins. Co. of America | 0 | 150 | | |
| Jackson National Group | 3 | 29,021,659 | 0.67 | 17 |
| Jackson National Life Ins. Co. | 3 | 29,021,659 | | |
| Liberty Mutual Group | 2 | 19,179,877 | 0.68 | 18 |
| Keyport Life Ins. Co. | 2 | 19,179,877 | | |
| Mass Mutual Life Ins. Co. | 0 | 6,812,945 | 0.00 | 8 |
| Massachusetts Mutual Life Ins. Co. | 0 | 5,265,105 | | |
| MML Bay State Life Ins. Co. | 0 | 1,547,840 | | |
| National Western Life Ins. Co. | 0 | 3,451,995 | 0.00 | 10 |
| Netherlands Ins. Co. | 3 | 5,883,391 | 3.32 | 24 |
| Equitable Life Ins. Co. of Iowa (IA) | 1 | - | | |
| Golden American Life Ins. Co. | 0 | 3,367,104 | | |
| Security Life of Denver Ins. Co. | 0 | 106,389 | | |
| Southland Life Ins. Co. | 0 | 1,126,945 | | |
| USG Annuity and Life Co. | 2 | 1,282,953 | | |

Before you buy
Before purchasing a variable annuity, find out what fund options are available. Companies are required to give you a prospectus for any annuity contract registered with the Securities and Exchange Commission. The prospectus includes information about the fund's objectives, expenses, financial condition, and investment risks. Remember, returns from variable annuities depend on the performance of the funds backing the contract.

Annuities

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| New York Life Group | 1 | 29,052,271 | 0.22 | 14 |
| New York Life Ins. and Annuity Corp. (DE) | 1 | 23,856,481 | | |
| New York Life Ins. Co. | 0 | 5,195,790 | | |
| Northwestern Mutual | 0 | 7,203,219 | 0.00 | 7 |
| Northwestern Mutual Life Ins. Co. | 0 | 7,203,219 | | |
| Prudential of America | 2 | 64,628,412 | 0.20 | 12 |
| Prudential Ins. Co. of America | 2 | 64,628,412 | | |
| Reliastar Group | 4 | 15,504,595 | 1.68 | 20 |
| Northern Life Ins. Co. | 2 | 1,227,902 | | |
| Reliastar Life Ins. Co. | 2 | 14,223,494 | | |
| Reliastar Life Ins. Co. of New York | 0 | 53,199 | | |
| Safeco Insurance Group | 1 | 14,214,488 | 0.46 | 15 |
| American States Life Ins. Co. | 0 | 149,309 | | |
| Empire Life Ins. Co. | 0 | 92,113 | | |
| Safeco Life Ins. Co. | 1 | 13,973,066 | | |
| Standard Ins. Co. | 0 | 53,515,570 | 0.00 | 1 |
| State Farm (IL) | 0 | 8,033,929 | 0.00 | 4 |
| State Farm Life Ins. Co. | 0 | 8,033,929 | | |
| SunAmerica | 1 | 5,556,993 | 1.17 | 19 |
| Anchor National Life Ins. Co. | 0 | 3,637,060 | | |
| Calamerica Life Ins. Co. | 0 | 3,310 | | |
| SunAmerica Life Ins. Co. | 1 | 1,916,623 | | |

Annuities

| Insurer group or company | 1998 Complaints | 1998 Premiums | Complaint index | 1998 Ranking |
|---|--------------------|-------------------|--------------------|-----------------|
| TIAA Family of Companies | 0 | 27,169,492 | 0.00 | 2 |
| Teachers Insurance and Annuity Association | 0 | 27,169,492 | | |
| Transamerica Group | 2 | 7,289,833 | 1.79 | 21 |
| Transamerica Life Insurance and Annuity Co. | 1 | 81,988 | | |
| Transamerica Occidental Life Ins. Co. | 1 | 7,207,845 | | |
| Western-Southern Group | 0 | 6,616,832 | 0.00 | 9 |
| Columbus Life Ins. Co. | 0 | 46,838 | | |
| Continental General Ins. Co. | 0 | 170,839 | | |
| Western-Southern Life Assurance Co. | 0 | 6,399,155 | | |

| | | | | |
|----------------------------|-----------|--------------------|-------------|-----------|
| Total, this table | 48 | 464,180,332 | 0.67 | 26 |
| Total for annuities | 82 | 533,765,891 | 1.00 | |

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