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Oregon Insurance Division
 Consumer Protection Section
 350 Winter St. NE, Room 440
 Salem, Oregon 97301-3883

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.

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 a million dollars 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 three million dollars in premium or had at least 10 complaints are ranked.

The amount of premium earned in Oregon does not reflect the financial strength of a 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.oregoninsurance.org**.

Total insurance complaints

During 1999, the Oregon Insurance Division closed 4,128 complaints involving insurance companies. The insurers listed in this report accounted for 3,863 complaints, which is 94 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)	2,087	2,120	98
Health (excluding HCSCs)	498	562	89
Health-care service contractors	729	735	99
Homeowner	238	285	84
Life	261	339	77
Annuities	50	87	57
All six selected lines	3,863	4,128	94

Total insurance premiums

Insurance premiums in Oregon in 1999 totaled \$8.7 billion. The insurers listed in this report accounted for almost \$7 billion of premiums in 1999. The table at right compares the premiums earned by all insurers to premiums earned by the insurers named in our report in the six most common lines of insurance.

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)	1.46	1.46	100
Health (excluding HCSCs)	.79	.82	96
Health-care service contractors	2.86	2.86	100
Homeowner	.29	.30	97
Life	.85	.93	91
Annuities	.59	.65	91
All six selected lines	6.84	7.02	97

Types of complaints — making a complaint

The Insurance Division's Consumer Protection Section assists thousands of consumers with insurance questions and complaints each year. In 1999, Consumer Protection helped recover \$6.7 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 1999.

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.

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, fax, or e-mail.

Consumer Protection Section

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

Phone: (503) 947-7984 or (888) 877-4894
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E-mail: dcbs.insmail@state.or.us

Web: www.oregoninsurance.org

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. 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.

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-smoker 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

More than 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.

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) 853-4824
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 Research, Inc.**

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

The Company Section of the 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.

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.oregoninsurance.org**
- 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.

How to use this report

The *Consumer Guide to 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

The guide includes the following information for calendar year 1999 for each insurance company and insurance group:

- Premiums earned in Oregon
- 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 one 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, a company responded to a consumer’s inquiries)

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

How to use the complaint indexes and rankings

Consumers can use the complaint indexes and rankings to compare the complaint records of insurance companies. Most insurance companies are members of insurer groups, so the complaint indexes and rankings are computed at the group level instead of the company level.

Total complaints are reported in the guide because each complaint indicates a consumer had a problem with an insurer. However, only “confirmed complaints,” in which an insurer provided a consumer with some kind of relief after a complaint was filed with the Insurance Division, are used in computing complaint indexes.

Examples of complaints that are not used in computing complaint indexes include the following in which the Insurance Division:

- Found that an insurer had complied with Oregon insurance laws and rules
- Was unable to make a determination because the insurer and consumer couldn’t agree on the facts of the case
- Did not have jurisdiction (legal authority) to make a determination

Because the average is always measured as 1.00, a complaint index of 1.00 means the group’s share of confirmed complaints is equal to its share of business in Oregon. A complaint index of 2.00 means that the group’s share of confirmed complaints is twice as large as its share of business.

How to use this report

After complaint indexes are computed, the insurer groups are ranked by their complaint record. A ranking of 1 indicates the “best” complaint record — or the fewest confirmed complaints in relation to the amount of premium the group earned in Oregon in 1999. The highest numerical ranking indicates the worst complaint record — or the most confirmed complaints compared to the amount of premium.

How to find a company

This report is arranged alphabetically by insurer groups, with individual companies in each group listed underneath. (An exception is the category of health-care service contractor — 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.

Oregon Complaint Report, Part II

The Insurance Division publishes a more-detailed report of consumer complaints against insurance companies doing business in Oregon. The 500-page *Oregon Complaint Report, Part II*, includes the following:

- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 1999 by line of insurance
- Individual insurance-company complaint tables for 1999

Both the summary and individual company tables break down the reasons for complaints and indicate how they were resolved. For example, the tables show how many complaints involved claims-handling delays, and, of those, how many were settled by the insurer after a complaint was filed with the Insurance Division.

To get a copy of the *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.



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.oregoninsurance.org

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Allianz Ins. Group	\$2,339,671	8	2	1.81	38
Associated Indemnity Corporation	1,015	0	0		
Chicago Ins. Co.	13,225	0	0		
Fireman's Fund Ins. Co. of Nebraska	650,730	7	1		
Interstate Indemnity Co.	720,441	0	0		
Warner Ins. Co.	954,260	1	1		
Allstate Ins. Group	192,909,007	336	97	1.07	27
Allstate Indemnity Co.	54,028,941	84	26		
Allstate Ins. Co.	136,637,537	249	69		
Deerbrook Ins. Co.	2,242,529	3	2		
American Commerce Ins. Co.	7,868,170	7	3	0.81	20
American Express Group	1,749,603	5	3	3.63	50
Amex Assurance Co.	1,749,603	5	3		
American Family Ins. Group	12,459,656	19	6	1.02	25
American Family Mutual Ins. Co.	5,403,719	13	4		
American Standard Ins. Co. of Wisconsin	7,055,937	6	2		
American Financial Ins. Group	13,337,856	62	19	3.02	46
American National Fire Ins. Co.	739	1	0		
American Premier Ins. Co.	331,631	1	0		
American Spirit Ins. Co.	98,576	0	0		
Atlanta Casualty Co.	790,810	4	1		
Atlanta Specialty Ins. Co.	813,609	2	0		
Eagle American Ins. Co.	385,996	0	0		
Great American Ins. Co.	37,561	7	3		
Infinity Ins. Co.	2,911,684	24	8		
Leader Ins. Co.	2,072,158	9	3		
National Interstate Ins. Co.	472,039	0	0		
Regal Ins. Co.	1,650,895	0	0		

Auto insurance (personal)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Windsor Ins. Co.	\$3,493,334	13	3		
Worldwide Ins. Co.	278,824	1	1		
American International Group	13,361,295	69	29	4.60	52
21st Century Ins. Co.	466,662	1	1		
AIU Ins. Co.	1,385,723	7	3		
American Home Assurance Co.	2,738,546	16	6		
American International South Ins.	3,165,379	5	0		
Commerce and Industry Ins. Co.	(1)	0	0		
Illinois National Ins. Co.	5,584,987	39	18		
Insurance Co. of the State of Pennsylvania	7,060	0	0		
National Union Fire Ins. Co.	12,945	0	0		
New Hampshire Ins. Co.	(6)	1	1		
American National Financial Group	1,676,006	8	3	3.79	51
American National General Ins. Co.	217,917	1	1		
American National Property and Casualty Co.	1,458,089	7	2		
Amica Mutual Group	5,999,333	2	1	0.35	10
Amica Mutual Ins. Co.	5,999,333	2	1		
Austin Mutual Group	1,290,299	4	2	3.28	47
Austin Mutual Ins. Co.	1,290,267	4	2		
Northern Mutual Ins. Co.	32	0	0		
Bankers Ins. Group	2,146,155	10	3	2.96	45
First Community Ins. Co.	2,146,155	10	3		
Berkshire-Hathaway	18,114,301	31	8	0.94	23
GEICO Casualty Co.	1,517,704	2	0		
GEICO General Ins. Co.	8,198,037	2	0		
GEICO Indemnity Co.	2,503,987	0	0		
Government Employees Ins. Co.	5,894,573	27	8		



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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
California Casualty Management	\$16,546,140	14	9	1.15	28
California Casualty and Fire Ins. Co.	9,279,789	5	3		
California Casualty Indemnity Exchange	6,673,649	0	0		
California Casualty Ins. Co.	592,702	9	6		
Cascade National Ins. Co.	1,043,710	8	6	12.18	55
Chubb and Son, Inc.	1,399,441	1	0	0.00	6
Federal Ins. Co.	257,727	1	0		
Great Northern Ins. Co.	23,332	0	0		
Northwestern Pacific Indemnity Co.	1,087,991	0	0		
Pacific Indemnity Co.	30,358	0	0		
Vigilant Ins. Co.	33	0	0		
CitiGroup	9,560,709	8	2	0.44	12
Charter Oak Fire Ins. Co.	505,133	0	0		
Phoenix Ins. Co.	1,119,839	0	0		
Travelers Indemnity Co. (The)	623,623	7	1		
Travelers Indemnity Co. of America	5,483,410	1	1		
Travelers Indemnity Co. of Connecticut (The)	38,251	0	0		
Travelers Indemnity Co. of Illinois	1,790,453	0	0		
CNA Ins. Group	6,596,085	13	4	1.28	31
American Casualty Co. of Reading, Pennsylvania	20	0	0		
Continental Ins. Co. (The)	6,595,822	12	4		
Transcontinental Ins. Co.	100	0	0		
Transportation Ins. Co.	119	1	0		
Valley Forge Ins. Co.	24	0	0		
Country Companies	23,398,748	39	9	0.81	21
Country Casualty Ins. Co.	750,514	0	0		
Country Mutual Ins. Co.	21,970,727	39	9		
Country Preferred Ins. Co.	677,507	0	0		

Auto insurance (personal)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Credit Suisse Group	\$7,769,336	9	2	0.55	14
Unigard Indemnity Co.	186,099	0	0		
Unigard Ins. Co.	7,583,237	9	2		
DHC Group	3,502,069	14	4	2.42	43
National American Ins. Co. of California	3,502,069	14	4		
Energy Mutual Group	4,005,679	31	11	5.82	53
Wasatch Crest Mutual Ins. Co.	4,005,679	31	11		
First American Ins. Co. (MO)	1,296,030	0	0	0.00	7
GE Global Group	4,974,746	13	8	3.41	48
Colonial Penn Franklin Ins. Co.	2,812,530	1	1		
Colonial Penn Ins. Co.	395,461	12	7		
Colonial Penn Madison Ins. Co.	1,766,755	0	0		
General Accident Ins.	32,496,409	19	5	0.33	9
North Pacific Ins. Co.	30,083,045	19	5		
Oregon Automobile Ins. Co.	2,413,364	0	0		
GMAC Ins. Holding	10,365,562	21	10	2.04	42
Integon Indemnity Corporation	1,916,153	11	5		
National General Assurance Co.	657,729	3	1		
National General Ins. Co.	7,791,680	7	4		
Grange Ins. Group	4,202,810	9	0	0.00	3
Grange Ins. Association	2,845,892	8	0		
Rocky Mountain Fire and Casualty Co.	1,356,918	1	0		
Grange Mutual Ins. Co.	6,589,083	8	0	0.00	1
Grange Mutual Ins. Co.	6,589,083	8	0		

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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Guidant Ins. Group	\$4,083,283	13	2	1.04	26
Guideone America Ins. Co.	18,692	0	0		
Guideone Elite Ins. Co.	359,937	0	0		
Guideone Mutual Ins. Co.	1,032,459	4	0		
Guideone Specialty Mutual Ins. Co.	2,672,195	9	2		
Hannover Group	2,110,321	4	2	2.01	41
Clarendon National Ins. Co.	2,110,321	4	2		
Hartford Fire and Casualty Group	23,210,547	52	21	1.92	39
Hartford Accident and Indemnity Co.	2,420,245	3	1		
Hartford Casualty Ins. Co.	500,096	0	0		
Hartford Fire Ins. Co.	685,802	0	0		
Hartford Ins. Co. of the Midwest	17,691,587	47	18		
Hartford Underwriters Ins. Co.	49,167	0	0		
Trumbull Ins. Co.	44,995	0	0		
Twin City Fire Ins. Co.	1,818,655	2	2		
Horace Mann Group	3,258,010	7	1	0.65	16
Allegiance Ins. Co.	35,469	0	0		
Horace Mann Ins. Co.	1,680,530	6	1		
Teachers Ins. Co.	1,542,011	1	0		
Interfinancial, Inc.	1,480,742	1	1	1.43	36
American Bankers Ins. Co. of Florida	590,034	1	1		
American Reliable Ins. Co.	645,995	0	0		
American Security Ins. Co.	244,713	0	0		
Liberty Mutual Group	22,607,269	40	16	1.50	37
Liberty Ins. Corporation	2,036,476	0	0		
Liberty Mutual Fire Ins. Co.	20,443,244	34	12		
Liberty Personal Ins. Co.	127,549	6	4		

Auto insurance (personal)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Lumbermens Mutual Casualty Group	\$3,249,598	4	2	1.30	32
American Manufacturers Mutual Ins. Co.	3,242,489	4	2		
American Protection Ins. Co.	4,084	0	0		
Lumbermens Mutual Casualty Co.	3,025	0	0		
Metropolitan Group	11,330,647	30	13	2.43	44
Metropolitan Casualty Ins. Co.	324,909	1	1		
Metropolitan Direct Property and Casualty Ins. Co.	2,782,069	0	0		
Metropolitan General Ins. Co.	1,936,659	0	0		
Metropolitan Property and Casualty Ins. Co.	6,287,010	29	12		
Midland-Guardian	2,277,044	0	0	0.00	5
American Family Home Ins. Co. (FL)	912,314	0	0		
American Modern Home Ins. Co.	1,364,730	0	0		
Mutual of Enumclaw	26,376,910	29	10	0.80	19
National Alliance Ins. Co.	4,955,842	6	0	0.00	2
Nationwide Corporation	49,350,256	76	27	1.16	29
Allied Property and Casualty Ins.	147,146	8	2		
Amco Ins. Co.	4,248,508	4	1		
Depositors Ins. Co.	2,502,207	3	1		
Nationwide Assurance Co.	410,085	2	2		
Nationwide Mutual Fire Ins. Co.	15,174,797	3	0		
Nationwide Mutual Ins. Co.	25,909,964	56	21		
Nationwide Property and Casualty Ins. Co.	957,549	0	0		
Ohio Casualty Group	6,438,561	17	6	1.97	40
American Fire and Casualty Co.	331,869	0	0		
Avomark Ins. Co.	153,473	6	3		
Ohio Casualty Ins. Co.	159,763	8	3		
Ohio Security Ins. Co.	2,237,023	1	0		
West American Ins. Co.	3,556,433	2	0		



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.

- Drop collision coverage on cars that cost more to repair than they are worth. For example, consider carrying only liability coverage for cars valued at less than \$1,000.

- Increase your deductibles. Take the highest deductible you can afford on collision and comprehensive coverage.

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Oregon Mutual Ins.	\$27,934,722	33	4	0.30	8
Oregon Mutual Ins. Co.	16,612,738	20	2		
Western Protectors Ins. Co.	11,321,984	13	2		
Pafco General Group	9,800,092	80	38	8.21	54
IGF Ins. Co.	9,800,092	80	38		
Progressive Group	62,144,436	152	41	1.40	34
Halcyon Ins. Co.	5,078,371	0	0		
Progressive Casualty Ins. Co.	1,245,873	146	38		
Progressive Classic Ins. Co.	4,618,593	0	0		
Progressive Home Ins. Co.	1,239,808	3	2		
Progressive Northern Ins. Co.	20,175,837	0	0		
Progressive Northwestern Ins. Co.	9,182,215	3	1		
Progressive Preferred Ins. Co.	14,022,934	0	0		
Progressive Specialty Ins. Co.	5,485,312	0	0		
Progressive West Ins. Co.	1,095,493	0	0		
Prudential of America	2,451,528	3	1	0.86	22
Merastar Ins. Co.	20,724	0	0		
Prudential General Ins. Co.	111,764	1	0		
Prudential Property and Casualty Ins. Co.	2,319,040	2	1		
QBE Ins. Group Ltd.	2,578,025	2	0	0.00	4
Royal and Sun Alliance USA	25,270,216	61	16	1.34	33
American and Foreign Ins. Co.	1,361,703	1	1		
Globe Indemnity Co.	600	0	0		
Guaranty National Ins. Co.	20,443,680	47	11		
Royal Indemnity Co.	1,040	0	0		
Royal Ins. Co. of America	2,929	1	0		
Viking Ins. Co. of Wisconsin	3,460,264	12	4		

Auto insurance (personal)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Safeco Ins. Group	\$100,944,678	82	25	0.52	13
American Economy Ins. Co.	1,863,232	2	1		
American States Ins. Co.	240,265	8	2		
American States Ins. Co. of Texas	58,892	0	0		
American States Preferred Ins. Co.	3,679,640	3	0		
First National Ins. Co. of America	11,780,667	3	1		
General Ins. Co. of America	1,510,968	0	0		
Safeco Ins. Co. of America	11,856,758	62	20		
Safeco Ins. Co. of Illinois	64,633,600	4	1		
Safeco National Ins. Co.	5,320,656	0	0		
Sentry Ins. Group	5,926,054	15	4	1.43	35
Dairyland Ins. Co.	5,793,637	13	4		
Sentry Ins., a Mutual Co.	132,418	1	0		
Sentry Select Ins. Co.	(1)	1	0		
St. Paul Group	5,479,078	10	3	1.16	30
Fidelity and Guaranty Ins. Co.	4,234	0	0		
Fidelity and Guaranty Ins. Underwriters, Inc.	986,293	0	0		
Northbrook Property and Casualty Ins. Co.	302,015	0	0		
St. Paul Guardian Ins. Co.	3,789,565	9	3		
St. Paul Mercury Ins. Co.	206,637	0	0		
United States Fidelity and Guaranty Co.	190,334	1	0		
State Farm (IL)	304,551,780	225	79	0.55	15
State Farm Fire and Casualty Co.	21,864,404	8	4		
State Farm Mutual Automobile Ins. Co.	282,687,376	217	75		
Sublimity Ins. Co.	2,817,029	6	1	0.75	18
TIG Ins. Group	1,815,862	12	3	3.50	49
TIG Ins. Co.	9,880	10	3		
TIG Premier Ins. Co.	1,805,982	2	0		

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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
United Services Automobile Association Group	\$41,286,195	22	8	0.41	11
United Services Automobile Association	21,025,194	20	7		
USAA Casualty Ins. Co.	19,547,460	2	1		
USAA General Indemnity Co.	713,541	0	0		
Unitrin Group	29,030,591	38	13	0.95	24
Financial Indemnity Co.	6,608,200	10	4		
Security National Ins. Co.	1,112,610	2	1		
Trinity Universal Ins. Co.	444,410	0	0		
Trinity Universal Ins. Co. of Kansas, Inc.	92,350	0	0		
Valley Ins. Co.	192,102	25	7		
Valley Property and Casualty Ins. Co.	20,580,919	1	1		
Zurich Ins. Group	267,676,834	299	93	0.74	17
Assurance Co. of America	6,403	2	1		
Farmers Ins. Co. of Oregon	215,789,130	292	91		
Maryland Casualty Co.	86,435	1	1		
Mid-Century Ins. Co.	50,935,215	4	0		
Northern Ins. Co. of New York	213,055	0	0		
Universal Underwriters Ins. Co.	646,596	0	0		
Total, this table	1,457,434,059	2,087	676	0.98	55
Total for auto	1,461,457,091	2,120	690	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 generally costs 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 the Consumer Guide to Health Insurance, or check our Web site:

www.oregoninsurance.org

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Aegon USA	\$11,072,240	14	10	2.32	56
Academy Life Ins. Co.	47,839	0	0		
AUSA Life Ins. Co., Inc.	2,146	0	0		
Bankers United Life Assurance Co.	1,204,221	1	1		
Life Investors Ins. Co. of America	1,253,288	1	0		
Monumental Life Ins. Co.	4,217,599	1	0		
Peoples Benefit Life Ins. Co.	142,996	0	0		
PFL Life Ins. Co.	4,049,205	11	9		
Transamerica Life Ins. and Annuity Co.	56,562	0	0		
Transamerica Occidental Life Ins.	80,974	0	0		
Veterans Life Ins. Co.	17,410	0	0		
Aetna	4,201,927	5	1	0.61	33
Aetna Life Ins. and Annuity Co.	3,640	0	0		
Aetna Life Ins. Co.	4,198,287	5	1		
Aid Association for Lutherans	1,591,303	0	0	0.00	18
Allianz Ins. Group	2,620,121	1	0	0.00	13
Allianz Life Ins. Co. of North America	2,306,312	1	0		
American Automobile Ins. Co.	313,809	0	0		

*For information on health-care service contractors (HCSCs), see the table on Page 28

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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Allstate Ins. Group	\$4,198,205	5	2	1.23	40
Allstate Ins. Co.	356,709	1	1		
Allstate Life Ins. Co.	233,133	0	0		
American Heritage Life Ins. Co.	3,133,179	4	1		
Columbia Universal Life Ins. Co.	8,332	0	0		
Lincoln Benefit Life Co.	463,156	0	0		
Surety Life Ins. Co.	3,696	0	0		
American Express Group	4,372,352	1	0	0.00	8
Amex Assurance Co.	793,316	1	0		
Investors Syndicate Life Ins.	3,579,036	0	0		
American Family Corporation	16,464,651	6	4	0.62	34
American Family Life Assurance Co.	16,464,651	6	4		
American General Group	2,915,436	5	3	2.65	57
All American Life Ins. Co.	13,207	0	0		
American Franklin Life Ins. Co.	6,311	0	0		
American General Assurance Co.	868,652	4	2		
American General Life Ins. Co.	1,933	0	0		
Franklin Life Ins. Co. (The)	95,902	0	0		
Merit Life Ins. Co.	688,580	0	0		
National Life and Accident Ins. Co. (The)	8,956	1	1		
Patriot Life Ins. Co.	122	0	0		
United States Life Ins. Co. in the City of New York	1,230,373	0	0		
Yosemite Ins. Co.	1,400	0	0		
American National Financial Group	3,890,884	4	3	1.98	52
American National Ins. Co.	2,125,149	3	3		
American National Life Ins. Co.	9,175	1	0		
Standard Life and Accident Ins. Co.	1,756,560	0	0		
American Republic Ins. Co.	7,517,722	0	0	0.00	5

Health insurance (excluding HCSCs)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Aon Corporation	\$10,412,631	9	6	1.48	42
Combined Ins. Co. of America	10,409,951	9	6		
Sterling Life Ins. Co.	2,680	0	0		
Beneficial Life	1,031,258	4	2	4.99	62
Beneficial Life Ins. Co.	1,031,258	4	2		
Brokers National Life Assurance Co.	1,182,967	1	1	2.17	55
Central States Group	1,102,741	1	0	0.00	22
Central States Health and Life Co. of Omaha	1,102,741	1	0		
Cigna Health Group	10,820,422	5	3	0.71	35
Connecticut General Life Ins. Co.	5,266,952	3	2		
Life Ins. Co. of North America	5,553,470	2	1		
CitiGroup	1,285,813	2	2	4.00	60
American Health and Life Ins. Co.	390,020	2	2		
Citicorp Life Ins. Co.	1,654	0	0		
National Benefit Life Ins. Co.	2,973	0	0		
Primerica Life Ins. Co.	10,138	0	0		
Travelers Ins. Co.	881,028	0	0		
CNA Ins. Group	34,707,646	7	2	0.15	26
American Casualty Co. of Reading, PA	100,489	0	0		
Continental Assurance Co.	25,947,580	4	1		
Continental Casualty Co.	7,520,659	3	1		
Continental Ins. Co. (The)	1,111,297	0	0		
Transportation Ins. Co.	19	0	0		
Valley Forge Life Ins. Co.	27,602	0	0		
Conseco Group	31,841,889	46	26	2.10	54
Bankers Life and Casualty Co.	18,949,743	20	10		
Certified Life Ins. Co.	55,038	0	0		
Conseco Annuity Assurance Co.	18,078	0	0		



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 they're offered.

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Conseco Direct Life Ins. Co.	\$76,380	0	0		
Conseco Health Ins. Co.	1,457,076	3	3		
Conseco Life Ins. Co.	16,569	1	1		
Conseco Medical and Life Ins. Co.	43,568	0	0		
Conseco Senior Health Ins. Co.	2,357,003	2	1		
Conseco Variable Ins. Co.	3,851	0	0		
Continental Life Ins. Co.	1,961	0	0		
Frontier National Life Ins. Co.	1,297	0	0		
National Fidelity Life Ins. Co.	1,208	0	0		
Pioneer Life Ins. Co.	7,579,719	20	11		
Wabash Life Ins. Co.	17,495	0	0		
Washington National Ins. Co.	1,262,903	0	0		
Cuna Mutual Group	7,693,842	0	0	0.00	3
Cuna Mutual Ins. Society	7,692,577	0	0		
Members Life Ins. Co.	1,265	0	0		
Equitable Life and Casualty Ins. Co.	12,604,167	5	2	0.41	30
Foundations Health Systems	4,335,330	0	0	0.00	9
Qualmed Health and Life Ins. Co.	4,335,330	0	0		
GE Global Group	15,035,544	9	3	0.51	31
Colonial Penn Franklin Ins. Co.	18,658	0	0		
Employers Reinsurance Corporation	359,658	0	0		
Federal Home Life Ins. Co.	2,349,244	2	0		
First Colony Life Ins. Co.	188	0	0		
GE Life and Annuity Assurance Co.	6,223	0	0		
General Electric Capital Assurance Co.	8,444,050	4	1		
Heritage Life Ins. Co.	1,267,624	0	0		
Montgomery Ward Life Ins. Co.	1	1			
Professional Ins. Co.	57,916	0	0		
Union Fidelity Life Ins. Co.	2,531,983	2	1		

Health insurance (excluding HCSCs)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Great West Life Assurance	\$8,674,402	3	1	0.30	27
Alta Health and Life Ins. Co.	1,407,277	1	0		
Great-West Life and Annuity Ins. Co.	7,039,249	1	0		
Great-West Life Assurance Co. (The)	227,876	1	1		
Guarantee Group	8,311,888	0	0	0.00	2
Guarantee Life Ins. Co.	8,311,888	0	0		
Guarantee Trust	1,773,672	0	0	0.00	17
Guarantee Trust Life Ins. Co.	1,773,672	0	0		
Guardian Life Group	13,271,581	6	0	0.00	1
Guardian Life Ins. Co. of America (The)	13,271,581	6	0		
Hartford Fire and Casualty Group	7,297,256	5	4	1.41	41
Hartford Fire Ins. Co.	584,683	0	0		
Hartford Life and Accident Ins. Co.	5,795,426	5	4		
Hartford Life and Annuity Ins. Co.	13,352	0	0		
Hartford Life Ins. Co.	903,795	0	0		
Interfinancial, Inc.	46,669,895	47	31	1.71	48
American Bankers Ins. Co. of Florida	8,289,839	2	1		
American Bankers Life Assurance Co.	2,956,615	6	4		
American Reliable Ins. Co.	769	0	0		
American Security Ins. Co.	6,043,125	4	3		
Fortis Benefits Ins. Co.	4,039,877	5	3		
Fortis Ins. Co.	14,001,250	25	16		
John Alden Life Ins. Co.	6,620,713	4	3		
Standard Guaranty Ins. Co.	1,057,073	0	0		
Union Security Life Ins. Co.	3,656,015	1	1		
Voyager Life Ins. Co.	4,619	0	0		
J.C. Penney Co.	4,930,946	0	0	0.00	7
J.C. Penney Life Ins. Co.	4,930,946	0	0		

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 limit coverage of certain diagnoses.

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
John Hancock Group	\$3,120,479	2	2	1.65	46
John Hancock Life Ins. Co.	3,120,479	2	2		
Liberty Mutual Group	31,174,924	7	4	0.33	28
Employers Ins. of Wausau, a Mutual Co.	44,791	0	0		
Liberty Life Assurance Co. of Boston	266,773	0	0		
Liberty Northwest Ins. Corporation	30,863,360	7	4		
Liberty National	7,887,972	12	11	3.59	58
American Income Life Ins. Co.	899,764	4	4		
Globe Life and Accident Ins. Co.	382,976	2	2		
Liberty National Life Ins. Co.	5,407	0	0		
United American Ins. Co.	6,599,825	6	5		
Lincoln National	1,316,658	1	1	1.95	51
First Penn-Pacific Life Ins. Co.	1,261	0	0		
Lincoln National Health and Casualty Ins. Co.	16,064	0	0		
Lincoln National Life Ins. Co.	1,296,211	1	1		
Lincoln National Reassurance Co.	3,122	0	0		
Mass Mutual Life Ins. Co.	1,852,841	0	0	0.00	16
Metropolitan Group	4,998,953	4	3	1.54	44
Metropolitan Life Ins. Co.	4,856,327	4	3		
Metropolitan Property and Casualty Co.	31,269	0	0		
New England Life Ins. Co.	111,357	0	0		
Minnesota Mutual	1,576,113	1	0	0.00	20
Ministers Life Ins. Co. (The)	23	0	0		
Minnesota Life Ins. Co.	1,576,090	1	0		
MONY Consolidated	1,953,797	1	0	0.00	15
MONY Life Ins. Co.	1,953,797	1	0		

Health insurance (excluding HCSCs)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Mutual of Omaha	\$18,807,902	11	7	0.96	38
Mutual of Omaha Ins. Co.	8,265,161	11	7		
United of Omaha Life Ins. Co.	10,537,661	0	0		
United World Life Ins. Co.	5,080	0	0		
Mutual Protective	4,880,204	3	2	1.05	39
Medico Life Ins. Co.	571,786	0	0		
Mutual Protective Ins. Co.	4,308,418	3	2		
Netherlands Ins. Co.	1,493,434	1	1	1.72	49
Equitable Life Ins. Co. of Iowa	23,522	0	0		
Security Life of Denver Ins. Co.	603,556	1	1		
Southland Life Ins. Co.	866,326	0	0		
United Life and Annuity Ins. Co.	30	0	0		
New York Life Group	3,260,565	3	1	0.79	36
New York Life Ins. Co.	3,260,565	3	1		
Northwestern Mutual	7,108,863	0	0	0.00	6
Northwestern Long Term Care Ins.	70,466	0	0		
Northwestern Mutual Life Ins. Co.	7,038,397	0	0		
Pacific Life Ins. Companies	7,082,003	1	1	0.36	29
Pacific Life and Annuity Co.	6,429,418	1	1		
Pacific Life Ins. Co.	652,585	0	0		
Pacificare Health Systems Group	2,797,620	2	2	1.84	50
Pacificare Life and Health Ins. Co.	751,626	2	2		
Pacificare Life Assurance Co.	2,045,994	0	0		
Penn Treaty American Group	1,258,543	3	2	4.09	61
American Network Ins. Co.	54,862	0	0		
Penn Treaty Network America Ins. Co.	1,203,681	3	2		



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 Medicare beneficiaries. Call (503) 947-7984 or (800) 722-4134 (toll-free in Oregon).

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Phoenix Companies	\$2,855,717	0	0	0.00	12
Phoenix American Life Ins. Co.	1,775,824	0	0		
Phoenix Home Life Mutual Ins. Co.	1,079,893	0	0		
Physicians Mutual	1,791,308	6	4	5.74	65
Physicians Life Ins. Co.	1	1			
Physicians Mutual Ins. Co.	1,791,308	5	3		
Premera Blue Cross Group	114,583,860	122	67	1.50	43
Lifewise, a Premera Health Plan, Inc.	114,279,644	122	67		
States West Life Ins. Co.	304,216	0	0		
Principal Financial Group	4,833,873	4	3	1.60	45
Principal Life Ins. Co.	4,833,873	4	3		
Protective Life Ins. Group	2,133,431	6	5	6.03	66
Lyndon Life Ins. Co.	8,929	0	0		
Protective Life Ins. Co.	1,187,347	1	1		
United Dental Care Ins. Co.	918,818	5	4		
West Coast Life Ins. Co.	6,143	0	0		
Western Diversified Life Ins. Co.	11,410	0	0		
Wisconsin National Life Ins. Co.	784	0	0		
Provident Life Group	38,152,665	17	9	0.61	32
Colonial Life and Accident Ins. Co.	2,237,230	3	1		
Paul Revere Life Ins. Co.	5,112,989	2	2		
Provident Life and Accident Ins. Co.	5,497,995	3	2		
Unum Life Ins. Co. of America	25,304,451	9	4		
Prudential of America	8,923,200	15	13	3.75	59
Prudential Ins. Co. of America	8,923,200	15	13		
Regence Group	101,273,119	3	1	0.03	24
Regence Life and Health Ins. Co.	101,273,119	3	1		

Health insurance (excluding HCSCs)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Reliastar Group, Inc.	\$1,302,773	3	0	0.00	21
Northern Life Ins. Co.	317	1	0		
Reliastar Life Ins. Co.	1,294,717	2	0		
Reliastar Life Ins. Co. of New York	7,391	0	0		
Security-Connecticut Life Ins. Co.	348	0	0		
Safeco Ins. Group	3,914,673	0	0	0.00	10
American States Ins. Co.	162,631	0	0		
American States Life Ins. Co.	97,657	0	0		
Safeco Life Ins. Co.	3,654,385	0	0		
Security American Financial	1,856,912	5	4	5.54	64
Security Life Ins. Co. of America	1,856,912	5	4		
Standard Ins. Co.	55,033,832	42	17	0.79	37
State Farm (IL)	7,615,122	0	0	0.00	4
State Farm Mutual Automobile Ins. Co.	7,615,122	0	0		
Sun Life Assurance Co. of Canada	2,559,761	0	0	0.00	14
Sun Life Assurance Co. of Canada (Canada)	2,559,761	0	0		
Union Labor Group	1,590,312	0	0	0.00	19
Ulico Casualty Co.	909,656	0	0		
Union Labor Life Ins. Co.	680,656	0	0		
United Group of Companies	3,234,565	20	10	7.95	67
Chesapeake Life Ins. Co.	3,463	0	0		
Mega Life and Health Ins. Co.	3,206,859	20	10		
Mid-West National Life Ins. Co.	24,243	0	0		
United Healthcare Ins. Group	48,670,172	4	1	0.05	25
United Healthcare Ins. Co.	48,670,172	4	1		
United Services Automobile Association Group	1,041,384	0	0	0.00	23
USAA Life Ins. Co.	1,041,384	0	0		

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 35 and older. For more information, contact the Consumer Protection Section, (503) 947-7984, or (888) 877-4894 (toll-free in Oregon).

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Unitrin Group	\$1,535,030	4	3	5.03	63
Pyramid Life Ins. Co.	1,533,276	4	3		
Reliable Life Ins. Co. (The)	894	0	0		
Reserve National Ins. Co.	21	0	0		
United Ins. Co. of America	839	0	0		
Universal Holding Corporation	2,869,194	0	0	0.00	11
American Pioneer Life Ins. Co.	1,169,686	0	0		
American Progressive Life and Health Ins. Co.	555	0	0		
Pennsylvania Life Ins. Co.	1,184,729	0	0		
Union Bankers Ins. Co.	514,224	0	0		
Wellpoint Health Networks, Inc.	1,526,968	2	1	1.68	47
Unicare Life and Health Ins. Co.	1,526,968	2	1		
Zurich Ins. Group	1,241,138	2	1	2.07	53
Farmers New World Life Ins. Co.	12,461	1	1		
Massachusetts Casualty Ins. Co.	1,047,641	1	0		
Universal Underwriters Life Ins.	73,599	0	0		
Zurich American Ins. Co.	107,437	0	0		
Total, this table	790,938,611	498	282	0.92	67
Total for health	818,025,395	562	318	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.

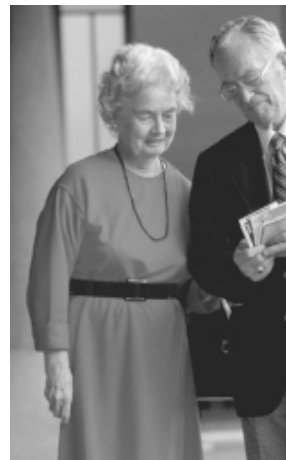
Most consumers enrolled in a managed-care plan pay a monthly fee or premium and often a small co-payment for each visit to a doctor. Most plans require consumers to designate a primary-care physician who will be responsible for their care.

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.oregoninsurance.org**



Health-care service contractors (including HMOs)

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Advantage Dental Plan, Inc.	\$6,000,205	3	1	1.19	11
Clear Choice Health Plans	51,831,776	0	0	0.00	1
Health Net Health Plan of Oregon	154,680,744	91	53	2.44	16
Kaiser Foundation Health Plan of the Northwest	492,457,422	52	26	0.38	8
ODS Health Plan, Inc.	224,692,203	51	28	0.89	10
One Health Plan of Oregon, Inc.	6,242,617	0	0	0.00	4
Oregon Dental Service	120,359,630	3	1	0.06	6
Pacific Hospital Association DBA Pacificsource	123,916,954	12	8	0.46	9
Pacificare of Oregon, Inc.	163,172,405	63	45	1.97	14
Providence Health Plan	356,405,022	124	74	1.48	13
Regence Bluecross Blueshield of Oregon	831,284,660	291	142	1.22	12
Regence HMO Oregon	282,781,289	27	11	0.28	7
United Healthcare of Oregon, Inc.	29,037,261	12	9	2.21	15
Vision Care of Oregon, Inc.	7,409,466	0	0	0.00	2
Walla Walla Valley Medical Service	410,813	0	0	0.00	5
Willamette Dental Service	6,734,815	0	0	0.00	3
Total, this table	2,857,417,282	729	398	0.99	16
Total for HCSCs	2,857,629,708	735	401	1.00	

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 square footage and features of your home (fireplace, two stories, garage, etc.) 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.

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.

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Allstate Ins. Group	\$35,304,611	42	11	1.27	17
Allstate Indemnity Co.	1,048,494	20	5		
Allstate Ins. Co.	34,256,117	22	6		
American Commerce Ins. Co.	1,080,818	0	0	0.00	9
Amica Mutual Group	1,484,667	2	0	0.00	7
California Casualty Management	2,297,886	2	0	0.00	4
California Casualty Indemnity Exchange	426,146	0	0		
California Casualty Ins. Co.	1,871,740	2	0		
Chubb and Son, Inc.	4,406,492	3	1	0.92	14
Federal Ins. Co.	1205,939	0	0		
Great Northern Ins. Co.	285,616	1	1		
Northwestern Pacific Indemnity Co.	3,892,337	2	0		
Pacific Indemnity Co.	22,461	0	0		
Vigilant Ins. Co.	139	0	0		
Citigroup	2,833,317	3	1	1.44	19
Automobile Ins. Co. of Hartford, Connecticut	147,331	0	0		
Charter Oak Fire Ins. Co.	214,785	0	0		
Phoenix Ins. Co.	84,396	0	0		
Standard Fire Ins. Co. (The)	1,080,835	0	0		



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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Travelers Indemnity Co. (The)	\$74,860	3	1		
Travelers Indemnity Co. of America	920,597	0	0		
Travelers Indemnity Co. of Illinois	310,513	0	0		
CNA Ins. Group	2,023,863	1	0	0.00	5
Continental Ins. Co. (The)	12,018,179	1	0		
Fidelity and Casualty Co. of New York	5,684	0	0		
Country Companies	4,859,626	11	2	1.68	20
Country Casualty Ins. Co.	2,551	0	0		
Country Mutual Ins. Co.	4,847,950	11	2		
Country Preferred Ins. Co.	9,125	0	0		
Credit Suisse Group	3,119,268	3	2	2.61	23
Unigard Indemnity Co.	2,029,234	0	0		
Unigard Ins. Co.	1,090,034	3	2		
Farmers Home Mutual	1,285,168	2	1	3.17	24
Farmers Home Mutual Ins. Co.	718,968	2	1		
Pioneer Ins. Co.	88,604	0	0		
Western Home Ins. Co.	477,596	0	0		
General Accident Ins.	9,320,366	8	3	1.31	18
North Pacific Ins. Co.	8,302,195	7	2		
Oregon Automobile Ins. Co.	1,018,171	1	1		
Grange Mutual Ins. Co.	1,867,118	4	2	4.37	26
Hartford Fire and Casualty Group	5,531,260	4	1	0.74	13
Hartford Casualty Ins. Co.	207,805	0	0		
Hartford Fire Ins. Co.	255,004	0	0		
Hartford Ins. Co. of the Midwest	4,023,715	4	1		
Hartford Underwriters Ins. Co.	407,699	0	0		
Twin City Fire Ins. Co.	637,037	0	0		

Homeowner insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Liberty Mutual Group	\$3,338,996	5	3	3.66	25
Liberty Mutual Fire Ins. Co.	3,321,557	5	3		
Liberty Personal Ins. Co.	17,439	0	0		
Metropolitan Group	2,333,777	3	1	1.75	21
Metropolitan Direct Property and Casualty Ins. Co.	334,743	0	0		
Metropolitan Property and Casualty Ins. Co.	1,999,034	3	1		
Mutual of Enumclaw	10,990,378	11	3	1.11	15
Nationwide Corporation	6,590,850	8	1	0.62	12
Amco Ins. Co.	994,486	3	0		
Depositors Ins. Co.	385,597	0	0		
Nationwide Mutual Fire Ins. Co.	4,572,516	2	1		
Nationwide Mutual Ins. Co.	638,251	3	0		
Ohio Casualty Group	1,548,747	0	0	0.00	6
American Fire and Casualty Co.	108,518	0	0		
Ohio Casualty Ins. Co.	214,555	0	0		
West American Ins. Co.	1,225,674	0	0		
Oregon Mutual Ins.	7,955,129	5	0	0.00	3
Oregon Mutual Ins. Co.	6,660,700	5	0		
Western Protectors Ins. Co.	1,294,429	0	0		
Safeco Ins. Group	33,185,264	15	2	0.25	10
American Economy Ins. Co.	828,471	0	0		
American States Ins. Co.	145,322	0	0		
American States Preferred Ins. Co.	637,570	0	0		
Safeco Ins. Co. of America	31,573,901	15	2		
St. Paul Group	2,274,770	1	1	1.79	22
Fidelity and Guaranty Ins. Co.	311,582	0	0		
Fidelity and Guaranty Ins. Underwriters, Inc.	28,929	0	0		
Northbrook Property and Casualty Ins. Co.	69,702	0	0		

Homeowner insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
St. Paul Guardian Ins. Co.	\$1,777,890	1	1		
United States Fidelity and Guaranty Co.	86,667	0	0		
State Farm (IL)	78,029,157	42	8	0.42	11
State Farm Fire and Casualty Co.	69,782,173	42	8		
State Farm General Ins. Co.	8,246,984	0	0		
Sublimity Ins. Co.	1,309,247	2	0	0.00	8
United Services Automobile Association Group	9,130,646	1	0	0.00	1
United Services Automobile Association	5,873,021	1	0		
USAA Casualty Ins. Co.	3,251,368	0	0		
General Indemnity Co.	6,257	0	0		
Unitrin Group	8,522,466	5	0	0.00	2
Security National Ins. Co.	527,851	0	0		
Trinity Universal Ins. Co. of Kansas, Inc.	212,467	0	0		
Trinity Universal Ins. Co.	20,093	2	0		
Valley Ins. Co.	53,606	3	0		
Valley Property and Casualty Ins.	7,708,449	0	0		
Zurich Ins. Group	50,032,588	55	15	1.22	16
Assurance Co. of America	7,004	0	0		
Empire Fire and Marine Ins. Co.	208,385	0	0		
Farmers Ins. Co. of Oregon	47,638,561	55	15		
Farmers Ins. Exchange	2,162,779	0	0		
Maryland Casualty Co.	6,027	0	0		
Northern Ins. Co. of New York	9,832	0	0		
Total, this table	290,656,475	238	58	0.81	26
Total for homeowners	301,573,897	285	74	1.00	

Life insurance

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.)

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.

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Aegon USA	\$24,284,809	6	2	0.40	26
Academy Life Ins. Co.	8,239	0	0		
Ausa Life Ins. Co., Inc.	4,609	0	0		
Bankers United Life Assurance Co.	587,144	0	0		
Life Investors Ins. Co. of America	1,009,869	1	0		
Monumental Life Ins. Co.	860,210	0	0		
Peoples Benefit Life Ins. Co.	239,309	0	0		
PFL Life Ins. Co.	264,026	1	1		
Transamerica Assurance Co.	489,221	0	0		
Transamerica Life Ins. and Annuity Co.	1,786	1	0		
Transamerica Occidental Life Ins. Co.	11,125,706	2	1		
Veterans Life Ins. Co.	152,061	0	0		
Western Reserve Life Assurance Co. of Ohio	9,542,629	1	0		

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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Aetna	\$6,489,872	1	1	0.74	36
Aetna Life Ins. and Annuity Co.	1,482,227	1	1		
Aetna Life Ins. Co.	5,007,645	0	0		
Aid Association for Lutherans	6,568,200	0	0	0.00	10
Allmerica Financial Corporation	8,572,520	2	0	0.00	7
First Allmerica Financial Life Ins. Co.	497,045	0	0		
SMA Life Assurance Co.	8,075,475	2	0		
Allstate Ins. Group	23,864,195	8	6	1.22	46
Allstate Life Ins. Co.	10,764,106	4	3		
American Heritage Life Ins. Co.	2,890,323	1	1		
Columbia Universal Life Ins. Co.	86,020	0	0		
IntramERICA Life Ins. Co.	2,771	0	0		
Lincoln Benefit Life Co.	8,172,406	2	1		
Northbrook Life Ins. Co.	14,000	0	0		
Surety Life Ins. Co.	1,934,569	1	1		
American Express Group	13,821,243	1	0	0.00	4
Investors Syndicate Life Ins.	13,821,243	1	0		
American General Group	16,075,051	6	4	1.20	45
All American Life Ins. Co.	3,006,257	0	0		
American Franklin Life Ins. Co.	1,040,919	0	0		
American General Annuity Ins. Co.	17,917	1	0		
American General Assurance Co.	1,486,435	0	0		
American General Life Ins. Co.	4,104,011	0	0		
Franklin Life Ins. Co. (The)	2,870,341	0	0		
Merit Life Ins. Co.	574,681	2	2		
National Life and Accident Ins. Co. (The)	137,699	0	0		
Old Line Life Ins. Co. of America	2,280,730	2	1		
Patriot Life Ins. Co.	5,813	0	0		
United States Life Ins. Co. in the City of New York	550,248	1	1		

Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
American Mutual Holding Group	\$4,358,379	0	0	0.00	15
American Investors Life Ins. Co.	434	0	0		
Amerus Life Ins. Co.	4,357,945	0	0		
American National Financial Group	4,030,664	1	0	0.00	17
American National Ins. Co.	3,229,612	1	0		
American National Life Ins. Co. of Texas	7,813	0	0		
Garden State Life Ins. Co.	294,829	0	0		
Standard Life and Accident Ins. Co.	498,410	0	0		
Cigna Health Group	13,738,110	3	0	0.00	5
Connecticut General Life Ins. Co.	9,428,880	3	0		
Life Ins. Co. of North America	4,309,230	0	0		
CitiGroup	13,548,830	4	2	0.71	33
American Health and Life Ins. Co.	564,569	0	0		
Citicorp Life Ins. Co.	4,244	0	0		
National Benefit Life Ins. Co.	100,370	0	0		
Primerica Life Ins. Co.	10,607,545	3	2		
Travelers Ins. Co.	1,331,019	1	0		
Travelers Life and Annuity Co.	941,083	0	0		
CNA Ins. Group	4,386,858	4	1	1.10	44
Continental Assurance Co.	(185,647)	4	1		
Valley Forge Life Ins. Co.	4,572,505	0	0		
Conseco Group	8,078,988	23	13	7.78	60
Bankers Life and Casualty Co.	1,916,760	2	1		
Bankers National Life Ins. Co.	117,721	0	0		
Certified Life Ins. Co.	16,057	0	0		
Conseco Annuity Assurance Co.	197,249	5	3		
Conseco Direct Life Ins. Co.	1,320,847	1	1		
Conseco Life Ins. Co.	1,992,845	7	4		
Conseco Medical and Life Ins.	142,345	0	0		

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	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Conseco Senior Health Ins. Co.	\$126,541	0	0		
Conseco Variable Ins. Co.	89,281	0	0		
Continental Life Ins. Co.	945	0	0		
Manhattan National Life Ins. Co.	501,221	3	1		
National Fidelity Life Ins. Co.	199,994	1	1		
Pioneer Life Ins. Co.	708,860	4	2		
United Presidential Life Ins. Co.	644,333	0	0		
Wabash Life Ins. Co.	31,194	0	0		
Washington National Ins. Co.	72,795	0	0		
Country Companies	4,764,474	1	1	1.01	42
Country Investors Life Assurance Co.	352,994	0	0		
Country Life Ins. Co.	4,411,480	1	1		
Cuna Mutual Group	6,656,323	1	0	0.00	9
Cuna Mutual Ins. Society	6,629,966	1	0		
Members Life Ins. Co.	26,357	0	0		
Equitable Life (NY)	12,149,279	2	1	0.40	25
Equitable Life Assurance Society of the U.S.	11,948,079	2	1		
Equitable of Colorado, Inc. (The)	201,200	0	0		
Family (Lynch) Group	3,017,990	0	0	0.00	20
Merrill Lynch Life Ins. Co.	3,017,990	0	0		
Forethought Financial Services, Inc.	6,356,023	1	1	0.76	38
Forethought Life Ins. Co.	6,356,023	1	1		
GE Global Group	11,183,265	7	5	2.16	52
First Colony Life Ins. Co.	8,239,249	2	1		
GE Life and Annuity Assurance Co.	1,353,517	2	1		
General Electric Capital Assurance Co.	48,707	0	0		
Heritage Life Ins. Co.	716,535	0	0		
Federal Home Life Ins. Co.	211,310	0	0		

Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Professional Ins. Co.	\$1,774	0	0		
Union Fidelity Life Ins. Co.	612,173	3	3		
General American	4,040,716	0	0	0.00	16
Cova Financial Services Life Ins. Co.	9,931	0	0		
General American Life Ins. Co.	3,760,762	0	0		
General Life Ins. Co. of America	48,658	0	0		
Paragon Life Ins. Co.	220,166	0	0		
Security Equity Life Ins. Co.	1,199	0	0		
Generali Group	3,493,995	1	1	1.38	50
Business Mens Assurance Co. of America	3,493,995	1	1		
Great West Life Assurance	6,488,465	0	0	0.00	11
Alta Health and Life Ins. Co.	173,187	0	0		
Great-West Life and Annuity Ins.	4,877,161	0	0		
Great-West Life Assurance Co.	1,438,117	0	0		
Guarantee Group	3,066,898	0	0	0.00	19
AGL Life Assurance Co.	11,007	0	0		
Guarantee Life Ins. Co.	3,055,891	0	0		
Guardian Life Group	10,709,770	2	2	0.90	39
Family Service Life Ins. Co.	56,770	0	0		
Guardian Ins. and Annuity Co., Inc.	419,304	0	0		
Guardian Life Ins. Co. of America (The)	10,204,733	2	2		
Park Avenue Life Ins. Co.	28,963	0	0		
Hartford Fire and Casualty Group	14,378,027	1	0	0.00	3
Hartford Life and Accident Ins. Co.	3,983,343	0	0		
Hartford Life and Annuity Ins. Co.	3,842,038	1	0		
Hartford Life Ins. Co.	6,552,067	0	0		
Royal Life Ins. Co. of America	579	0	0		



Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Interfinancial, Inc.	\$13,855,480	12	10	3.49	58
American Bankers Life Assurance Co.	2,118,538	3	2		
Fortis Benefits Ins. Co.	4,678,578	1	1		
Fortis Ins. Co.	604,694	0	0		
John Alden Life Ins. Co.	505,550	1	1		
Union Security Life Ins. Co.	5,920,065	7	6		
United Family Life Ins. Co.	22,360	0	0		
Voyager Life Ins. Co.	5,695	0	0		
Jackson National Group	10,492,560	3	2	0.92	40
Jackson National Life Ins. Co.	10,492,560	3	2		
Jefferson Pilot Corporation	9,237,872	4	2	1.05	43
Alexander Hamilton Life Ins. Co.	3,170,496	0	0		
Jefferson Pilot Financial Ins. Co.	3,210,644	2	0		
Jefferson Pilot Lifeamerica Ins. Co.	4,631	0	0		
Jefferson Pilot Life Ins. Co.	2,852,101	2	2		
John Hancock Group	44,040,536	4	3	0.33	24
Investors Guaranty Life Ins. Co.	87,101	0	0		
John Hancock Life Ins. Co.	22,384,174	4	3		
John Hancock Variable Life Ins.	21,569,261	0	0		
Kansas City Life Ins.	6,019,920	3	3	2.41	55
Kansas City Life Ins. Co.	2,298,418	1	1		
Old American Ins. Co.	1,574,439	2	2		
Sunset Life Ins. Co. of America	2,147,063	0	0		
Liberty National	10,114,182	10	7	3.34	57
American Income Life Ins. Co.	3,074,989	4	3		
Globe Life and Accident Ins. Co.	2,252,636	4	2		
Liberty National Life Ins. Co.	213,134	0	0		
United American Ins. Co.	742,325	2	2		
United Investors Life Ins. Co.	3,831,098	0	0		

Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Lincoln National	\$11,049,546	3	3	1.31	49
First Penn-Pacific Life Ins. Co.	3,407,553	0	0		
Lincoln National Life Ins. Co.	7,622,054	2	2		
Lincoln National Reassurance Co.	19,939	1	1		
LSW Holding Group	3,452,308	0	0	0.00	18
Life Ins. Co. of the Southwest	35,339	0	0		
National Life Ins. Co.	3,416,969	0	0		
Lutheran Brotherhood	4,831,685	3	2	2.00	51
Lutheran Brotherhood	4,663,084	3	2		
Lutheran Brotherhood Variable Ins.	168,601	0	0		
Manulife Financial Group	18,637,179	0	0	0.00	1
Manufacturers Life Ins. Co. (The)	16,239,852	0	0		
National Liberty Life Ins. Co. of America	2,318,532	0	0		
North American Security Life Ins.	78,795	0	0		
Mass Mutual Life Ins. Co.	14,545,134	2	0	0.00	2
C.M. Life Ins. Co.	2,221,429	0	0		
Massachusetts Mutual Life Ins. Co.	10,280,022	2	0		
MML Bay State Life Ins. Co.	2,043,683	0	0		
Metropolitan Group	35,115,671	6	3	0.41	29
General Life Ins. Co.	434,467	0	0		
Metropolitan Ins. and Annuity Co.	683,133	0	0		
Metropolitan Life Ins. Co.	30,402,638	6	3		
Metropolitan Tower Life Ins. Co.	94,077	0	0		
New England Life Ins. Co.	3,470,799	0	0		
Security First Life Ins. Co.	13,285	0	0		
Texas Life Ins. Co.	17,272	0	0		

Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Midland National Life Ins. Group	\$11,921,677	3	1	0.41	28
Midland National Life Ins. Co.	7,137,799	1	0		
Nacolah Life Ins. Co.	191,192	0	0		
North American Co. for Life and Health Ins.	4,592,686	2	1		
Minnesota Mutual	5,546,599	0	0	0.00	13
Ministers Life Ins. Co. (The)	1,064	0	0		
Minnesota Life Ins. Co.	5,545,535	0	0		
MONY Consolidated	13,496,564	3	2	0.72	35
MONY Life Ins. Co. of America	10,657,041	2	1		
U.S. Financial Life Ins. Co.	507,726	1	1		
Vico Life Ins. Co.	2,331,797	0	0		
Mutual of Omaha	7,534,301	3	2	1.28	47
United of Omaha Life Ins. Co.	7,507,491	3	2		
United World Life Ins. Co.	26,810	0	0		
Netherlands Ins. Co.	15,186,961	3	2	0.64	31
Equitable Life Ins. Co. of Iowa	2,587,442	0	0		
Golden American Life Ins. Co.	103,844	0	0		
Midwestern United Life Ins. Co.	23,121	0	0		
Security Life of Denver Ins. Co.	9,281,965	1	1		
Southland Life Ins. Co.	2,945,681	2	1		
United Life and Annuity Ins. Co.	11,564	0	0		
USG Annuity and Life Co.	233,344	0	0		
New York Life Group	36,901,247	10	5	0.65	32
New York Life Ins. and Annuity Corporation	8,303,698	0	0		
New York Life Ins. Co.	28,431,449	10	5		
Nylife Ins. Co. of Arizona	166,100	0	0		
Northwestern Mutual	64,660,677	2	1	0.07	21
Northwestern Mutual Life Ins. Co.	64,660,677	2	1		

Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Pacific Life Ins. Co.	\$42,068,701	3	1	0.11	22
Pacific Life and Annuity Co.	1,155,651	0	0		
Pacific Life Ins. Co.	40,913,050	3	1		
Phoenix Companies	9,730,928	3	2	0.99	41
PHL Variable Ins. Co.	192,333	0	0		
Phoenix American Life Ins. Co.	149,209	0	0		
Phoenix Home Life Mutual Ins. Co.	9,386,848	3	2		
Phoenix National Ins. Co.	2,538	0	0		
Principal Financial Group	12,046,880	2	1	0.40	27
Principal Life Ins. Co.	12,046,880	2	1		
Protective Life Ins. Group	5,941,443	0	0	0.00	12
Empire General Life Assurance Corporation	775,503	0	0		
Lyndon Life Ins. Co.	14,034	0	0		
Protective Life and Annuity Ins. Co.	22,545	0	0		
Protective Life Ins. Co.	2,241,649	0	0		
West Coast Life Ins. Co.	2,868,315	0	0		
Western Diversified Life Ins. Co.	11,193	0	0		
Wisconsin National Life Ins. Co.	8,204	0	0		
Provident Life Group	13,515,753	4	2	0.72	34
Colonial Life and Accident Ins.	402,312	1	1		
Paul Revere Life Ins. Co.	245,038	0	0		
Paul Revere Protective Life Ins.	31,142	0	0		
Paul Revere Variable Annuity Ins.	5,151	0	0		
Provident Life and Accident Ins.	1,245,475	1	1		
Unum Life Ins. Co. of America	11,586,635	2	0		
Provident Mutual	5,471,088	0	0	0.00	14
Provident Mutual Life Ins. Co.	2,356,054	0	0		
Provident Mutual Life and Annuity Co.	3,115,034	0	0		



Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Prudential of America	\$21,672,836	56	25	5.57	59
Pruco Life Ins. Co.	2,305,465	0	0		
Prudential Ins. Co. of America	19,367,371	56	25		
Regence Group	10,856,747	0	0	0.00	6
Regence Life and Health Ins. Co.	10,856,747	0	0		
Reliastar Group	10,723,090	6	5	2.25	54
Northern Life Ins. Co.	610,987	2	2		
Reliastar Life Ins. Co.	7,323,939	2	2		
Reliastar Life Ins. Co. of New York	216,342	0	0		
Security-Connecticut Life Ins. Co.	2,571,822	2	1		
Safeco Ins. Group	8,192,059	1	0	0.00	8
American States Life Ins. Co.	2,942,847	0	0		
Safeco Life Ins. Co.	5,227,940	1	0		
Safeco National Life Ins. Co.	21,272	0	0		
Standard Ins. Co.	71,495,246	12	9	0.61	30
State Farm (IL)	29,199,934	5	1	0.17	23
State Farm Life Ins. Co.	29,199,934	5	1		
Sun Life Assurance Co. of Canada	6,358,371	1	1	0.76	37
Sun Life Assurance Co. of Canada (Canada)	6,298,203	1	1		
Sun Life Assurance Co. of Canada (USA)	60,168	0	0		
United Heritage Mutual Life Ins. Co.	3,309,280	2	2	2.92	56
United Services Automobile Association Group	3,733,227	1	1	1.29	48
USAA Life Ins. Co.	3,733,227	1	1		

Life insurance

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Zurich Ins. Group	\$21,537,792	16	10	2.24	53
Farmers New World Life Ins. Co.	15,854,556	8	5		
Federal Kemper Life Assurance Co.	3,751,893	3	2		
Fidelity Life Association, a Mutual Legal Reserve	230,574	0	0		
Kemper Investors Life Ins. Co.	857,035	1	0		
Universal Underwriters Life Ins. Co.	295,144	0	0		
Zurich Life Ins. Co. of America	548,590	4	3		
Total, this table	846,616,418	261	148	0.84	60
Total for life	932,680,715	339	193	1.00	

Annuities

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.oregoninsurance.org.

Also, review the complaint information in this booklet to see how the company treats its customers.

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 begin receiving payouts (on the schedule you've specified). 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).

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Aetna	\$9,819,397	1	0	0.00	7
Aetna Life Ins. and Annuity Co.	9,900,891	0	0		
Aetna Life Ins. Co.	(81,494)	1	0		
Aid Association for Lutherans	14,210,521	0	0	0.00	3
Allstate Ins. Group	70,135,997	4	3	0.50	22
Allstate Life Ins. Co.	6,271,258	0	0		
American Heritage Life Ins. Co.	2,616	0	0		
Columbia Universal Life Ins. Co.	431,655	0	0		
Glenbrook Life and Annuity Co.	35,138,149	1	1		

Annuities

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Lincoln Benefit Life Co.	\$24,478,947	2	1		
Northbrook Life Ins. Co.	3,791,178	0	0		
Surety Life Ins. Co.	22,194	1	1		
American Equity Investment Life Ins.	3,139,367	0	0	0.00	15
American Express Group	10,444,170	4	2	2.23	30
American Enterprise Life Ins.	428,371	2	1		
American Partners Life Ins. Co.	183,316	0	0		
IDS Life Ins. Co.	9,832,483	2	1		
American Financial Ins. Group	3,209,459	1	1	3.62	33
Annuity Investors Life Ins. Co.	98,220	0	0		
Great American Life Ins. Co.	3,111,239	1	1		
Ameritas Life Ins. Corporation	6,193,037	0	0	0.00	9
Ameritas Variable Life Ins. Co.	6,193,037	0	0		
Century Companies of America	13,463,054	0	0	0.00	4
Cuna Mutual Life Ins. Co.	13,463,054	0	0		
Conseco Group	27,142,036	11	6	2.57	32
Bankers Life and Casualty Co.	16,876,774	2	1		
Bankers National Life Ins. Co.	186	0	0		
Certified Life Ins. Co.	60	0	0		
Conseco Annuity Assurance Co.	9,853,007	6	4		
Conseco Direct Life Ins. Co.	43,793	0	0		
Conseco Life Ins. Co.	1,356	2	1		
Conseco Variable Ins. Co.	173,555	1	0		
Manhattan National Life Ins. Co.	3,405	0	0		
United Presidential Life Ins. Co.	65,567	0	0		
Washington National Ins. Co.	124,333	0	0		

Annuities

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.

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Consumers Ins. Group	\$35,439,752	3	1	0.33	20
Old Standard Life Ins. Co.	5,525,083	0	0		
Western United Life Assurance Co.	29,914,669	3	1		
Equitable Life (NY)	5,102,932	2	1	2.28	31
Equitable Life Assurance Society of the U.S.	5,102,932	2	1		
First Investors Life Ins. Co. (NY)	4,762,146	0	0	0.00	10
GE Global Group	30,156,552	3	2	0.77	23
Federal Home Life Ins. Co.	182,019	1	0		
First Colony Life Ins. Co.	3,605,844	1	1		
GE Life and Annuity Assurance Co.	19,392,636	0	0		
General Electric Capital Assurance Co.	6,975,860	1	1		
Union Fidelity Life Ins. Co.	193	0	0		
Guardian Life Group	3,129,853	0	0	0.00	16
Family Service Life Ins. Co.	3,773	0	0		
Guardian Ins. and Annuity Co.	2,932,824	0	0		
Guardian Life Ins. Co. of America	193,256	0	0		
Hartford Fire and Casualty Group	4,679,414	1	0	0.00	11
Hartford Life and Accident Ins. Co.	40,801	0	0		
Hartford Life and Annuity Ins. Co.	1,601,401	1	0		
Hartford Life Ins. Co.	3,037,184	0	0		
Royal Life Ins. Co. of America	28	0	0		
Jackson National Group	21,977,234	3	2	1.06	26
Jackson National Life Ins. Co.	21,977,234	3	2		
Liberty Mutual Group	4,591,433	1	0	0.00	12
Keyport Life Ins. Co.	4,591,433	1	0		

Annuities

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Lutheran Brotherhood	\$11,998,091	0	0	0.00	5
Lutheran Brotherhood	10,295,898	0	0		
Lutheran Brotherhood Variable Ins.	1,702,193	0	0		
Midland National Life Ins. Group	3,471,469	0	0	0.00	14
Midland National Life Ins. Co.	3,471,169	0	0		
North American Co. for Life and Health	300	0	0		
Mutual of Omaha	3,789,725	0	0	0.00	13
United of Omaha Life Ins. Co.	3,789,725	0	0		
National Western Life Ins. Co.	7,707,173	1	1	1.51	28
New York Life Group	40,435,441	3	3	0.86	24
New York Life Ins. and Annuity Corporation	36,696,116	1	1		
New York Life Ins. Co.	3,739,325	2	2		
Northwestern Mutual	9,314,490	1	1	1.25	27
Northwestern Mutual Life Ins. Co.	9,314,490	1	1		
Pacific Life Ins. Co.	3,112,176	0	0	0.00	17
Pacific Life Ins. Co.	3,112,176	0	0		
Pioneer Mutual Life Ins. Co.	3,100,725	1	0	0.00	18
Prudential of America	63,409,451	4	1	0.18	19
Prudential Ins. Co. of America	63,409,451	4	1		
Reliastar Group	12,013,994	1	1	0.97	25
Northern Life Ins. Co.	828,970	0	0		
Reliastar Life Ins. Co.	11,156,556	1	1		
Reliastar Life Ins. Co. of New York	8,400	0	0		
Security-Connecticut Life Ins.	20,068	0	0		

Annuities

Insurer group or company	1999 premium	Total complaints	Confirmed complaints	Complaint index	1999 ranking
Safeco Ins. Group	\$14,224,796	2	2	1.64	29
American States Life Ins. Co.	139,161	0	0		
Empire Life Ins. Co.	26,207	0	0		
Safeco Life Ins. Co.	14,059,428	2	2		
Standard Ins. Co.	58,107,615	3	2	0.40	21
State Farm (IL)	10,388,036	0	0	0.00	6
State Farm Life Ins. Co.	10,388,036	0	0		
TIAA Family of Companies	27,817,443	0	0	0.00	2
Teachers Ins. and Annuity Association	27,817,443	0	0		
Western-Southern Group	7,162,543	0	0	0.00	8
Columbus Life Ins. Co.	1,015	0	0		
Continental General Ins. Co.	284,703	0	0		
Western-Southern Life Assurance Co.	6,876,825	0	0		
Zurich Ins. Group	43,056,286	0	0	0.00	1
Farmers New World Life Ins. Co.	41,834,037	0	0		
Federal Kemper Life Assurance Co.	33,760	0	0		
Kemper Investors Life Ins. Co.	1,188,489	0	0		
Total, this table	586,705,808	50	29	0.57	33
Total for annuities	651,335,667	87	56	1.00	

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Allstate Ins. Co. • Allstate Ins. Group	8
Amco Ins. Co. • Nationwide Corporation	13
American and Foreign Ins. Co. • Royal and Sun Alliance USA	14
American Bankers Ins. Co. of Florida • Interfinancial, Inc.	12
American Casualty Co. of Reading, Pennsylvania • CNA Ins. Group	10
American Commerce Ins. Co.	8
American Economy Ins. Co. • Safeco Ins. Group	15
American Family Home Ins. Co. (FL) • Midland-Guardian	13
American Family Mutual Ins. Co. • American Family Ins. Group	8
American Fire and Casualty Co. • Ohio Casualty Group	13
American Home Assurance Co. • American International Group	9
American International South Ins. • American International Group	9
American Manufacturers Mutual Ins. Co. • Lumbermens Mutual Casualty Group	13
American Modern Home Ins. Co. • Midland-Guardian	13
American National Fire Ins. Co. • American Financial Ins. Group	8
American National General Ins. Co. • American National Financial Group	9
American National Property and Casualty Co. • American National Financial Group	9
American Premier Ins. Co. • American Financial Ins. Group	8
American Protection Ins. Co. • Lumbermens Mutual Casualty Group	13
American Reliable Ins. Co. • Interfinancial, Inc.	12
American Security Ins. Co. • Interfinancial, Inc.	12
American Spirit Ins. Co. • American Financial Ins. Group	8
American Standard Ins. Co. of Wisconsin • American Family Ins. Group	8
American States Ins. Co. • Safeco Ins. Group	15
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Austin Mutual Ins. Co. • Austin Mutual Group	9
Avomark Ins. Co. • Ohio Casualty Group	13
California Casualty and Fire Ins. Co. • California Casualty Management	10
California Casualty Indemnity Exchange • California Casualty Management	10
California Casualty Ins. Co. • California Casualty Management	10
Cascade National Ins. Co.	10
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Clarendon National Ins. Co. • Hannover Group	12
Colonial Penn Franklin Ins. Co. • GE Global Group	11
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Country Mutual Ins. Co. • Country Companies	10
Country Preferred Ins. Co. • Country Companies	10
Dairyland Ins. Co. • Sentry Ins. Group	15
Deerbrook Ins. Co. • Allstate Ins. Group	8
Depositors Ins. Co. • Nationwide Corporation	13
Eagle American Ins. Co. • American Financial Ins. Group	8
Farmers Ins. Co. of Oregon • Zurich Ins. Group	16
Federal Ins. Co. • Chubb and Son, Inc.	10
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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 promoting a positive business climate.

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

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

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) — (503) 947-7984 or (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 against an insurance company or agent, check to see if an insurer is authorized to do business in Oregon, and find out if your insurance agent is licensed in Oregon. Our Web address:

Other insurance publications

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

Mail: Publications
Oregon Insurance Division
350 Winter St. NE, Room 440
Salem, OR 97301-3883

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

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

Publications are also available on our Web site:
www.oregoninsurance.org.

- *Consumer Guide to Auto Insurance*
Compares auto insurance premiums and provides money-saving tips for drivers.
- *Guía Básica de Oregon para seguro de autos*
Explica los requisitos en Oregon para seguro de autos.
- *Consumer Guide to Health Insurance*
Provides an overview of health insurance and your health-care rights.
- *Consumer Guide to Homeowner and Tenant Insurance*
Compares premiums and provides money-saving tips for homeowners and renters.
- *Consumer Guide to Oregon Insurance Complaints 1999*
Ranks insurers from best to worst, based on the number of consumer complaints received by the Insurance Division.

- *Free Help with Medicare and Other Health Insurance*
A list of local organizations that help Medicare beneficiaries make better health-insurance decisions.
- *Ayuda Gratuita con Medicare y Otros Seguros para la Salud*
Una lista de organizaciones locales que le ayudan a beneficiarios de Medicare hacer mejores decisiones en cuanto a seguro para la salud.
- *Oregon Consumer Guide to Medicare Supplement Insurance and Medicare+Choice*
Compares Medicare supplement policies and explains Medicare+Choice options.
- *Oregon Insurance Division - Protecting the Insurance-buying Public*
An overview of services provided by the Insurance Division and where to call for answers to common insurance questions.
- *La División de Aseguradoras - Protegiendo al Público en la Compra de Seguros*
Una síntesis de servicios provistos por la División de Seguros y a donde llamar para obtener respuestas acerca de comunes preguntas de seguros.
- *Oregon Long-Term Care Insurance*
Describes long-term care insurance and lists providers doing business in Oregon.
- *Your Medicare Health Plan Choices*
Discusses managed care options for Medicare beneficiaries.