

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
1035 Exchange	Company Position Substantiated	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Abusive Service</i>	Company Position Substantiated	3	30.0%
	Compromised Settlement/Resolution	1	10.0%
	Contract Provision/Legal Issue	2	20.0%
	No Action Requested/Required	2	20.0%
	No Jurisdiction	1	10.0%
	Referred for Disciplinary Action	1	10.0%
<i>Reason Total</i>		10	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Access to Care</i>	Claim Reopened	1	7.7%
	Company Position Substantiated	1	7.7%
	Compromised Settlement/Resolution	8	61.5%
	Contract Provision/Legal Issue	2	15.4%
	Referred to Proper Agency	1	7.7%
<i>Reason Total</i>		13	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Access to Fee Schedule/Rates</i>	Compromised Settlement/Resolution	3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Adjuster Handling</i>		1	0.3%
	Claim Reopened	3	1.0%
	Claim Settled	25	8.1%
	Company Position Overturned	14	4.5%
	Company Position Substantiated	138	44.5%
	Compromised Settlement/Resolution	41	13.2%
	Contract Provision/Legal Issue	57	18.4%
	Insufficient Information	1	0.3%
	No Action Requested/Required	4	1.3%
	No Jurisdiction	19	6.1%
	Referred for Disciplinary Action	5	1.6%
	Referred to Another Department	1	0.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Adjuster Handling</i>	Referred to Proper Agency	1	0.3%
<i>Reason Total</i>		310	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Appeal Non-Compliance</i>	Referred to Another Department	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Assignment of Benefits</i>	Contract Provision/Legal Issue	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Audit Dispute</i>	Compromised Settlement/Resolution	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>CLUE Reports</i>	Company Position Substantiated	7	77.8%
	Compromised Settlement/Resolution	1	11.1%
	Contract Provision/Legal Issue	1	11.1%
<i>Reason Total</i>		9	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Cancellation</i>	Claim Reopened	1	0.6%
	Company Position Overturned	14	8.1%
	Company Position Substantiated	60	34.7%
	Compromised Settlement/Resolution	59	34.1%
	Contract Provision/Legal Issue	24	13.9%
	No Action Requested/Required	5	2.9%
	No Jurisdiction	3	1.7%
	Referred for Disciplinary Action	4	2.3%
	Referred to Another Department	1	0.6%
State Specific	2	1.2%	
<i>Reason Total</i>		173	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Cash Value</i>	Company Position Substantiated	4	57.1%
	Compromised Settlement/Resolution	2	28.6%
	Contract Provision/Legal Issue	1	14.3%
<i>Reason Total</i>		7	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Choice of PCP (Primary Care Provider)</i>	Compromised Settlement/Resolution	6	85.7%
	No Action Requested/Required	1	14.3%
<i>Reason Total</i>		7	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Claim Recoding/Bundling</i>	Claim Settled	3	33.3%
	Company Position Substantiated	2	22.2%
	Compromised Settlement/Resolution	2	22.2%
	Contract Provision/Legal Issue	2	22.2%
<i>Reason Total</i>		9	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Class Action</i>	Company Position Substantiated	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Co-pay Issues</i>	Claim Settled	9	8.9%
	Company Position Overturned	9	8.9%
	Company Position Substantiated	54	53.5%
	Compromised Settlement/Resolution	13	12.9%
	Contract Provision/Legal Issue	10	9.9%
	No Jurisdiction	4	4.0%
	Referred to Proper Agency	2	2.0%
<i>Reason Total</i>		101	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Comparative Negligence</i>	Claim Settled	4	6.9%
	Company Position Overturned	7	12.1%
	Company Position Substantiated	10	17.2%
	Compromised Settlement/Resolution	8	13.8%
	Contract Provision/Legal Issue	14	24.1%
	No Jurisdiction	14	24.1%
	Referred for Disciplinary Action	1	1.7%
<i>Reason Total</i>		58	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Continuation of Benefits</i>	Compromised Settlement/Resolution	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Continuity of Care</i>	Claim Reopened	1	33.3%
	Company Position Overturned	1	33.3%
	Contract Provision/Legal Issue	1	33.3%
<i>Reason Total</i>		3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Coordination of Benefits</i>	Claim Settled	6	9.8%
	Company Position Overturned	12	19.7%
	Company Position Substantiated	19	31.1%
	Compromised Settlement/Resolution	9	14.8%
	Contract Provision/Legal Issue	9	14.8%
	No Jurisdiction	2	3.3%
	State Specific	4	6.6%
<i>Reason Total</i>		61	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Cost Containment</i>	Company Position Overturned	2	9.1%
	Company Position Substantiated	10	45.5%
	Compromised Settlement/Resolution	2	9.1%
	Contract Provision/Legal Issue	5	22.7%
	No Jurisdiction	1	4.5%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Cost Containment</i>	Referred to Another Department	2	9.1%
<i>Reason Total</i>		22	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Coverage Question</i>	Claim Reopened	1	0.3%
	Claim Settled	27	8.5%
	Company Position Overturned	15	4.7%
	Company Position Substantiated	90	28.3%
	Complaint Withdrawn	1	0.3%
	Compromised Settlement/Resolution	41	12.9%
	Contract Provision/Legal Issue	117	36.8%
	Fine	1	0.3%
	Insufficient Information	6	1.9%
	No Action Requested/Required	1	0.3%
	No Jurisdiction	8	2.5%
	Referred for Disciplinary Action	5	1.6%
	Referred to Another Department	1	0.3%
	Referred to Proper Agency	1	0.3%
State Specific	3	0.9%	
<i>Reason Total</i>		318	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Credentialing Delay</i>	Contract Provision/Legal Issue	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Credit Report</i>	No Action Requested/Required	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delayed Appeal Consideration</i>	Company Position Substantiated	1	33.3%
	Contract Provision/Legal Issue	2	66.7%
<i>Reason Total</i>		3	100.0%

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Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delayed Authorization Decision</i>	Claim Reopened	1	9.1%
	Claim Settled	1	9.1%
	Company Position Substantiated	4	36.4%
	Compromised Settlement/Resolution	1	9.1%
	Contract Provision/Legal Issue	4	36.4%
<i>Reason Total</i>		11	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delays</i>	Claim Reopened	3	0.5%
	Claim Settled	104	18.8%
	Company Position Overturned	27	4.9%
	Company Position Substantiated	153	27.7%
	Complaint Withdrawn	5	0.9%
	Compromised Settlement/Resolution	92	16.6%
	Contract Provision/Legal Issue	74	13.4%
	Insufficient Information	3	0.5%
	No Action Requested/Required	18	3.3%
	No Jurisdiction	40	7.2%
	Referred for Disciplinary Action	18	3.3%
	Referred to Another Department	11	2.0%
State Specific	5	0.9%	
<i>Reason Total</i>		553	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delays/No Response</i>	Claim Reopened	1	0.9%
	Claim Settled	6	5.1%
	Company Position Overturned	4	3.4%
	Company Position Substantiated	24	20.5%
	Compromised Settlement/Resolution	47	40.2%
	Contract Provision/Legal Issue	12	10.3%
	Insufficient Information	2	1.7%
	No Action Requested/Required	7	6.0%
	No Jurisdiction	4	3.4%
	Referred for Disciplinary Action	4	3.4%
State Specific	6	5.1%	
<i>Reason Total</i>		117	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Denial of Claim</i>		1	0.1%
	Claim Reopened	5	0.7%
	Claim Settled	49	7.2%
	Company Position Overturned	73	10.7%
	Company Position Substantiated	242	35.4%
	Complaint Withdrawn	1	0.1%
	Compromised Settlement/Resolution	48	7.0%
	Contract Provision/Legal Issue	152	22.2%
	Insufficient Information	3	0.4%
	No Action Requested/Required	11	1.6%
	No Jurisdiction	71	10.4%
	Referred for Disciplinary Action	5	0.7%
	Referred to Another Department	16	2.3%
	Referred to Proper Agency	3	0.4%
State Specific	4	0.6%	
<i>Reason Total</i>		684	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Emergency Services</i>	Claim Settled	1	7.7%
	Company Position Overturned	2	15.4%
	Company Position Substantiated	3	23.1%
	Compromised Settlement/Resolution	2	15.4%
	Contract Provision/Legal Issue	5	38.5%
<i>Reason Total</i>		13	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Endorsement/Rider</i>	Claim Settled	1	16.7%
	Company Position Substantiated	3	50.0%
	Contract Provision/Legal Issue	2	33.3%
<i>Reason Total</i>		6	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Essential Health Benefit</i>	Claim Settled	2	33.3%
	Company Position Substantiated	2	33.3%
	Contract Provision/Legal Issue	2	33.3%
<i>Reason Total</i>		6	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>External Review</i>	Company Position Overturned	4	40.0%
	Compromised Settlement/Resolution	1	10.0%
	Contract Provision/Legal Issue	3	30.0%
	No Jurisdiction	1	10.0%
	Referred to Another Department	1	10.0%
<i>Reason Total</i>		10	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Failure to Submit Application</i>	Claim Settled	2	50.0%
	Compromised Settlement/Resolution	2	50.0%
<i>Reason Total</i>		4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Fiduciary/Theft</i>	Claim Settled	1	12.5%
	Company Position Substantiated	1	12.5%
	Compromised Settlement/Resolution	1	12.5%
	Contract Provision/Legal Issue	1	12.5%
	Referred for Disciplinary Action	4	50.0%
<i>Reason Total</i>		8	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Financial Privacy</i>	Company Position Substantiated	2	50.0%
	Contract Provision/Legal Issue	2	50.0%
<i>Reason Total</i>		4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Forced Placement</i>	Compromised Settlement/Resolution	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Fraud</i>	Company Position Substantiated	1	100.0%

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<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Fraud/Forgery</i>	Company Position Substantiated	2	28.6%
	Contract Provision/Legal Issue	1	14.3%
	Referred for Disciplinary Action	4	57.1%
<i>Reason Total</i>		7	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Group Conversion</i>	No Jurisdiction	1	50.0%
	Referred to Proper Agency	1	50.0%
<i>Reason Total</i>		2	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>High Pressure Tactics</i>	Company Position Overturned	1	9.1%
	Company Position Substantiated	6	54.5%
	No Action Requested/Required	1	9.1%
	No Jurisdiction	2	18.2%
	Referred for Disciplinary Action	1	9.1%
<i>Reason Total</i>		11	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Hospitalization</i>	Claim Settled	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Inadequate Provider Network</i>	Claim Reopened	1	10.0%
	Company Position Substantiated	2	20.0%
	Compromised Settlement/Resolution	3	30.0%
	Contract Provision/Legal Issue	4	40.0%
<i>Reason Total</i>		10	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Inadequate Reimbursement Rates</i>	Company Position Substantiated	2	66.7%
	No Jurisdiction	1	33.3%
<i>Reason Total</i>		3	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
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Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Internal Appeal</i>	Contract Provision/Legal Issue	1	50.0%
	No Jurisdiction	1	50.0%
<i>Reason Total</i>		2	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Involuntary Termination by Plan</i>	Company Position Overturned	1	20.0%
	Company Position Substantiated	3	60.0%
	No Jurisdiction	1	20.0%
<i>Reason Total</i>		5	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Laboratory Services</i>	Contract Provision/Legal Issue	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Language Access</i>	Contract Provision/Legal Issue	2	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>MIB Reports</i>	Compromised Settlement/Resolution	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Maternity and Newborn Care</i>	Company Position Substantiated	3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Maximum Out of Pocket</i>	Company Position Substantiated	1	50.0%
	Contract Provision/Legal Issue	1	50.0%
<i>Reason Total</i>		2	100.0%

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<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Medical Necessity</i>	Claim Settled	3	6.8%
	Company Position Overturned	5	11.4%
	Company Position Substantiated	19	43.2%
	Compromised Settlement/Resolution	1	2.3%
	Contract Provision/Legal Issue	14	31.8%
	No Jurisdiction	2	4.5%
<i>Reason Total</i>		44	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Mental Health Parity</i>	Company Position Substantiated	3	50.0%
	Compromised Settlement/Resolution	1	16.7%
	Contract Provision/Legal Issue	2	33.3%
<i>Reason Total</i>		6	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misappropriation of Premium</i>	Company Position Overturned	1	12.5%
	Company Position Substantiated	1	12.5%
	Compromised Settlement/Resolution	1	12.5%
	Contract Provision/Legal Issue	1	12.5%
	Referred for Disciplinary Action	4	50.0%
<i>Reason Total</i>		8	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misleading Advertising</i>	Claim Settled	1	5.3%
	Company Position Overturned	1	5.3%
	Company Position Substantiated	6	31.6%
	Compromised Settlement/Resolution	1	5.3%
	Contract Provision/Legal Issue	7	36.8%
	Referred for Disciplinary Action	1	5.3%
	Referred to Another Department	2	10.5%
<i>Reason Total</i>		19	100.0%

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<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misrepresentation</i>	Claim Settled	10	8.7%
	Company Position Overturned	6	5.2%
	Company Position Substantiated	35	30.4%
	Complaint Withdrawn	1	0.9%
	Compromised Settlement/Resolution	23	20.0%
	Contract Provision/Legal Issue	20	17.4%
	Insufficient Information	2	1.7%
	No Action Requested/Required	1	0.9%
	No Jurisdiction	4	3.5%
	Referred for Disciplinary Action	5	4.3%
	Referred to Another Department	5	4.3%
State Specific	3	2.6%	
<i>Reason Total</i>		115	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misstatement on Application</i>	Company Position Overturned	1	6.7%
	Company Position Substantiated	8	53.3%
	Compromised Settlement/Resolution	3	20.0%
	Contract Provision/Legal Issue	2	13.3%
	Referred for Disciplinary Action	1	6.7%
<i>Reason Total</i>		15	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>No Preauthorization</i>	Claim Settled	5	11.9%
	Company Position Overturned	4	9.5%
	Company Position Substantiated	14	33.3%
	Compromised Settlement/Resolution	7	16.7%
	Contract Provision/Legal Issue	11	26.2%
	No Action Requested/Required	1	2.4%
<i>Reason Total</i>		42	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Nonforfeiture</i>	Company Position Substantiated	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Nonrenewal</i>	Claim Reopened	1	2.4%
	Company Position Overturned	3	7.1%
	Company Position Substantiated	25	59.5%
	Compromised Settlement/Resolution	5	11.9%
	Contract Provision/Legal Issue	6	14.3%
	Referred for Disciplinary Action	2	4.8%
<i>Reason Total</i>		42	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Not Appointed w/Company</i>	Claim Settled	1	50.0%
	Referred for Disciplinary Action	1	50.0%
<i>Reason Total</i>		2	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Notice Requirements</i>	Claim Settled	1	7.1%
	Company Position Overturned	3	21.4%
	Company Position Substantiated	4	28.6%
	Compromised Settlement/Resolution	4	28.6%
	Contract Provision/Legal Issue	1	7.1%
	Insufficient Information	1	7.1%
<i>Reason Total</i>		14	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other Violation of Insurance Law/Regulation</i>	Company Position Substantiated	1	16.7%
	Compromised Settlement/Resolution	1	16.7%
	Contract Provision/Legal Issue	1	16.7%
	Referred for Disciplinary Action	3	50.0%
<i>Reason Total</i>		6	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Out-of-Network Benefits</i>	Claim Settled	4	3.8%
	Company Position Overturned	7	6.6%
	Company Position Substantiated	47	44.3%
	Compromised Settlement/Resolution	20	18.9%
	Contract Provision/Legal Issue	25	23.6%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Out-of-Network Benefits</i>	Referred for Disciplinary Action	1	0.9%
	Referred to Another Department	1	0.9%
	State Specific	1	0.9%
<i>Reason Total</i>		106	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>PCP Referrals</i>	Compromised Settlement/Resolution	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Payment Not Credited</i>	Company Position Overturned	5	17.2%
	Company Position Substantiated	5	17.2%
	Compromised Settlement/Resolution	11	37.9%
	Contract Provision/Legal Issue	2	6.9%
	No Action Requested/Required	1	3.4%
	Referred for Disciplinary Action	2	6.9%
	Referred to Proper Agency	1	3.4%
	State Specific	2	6.9%
<i>Reason Total</i>		29	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Pediatric Care</i>	Company Position Substantiated	2	40.0%
	Compromised Settlement/Resolution	2	40.0%
	Referred for Disciplinary Action	1	20.0%
<i>Reason Total</i>		5	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Pharmacy Benefits</i>	Claim Settled	3	14.3%
	Company Position Overturned	1	4.8%
	Company Position Substantiated	7	33.3%
	Compromised Settlement/Resolution	5	23.8%
	Contract Provision/Legal Issue	2	9.5%
	Insufficient Information	1	4.8%
	State Specific	2	9.5%
<i>Reason Total</i>		21	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Policy Delivery</i>	Claim Reopened	1	1.2%
	Claim Settled	4	4.8%
	Company Position Overturned	5	6.0%
	Company Position Substantiated	15	17.9%
	Compromised Settlement/Resolution	28	33.3%
	Contract Provision/Legal Issue	14	16.7%
	Insufficient Information	2	2.4%
	No Action Requested/Required	6	7.1%
	No Jurisdiction	3	3.6%
	Referred for Disciplinary Action	3	3.6%
	Referred to Another Department	2	2.4%
State Specific	1	1.2%	
<i>Reason Total</i>		<i>84</i>	<i>100.0%</i>

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Pre-existing Condition</i>	Claim Settled	1	10.0%
	Company Position Overturned	2	20.0%
	Company Position Substantiated	6	60.0%
	Referred for Disciplinary Action	1	10.0%
<i>Reason Total</i>		<i>10</i>	<i>100.0%</i>

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Preexisting Condition</i>	Claim Settled	1	5.6%
	Company Position Overturned	1	5.6%
	Company Position Substantiated	10	55.6%
	Compromised Settlement/Resolution	2	11.1%
	Contract Provision/Legal Issue	4	22.2%
<i>Reason Total</i>		<i>18</i>	<i>100.0%</i>

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium & Rating</i>		1	0.6%
	Claim Reopened	1	0.6%
	Company Position Overturned	5	2.8%
	Company Position Substantiated	103	57.5%
	Compromised Settlement/Resolution	21	11.7%
	Contract Provision/Legal Issue	25	14.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium & Rating</i>	No Action Requested/Required	14	7.8%
	No Jurisdiction	3	1.7%
	Referred for Disciplinary Action	4	2.2%
	Referred to Proper Agency	1	0.6%
	State Specific	1	0.6%
<i>Reason Total</i>		179	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium Notice/Billing</i>	Claim Reopened	1	0.5%
	Claim Settled	1	0.5%
	Company Position Overturned	13	6.2%
	Company Position Substantiated	79	37.8%
	Compromised Settlement/Resolution	62	29.7%
	Contract Provision/Legal Issue	18	8.6%
	Insufficient Information	2	1.0%
	No Action Requested/Required	8	3.8%
	No Jurisdiction	8	3.8%
	Referred for Disciplinary Action	2	1.0%
	Referred to Another Department	2	1.0%
	State Specific	13	6.2%
<i>Reason Total</i>		209	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium Refund</i>	Claim Settled	10	4.4%
	Company Position Overturned	19	8.4%
	Company Position Substantiated	63	27.9%
	Complaint Withdrawn	1	0.4%
	Compromised Settlement/Resolution	105	46.5%
	Contract Provision/Legal Issue	14	6.2%
	No Action Requested/Required	4	1.8%
	No Jurisdiction	4	1.8%
	Referred for Disciplinary Action	3	1.3%
State Specific	3	1.3%	
<i>Reason Total</i>		226	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium Subsidy</i>	Company Position Substantiated	4	50.0%
	Compromised Settlement/Resolution	3	37.5%
	Contract Provision/Legal Issue	1	12.5%
<i>Reason Total</i>		8	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premiums Misquoted</i>	Company Position Overturned	1	7.1%
	Company Position Substantiated	7	50.0%
	Compromised Settlement/Resolution	3	21.4%
	Contract Provision/Legal Issue	3	21.4%
<i>Reason Total</i>		14	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Preventive Care</i>	Company Position Overturned	2	12.5%
	Company Position Substantiated	9	56.3%
	Compromised Settlement/Resolution	1	6.3%
	Contract Provision/Legal Issue	4	25.0%
<i>Reason Total</i>		16	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Prompt Pay</i>	Claim Settled	7	46.7%
	Company Position Overturned	2	13.3%
	Company Position Substantiated	2	13.3%
	Compromised Settlement/Resolution	1	6.7%
	No Action Requested/Required	1	6.7%
	Referred to Another Department	2	13.3%
<i>Reason Total</i>		15	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Provider Availability</i>	Company Position Substantiated	2	40.0%
	Contract Provision/Legal Issue	2	40.0%
	No Action Requested/Required	1	20.0%
<i>Reason Total</i>		5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Provider Listing Dispute</i>	Company Position Substantiated	3	42.9%
	Compromised Settlement/Resolution	4	57.1%
<i>Reason Total</i>		7	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Recoupment</i>	Claim Reopened	1	6.7%
	Company Position Overturned	3	20.0%
	Company Position Substantiated	6	40.0%
	Compromised Settlement/Resolution	2	13.3%
	Contract Provision/Legal Issue	3	20.0%
<i>Reason Total</i>		15	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Refusal to Insure</i>	Company Position Substantiated	11	50.0%
	Compromised Settlement/Resolution	2	9.1%
	Contract Provision/Legal Issue	3	13.6%
	Referred for Disciplinary Action	1	4.5%
	Referred to Proper Agency	1	4.5%
	State Specific	4	18.2%
<i>Reason Total</i>		22	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Rehabilitative/habilitative Care</i>	Company Position Substantiated	1	50.0%
	Contract Provision/Legal Issue	1	50.0%
<i>Reason Total</i>		2	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Replacement</i>	Company Position Overturned	2	11.8%
	Company Position Substantiated	6	35.3%
	Compromised Settlement/Resolution	5	29.4%
	Contract Provision/Legal Issue	2	11.8%
	Insufficient Information	1	5.9%
	Referred for Disciplinary Action	1	5.9%
<i>Reason Total</i>		17	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Rescission</i>	Company Position Substantiated	4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>State Specific</i>	Claim Settled	3	0.9%
	Company Position Overturned	22	6.7%
	Company Position Substantiated	84	25.6%
	Compromised Settlement/Resolution	51	15.5%
	Contract Provision/Legal Issue	124	37.8%
	No Action Requested/Required	12	3.7%
	No Jurisdiction	9	2.7%
	Referred for Disciplinary Action	4	1.2%
	Referred to Another Department	8	2.4%
<i>Reason Total</i>	<i>State Specific</i>	11	3.4%
		328	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Subrogation</i>	Claim Reopened	1	4.2%
	Company Position Substantiated	6	25.0%
	Compromised Settlement/Resolution	9	37.5%
	Contract Provision/Legal Issue	4	16.7%
	No Jurisdiction	4	16.7%
<i>Reason Total</i>		24	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Suitability</i>	Company Position Overturned	3	18.8%
	Company Position Substantiated	2	12.5%
	Compromised Settlement/Resolution	3	18.8%
	Insufficient Information	1	6.3%
	Referred for Disciplinary Action	2	12.5%
	Referred to Another Department	5	31.3%
<i>Reason Total</i>		16	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Summary of Benefits</i>	Company Position Substantiated	2	50.0%
	Contract Provision/Legal Issue	2	50.0%
<i>Reason Total</i>		4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Surcharge</i>	Company Position Substantiated	5	31.3%
	Compromised Settlement/Resolution	4	25.0%
	Contract Provision/Legal Issue	4	25.0%
	No Jurisdiction	1	6.3%
	Referred to Another Department	1	6.3%
	Referred to Proper Agency	1	6.3%
<i>Reason Total</i>		16	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Surrender Problems</i>	Company Position Overturned	1	10.0%
	Company Position Substantiated	6	60.0%
	Compromised Settlement/Resolution	2	20.0%
	Contract Provision/Legal Issue	1	10.0%
<i>Reason Total</i>		10	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Unauthorized Entity</i>	Claim Settled	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Unfair Discrimination</i>	Company Position Overturned	2	22.2%
	Company Position Substantiated	6	66.7%
	Contract Provision/Legal Issue	1	11.1%
<i>Reason Total</i>		9	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Unfair Negotiation</i>	Company Position Substantiated	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by complaint reason and disposition, with percentages by disposition

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Unsatisfactory Settlement/Offer</i>	Claim Reopened	1	0.2%
	Claim Settled	37	6.8%
	Company Position Overturned	24	4.4%
	Company Position Substantiated	165	30.5%
	Complaint Withdrawn	3	0.6%
	Compromised Settlement/Resolution	99	18.3%
	Contract Provision/Legal Issue	107	19.8%
	No Action Requested/Required	9	1.7%
	No Jurisdiction	90	16.6%
	Referred for Disciplinary Action	3	0.6%
	Referred to Another Department	2	0.4%
Referred to Proper Agency	1	0.2%	
<i>Reason Total</i>		<i>541</i>	<i>100.0%</i>

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Using an Unlicensed Name</i>	Company Position Substantiated	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Usual, Customary, Reasonable Charges</i>	Company Position Overturned	1	5.3%
	Company Position Substantiated	7	36.8%
	Compromised Settlement/Resolution	1	5.3%
	Contract Provision/Legal Issue	7	36.8%
	Referred to Another Department	3	15.8%
<i>Reason Total</i>		<i>19</i>	<i>100.0%</i>

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Waiting Periods</i>	Company Position Substantiated	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Willing Provider</i>	Insufficient Information	1	100.0%
		<i>4882</i>	<i>9800.0%</i>

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>1035 Exchange</i>	<i>Company Position Substantiated</i>	<i>1</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Class Action</i>	<i>Company Position Substantiated</i>	<i>1</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Coverage Question</i>	<i>Company Position Overturned</i>	<i>1</i>	<i>11.1%</i>
		<i>Company Position Substantiated</i>	<i>2</i>	<i>22.2%</i>
		<i>Contract Provision/Legal Issue</i>	<i>5</i>	<i>55.6%</i>
		<i>Insufficient Information</i>	<i>1</i>	<i>11.1%</i>
<i>Reason Total Coverage Question</i>			<i>9</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Delays</i>	<i>Claim Settled</i>	<i>1</i>	<i>20.0%</i>
		<i>Company Position Substantiated</i>	<i>1</i>	<i>20.0%</i>
		<i>Compromised Settlement/Resolution</i>	<i>1</i>	<i>20.0%</i>
		<i>Contract Provision/Legal Issue</i>	<i>2</i>	<i>40.0%</i>
<i>Reason Total Delays</i>			<i>5</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Delays/No Response</i>	<i>Company Position Substantiated</i>	<i>1</i>	<i>14.3%</i>
		<i>Compromised Settlement/Resolution</i>	<i>3</i>	<i>42.9%</i>
		<i>Contract Provision/Legal Issue</i>	<i>3</i>	<i>42.9%</i>
<i>Reason Total Delays/No Response</i>			<i>7</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Misleading Advertising</i>	<i>Contract Provision/Legal Issue</i>	<i>1</i>	<i>100.0%</i>

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Misrepresentation</i>	Company Position Substantiated	1	16.7%
		Compromised Settlement/Resolution	2	33.3%
		Insufficient Information	1	16.7%
		Referred to Another Department	2	33.3%
<i>Reason Total</i>	<i>Misrepresentation</i>		6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Notice Requirements</i>	Company Position Substantiated	1	50.0%
		Contract Provision/Legal Issue	1	50.0%
<i>Reason Total</i>	<i>Notice Requirements</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Premium Refund</i>	Referred for Disciplinary Action	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>State Specific</i>	Company Position Substantiated	5	62.5%
		Compromised Settlement/Resolution	2	25.0%
		State Specific	1	12.5%
<i>Reason Total</i>	<i>State Specific</i>		8	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Suitability</i>	Company Position Substantiated	2	28.6%
		Compromised Settlement/Resolution	1	14.3%
		Referred for Disciplinary Action	1	14.3%
		Referred to Another Department	3	42.9%
<i>Reason Total</i>	<i>Suitability</i>		7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Surrender Problems</i>	Company Position Overturned	1	33.3%
		Company Position Substantiated	1	33.3%
		Compromised Settlement/Resolution	1	33.3%
<i>Reason Total</i>	<i>Surrender Problems</i>		3	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Annuity</i>	<i>Unsatisfactory Settlement/Offer</i>	<i>Contract Provision/Legal Issue</i>	1	100.0%
<i>Reason Total</i>			52	1300.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>Abusive Service</i>	<i>Company Position Substantiated</i>	1	25.0%
		<i>No Action Requested/Required</i>	2	50.0%
		<i>Referred for Disciplinary Action</i>	1	25.0%
<i>Reason Total Abusive Service</i>			4	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>Adjuster Handling</i>	<i>Claim Reopened</i>	2	0.8%
		<i>Claim Settled</i>	19	7.9%
		<i>Company Position Overturned</i>	11	4.6%
		<i>Company Position Substantiated</i>	107	44.8%
		<i>Compromised Settlement/Resolution</i>	29	12.1%
		<i>Contract Provision/Legal Issue</i>	43	18.0%
		<i>Insufficient Information</i>	1	0.4%
		<i>No Action Requested/Required</i>	3	1.3%
		<i>No Jurisdiction</i>	18	7.5%
		<i>Referred for Disciplinary Action</i>	5	2.1%
		<i>Referred to Another Department</i>	1	0.4%
<i>Reason Total Adjuster Handling</i>			239	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>CLUE Reports</i>	<i>Company Position Substantiated</i>	5	71.4%
		<i>Compromised Settlement/Resolution</i>	1	14.3%
		<i>Contract Provision/Legal Issue</i>	1	14.3%
<i>Reason Total CLUE Reports</i>			7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>Cancellation</i>	<i>Claim Reopened</i>	1	2.2%
		<i>Company Position Overturned</i>	3	6.5%
		<i>Company Position Substantiated</i>	20	43.5%
		<i>Compromised Settlement/Resolution</i>	9	19.6%
		<i>Contract Provision/Legal Issue</i>	7	15.2%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Cancellation	No Action Requested/Required	3	6.5%
		No Jurisdiction	2	4.3%
		Referred for Disciplinary Action	1	2.2%
<i>Reason Total Cancellation</i>			46	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Comparitive Negligence	Claim Settled	4	6.9%
		Company Position Overturned	7	12.1%
		Company Position Substantiated	10	17.2%
		Compromised Settlement/Resolution	8	13.8%
		Contract Provision/Legal Issue	14	24.1%
		No Jurisdiction	14	24.1%
		Referred for Disciplinary Action	1	1.7%
<i>Reason Total Comparitive Negligence</i>			58	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Cost Containment	Company Position Overturned	2	10.5%
		Company Position Substantiated	9	47.4%
		Compromised Settlement/Resolution	2	10.5%
		Contract Provision/Legal Issue	5	26.3%
		No Jurisdiction	1	5.3%
<i>Reason Total Cost Containment</i>			19	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Coverage Question	Company Position Substantiated	12	66.7%
		Compromised Settlement/Resolution	1	5.6%
		Contract Provision/Legal Issue	4	22.2%
		No Action Requested/Required	1	5.6%
<i>Reason Total Coverage Question</i>			18	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Credit Report	No Action Requested/Required	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Delays	Claim Reopened	2	0.7%
		Claim Settled	45	15.5%
		Company Position Overturned	7	2.4%
		Company Position Substantiated	88	30.3%
		Complaint Withdrawn	3	1.0%
		Compromised Settlement/Resolution	54	18.6%
		Contract Provision/Legal Issue	31	10.7%
		Insufficient Information	1	0.3%
		No Action Requested/Required	10	3.4%
		No Jurisdiction	33	11.4%
		Referred for Disciplinary Action	12	4.1%
		Referred to Another Department	2	0.7%
		State Specific	2	0.7%
<i>Reason Total Delays</i>			290	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Delays/No Response	Company Position Substantiated	4	36.4%
		Compromised Settlement/Resolution	3	27.3%
		No Action Requested/Required	3	27.3%
		Referred for Disciplinary Action	1	9.1%
<i>Reason Total Delays/No Response</i>			11	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Denial of Claim	Claim Reopened	2	0.7%
		Claim Settled	14	4.8%
		Company Position Overturned	23	7.9%
		Company Position Substantiated	100	34.4%
		Compromised Settlement/Resolution	15	5.2%
		Contract Provision/Legal Issue	69	23.7%
		No Action Requested/Required	4	1.4%
		No Jurisdiction	62	21.3%
		Referred for Disciplinary Action	1	0.3%
		Referred to Another Department	1	0.3%
<i>Reason Total Denial of Claim</i>			291	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Endorsement/Rider	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Failure to Submit Application	Claim Settled	2	66.7%
		Compromised Settlement/Resolution	1	33.3%
<i>Reason Total</i>		<i>Failure to Submit Application</i>	3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Fiduciary/Theft	Company Position Substantiated	1	20.0%
		Contract Provision/Legal Issue	1	20.0%
		Referred for Disciplinary Action	3	60.0%
<i>Reason Total</i>		<i>Fiduciary/Theft</i>	5	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Fraud/Forgery	Company Position Substantiated	1	20.0%
		Contract Provision/Legal Issue	1	20.0%
		Referred for Disciplinary Action	3	60.0%
<i>Reason Total</i>		<i>Fraud/Forgery</i>	5	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	High Pressure Tactics	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Medical Necessity	Claim Settled	1	20.0%
		Company Position Overturned	1	20.0%
		Company Position Substantiated	1	20.0%
		Contract Provision/Legal Issue	1	20.0%
		No Jurisdiction	1	20.0%
<i>Reason Total</i>		<i>Medical Necessity</i>	5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Misappropriation of Premium	Company Position Overturned	1	14.3%
		Company Position Substantiated	1	14.3%
		Contract Provision/Legal Issue	1	14.3%
		Referred for Disciplinary Action	4	57.1%
<i>Reason Total</i>	<i>Misappropriation of Premium</i>		7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Misrepresentation	Company Position Substantiated	12	60.0%
		Compromised Settlement/Resolution	1	5.0%
		Contract Provision/Legal Issue	3	15.0%
		No Jurisdiction	3	15.0%
		Referred for Disciplinary Action	1	5.0%
<i>Reason Total</i>	<i>Misrepresentation</i>		20	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Misstatement on Application	Company Position Substantiated	4	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Nonrenewal	Claim Reopened	1	5.6%
		Company Position Overturned	2	11.1%
		Company Position Substantiated	11	61.1%
		Compromised Settlement/Resolution	3	16.7%
		Contract Provision/Legal Issue	1	5.6%
<i>Reason Total</i>	<i>Nonrenewal</i>		18	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Other Violation of Insurance Law/Regulation	Company Position Substantiated	1	20.0%
		Compromised Settlement/Resolution	1	20.0%
		Contract Provision/Legal Issue	1	20.0%
		Referred for Disciplinary Action	2	40.0%
<i>Reason Total</i>	<i>Other Violation of Insurance Law/Regulation</i>		5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Payment Not Credited	Company Position Overturned	1	16.7%
		Company Position Substantiated	2	33.3%
		No Action Requested/Required	1	16.7%
		Referred for Disciplinary Action	2	33.3%
<i>Reason Total Payment Not Credited</i>			6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Policy Delivery	Claim Reopened	1	7.7%
		Claim Settled	2	15.4%
		Company Position Overturned	1	7.7%
		Company Position Substantiated	2	15.4%
		Compromised Settlement/Resolution	2	15.4%
		Contract Provision/Legal Issue	2	15.4%
		No Action Requested/Required	3	23.1%
		<i>Reason Total Policy Delivery</i>		

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Premium & Rating	Claim Reopened	1	1.0%
		Company Position Overturned	3	3.1%
		Company Position Substantiated	58	59.2%
		Compromised Settlement/Resolution	10	10.2%
		Contract Provision/Legal Issue	16	16.3%
		No Action Requested/Required	7	7.1%
		No Jurisdiction	1	1.0%
		Referred for Disciplinary Action	2	2.0%
<i>Reason Total Premium & Rating</i>			98	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Premium Notice/Billing	Claim Reopened	1	2.3%
		Company Position Overturned	2	4.5%
		Company Position Substantiated	27	61.4%
		Compromised Settlement/Resolution	8	18.2%
		Contract Provision/Legal Issue	1	2.3%
		No Action Requested/Required	3	6.8%
		Referred for Disciplinary Action	2	4.5%
<i>Reason Total Premium Notice/Billing</i>			44	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Premium Refund	Company Position Overturned	1	2.9%
		Company Position Substantiated	18	51.4%
		Compromised Settlement/Resolution	13	37.1%
		Contract Provision/Legal Issue	1	2.9%
		No Action Requested/Required	1	2.9%
		No Jurisdiction	1	2.9%
<i>Reason Total Premium Refund</i>			35	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Premiums Misquoted	Company Position Overturned	1	16.7%
		Company Position Substantiated	3	50.0%
		Compromised Settlement/Resolution	2	33.3%
<i>Reason Total Premiums Misquoted</i>			6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Prompt Pay	Company Position Overturned	1	33.3%
		Company Position Substantiated	1	33.3%
		Referred to Another Department	1	33.3%
<i>Reason Total Prompt Pay</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Recoupment	Company Position Overturned	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Refusal to Insure	Company Position Substantiated	2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	State Specific	Company Position Overturned	3	7.1%
		Company Position Substantiated	14	33.3%
		Compromised Settlement/Resolution	6	14.3%
		Contract Provision/Legal Issue	7	16.7%
		No Action Requested/Required	5	11.9%
		No Jurisdiction	4	9.5%
		Referred for Disciplinary Action	2	4.8%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	State Specific	State Specific	1	2.4%
<i>Reason Total</i>	<i>State Specific</i>		42	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Subrogation	Claim Reopened	1	4.3%
		Company Position Substantiated	6	26.1%
		Compromised Settlement/Resolution	8	34.8%
		Contract Provision/Legal Issue	4	17.4%
		No Jurisdiction	4	17.4%
<i>Reason Total</i>	<i>Subrogation</i>		23	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Surcharge	Company Position Substantiated	5	38.5%
		Compromised Settlement/Resolution	4	30.8%
		Contract Provision/Legal Issue	4	30.8%
<i>Reason Total</i>	<i>Surcharge</i>		13	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Unfair Discrimination	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Unsatisfactory Settlement/Offer	Claim Reopened	1	0.3%
		Claim Settled	19	5.0%
		Company Position Overturned	18	4.8%
		Company Position Substantiated	105	27.8%
		Complaint Withdrawn	3	0.8%
		Compromised Settlement/Resolution	69	18.3%
		Contract Provision/Legal Issue	65	17.2%
		No Action Requested/Required	7	1.9%
		No Jurisdiction	87	23.0%
		Referred for Disciplinary Action	3	0.8%
		Referred to Another Department	1	0.3%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		378	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Using an Unlicensed Name	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Usual, Customary, Reasonable Charges	Company Position Substantiated	1	33.3%
		Compromised Settlement/Resolution	1	33.3%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total</i>	Usual, Customary, Reasonable Charges		3	100.0%
<i>Reason Total</i>			1727	3800.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Abusive Service	Company Position Substantiated	1	33.3%
		Contract Provision/Legal Issue	2	66.7%
<i>Reason Total</i>	Abusive Service		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Access to Care	Claim Reopened	1	7.7%
		Company Position Substantiated	1	7.7%
		Compromised Settlement/Resolution	8	61.5%
		Contract Provision/Legal Issue	2	15.4%
		Referred to Proper Agency	1	7.7%
<i>Reason Total</i>	Access to Care		13	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Access to Fee Schedule/Rates	Compromised Settlement/Resolution	2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Adjuster Handling	Claim Settled	4	20.0%
		Company Position Overturned	1	5.0%
		Company Position Substantiated	3	15.0%
		Compromised Settlement/Resolution	1	5.0%
		Contract Provision/Legal Issue	9	45.0%
		No Jurisdiction	1	5.0%
		Referred to Proper Agency	1	5.0%
<i>Reason Total</i>	Adjuster Handling		20	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Appeal Non-Compliance	Referred to Another Department	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Assignment of Benefits	Contract Provision/Legal Issue	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Audit Dispute	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Cancellation	Company Position Overturned	7	7.6%
		Company Position Substantiated	26	28.3%
		Compromised Settlement/Resolution	42	45.7%
		Contract Provision/Legal Issue	10	10.9%
		No Jurisdiction	1	1.1%
		Referred for Disciplinary Action	3	3.3%
		Referred to Another Department	1	1.1%
		State Specific	2	2.2%
<i>Reason Total</i>	<i>Cancellation</i>		92	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Cash Value	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Health	Choice of PCP (Primary Care Provider)	Compromised Settlement/Resolution	6	85.7%
		No Action Requested/Required	1	14.3%
<i>Reason Total</i>	<i>Choice of PCP (Primary Care Provider)</i>		7	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Claim Recoding/Bundling</i>	Claim Settled	3	33.3%
		Company Position Substantiated	2	22.2%
		Compromised Settlement/Resolution	2	22.2%
		Contract Provision/Legal Issue	2	22.2%
<i>Reason Total</i>	<i>Claim Recoding/Bundling</i>		9	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Co-pay Issues</i>	Claim Settled	9	8.9%
		Company Position Overturned	9	8.9%
		Company Position Substantiated	54	53.5%
		Compromised Settlement/Resolution	13	12.9%
		Contract Provision/Legal Issue	10	9.9%
		No Jurisdiction	4	4.0%
		Referred to Proper Agency	2	2.0%
<i>Reason Total</i>	<i>Co-pay Issues</i>		101	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Continuation of Benefits</i>	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Continuity of Care</i>	Claim Reopened	1	33.3%
		Company Position Overturned	1	33.3%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total</i>	<i>Continuity of Care</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Coordination of Benefits</i>	Claim Settled	6	9.8%
		Company Position Overturned	12	19.7%
		Company Position Substantiated	19	31.1%
		Compromised Settlement/Resolution	9	14.8%
		Contract Provision/Legal Issue	9	14.8%
		No Jurisdiction	2	3.3%
		State Specific	4	6.6%
<i>Reason Total</i>	<i>Coordination of Benefits</i>		61	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Cost Containment</i>	Company Position Substantiated	1	33.3%
		Referred to Another Department	2	66.7%
<i>Reason Total Cost Containment</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Coverage Question</i>	Claim Reopened	1	0.4%
		Claim Settled	22	9.4%
		Company Position Overturned	13	5.6%
		Company Position Substantiated	54	23.2%
		Complaint Withdrawn	1	0.4%
		Compromised Settlement/Resolution	33	14.2%
		Contract Provision/Legal Issue	96	41.2%
		Fine	1	0.4%
		Insufficient Information	4	1.7%
		No Jurisdiction	1	0.4%
		Referred for Disciplinary Action	3	1.3%
		Referred to Another Department	1	0.4%
		State Specific	3	1.3%
<i>Reason Total Coverage Question</i>			233	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Credentialing Delay</i>	Contract Provision/Legal Issue	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Delayed Appeal Consideration</i>	Company Position Substantiated	1	33.3%
		Contract Provision/Legal Issue	2	66.7%
<i>Reason Total Delayed Appeal Consideration</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Delayed Authorization Decision</i>	Claim Reopened	1	9.1%
		Claim Settled	1	9.1%
		Company Position Substantiated	4	36.4%
		Compromised Settlement/Resolution	1	9.1%
		Contract Provision/Legal Issue	4	36.4%
<i>Reason Total Delayed Authorization Decision</i>			11	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Delays</i>	Claim Reopened	1	0.7%
		Claim Settled	35	24.3%
		Company Position Overturned	16	11.1%
		Company Position Substantiated	29	20.1%
		Complaint Withdrawn	1	0.7%
		Compromised Settlement/Resolution	23	16.0%
		Contract Provision/Legal Issue	25	17.4%
		Insufficient Information	2	1.4%
		No Action Requested/Required	1	0.7%
		No Jurisdiction	1	0.7%
		Referred for Disciplinary Action	3	2.1%
		Referred to Another Department	4	2.8%
		State Specific	3	2.1%
<i>Reason Total Delays</i>			<i>144</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Delays/No Response</i>	Claim Reopened	1	1.3%
		Claim Settled	2	2.6%
		Company Position Overturned	4	5.1%
		Company Position Substantiated	18	23.1%
		Compromised Settlement/Resolution	37	47.4%
		Contract Provision/Legal Issue	8	10.3%
		No Jurisdiction	1	1.3%
		Referred for Disciplinary Action	2	2.6%
		State Specific	5	6.4%
<i>Reason Total Delays/No Response</i>			<i>78</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Denial of Claim</i>	Claim Reopened	1	0.3%
		Claim Settled	29	10.0%
		Company Position Overturned	40	13.8%
		Company Position Substantiated	98	33.9%
		Compromised Settlement/Resolution	26	9.0%
		Contract Provision/Legal Issue	58	20.1%
		Insufficient Information	3	1.0%
		No Action Requested/Required	7	2.4%
		No Jurisdiction	4	1.4%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Denial of Claim</i>	Referred for Disciplinary Action	4	1.4%
		Referred to Another Department	14	4.8%
		Referred to Proper Agency	2	0.7%
		State Specific	3	1.0%
<i>Reason Total</i>	<i>Denial of Claim</i>		289	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Emergency Services</i>	Claim Settled	1	7.7%
		Company Position Overturned	2	15.4%
		Company Position Substantiated	3	23.1%
		Compromised Settlement/Resolution	2	15.4%
		Contract Provision/Legal Issue	5	38.5%
<i>Reason Total</i>	<i>Emergency Services</i>		13	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Endorsement/Rider</i>	Claim Settled	1	33.3%
		Company Position Substantiated	1	33.3%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total</i>	<i>Endorsement/Rider</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Essential Health Benefit</i>	Claim Settled	2	33.3%
		Company Position Substantiated	2	33.3%
		Contract Provision/Legal Issue	2	33.3%
<i>Reason Total</i>	<i>Essential Health Benefit</i>		6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>External Review</i>	Company Position Overturned	4	40.0%
		Compromised Settlement/Resolution	1	10.0%
		Contract Provision/Legal Issue	3	30.0%
		No Jurisdiction	1	10.0%
		Referred to Another Department	1	10.0%
<i>Reason Total</i>	<i>External Review</i>		10	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Failure to Submit Application</i>	<i>Compromised Settlement/Resolution</i>	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Fiduciary/Theft</i>	<i>Claim Settled</i>	1	33.3%
		<i>Compromised Settlement/Resolution</i>	1	33.3%
		<i>Referred for Disciplinary Action</i>	1	33.3%
<i>Reason Total</i>	<i>Fiduciary/Theft</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Forced Placement</i>	<i>Compromised Settlement/Resolution</i>	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Fraud/Forgery</i>	<i>Referred for Disciplinary Action</i>	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Group Conversion</i>	<i>No Jurisdiction</i>	1	50.0%
		<i>Referred to Proper Agency</i>	1	50.0%
<i>Reason Total</i>	<i>Group Conversion</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>High Pressure Tactics</i>	<i>Company Position Overturned</i>	1	14.3%
		<i>Company Position Substantiated</i>	4	57.1%
		<i>No Jurisdiction</i>	2	28.6%
<i>Reason Total</i>	<i>High Pressure Tactics</i>		7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Hospitalization</i>	<i>Claim Settled</i>	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Inadequate Provider Network</i>	Claim Reopened	1	10.0%
		Company Position Substantiated	2	20.0%
		Compromised Settlement/Resolution	3	30.0%
		Contract Provision/Legal Issue	4	40.0%
<i>Reason Total</i>	<i>Inadequate Provider Network</i>		10	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Inadequate Reimbursement Rates</i>	Company Position Substantiated	2	66.7%
		No Jurisdiction	1	33.3%
<i>Reason Total</i>	<i>Inadequate Reimbursement Rates</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Internal Appeal</i>	Contract Provision/Legal Issue	1	50.0%
		No Jurisdiction	1	50.0%
<i>Reason Total</i>	<i>Internal Appeal</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Involuntary Termination by Plan</i>	Company Position Overturned	1	25.0%
		Company Position Substantiated	3	75.0%
<i>Reason Total</i>	<i>Involuntary Termination by Plan</i>		4	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Laboratory Services</i>	Contract Provision/Legal Issue	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Maternity and Newborn Care</i>	Company Position Substantiated	3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Maximum Out of Pocket</i>	Company Position Substantiated	1	50.0%
		Contract Provision/Legal Issue	1	50.0%
<i>Reason Total</i>	<i>Maximum Out of Pocket</i>		2	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Medical Necessity</i>	Claim Settled	2	5.1%
		Company Position Overturned	4	10.3%
		Company Position Substantiated	18	46.2%
		Compromised Settlement/Resolution	1	2.6%
		Contract Provision/Legal Issue	13	33.3%
		No Jurisdiction	1	2.6%
<i>Reason Total Medical Necessity</i>			<i>39</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Mental Health Parity</i>	Company Position Substantiated	3	50.0%
		Compromised Settlement/Resolution	1	16.7%
		Contract Provision/Legal Issue	2	33.3%
<i>Reason Total Mental Health Parity</i>			<i>6</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Misappropriation of Premium</i>	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Misleading Advertising</i>	Claim Settled	1	5.9%
		Company Position Overturned	1	5.9%
		Company Position Substantiated	6	35.3%
		Compromised Settlement/Resolution	1	5.9%
		Contract Provision/Legal Issue	6	35.3%
		Referred for Disciplinary Action	1	5.9%
		Referred to Another Department	1	5.9%
<i>Reason Total Misleading Advertising</i>			<i>17</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Misrepresentation</i>	Claim Settled	9	14.3%
		Company Position Overturned	5	7.9%
		Company Position Substantiated	13	20.6%
		Complaint Withdrawn	1	1.6%
		Compromised Settlement/Resolution	16	25.4%
		Contract Provision/Legal Issue	13	20.6%
		Referred for Disciplinary Action	2	3.2%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Misrepresentation</i>	Referred to Another Department	1	1.6%
		State Specific	3	4.8%
<i>Reason Total Misrepresentation</i>			63	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Misstatement on Application</i>	Company Position Substantiated	3	42.9%
		Compromised Settlement/Resolution	2	28.6%
		Contract Provision/Legal Issue	2	28.6%
<i>Reason Total Misstatement on Application</i>			7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>No Preauthorization</i>	Claim Settled	5	11.9%
		Company Position Overturned	4	9.5%
		Company Position Substantiated	14	33.3%
		Compromised Settlement/Resolution	7	16.7%
		Contract Provision/Legal Issue	11	26.2%
		No Action Requested/Required	1	2.4%
<i>Reason Total No Preauthorization</i>			42	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Nonrenewal</i>	Company Position Substantiated	3	60.0%
		Contract Provision/Legal Issue	1	20.0%
		Referred for Disciplinary Action	1	20.0%
<i>Reason Total Nonrenewal</i>			5	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Not Appointed w/Company</i>	Claim Settled	1	50.0%
		Referred for Disciplinary Action	1	50.0%
<i>Reason Total Not Appointed w/Company</i>			2	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Notice Requirements</i>	Claim Settled	1	10.0%
		Company Position Overturned	3	30.0%
		Company Position Substantiated	3	30.0%
		Compromised Settlement/Resolution	3	30.0%
<i>Reason Total Notice Requirements</i>			10	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Out-of-Network Benefits</i>	Claim Settled	4	3.8%
		Company Position Overturned	7	6.6%
		Company Position Substantiated	47	44.3%
		Compromised Settlement/Resolution	20	18.9%
		Contract Provision/Legal Issue	25	23.6%
		Referred for Disciplinary Action	1	0.9%
		Referred to Another Department	1	0.9%
		State Specific	1	0.9%
<i>Reason Total Out-of-Network Benefits</i>			106	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>PCP Referrals</i>	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Payment Not Credited</i>	Company Position Overturned	4	21.1%
		Company Position Substantiated	2	10.5%
		Compromised Settlement/Resolution	10	52.6%
		Contract Provision/Legal Issue	1	5.3%
		Referred to Proper Agency	1	5.3%
		State Specific	1	5.3%
<i>Reason Total Payment Not Credited</i>			19	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Pediatric Care</i>	Company Position Substantiated	2	40.0%
		Compromised Settlement/Resolution	2	40.0%
		Referred for Disciplinary Action	1	20.0%
<i>Reason Total Pediatric Care</i>			5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Pharmacy Benefits</i>	Claim Settled	3	14.3%
		Company Position Overturned	1	4.8%
		Company Position Substantiated	7	33.3%
		Compromised Settlement/Resolution	5	23.8%
		Contract Provision/Legal Issue	2	9.5%
		Insufficient Information	1	4.8%
		State Specific	2	9.5%
<i>Reason Total Pharmacy Benefits</i>			21	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Policy Delivery</i>	Claim Settled	2	3.8%
		Company Position Overturned	4	7.7%
		Company Position Substantiated	12	23.1%
		Compromised Settlement/Resolution	19	36.5%
		Contract Provision/Legal Issue	9	17.3%
		Referred for Disciplinary Action	3	5.8%
		Referred to Another Department	2	3.8%
State Specific	1	1.9%		
<i>Reason Total Policy Delivery</i>			52	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Pre-existing Condition</i>	Claim Settled	1	12.5%
		Company Position Overturned	2	25.0%
		Company Position Substantiated	5	62.5%
<i>Reason Total Pre-existing Condition</i>			8	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Preexisting Condition</i>	Claim Settled	1	5.9%
		Company Position Overturned	1	5.9%
		Company Position Substantiated	9	52.9%
		Compromised Settlement/Resolution	2	11.8%
		Contract Provision/Legal Issue	4	23.5%
<i>Reason Total Preexisting Condition</i>			17	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Premium & Rating</i>	Company Position Substantiated	23	65.7%
		Compromised Settlement/Resolution	5	14.3%
		Contract Provision/Legal Issue	2	5.7%
		No Action Requested/Required	4	11.4%
		Referred for Disciplinary Action	1	2.9%
<i>Reason Total Premium & Rating</i>			35	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Premium Notice/Billing</i>	Claim Settled	1	0.9%
		Company Position Overturned	9	7.8%
		Company Position Substantiated	35	30.2%
		Compromised Settlement/Resolution	47	40.5%
		Contract Provision/Legal Issue	8	6.9%
		No Action Requested/Required	1	0.9%
		No Jurisdiction	2	1.7%
		Referred to Another Department	2	1.7%
		State Specific	11	9.5%
<i>Reason Total Premium Notice/Billing</i>			116	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Premium Refund</i>	Claim Settled	9	5.7%
		Company Position Overturned	12	7.6%
		Company Position Substantiated	37	23.4%
		Complaint Withdrawn	1	0.6%
		Compromised Settlement/Resolution	81	51.3%
		Contract Provision/Legal Issue	12	7.6%
		No Action Requested/Required	1	0.6%
		No Jurisdiction	2	1.3%
		State Specific	3	1.9%
<i>Reason Total Premium Refund</i>			158	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Premium Subsidy</i>	Company Position Substantiated	4	50.0%
		Compromised Settlement/Resolution	3	37.5%
		Contract Provision/Legal Issue	1	12.5%
<i>Reason Total Premium Subsidy</i>			8	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Premiums Misquoted</i>	Company Position Substantiated	4	50.0%
		Compromised Settlement/Resolution	1	12.5%
		Contract Provision/Legal Issue	3	37.5%
<i>Reason Total Premiums Misquoted</i>			<i>8</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Preventive Care</i>	Company Position Overturned	2	12.5%
		Company Position Substantiated	9	56.3%
		Compromised Settlement/Resolution	1	6.3%
		Contract Provision/Legal Issue	4	25.0%
<i>Reason Total Preventive Care</i>			<i>16</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Prompt Pay</i>	Claim Settled	7	77.8%
		Company Position Overturned	1	11.1%
		Compromised Settlement/Resolution	1	11.1%
<i>Reason Total Prompt Pay</i>			<i>9</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Provider Availability</i>	Company Position Substantiated	2	40.0%
		Contract Provision/Legal Issue	2	40.0%
		No Action Requested/Required	1	20.0%
<i>Reason Total Provider Availability</i>			<i>5</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Provider Listing Dispute</i>	Company Position Substantiated	3	42.9%
		Compromised Settlement/Resolution	4	57.1%
<i>Reason Total Provider Listing Dispute</i>			<i>7</i>	<i>100.0%</i>

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Recoupment</i>	Claim Reopened	1	7.1%
		Company Position Overturned	2	14.3%
		Company Position Substantiated	6	42.9%
		Compromised Settlement/Resolution	2	14.3%
		Contract Provision/Legal Issue	3	21.4%
<i>Reason Total Recoupment</i>			14	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Refusal to Insure</i>	Company Position Substantiated	7	43.8%
		Compromised Settlement/Resolution	1	6.3%
		Contract Provision/Legal Issue	3	18.8%
		Referred to Proper Agency	1	6.3%
		State Specific	4	25.0%
<i>Reason Total Refusal to Insure</i>			16	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Rehabilitative/habilitative Care</i>	Company Position Substantiated	1	50.0%
		Contract Provision/Legal Issue	1	50.0%
<i>Reason Total Rehabilitative/habilitative Care</i>			2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Replacement</i>	Company Position Overturned	2	14.3%
		Company Position Substantiated	5	35.7%
		Compromised Settlement/Resolution	5	35.7%
		Contract Provision/Legal Issue	2	14.3%
<i>Reason Total Replacement</i>			14	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Rescission</i>	Company Position Substantiated	4	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>State Specific</i>	Claim Settled	3	2.7%
		Company Position Overturned	8	7.1%
		Company Position Substantiated	39	34.5%
		Compromised Settlement/Resolution	36	31.9%
		Contract Provision/Legal Issue	7	6.2%
		No Jurisdiction	4	3.5%
		Referred for Disciplinary Action	2	1.8%
		Referred to Another Department	6	5.3%
	State Specific	8	7.1%	
<i>Reason Total State Specific</i>			113	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Subrogation</i>	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Summary of Benefits</i>	Company Position Substantiated	2	66.7%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total Summary of Benefits</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Surcharge</i>	No Jurisdiction	1	33.3%
		Referred to Another Department	1	33.3%
		Referred to Proper Agency	1	33.3%
<i>Reason Total Surcharge</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Unauthorized Entity</i>	Claim Settled	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Unfair Discrimination</i>	Company Position Overturned	2	28.6%
		Company Position Substantiated	4	57.1%
		Contract Provision/Legal Issue	1	14.3%
<i>Reason Total Unfair Discrimination</i>			7	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	12	14.5%
		Company Position Overturned	4	4.8%
		Company Position Substantiated	28	33.7%
		Compromised Settlement/Resolution	12	14.5%
		Contract Provision/Legal Issue	26	31.3%
		Referred to Another Department	1	1.2%
<i>Reason Total Unsatisfactory Settlement/Offer</i>			83	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Usual, Customary, Reasonable Charges</i>	Company Position Overturned	1	6.7%
		Company Position Substantiated	5	33.3%
		Contract Provision/Legal Issue	6	40.0%
		Referred to Another Department	3	20.0%
<i>Reason Total Usual, Customary, Reasonable Charges</i>			15	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Waiting Periods</i>	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Willing Provider</i>	Insufficient Information	1	100.0%
<i>Reason Total</i>			2212	8300.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Adjuster Handling</i>		1	2.1%
		Claim Settled	2	4.3%
		Company Position Overturned	1	2.1%
		Company Position Substantiated	28	59.6%
		Compromised Settlement/Resolution	10	21.3%
		Contract Provision/Legal Issue	4	8.5%
		No Action Requested/Required	1	2.1%
<i>Reason Total Adjuster Handling</i>			47	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Homeowner	CLUE Reports	Company Position Substantiated	2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Homeowner	Cancellation	Company Position Overturned	2	10.5%
		Company Position Substantiated	6	31.6%
		Compromised Settlement/Resolution	4	21.1%
		Contract Provision/Legal Issue	5	26.3%
		No Action Requested/Required	2	10.5%
<i>Reason Total Cancellation</i>			19	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Homeowner	Coverage Question	Claim Settled	1	12.5%
		Company Position Substantiated	5	62.5%
		Contract Provision/Legal Issue	2	25.0%
<i>Reason Total Coverage Question</i>			8	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Homeowner	Delays	Claim Settled	8	15.1%
		Company Position Overturned	1	1.9%
		Company Position Substantiated	23	43.4%
		Compromised Settlement/Resolution	10	18.9%
		Contract Provision/Legal Issue	7	13.2%
		No Action Requested/Required	2	3.8%
		Referred for Disciplinary Action	2	3.8%
<i>Reason Total Delays</i>			53	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Homeowner	Delays/No Response	Compromised Settlement/Resolution	1	20.0%
		No Action Requested/Required	2	40.0%
		No Jurisdiction	2	40.0%
<i>Reason Total Delays/No Response</i>			5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Denial of Claim</i>		1	1.4%
		Claim Reopened	1	1.4%
		Claim Settled	2	2.9%
		Company Position Overturned	3	4.3%
		Company Position Substantiated	33	47.8%
		Complaint Withdrawn	1	1.4%
		Compromised Settlement/Resolution	5	7.2%
		Contract Provision/Legal Issue	21	30.4%
		No Jurisdiction	2	2.9%
<i>Reason Total</i>	<i>Denial of Claim</i>		69	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Endorsement/Rider</i>	Contract Provision/Legal Issue	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Financial Privacy</i>	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Fraud</i>	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>High Pressure Tactics</i>	No Action Requested/Required	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Misrepresentation</i>	Company Position Substantiated	2	40.0%
		Compromised Settlement/Resolution	1	20.0%
		Contract Provision/Legal Issue	2	40.0%
<i>Reason Total</i>	<i>Misrepresentation</i>		5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Misstatement on Application</i>	Company Position Overturned	1	33.3%
		Company Position Substantiated	1	33.3%
		Compromised Settlement/Resolution	1	33.3%
<i>Reason Total Misstatement on Application</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Nonrenewal</i>	Company Position Overturned	1	5.3%
		Company Position Substantiated	11	57.9%
		Compromised Settlement/Resolution	2	10.5%
		Contract Provision/Legal Issue	4	21.1%
		Referred for Disciplinary Action	1	5.3%
<i>Reason Total Nonrenewal</i>			19	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Other Violation of Insurance Law/Regulation</i>	Referred for Disciplinary Action	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	25.0%
		No Action Requested/Required	3	75.0%
<i>Reason Total Policy Delivery</i>			4	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Premium & Rating</i>	Company Position Overturned	2	7.4%
		Company Position Substantiated	10	37.0%
		Compromised Settlement/Resolution	6	22.2%
		Contract Provision/Legal Issue	6	22.2%
		No Action Requested/Required	1	3.7%
		No Jurisdiction	1	3.7%
		Referred for Disciplinary Action	1	3.7%
<i>Reason Total Premium & Rating</i>			27	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Premium Notice/Billing</i>	Company Position Overturned	2	15.4%
		Company Position Substantiated	3	23.1%
		Compromised Settlement/Resolution	4	30.8%
		Contract Provision/Legal Issue	2	15.4%
		No Action Requested/Required	2	15.4%
<i>Reason Total</i>	<i>Premium Notice/Billing</i>		13	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Premium Refund</i>	Company Position Overturned	3	21.4%
		Compromised Settlement/Resolution	8	57.1%
		No Action Requested/Required	2	14.3%
		Referred for Disciplinary Action	1	7.1%
<i>Reason Total</i>	<i>Premium Refund</i>		14	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>State Specific</i>	Company Position Substantiated	4	36.4%
		Contract Provision/Legal Issue	5	45.5%
		No Action Requested/Required	2	18.2%
<i>Reason Total</i>	<i>State Specific</i>		11	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	4	6.2%
		Company Position Overturned	1	1.5%
		Company Position Substantiated	27	41.5%
		Compromised Settlement/Resolution	16	24.6%
		Contract Provision/Legal Issue	13	20.0%
		No Action Requested/Required	2	3.1%
		No Jurisdiction	1	1.5%
		Referred to Proper Agency	1	1.5%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		65	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Homeowner</i>	<i>Usual, Customary, Reasonable Charges</i>	Company Position Substantiated	1	100.0%
<i>Reason Total</i>			370	2200.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Abusive Service</i>	Company Position Substantiated	1	50.0%
		No Jurisdiction	1	50.0%
<i>Reason Total</i>	<i>Abusive Service</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Access to Fee Schedule/Rates</i>	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Cancellation</i>	Company Position Overturned	1	10.0%
		Company Position Substantiated	4	40.0%
		Compromised Settlement/Resolution	4	40.0%
		Contract Provision/Legal Issue	1	10.0%
<i>Reason Total</i>	<i>Cancellation</i>		10	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Cash Value</i>	Company Position Substantiated	4	66.7%
		Compromised Settlement/Resolution	1	16.7%
		Contract Provision/Legal Issue	1	16.7%
<i>Reason Total</i>	<i>Cash Value</i>		6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Coverage Question</i>	Claim Settled	2	5.3%
		Company Position Overturned	1	2.6%
		Company Position Substantiated	14	36.8%
		Compromised Settlement/Resolution	4	10.5%
		Contract Provision/Legal Issue	7	18.4%
		Insufficient Information	1	2.6%
		No Jurisdiction	7	18.4%
		Referred for Disciplinary Action	1	2.6%
		Referred to Proper Agency	1	2.6%
<i>Reason Total</i>	<i>Coverage Question</i>		38	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Delays</i>	Claim Settled	4	12.1%
		Company Position Overturned	1	3.0%
		Company Position Substantiated	9	27.3%
		Compromised Settlement/Resolution	1	3.0%
		Contract Provision/Legal Issue	7	21.2%
		No Action Requested/Required	4	12.1%
		No Jurisdiction	6	18.2%
		Referred to Another Department	1	3.0%
<i>Reason Total Delays</i>			33	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Delays/No Response</i>	Claim Settled	2	18.2%
		Company Position Substantiated	1	9.1%
		Compromised Settlement/Resolution	1	9.1%
		Contract Provision/Legal Issue	1	9.1%
		Insufficient Information	2	18.2%
		No Action Requested/Required	2	18.2%
		No Jurisdiction	1	9.1%
		State Specific	1	9.1%
<i>Reason Total Delays/No Response</i>			11	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Denial of Claim</i>	Company Position Overturned	2	13.3%
		Company Position Substantiated	7	46.7%
		Contract Provision/Legal Issue	2	13.3%
		No Jurisdiction	2	13.3%
		Referred to Proper Agency	1	6.7%
		State Specific	1	6.7%
<i>Reason Total Denial of Claim</i>			15	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Endorsement/Rider</i>	Company Position Substantiated	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	Financial Privacy	Company Position Substantiated	1	33.3%
		Contract Provision/Legal Issue	2	66.7%
<i>Reason Total Financial Privacy</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	Fraud/Forgery	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	High Pressure Tactics	Company Position Substantiated	1	50.0%
		Referred for Disciplinary Action	1	50.0%
<i>Reason Total High Pressure Tactics</i>			2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	Involuntary Termination by Plan	No Jurisdiction	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	Language Access	Contract Provision/Legal Issue	2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	MIB Reports	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	Misleading Advertising	Referred to Another Department	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Life	Misrepresentation	Claim Settled	1	5.6%
		Company Position Overturned	1	5.6%
		Company Position Substantiated	7	38.9%
		Compromised Settlement/Resolution	3	16.7%
		Contract Provision/Legal Issue	1	5.6%
		Insufficient Information	1	5.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Misrepresentation</i>	Referred for Disciplinary Action	2	11.1%
		Referred to Another Department	2	11.1%
<i>Reason Total</i>	<i>Misrepresentation</i>		18	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Misstatement on Application</i>	Referred for Disciplinary Action	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Nonforfeiture</i>	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Notice Requirements</i>	Compromised Settlement/Resolution	1	50.0%
		Insufficient Information	1	50.0%
<i>Reason Total</i>	<i>Notice Requirements</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Payment Not Credited</i>	Company Position Substantiated	1	25.0%
		Compromised Settlement/Resolution	1	25.0%
		Contract Provision/Legal Issue	1	25.0%
		State Specific	1	25.0%
<i>Reason Total</i>	<i>Payment Not Credited</i>		4	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Policy Delivery</i>	Company Position Substantiated	1	6.7%
		Compromised Settlement/Resolution	6	40.0%
		Contract Provision/Legal Issue	3	20.0%
		Insufficient Information	2	13.3%
		No Jurisdiction	3	20.0%
<i>Reason Total</i>	<i>Policy Delivery</i>		15	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Pre-existing Condition</i>	Company Position Substantiated	1	50.0%
		Referred for Disciplinary Action	1	50.0%
<i>Reason Total Pre-existing Condition</i>			2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Preexisting Condition</i>	Company Position Substantiated	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Premium & Rating</i>	Company Position Substantiated	3	50.0%
		Contract Provision/Legal Issue	1	16.7%
		No Action Requested/Required	2	33.3%
<i>Reason Total Premium & Rating</i>			6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Premium Notice/Billing</i>	Company Position Substantiated	8	33.3%
		Compromised Settlement/Resolution	2	8.3%
		Contract Provision/Legal Issue	5	20.8%
		Insufficient Information	2	8.3%
		No Jurisdiction	5	20.8%
		State Specific	2	8.3%
<i>Reason Total Premium Notice/Billing</i>			24	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Premium Refund</i>	Claim Settled	1	6.3%
		Company Position Overturned	2	12.5%
		Company Position Substantiated	7	43.8%
		Compromised Settlement/Resolution	3	18.8%
		Contract Provision/Legal Issue	1	6.3%
		No Jurisdiction	1	6.3%
		Referred for Disciplinary Action	1	6.3%
<i>Reason Total Premium Refund</i>			16	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Refusal to Insure</i>	Compromised Settlement/Resolution	1	50.0%
		Referred for Disciplinary Action	1	50.0%
<i>Reason Total Refusal to Insure</i>			2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Replacement</i>	Company Position Substantiated	1	33.3%
		Insufficient Information	1	33.3%
		Referred for Disciplinary Action	1	33.3%
<i>Reason Total Replacement</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>State Specific</i>	Company Position Overturned	11	7.5%
		Company Position Substantiated	17	11.6%
		Compromised Settlement/Resolution	6	4.1%
		Contract Provision/Legal Issue	105	71.4%
		No Action Requested/Required	5	3.4%
		No Jurisdiction	1	0.7%
		Referred to Another Department	1	0.7%
		State Specific	1	0.7%
<i>Reason Total State Specific</i>			147	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Suitability</i>	Company Position Overturned	3	33.3%
		Compromised Settlement/Resolution	2	22.2%
		Insufficient Information	1	11.1%
		Referred for Disciplinary Action	1	11.1%
		Referred to Another Department	2	22.2%
<i>Reason Total Suitability</i>			9	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Summary of Benefits</i>	Contract Provision/Legal Issue	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Surrender Problems</i>	<i>Company Position Substantiated</i>	5	71.4%
		<i>Compromised Settlement/Resolution</i>	1	14.3%
		<i>Contract Provision/Legal Issue</i>	1	14.3%
<i>Reason Total</i>		<i>Surrender Problems</i>	7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Unfair Discrimination</i>	<i>Company Position Substantiated</i>	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Unfair Negotiation</i>	<i>Company Position Substantiated</i>	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>Unsatisfactory Settlement/Offer</i>	<i>Claim Settled</i>	2	28.6%
		<i>Company Position Substantiated</i>	3	42.9%
		<i>No Jurisdiction</i>	2	28.6%
<i>Reason Total</i>		<i>Unsatisfactory Settlement/Offer</i>	7	100.0%
<i>Reason Total</i>			396	3600.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Abusive Service</i>	<i>Compromised Settlement/Resolution</i>	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Adjuster Handling</i>	<i>Claim Reopened</i>	1	25.0%
		<i>Company Position Overturned</i>	1	25.0%
		<i>Compromised Settlement/Resolution</i>	1	25.0%
		<i>Contract Provision/Legal Issue</i>	1	25.0%
<i>Reason Total</i>		<i>Adjuster Handling</i>	4	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Cancellation</i>	Company Position Overturned	1	16.7%
		Company Position Substantiated	4	66.7%
		Contract Provision/Legal Issue	1	16.7%
<i>Reason Total</i>	<i>Cancellation</i>		6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Coverage Question</i>	Claim Settled	2	16.7%
		Company Position Substantiated	3	25.0%
		Compromised Settlement/Resolution	3	25.0%
		Contract Provision/Legal Issue	3	25.0%
		Referred for Disciplinary Action	1	8.3%
<i>Reason Total</i>	<i>Coverage Question</i>		12	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Delays</i>	Claim Settled	11	39.3%
		Company Position Overturned	2	7.1%
		Company Position Substantiated	3	10.7%
		Complaint Withdrawn	1	3.6%
		Compromised Settlement/Resolution	3	10.7%
		Contract Provision/Legal Issue	2	7.1%
		No Action Requested/Required	1	3.6%
		Referred for Disciplinary Action	1	3.6%
		Referred to Another Department	4	14.3%
<i>Reason Total</i>	<i>Delays</i>		28	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Delays/No Response</i>	Claim Settled	2	40.0%
		Compromised Settlement/Resolution	2	40.0%
		Referred for Disciplinary Action	1	20.0%
<i>Reason Total</i>	<i>Delays/No Response</i>		5	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Denial of Claim</i>	Claim Reopened	1	5.0%
		Claim Settled	4	20.0%
		Company Position Overturned	5	25.0%
		Company Position Substantiated	4	20.0%
		Compromised Settlement/Resolution	2	10.0%
		Contract Provision/Legal Issue	2	10.0%
		No Jurisdiction	1	5.0%
		Referred to Another Department	1	5.0%
<i>Reason Total</i>	<i>Denial of Claim</i>		20	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Misrepresentation</i>	Contract Provision/Legal Issue	1	33.3%
		No Action Requested/Required	1	33.3%
		No Jurisdiction	1	33.3%
<i>Reason Total</i>	<i>Misrepresentation</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Premium & Rating</i>		1	7.7%
		Company Position Substantiated	9	69.2%
		No Jurisdiction	1	7.7%
		Referred to Proper Agency	1	7.7%
		State Specific	1	7.7%
<i>Reason Total</i>	<i>Premium & Rating</i>		13	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Premium Notice/Billing</i>	Company Position Substantiated	6	50.0%
		Compromised Settlement/Resolution	1	8.3%
		Contract Provision/Legal Issue	2	16.7%
		No Action Requested/Required	2	16.7%
		No Jurisdiction	1	8.3%
<i>Reason Total</i>	<i>Premium Notice/Billing</i>		12	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by line, complaint reason, and disposition, with percentages by disposition

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Premium Refund</i>	Company Position Overturned	1	50.0%
		Company Position Substantiated	1	50.0%
<i>Reason Total</i>	<i>Premium Refund</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Prompt Pay</i>	Company Position Substantiated	1	33.3%
		No Action Requested/Required	1	33.3%
		Referred to Another Department	1	33.3%
<i>Reason Total</i>	<i>Prompt Pay</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Refusal to Insure</i>	Company Position Substantiated	2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>State Specific</i>	Company Position Substantiated	5	71.4%
		Compromised Settlement/Resolution	1	14.3%
		Referred to Another Department	1	14.3%
<i>Reason Total</i>	<i>State Specific</i>		7	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Longterm care</i>	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	14.3%
		Company Position Substantiated	2	28.6%
		Compromised Settlement/Resolution	2	28.6%
		Contract Provision/Legal Issue	2	28.6%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		7	100.0%
<i>Reason Total</i>			125	1500.0%
			4882	20700.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
21ST CENTURY CENTENNIAL INSURANCE COMPANY	Premium & Rating	Contract Provision/Legal Issue	1	33.3%
	State Specific	No Action Requested/Required	1	33.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
21ST CENTURY PACIFIC INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	20.0%
	Premium & Rating	Company Position Substantiated	1	20.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	20.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	20.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ACCORDIA LIFE AND ANNUITY COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ACE AMERICAN INSURANCE COMPANY	Delays	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AETNA HEALTH AND LIFE INSURANCE COMPANY	Delays	Company Position Overturned	1	12.5%
	Denial of Claim	Company Position Overturned	1	12.5%
	Pharmacy Benefits	Company Position Overturned	1	12.5%
	Premium & Rating	No Action Requested/Required	1	12.5%
	State Specific	Contract Provision/Legal Issue	4	50.0%
<i>Insurer Total</i>			8	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AETNA LIFE INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Settled	1	4.3%
	<i>Choice of PCP (Primary Care Provider)</i>	No Action Requested/Required	1	4.3%
	<i>Coordination of Benefits</i>	Claim Settled	1	4.3%
	<i>Coordination of Benefits</i>	Company Position Substantiated	1	4.3%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Coverage Question</i>	Referred to Another Department	1	4.3%
	<i>Delays</i>	Claim Settled	1	4.3%
	<i>Delays</i>	Company Position Substantiated	1	4.3%
	<i>Delays/No Response</i>	Company Position Substantiated	1	4.3%
	<i>Denial of Claim</i>	Claim Settled	1	4.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	4.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	4.3%
	<i>No Preauthorization</i>	Claim Settled	1	4.3%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	1	4.3%
	<i>Out-of-Network Benefits</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Pharmacy Benefits</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Pharmacy Benefits</i>	State Specific	1	4.3%
	<i>Premium Notice/Billing</i>	Referred to Another Department	1	4.3%
	<i>State Specific</i>	Contract Provision/Legal Issue	4	17.4%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	4.3%
<i>Insurer Total</i>			23	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AFFIRMATIVE INSURANCE COMPANY	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	50.0%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALL SAVERS INSURANCE COMPANY	<i>State Specific</i>	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLIANZ LIFE AND ANNUITY COMPANY	<i>Premium & Rating</i>	Company Position Substantiated	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	Misrepresentation	Company Position Substantiated	1	100.0%
<hr/>				
<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	2.3%
	Adjuster Handling	Company Position Substantiated	2	4.7%
	Adjuster Handling	No Jurisdiction	1	2.3%
	Cancellation	Compromised Settlement/Resolution	1	2.3%
	Cost Containment	Company Position Substantiated	2	4.7%
	Delays	Claim Settled	1	2.3%
	Delays	Company Position Substantiated	4	9.3%
	Delays	Complaint Withdrawn	1	2.3%
	Delays	Compromised Settlement/Resolution	1	2.3%
	Delays	No Jurisdiction	1	2.3%
	Delays/No Response	Company Position Substantiated	1	2.3%
	Denial of Claim	Contract Provision/Legal Issue	2	4.7%
	Policy Delivery	No Action Requested/Required	1	2.3%
	Premium Notice/Billing	Company Position Substantiated	1	2.3%
	Premium Notice/Billing	No Action Requested/Required	1	2.3%
	Premium Refund	Compromised Settlement/Resolution	1	2.3%
	State Specific	Company Position Substantiated	1	2.3%
	State Specific	Contract Provision/Legal Issue	1	2.3%
	Surcharge	Company Position Substantiated	1	2.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	2.3%
Unsatisfactory Settlement/Offer	Company Position Substantiated	4	9.3%	
Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	4	9.3%	
Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	4.7%	
Unsatisfactory Settlement/Offer	No Jurisdiction	7	16.3%	
<i>Insurer Total</i>			43	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE INDEMNITY COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	3	16.7%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	5.6%
	<i>Delays</i>	Claim Settled	1	5.6%
	<i>Delays</i>	Company Position Substantiated	1	5.6%
	<i>Delays/No Response</i>	No Action Requested/Required	1	5.6%
	<i>Denial of Claim</i>	Company Position Substantiated	5	27.8%
	<i>Premium & Rating</i>	Company Position Substantiated	1	5.6%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	5.6%
	<i>Surcharge</i>	Contract Provision/Legal Issue	1	5.6%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	5.6%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	5.6%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	5.6%
	<i>Insurer Total</i>			18

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Settled	1	2.6%
	<i>Adjuster Handling</i>	Insufficient Information	1	2.6%
	<i>Adjuster Handling</i>	Referred for Disciplinary Action	1	2.6%
	<i>Coverage Question</i>	Company Position Substantiated	1	2.6%
	<i>Delays</i>	Claim Settled	1	2.6%
	<i>Delays</i>	Complaint Withdrawn	1	2.6%
	<i>Delays</i>	Compromised Settlement/Resolution	1	2.6%
	<i>Delays</i>	Insufficient Information	1	2.6%
	<i>Delays</i>	No Action Requested/Required	1	2.6%
	<i>Delays</i>	No Jurisdiction	1	2.6%
	<i>Delays</i>	Referred for Disciplinary Action	1	2.6%
	<i>Denial of Claim</i>	Company Position Substantiated	4	10.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	2.6%
	<i>Denial of Claim</i>	No Jurisdiction	4	10.5%
	<i>Misrepresentation</i>	Company Position Substantiated	1	2.6%
	<i>Misstatement on Application</i>	Company Position Substantiated	1	2.6%
	<i>Other Violation of Insurance Law/Regulation</i>	Compromised Settlement/Resolution	1	2.6%
	<i>Premium & Rating</i>	Company Position Substantiated	2	5.3%
	<i>Premium & Rating</i>	No Action Requested/Required	1	2.6%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	5.3%
<i>Premium Refund</i>	Company Position Substantiated	2	5.3%	

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE INSURANCE COMPANY	Premium Refund	Compromised Settlement/Resolution	1	2.6%
	Subrogation	No Jurisdiction	1	2.6%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	5.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	5.3%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	2.6%
	Unsatisfactory Settlement/Offer	Referred for Disciplinary Action	1	2.6%
<i>Insurer Total</i>			38	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE LIFE INSURANCE COMPANY	Abusive Service	Company Position Substantiated	1	12.5%
	Cancellation	Compromised Settlement/Resolution	1	12.5%
	Coverage Question	Company Position Overturned	1	12.5%
	Coverage Question	No Jurisdiction	1	12.5%
	Delays	Company Position Substantiated	1	12.5%
	Involuntary Termination by Plan	No Jurisdiction	1	12.5%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	12.5%
	Premium Notice/Billing	No Jurisdiction	1	12.5%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	4	18.2%
	Adjuster Handling	Compromised Settlement/Resolution	4	18.2%
	Delays	Company Position Substantiated	4	18.2%
	Delays	Compromised Settlement/Resolution	1	4.5%
	Denial of Claim	Company Position Substantiated	1	4.5%
	Denial of Claim	Contract Provision/Legal Issue	1	4.5%
	Denial of Claim	No Jurisdiction	1	4.5%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	9.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	3	13.6%
	Unsatisfactory Settlement/Offer	No Action Requested/Required	1	4.5%
<i>Insurer Total</i>			22	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	Misstatement on Application	Company Position Overturned	1	14.3%
	Misstatement on Application	Compromised Settlement/Resolution	1	14.3%
	Premium & Rating	Compromised Settlement/Resolution	1	14.3%
	Premium Notice/Billing	Company Position Overturned	1	14.3%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	14.3%
	Premium Refund	Company Position Overturned	1	14.3%
	Premium Refund	Compromised Settlement/Resolution	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	5.3%
	CLUE Reports	Company Position Substantiated	2	10.5%
	Cancellation	Contract Provision/Legal Issue	2	10.5%
	Delays	Compromised Settlement/Resolution	1	5.3%
	Delays	No Action Requested/Required	1	5.3%
	Denial of Claim	Company Position Overturned	1	5.3%
	Denial of Claim	Referred for Disciplinary Action	1	5.3%
	Premium & Rating	Company Position Overturned	1	5.3%
	Premium & Rating	Company Position Substantiated	3	15.8%
	Premium & Rating	Referred for Disciplinary Action	1	5.3%
	State Specific	Company Position Overturned	1	5.3%
	State Specific	Company Position Substantiated	1	5.3%
	State Specific	Referred for Disciplinary Action	1	5.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	5.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	5.3%
<i>Insurer Total</i>			19	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMCO INSURANCE COMPANY	Premium Notice/Billing	Company Position Substantiated	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	Delays	Claim Settled	1	33.3%
	Denial of Claim	Contract Provision/Legal Issue	1	33.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	Delays/No Response	State Specific	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN COMMERCE INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	2	5.7%
	Adjuster Handling	Compromised Settlement/Resolution	1	2.9%
	Adjuster Handling	Contract Provision/Legal Issue	4	11.4%
	Delays	Company Position Substantiated	2	5.7%
	Delays	Compromised Settlement/Resolution	2	5.7%
	Delays	Contract Provision/Legal Issue	3	8.6%
	Delays	No Action Requested/Required	1	2.9%
	Delays	Referred for Disciplinary Action	1	2.9%
	Denial of Claim	Company Position Overturned	2	5.7%
	Denial of Claim	Company Position Substantiated	2	5.7%
	Denial of Claim	Contract Provision/Legal Issue	1	2.9%
	Payment Not Credited	Company Position Substantiated	1	2.9%
	Premium Notice/Billing	Company Position Substantiated	1	2.9%
	Premium Refund	Company Position Substantiated	1	2.9%
	Premium Refund	Compromised Settlement/Resolution	1	2.9%
	State Specific	Contract Provision/Legal Issue	1	2.9%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	5.7%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	5.7%
Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	5	14.3%	
<i>Insurer Total</i>			35	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	Coverage Question	Claim Settled	1	3.2%
	Coverage Question	Company Position Overturned	1	3.2%
	Coverage Question	Company Position Substantiated	1	3.2%
	Coverage Question	Contract Provision/Legal Issue	4	12.9%
	Delays	Claim Settled	1	3.2%
	Delays	Company Position Overturned	1	3.2%
	Delays/No Response	Company Position Substantiated	1	3.2%
	Delays/No Response	Compromised Settlement/Resolution	2	6.5%
	Delays/No Response	Contract Provision/Legal Issue	1	3.2%
	Denial of Claim	Claim Settled	1	3.2%
	Denial of Claim	Company Position Overturned	2	6.5%
	Denial of Claim	Company Position Substantiated	1	3.2%
	Denial of Claim	Contract Provision/Legal Issue	3	9.7%
	Denial of Claim	No Action Requested/Required	1	3.2%
	Misrepresentation	Claim Settled	1	3.2%
	Misrepresentation	Compromised Settlement/Resolution	1	3.2%
	Misrepresentation	Contract Provision/Legal Issue	1	3.2%
	Premium Refund	Claim Settled	1	3.2%
	Premium Refund	Compromised Settlement/Resolution	3	9.7%
	Summary of Benefits	Contract Provision/Legal Issue	1	3.2%
Unsatisfactory Settlement/Offer	Company Position Overturned	1	3.2%	
Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	3.2%	
<i>Insurer Total</i>			<i>31</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN FAMILY LIFE INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	25.0%
	Preexisting Condition	Company Position Substantiated	1	25.0%
	Premium Notice/Billing	Company Position Substantiated	2	50.0%
<i>Insurer Total</i>			<i>4</i>	<i>100.0%</i>

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	10	14.3%	
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	1.4%	
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	1.4%	
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	1.4%	
	<i>Comparative Negligence</i>	Company Position Substantiated	1	1.4%	
	<i>Cost Containment</i>	Company Position Substantiated	1	1.4%	
	<i>Coverage Question</i>	Compromised Settlement/Resolution	1	1.4%	
	<i>Delays</i>	Company Position Substantiated	11	15.7%	
	<i>Delays</i>	Compromised Settlement/Resolution	2	2.9%	
	<i>Delays</i>	Contract Provision/Legal Issue	3	4.3%	
	<i>Delays</i>	No Jurisdiction	1	1.4%	
	<i>Denial of Claim</i>	Claim Reopened	1	1.4%	
	<i>Denial of Claim</i>	Claim Settled	1	1.4%	
	<i>Denial of Claim</i>	Company Position Overturned	1	1.4%	
	<i>Denial of Claim</i>	Company Position Substantiated	4	5.7%	
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	4.3%	
	<i>Denial of Claim</i>	Referred to Another Department	1	1.4%	
	<i>Financial Privacy</i>	Company Position Substantiated	1	1.4%	
	<i>Misrepresentation</i>	Compromised Settlement/Resolution	1	1.4%	
	<i>Nonrenewal</i>	Compromised Settlement/Resolution	1	1.4%	
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	1.4%	
	<i>Policy Delivery</i>	No Action Requested/Required	1	1.4%	
	<i>Premium & Rating</i>	Company Position Substantiated	1	1.4%	
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	1.4%	
	<i>Premium & Rating</i>	Referred for Disciplinary Action	1	1.4%	
	<i>State Specific</i>	Contract Provision/Legal Issue	1	1.4%	
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	9	12.9%	
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	6	8.6%	
	<i>Unsatisfactory Settlement/Offer</i>	No Action Requested/Required	1	1.4%	
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	1.4%	
	<i>Insurer Total</i>			70	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN FIDELITY ASSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	33.3%
	Coordination of Benefits	Contract Provision/Legal Issue	1	33.3%
	Coverage Question	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN FIRE AND CASUALTY COMPANY	Denial of Claim	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN GENERAL LIFE INSURANCE COMPANY	1035 Exchange	Company Position Substantiated	1	10.0%
	Coverage Question	Company Position Substantiated	1	10.0%
	Coverage Question	Contract Provision/Legal Issue	1	10.0%
	Coverage Question	No Jurisdiction	1	10.0%
	Coverage Question	Referred to Proper Agency	1	10.0%
	Delays/No Response	Company Position Substantiated	1	10.0%
	Denial of Claim	Company Position Substantiated	1	10.0%
	Payment Not Credited	Company Position Substantiated	1	10.0%
	Payment Not Credited	Contract Provision/Legal Issue	1	10.0%
	Premium Notice/Billing	State Specific	1	10.0%
<i>Insurer Total</i>			10	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	50.0%
	Delays	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	Coverage Question	Compromised Settlement/Resolution	1	100.0%

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Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN HERITAGE LIFE INSURANCE COMPANY	Delays	Claim Settled	1	33.3%
	Delays/No Response	Contract Provision/Legal Issue	1	33.3%
	Preexisting Condition	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN INCOME LIFE INSURANCE COMPANY	State Specific	Company Position Substantiated	1	50.0%
	State Specific	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	Coverage Question	Insufficient Information	1	25.0%
	Delays/No Response	Insufficient Information	1	25.0%
	Misrepresentation	Compromised Settlement/Resolution	1	25.0%
	Notice Requirements	Insufficient Information	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN MODERN HOME INSURANCE COMPANY	Cancellation	Compromised Settlement/Resolution	1	33.3%
	Denial of Claim	Company Position Substantiated	1	33.3%
	Premium Refund	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN MODERN LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN MODERN SELECT INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN NATIONAL INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	100.0%

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Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	Delays	Claim Settled	1	50.0%
	Unsatisfactory Settlement/Offer	Referred to Proper Agency	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN PUBLIC LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN RELIABLE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN SECURITY INSURANCE COMPANY	Premium & Rating	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	Adjuster Handling	Claim Settled	1	12.5%
	Adjuster Handling	Company Position Overturned	1	12.5%
	Delays	Claim Settled	1	12.5%
	Delays	Company Position Overturned	1	12.5%
	Denial of Claim	Claim Settled	1	12.5%
	Denial of Claim	Company Position Overturned	1	12.5%
	State Specific	No Action Requested/Required	1	12.5%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	12.5%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN STATES INSURANCE COMPANY	Adjuster Handling	Referred for Disciplinary Action	1	25.0%
	Delays	Company Position Substantiated	1	25.0%
	Delays	Referred for Disciplinary Action	1	25.0%
	Denial of Claim	Contract Provision/Legal Issue	1	25.0%
<i>Insurer Total</i>			4	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERICAN ZURICH INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AMERIPRISE INSURANCE COMPANY	Coverage Question	Contract Provision/Legal Issue	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ARTISAN AND TRUCKERS CASUALTY COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	2	15.4%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Delays</i>	Company Position Substantiated	1	7.7%
	<i>Delays</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Denial of Claim</i>	Company Position Substantiated	1	7.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Denial of Claim</i>	No Action Requested/Required	1	7.7%
	<i>Denial of Claim</i>	No Jurisdiction	1	7.7%
	<i>Premium & Rating</i>	Company Position Substantiated	1	7.7%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	7.7%
	<i>Subrogation</i>	Contract Provision/Legal Issue	1	7.7%
<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	7.7%	
<i>Insurer Total</i>			13	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ASSURITY LIFE INSURANCE COMPANY	<i>Denial of Claim</i>	Company Position Substantiated	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	<i>Delays/No Response</i>	Claim Settled	1	33.3%
	<i>Delays/No Response</i>	No Action Requested/Required	1	33.3%
	<i>State Specific</i>	Company Position Overturned	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ATHENE ANNUITY AND LIFE COMPANY	<i>Coverage Question</i>	Company Position Substantiated	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AURIGEN REINSURANCE COMPANY OF AMERICA	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AUSTIN MUTUAL INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	20.0%
	Cancellation	Company Position Substantiated	1	20.0%
	Cancellation	Compromised Settlement/Resolution	1	20.0%
	Delays	Company Position Substantiated	1	20.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT	Denial of Claim	Company Position Substantiated	1	33.3%
	Nonrenewal	Company Position Substantiated	1	33.3%
	State Specific	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AXA EQUITABLE LIFE AND ANNUITY COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
AXA EQUITABLE LIFE INSURANCE COMPANY	Fraud/Forgery	Company Position Substantiated	1	14.3%
	Misrepresentation	Company Position Substantiated	1	14.3%
	Premium Refund	Company Position Substantiated	1	14.3%
	State Specific	Company Position Substantiated	2	28.6%
	Unfair Negotiation	Company Position Substantiated	1	14.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BALBOA INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BALBOA LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BANKERS LIFE AND CASUALTY COMPANY	Abusive Service	Compromised Settlement/Resolution	1	1.6%
	Adjuster Handling	Company Position Overturned	1	1.6%
	Cancellation	Company Position Overturned	1	1.6%
	Cancellation	Company Position Substantiated	1	1.6%
	Coverage Question	Claim Settled	2	3.1%
	Coverage Question	Contract Provision/Legal Issue	5	7.8%
	Coverage Question	No Jurisdiction	1	1.6%
	Delays	Claim Settled	3	4.7%
	Delays	Company Position Overturned	2	3.1%
	Delays	Company Position Substantiated	1	1.6%
	Delays	Contract Provision/Legal Issue	3	4.7%
	Delays	No Jurisdiction	1	1.6%
	Delays	Referred to Another Department	1	1.6%
	Delays/No Response	Company Position Substantiated	1	1.6%
	Delays/No Response	Compromised Settlement/Resolution	1	1.6%
	Delays/No Response	Contract Provision/Legal Issue	2	3.1%
	Denial of Claim	Claim Settled	2	3.1%
	Denial of Claim	Company Position Overturned	3	4.7%
	Denial of Claim	Company Position Substantiated	1	1.6%
	Denial of Claim	Contract Provision/Legal Issue	1	1.6%
	Endorsement/Rider	Company Position Substantiated	1	1.6%
	Misrepresentation	Compromised Settlement/Resolution	1	1.6%
	Misrepresentation	Contract Provision/Legal Issue	1	1.6%
	Misrepresentation	Referred to Another Department	2	3.1%
	Premium Notice/Billing	Company Position Substantiated	1	1.6%
	Premium Notice/Billing	Contract Provision/Legal Issue	2	3.1%
	Premium Refund	Company Position Overturned	1	1.6%
	Premium Refund	Referred for Disciplinary Action	1	1.6%
	Refusal to Insure	Company Position Substantiated	1	1.6%
	Rescission	Company Position Substantiated	3	4.7%
	State Specific	Company Position Substantiated	2	3.1%
	State Specific	Compromised Settlement/Resolution	1	1.6%
	State Specific	State Specific	1	1.6%
	Suitability	Company Position Overturned	2	3.1%
	Suitability	Compromised Settlement/Resolution	1	1.6%
	Suitability	Referred for Disciplinary Action	1	1.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BANKERS LIFE AND CASUALTY COMPANY	<i>Suitability</i>	Referred to Another Department	4	6.3%
	<i>Surrender Problems</i>	Company Position Substantiated	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	1.6%
<i>Insurer Total</i>			64	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	50.0%
	<i>State Specific</i>	Company Position Overturned	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BERKSHIRE HATHAWAY ASSURANCE CORPORATION	<i>Delays/No Response</i>	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BEST LIFE AND HEALTH INSURANCE COMPANY	<i>Coverage Question</i>	Referred for Disciplinary Action	1	25.0%
	<i>Delays</i>	Company Position Substantiated	1	25.0%
	<i>Denial of Claim</i>	Company Position Substantiated	1	25.0%
	<i>Policy Delivery</i>	Referred for Disciplinary Action	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BRIDGESPAN HEALTH COMPANY	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
BRISTOL WEST INSURANCE COMPANY	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	<i>Delays</i>	Compromised Settlement/Resolution	1	25.0%
	<i>Denial of Claim</i>	No Jurisdiction	1	25.0%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	25.0%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	<i>Delays</i>	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CAREAMERICA LIFE INSURANCE COMPANY	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	50.0%
	<i>State Specific</i>	Company Position Overturned	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CATHOLIC ORDER OF FORESTERS	<i>Cancellation</i>	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CENTRAL RESERVE LIFE INSURANCE COMPANY	<i>State Specific</i>	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CENTRAL STATES INDEMNITY CO. OF OMAHA	<i>Misrepresentation</i>	Compromised Settlement/Resolution	2	50.0%
	<i>Replacement</i>	Compromised Settlement/Resolution	2	50.0%
<i>Insurer Total</i>			4	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CHESAPEAKE LIFE INSURANCE COMPANY (THE)	Coverage Question	Company Position Substantiated	2	16.7%
	Delays	Company Position Substantiated	2	16.7%
	Denial of Claim	Contract Provision/Legal Issue	1	8.3%
	Misrepresentation	Contract Provision/Legal Issue	1	8.3%
	Policy Delivery	Contract Provision/Legal Issue	1	8.3%
	Pre-existing Condition	Company Position Substantiated	2	16.7%
	Premium Refund	Company Position Substantiated	3	25.0%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CIGNA HEALTH AND LIFE INSURANCE COMPANY	Coverage Question	Company Position Substantiated	1	20.0%
	Delays	Company Position Substantiated	1	20.0%
	Denial of Claim	No Jurisdiction	1	20.0%
	Denial of Claim	Referred to Proper Agency	1	20.0%
	State Specific	No Jurisdiction	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CMFG LIFE INSURANCE COMPANY	Coverage Question	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COAST NATIONAL INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	6.3%
	Adjuster Handling	Contract Provision/Legal Issue	1	6.3%
	Delays	Company Position Substantiated	1	6.3%
	Delays	Compromised Settlement/Resolution	1	6.3%
	Delays	Contract Provision/Legal Issue	2	12.5%
	Denial of Claim	Company Position Substantiated	1	6.3%
	Denial of Claim	Contract Provision/Legal Issue	1	6.3%
	Misrepresentation	Company Position Substantiated	1	6.3%
	Premium & Rating	Company Position Substantiated	1	6.3%
	Premium Notice/Billing	Company Position Substantiated	2	12.5%
	Premium Refund	Company Position Substantiated	1	6.3%
	Premium Refund	Compromised Settlement/Resolution	1	6.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	6.3%
	Using an Unlicensed Name	Company Position Substantiated	1	6.3%
<i>Insurer Total</i>			16	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Settled	2	40.0%
	<i>Coverage Question</i>	Claim Settled	1	20.0%
	<i>Delays</i>	Claim Settled	1	20.0%
	<i>Denial of Claim</i>	Claim Settled	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COLONIAL PENN LIFE INSURANCE COMPANY	<i>Misrepresentation</i>	Compromised Settlement/Resolution	2	25.0%
	<i>Misstatement on Application</i>	Compromised Settlement/Resolution	2	25.0%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	2	25.0%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	25.0%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COLORADO BANKERS LIFE INSURANCE COMPANY	<i>Coverage Question</i>	Referred for Disciplinary Action	1	14.3%
	<i>High Pressure Tactics</i>	Referred for Disciplinary Action	1	14.3%
	<i>Premium Refund</i>	Referred for Disciplinary Action	1	14.3%
	<i>State Specific</i>	Contract Provision/Legal Issue	4	57.1%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COMBINED INSURANCE COMPANY OF AMERICA	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	25.0%
	<i>Delays</i>	Company Position Substantiated	1	25.0%
	<i>Delays</i>	Contract Provision/Legal Issue	1	25.0%
	<i>Delays/No Response</i>	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COMMERCE AND INDUSTRY INSURANCE COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	50.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COMMERCE WEST INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	2	40.0%
	<i>Delays</i>	Company Position Substantiated	2	40.0%
	<i>Denial of Claim</i>	Company Position Substantiated	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	14.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	14.3%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	3	42.9%
	<i>State Specific</i>	State Specific	1	14.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CONSTITUTION LIFE INSURANCE COMPANY	<i>Premium Refund</i>	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CONTINENTAL AMERICAN INSURANCE COMPANY	<i>Delays</i>	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CONTINENTAL CASUALTY COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	3.0%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	3.0%
	<i>Coverage Question</i>	Compromised Settlement/Resolution	1	3.0%
	<i>Delays</i>	Claim Settled	6	18.2%
	<i>Delays</i>	Company Position Substantiated	1	3.0%
	<i>Delays</i>	Complaint Withdrawn	1	3.0%
	<i>Delays</i>	Compromised Settlement/Resolution	3	9.1%
	<i>Delays</i>	Contract Provision/Legal Issue	1	3.0%
	<i>Delays</i>	No Action Requested/Required	1	3.0%
	<i>Delays</i>	Referred to Another Department	2	6.1%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	3.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	3.0%
	<i>Denial of Claim</i>	Referred to Another Department	1	3.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CONTINENTAL CASUALTY COMPANY	Misrepresentation	No Action Requested/Required	1	3.0%
	Misrepresentation	No Jurisdiction	1	3.0%
	Premium & Rating	Company Position Substantiated	1	3.0%
	Premium & Rating	No Action Requested/Required	1	3.0%
	Premium Notice/Billing	No Action Requested/Required	1	3.0%
	Premium Notice/Billing	No Jurisdiction	1	3.0%
	Prompt Pay	Company Position Substantiated	1	3.0%
	Prompt Pay	No Action Requested/Required	1	3.0%
	State Specific	No Action Requested/Required	1	3.0%
	State Specific	Referred to Another Department	1	3.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	3.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	3.0%
<i>Insurer Total</i>			33	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CONTINENTAL DIVIDE INSURANCE COMPANY	Denial of Claim	Company Position Overturned	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COUNTRY LIFE INSURANCE COMPANY	Cash Value	Company Position Substantiated	1	10.0%
	Cash Value	Contract Provision/Legal Issue	1	10.0%
	Misrepresentation	Insufficient Information	1	10.0%
	Misrepresentation	Referred for Disciplinary Action	1	10.0%
	Replacement	Insufficient Information	1	10.0%
	Replacement	Referred for Disciplinary Action	1	10.0%
	Suitability	Insufficient Information	1	10.0%
	Suitability	Referred for Disciplinary Action	1	10.0%
	Surrender Problems	Company Position Substantiated	1	10.0%
	Surrender Problems	Contract Provision/Legal Issue	1	10.0%
<i>Insurer Total</i>			10	100.0%

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by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COUNTRY MUTUAL INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	5	10.2%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	2.0%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	3	6.1%
	<i>Cancellation</i>	Contract Provision/Legal Issue	2	4.1%
	<i>Coverage Question</i>	Company Position Substantiated	2	4.1%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	2	4.1%
	<i>Delays</i>	Company Position Substantiated	1	2.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	2.0%
	<i>Delays</i>	Contract Provision/Legal Issue	1	2.0%
	<i>Delays</i>	Referred for Disciplinary Action	1	2.0%
	<i>Denial of Claim</i>	Company Position Substantiated	3	6.1%
	<i>Denial of Claim</i>	Complaint Withdrawn	1	2.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	4	8.2%
	<i>Denial of Claim</i>	No Jurisdiction	1	2.0%
	<i>Endorsement/Rider</i>	Contract Provision/Legal Issue	1	2.0%
	<i>Failure to Submit Application</i>	Compromised Settlement/Resolution	1	2.0%
	<i>Misrepresentation</i>	Company Position Substantiated	2	4.1%
	<i>Misrepresentation</i>	Contract Provision/Legal Issue	2	4.1%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	2.0%
	<i>State Specific</i>	No Action Requested/Required	1	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	4	8.2%
	<i>Unsatisfactory Settlement/Offer</i>	Complaint Withdrawn	1	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	2	4.1%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	4	8.2%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	2	4.1%
	<i>Insurer Total</i>			49

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COUNTRY PREFERRED INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	1	11.1%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	11.1%
	<i>Adjuster Handling</i>	No Jurisdiction	1	11.1%
	<i>Delays</i>	Compromised Settlement/Resolution	1	11.1%
	<i>Denial of Claim</i>	Company Position Substantiated	1	11.1%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	11.1%
	<i>Denial of Claim</i>	No Jurisdiction	2	22.2%
	<i>Usual, Customary, Reasonable Charges</i>	Contract Provision/Legal Issue	1	11.1%
<i>Insurer Total</i>			9	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
COURTESY INSURANCE COMPANY	Coverage Question	Contract Provision/Legal Issue	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
CSAA GENERAL INSURANCE COMPANY	<i>Delays</i>	Compromised Settlement/Resolution	1	33.3%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	33.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
DELTA DENTAL INSURANCE COMPANY	Coordination of Benefits	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
DENTAL HEALTH SERVICES, INC.	<i>Misrepresentation</i>	Company Position Substantiated	1	33.3%
	<i>State Specific</i>	Company Position Substantiated	1	33.3%
	<i>State Specific</i>	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>DENTEGRA INSURANCE COMPANY</i>	<i>Abusive Service</i>	Contract Provision/Legal Issue	1	14.3%
	<i>Delays</i>	Claim Settled	1	14.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	14.3%
	<i>Misleading Advertising</i>	Company Position Substantiated	1	14.3%
	<i>Premium & Rating</i>	Company Position Substantiated	1	14.3%
	<i>State Specific</i>	Company Position Overturned	1	14.3%
	<i>State Specific</i>	Compromised Settlement/Resolution	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>DEPOSITORS INSURANCE COMPANY</i>	<i>Cancellation</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Cancellation</i>	Referred for Disciplinary Action	1	8.3%
	<i>Denial of Claim</i>	No Jurisdiction	1	8.3%
	<i>Fiduciary/Theft</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Fiduciary/Theft</i>	Referred for Disciplinary Action	1	8.3%
	<i>Fraud/Forgery</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Fraud/Forgery</i>	Referred for Disciplinary Action	1	8.3%
	<i>Misappropriation of Premium</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Misappropriation of Premium</i>	Referred for Disciplinary Action	1	8.3%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	8.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	8.3%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>DSM USA INSURANCE COMPANY, INC.</i>	<i>State Specific</i>	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>EAGLE WEST INSURANCE COMPANY</i>	<i>Denial of Claim</i>	Company Position Substantiated	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	4	80.0%
<i>Insurer Total</i>			5	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ECONOMY PREFERRED INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	1	25.0%
	Delays	Claim Settled	1	25.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	50.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ECONOMY PREMIER ASSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	2	40.0%
	Premium & Rating	Compromised Settlement/Resolution	1	20.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	40.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ELECTRIC INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
EMCASCO INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
EMPHEYSYS INSURANCE COMPANY	Policy Delivery	Insufficient Information	1	16.7%
	State Specific	Company Position Overturned	1	16.7%
	State Specific	Contract Provision/Legal Issue	4	66.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
EMPIRE FIRE AND MARINE INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	4	100.0%

Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	14.3%
	<i>Comparative Negligence</i>	Compromised Settlement/Resolution	2	28.6%
	<i>Delays</i>	Claim Settled	2	28.6%
	<i>Delays</i>	No Jurisdiction	1	14.3%
	<i>Denial of Claim</i>	No Jurisdiction	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	<i>Cancellation</i>	Contract Provision/Legal Issue	1	6.3%
	<i>Coverage Question</i>	Compromised Settlement/Resolution	2	12.5%
	<i>Denial of Claim</i>	Company Position Substantiated	2	12.5%
	<i>Premium & Rating</i>	Company Position Substantiated	3	18.8%
	<i>Premium Refund</i>	Claim Settled	1	6.3%
	<i>Premium Refund</i>	Company Position Overturned	1	6.3%
	<i>Premium Refund</i>	Company Position Substantiated	2	12.5%
	<i>State Specific</i>	Company Position Substantiated	2	12.5%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	6.3%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	6.3%
<i>Insurer Total</i>			16	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ESSENTIA INSURANCE COMPANY	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	50.0%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ESURANCE INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Overturned	1	2.9%
	<i>Adjuster Handling</i>	Company Position Substantiated	3	8.8%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	2.9%
	<i>CLUE Reports</i>	Contract Provision/Legal Issue	1	2.9%
	<i>Cancellation</i>	Company Position Substantiated	1	2.9%
	<i>Cancellation</i>	Compromised Settlement/Resolution	1	2.9%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>ESURANCE INSURANCE COMPANY</i>	<i>Comparative Negligence</i>	Company Position Overturned	1	2.9%
	<i>Delays</i>	Compromised Settlement/Resolution	1	2.9%
	<i>Delays</i>	No Action Requested/Required	1	2.9%
	<i>Delays</i>	Referred for Disciplinary Action	1	2.9%
	<i>Delays/No Response</i>	Referred for Disciplinary Action	1	2.9%
	<i>Denial of Claim</i>	Company Position Overturned	1	2.9%
	<i>Denial of Claim</i>	Company Position Substantiated	1	2.9%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	2.9%
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	2.9%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	2.9%
	<i>Premium & Rating</i>	Referred for Disciplinary Action	1	2.9%
	<i>Premium Notice/Billing</i>	Referred for Disciplinary Action	1	2.9%
	<i>Premium Refund</i>	Company Position Substantiated	1	2.9%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	2	5.9%
	<i>State Specific</i>	Company Position Substantiated	1	2.9%
	<i>State Specific</i>	No Action Requested/Required	1	2.9%
	<i>State Specific</i>	State Specific	1	2.9%
	<i>Surcharge</i>	Company Position Substantiated	1	2.9%
	<i>Surcharge</i>	Contract Provision/Legal Issue	1	2.9%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	3	8.8%
<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	2.9%	
<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	2	5.9%	
<i>Insurer Total</i>			34	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY</i>	<i>Adjuster Handling</i>	Company Position Substantiated	2	25.0%
	<i>Delays</i>	Company Position Substantiated	1	12.5%
	<i>Policy Delivery</i>	No Action Requested/Required	1	12.5%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	12.5%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	3	37.5%
<i>Insurer Total</i>			8	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FAMILY LIFE INSURANCE COMPANY	<i>Cancellation</i>	Company Position Substantiated	1	20.0%
	<i>Denial of Claim</i>	Company Position Substantiated	2	40.0%
	<i>Premium Refund</i>	Company Position Substantiated	1	20.0%
	<i>Replacement</i>	Company Position Substantiated	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FAMILY SERVICE LIFE INSURANCE COMPANY	<i>Class Action</i>	Company Position Substantiated	1	50.0%
	<i>Notice Requirements</i>	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FARMERS INSURANCE COMPANY OF OREGON	<i>Adjuster Handling</i>	Claim Settled	3	2.2%
	<i>Adjuster Handling</i>	Company Position Overturned	1	0.7%
	<i>Adjuster Handling</i>	Company Position Substantiated	7	5.2%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	4	3.0%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	4	3.0%
	<i>Adjuster Handling</i>	No Jurisdiction	3	2.2%
	<i>Adjuster Handling</i>	Referred for Disciplinary Action	1	0.7%
	<i>Adjuster Handling</i>	Referred to Another Department	1	0.7%
	<i>Comparitive Negligence</i>	Company Position Substantiated	1	0.7%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	1	0.7%
	<i>Comparitive Negligence</i>	No Jurisdiction	3	2.2%
	<i>Coverage Question</i>	Company Position Substantiated	1	0.7%
	<i>Coverage Question</i>	No Action Requested/Required	1	0.7%
	<i>Delays</i>	Claim Settled	2	1.5%
	<i>Delays</i>	Company Position Substantiated	4	3.0%
	<i>Delays</i>	Compromised Settlement/Resolution	6	4.5%
	<i>Delays</i>	Contract Provision/Legal Issue	6	4.5%
	<i>Delays</i>	Referred for Disciplinary Action	1	0.7%
	<i>Denial of Claim</i>	Claim Settled	4	3.0%
	<i>Denial of Claim</i>	Company Position Substantiated	6	4.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	7	5.2%
	<i>Denial of Claim</i>	No Jurisdiction	1	0.7%
	<i>Fiduciary/Theft</i>	Company Position Substantiated	1	0.7%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>	
FARMERS INSURANCE COMPANY OF OREGON	<i>Fraud</i>	Company Position Substantiated	1	0.7%	
	<i>High Pressure Tactics</i>	Company Position Substantiated	1	0.7%	
	<i>Medical Necessity</i>	Company Position Substantiated	1	0.7%	
	<i>Misrepresentation</i>	Company Position Substantiated	1	0.7%	
	<i>Nonrenewal</i>	Company Position Substantiated	1	0.7%	
	<i>Other Violation of Insurance Law/Regulation</i>	Company Position Substantiated	1	0.7%	
	<i>Payment Not Credited</i>	No Action Requested/Required	1	0.7%	
	<i>Premium & Rating</i>	Company Position Substantiated	7	5.2%	
	<i>Premium & Rating</i>	No Jurisdiction	1	0.7%	
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	1.5%	
	<i>Premium Refund</i>	Company Position Overturned	1	0.7%	
	<i>Premium Refund</i>	Company Position Substantiated	2	1.5%	
	<i>Premium Refund</i>	Compromised Settlement/Resolution	3	2.2%	
	<i>Premiums Misquoted</i>	Company Position Substantiated	1	0.7%	
	<i>Premiums Misquoted</i>	Compromised Settlement/Resolution	1	0.7%	
	<i>State Specific</i>	Company Position Substantiated	1	0.7%	
	<i>State Specific</i>	Contract Provision/Legal Issue	1	0.7%	
	<i>State Specific</i>	No Action Requested/Required	1	0.7%	
	<i>Subrogation</i>	Compromised Settlement/Resolution	2	1.5%	
	<i>Subrogation</i>	No Jurisdiction	2	1.5%	
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	0.7%	
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	4	3.0%	
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	3	2.2%	
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	8	6.0%	
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	15	11.2%	
	<i>Usual, Customary, Reasonable Charges</i>	Company Position Substantiated	1	0.7%	
	<i>Usual, Customary, Reasonable Charges</i>	Compromised Settlement/Resolution	1	0.7%	
	<i>Insurer Total</i>			134	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FARMERS INSURANCE EXCHANGE	Adjuster Handling	Company Position Substantiated	1	7.7%
	Denial of Claim	Company Position Substantiated	1	7.7%
	Policy Delivery	No Action Requested/Required	1	7.7%
	Premium & Rating	Company Position Overturned	1	7.7%
	Premium & Rating	Compromised Settlement/Resolution	1	7.7%
	Premium & Rating	Contract Provision/Legal Issue	1	7.7%
	Premium Notice/Billing	Company Position Overturned	1	7.7%
	Premium Notice/Billing	Company Position Substantiated	2	15.4%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	7.7%
	Premium Refund	Compromised Settlement/Resolution	2	15.4%
	Unsatisfactory Settlement/Offer	Claim Settled	1	7.7%
<i>Insurer Total</i>			13	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FARMERS NEW WORLD LIFE INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	16.7%
	Coverage Question	Company Position Substantiated	1	16.7%
	Delays	No Action Requested/Required	1	16.7%
	Misrepresentation	Company Position Substantiated	2	33.3%
	Premium Notice/Billing	Company Position Substantiated	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FARMLAND MUTUAL INSURANCE COMPANY	Denial of Claim	Company Position Overturned	1	50.0%
	Denial of Claim	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FEDERAL INSURANCE COMPANY	Delays	Company Position Substantiated	1	14.3%
	Delays	Contract Provision/Legal Issue	2	28.6%
	Denial of Claim	Contract Provision/Legal Issue	2	28.6%
	Premium & Rating	Company Position Substantiated	1	14.3%
	State Specific	Compromised Settlement/Resolution	1	14.3%
<i>Insurer Total</i>			7	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	Delays	Claim Settled	1	50.0%
	State Specific	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FINANCIAL PACIFIC INSURANCE COMPANY	Nonrenewal	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FIREMAN'S FUND INSURANCE COMPANY	State Specific	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C.	Adjuster Handling	Company Position Substantiated	1	50.0%
	Denial of Claim	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	Comparative Negligence	Claim Settled	1	50.0%
	Denial of Claim	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	Adjuster Handling	Contract Provision/Legal Issue	1	14.3%
	Delays	Contract Provision/Legal Issue	1	14.3%
	Denial of Claim	Company Position Overturned	1	14.3%
	Denial of Claim	Compromised Settlement/Resolution	1	14.3%
	Denial of Claim	Contract Provision/Legal Issue	1	14.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	14.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	Delays	Contract Provision/Legal Issue	1	12.5%
	Denial of Claim	Company Position Substantiated	1	12.5%
	Denial of Claim	Contract Provision/Legal Issue	1	12.5%
	Premium & Rating	Company Position Substantiated	3	37.5%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	12.5%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	12.5%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FUNERAL DIRECTORS LIFE INSURANCE COMPANY	Misrepresentation	Referred for Disciplinary Action	1	50.0%
	Misstatement on Application	Referred for Disciplinary Action	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Company Position Overturned	1	5.3%
	Adjuster Handling	Company Position Substantiated	1	5.3%
	Adjuster Handling	Compromised Settlement/Resolution	1	5.3%
	Adjuster Handling	No Jurisdiction	1	5.3%
	Comparative Negligence	Company Position Overturned	1	5.3%
	Comparative Negligence	Compromised Settlement/Resolution	1	5.3%
	Comparative Negligence	Referred for Disciplinary Action	1	5.3%
	Cost Containment	Company Position Substantiated	2	10.5%
	Cost Containment	No Jurisdiction	1	5.3%
	Delays	Claim Settled	1	5.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	5.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	5.3%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	5.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	5.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	5.3%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	2	10.5%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	5.3%
<i>Insurer Total</i>			19	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEICO CASUALTY COMPANY	<i>Adjuster Handling</i>	Claim Reopened	1	1.6%
	<i>Adjuster Handling</i>	Company Position Overturned	1	1.6%
	<i>Adjuster Handling</i>	Company Position Substantiated	3	4.8%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	3	4.8%
	<i>Cancellation</i>	Claim Reopened	1	1.6%
	<i>Cancellation</i>	Company Position Overturned	1	1.6%
	<i>Cancellation</i>	Company Position Substantiated	1	1.6%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	1.6%
	<i>Comparitive Negligence</i>	Company Position Overturned	2	3.2%
	<i>Comparitive Negligence</i>	Compromised Settlement/Resolution	2	3.2%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	1	1.6%
	<i>Delays</i>	Claim Reopened	1	1.6%
	<i>Delays</i>	Claim Settled	1	1.6%
	<i>Delays</i>	Company Position Substantiated	1	1.6%
	<i>Delays</i>	Contract Provision/Legal Issue	2	3.2%
	<i>Delays</i>	No Action Requested/Required	1	1.6%
	<i>Delays/No Response</i>	Company Position Substantiated	1	1.6%
	<i>Denial of Claim</i>	Claim Reopened	1	1.6%
	<i>Denial of Claim</i>	Claim Settled	2	3.2%
	<i>Denial of Claim</i>	Company Position Overturned	2	3.2%
	<i>Denial of Claim</i>	Company Position Substantiated	1	1.6%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	3	4.8%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	5	7.9%
<i>Denial of Claim</i>	No Jurisdiction	3	4.8%	

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEICO CASUALTY COMPANY	<i>Endorsement/Rider</i>	Company Position Substantiated	1	1.6%
	<i>Nonrenewal</i>	Claim Reopened	1	1.6%
	<i>Premium & Rating</i>	Company Position Overturned	1	1.6%
	<i>Premium & Rating</i>	Company Position Substantiated	3	4.8%
	<i>Premium & Rating</i>	No Action Requested/Required	1	1.6%
	<i>Premium Refund</i>	Company Position Substantiated	1	1.6%
	<i>State Specific</i>	Company Position Substantiated	1	1.6%
	<i>Surcharge</i>	Compromised Settlement/Resolution	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Reopened	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	3	4.8%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	1.6%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	2	3.2%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	2	3.2%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	2	3.2%
<i>Insurer Total</i>			63	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEICO GENERAL INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	3	5.1%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	1.7%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	2	3.4%
	<i>Adjuster Handling</i>	No Jurisdiction	1	1.7%
	<i>Comparitive Negligence</i>	Company Position Substantiated	1	1.7%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	2	3.4%
	<i>Comparitive Negligence</i>	No Jurisdiction	1	1.7%
	<i>Coverage Question</i>	Company Position Substantiated	1	1.7%
	<i>Delays</i>	Claim Settled	1	1.7%
	<i>Delays</i>	Company Position Substantiated	4	6.8%
	<i>Delays</i>	Compromised Settlement/Resolution	1	1.7%
	<i>Delays</i>	No Jurisdiction	3	5.1%
	<i>Delays/No Response</i>	No Action Requested/Required	1	1.7%
	<i>Denial of Claim</i>	Claim Settled	1	1.7%
	<i>Denial of Claim</i>	Company Position Substantiated	7	11.9%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	1.7%
	<i>Denial of Claim</i>	No Jurisdiction	1	1.7%
	<i>Failure to Submit Application</i>	Claim Settled	1	1.7%
	<i>Policy Delivery</i>	Claim Settled	1	1.7%
	<i>Policy Delivery</i>	Company Position Substantiated	1	1.7%
<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	1.7%	

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEICO GENERAL INSURANCE COMPANY	Premium & Rating	Contract Provision/Legal Issue	1	1.7%
	Premium & Rating	No Action Requested/Required	2	3.4%
	Premium Refund	Company Position Substantiated	1	1.7%
	State Specific	Compromised Settlement/Resolution	1	1.7%
	Unsatisfactory Settlement/Offer	Claim Settled	1	1.7%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	6	10.2%
	Unsatisfactory Settlement/Offer	Complaint Withdrawn	1	1.7%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	1.7%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	3	5.1%
	Unsatisfactory Settlement/Offer	No Action Requested/Required	2	3.4%
	Unsatisfactory Settlement/Offer	No Jurisdiction	4	6.8%
<i>Insurer Total</i>			59	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEICO INDEMNITY COMPANY	Adjuster Handling	Company Position Substantiated	1	6.7%
	Adjuster Handling	Compromised Settlement/Resolution	1	6.7%
	Adjuster Handling	No Jurisdiction	2	13.3%
	Delays	Company Position Substantiated	1	6.7%
	Delays	No Jurisdiction	1	6.7%
	Denial of Claim	Company Position Substantiated	1	6.7%
	Denial of Claim	No Jurisdiction	2	13.3%
	Policy Delivery	Contract Provision/Legal Issue	1	6.7%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	13.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	6.7%
	Unsatisfactory Settlement/Offer	No Jurisdiction	2	13.3%
<i>Insurer Total</i>			15	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GENERAL AUTOMOBILE INSURANCE COMPANY, INC. (THE)	Premium Notice/Billing	Compromised Settlement/Resolution	1	25.0%
	State Specific	Compromised Settlement/Resolution	1	25.0%
	State Specific	No Action Requested/Required	1	25.0%
	Surcharge	Compromised Settlement/Resolution	1	25.0%
<i>Insurer Total</i>			4	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GENERAL INSURANCE COMPANY OF AMERICA	Adjuster Handling	Claim Settled	1	16.7%
	Adjuster Handling	Company Position Substantiated	1	16.7%
	Delays	Claim Settled	1	16.7%
	Delays	Company Position Substantiated	1	16.7%
	Denial of Claim	Compromised Settlement/Resolution	1	16.7%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	Cancellation	Contract Provision/Legal Issue	1	12.5%
	Coverage Question	Contract Provision/Legal Issue	1	12.5%
	Nonrenewal	Contract Provision/Legal Issue	1	12.5%
	Premium & Rating	No Jurisdiction	1	12.5%
	Premium & Rating	Referred to Proper Agency	1	12.5%
	Premium & Rating	State Specific	1	12.5%
	State Specific	Company Position Substantiated	1	12.5%
	Suitability	Company Position Substantiated	1	12.5%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GENWORTH LIFE INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	11.1%
	Coverage Question	Company Position Substantiated	2	22.2%
	Delays	Company Position Substantiated	2	22.2%
	Delays	No Action Requested/Required	1	11.1%
	Premium & Rating	Company Position Substantiated	1	11.1%
	Premium Notice/Billing	No Action Requested/Required	1	11.1%
	Refusal to Insure	Company Position Substantiated	1	11.1%
<i>Insurer Total</i>			9	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEOVERA INSURANCE COMPANY	Premium Notice/Billing	No Action Requested/Required	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GERBER LIFE INSURANCE COMPANY	Co-pay Issues	Company Position Substantiated	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	Coverage Question	Contract Provision/Legal Issue	1	5.9%
	Delays	Company Position Substantiated	1	5.9%
	Delays	Contract Provision/Legal Issue	2	11.8%
	Delays/No Response	Compromised Settlement/Resolution	3	17.6%
	Denial of Claim	Contract Provision/Legal Issue	1	5.9%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	5.9%
	Premium Refund	Company Position Overturned	1	5.9%
	Premium Refund	Company Position Substantiated	2	11.8%
	Premium Refund	Compromised Settlement/Resolution	3	17.6%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	11.8%
<i>Insurer Total</i>			17	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GOLDEN RULE INSURANCE COMPANY	Coverage Question	Compromised Settlement/Resolution	1	50.0%
	State Specific	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GOVERNMENT EMPLOYEES INSURANCE COMPANY	Adjuster Handling	No Jurisdiction	1	12.5%
	Delays	Company Position Substantiated	1	12.5%
	Delays	Compromised Settlement/Resolution	1	12.5%
	Misrepresentation	Company Position Substantiated	1	12.5%
	Premium Notice/Billing	Company Position Substantiated	1	12.5%
	State Specific	Company Position Substantiated	1	12.5%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	12.5%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	12.5%
<i>Insurer Total</i>			8	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GRANGE INSURANCE ASSOCIATION	Denial of Claim	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GREAT AMERICAN LIFE INSURANCE COMPANY	Coverage Question	Insufficient Information	1	50.0%
	Misrepresentation	Insufficient Information	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GREAT SOUTHERN LIFE INSURANCE COMPANY	Premium Notice/Billing	Company Position Substantiated	1	50.0%
	Premium Refund	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GREAT WEST CASUALTY COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	33.3%
	Denial of Claim	No Jurisdiction	1	33.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GUARANTEE TRUST LIFE INSURANCE COMPANY	Coverage Question	Company Position Substantiated	1	12.5%
	Coverage Question	Contract Provision/Legal Issue	1	12.5%
	Endorsement/Rider	Company Position Substantiated	1	12.5%
	Endorsement/Rider	Contract Provision/Legal Issue	1	12.5%
	Misstatement on Application	Company Position Substantiated	1	12.5%
	Misstatement on Application	Contract Provision/Legal Issue	1	12.5%
	Refusal to Insure	Company Position Substantiated	1	12.5%
	Refusal to Insure	Contract Provision/Legal Issue	1	12.5%
<i>Insurer Total</i>			8	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	Denial of Claim	Company Position Substantiated	1	33.3%
	Denial of Claim	Compromised Settlement/Resolution	1	33.3%
	Medical Necessity	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HALLMARK INSURANCE COMPANY	Delays	Claim Settled	1	50.0%
	Denial of Claim	Claim Settled	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HARCO NATIONAL INSURANCE COMPANY	Delays	Claim Settled	1	25.0%
	Delays	Compromised Settlement/Resolution	1	25.0%
	Unsatisfactory Settlement/Offer	Claim Settled	1	25.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HARTFORD ACCIDENT AND INDEMNITY COMPANY	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HARTFORD CASUALTY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	12.5%
	Cancellation	Company Position Substantiated	1	12.5%
	Delays	Company Position Overturned	1	12.5%
	Delays	Company Position Substantiated	1	12.5%
	Denial of Claim	Company Position Overturned	1	12.5%
	Denial of Claim	Company Position Substantiated	2	25.0%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	12.5%
<i>Insurer Total</i>			8	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>HARTFORD INSURANCE COMPANY OF THE MIDWEST</i>	<i>Adjuster Handling</i>	Company Position Substantiated	2	15.4%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	2	15.4%
	<i>Delays</i>	Company Position Substantiated	1	7.7%
	<i>Delays</i>	Contract Provision/Legal Issue	2	15.4%
	<i>Denial of Claim</i>	No Jurisdiction	1	7.7%
	<i>High Pressure Tactics</i>	No Action Requested/Required	1	7.7%
	<i>Premium & Rating</i>	No Action Requested/Required	1	7.7%
	<i>Premium & Rating</i>	No Jurisdiction	1	7.7%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	1	7.7%
<i>State Specific</i>	Contract Provision/Legal Issue	1	7.7%	
<i>Insurer Total</i>			13	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>HARTFORD LIFE AND ANNUITY INSURANCE COMPANY</i>	<i>Coverage Question</i>	Complaint Withdrawn	1	33.3%
	<i>Delays</i>	Complaint Withdrawn	1	33.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>HARTFORD LIFE INSURANCE COMPANY</i>	<i>Cancellation</i>	Company Position Substantiated	1	33.3%
	<i>Coverage Question</i>	Company Position Substantiated	1	33.3%
	<i>Delays</i>	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>HARTFORD UNDERWRITERS INSURANCE COMPANY</i>	<i>Adjuster Handling</i>	Company Position Overturned	1	5.6%
	<i>Cancellation</i>	Company Position Substantiated	1	5.6%
	<i>Delays</i>	Claim Settled	1	5.6%
	<i>Delays</i>	Company Position Substantiated	1	5.6%
	<i>Delays</i>	No Jurisdiction	1	5.6%
	<i>Denial of Claim</i>	Company Position Overturned	1	5.6%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	5.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HARTFORD UNDERWRITERS INSURANCE COMPANY	Premium & Rating	Company Position Substantiated	3	16.7%
	Premium & Rating	Contract Provision/Legal Issue	1	5.6%
	Unfair Discrimination	Company Position Substantiated	1	5.6%
	Unsatisfactory Settlement/Offer	Claim Settled	1	5.6%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	5.6%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	11.1%
	Unsatisfactory Settlement/Offer	No Jurisdiction	2	11.1%
<i>Insurer Total</i>			18	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HCC LIFE INSURANCE COMPANY	Coverage Question	Company Position Overturned	1	9.1%
	Denial of Claim	Company Position Overturned	1	9.1%
	Preexisting Condition	Company Position Overturned	1	9.1%
	Preexisting Condition	Company Position Substantiated	1	9.1%
	Premium Refund	Company Position Substantiated	1	9.1%
	Premium Refund	Compromised Settlement/Resolution	3	27.3%
	State Specific	Company Position Substantiated	1	9.1%
	State Specific	Compromised Settlement/Resolution	1	9.1%
	Summary of Benefits	Company Position Substantiated	1	9.1%
<i>Insurer Total</i>			11	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HEALTH NET HEALTH PLAN OF OREGON, INC.	Adjuster Handling	Company Position Overturned	1	0.7%
	Cancellation	Company Position Overturned	2	1.4%
	Co-pay Issues	Claim Settled	1	0.7%
	Co-pay Issues	Company Position Overturned	3	2.2%
	Co-pay Issues	Company Position Substantiated	2	1.4%
	Co-pay Issues	No Jurisdiction	1	0.7%
	Co-pay Issues	Referred to Proper Agency	1	0.7%
	Coordination of Benefits	Company Position Overturned	1	0.7%
	Coverage Question	Claim Settled	3	2.2%
	Coverage Question	Company Position Overturned	1	0.7%
	Coverage Question	Company Position Substantiated	1	0.7%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HEALTH NET HEALTH PLAN OF OREGON, INC.	Coverage Question	Compromised Settlement/Resolution	4	2.9%
	Coverage Question	Contract Provision/Legal Issue	4	2.9%
	Delays	Claim Settled	8	5.8%
	Delays	Company Position Overturned	2	1.4%
	Delays	Company Position Substantiated	1	0.7%
	Delays	Contract Provision/Legal Issue	4	2.9%
	Delays/No Response	Compromised Settlement/Resolution	2	1.4%
	Denial of Claim	Claim Settled	2	1.4%
	Denial of Claim	Company Position Overturned	2	1.4%
	Denial of Claim	Company Position Substantiated	4	2.9%
	Denial of Claim	Contract Provision/Legal Issue	2	1.4%
	Denial of Claim	No Action Requested/Required	3	2.2%
	External Review	Company Position Overturned	2	1.4%
	Maximum Out of Pocket	Company Position Substantiated	1	0.7%
	Misleading Advertising	Compromised Settlement/Resolution	1	0.7%
	Misrepresentation	Compromised Settlement/Resolution	1	0.7%
	Misrepresentation	State Specific	2	1.4%
	No Preauthorization	Company Position Substantiated	1	0.7%
	No Preauthorization	Contract Provision/Legal Issue	1	0.7%
	Nonrenewal	Referred for Disciplinary Action	1	0.7%
	Notice Requirements	Company Position Overturned	2	1.4%
	Out-of-Network Benefits	Company Position Overturned	1	0.7%
	Out-of-Network Benefits	Company Position Substantiated	5	3.6%
	Out-of-Network Benefits	Contract Provision/Legal Issue	2	1.4%
	Payment Not Credited	Company Position Overturned	2	1.4%
	Payment Not Credited	Compromised Settlement/Resolution	2	1.4%
	Policy Delivery	Compromised Settlement/Resolution	1	0.7%
	Premium & Rating	Company Position Substantiated	3	2.2%
	Premium & Rating	No Action Requested/Required	1	0.7%
	Premium Notice/Billing	Claim Settled	1	0.7%
	Premium Notice/Billing	Company Position Overturned	4	2.9%
	Premium Notice/Billing	Company Position Substantiated	2	1.4%
	Premium Notice/Billing	Compromised Settlement/Resolution	7	5.1%
	Premium Notice/Billing	State Specific	3	2.2%
Premium Refund	Claim Settled	1	0.7%	
Premium Refund	Company Position Overturned	1	0.7%	

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HEALTH NET HEALTH PLAN OF OREGON, INC.	Premium Refund	Company Position Substantiated	2	1.4%
	Premium Refund	Compromised Settlement/Resolution	11	8.0%
	Preventive Care	Company Position Overturned	2	1.4%
	Preventive Care	Company Position Substantiated	1	0.7%
	Recoupment	Company Position Substantiated	1	0.7%
	State Specific	Company Position Overturned	1	0.7%
	State Specific	Company Position Substantiated	1	0.7%
	State Specific	Compromised Settlement/Resolution	4	2.9%
	Unsatisfactory Settlement/Offer	Claim Settled	3	2.2%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	1.4%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	1.4%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	4	2.9%
	Usual, Customary, Reasonable Charges	Referred to Another Department	1	0.7%
	<i>Insurer Total</i>			138

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HEALTH NET LIFE INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	50.0%
	Premium Refund	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HEALTH REPUBLIC INSURANCE COMPANY	Access to Care	Compromised Settlement/Resolution	1	2.9%
	Co-pay Issues	Company Position Substantiated	3	8.6%
	Coverage Question	Claim Settled	1	2.9%
	Coverage Question	Company Position Substantiated	2	5.7%
	Coverage Question	Compromised Settlement/Resolution	2	5.7%
	Coverage Question	Contract Provision/Legal Issue	1	2.9%
	Coverage Question	State Specific	1	2.9%
	Delays/No Response	Compromised Settlement/Resolution	1	2.9%
	Denial of Claim	Claim Settled	1	2.9%
	Denial of Claim	Company Position Substantiated	1	2.9%
	Denial of Claim	Contract Provision/Legal Issue	1	2.9%
	Endorsement/Rider	Claim Settled	1	2.9%
	Essential Health Benefit	Claim Settled	1	2.9%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HEALTH REPUBLIC INSURANCE COMPANY	<i>Inadequate Provider Network</i>	Company Position Substantiated	2	5.7%
	<i>Misleading Advertising</i>	Contract Provision/Legal Issue	1	2.9%
	<i>Misleading Advertising</i>	Referred for Disciplinary Action	1	2.9%
	<i>Misrepresentation</i>	Compromised Settlement/Resolution	1	2.9%
	<i>No Preauthorization</i>	Company Position Substantiated	1	2.9%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	2	5.7%
	<i>Out-of-Network Benefits</i>	Compromised Settlement/Resolution	1	2.9%
	<i>PCP Referrals</i>	Compromised Settlement/Resolution	1	2.9%
	<i>Pharmacy Benefits</i>	Compromised Settlement/Resolution	1	2.9%
	<i>Pre-existing Condition</i>	Claim Settled	1	2.9%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	2	5.7%
	<i>Provider Listing Dispute</i>	Company Position Substantiated	2	5.7%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	2	5.7%
<i>Insurer Total</i>			35	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HOMESITE INSURANCE COMPANY	<i>Delays/No Response</i>	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HOMESITE INSURANCE COMPANY OF THE MIDWEST	<i>Adjuster Handling</i>		1	7.1%
	<i>Adjuster Handling</i>	Claim Settled	1	7.1%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	7.1%
	<i>Cancellation</i>	Company Position Substantiated	1	7.1%
	<i>Cancellation</i>	Compromised Settlement/Resolution	1	7.1%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	7.1%
	<i>Delays</i>	Claim Settled	1	7.1%
	<i>Delays</i>	Compromised Settlement/Resolution	1	7.1%
	<i>Denial of Claim</i>		1	7.1%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	7.1%
	<i>Nonrenewal</i>	Referred for Disciplinary Action	1	7.1%
	<i>Other Violation of Insurance Law/Regulation</i>	Referred for Disciplinary Action	1	7.1%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	7.1%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HOMESITE INSURANCE COMPANY OF THE MIDWEST	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	7.1%
<i>Insurer Total</i>			14	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HORACE MANN INSURANCE COMPANY	Delays/No Response	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	Delays	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HUMANA INSURANCE COMPANY	Cancellation	Compromised Settlement/Resolution	2	16.7%
	Delays	Claim Settled	2	16.7%
	Premium Notice/Billing	Compromised Settlement/Resolution	2	16.7%
	Refusal to Insure	Referred to Proper Agency	1	8.3%
	Refusal to Insure	State Specific	2	16.7%
	Surcharge	No Jurisdiction	1	8.3%
	Surcharge	Referred to Another Department	1	8.3%
	Surcharge	Referred to Proper Agency	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
IA AMERICAN LIFE INSURANCE COMPANY	Delays	Contract Provision/Legal Issue	1	33.3%
	Financial Privacy	Contract Provision/Legal Issue	1	33.3%
	Language Access	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
IDS PROPERTY CASUALTY INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	2	6.5%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	3.2%
	<i>Comparitive Negligence</i>	Company Position Substantiated	1	3.2%
	<i>Comparitive Negligence</i>	Compromised Settlement/Resolution	1	3.2%
	<i>Comparitive Negligence</i>	No Jurisdiction	3	9.7%
	<i>Delays</i>	Company Position Substantiated	2	6.5%
	<i>Delays</i>	Compromised Settlement/Resolution	1	3.2%
	<i>Delays</i>	No Jurisdiction	1	3.2%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	9.7%
	<i>Premium & Rating</i>	Company Position Substantiated	2	6.5%
	<i>Refusal to Insure</i>	Company Position Substantiated	1	3.2%
	<i>Subrogation</i>	Company Position Substantiated	2	6.5%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	3	9.7%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	4	12.9%
	<i>Unsatisfactory Settlement/Offer</i>	No Action Requested/Required	1	3.2%
<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	3	9.7%	
<i>Insurer Total</i>			31	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
INDEPENDENT ORDER OF FORESTERS	<i>Cancellation</i>	Compromised Settlement/Resolution	1	7.7%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Delays</i>	Claim Settled	1	7.7%
	<i>Delays/No Response</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Misrepresentation</i>	Company Position Substantiated	1	7.7%
	<i>Misrepresentation</i>	Compromised Settlement/Resolution	1	7.7%
	<i>Policy Delivery</i>	Insufficient Information	1	7.7%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	7.7%
	<i>State Specific</i>	Company Position Overturned	1	7.7%
	<i>State Specific</i>	Contract Provision/Legal Issue	4	30.8%
<i>Insurer Total</i>			13	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
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<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	State Specific	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
JACKSON NATIONAL LIFE INSURANCE COMPANY	Coverage Question	No Jurisdiction	1	11.1%
	Delays	Company Position Overturned	1	11.1%
	Delays	No Jurisdiction	1	11.1%
	Delays	Referred to Another Department	1	11.1%
	Premium Refund	Company Position Substantiated	1	11.1%
	Premium Refund	Compromised Settlement/Resolution	1	11.1%
	State Specific	Company Position Overturned	1	11.1%
	State Specific	Company Position Substantiated	1	11.1%
	State Specific	Referred to Another Department	1	11.1%
<i>Insurer Total</i>			9	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	Cancellation	Company Position Overturned	1	20.0%
	Coverage Question	Company Position Overturned	1	20.0%
	Coverage Question	Compromised Settlement/Resolution	1	20.0%
	Delays	Company Position Substantiated	1	20.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	20.0%
<i>Insurer Total</i>			5	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	<i>Abusive Service</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Access to Care</i>	Claim Reopened	1	0.4%
	<i>Access to Care</i>	Company Position Substantiated	1	0.4%
	<i>Access to Care</i>	Compromised Settlement/Resolution	3	1.2%
	<i>Access to Care</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Access to Care</i>	Referred to Proper Agency	1	0.4%
	<i>Access to Fee Schedule/Rates</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Cancellation</i>	Company Position Overturned	1	0.4%
	<i>Cancellation</i>	Company Position Substantiated	6	2.3%
	<i>Cancellation</i>	Compromised Settlement/Resolution	9	3.5%
	<i>Cancellation</i>	Referred for Disciplinary Action	2	0.8%
	<i>Claim Recoding/Bundling</i>	Claim Settled	2	0.8%
	<i>Claim Recoding/Bundling</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Co-pay Issues</i>	Claim Settled	2	0.8%
	<i>Co-pay Issues</i>	Company Position Overturned	2	0.8%
	<i>Co-pay Issues</i>	Company Position Substantiated	11	4.2%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	4	1.5%
	<i>Co-pay Issues</i>	No Jurisdiction	1	0.4%
	<i>Continuity of Care</i>	Claim Reopened	1	0.4%
	<i>Coordination of Benefits</i>	Company Position Substantiated	6	2.3%
	<i>Coordination of Benefits</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Coordination of Benefits</i>	State Specific	2	0.8%
	<i>Coverage Question</i>	Claim Reopened	1	0.4%
	<i>Coverage Question</i>	Claim Settled	1	0.4%
	<i>Coverage Question</i>	Company Position Substantiated	6	2.3%
	<i>Coverage Question</i>	Compromised Settlement/Resolution	3	1.2%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	6	2.3%
	<i>Coverage Question</i>	Insufficient Information	2	0.8%
	<i>Coverage Question</i>	Referred for Disciplinary Action	1	0.4%
	<i>Delayed Authorization Decision</i>	Claim Reopened	1	0.4%
	<i>Delayed Authorization Decision</i>	Company Position Substantiated	3	1.2%
	<i>Delayed Authorization Decision</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Delays</i>	Claim Reopened	1	0.4%
	<i>Delays</i>	Claim Settled	1	0.4%

Please note that a single complaint may have multiple reasons and dispositions.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
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<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	<i>Delays</i>	Company Position Overturned	1	0.4%
	<i>Delays</i>	Company Position Substantiated	2	0.8%
	<i>Delays</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Delays</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Delays</i>	Insufficient Information	2	0.8%
	<i>Delays</i>	Referred for Disciplinary Action	2	0.8%
	<i>Delays/No Response</i>	Claim Reopened	1	0.4%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	4	1.5%
	<i>Delays/No Response</i>	Referred for Disciplinary Action	2	0.8%
	<i>Denial of Claim</i>	Claim Reopened	1	0.4%
	<i>Denial of Claim</i>	Claim Settled	3	1.2%
	<i>Denial of Claim</i>	Company Position Overturned	1	0.4%
	<i>Denial of Claim</i>	Company Position Substantiated	6	2.3%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	1.2%
	<i>Denial of Claim</i>	Insufficient Information	1	0.4%
	<i>Denial of Claim</i>	No Action Requested/Required	1	0.4%
	<i>Denial of Claim</i>	Referred for Disciplinary Action	2	0.8%
	<i>Emergency Services</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Emergency Services</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Essential Health Benefit</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Inadequate Provider Network</i>	Claim Reopened	1	0.4%
	<i>Inadequate Provider Network</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Maternity and Newborn Care</i>	Company Position Substantiated	3	1.2%
	<i>Medical Necessity</i>	Company Position Substantiated	1	0.4%
	<i>Medical Necessity</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Mental Health Parity</i>	Company Position Substantiated	1	0.4%
	<i>Mental Health Parity</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Mental Health Parity</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Misrepresentation</i>	Company Position Substantiated	1	0.4%
	<i>Misrepresentation</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Misrepresentation</i>	Referred for Disciplinary Action	1	0.4%
	<i>No Preauthorization</i>	Claim Settled	1	0.4%
<i>No Preauthorization</i>	Company Position Overturned	2	0.8%	

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
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<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	No Preauthorization	Company Position Substantiated	1	0.4%
	No Preauthorization	Compromised Settlement/Resolution	1	0.4%
	No Preauthorization	Contract Provision/Legal Issue	3	1.2%
	Nonrenewal	Company Position Substantiated	2	0.8%
	Notice Requirements	Company Position Overturned	1	0.4%
	Notice Requirements	Compromised Settlement/Resolution	2	0.8%
	Out-of-Network Benefits	Claim Settled	1	0.4%
	Out-of-Network Benefits	Company Position Substantiated	1	0.4%
	Out-of-Network Benefits	Compromised Settlement/Resolution	3	1.2%
	Out-of-Network Benefits	Contract Provision/Legal Issue	4	1.5%
	Out-of-Network Benefits	Referred for Disciplinary Action	1	0.4%
	Payment Not Credited	Compromised Settlement/Resolution	2	0.8%
	Pediatric Care	Referred for Disciplinary Action	1	0.4%
	Pharmacy Benefits	Company Position Substantiated	1	0.4%
	Pharmacy Benefits	Compromised Settlement/Resolution	1	0.4%
	Policy Delivery	Compromised Settlement/Resolution	2	0.8%
	Policy Delivery	Referred for Disciplinary Action	2	0.8%
	Preexisting Condition	Company Position Substantiated	1	0.4%
	Premium & Rating	Company Position Substantiated	1	0.4%
	Premium & Rating	Compromised Settlement/Resolution	1	0.4%
	Premium Notice/Billing	Company Position Substantiated	4	1.5%
	Premium Notice/Billing	Compromised Settlement/Resolution	6	2.3%
	Premium Notice/Billing	Contract Provision/Legal Issue	2	0.8%
	Premium Notice/Billing	State Specific	3	1.2%
	Premium Refund	Company Position Substantiated	4	1.5%
	Premium Refund	Compromised Settlement/Resolution	11	4.2%
	Premium Refund	Contract Provision/Legal Issue	1	0.4%
	Premium Subsidy	Company Position Substantiated	1	0.4%
	Premium Subsidy	Compromised Settlement/Resolution	2	0.8%
	Preventive Care	Company Position Substantiated	3	1.2%
	Preventive Care	Contract Provision/Legal Issue	1	0.4%
	Provider Availability	Contract Provision/Legal Issue	1	0.4%
	Recoupment	Company Position Substantiated	1	0.4%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>	
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	<i>Refusal to Insure</i>	Compromised Settlement/Resolution	1	0.4%	
	<i>Refusal to Insure</i>	Contract Provision/Legal Issue	1	0.4%	
	<i>Replacement</i>	Company Position Substantiated	2	0.8%	
	<i>Replacement</i>	Compromised Settlement/Resolution	1	0.4%	
	<i>State Specific</i>	Claim Settled	2	0.8%	
	<i>State Specific</i>	Company Position Overturned	2	0.8%	
	<i>State Specific</i>	Company Position Substantiated	3	1.2%	
	<i>State Specific</i>	Compromised Settlement/Resolution	13	5.0%	
	<i>State Specific</i>	Contract Provision/Legal Issue	2	0.8%	
	<i>State Specific</i>	No Jurisdiction	1	0.4%	
	<i>State Specific</i>	Referred for Disciplinary Action	2	0.8%	
	<i>State Specific</i>	Referred to Another Department	2	0.8%	
	<i>Subrogation</i>	Compromised Settlement/Resolution	1	0.4%	
		<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	4	1.5%
		<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	0.4%
<i>Insurer Total</i>			259	100.0%	

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
KAISER PERMANENTE INSURANCE COMPANY	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	50.0%
	<i>No Preauthorization</i>	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
KANSAS CITY LIFE INSURANCE COMPANY	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	25.0%
	<i>Delays</i>	Contract Provision/Legal Issue	1	25.0%
	<i>Nonforfeiture</i>	Company Position Substantiated	1	25.0%
	<i>State Specific</i>	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LANCER INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	1	16.7%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	16.7%
	<i>Denial of Claim</i>	Company Position Substantiated	1	16.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	16.7%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	16.7%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY INSURANCE CORPORATION	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	50.0%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	<i>Denial of Claim</i>	No Jurisdiction	1	50.0%
	<i>Denial of Claim</i>	State Specific	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY MUTUAL FIRE INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	4	14.3%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	3.6%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	3.6%
	<i>Adjuster Handling</i>	No Action Requested/Required	1	3.6%
	<i>Adjuster Handling</i>	No Jurisdiction	1	3.6%
	<i>Cancellation</i>	Company Position Substantiated	1	3.6%
	<i>Comparitive Negligence</i>	Compromised Settlement/Resolution	1	3.6%
	<i>Coverage Question</i>	Company Position Substantiated	2	7.1%
	<i>Delays</i>	Company Position Substantiated	3	10.7%
	<i>Delays/No Response</i>	No Action Requested/Required	1	3.6%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	7.1%
	<i>Denial of Claim</i>	No Jurisdiction	1	3.6%
	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	3.6%
	<i>Premium & Rating</i>	Company Position Substantiated	1	3.6%
	<i>State Specific</i>	Company Position Substantiated	1	3.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Claim Settled	1	3.6%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	7.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	3.6%
	Unsatisfactory Settlement/Offer	No Jurisdiction	2	7.1%
<i>Insurer Total</i>			28	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY MUTUAL INSURANCE COMPANY	Delays	No Jurisdiction	1	33.3%
	Delays	Referred to Another Department	1	33.3%
	Delays	State Specific	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY NATIONAL LIFE INSURANCE COMPANY	Premium Refund	Company Position Substantiated	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY NORTHWEST INSURANCE CORPORATION	Delays	Claim Settled	1	16.7%
	Delays	Contract Provision/Legal Issue	1	16.7%
	Delays	No Action Requested/Required	1	16.7%
	Denial of Claim	No Jurisdiction	2	33.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIFE INSURANCE COMPANY OF NORTH AMERICA	Abusive Service	Company Position Substantiated	1	8.3%
	Coverage Question	Company Position Substantiated	1	8.3%
	Coverage Question	Contract Provision/Legal Issue	1	8.3%
	Delays	Company Position Substantiated	2	16.7%
	Delays	Contract Provision/Legal Issue	1	8.3%
	Delays/No Response	Company Position Substantiated	1	8.3%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIFE INSURANCE COMPANY OF NORTH AMERICA	Delays/No Response	Contract Provision/Legal Issue	1	8.3%
	Denial of Claim	Company Position Substantiated	2	16.7%
	Denial of Claim	Contract Provision/Legal Issue	1	8.3%
	Denial of Claim	No Jurisdiction	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIFECARE ASSURANCE COMPANY	State Specific	No Action Requested/Required	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIFEMAP ASSURANCE COMPANY	Access to Fee Schedule/Rates	Compromised Settlement/Resolution	1	4.3%
	Coverage Question	Claim Settled	1	4.3%
	Coverage Question	Contract Provision/Legal Issue	1	4.3%
	Coverage Question	State Specific	1	4.3%
	Delays	Claim Settled	2	8.7%
	Delays	Company Position Substantiated	1	4.3%
	Delays	Contract Provision/Legal Issue	1	4.3%
	Denial of Claim	Company Position Substantiated	3	13.0%
	Denial of Claim	Contract Provision/Legal Issue	1	4.3%
	Group Conversion	No Jurisdiction	1	4.3%
	Group Conversion	Referred to Proper Agency	1	4.3%
	Policy Delivery	Company Position Substantiated	1	4.3%
	Policy Delivery	State Specific	1	4.3%
	Preexisting Condition	Company Position Substantiated	1	4.3%
	Preexisting Condition	Contract Provision/Legal Issue	1	4.3%
	Premium Refund	Company Position Substantiated	1	4.3%
	Premium Refund	State Specific	1	4.3%
	State Specific	Company Position Substantiated	1	4.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	4.3%
	Usual, Customary, Reasonable Charges	Company Position Substantiated	1	4.3%
<i>Insurer Total</i>			23	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIFEWISE ASSURANCE COMPANY	Coverage Question	Company Position Substantiated	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIFEWISE HEALTH PLAN OF OREGON INC.	<i>Adjuster Handling</i>	Company Position Substantiated	1	0.9%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Cancellation</i>	Company Position Overturned	1	0.9%
	<i>Cancellation</i>	Company Position Substantiated	3	2.6%
	<i>Cancellation</i>	Compromised Settlement/Resolution	6	5.2%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Cancellation</i>	Referred for Disciplinary Action	1	0.9%
	<i>Co-pay Issues</i>	Claim Settled	2	1.7%
	<i>Co-pay Issues</i>	Company Position Substantiated	4	3.4%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	2	1.7%
	<i>Continuity of Care</i>	Company Position Overturned	1	0.9%
	<i>Coordination of Benefits</i>	Company Position Overturned	4	3.4%
	<i>Coverage Question</i>	Company Position Overturned	1	0.9%
	<i>Coverage Question</i>	Company Position Substantiated	2	1.7%
	<i>Coverage Question</i>	Compromised Settlement/Resolution	2	1.7%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	4	3.4%
	<i>Delays</i>	Company Position Overturned	5	4.3%
	<i>Delays</i>	Compromised Settlement/Resolution	2	1.7%
	<i>Delays</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Delays/No Response</i>	Company Position Substantiated	1	0.9%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	3	2.6%
	<i>Denial of Claim</i>	Claim Settled	1	0.9%
	<i>Denial of Claim</i>	Company Position Overturned	4	3.4%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	0.9%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	2.6%
	<i>Emergency Services</i>	Company Position Substantiated	2	1.7%
	<i>Emergency Services</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Failure to Submit Application</i>	Compromised Settlement/Resolution	1	0.9%
	<i>High Pressure Tactics</i>	Company Position Overturned	1	0.9%
	<i>Hospitalization</i>	Claim Settled	1	0.9%
	<i>Misleading Advertising</i>	Company Position Substantiated	1	0.9%
	<i>Misleading Advertising</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Misrepresentation</i>	Company Position Substantiated	2	1.7%
	<i>Misrepresentation</i>	Contract Provision/Legal Issue	1	0.9%
	<i>No Preauthorization</i>	Company Position Substantiated	1	0.9%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>	
LIFEWISE HEALTH PLAN OF OREGON INC.	Out-of-Network Benefits	Company Position Overturned	1	0.9%	
	Out-of-Network Benefits	Company Position Substantiated	3	2.6%	
	Out-of-Network Benefits	Compromised Settlement/Resolution	1	0.9%	
	Out-of-Network Benefits	Contract Provision/Legal Issue	5	4.3%	
	Payment Not Credited	Company Position Overturned	1	0.9%	
	Payment Not Credited	Compromised Settlement/Resolution	1	0.9%	
	Pharmacy Benefits	Compromised Settlement/Resolution	1	0.9%	
	Policy Delivery	Compromised Settlement/Resolution	1	0.9%	
	Preexisting Condition	Company Position Substantiated	1	0.9%	
	Premium & Rating	Company Position Substantiated	1	0.9%	
	Premium & Rating	Compromised Settlement/Resolution	1	0.9%	
	Premium & Rating	Referred for Disciplinary Action	1	0.9%	
	Premium Notice/Billing	Company Position Overturned	1	0.9%	
	Premium Refund	Claim Settled	1	0.9%	
	Premium Refund	Company Position Overturned	2	1.7%	
	Premium Refund	Complaint Withdrawn	1	0.9%	
	Premium Refund	Compromised Settlement/Resolution	6	5.2%	
	Premium Refund	Contract Provision/Legal Issue	1	0.9%	
	Premium Refund	No Action Requested/Required	1	0.9%	
	Premium Refund	State Specific	1	0.9%	
	Preventive Care	Compromised Settlement/Resolution	1	0.9%	
	Preventive Care	Contract Provision/Legal Issue	1	0.9%	
	Prompt Pay	Claim Settled	1	0.9%	
	Provider Availability	Contract Provision/Legal Issue	1	0.9%	
	Refusal to Insure	Company Position Substantiated	1	0.9%	
	State Specific	State Specific	1	0.9%	
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	1.7%	
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	0.9%	
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	1.7%	
	Usual, Customary, Reasonable Charges	Company Position Substantiated	2	1.7%	
	Usual, Customary, Reasonable Charges	Contract Provision/Legal Issue	2	1.7%	
	<i>Insurer Total</i>			116	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LINCOLN BENEFIT LIFE COMPANY	<i>Cancellation</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	33.3%
	<i>State Specific</i>	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	<i>State Specific</i>	Company Position Overturned	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	<i>Abusive Service</i>	No Jurisdiction	1	7.7%
	<i>Coordination of Benefits</i>	Company Position Substantiated	1	7.7%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Coverage Question</i>	No Jurisdiction	1	7.7%
	<i>Delays</i>	Referred to Another Department	1	7.7%
	<i>Delays/No Response</i>	No Jurisdiction	1	7.7%
	<i>Denial of Claim</i>	Company Position Substantiated	2	15.4%
	<i>Policy Delivery</i>	No Jurisdiction	1	7.7%
	<i>Premium Notice/Billing</i>	No Jurisdiction	1	7.7%
	<i>Premium Refund</i>	No Jurisdiction	1	7.7%
	<i>Prompt Pay</i>	Referred to Another Department	1	7.7%
	<i>Recoupment</i>	Contract Provision/Legal Issue	1	7.7%
<i>Insurer Total</i>			13	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LM GENERAL INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Settled	3	13.6%
	<i>Adjuster Handling</i>	Company Position Substantiated	1	4.5%
	<i>Comparative Negligence</i>	Company Position Overturned	1	4.5%
	<i>Comparative Negligence</i>	Company Position Substantiated	1	4.5%
	<i>Delays</i>	Claim Settled	4	18.2%
	<i>Delays</i>	Company Position Overturned	1	4.5%
	<i>Denial of Claim</i>	Company Position Substantiated	1	4.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	4.5%
	<i>Denial of Claim</i>	No Jurisdiction	1	4.5%
	<i>Premium & Rating</i>	Company Position Substantiated	1	4.5%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LM GENERAL INSURANCE COMPANY	Premium Notice/Billing	Compromised Settlement/Resolution	1	4.5%
	Premium Notice/Billing	Referred for Disciplinary Action	1	4.5%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	4.5%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	4.5%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	4.5%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	4.5%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	4.5%
<i>Insurer Total</i>			22	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LOYAL AMERICAN LIFE INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	2	50.0%
	Denial of Claim	Referred to Another Department	2	50.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	Misrepresentation	Claim Settled	1	20.0%
	State Specific	Contract Provision/Legal Issue	4	80.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MANHATTAN LIFE INSURANCE COMPANY (THE)	Cash Value	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MAPFRE INSURANCE COMPANY	Subrogation	Contract Provision/Legal Issue	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MARKEL AMERICAN INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	50.0%
	Denial of Claim	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MARKEL INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	1	25.0%
	Delays	Contract Provision/Legal Issue	1	25.0%
	Preexisting Condition	Compromised Settlement/Resolution	1	25.0%
	Preexisting Condition	Contract Provision/Legal Issue	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MASSACHUSETTS BAY INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	State Specific	Company Position Substantiated	4	80.0%
	Surrender Problems	Company Position Overturned	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	Coverage Question	Contract Provision/Legal Issue	1	8.3%
	Misrepresentation	Claim Settled	1	8.3%
	No Preauthorization	Company Position Substantiated	1	8.3%
	Out-of-Network Benefits	Claim Settled	1	8.3%
	Out-of-Network Benefits	Company Position Substantiated	1	8.3%
	Policy Delivery	Contract Provision/Legal Issue	1	8.3%
	Pre-existing Condition	Company Position Substantiated	1	8.3%
	Premium Refund	Claim Settled	1	8.3%
	Prompt Pay	Claim Settled	1	8.3%
	Unfair Discrimination	Company Position Substantiated	1	8.3%
	Unfair Discrimination	Contract Provision/Legal Issue	1	8.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	Unsatisfactory Settlement/Offer	Claim Settled	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
METROPOLITAN LIFE INSURANCE COMPANY	Adjuster Handling	No Jurisdiction	1	2.6%
	Adjuster Handling	Referred to Proper Agency	1	2.6%
	Cancellation	Company Position Substantiated	1	2.6%
	Cash Value	Compromised Settlement/Resolution	1	2.6%
	Coverage Question	Company Position Substantiated	2	5.3%
	Coverage Question	Compromised Settlement/Resolution	1	2.6%
	Coverage Question	Contract Provision/Legal Issue	1	2.6%
	Coverage Question	No Jurisdiction	1	2.6%
	Delays	Claim Settled	1	2.6%
	Delays	Company Position Substantiated	1	2.6%
	Delays	No Jurisdiction	3	7.9%
	Delays	Referred to Another Department	1	2.6%
	Delays/No Response	Compromised Settlement/Resolution	3	7.9%
	Delays/No Response	Contract Provision/Legal Issue	1	2.6%
	Denial of Claim	Claim Settled	1	2.6%
	Denial of Claim	Compromised Settlement/Resolution	1	2.6%
	Denial of Claim	Contract Provision/Legal Issue	1	2.6%
	Misleading Advertising	Contract Provision/Legal Issue	1	2.6%
	Misleading Advertising	Referred to Another Department	1	2.6%
	Misrepresentation	Compromised Settlement/Resolution	1	2.6%
	Misrepresentation	Referred to Another Department	1	2.6%
	Notice Requirements	Contract Provision/Legal Issue	1	2.6%
	Policy Delivery	No Jurisdiction	1	2.6%
	Premium & Rating	Company Position Substantiated	2	5.3%
	Premium & Rating	No Action Requested/Required	1	2.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
METROPOLITAN LIFE INSURANCE COMPANY	Premium Notice/Billing	Company Position Substantiated	1	2.6%
	Premium Notice/Billing	No Jurisdiction	1	2.6%
	Premium Refund	No Action Requested/Required	1	2.6%
	State Specific	Company Position Substantiated	2	5.3%
	State Specific	No Jurisdiction	1	2.6%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	2.6%
<i>Insurer Total</i>			38	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	5.6%
	Cancellation	No Jurisdiction	1	5.6%
	Comparative Negligence	Contract Provision/Legal Issue	2	11.1%
	Delays	Claim Settled	1	5.6%
	Delays	Compromised Settlement/Resolution	2	11.1%
	Delays	No Action Requested/Required	1	5.6%
	Delays/No Response	No Action Requested/Required	1	5.6%
	Denial of Claim	Company Position Overturned	1	5.6%
	Denial of Claim	Company Position Substantiated	1	5.6%
	Premium & Rating	Company Position Substantiated	2	11.1%
	Premium Notice/Billing	Company Position Substantiated	1	5.6%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	5.6%
	Premium Refund	Company Position Substantiated	1	5.6%
	Surcharge	Contract Provision/Legal Issue	1	5.6%
	Unsatisfactory Settlement/Offer	Complaint Withdrawn	1	5.6%
<i>Insurer Total</i>			18	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MID-CENTURY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	2	66.7%
	Denial of Claim	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MID-VALLEY IPA EMPLOYEE BENEFIT TRUST	Delays	Claim Settled	1	50.0%
	Denial of Claim	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MIDDLESEX INSURANCE COMPANY	Delays	No Action Requested/Required	1	12.5%
	Denial of Claim	No Action Requested/Required	1	12.5%
	Policy Delivery	Claim Reopened	1	12.5%
	Policy Delivery	Company Position Overturned	1	12.5%
	Premium & Rating	Claim Reopened	1	12.5%
	Premium & Rating	Company Position Overturned	1	12.5%
	Premium Notice/Billing	Claim Reopened	1	12.5%
	Premium Notice/Billing	Company Position Overturned	1	12.5%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MINNESOTA LIFE INSURANCE COMPANY	Misrepresentation	Company Position Substantiated	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MODA HEALTH PLAN, INC.	Access to Care	Compromised Settlement/Resolution	4	0.7%
	Adjuster Handling	Compromised Settlement/Resolution	1	0.2%
	Adjuster Handling	Contract Provision/Legal Issue	2	0.3%
	Appeal Non-Compliance	Referred to Another Department	1	0.2%
	Cancellation	Company Position Overturned	1	0.2%
	Cancellation	Company Position Substantiated	6	1.0%
	Cancellation	Compromised Settlement/Resolution	14	2.4%
	Cancellation	Contract Provision/Legal Issue	3	0.5%
	Cancellation	Referred to Another Department	1	0.2%
	Cancellation	State Specific	1	0.2%
	Cash Value	Compromised Settlement/Resolution	1	0.2%
	Choice of PCP (Primary Care Provider)	Compromised Settlement/Resolution	4	0.7%
	Claim Recoding/Bundling	Claim Settled	1	0.2%
	Claim Recoding/Bundling	Company Position Substantiated	2	0.3%
	Claim Recoding/Bundling	Contract Provision/Legal Issue	1	0.2%
	Co-pay Issues	Claim Settled	1	0.2%
	Co-pay Issues	Company Position Overturned	2	0.3%
	Co-pay Issues	Company Position Substantiated	16	2.7%
	Co-pay Issues	Compromised Settlement/Resolution	3	0.5%
	Co-pay Issues	Contract Provision/Legal Issue	7	1.2%
	Co-pay Issues	No Jurisdiction	1	0.2%
	Coordination of Benefits	Claim Settled	1	0.2%
	Coordination of Benefits	Company Position Overturned	1	0.2%
	Coordination of Benefits	Company Position Substantiated	3	0.5%
	Coordination of Benefits	Compromised Settlement/Resolution	4	0.7%
	Coordination of Benefits	Contract Provision/Legal Issue	3	0.5%
	Coordination of Benefits	No Jurisdiction	1	0.2%
	Coordination of Benefits	State Specific	2	0.3%
	Coverage Question	Claim Settled	4	0.7%
	Coverage Question	Company Position Overturned	1	0.2%
	Coverage Question	Company Position Substantiated	14	2.4%
	Coverage Question	Compromised Settlement/Resolution	12	2.1%
	Coverage Question	Contract Provision/Legal Issue	25	4.3%
	Coverage Question	Insufficient Information	2	0.3%
	Coverage Question	Referred for Disciplinary Action	1	0.2%
	Delayed Authorization Decision	Claim Settled	1	0.2%
	Delayed Authorization Decision	Company Position Substantiated	1	0.2%
	Delayed Authorization Decision	Compromised Settlement/Resolution	1	0.2%
	Delayed Authorization Decision	Contract Provision/Legal Issue	1	0.2%
	Delays	Claim Settled	3	0.5%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MODA HEALTH PLAN, INC.	Delays	Company Position Overturned	1	0.2%
	Delays	Company Position Substantiated	2	0.3%
	Delays	Compromised Settlement/Resolution	12	2.1%
	Delays	Contract Provision/Legal Issue	3	0.5%
	Delays	Referred for Disciplinary Action	1	0.2%
	Delays/No Response	Company Position Overturned	2	0.3%
	Delays/No Response	Company Position Substantiated	11	1.9%
	Delays/No Response	Compromised Settlement/Resolution	17	2.9%
	Delays/No Response	Contract Provision/Legal Issue	5	0.9%
	Delays/No Response	State Specific	4	0.7%
	Denial of Claim	Claim Settled	5	0.9%
	Denial of Claim	Company Position Overturned	9	1.5%
	Denial of Claim	Company Position Substantiated	25	4.3%
	Denial of Claim	Compromised Settlement/Resolution	5	0.9%
	Denial of Claim	Contract Provision/Legal Issue	12	2.1%
	Denial of Claim	Insufficient Information	2	0.3%
	Denial of Claim	No Action Requested/Required	2	0.3%
	Denial of Claim	Referred to Another Department	4	0.7%
	Emergency Services	Company Position Substantiated	1	0.2%
	Emergency Services	Contract Provision/Legal Issue	3	0.5%
	Essential Health Benefit	Claim Settled	1	0.2%
	Essential Health Benefit	Company Position Substantiated	2	0.3%
	External Review	Contract Provision/Legal Issue	1	0.2%
	High Pressure Tactics	Company Position Substantiated	1	0.2%
	Inadequate Provider Network	Compromised Settlement/Resolution	3	0.5%
	Inadequate Provider Network	Contract Provision/Legal Issue	2	0.3%
	Inadequate Reimbursement Rates	Company Position Substantiated	2	0.3%
	Inadequate Reimbursement Rates	No Jurisdiction	1	0.2%
	Involuntary Termination by Plan	Company Position Substantiated	2	0.3%
	Maximum Out of Pocket	Contract Provision/Legal Issue	1	0.2%
	Medical Necessity	Claim Settled	2	0.3%
	Medical Necessity	Company Position Overturned	2	0.3%
	Medical Necessity	Company Position Substantiated	6	1.0%
	Medical Necessity	Contract Provision/Legal Issue	2	0.3%
	Misleading Advertising	Claim Settled	1	0.2%
	Misleading Advertising	Company Position Overturned	1	0.2%
	Misleading Advertising	Referred to Another Department	1	0.2%
	Misrepresentation	Claim Settled	2	0.3%
	Misrepresentation	Company Position Substantiated	4	0.7%
	Misrepresentation	Compromised Settlement/Resolution	2	0.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MODA HEALTH PLAN, INC.	Misrepresentation	Contract Provision/Legal Issue	4	0.7%
	Misrepresentation	Referred to Another Department	1	0.2%
	Misrepresentation	State Specific	1	0.2%
	Misstatement on Application	Company Position Substantiated	2	0.3%
	Misstatement on Application	Contract Provision/Legal Issue	1	0.2%
	No Preauthorization	Claim Settled	1	0.2%
	No Preauthorization	Company Position Overturned	1	0.2%
	No Preauthorization	Company Position Substantiated	4	0.7%
	No Preauthorization	Compromised Settlement/Resolution	4	0.7%
	No Preauthorization	Contract Provision/Legal Issue	3	0.5%
	Out-of-Network Benefits	Company Position Overturned	4	0.7%
	Out-of-Network Benefits	Company Position Substantiated	24	4.1%
	Out-of-Network Benefits	Compromised Settlement/Resolution	10	1.7%
	Out-of-Network Benefits	Contract Provision/Legal Issue	8	1.4%
	Out-of-Network Benefits	Referred to Another Department	1	0.2%
	Payment Not Credited	Company Position Substantiated	1	0.2%
	Payment Not Credited	Compromised Settlement/Resolution	2	0.3%
	Payment Not Credited	State Specific	1	0.2%
	Pharmacy Benefits	Company Position Substantiated	2	0.3%
	Pharmacy Benefits	Compromised Settlement/Resolution	1	0.2%
	Pharmacy Benefits	Insufficient Information	1	0.2%
	Policy Delivery	Claim Settled	2	0.3%
	Policy Delivery	Company Position Substantiated	6	1.0%
	Policy Delivery	Compromised Settlement/Resolution	9	1.5%
	Policy Delivery	Contract Provision/Legal Issue	2	0.3%
	Policy Delivery	Referred to Another Department	2	0.3%
	Preexisting Condition	Company Position Substantiated	2	0.3%
	Premium & Rating	Company Position Substantiated	3	0.5%
	Premium & Rating	Compromised Settlement/Resolution	3	0.5%
	Premium & Rating	Contract Provision/Legal Issue	2	0.3%
	Premium Notice/Billing	Company Position Overturned	1	0.2%
	Premium Notice/Billing	Company Position Substantiated	17	2.9%
	Premium Notice/Billing	Compromised Settlement/Resolution	21	3.6%
	Premium Notice/Billing	Contract Provision/Legal Issue	5	0.9%
	Premium Notice/Billing	No Jurisdiction	2	0.3%
	Premium Notice/Billing	Referred to Another Department	1	0.2%
	Premium Notice/Billing	State Specific	5	0.9%
	Premium Refund	Company Position Substantiated	10	1.7%
	Premium Refund	Compromised Settlement/Resolution	8	1.4%
	Premium Refund	Contract Provision/Legal Issue	7	1.2%

Please note that a single complaint may have multiple reasons and dispositions.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>	
MODA HEALTH PLAN, INC.	Premium Refund	No Jurisdiction	2	0.3%	
	Premium Refund	State Specific	1	0.2%	
	Premium Subsidy	Company Position Substantiated	1	0.2%	
	Premium Subsidy	Compromised Settlement/Resolution	1	0.2%	
	Premium Subsidy	Contract Provision/Legal Issue	1	0.2%	
	Premiums Misquoted	Company Position Substantiated	3	0.5%	
	Premiums Misquoted	Compromised Settlement/Resolution	1	0.2%	
	Premiums Misquoted	Contract Provision/Legal Issue	3	0.5%	
	Preventive Care	Company Position Substantiated	2	0.3%	
	Preventive Care	Contract Provision/Legal Issue	1	0.2%	
	Prompt Pay	Claim Settled	1	0.2%	
	Provider Availability	Company Position Substantiated	1	0.2%	
	Provider Availability	No Action Requested/Required	1	0.2%	
	Provider Listing Dispute	Compromised Settlement/Resolution	4	0.7%	
	Recoupment	Compromised Settlement/Resolution	1	0.2%	
	State Specific	Company Position Overturned	2	0.3%	
	State Specific	Company Position Substantiated	14	2.4%	
	State Specific	Compromised Settlement/Resolution	4	0.7%	
	State Specific	Contract Provision/Legal Issue	1	0.2%	
	State Specific	No Jurisdiction	2	0.3%	
	State Specific	Referred to Another Department	4	0.7%	
	State Specific	State Specific	4	0.7%	
	Unsatisfactory Settlement/Offer	Claim Settled	3	0.5%	
	Unsatisfactory Settlement/Offer	Company Position Substantiated	8	1.4%	
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	3	0.5%	
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	7	1.2%	
	Usual, Customary, Reasonable Charges	Company Position Overturned	1	0.2%	
	Usual, Customary, Reasonable Charges	Contract Provision/Legal Issue	1	0.2%	
	Usual, Customary, Reasonable Charges	Referred to Another Department	1	0.2%	
	Willing Provider	Insufficient Information	1	0.2%	
	<i>Insurer Total</i>			584	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MONY LIFE INSURANCE COMPANY	Delays	No Action Requested/Required	1	50.0%
	State Specific	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MTL INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MUTUAL OF ENUMCLAW INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	3	25.0%
	Adjuster Handling	Compromised Settlement/Resolution	1	8.3%
	Delays	Company Position Substantiated	2	16.7%
	Denial of Claim	Contract Provision/Legal Issue	3	25.0%
	Denial of Claim	No Jurisdiction	1	8.3%
	Policy Delivery	No Action Requested/Required	1	8.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
MUTUAL OF OMAHA INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	2	8.0%
	Cancellation	Contract Provision/Legal Issue	2	8.0%
	Coverage Question	Claim Settled	2	8.0%
	Coverage Question	Contract Provision/Legal Issue	2	8.0%
	Delays	Claim Settled	1	4.0%
	Delays	Compromised Settlement/Resolution	1	4.0%
	Delays	Contract Provision/Legal Issue	3	12.0%
	Delays/No Response	Claim Settled	2	8.0%
	Misrepresentation	Claim Settled	2	8.0%
	Premium Notice/Billing	Company Position Substantiated	1	4.0%
	Premium Refund	Claim Settled	2	8.0%
	Premium Refund	Company Position Substantiated	2	8.0%
	Prompt Pay	Claim Settled	1	4.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	8.0%
<i>Insurer Total</i>			25	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL CASUALTY COMPANY	Unsatisfactory Settlement/Offer	No Jurisdiction	1	100.0%

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Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL CATHOLIC SOCIETY OF FORESTERS	Policy Delivery	Compromised Settlement/Resolution	1	50.0%
	State Specific	Company Position Overturned	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	Premium Notice/Billing	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL GENERAL ASSURANCE COMPANY	Delays	No Jurisdiction	1	33.3%
	Premium & Rating	Company Position Substantiated	1	33.3%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL GENERAL INSURANCE COMPANY	Cancellation	Compromised Settlement/Resolution	1	16.7%
	Cost Containment	Company Position Substantiated	1	16.7%
	Delays/No Response	No Jurisdiction	1	16.7%
	Denial of Claim	Company Position Substantiated	1	16.7%
	Premium & Rating	Company Position Substantiated	1	16.7%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL GENERAL INSURANCE ONLINE, INC.	Adjuster Handling	Company Position Overturned	1	4.3%
	Adjuster Handling	Referred for Disciplinary Action	1	4.3%
	CLUE Reports	Compromised Settlement/Resolution	1	4.3%
	Cancellation	Compromised Settlement/Resolution	1	4.3%
	Coverage Question	Company Position Substantiated	1	4.3%
	Delays	Claim Settled	1	4.3%
	Denial of Claim	Company Position Substantiated	1	4.3%
	Denial of Claim	Contract Provision/Legal Issue	2	8.7%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL GENERAL INSURANCE ONLINE, INC.	Misrepresentation	Compromised Settlement/Resolution	1	4.3%
	Other Violation of Insurance Law/Regulation	Contract Provision/Legal Issue	1	4.3%
	Other Violation of Insurance Law/Regulation	Referred for Disciplinary Action	1	4.3%
	Policy Delivery	Company Position Substantiated	1	4.3%
	Premium & Rating	Company Position Substantiated	1	4.3%
	Premium & Rating	Compromised Settlement/Resolution	2	8.7%
	Premium Notice/Billing	Company Position Substantiated	2	8.7%
	Premium Refund	Company Position Substantiated	1	4.3%
	Surcharge	Compromised Settlement/Resolution	1	4.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	4.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	4.3%
	Unsatisfactory Settlement/Offer	Referred for Disciplinary Action	1	4.3%
<i>Insurer Total</i>			23	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL HEALTH INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL INDEMNITY COMPANY	Premium & Rating	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	Denial of Claim	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	Delays	Company Position Substantiated	1	14.3%
	Fiduciary/Theft	Claim Settled	1	14.3%
	Fiduciary/Theft	Compromised Settlement/Resolution	1	14.3%
	Misappropriation of Premium	Compromised Settlement/Resolution	1	14.3%
	Not Appointed w/Company	Claim Settled	1	14.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	Premium Refund	Claim Settled	1	14.3%
	Unauthorized Entity	Claim Settled	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	Cancellation	No Action Requested/Required	2	40.0%
	Delays/No Response	Compromised Settlement/Resolution	1	20.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	20.0%
	Unsatisfactory Settlement/Offer	Claim Settled	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONWIDE INSURANCE COMPANY OF AMERICA	Adjuster Handling	Compromised Settlement/Resolution	1	8.3%
	Cancellation	No Action Requested/Required	2	16.7%
	Delays	Compromised Settlement/Resolution	1	8.3%
	Delays	No Jurisdiction	1	8.3%
	Denial of Claim	Company Position Substantiated	1	8.3%
	Denial of Claim	No Jurisdiction	1	8.3%
	Nonrenewal	Company Position Substantiated	1	8.3%
	Premium & Rating	Company Position Substantiated	1	8.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	8.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	16.7%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONWIDE LIFE INSURANCE COMPANY	State Specific	Company Position Substantiated	1	33.3%
	State Specific	Compromised Settlement/Resolution	1	33.3%
	Surrender Problems	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	<i>Delays</i>	No Action Requested/Required	1	50.0%
	<i>Nonrenewal</i>	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NATIONWIDE MUTUAL INSURANCE COMPANY	<i>Nonrenewal</i>	Company Position Overturned	1	33.3%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	33.3%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NAVIGATORS INSURANCE COMPANY	<i>Unsatisfactory Settlement/Offer</i>	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	<i>Suitability</i>	Referred to Another Department	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NEW YORK LIFE INSURANCE COMPANY	<i>Coverage Question</i>	Claim Settled	1	14.3%
	<i>Misrepresentation</i>	Claim Settled	1	14.3%
	<i>Misrepresentation</i>	Compromised Settlement/Resolution	1	14.3%
	<i>State Specific</i>	Company Position Substantiated	1	14.3%
	<i>State Specific</i>	Compromised Settlement/Resolution	1	14.3%
	<i>Suitability</i>	Compromised Settlement/Resolution	1	14.3%
	<i>Surrender Problems</i>	Company Position Substantiated	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	<i>State Specific</i>	Company Position Overturned	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NORTHLAND INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	16.7%
	Delays	Company Position Substantiated	1	16.7%
	Denial of Claim	No Jurisdiction	2	33.3%
	Premium Refund	Company Position Substantiated	1	16.7%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
NORTHWESTERN MUTUAL LIFE INSURANCE CO	Delays	Claim Settled	1	33.3%
	Delays	Company Position Substantiated	1	33.3%
	Denial of Claim	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OHIO NATIONAL LIFE INSURANCE COMPANY (THE)	Denial of Claim	Contract Provision/Legal Issue	1	50.0%
	Premium Notice/Billing	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OHIO SECURITY INSURANCE COMPANY	Denial of Claim	No Jurisdiction	1	33.3%
	Premium & Rating	Compromised Settlement/Resolution	1	33.3%
	Premium Refund	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OHIO STATE LIFE INSURANCE COMPANY	Misrepresentation	Company Position Substantiated	1	33.3%
	Premium Notice/Billing	Company Position Substantiated	1	33.3%
	Premium Refund	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OLD AMERICAN INSURANCE COMPANY	Misrepresentation	Company Position Overturned	1	25.0%
	Premium Refund	Company Position Overturned	1	25.0%
	Suitability	Company Position Overturned	1	25.0%
	Suitability	Compromised Settlement/Resolution	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OLD REPUBLIC INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	33.3%
	Comparative Negligence	Company Position Substantiated	1	33.3%
	Delays	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OMNI INSURANCE COMPANY	Abusive Service	Company Position Substantiated	1	1.6%
	Abusive Service	Referred for Disciplinary Action	1	1.6%
	Adjuster Handling	Claim Reopened	1	1.6%
	Adjuster Handling	Claim Settled	1	1.6%
	Adjuster Handling	Company Position Substantiated	2	3.2%
	Adjuster Handling	Compromised Settlement/Resolution	2	3.2%
	Adjuster Handling	Contract Provision/Legal Issue	2	3.2%
	Adjuster Handling	No Jurisdiction	2	3.2%
	Cancellation	Compromised Settlement/Resolution	1	1.6%
	Comparative Negligence	Company Position Substantiated	1	1.6%
	Delays	Claim Reopened	1	1.6%
	Delays	Claim Settled	3	4.8%
	Delays	Company Position Substantiated	3	4.8%
	Delays	Complaint Withdrawn	1	1.6%
	Delays	Compromised Settlement/Resolution	6	9.7%
	Delays	Contract Provision/Legal Issue	1	1.6%
	Delays	No Jurisdiction	2	3.2%
	Delays	Referred for Disciplinary Action	2	3.2%
	Delays	Referred to Another Department	1	1.6%
	Denial of Claim	Company Position Substantiated	1	1.6%
	Fiduciary/Theft	Referred for Disciplinary Action	2	3.2%
	Fraud/Forgery	Company Position Substantiated	1	1.6%
	Fraud/Forgery	Referred for Disciplinary Action	2	3.2%
	Misappropriation of Premium	Company Position Overturned	1	1.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OMNI INSURANCE COMPANY	Misappropriation of Premium	Company Position Substantiated	1	1.6%
	Misappropriation of Premium	Referred for Disciplinary Action	3	4.8%
	Misrepresentation	Referred for Disciplinary Action	1	1.6%
	Other Violation of Insurance Law/Regulation	Referred for Disciplinary Action	1	1.6%
	Payment Not Credited	Company Position Substantiated	1	1.6%
	Payment Not Credited	Referred for Disciplinary Action	2	3.2%
	Premium & Rating	Compromised Settlement/Resolution	1	1.6%
	Prompt Pay	Referred to Another Department	1	1.6%
	Subrogation	Claim Reopened	1	1.6%
	Subrogation	Compromised Settlement/Resolution	1	1.6%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	4	6.5%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	1.6%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	3.2%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	1.6%
<i>Insurer Total</i>			62	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OREGON MUTUAL INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	8.3%
	Adjuster Handling	Compromised Settlement/Resolution	1	8.3%
	Delays	Claim Settled	1	8.3%
	Delays	Compromised Settlement/Resolution	1	8.3%
	Denial of Claim	Claim Settled	1	8.3%
	Denial of Claim	Compromised Settlement/Resolution	1	8.3%
	Denial of Claim	Contract Provision/Legal Issue	1	8.3%
	Nonrenewal	Contract Provision/Legal Issue	1	8.3%
	Premium & Rating	Compromised Settlement/Resolution	1	8.3%
	Premium Refund	Compromised Settlement/Resolution	1	8.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	8.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OREGON'S HEALTH CO-OP	Coverage Question	Company Position Overturned	1	16.7%
	Delays	Company Position Overturned	1	16.7%
	Denial of Claim	Company Position Overturned	3	50.0%
	Medical Necessity	Company Position Overturned	1	16.7%
<i>Insurer Total</i>			6	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PACIFIC LIFE & ANNUITY COMPANY	Suitability	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PACIFIC LIFE INSURANCE COMPANY	State Specific	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PACIFICSOURCE HEALTH PLANS	Adjuster Handling	Contract Provision/Legal Issue	1	1.2%
	Cancellation	Company Position Substantiated	1	1.2%
	Cancellation	Compromised Settlement/Resolution	2	2.4%
	Co-pay Issues	Company Position Substantiated	4	4.9%
	Co-pay Issues	Compromised Settlement/Resolution	1	1.2%
	Co-pay Issues	Contract Provision/Legal Issue	1	1.2%
	Continuity of Care	Contract Provision/Legal Issue	1	1.2%
	Coordination of Benefits	Claim Settled	3	3.7%
	Coordination of Benefits	Company Position Overturned	2	2.4%
	Coverage Question	Company Position Substantiated	3	3.7%
	Coverage Question	Compromised Settlement/Resolution	1	1.2%
	Coverage Question	Contract Provision/Legal Issue	5	6.1%
	Credentialing Delay	Contract Provision/Legal Issue	1	1.2%
	Delayed Appeal Consideration	Contract Provision/Legal Issue	1	1.2%
	Delays	Claim Settled	2	2.4%
	Delays	Compromised Settlement/Resolution	2	2.4%
	Delays	Contract Provision/Legal Issue	1	1.2%
	Delays/No Response	Company Position Substantiated	1	1.2%
	Denial of Claim	Claim Settled	1	1.2%
	Denial of Claim	Company Position Substantiated	3	3.7%
	Denial of Claim	Contract Provision/Legal Issue	5	6.1%
	Involuntary Termination by Plan	Company Position Substantiated	1	1.2%
	Laboratory Services	Contract Provision/Legal Issue	1	1.2%
	Medical Necessity	Contract Provision/Legal Issue	1	1.2%
	Misleading Advertising	Company Position Substantiated	1	1.2%
	Misleading Advertising	Contract Provision/Legal Issue	1	1.2%
	Misrepresentation	Company Position Substantiated	1	1.2%
	Misrepresentation	Contract Provision/Legal Issue	2	2.4%
	No Preauthorization	No Action Requested/Required	1	1.2%
	Notice Requirements	Company Position Substantiated	3	3.7%
	Out-of-Network Benefits	Company Position Substantiated	1	1.2%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PACIFICSOURCE HEALTH PLANS	Payment Not Credited	Company Position Substantiated	1	1.2%
	Payment Not Credited	Compromised Settlement/Resolution	1	1.2%
	Pharmacy Benefits	Company Position Substantiated	1	1.2%
	Policy Delivery	Company Position Substantiated	1	1.2%
	Policy Delivery	Compromised Settlement/Resolution	1	1.2%
	Premium & Rating	Company Position Substantiated	2	2.4%
	Premium Notice/Billing	Company Position Substantiated	3	3.7%
	Premium Notice/Billing	Compromised Settlement/Resolution	2	2.4%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	1.2%
	Premium Subsidy	Company Position Substantiated	2	2.4%
	Preventive Care	Company Position Substantiated	1	1.2%
	Provider Availability	Company Position Substantiated	1	1.2%
	Rescission	Company Position Substantiated	1	1.2%
	State Specific	Company Position Substantiated	2	2.4%
	State Specific	State Specific	1	1.2%
	Unsatisfactory Settlement/Offer	Claim Settled	1	1.2%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	1.2%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	2.4%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	1.2%
	Waiting Periods	Company Position Substantiated	1	1.2%
<i>Insurer Total</i>			82	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PAN-AMERICAN LIFE INSURANCE COMPANY	Denial of Claim	Claim Settled	1	8.3%
	Denial of Claim	Compromised Settlement/Resolution	1	8.3%
	Fiduciary/Theft	Referred for Disciplinary Action	1	8.3%
	Fraud/Forgery	Referred for Disciplinary Action	1	8.3%
	Misrepresentation	Referred for Disciplinary Action	1	8.3%
	Not Appointed w/Company	Referred for Disciplinary Action	1	8.3%
	Preexisting Condition	Claim Settled	1	8.3%
	Preexisting Condition	Compromised Settlement/Resolution	1	8.3%
	Premium Refund	Compromised Settlement/Resolution	2	16.7%
	Prompt Pay	Claim Settled	1	8.3%
	Prompt Pay	Compromised Settlement/Resolution	1	8.3%
	<i>Insurer Total</i>			12

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PCH MUTUAL INSURANCE COMPANY, INC. RRG	Delays	Company Position Overturned	1	50.0%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	Unsatisfactory Settlement/Offer	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PEMCO MUTUAL INSURANCE COMPANY	Denial of Claim	Compromised Settlement/Resolution	1	33.3%
	Premium & Rating	Contract Provision/Legal Issue	1	33.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	Coverage Question	Company Position Substantiated	1	33.3%
	Denial of Claim	Company Position Substantiated	2	66.7%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PENNSYLVANIA LIFE INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	25.0%
	Delays	Claim Settled	1	25.0%
	Denial of Claim	Claim Settled	1	25.0%
	Premium Refund	Claim Settled	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PHILADELPHIA INDEMNITY INSURANCE COMPANY	Nonrenewal	Company Position Overturned	1	50.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PHYSICIANS LIFE INSURANCE COMPANY	Delays	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PLAZA INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	33.3%
	Comparative Negligence	Company Position Substantiated	1	33.3%
	Denial of Claim	Company Position Substantiated	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
POLISH NATIONAL ALLIANCE OF THE UNITED STATES	Policy Delivery	Compromised Settlement/Resolution	1	50.0%
	State Specific	Company Position Overturned	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PRAETORIAN INSURANCE COMPANY	Delays	No Jurisdiction	1	50.0%
	Denial of Claim	No Jurisdiction	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PREFERRED CONTRACTORS INSURANCE COMPANY RISK RETENTION GROUP, LLC	Unsatisfactory Settlement/Offer	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PRIMERICA LIFE INSURANCE COMPANY	MIB Reports	Compromised Settlement/Resolution	1	50.0%
	Refusal to Insure	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PRINCIPAL LIFE INSURANCE COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	20.0%
	Medical Necessity	Company Position Substantiated	1	20.0%
	Notice Requirements	Claim Settled	1	20.0%
	State Specific	Company Position Substantiated	1	20.0%
	Unsatisfactory Settlement/Offer	Claim Settled	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROGRESSIVE CLASSIC INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	4	4.6%
	Adjuster Handling	Contract Provision/Legal Issue	3	3.4%
	Cancellation	Company Position Substantiated	2	2.3%
	Cancellation	Compromised Settlement/Resolution	1	1.1%
	Comparative Negligence	Contract Provision/Legal Issue	1	1.1%
	Comparative Negligence	No Jurisdiction	1	1.1%
	Cost Containment	Company Position Overturned	1	1.1%
	Coverage Question	Company Position Substantiated	3	3.4%
	Delays	Claim Settled	3	3.4%
	Delays	Company Position Substantiated	5	5.7%
	Delays	Compromised Settlement/Resolution	4	4.6%
	Delays	No Action Requested/Required	1	1.1%
	Denial of Claim	Claim Settled	1	1.1%
	Denial of Claim	Company Position Overturned	4	4.6%
	Denial of Claim	Company Position Substantiated	9	10.3%
	Denial of Claim	Compromised Settlement/Resolution	3	3.4%
	Denial of Claim	Contract Provision/Legal Issue	5	5.7%
	Denial of Claim	No Action Requested/Required	1	1.1%
	Denial of Claim	No Jurisdiction	5	5.7%
	Nonrenewal	Company Position Substantiated	1	1.1%
	Premium & Rating	Company Position Substantiated	1	1.1%
	Premium & Rating	Contract Provision/Legal Issue	1	1.1%
	Premium Notice/Billing	Company Position Substantiated	2	2.3%
	Premium Refund	Compromised Settlement/Resolution	1	1.1%
	Subrogation	Company Position Substantiated	4	4.6%
	Subrogation	Compromised Settlement/Resolution	3	3.4%
	Subrogation	Contract Provision/Legal Issue	1	1.1%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROGRESSIVE CLASSIC INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Claim Settled	1	1.1%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	7	8.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	3	3.4%
	Unsatisfactory Settlement/Offer	No Action Requested/Required	1	1.1%
	Unsatisfactory Settlement/Offer	No Jurisdiction	3	3.4%
	Unsatisfactory Settlement/Offer	Referred to Another Department	1	1.1%
<i>Insurer Total</i>			<i>87</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROGRESSIVE NORTHERN INSURANCE COMPANY	Comparitive Negligence	Contract Provision/Legal Issue	1	3.2%
	Denial of Claim	Company Position Substantiated	3	9.7%
	Denial of Claim	Contract Provision/Legal Issue	3	9.7%
	Denial of Claim	No Jurisdiction	3	9.7%
	Misrepresentation	Company Position Substantiated	3	9.7%
	Misrepresentation	Contract Provision/Legal Issue	3	9.7%
	Misrepresentation	No Jurisdiction	3	9.7%
	State Specific	Company Position Substantiated	3	9.7%
	State Specific	Contract Provision/Legal Issue	3	9.7%
	State Specific	No Jurisdiction	3	9.7%
	Surcharge	Contract Provision/Legal Issue	1	3.2%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	3.2%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	3.2%
<i>Insurer Total</i>			<i>31</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROGRESSIVE UNIVERSAL INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	1.6%
	Adjuster Handling	Company Position Overturned	1	1.6%
	Adjuster Handling	Company Position Substantiated	6	9.4%
	Adjuster Handling	Compromised Settlement/Resolution	1	1.6%
	Adjuster Handling	Contract Provision/Legal Issue	1	1.6%
	Cancellation	Company Position Substantiated	1	1.6%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>	
PROGRESSIVE UNIVERSAL INSURANCE COMPANY	<i>Cost Containment</i>	Company Position Substantiated	1	1.6%	
	<i>Coverage Question</i>	Company Position Substantiated	1	1.6%	
	<i>Coverage Question</i>	Contract Provision/Legal Issue	2	3.1%	
	<i>Delays</i>	Claim Settled	1	1.6%	
	<i>Delays</i>	Company Position Overturned	1	1.6%	
	<i>Delays</i>	Company Position Substantiated	5	7.8%	
	<i>Delays</i>	Compromised Settlement/Resolution	1	1.6%	
	<i>Delays</i>	Contract Provision/Legal Issue	1	1.6%	
	<i>Delays</i>	No Jurisdiction	1	1.6%	
	<i>Denial of Claim</i>	Company Position Overturned	2	3.1%	
	<i>Denial of Claim</i>	Company Position Substantiated	7	10.9%	
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	1.6%	
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	3.1%	
	<i>Denial of Claim</i>	No Jurisdiction	3	4.7%	
	<i>Misrepresentation</i>	Company Position Substantiated	1	1.6%	
	<i>Nonrenewal</i>	Company Position Substantiated	1	1.6%	
	<i>Nonrenewal</i>	Compromised Settlement/Resolution	1	1.6%	
	<i>Premium & Rating</i>	Company Position Substantiated	2	3.1%	
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	2	3.1%	
	<i>Premium Notice/Billing</i>	Company Position Substantiated	3	4.7%	
	<i>Prompt Pay</i>	Company Position Substantiated	1	1.6%	
	<i>Subrogation</i>	Compromised Settlement/Resolution	1	1.6%	
	<i>Surcharge</i>	Company Position Substantiated	1	1.6%	
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	1.6%	
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	1.6%	
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	3	4.7%	
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	4	6.3%	
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	1.6%	
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	1.6%	
	<i>Insurer Total</i>			64	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	<i>Adjuster Handling</i>	Company Position Substantiated	2	10.5%
	<i>Delays</i>	Contract Provision/Legal Issue	1	5.3%
	<i>Denial of Claim</i>	Claim Settled	1	5.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	5.3%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	5.3%
	<i>Premium & Rating</i>	Company Position Substantiated	1	5.3%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	2	10.5%
	<i>Premiums Misquoted</i>	Company Position Overturned	1	5.3%
	<i>Premiums Misquoted</i>	Compromised Settlement/Resolution	1	5.3%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	5.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	3	15.8%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	2	10.5%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	5.3%
	<i>Usual, Customary, Reasonable Charges</i>	Company Position Substantiated	1	5.3%
<i>Insurer Total</i>			19	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROTECTIVE LIFE INSURANCE COMPANY	<i>Coverage Question</i>	Company Position Substantiated	1	20.0%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	20.0%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	20.0%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	20.0%
	<i>State Specific</i>	Company Position Substantiated	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROVIDENCE HEALTH PLAN	<i>Access to Care</i>	Contract Provision/Legal Issue	1	0.7%
	<i>Cancellation</i>	Company Position Overturned	1	0.7%
	<i>Cancellation</i>	Contract Provision/Legal Issue	3	2.2%
	<i>Cancellation</i>	State Specific	1	0.7%
	<i>Co-pay Issues</i>	Company Position Overturned	2	1.5%
	<i>Co-pay Issues</i>	Company Position Substantiated	4	3.0%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	1	0.7%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROVIDENCE HEALTH PLAN	Co-pay Issues	Contract Provision/Legal Issue	1	0.7%
	Coordination of Benefits	Company Position Overturned	4	3.0%
	Coordination of Benefits	Company Position Substantiated	1	0.7%
	Coverage Question	Claim Settled	1	0.7%
	Coverage Question	Company Position Overturned	3	2.2%
	Coverage Question	Company Position Substantiated	4	3.0%
	Coverage Question	Compromised Settlement/Resolution	1	0.7%
	Coverage Question	Contract Provision/Legal Issue	8	6.0%
	Coverage Question	No Jurisdiction	1	0.7%
	Coverage Question	State Specific	1	0.7%
	Delays	Claim Settled	1	0.7%
	Delays	Company Position Overturned	1	0.7%
	Delays	Company Position Substantiated	2	1.5%
	Delays	Compromised Settlement/Resolution	1	0.7%
	Delays	Contract Provision/Legal Issue	2	1.5%
	Delays/No Response	Compromised Settlement/Resolution	1	0.7%
	Delays/No Response	No Jurisdiction	1	0.7%
	Denial of Claim	Claim Settled	2	1.5%
	Denial of Claim	Company Position Overturned	4	3.0%
	Denial of Claim	Company Position Substantiated	14	10.4%
	Denial of Claim	Compromised Settlement/Resolution	3	2.2%
	Denial of Claim	Contract Provision/Legal Issue	6	4.5%
	Denial of Claim	No Jurisdiction	1	0.7%
	Denial of Claim	Referred for Disciplinary Action	1	0.7%
	Denial of Claim	Referred to Another Department	2	1.5%
	Denial of Claim	State Specific	1	0.7%
	Emergency Services	Company Position Overturned	2	1.5%
	External Review	Compromised Settlement/Resolution	1	0.7%
	External Review	Contract Provision/Legal Issue	1	0.7%
	Involuntary Termination by Plan	Company Position Overturned	1	0.7%
	Medical Necessity	Company Position Substantiated	4	3.0%
	Medical Necessity	Contract Provision/Legal Issue	3	2.2%
	Mental Health Parity	Company Position Substantiated	1	0.7%
	Misleading Advertising	Company Position Substantiated	1	0.7%
	Misrepresentation	Company Position Overturned	1	0.7%
	Misrepresentation	Compromised Settlement/Resolution	2	1.5%
	No Preauthorization	Claim Settled	1	0.7%
	No Preauthorization	Company Position Overturned	1	0.7%
	No Preauthorization	Company Position Substantiated	2	1.5%
	No Preauthorization	Compromised Settlement/Resolution	1	0.7%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROVIDENCE HEALTH PLAN	No Preauthorization	Contract Provision/Legal Issue	2	1.5%
	Out-of-Network Benefits	Company Position Substantiated	3	2.2%
	Out-of-Network Benefits	State Specific	1	0.7%
	Payment Not Credited	Company Position Overturned	1	0.7%
	Payment Not Credited	Contract Provision/Legal Issue	1	0.7%
	Pharmacy Benefits	Company Position Substantiated	1	0.7%
	Preexisting Condition	Company Position Substantiated	1	0.7%
	Premium & Rating	No Action Requested/Required	1	0.7%
	Premium Notice/Billing	No Action Requested/Required	1	0.7%
	Premium Refund	Company Position Substantiated	2	1.5%
	Premium Refund	Compromised Settlement/Resolution	1	0.7%
	Preventive Care	Contract Provision/Legal Issue	1	0.7%
	Recoupment	Company Position Substantiated	3	2.2%
	State Specific	Company Position Substantiated	1	0.7%
	State Specific	Compromised Settlement/Resolution	3	2.2%
	State Specific	State Specific	1	0.7%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	0.7%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	1.5%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	3	2.2%
	Usual, Customary, Reasonable Charges	Referred to Another Department	1	0.7%
<i>Insurer Total</i>			134	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PRUDENTIAL INSURANCE COMPANY OF AMERICA	Coverage Question	Company Position Substantiated	1	16.7%
	Delays	State Specific	1	16.7%
	Denial of Claim	Company Position Substantiated	2	33.3%
	Denial of Claim	State Specific	1	16.7%
	Premium Refund	Company Position Substantiated	1	16.7%
<i>Insurer Total</i>			6	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PYRAMID LIFE INSURANCE COMPANY	Delays	Company Position Substantiated	1	20.0%
	Payment Not Credited	Compromised Settlement/Resolution	2	40.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	2	40.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
QBE INSURANCE CORPORATION	Delays	Company Position Substantiated	1	25.0%
	Delays	Compromised Settlement/Resolution	1	25.0%
	Denial of Claim	Company Position Substantiated	1	25.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	25.0%
<i>Insurer Total</i>			4	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
REGENCE BLUECROSS BLUESHIELD OF OREGON	<i>Adjuster Handling</i>	Company Position Substantiated	1	0.4%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Cancellation</i>	Company Position Substantiated	3	1.1%
	<i>Cancellation</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Choice of PCP (Primary Care Provider)</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Claim Recoding/Bundling</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Co-pay Issues</i>	Claim Settled	3	1.1%
	<i>Co-pay Issues</i>	Company Position Substantiated	5	1.9%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Co-pay Issues</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Continuation of Benefits</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Coordination of Benefits</i>	Company Position Substantiated	5	1.9%
	<i>Coordination of Benefits</i>	Compromised Settlement/Resolution	4	1.5%
	<i>Coordination of Benefits</i>	Contract Provision/Legal Issue	4	1.5%
	<i>Coordination of Benefits</i>	No Jurisdiction	1	0.4%
	<i>Cost Containment</i>	Referred to Another Department	2	0.8%
	<i>Coverage Question</i>	Claim Settled	5	1.9%
	<i>Coverage Question</i>	Company Position Overturned	1	0.4%
	<i>Coverage Question</i>	Company Position Substantiated	7	2.7%
	<i>Coverage Question</i>	Compromised Settlement/Resolution	4	1.5%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	17	6.5%
	<i>Coverage Question</i>	Fine	1	0.4%
	<i>Delays</i>	Company Position Overturned	1	0.4%
	<i>Delays</i>	Company Position Substantiated	3	1.1%
	<i>Delays</i>	Contract Provision/Legal Issue	3	1.1%
	<i>Delays</i>	Referred to Another Department	2	0.8%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Delays/No Response</i>	State Specific	1	0.4%
	<i>Denial of Claim</i>	Claim Settled	3	1.1%
	<i>Denial of Claim</i>	Company Position Overturned	7	2.7%
	<i>Denial of Claim</i>	Company Position Substantiated	16	6.1%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	6	2.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	8	3.1%
<i>Denial of Claim</i>	Referred for Disciplinary Action	1	0.4%	

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
REGENCE BLUECROSS BLUESHIELD OF OREGON	<i>Denial of Claim</i>	Referred to Another Department	5	1.9%
	<i>Emergency Services</i>	Claim Settled	1	0.4%
	<i>External Review</i>	Company Position Overturned	2	0.8%
	<i>External Review</i>	Contract Provision/Legal Issue	1	0.4%
	<i>External Review</i>	No Jurisdiction	1	0.4%
	<i>External Review</i>	Referred to Another Department	1	0.4%
	<i>Forced Placement</i>	Compromised Settlement/Resolution	1	0.4%
	<i>High Pressure Tactics</i>	Company Position Substantiated	1	0.4%
	<i>Internal Appeal</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Internal Appeal</i>	No Jurisdiction	1	0.4%
	<i>Medical Necessity</i>	Company Position Overturned	1	0.4%
	<i>Medical Necessity</i>	Company Position Substantiated	5	1.9%
	<i>Medical Necessity</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Medical Necessity</i>	Contract Provision/Legal Issue	4	1.5%
	<i>Medical Necessity</i>	No Jurisdiction	1	0.4%
	<i>Mental Health Parity</i>	Company Position Substantiated	1	0.4%
	<i>Mental Health Parity</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Misleading Advertising</i>	Company Position Substantiated	1	0.4%
	<i>Misleading Advertising</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Misrepresentation</i>	Claim Settled	1	0.4%
	<i>Misrepresentation</i>	Company Position Overturned	2	0.8%
	<i>Misrepresentation</i>	Company Position Substantiated	1	0.4%
	<i>Misrepresentation</i>	Compromised Settlement/Resolution	3	1.1%
	<i>No Preauthorization</i>	Claim Settled	1	0.4%
	<i>No Preauthorization</i>	Company Position Substantiated	3	1.1%
	<i>No Preauthorization</i>	Compromised Settlement/Resolution	1	0.4%
	<i>No Preauthorization</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Nonrenewal</i>	Company Position Substantiated	1	0.4%
	<i>Out-of-Network Benefits</i>	Claim Settled	2	0.8%
	<i>Out-of-Network Benefits</i>	Company Position Overturned	1	0.4%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	6	2.3%
	<i>Out-of-Network Benefits</i>	Compromised Settlement/Resolution	4	1.5%
	<i>Out-of-Network Benefits</i>	Contract Provision/Legal Issue	3	1.1%
	<i>Payment Not Credited</i>	Referred to Proper Agency	1	0.4%
	<i>Pediatric Care</i>	Company Position Substantiated	2	0.8%
	<i>Pediatric Care</i>	Compromised Settlement/Resolution	2	0.8%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
REGENCE BLUECROSS BLUESHIELD OF OREGON	Pharmacy Benefits	Claim Settled	3	1.1%
	Pharmacy Benefits	Company Position Substantiated	1	0.4%
	Pharmacy Benefits	Compromised Settlement/Resolution	1	0.4%
	Pharmacy Benefits	Contract Provision/Legal Issue	1	0.4%
	Pharmacy Benefits	State Specific	1	0.4%
	Policy Delivery	Company Position Substantiated	1	0.4%
	Policy Delivery	Compromised Settlement/Resolution	1	0.4%
	Policy Delivery	Contract Provision/Legal Issue	1	0.4%
	Preexisting Condition	Company Position Substantiated	1	0.4%
	Preexisting Condition	Contract Provision/Legal Issue	1	0.4%
	Premium & Rating	Company Position Substantiated	7	2.7%
	Premium Notice/Billing	Company Position Substantiated	1	0.4%
	Premium Notice/Billing	Compromised Settlement/Resolution	3	1.1%
	Premium Refund	Company Position Substantiated	2	0.8%
	Premium Refund	Compromised Settlement/Resolution	3	1.1%
	Premium Refund	Contract Provision/Legal Issue	1	0.4%
	Premiums Misquoted	Company Position Substantiated	1	0.4%
	Preventive Care	Company Position Substantiated	2	0.8%
	Prompt Pay	Claim Settled	1	0.4%
	Prompt Pay	Company Position Overturned	1	0.4%
	Provider Listing Dispute	Company Position Substantiated	1	0.4%
	Recoupment	Compromised Settlement/Resolution	1	0.4%
	Recoupment	Contract Provision/Legal Issue	1	0.4%
	Refusal to Insure	Company Position Substantiated	3	1.1%
	Refusal to Insure	Contract Provision/Legal Issue	1	0.4%
	Rehabilitative/habilitative Care	Company Position Substantiated	1	0.4%
	Rehabilitative/habilitative Care	Contract Provision/Legal Issue	1	0.4%
	Replacement	Company Position Substantiated	1	0.4%
	State Specific	Company Position Substantiated	6	2.3%
	State Specific	Compromised Settlement/Resolution	1	0.4%
	State Specific	Contract Provision/Legal Issue	3	1.1%
	Unfair Discrimination	Company Position Substantiated	1	0.4%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	0.4%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	3	1.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	0.4%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
REGENCE BLUECROSS BLUESHIELD OF OREGON	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	5	1.9%
	Unsatisfactory Settlement/Offer	Referred to Another Department	1	0.4%
	Usual, Customary, Reasonable Charges	Company Position Substantiated	2	0.8%
	Usual, Customary, Reasonable Charges	Contract Provision/Legal Issue	2	0.8%
<i>Insurer Total</i>			261	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
RELIANCE STANDARD LIFE INSURANCE COMPANY	Premium & Rating	Company Position Substantiated	1	50.0%
	State Specific	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
RELIASTAR LIFE INSURANCE COMPANY	Cancellation	Compromised Settlement/Resolution	1	20.0%
	Coverage Question	Contract Provision/Legal Issue	1	20.0%
	Delays	Contract Provision/Legal Issue	1	20.0%
	Payment Not Credited	State Specific	1	20.0%
	Summary of Benefits	Contract Provision/Legal Issue	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
RESPONSE INSURANCE COMPANY	Premium Notice/Billing	Company Position Substantiated	1	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
RIVERSOURCE LIFE INSURANCE COMPANY	Coverage Question	Contract Provision/Legal Issue	1	25.0%
	Denial of Claim	Claim Settled	1	25.0%
	Denial of Claim	Company Position Overturned	1	25.0%
	Surrender Problems	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ROYAL ARCANUM (SUPREME COUNCIL OF THE)	State Specific	Company Position Overturned	1	20.0%
	State Specific	Contract Provision/Legal Issue	4	80.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SAFECO INSURANCE COMPANY OF AMERICA	Denial of Claim	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SAFECO INSURANCE COMPANY OF OREGON	Adjuster Handling	Claim Settled	2	1.3%
	Adjuster Handling	Company Position Overturned	1	0.6%
	Adjuster Handling	Company Position Substantiated	10	6.4%
	Adjuster Handling	Compromised Settlement/Resolution	4	2.5%
	Adjuster Handling	Contract Provision/Legal Issue	2	1.3%
	Adjuster Handling	No Action Requested/Required	1	0.6%
	Adjuster Handling	No Jurisdiction	2	1.3%
	Adjuster Handling	Referred for Disciplinary Action	1	0.6%
	CLUE Reports	Company Position Substantiated	2	1.3%
	Cancellation	Company Position Substantiated	4	2.5%
	Cancellation	Compromised Settlement/Resolution	1	0.6%
	Comparative Negligence	Claim Settled	2	1.3%
	Comparative Negligence	Company Position Overturned	1	0.6%
	Comparative Negligence	Company Position Substantiated	1	0.6%
	Comparative Negligence	Contract Provision/Legal Issue	1	0.6%
	Comparative Negligence	No Jurisdiction	3	1.9%
	Cost Containment	Contract Provision/Legal Issue	1	0.6%
	Coverage Question	Company Position Substantiated	2	1.3%
	Delays	Claim Settled	5	3.2%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SAFECO INSURANCE COMPANY OF OREGON	<i>Delays</i>	Company Position Overturned	1	0.6%
	<i>Delays</i>	Company Position Substantiated	11	7.0%
	<i>Delays</i>	Compromised Settlement/Resolution	6	3.8%
	<i>Delays</i>	Contract Provision/Legal Issue	3	1.9%
	<i>Delays</i>	No Jurisdiction	2	1.3%
	<i>Delays</i>	Referred for Disciplinary Action	3	1.9%
	<i>Delays/No Response</i>	Company Position Substantiated	1	0.6%
	<i>Denial of Claim</i>	Company Position Substantiated	9	5.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	8	5.1%
	<i>Denial of Claim</i>	No Jurisdiction	2	1.3%
	<i>Misrepresentation</i>	Company Position Substantiated	2	1.3%
	<i>Misstatement on Application</i>	Company Position Substantiated	2	1.3%
	<i>Nonrenewal</i>	Company Position Substantiated	2	1.3%
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	0.6%
	<i>Payment Not Credited</i>	Company Position Overturned	1	0.6%
	<i>Policy Delivery</i>	No Action Requested/Required	1	0.6%
	<i>Premium & Rating</i>	Company Position Substantiated	7	4.5%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	0.6%
	<i>Premium & Rating</i>	No Action Requested/Required	1	0.6%
	<i>Premium Notice/Billing</i>	Company Position Overturned	1	0.6%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	1.3%
	<i>Premium Notice/Billing</i>	No Action Requested/Required	1	0.6%
	<i>Premium Refund</i>	Company Position Substantiated	3	1.9%
	<i>Premium Refund</i>	No Action Requested/Required	1	0.6%
	<i>Premiums Misquoted</i>	Company Position Substantiated	1	0.6%
	<i>State Specific</i>	Referred for Disciplinary Action	1	0.6%
	<i>Subrogation</i>	Compromised Settlement/Resolution	1	0.6%
	<i>Subrogation</i>	No Jurisdiction	1	0.6%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	0.6%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	0.6%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	9	5.7%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	12	7.6%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	4	2.5%
<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	7	4.5%	

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SAFECO INSURANCE COMPANY OF OREGON	Unsatisfactory Settlement/Offer	Referred for Disciplinary Action	1	0.6%
<i>Insurer Total</i>			157	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SAGAMORE INSURANCE COMPANY	Delays	Claim Settled	1	25.0%
	Delays	Company Position Overturned	1	25.0%
	Denial of Claim	Company Position Overturned	1	25.0%
	Premium & Rating	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SCOTTSDALE INDEMNITY COMPANY	Delays	No Action Requested/Required	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SECURIAN LIFE INSURANCE COMPANY	Denial of Claim	Company Position Overturned	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SECURITY BENEFIT LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SECURITY LIFE OF DENVER INSURANCE COMPANY	Delays/No Response	Insufficient Information	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	Denial of Claim	Claim Settled	1	33.3%
	Denial of Claim	Compromised Settlement/Resolution	1	33.3%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	33.3%
<i>Insurer Total</i>			3	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SENTINEL INSURANCE COMPANY, LTD.	Delays/No Response	Compromised Settlement/Resolution	1	33.3%
	Denial of Claim	Compromised Settlement/Resolution	1	33.3%
	Premium Refund	Compromised Settlement/Resolution	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SENTINEL SECURITY LIFE INSURANCE COMPANY	Premium Refund	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SENTRY SELECT INSURANCE COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	50.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SILVERSCRIPT INSURANCE COMPANY	Co-pay Issues	No Jurisdiction	1	50.0%
	Co-pay Issues	Referred to Proper Agency	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SPARTA INSURANCE COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STANDARD FIRE INSURANCE COMPANY (THE)	Denial of Claim	Company Position Substantiated	1	50.0%
	Premium & Rating	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STANDARD INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	1.3%
	Adjuster Handling	Contract Provision/Legal Issue	1	1.3%
	Assignment of Benefits	Contract Provision/Legal Issue	1	1.3%
	Cash Value	Company Position Substantiated	1	1.3%
	Coverage Question	Claim Settled	1	1.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STANDARD INSURANCE COMPANY	Coverage Question	Company Position Substantiated	6	7.6%
	Coverage Question	Compromised Settlement/Resolution	2	2.5%
	Coverage Question	Contract Provision/Legal Issue	6	7.6%
	Delayed Appeal Consideration	Company Position Substantiated	1	1.3%
	Delayed Appeal Consideration	Contract Provision/Legal Issue	1	1.3%
	Delayed Authorization Decision	Contract Provision/Legal Issue	1	1.3%
	Delays	Claim Settled	5	6.3%
	Delays	Company Position Overturned	2	2.5%
	Delays	Company Position Substantiated	4	5.1%
	Delays	Compromised Settlement/Resolution	1	1.3%
	Delays	Contract Provision/Legal Issue	2	2.5%
	Delays	Referred to Another Department	1	1.3%
	Delays/No Response	Claim Settled	1	1.3%
	Delays/No Response	Compromised Settlement/Resolution	1	1.3%
	Denial of Claim	Claim Settled	1	1.3%
	Denial of Claim	Company Position Overturned	3	3.8%
	Denial of Claim	Company Position Substantiated	7	8.9%
	Denial of Claim	Compromised Settlement/Resolution	3	3.8%
	Denial of Claim	Contract Provision/Legal Issue	5	6.3%
	Denial of Claim	No Jurisdiction	1	1.3%
	Denial of Claim	Referred to Proper Agency	1	1.3%
	Denial of Claim	State Specific	1	1.3%
	Misleading Advertising	Company Position Substantiated	1	1.3%
	Misrepresentation	Company Position Substantiated	1	1.3%
	Misrepresentation	Contract Provision/Legal Issue	2	2.5%
	Policy Delivery	Company Position Substantiated	1	1.3%
	Policy Delivery	Compromised Settlement/Resolution	1	1.3%
	Pre-existing Condition	Company Position Substantiated	1	1.3%
	Premium Notice/Billing	No Jurisdiction	1	1.3%
	Premium Notice/Billing	State Specific	1	1.3%
	Premium Refund	Company Position Substantiated	1	1.3%
	Recoupment	Company Position Substantiated	1	1.3%
	Recoupment	Contract Provision/Legal Issue	1	1.3%
	State Specific	Company Position Substantiated	1	1.3%
	State Specific	Compromised Settlement/Resolution	1	1.3%
	State Specific	State Specific	1	1.3%
	Unfair Discrimination	Company Position Substantiated	1	1.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	1.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	1.3%
<i>Insurer Total</i>			79	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	<i>Cancellation</i>	Company Position Substantiated	2	40.0%
	<i>Coverage Question</i>	Company Position Substantiated	1	20.0%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	20.0%
<i>Insurer Total</i>			5	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STARR INDEMNITY & LIABILITY COMPANY	<i>Co-pay Issues</i>	Company Position Substantiated	1	9.1%
	<i>Coverage Question</i>	Company Position Substantiated	3	27.3%
	<i>Delays</i>	Company Position Substantiated	3	27.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	9.1%
	<i>Pre-existing Condition</i>	Company Position Substantiated	2	18.2%
	<i>Preexisting Condition</i>	Company Position Substantiated	1	9.1%
<i>Insurer Total</i>			11	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE FARM FIRE AND CASUALTY COMPANY	<i>Adjuster Handling</i>	Claim Settled	1	1.3%
	<i>Adjuster Handling</i>	Company Position Substantiated	8	10.7%
	<i>Adjuster Handling</i>	No Action Requested/Required	1	1.3%
	<i>CLUE Reports</i>	Company Position Substantiated	1	1.3%
	<i>Cancellation</i>	Company Position Overturned	2	2.7%
	<i>Cancellation</i>	Company Position Substantiated	2	2.7%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Cancellation</i>	No Action Requested/Required	1	1.3%
	<i>Coverage Question</i>	Claim Settled	1	1.3%
	<i>Coverage Question</i>	Company Position Substantiated	1	1.3%
	<i>Delays</i>	Claim Settled	4	5.3%
	<i>Delays</i>	Company Position Substantiated	6	8.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Denial of Claim</i>	Claim Reopened	1	1.3%
	<i>Denial of Claim</i>	Claim Settled	1	1.3%
	<i>Denial of Claim</i>	Company Position Overturned	2	2.7%
<i>Denial of Claim</i>	Company Position Substantiated	4	5.3%	

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE FARM FIRE AND CASUALTY COMPANY	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	4.0%
	<i>Misstatement on Application</i>	Company Position Substantiated	1	1.3%
	<i>Nonrenewal</i>	Company Position Substantiated	6	8.0%
	<i>Nonrenewal</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Premium & Rating</i>	Company Position Substantiated	4	5.3%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	2	2.7%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	2.7%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	2	2.7%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	1.3%
	<i>State Specific</i>	Company Position Substantiated	2	2.7%
	<i>State Specific</i>	Contract Provision/Legal Issue	2	2.7%
	<i>State Specific</i>	No Action Requested/Required	1	1.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	7	9.3%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Insurer Total</i>			75

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE FARM LIFE INSURANCE COMPANY	<i>Denial of Claim</i>	Company Position Substantiated	1	10.0%
	<i>Financial Privacy</i>	Company Position Substantiated	1	10.0%
	<i>High Pressure Tactics</i>	Company Position Substantiated	1	10.0%
	<i>Misrepresentation</i>	Company Position Substantiated	2	20.0%
	<i>Premium & Rating</i>	Company Position Substantiated	2	20.0%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	3	30.0%
<i>Insurer Total</i>			10	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	<i>Abusive Service</i>	No Action Requested/Required	2	0.8%
	<i>Adjuster Handling</i>	Claim Settled	3	1.2%
	<i>Adjuster Handling</i>	Company Position Overturned	2	0.8%
	<i>Adjuster Handling</i>	Company Position Substantiated	17	6.9%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	4	1.6%
	<i>Adjuster Handling</i>	No Jurisdiction	2	0.8%
	<i>CLUE Reports</i>	Company Position Substantiated	2	0.8%
	<i>Cancellation</i>	Company Position Substantiated	4	1.6%
	<i>Cancellation</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Cancellation</i>	No Jurisdiction	1	0.4%
	<i>Comparitive Negligence</i>	Company Position Overturned	1	0.4%
	<i>Comparitive Negligence</i>	Company Position Substantiated	1	0.4%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Comparitive Negligence</i>	No Jurisdiction	2	0.8%
	<i>Cost Containment</i>	Company Position Substantiated	2	0.8%
	<i>Cost Containment</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Delays</i>	Claim Settled	3	1.2%
	<i>Delays</i>	Company Position Overturned	1	0.4%
	<i>Delays</i>	Company Position Substantiated	7	2.8%
	<i>Delays</i>	Compromised Settlement/Resolution	8	3.2%
	<i>Delays</i>	Contract Provision/Legal Issue	4	1.6%
	<i>Delays</i>	No Jurisdiction	9	3.6%
	<i>Delays</i>	Referred for Disciplinary Action	2	0.8%
	<i>Delays</i>	State Specific	1	0.4%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Delays/No Response</i>	No Action Requested/Required	1	0.4%
	<i>Denial of Claim</i>	Company Position Overturned	2	0.8%
	<i>Denial of Claim</i>	Company Position Substantiated	18	7.3%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	6	2.4%
	<i>Denial of Claim</i>	No Jurisdiction	10	4.0%
	<i>Nonrenewal</i>	Company Position Overturned	1	0.4%
	<i>Nonrenewal</i>	Company Position Substantiated	6	2.4%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	<i>Nonrenewal</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Policy Delivery</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Policy Delivery</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Premium & Rating</i>		1	0.4%
	<i>Premium & Rating</i>	Company Position Substantiated	11	4.5%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	2	0.8%
	<i>Premium & Rating</i>	No Action Requested/Required	1	0.4%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	0.4%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	2	0.8%
	<i>Premium Notice/Billing</i>	No Action Requested/Required	2	0.8%
	<i>Premium Refund</i>	Company Position Overturned	1	0.4%
	<i>Premium Refund</i>	Company Position Substantiated	3	1.2%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Premium Refund</i>	No Action Requested/Required	1	0.4%
	<i>Premium Refund</i>	No Jurisdiction	1	0.4%
	<i>Premiums Misquoted</i>	Company Position Substantiated	1	0.4%
	<i>Refusal to Insure</i>	Company Position Substantiated	1	0.4%
	<i>State Specific</i>	Company Position Overturned	2	0.8%
	<i>State Specific</i>	Company Position Substantiated	4	1.6%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	0.8%
	<i>State Specific</i>	Contract Provision/Legal Issue	1	0.4%
	<i>State Specific</i>	No Jurisdiction	1	0.4%
	<i>Surcharge</i>	Company Position Substantiated	2	0.8%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	3	1.2%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	3	1.2%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	24	9.7%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	12	4.9%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	7	2.8%
	<i>Unsatisfactory Settlement/Offer</i>	No Action Requested/Required	1	0.4%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	18	7.3%
	<i>Insurer Total</i>			247

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE LIFE INSURANCE COMPANY (THE)	Coverage Question	Compromised Settlement/Resolution	1	50.0%
	State Specific	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE NATIONAL INSURANCE COMPANY, INC.	Coverage Question	Company Position Substantiated	1	14.3%
	Denial of Claim	Company Position Substantiated	1	14.3%
	Failure to Submit Application	Claim Settled	1	14.3%
	Misrepresentation	Company Position Substantiated	1	14.3%
	Misstatement on Application	Company Position Substantiated	1	14.3%
	Policy Delivery	Claim Settled	1	14.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STERLING INVESTORS LIFE INSURANCE COMPANY	Premium Refund	Compromised Settlement/Resolution	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STERLING LIFE INSURANCE COMPANY	Coverage Question	Contract Provision/Legal Issue	2	16.7%
	High Pressure Tactics	Company Position Substantiated	2	16.7%
	Misleading Advertising	Contract Provision/Legal Issue	2	16.7%
	Out-of-Network Benefits	Contract Provision/Legal Issue	1	8.3%
	Premium & Rating	Company Position Substantiated	4	33.3%
	State Specific	Contract Provision/Legal Issue	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	Cancellation	Contract Provision/Legal Issue	1	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STONEBRIDGE LIFE INSURANCE COMPANY	Coverage Question	Company Position Substantiated	1	2.4%
	Denial of Claim	Company Position Substantiated	1	2.4%
	Misrepresentation	Claim Settled	1	2.4%
	Misrepresentation	Complaint Withdrawn	1	2.4%
	Misrepresentation	Referred to Another Department	1	2.4%
	Policy Delivery	Company Position Overturned	2	4.9%
	Policy Delivery	Company Position Substantiated	2	4.9%
	Policy Delivery	Compromised Settlement/Resolution	2	4.9%
	Policy Delivery	Contract Provision/Legal Issue	2	4.9%
	Pre-existing Condition	Company Position Overturned	2	4.9%
	Premium Notice/Billing	Company Position Overturned	2	4.9%
	Premium Notice/Billing	Compromised Settlement/Resolution	2	4.9%
	Premium Refund	Company Position Overturned	3	7.3%
	Premium Refund	Compromised Settlement/Resolution	4	9.8%
	Replacement	Company Position Substantiated	2	4.9%
	Replacement	Contract Provision/Legal Issue	2	4.9%
	State Specific	Company Position Overturned	2	4.9%
	State Specific	Company Position Substantiated	3	7.3%
	State Specific	Compromised Settlement/Resolution	4	9.8%
	Unfair Discrimination	Company Position Overturned	2	4.9%
<i>Insurer Total</i>			41	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SUBLIMITY INSURANCE COMPANY	Adjuster Handling	No Jurisdiction	1	50.0%
	Credit Report	No Action Requested/Required	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SUN LIFE ASSURANCE COMPANY OF CANADA	Delays	Company Position Substantiated	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SURETY LIFE INSURANCE COMPANY	Cash Value	Company Position Substantiated	1	50.0%
	Premium & Rating	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SYMETRA LIFE INSURANCE COMPANY	State Specific	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SYMPHONIX HEALTH INSURANCE, INC.	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
THRIVENT FINANCIAL FOR LUTHERANS	Coverage Question	Contract Provision/Legal Issue	1	25.0%
	Denial of Claim	Company Position Overturned	1	25.0%
	Denial of Claim	No Jurisdiction	1	25.0%
	Misrepresentation	Contract Provision/Legal Issue	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
THRIVENT LIFE INSURANCE COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TIAA-CREF LIFE INSURANCE COMPANY	State Specific	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TIME INSURANCE COMPANY	Cancellation	Company Position Overturned	1	10.0%
	Coordination of Benefits	Claim Settled	1	10.0%
	Coverage Question	Compromised Settlement/Resolution	1	10.0%
	Delays	Claim Settled	1	10.0%
	Delays	No Action Requested/Required	1	10.0%
	Denial of Claim	Claim Settled	1	10.0%
	Denial of Claim	Compromised Settlement/Resolution	1	10.0%
	Premium Refund	Company Position Overturned	1	10.0%
	Premium Refund	Compromised Settlement/Resolution	1	10.0%
	State Specific	Claim Settled	1	10.0%
<i>Insurer Total</i>			10	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRANSAMERICA LIFE INSURANCE COMPANY	<i>Delays</i>	Claim Settled	1	5.9%
	<i>Delays</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Delays/No Response</i>	Claim Settled	1	5.9%
	<i>Denial of Claim</i>	Company Position Overturned	1	5.9%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Payment Not Credited</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Policy Delivery</i>	Contract Provision/Legal Issue	4	23.5%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	5.9%
	<i>Premium Notice/Billing</i>	Insufficient Information	2	11.8%
	<i>Premium Refund</i>	Contract Provision/Legal Issue	1	5.9%
	<i>State Specific</i>	Company Position Substantiated	1	5.9%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	5.9%
<i>Insurer Total</i>			17	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	<i>Cancellation</i>	Compromised Settlement/Resolution	2	28.6%
	<i>Coverage Question</i>	Company Position Substantiated	1	14.3%
	<i>Delays</i>	Company Position Substantiated	1	14.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	14.3%
	<i>Notice Requirements</i>	Compromised Settlement/Resolution	2	28.6%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRAVELERS COMMERCIAL INSURANCE COMPANY	<i>Cancellation</i>	Company Position Substantiated	1	14.3%
	<i>Cancellation</i>	Compromised Settlement/Resolution	1	14.3%
	<i>Delays</i>	Compromised Settlement/Resolution	1	14.3%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	28.6%
	<i>Surcharge</i>	Compromised Settlement/Resolution	1	14.3%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRAVELERS COMMERCIAL INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	14.3%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRAVELERS HOME AND MARINE INSURANCE COMPANY (THE)	Adjuster Handling	Company Position Substantiated	1	8.3%
	Adjuster Handling	Contract Provision/Legal Issue	1	8.3%
	Cancellation	Compromised Settlement/Resolution	1	8.3%
	Delays	Company Position Substantiated	1	8.3%
	Delays	Contract Provision/Legal Issue	1	8.3%
	Denial of Claim	Company Position Substantiated	1	8.3%
	Denial of Claim	Contract Provision/Legal Issue	1	8.3%
	Premium & Rating	Company Position Overturned	1	8.3%
	Premium & Rating	Compromised Settlement/Resolution	2	16.7%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	8.3%
	Premium Refund	Compromised Settlement/Resolution	1	8.3%
<i>Insurer Total</i>			12	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	Adjuster Handling	Contract Provision/Legal Issue	1	33.3%
	Comparative Negligence	Contract Provision/Legal Issue	1	33.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	Comparative Negligence	Compromised Settlement/Resolution	1	25.0%
	Denial of Claim	Company Position Substantiated	1	25.0%
	Denial of Claim	Contract Provision/Legal Issue	1	25.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	25.0%
<i>Insurer Total</i>			4	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRUCK INSURANCE EXCHANGE	Delays	Claim Settled	1	50.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRUMBULL INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	12.5%
	Adjuster Handling	Compromised Settlement/Resolution	1	12.5%
	Delays	Claim Settled	1	12.5%
	Delays	Compromised Settlement/Resolution	1	12.5%
	Delays	No Jurisdiction	1	12.5%
	Denial of Claim	Claim Settled	1	12.5%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	12.5%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	12.5%
<i>Insurer Total</i>			8	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRUSTMARK INSURANCE COMPANY	Denial of Claim	No Jurisdiction	1	33.3%
	Denial of Claim	Referred to Another Department	1	33.3%
	Denial of Claim	Referred to Proper Agency	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TWIN CITY FIRE INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNIGARD INSURANCE COMPANY	Cancellation	Contract Provision/Legal Issue	1	16.7%
	Delays	Company Position Substantiated	2	33.3%
	Denial of Claim	Company Position Substantiated	1	16.7%
	Nonrenewal	Company Position Substantiated	1	16.7%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	16.7%
<i>Insurer Total</i>			6	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies, by insurer, complaint reason, and disposition, with percentages by disposition

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNION SECURITY INSURANCE COMPANY	<i>Delays</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Financial Privacy</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Language Access</i>	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED BENEFIT LIFE INSURANCE COMPANY	<i>State Specific</i>	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED COMMERCIAL TRAVELERS OF AMERICA (THE ORDER OF)	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	22.2%
	<i>Premium Refund</i>	Company Position Substantiated	1	11.1%
	<i>Refusal to Insure</i>	Company Position Substantiated	2	22.2%
	<i>State Specific</i>	Company Position Substantiated	2	22.2%
	<i>Unfair Discrimination</i>	Company Position Substantiated	2	22.2%
<i>Insurer Total</i>			9	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED CONCORDIA INSURANCE COMPANY	<i>Delays</i>	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	<i>Adjuster Handling</i>	No Action Requested/Required	1	12.5%
	<i>Cancellation</i>	Company Position Overturned	1	12.5%
	<i>Cancellation</i>	Company Position Substantiated	1	12.5%
	<i>Delays</i>	Company Position Substantiated	1	12.5%
	<i>Delays</i>	Compromised Settlement/Resolution	1	12.5%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	12.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	12.5%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	12.5%
<i>Insurer Total</i>			8	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED OF OMAHA LIFE INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Reopened	1	5.0%
	<i>Cancellation</i>	Company Position Substantiated	2	10.0%
	<i>Denial of Claim</i>	Claim Reopened	1	5.0%
	<i>Policy Delivery</i>	Company Position Substantiated	1	5.0%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	10.0%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	1	5.0%
	<i>Premium Refund</i>	Company Position Overturned	2	10.0%
	<i>Premium Refund</i>	Company Position Substantiated	2	10.0%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	6	30.0%
	<i>Premium Refund</i>	Contract Provision/Legal Issue	2	10.0%
<i>Insurer Total</i>			20	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED SERVICES AUTOMOBILE ASSOCIATION	<i>Adjuster Handling</i>	Company Position Substantiated	1	4.2%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	4.2%
	<i>Comparative Negligence</i>	Claim Settled	1	4.2%
	<i>Comparative Negligence</i>	No Jurisdiction	1	4.2%
	<i>Cost Containment</i>	Compromised Settlement/Resolution	1	4.2%
	<i>Cost Containment</i>	Contract Provision/Legal Issue	2	8.3%
	<i>Delays</i>	Claim Settled	2	8.3%
	<i>Delays</i>	Compromised Settlement/Resolution	1	4.2%
	<i>Delays</i>	No Jurisdiction	1	4.2%
	<i>Delays</i>	Referred for Disciplinary Action	1	4.2%
	<i>Denial of Claim</i>	Claim Settled	1	4.2%
	<i>Medical Necessity</i>	Claim Settled	1	4.2%
	<i>Medical Necessity</i>	No Jurisdiction	1	4.2%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	1	4.2%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	4.2%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	4.2%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	4	16.7%
<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	2	8.3%	
<i>Insurer Total</i>			24	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITED WORLD LIFE INSURANCE COMPANY	Premium Refund	Compromised Settlement/Resolution	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITEDHEALTHCARE INSURANCE COMPANY	Audit Dispute	Compromised Settlement/Resolution	1	1.3%
	Cancellation	Company Position Substantiated	2	2.5%
	Cancellation	Compromised Settlement/Resolution	2	2.5%
	Co-pay Issues	Company Position Substantiated	2	2.5%
	Coordination of Benefits	Company Position Substantiated	1	1.3%
	Coordination of Benefits	Compromised Settlement/Resolution	1	1.3%
	Cost Containment	Company Position Substantiated	1	1.3%
	Coverage Question	Claim Settled	1	1.3%
	Coverage Question	Company Position Overturned	3	3.8%
	Coverage Question	Company Position Substantiated	1	1.3%
	Coverage Question	Contract Provision/Legal Issue	1	1.3%
	Delays	Claim Settled	2	2.5%
	Delays	Compromised Settlement/Resolution	2	2.5%
	Delays/No Response	Company Position Overturned	2	2.5%
	Delays/No Response	Company Position Substantiated	1	1.3%
	Delays/No Response	Compromised Settlement/Resolution	2	2.5%
	Denial of Claim	Claim Settled	3	3.8%
	Denial of Claim	Company Position Overturned	2	2.5%
	Denial of Claim	Compromised Settlement/Resolution	2	2.5%
	Essential Health Benefit	Contract Provision/Legal Issue	1	1.3%
	High Pressure Tactics	No Jurisdiction	2	2.5%
	Medical Necessity	Contract Provision/Legal Issue	1	1.3%
	Misrepresentation	Company Position Overturned	2	2.5%
	Misrepresentation	Company Position Substantiated	2	2.5%
	Misrepresentation	Compromised Settlement/Resolution	2	2.5%
	Out-of-Network Benefits	Compromised Settlement/Resolution	1	1.3%
	Out-of-Network Benefits	Contract Provision/Legal Issue	1	1.3%
	Pharmacy Benefits	Company Position Substantiated	1	1.3%
	Policy Delivery	Company Position Overturned	2	2.5%
	Policy Delivery	Compromised Settlement/Resolution	2	2.5%

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITEDHEALTHCARE INSURANCE COMPANY	Premium & Rating	Company Position Substantiated	1	1.3%
	Premium Notice/Billing	Company Position Substantiated	3	3.8%
	Premium Refund	Company Position Overturned	2	2.5%
	Premium Refund	Company Position Substantiated	1	1.3%
	Premium Refund	Compromised Settlement/Resolution	6	7.6%
	Prompt Pay	Claim Settled	1	1.3%
	Recoupment	Claim Reopened	1	1.3%
	Recoupment	Company Position Overturned	2	2.5%
	Refusal to Insure	State Specific	2	2.5%
	Replacement	Company Position Overturned	2	2.5%
	Replacement	Compromised Settlement/Resolution	2	2.5%
	State Specific	Company Position Substantiated	2	2.5%
	Summary of Benefits	Company Position Substantiated	1	1.3%
	Unsatisfactory Settlement/Offer	Claim Settled	1	1.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	1.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	1.3%
	Usual, Customary, Reasonable Charges	Contract Provision/Legal Issue	1	1.3%
<i>Insurer Total</i>			79	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITEDHEALTHCARE OF OREGON, INC.	Coverage Question	Contract Provision/Legal Issue	1	50.0%
	Denial of Claim	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITRIN AUTO AND HOME INSURANCE COMPANY	Delays	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	50.0%
<i>Insurer Total</i>			2	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	16.7%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	16.7%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	16.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	16.7%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	16.7%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	16.7%
<i>Insurer Total</i>			6	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNUM LIFE INSURANCE COMPANY OF AMERICA	<i>Cancellation</i>	Company Position Substantiated	2	8.7%
	<i>Coverage Question</i>	Claim Settled	1	4.3%
	<i>Coverage Question</i>	Company Position Substantiated	1	4.3%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Coverage Question</i>	No Jurisdiction	1	4.3%
	<i>Coverage Question</i>	Referred for Disciplinary Action	1	4.3%
	<i>Delays</i>	Claim Settled	2	8.7%
	<i>Delays</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Delays</i>	No Jurisdiction	1	4.3%
	<i>Delays</i>	Referred for Disciplinary Action	1	4.3%
	<i>Delays/No Response</i>	Claim Settled	1	4.3%
	<i>Delays/No Response</i>	Referred for Disciplinary Action	1	4.3%
	<i>Denial of Claim</i>	Company Position Overturned	1	4.3%
	<i>Policy Delivery</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Policy Delivery</i>	No Jurisdiction	1	4.3%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	4.3%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Premium Notice/Billing</i>	No Jurisdiction	1	4.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	3	13.0%
	<i>Insurer Total</i>			23

Please note that a single complaint may have multiple reasons and dispositions.

Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
USAA CASUALTY INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	2	7.7%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	3.8%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	1	3.8%
	<i>Cost Containment</i>	Contract Provision/Legal Issue	2	7.7%
	<i>Delays</i>	Claim Settled	1	3.8%
	<i>Delays</i>	Company Position Substantiated	3	11.5%
	<i>Delays</i>	No Jurisdiction	2	7.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	7.7%
	<i>Denial of Claim</i>	No Jurisdiction	2	7.7%
	<i>Medical Necessity</i>	Contract Provision/Legal Issue	1	3.8%
	<i>Premium Refund</i>	Company Position Overturned	1	3.8%
	<i>Recoupment</i>	Company Position Overturned	1	3.8%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	3.8%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	2	7.7%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	3.8%
<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	3	11.5%	
<i>Insurer Total</i>			26	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
USAA GENERAL INDEMNITY COMPANY	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Cost Containment</i>	Company Position Overturned	1	10.0%
	<i>Delays</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Denial of Claim</i>	No Jurisdiction	1	10.0%
	<i>Medical Necessity</i>	Company Position Overturned	1	10.0%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Prompt Pay</i>	Company Position Overturned	1	10.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	2	20.0%
<i>Insurer Total</i>			10	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
USAA LIFE INSURANCE COMPANY	<i>Pre-existing Condition</i>	Referred for Disciplinary Action	1	50.0%
	<i>Refusal to Insure</i>	Referred for Disciplinary Action	1	50.0%
<i>Insurer Total</i>			2	100.0%

**Please note that a single complaint may have multiple reasons and dispositions.
Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Overturned	1	6.7%
	<i>Delays</i>	Company Position Substantiated	3	20.0%
	<i>Denial of Claim</i>	Company Position Substantiated	5	33.3%
	<i>Premium & Rating</i>	Company Position Substantiated	1	6.7%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	6.7%
	<i>Premium Refund</i>	Referred for Disciplinary Action	1	6.7%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	6.7%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	2	13.3%
<i>Insurer Total</i>			15	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VICTORIA FIRE & CASUALTY COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	50.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VICTORIA SELECT INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	1	12.5%
	<i>Cancellation</i>	Company Position Overturned	1	12.5%
	<i>Cancellation</i>	Company Position Substantiated	1	12.5%
	<i>Coverage Question</i>	Company Position Substantiated	1	12.5%
	<i>Denial of Claim</i>	Company Position Overturned	1	12.5%
	<i>Premium & Rating</i>	Company Position Substantiated	1	12.5%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	12.5%
	<i>State Specific</i>	Company Position Substantiated	1	12.5%
<i>Insurer Total</i>			8	100.0%

Please note that a single complaint may have multiple reasons and dispositions.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VIKING INSURANCE COMPANY OF WISCONSIN	Adjuster Handling	Company Position Substantiated	3	14.3%
	Cancellation	Company Position Substantiated	1	4.8%
	Delays	Company Position Substantiated	3	14.3%
	Denial of Claim	Company Position Substantiated	3	14.3%
	Denial of Claim	Contract Provision/Legal Issue	2	9.5%
	Denial of Claim	No Action Requested/Required	1	4.8%
	Denial of Claim	No Jurisdiction	1	4.8%
	Premium & Rating	Company Position Substantiated	1	4.8%
	Premium Notice/Billing	Company Position Substantiated	1	4.8%
	Premium Refund	Contract Provision/Legal Issue	1	4.8%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	3	14.3%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	4.8%
<i>Insurer Total</i>			21	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VISION SERVICE PLAN INSURANCE COMPANY	Premium Refund	Compromised Settlement/Resolution	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VOYA INSURANCE AND ANNUITY COMPANY	Delays	Compromised Settlement/Resolution	1	25.0%
	Delays/No Response	Compromised Settlement/Resolution	1	25.0%
	State Specific	Company Position Substantiated	1	25.0%
	Surrender Problems	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	Delays/No Response	Compromised Settlement/Resolution	1	50.0%
	Surrender Problems	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

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Source: Research and Analysis, Central Services Division, Department of Consumer and Business Services**

**Complaint reasons and dispositions for complaints closed in Oregon during 2014 against all companies,
by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WASHINGTON NATIONAL INSURANCE COMPANY	<i>Cancellation</i>	Compromised Settlement/Resolution	4	57.1%
	<i>Coverage Question</i>	Company Position Substantiated	1	14.3%
	<i>Delays</i>	State Specific	2	28.6%
<i>Insurer Total</i>			7	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WAWANESA GENERAL INSURANCE COMPANY	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	25.0%
	<i>Delays</i>	Contract Provision/Legal Issue	1	25.0%
	<i>Denial of Claim</i>	Company Position Substantiated	1	25.0%
	<i>Premium & Rating</i>	Company Position Substantiated	1	25.0%
<i>Insurer Total</i>			4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WESCO INSURANCE COMPANY	<i>Denial of Claim</i>	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WESTERN NATIONAL ASSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	50.0%
	<i>Delays</i>	No Jurisdiction	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	50.0%
	<i>Surrender Problems</i>	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WESTPORT INSURANCE CORPORATION	<i>Denial of Claim</i>	No Jurisdiction	1	100.0%

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by insurer, complaint reason, and disposition, with percentages by disposition**

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WILLAMETTE DENTAL INSURANCE, INC.	Premium Notice/Billing	Company Position Overturned	1	50.0%
	Premium Refund	Compromised Settlement/Resolution	1	50.0%
<i>Insurer Total</i>			2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
XL LIFE INSURANCE AND ANNUITY COMPANY	State Specific	Contract Provision/Legal Issue	4	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ZURICH AMERICAN INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	4	100.0%
			4882	34400.0%

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