



# Oregon Insurance Complaints

*from  
calendar year 2014*

Oregon Department of  
Consumer and Business Services  
Insurance Division



In compliance with the Americans with Disabilities Act (ADA), this publication is available in alternative formats. Call 503-947-7980. Information in this publication is in the public domain and may be reprinted without permission.

# About the Oregon Insurance Division

---

The mission of the Insurance Division is to empower and protect consumers through fair and efficient regulation while encouraging a financially stable, innovative, and competitive insurance marketplace.

We protect consumers by:

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

## Call us for help

---

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

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

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

To find out if a company is authorized to sell insurance in Oregon, call our Financial Regulation Section.

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

To find out if your insurance producer (agent) is licensed to do business in Oregon, call our Producer Licensing Unit.

## Visit our website

---

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

# Table of contents

---

- Introduction .....3**
- Companies included in this report .....3**
- Total insurance complaints.....4**
- Total insurance premiums .....4**
- Making a complaint.....5**
- Managing the cost of insurance.....5**
- Choosing a financially healthy insurance company .....6**
- Choosing a qualified producer (agent) .....6**
- How to use this report .....7**
- Auto insurance.....8**
- Health insurance — ranking by premium .....9**
- Homeowner insurance.....10**
- Life insurance.....11**
- Annuities .....12**
- Long-term care.....13**

# Introduction

---

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

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

- Auto
- Health
- Homeowner
- Life
- Annuities
- Long-term care

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

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

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

## Companies included in this report

---

Companies included in this report met at least one of the following three conditions during 2014:

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

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

You can find more information about insurance complaints, including complaint statistics for all insurers doing business in Oregon, on our website: [insurance.oregon.gov](http://insurance.oregon.gov).

# Total insurance complaints

During 2014, the Oregon Insurance Division closed 2,483 complaints in six common lines of insurance. The insurers listed in this report accounted for 1,855 complaints, or about 75 percent of the total.

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

Line of insurance	Total complaints		Percent
	Insurers in this report	All insurers	
Auto	699	1,006	69%
Health	855	983	87%
Homeowner	182	235	77%
Life	47	164	29%
Annuities	11	30	37%
Long-term care	61	65	94%
<b>Totals</b>	<b>1,855</b>	<b>2,483</b>	<b>75%</b>

# Total insurance premiums

Insurance premiums in Oregon in 2014 totaled \$13 billion in six common lines of insurance. The insurers listed in this report accounted for nearly \$11 billion, or 83 percent of premiums in 2014.

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

Line of insurance	Total premiums in billions of dollars		Percent
	Insurers in this report	All insurers	
Auto	1.85	2.54	73%
Health	5.49	6.02	91%
Homeowner	0.60	0.70	85%
Life	0.75	1.18	64%
Annuities	2.0	2.44	83%
Long-term care	0.137	0.14	96%
<b>Totals</b>	<b>10.85</b>	<b>13.03</b>	<b>83%</b>

# Making a complaint

---

The Insurance Division's Consumer Advocacy Unit helps thousands of consumers with insurance questions and complaints each year. In 2014, Consumer Advocacy helped recover approximately \$2.3 million in benefits for consumers who contacted our office.

Although individual consumer complaints are confidential by law, the Insurance Division is authorized to publish this report on the number of complaints by insurer.

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

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

## Consumer Advocacy Unit

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

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

**Fax:** 503-378-4351

**Email:** [cp.ins@oregon.gov](mailto:cp.ins@oregon.gov)

**Web:** [insurance.oregon.gov](http://insurance.oregon.gov)

# Managing the cost of insurance

---

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

## Comparing apples to apples

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

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

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

# Choosing a financially healthy insurance company

More than 1,500 companies sell insurance in Oregon. Most insurers doing business in Oregon are financially healthy. However, aggressive competition, poor investments, and mismanagement mean some insurance companies may become insolvent. That's why consumers need to know how to choose the healthiest insurance company possible.

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

Companies may charge a fee for these services.

- **A.M. Best Company**  
908-439-2200  
[www.ambest.com](http://www.ambest.com)
- **Fitch Inc.**  
800-893-4824  
[www.fitchratings.com](http://www.fitchratings.com)

- **Moody's Investor Services**  
212-553-0377  
[www.moodys.com](http://www.moodys.com)
- **Standard & Poor's Rating Information Services**  
212-438-2400  
[www.standardandpoors.com](http://www.standardandpoors.com)
- **Weiss Ratings Inc.**  
[www.weissratings.com](http://www.weissratings.com)

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

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

## Choosing a qualified producer (agent)

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

- Make sure your producer (agent) is licensed in Oregon. If you are not sure, visit the division's website at [insurance.oregon.gov](http://insurance.oregon.gov). Call the Insurance Division's Producer Licensing Unit at 503-947-7981.
- Ask around. You may want to find out if your local Better Business Bureau has received complaints about a particular producer. Ask insurance producers for recommendations from clients.
- Ask producers what kind of service you can expect from them. Will they regularly evaluate your insurance needs? Will they help when it's time to make a claim?

# How to use this report

The *Consumer Guide 2014 Report for Oregon Insurance Complaints* is an annual report of consumer complaints against major insurers in six types (or lines) of insurance:

- Auto
- Health
- Homeowner
- Life
- Annuities
- Long-term care

The guide includes the following information for calendar year 2014 for the major insurance companies doing business in Oregon:

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

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

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

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

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

## How to use the complaint indexes and rankings

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

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

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

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

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

**Example:** XYZ Insurance Company had 10 percent of the market for auto insurance in Oregon. It also had 10 percent of the confirmed auto insurance complaints. XYZ's complaint index would be 1.00.

After complaint indexes are computed, insurers are ranked by their complaint records. A ranking of 1 indicates the best complaint record — or the fewest confirmed complaints in relation to the amount of premium the company wrote in Oregon in 2014. The highest numerical ranking indicates the worst complaint record — or the most confirmed complaints compared to the amount of premium written.

# Auto insurance

Company name	2014 premium	Total complaints	Confirmed complaints	Complaint index	2014 ranking
Allstate Fire and Casualty Insurance Company	93,262,126	27	6	0.74	12
Allstate Insurance Company	38,952,153	21	5	1.47	23
Allstate Property and Casualty Insurance Co.	25,836,579	6	1	0.44	7
American Family Mutual Insurance Company	69,119,502	30	6	1.00	13
Country Mutual Insurance Company	28,976,113	10	1	0.40	6
Country Preferred Insurance Company	51,839,590	8	1	0.22	4
Esurance Insurance Company	19,196,747	17	3	1.80	25
Farmers Insurance Company of Oregon	246,361,090	70	10	0.47	8
Geico Casualty Company	90,517,517	36	9	1.14	16
Geico General Insurance Company	45,880,864	36	6	1.50	24
Hartford Underwriters Insurance Company	22,536,184	12	2	1.02	14
IDS Property Casualty Insurance Company	18,433,419	17	2	1.25	18
Liberty Mutual Fire Insurance Company	23,863,953	14	3	1.44	22
LM General Insurance Company	24,403,262	15	3	1.41	21
Mutual Of Enumclaw Insurance Company	22,943,142	5	0	0.00	2
Nationwide Insurance Company of America	25,152,561	6	0	0.00	1
Oregon Mutual Insurance Company	21,769,377	1	0	0.00	3
Progressive Classic Insurance Company	99,513,174	52	9	1.04	15
Progressive Universal Insurance Company	134,394,087	35	7	0.60	9
Safeco Insurance Company of Oregon	172,598,411	75	20	1.33	19
State Farm Fire And Casualty Company	33,645,237	6	2	0.68	11
State Farm Mutual Automobile Insurance Co.	450,635,767	163	26	0.66	10
United Services Automobile Association	33,504,513	15	4	1.37	20
USAA Casualty Insurance Company	40,681,915	17	1	0.28	5
USAA General Indemnity Company	19,204,976	5	2	1.20	17
<b>Total for this table</b>	<b>1,853,222,259</b>	<b>699</b>	<b>129</b>		
<b>Total for auto</b>	<b>2,538,731,764</b>	<b>1,006</b>	<b>219</b>		

# Health insurance

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

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

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

For more information about health insurance, call 503-947-7984 or 888-877-4894 (toll-free) to order the *Consumer Guide to Health Insurance*, or check our website, [insurance.oregon.gov](http://insurance.oregon.gov).

Company name	2014 premium	Total complaints	Confirmed complaints	Complaint index	2014 ranking
Aetna Life Insurance Company	93,783,561	10	3	0.58	14
American Family Life Assurance Co. of Columbus	63,422,783	11	5	1.42	19
Cigna Health and Life Insurance Company	67,105,316	3	0	0.00	2
Genworth Life Insurance Company	25,780,531	0	0	0.00	4
Health Net Health Plan of Oregon, Inc.	207,215,730	70	30	2.60	22
Health Republic Insurance Company	26,278,231	14	2	1.37	18
John Hancock Life Insurance Company	19,830,193	0	0	0.00	6
Kaiser Foundation Health Plan of the Northwest	1,711,770,603	105	50	0.53	13
Lifemap Assurance Company	22,877,109	10	1	0.79	16
Lifewise Health Plan of Oregon Inc.	150,730,621	49	17	2.03	20
Lincoln National Life Insurance Company	22,195,418	3	0	0.00	5
Metropolitan Life Insurance Company	58,106,400	6	1	0.31	9
Moda Health Plan, Inc.	593,166,609	267	91	2.76	23
Oregon Dental Service	75,463,482	0	0	0.00	1
Pacificsource Health Plans	464,436,974	39	8	0.31	8
Providence Health Plan	596,873,341	63	14	0.42	11
Regence Bluecross Blueshield of Oregon	766,612,879	119	30	0.70	15
Standard Insurance Company	87,282,934	28	14	2.88	24
Stonebridge Life Insurance Company	20,375,071	9	6	5.29	25
Sun Life Assurance Company of Canada	19,827,495	0	0	0.00	7
Time Insurance Company	24,941,752	6	3	2.16	21
United of Omaha Life Insurance Company	46,478,088	7	1	0.39	10
Unitedhealthcare Insurance Company	239,460,039	33	15	1.13	17
Unum Life Insurance Company of America	38,398,187	1	0	0.00	3
Willamette Dental Insurance, Inc.	43,248,031	2	1	0.42	12
<b>Total for this table</b>	<b>5,485,661,378</b>	<b>855</b>	<b>292</b>		
<b>Total for health</b>	<b>6,023,244,476</b>	<b>983</b>	<b>334</b>		

**Note:** Medicare (except for Medicare supplement), Medicaid, and Federal Employee Health Benefit Plan premiums were excluded since the state does not regulate those plans.

# Homeowner insurance

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

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

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

For more information about homeowner insurance, call 503-947-7984 or 888-877-4894 (toll-free) or visit our website, [insurance.oregon.gov](http://insurance.oregon.gov).

Company name	2014 premium	Total complaints	Confirmed complaints	Complaint index	2014 ranking
Allstate Indemnity Company	14,103,957	9	1	0.99	14
Allstate Insurance Company	17,030,737	3	0	0.00	1
Allstate Property and Casualty Insurance Co.	21,148,451	6	2	1.32	17
American Commerce Insurance Company	5,932,991	2	0	0.00	6
American Family Mutual Insurance Company	23,365,235	20	2	1.20	16
Country Mutual Insurance Company	32,750,684	15	2	0.86	10
Farmers Insurance Company of Oregon	44,097,093	10	2	0.64	8
Farmers Insurance Exchange	38,486,149	8	3	1.09	15
Federal Insurance Company	5,171,072	1	1	2.71	22
Foremost Insurance Company Grand Rapids, MI	28,866,907	3	2	0.97	13
Homesite Insurance Company of the Midwest	8,406,710	7	1	1.67	19
IDS Property Casualty Insurance Company	6,588,122	0	0	0.00	4
Liberty Insurance Corporation	9,722,275	2	1	1.44	18
Liberty Mutual Fire Insurance Company	8,883,527	6	2	3.15	24
Metropolitan Property & Casualty Insurance Co.	9,375,183	2	0	0.00	2
Mutual of Enumclaw Insurance Company	8,852,020	4	0	0.00	3
Oregon Mutual Insurance Company	10,508,172	3	2	2.67	21
Property and Casualty Insurance Co. of Hartford	6,904,331	7	2	4.06	25
Safeco Insurance Company of Oregon	70,969,490	16	2	0.39	7
State Farm Fire and Casualty Company	172,275,382	46	9	0.73	9
Sublimity Insurance Company	5,980,423	0	0	0.00	5
Travelers Home and Marine Insurance Co.	9,698,067	5	2	2.89	23
United Services Automobile Association	16,382,766	2	1	0.86	11
USAA Casualty Insurance Company	15,811,499	1	1	0.89	12
Valley Property & Casualty Insurance Company	5,434,476	4	1	2.58	20
<b>Total for this table</b>	<b>596,745,719</b>	<b>182</b>	<b>39</b>		
<b>Total for homeowner</b>	<b>700,523,456</b>	<b>235</b>	<b>50</b>		

# Life insurance

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

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

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

If you have questions about life insurance, call 503-947-7984 or 888-877-4894 (toll-free), or visit our website, [insurance.oregon.gov](http://insurance.oregon.gov).

Company name	2014 premium	Total complaints	Confirmed complaints	Complaint index	2014 ranking
American General Life Insurance Company	17,688,004	3	0	0.00	13
Country Life Insurance Company	18,940,618	2	1	0.93	21
Farmers New World Life Insurance Company	23,585,622	2	0	0.00	12
Genworth Life and Annuity Insurance Company	15,615,785	0	0	0.00	16
Guardian Life Insurance Company of America	28,663,860	0	0	0.00	7
John Hancock Life Insurance Company	43,156,881	1	1	0.41	20
Lincoln Benefit Life Company	15,913,982	1	0	0.00	15
Lincoln National Life Insurance Company	51,670,123	1	0	0.00	3
Massachusetts Mutual Life Insurance Company	25,258,107	1	0	0.00	10
Metropolitan Life Insurance Company	42,447,976	7	0	0.00	5
Midland National Life Insurance Company	15,569,224	0	0	0.00	18
Minnesota Life Insurance Company	28,267,290	1	0	0.00	8
New York Life Insurance and Annuity Corp.	26,667,207	0	0	0.00	9
New York Life Insurance Company	44,827,527	3	0	0.00	4
Northwestern Mutual Life Insurance Company	92,979,130	0	0	0.00	1
Pacific Life Insurance Company	36,040,239	0	0	0.00	6
Primerica Life Insurance Company	13,983,494	1	1	1.26	24
Pruco Life Insurance Company	16,327,909	0	0	0.00	14
Prudential Insurance Company of America	23,658,046	3	0	0.00	11
Standard Insurance Company	51,108,571	8	1	0.35	19
State Farm Life Insurance Company	54,309,748	4	0	0.00	2
Thrivent Financial for Lutherans	14,132,311	2	1	1.25	23
Transamerica Life Insurance Company	18,368,291	3	2	1.93	25
United of Omaha Life Insurance Company	15,601,117	2	0	0.00	17
Unum Life Insurance Company of America	17,525,757	2	1	1.01	22
<b>Total for this table</b>	<b>752,306,819</b>	<b>47</b>	<b>8</b>		
<b>Total for life</b>	<b>1,184,582,594</b>	<b>164</b>	<b>54</b>		

# Annuities

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

Life insurance companies issue annuities. You can buy annuities from the insurance company or through banks and brokerage firms.

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

If you have questions about annuities, call 503-947-7984 or 888-877-4894 (toll-free), or visit our website, [insurance.oregon.gov](http://insurance.oregon.gov).

Company name	2014 premium	Total complaints	Confirmed complaints	Complaint index	2014 ranking
Allianz Life Insurance Co.of North America	106,047,084	1	0	0.00	5
American Equity Investment Life Insurance Co.	34,114,007	0	0	0.00	20
American General Life Insurance Company	116,319,680	1	0	0.00	3
AXA Equitable Life Insurance Company	57,649,007	1	0	0.00	11
Delaware Life Insurance Company	26,225,794	0	0	0.00	23
Forethought Life Insurance Company	42,830,787	0	0	0.00	18
Great American Life Insurance Company	30,892,473	1	0	0.00	21
Great-West Life & Annuity Insurance Co.	50,556,253	0	0	0.00	15
Jackson National Life Insurance Company	258,392,625	0	0	0.00	1
Lincoln National Life Insurance Company	230,468,102	0	0	0.00	2
Metlife Insurance Company	67,075,039	0	0	0.00	10
New York Life Insurance and Annuity Corp.	116,520,452	1	1	1.75	25
Pacific Life Insurance Company	54,207,628	1	0	0.00	13
Principal Life Insurance Company	27,840,367	0	0	0.00	22
Pruco Life Insurance Company	86,179,710	0	0	0.00	6
Prudential Insurance Company of America	54,730,529	0	0	0.00	12
Riversource Life Insurance Company	50,793,958	2	0	0.00	14
Security Benefit Life Insurance Company	69,888,564	0	0	0.00	9
Symetra Life Insurance Company	37,958,336	2	0	0.00	19
Teachers Insurance & Annuity Assoc. of America	79,664,828	0	0	0.00	7
Thrivent Financial for Lutherans	47,558,035	0	0	0.00	17
Transamerica Life Insurance Company	73,834,913	0	0	0.00	8
Variable Annuity Life Insurance Company	108,650,813	0	0	0.00	4
Voya Retirement Insurance and Annuity Co.	142,337,928	1	1	1.43	24
Western United Life Assurance Company	48,965,227	0	0	0.00	16
<b>Total for this table</b>	<b>2,019,702,139</b>	<b>11</b>	<b>2</b>		
<b>Total for annuity</b>	<b>2,440,051,058</b>	<b>30</b>	<b>12</b>		

# Long-term care

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

A variety of medical, personal, and social services fall under long-term care, including in-home bath aides, adult day care, and residential care.

Oregon law requires long-term care insurance policies to pay for covered services provided by a

nursing home, an assisted living facility, home care, and adult foster care. Most policies limit the total benefit they will pay over the life of the policy.

Long-term care insurance policies are not standardized. Companies sell policies with many combinations of benefits and coverages. Each policy is different.

For more information about long-term care insurance, call 503-947-7984 or 888-877-4894 (toll-free), or visit our website, [insurance.oregon.gov](http://insurance.oregon.gov).

Company name	2014 premium	Total complaints	Confirmed complaints	Complaint index	2014 ranking
Ability Insurance Company	3,983,822	0	0	0.00	5
Allianz Life Insurance Co. of North America	2,546,292	0	0	0.00	9
Bankers Life and Casualty Company	11,250,773	17	10	4.14	24
Continental Casualty Company	8,249,379	15	11	6.21	25
Country Life Insurance Company	1,421,832	0	0	0.00	12
Equitable Life and Casualty Insurance Co.	5,395,873	8	2	1.73	21
Genworth Life Insurance Company	26,087,573	3	0	0.00	1
John Hancock Life Insurance Company	19,552,216	2	1	0.24	18
Lincoln Benefit Life Company	2,024,054	1	0	0.00	11
Massachusetts Mutual Life Insurance Co.	1,418,771	0	0	0.00	13
Metlife Insurance Company USA	813,542	0	0	0.00	16
Metropolitan Life Insurance Company	8,551,121	3	0	0.00	2
Mutual Of Omaha Insurance Company	2,881,320	0	0	0.00	7
New York Life Insurance Company	2,564,164	0	0	0.00	8
Northwestern Long Term Care Insurance Co.	6,465,571	0	0	0.00	3
Provident Life & Accident Insurance Co.	716,176	0	0	0.00	17
Prudential Insurance Company of America	3,387,070	0	0	0.00	6
Regence Bluecross Blueshield of Oregon	815,760	0	0	0.00	15
Riversource Life Insurance Company	3,122,170	1	1	1.49	20
State Farm Mutual Automobile Insurance Co.	6,387,505	0	0	0.00	4
Thrivent Financial for Lutherans	2,099,757	1	0	0.00	10
Transamerica Life Insurance Company	4,227,421	3	2	2.20	22
Union Security Insurance Company	828,830	0	0	0.00	14
United of Omaha Life Insurance Company	1,534,890	1	1	3.03	23
Unum Life Insurance Company of America	11,579,079	6	1	0.40	19
<b>Total for this table</b>	<b>137,904,961</b>	<b>61</b>	<b>29</b>		
<b>Total for long-term care</b>	<b>144,313,771</b>	<b>65</b>	<b>31</b>		







**Oregon Insurance Division**

P.O. Box 14480

Salem, Oregon 97309-0405