

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 Overturned	1	50.0%
	Company Position Substantiated	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>
Abusive Service	Compromised Settlement/Resolution	3	75.0%
	Insufficient Information	1	25.0%
<i>Reason Total</i>		4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Access to Care	Compromised Settlement/Resolution	1	33.3%
	Contract Provision/Legal Issue	2	66.7%
<i>Reason Total</i>		3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Access to Fee Schedule/Rates	Company Position Substantiated	1	33.3%
	Compromised Settlement/Resolution	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>
Adjuster Handling	Claim Reopened	3	1.1%
	Claim Settled	27	10.3%
	Company Position Overturned	18	6.8%
	Company Position Substantiated	56	21.3%
	Complaint Withdrawn	3	1.1%
	Compromised Settlement/Resolution	52	19.8%
	Contract Provision/Legal Issue	90	34.2%
	No Action Requested/Required	8	3.0%
	No Jurisdiction	4	1.5%
	Referred for Disciplinary Action	1	0.4%
	State Specific	1	0.4%
<i>Reason Total</i>		263	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Annual Limit</i>	Company Position Substantiated	2	40.0%
	Contract Provision/Legal Issue	3	60.0%
<i>Reason Total</i>		5	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Assignment of Benefits</i>	Company Position Overturned	1	20.0%
	Company Position Substantiated	2	40.0%
	Compromised Settlement/Resolution	2	40.0%
<i>Reason Total</i>		5	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Audit Dispute</i>	Company Position Substantiated	1	25.0%
	Compromised Settlement/Resolution	2	50.0%
	No Jurisdiction	1	25.0%
<i>Reason Total</i>		4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>CLUE Reports</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>Cancellation</i>	Claim Reopened	1	0.7%
	Claim Settled	4	2.7%
	Company Position Overturned	12	8.0%
	Company Position Substantiated	49	32.7%
	Complaint Withdrawn	2	1.3%
	Compromised Settlement/Resolution	38	25.3%
	Contract Provision/Legal Issue	27	18.0%
	Insufficient Information	2	1.3%
	No Action Requested/Required	3	2.0%
	No Jurisdiction	6	4.0%
	Referred for Disciplinary Action	1	0.7%
	Referred to Another Department	3	2.0%

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 2015 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>Cancellation</i>	State Specific	2	1.3%
<i>Reason Total</i>		150	100.0%

<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	1	14.3%
	No Jurisdiction	1	14.3%
	Referred to Another Department	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>	Company Position Overturned	2	33.3%
	Company Position Substantiated	2	33.3%
	Compromised Settlement/Resolution	1	16.7%
	Referred to Proper Agency	1	16.7%
<i>Reason Total</i>		6	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Claim Recoding/Bundling</i>	Company Position Substantiated	4	44.4%
	Compromised Settlement/Resolution	1	11.1%
	Contract Provision/Legal Issue	3	33.3%
	No Jurisdiction	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>Co-pay Issues</i>	Claim Reopened	1	1.1%
	Claim Settled	4	4.3%
	Company Position Overturned	14	15.2%
	Company Position Substantiated	38	41.3%
	Compromised Settlement/Resolution	17	18.5%
	Contract Provision/Legal Issue	13	14.1%
	No Action Requested/Required	1	1.1%
	No Jurisdiction	2	2.2%
	Referred for Disciplinary Action	1	1.1%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Co-pay Issues</i>	Referred to Another Department	1	1.1%
<i>Reason Total</i>		92	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Comparitive Negligence</i>	Claim Settled	4	14.8%
	Company Position Overturned	4	14.8%
	Compromised Settlement/Resolution	2	7.4%
	Contract Provision/Legal Issue	12	44.4%
	No Jurisdiction	4	14.8%
	Referred for Disciplinary Action	1	3.7%
<i>Reason Total</i>		27	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Coordination of Benefits</i>	Claim Settled	4	11.4%
	Company Position Overturned	3	8.6%
	Company Position Substantiated	6	17.1%
	Compromised Settlement/Resolution	10	28.6%
	Contract Provision/Legal Issue	7	20.0%
	Insufficient Information	1	2.9%
	No Action Requested/Required	1	2.9%
	No Jurisdiction	3	8.6%
<i>Reason Total</i>		35	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Cost Containment</i>	Company Position Overturned	1	5.3%
	Company Position Substantiated	9	47.4%
	Compromised Settlement/Resolution	2	10.5%
	Contract Provision/Legal Issue	4	21.1%
	Referred to Another Department	3	15.8%
<i>Reason Total</i>		19	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Coverage Question</i>	Claim Settled	1	2.0%
	Company Position Overturned	1	2.0%
	Company Position Substantiated	15	29.4%
	Compromised Settlement/Resolution	14	27.5%
	Contract Provision/Legal Issue	15	29.4%
	Insufficient Information	1	2.0%
	No Action Requested/Required	1	2.0%
	No Jurisdiction	2	3.9%
	Referred to Proper Agency	1	2.0%
<i>Reason Total</i>		51	100.0%

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

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

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delayed Authorization Decision</i>	Compromised Settlement/Resolution	12	57.1%
	Contract Provision/Legal Issue	6	28.6%
	No Jurisdiction	1	4.8%
	Referred for Disciplinary Action	2	9.5%
<i>Reason Total</i>		21	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delays</i>	Claim Reopened	1	0.3%
	Claim Settled	68	23.8%
	Company Position Overturned	13	4.5%
	Company Position Substantiated	53	18.5%
	Complaint Withdrawn	5	1.7%
	Compromised Settlement/Resolution	65	22.7%
	Contract Provision/Legal Issue	41	14.3%
	Insufficient Information	3	1.0%
	No Action Requested/Required	12	4.2%
	No Jurisdiction	13	4.5%

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 2015 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>Delays</i>	Referred for Disciplinary Action	5	1.7%
	Referred to Another Department	5	1.7%
	State Specific	2	0.7%
<i>Reason Total</i>		286	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Delays/No Response</i>	Company Position Overturned	3	4.8%
	Company Position Substantiated	8	12.9%
	Compromised Settlement/Resolution	22	35.5%
	Contract Provision/Legal Issue	4	6.5%
	Insufficient Information	3	4.8%
	No Action Requested/Required	8	12.9%
	No Jurisdiction	2	3.2%
	Referred for Disciplinary Action	2	3.2%
	Referred to Another Department	2	3.2%
	Referred to Proper Agency	1	1.6%
	State Specific	7	11.3%
<i>Reason Total</i>		62	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Denial of Claim</i>	Claim Reopened	6	1.3%
	Claim Settled	23	4.8%
	Company Position Overturned	42	8.8%
	Company Position Substantiated	144	30.1%
	Complaint Withdrawn	3	0.6%
	Compromised Settlement/Resolution	22	4.6%
	Contract Provision/Legal Issue	163	34.1%
	No Action Requested/Required	15	3.1%
	No Jurisdiction	47	9.8%
	Referred to Another Department	6	1.3%
	Referred to Proper Agency	3	0.6%
State Specific	4	0.8%	
<i>Reason Total</i>		478	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Disabled Individuals' Access</i>	Contract Provision/Legal Issue	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>Duplication of Coverage</i>	Company Position Overturned	1	33.3%
	Compromised Settlement/Resolution	2	66.7%
<i>Reason Total</i>		3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Emergency Services</i>	Claim Settled	1	9.1%
	Company Position Overturned	1	9.1%
	Company Position Substantiated	6	54.5%
	Contract Provision/Legal Issue	2	18.2%
	State Specific	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>Endorsement/Rider</i>	Compromised Settlement/Resolution	1	100.0%

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

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>External Review</i>	Company Position Overturned	1	50.0%
	Referred to Another Department	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>Failure to Submit Application</i>	Company Position Substantiated	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Financial Privacy</i>	No Jurisdiction	1	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 2015 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>Fraud/Forgery</i>	Compromised Settlement/Resolution	1	33.3%
	Contract Provision/Legal Issue	2	66.7%
<i>Reason Total</i>		3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>High Pressure Tactics</i>	Compromised Settlement/Resolution	4	50.0%
	Contract Provision/Legal Issue	2	25.0%
	Insufficient Information	2	25.0%
<i>Reason Total</i>		8	100.0%

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

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Inadequate Provider Network</i>	Company Position Substantiated	1	33.3%
	Contract Provision/Legal Issue	2	66.7%
<i>Reason Total</i>		3	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	1	50.0%
	Compromised Settlement/Resolution	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>Internal Appeal</i>	Contract Provision/Legal Issue	4	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	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Laboratory Services</i>	Compromised Settlement/Resolution	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>Maximum Out of Pocket</i>	Company Position Overturned	1	20.0%
	Company Position Substantiated	3	60.0%
	Contract Provision/Legal Issue	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>Medical Necessity</i>	Company Position Overturned	2	12.5%
	Company Position Substantiated	10	62.5%
	Compromised Settlement/Resolution	2	12.5%
	Contract Provision/Legal Issue	1	6.3%
	No Jurisdiction	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>Mental Health Parity</i>	Company Position Overturned	1	33.3%
	Company Position Substantiated	2	66.7%
<i>Reason Total</i>		3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misappropriation of Premium</i>	Compromised Settlement/Resolution	2	50.0%
	Contract Provision/Legal Issue	1	25.0%
	Referred for Disciplinary Action	1	25.0%
<i>Reason Total</i>		4	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misleading Advertising</i>	Compromised Settlement/Resolution	2	25.0%
	Contract Provision/Legal Issue	3	37.5%
	No Jurisdiction	1	12.5%
	Referred for Disciplinary Action	1	12.5%
	State Specific	1	12.5%
<i>Reason Total</i>		8	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 Reopened	1	2.0%
	Claim Settled	1	2.0%
	Company Position Overturned	5	9.8%
	Company Position Substantiated	16	31.4%
	Complaint Withdrawn	1	2.0%
	Compromised Settlement/Resolution	5	9.8%
	Contract Provision/Legal Issue	9	17.6%
	Insufficient Information	2	3.9%
	No Action Requested/Required	6	11.8%
	No Jurisdiction	4	7.8%
State Specific	1	2.0%	
<i>Reason Total</i>		51	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Misstatement on Application</i>	Company Position Substantiated	2	28.6%
	Compromised Settlement/Resolution	4	57.1%
	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>No Preauthorization</i>	Company Position Overturned	1	6.3%
	Company Position Substantiated	9	56.3%
	Complaint Withdrawn	1	6.3%
	Compromised Settlement/Resolution	1	6.3%
	Contract Provision/Legal Issue	2	12.5%
	Insufficient Information	1	6.3%
	No Jurisdiction	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>Nonforfeiture</i>	Compromised Settlement/Resolution	1	100.0%

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<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Nonrenewal</i>	Company Position Overturned	4	9.1%
	Company Position Substantiated	25	56.8%
	Compromised Settlement/Resolution	5	11.4%
	Contract Provision/Legal Issue	10	22.7%
<i>Reason Total</i>		44	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Not Appointed w/Company</i>	No Jurisdiction	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Notice Requirements</i>	Company Position Substantiated	1	16.7%
	Contract Provision/Legal Issue	4	66.7%
	No Action Requested/Required	1	16.7%
<i>Reason Total</i>		6	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>	No Jurisdiction	1	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	5	8.2%
	Company Position Overturned	7	11.5%
	Company Position Substantiated	30	49.2%
	Compromised Settlement/Resolution	10	16.4%
	Contract Provision/Legal Issue	8	13.1%
	No Action Requested/Required	1	1.6%
<i>Reason Total</i>		61	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Payment Not Credited</i>	Claim Settled	1	5.3%
	Company Position Overturned	4	21.1%
	Company Position Substantiated	2	10.5%
	Compromised Settlement/Resolution	7	36.8%
	Contract Provision/Legal Issue	2	10.5%
	Insufficient Information	1	5.3%

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<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Payment Not Credited</i>	No Action Requested/Required	1	5.3%
	Referred for Disciplinary Action	1	5.3%
<i>Reason Total</i>		19	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Pediatric Care</i>	State Specific	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Pharmacy Benefits</i>	Claim Settled	2	11.1%
	Company Position Overturned	1	5.6%
	Company Position Substantiated	6	33.3%
	Compromised Settlement/Resolution	2	11.1%
	Contract Provision/Legal Issue	3	16.7%
	No Action Requested/Required	1	5.6%
	No Jurisdiction	2	11.1%
	State Specific	1	5.6%
<i>Reason Total</i>		18	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Policy Delivery</i>	Company Position Overturned	1	3.8%
	Company Position Substantiated	2	7.7%
	Complaint Withdrawn	1	3.8%
	Compromised Settlement/Resolution	7	26.9%
	Contract Provision/Legal Issue	9	34.6%
	No Action Requested/Required	2	7.7%
	Referred for Disciplinary Action	2	7.7%
	State Specific	2	7.7%
<i>Reason Total</i>		26	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Pre-existing Condition</i>	Company Position Overturned	1	50.0%
	No Jurisdiction	1	50.0%
<i>Reason Total</i>		2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>	Claim Settled	2	1.5%
	Company Position Overturned	7	5.4%
	Company Position Substantiated	60	46.2%
	Compromised Settlement/Resolution	16	12.3%
	Contract Provision/Legal Issue	33	25.4%
	No Action Requested/Required	5	3.8%
	No Jurisdiction	1	0.8%
	Referred for Disciplinary Action	1	0.8%
	Referred to Another Department	4	3.1%
	State Specific	1	0.8%
<i>Reason Total</i>		130	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium Notice/Billing</i>	Claim Settled	2	1.3%
	Company Position Overturned	16	10.7%
	Company Position Substantiated	45	30.0%
	Compromised Settlement/Resolution	35	23.3%
	Contract Provision/Legal Issue	16	10.7%
	Insufficient Information	1	0.7%
	No Action Requested/Required	14	9.3%
	No Jurisdiction	2	1.3%
	Referred for Disciplinary Action	2	1.3%
	Referred to Another Department	8	5.3%
State Specific	9	6.0%	
<i>Reason Total</i>		150	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium Refund</i>	Claim Settled	1	1.1%
	Company Position Overturned	16	17.4%
	Company Position Substantiated	35	38.0%
	Compromised Settlement/Resolution	23	25.0%
	Contract Provision/Legal Issue	5	5.4%
	No Action Requested/Required	5	5.4%
	No Jurisdiction	2	2.2%
	Referred to Another Department	1	1.1%
	Referred to Proper Agency	2	2.2%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 Refund</i>	State Specific	2	2.2%
<i>Reason Total</i>		92	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Premium Subsidy</i>	Company Position Substantiated	2	40.0%
	Compromised Settlement/Resolution	2	40.0%
	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>Premiums Misquoted</i>	Company Position Substantiated	3	33.3%
	Compromised Settlement/Resolution	2	22.2%
	Contract Provision/Legal Issue	4	44.4%
<i>Reason Total</i>		9	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Preventive Care</i>	Claim Settled	4	22.2%
	Company Position Overturned	5	27.8%
	Company Position Substantiated	6	33.3%
	Compromised Settlement/Resolution	1	5.6%
	Contract Provision/Legal Issue	2	11.1%
<i>Reason Total</i>		18	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Prompt Pay</i>	Claim Settled	1	12.5%
	Company Position Substantiated	1	12.5%
	Compromised Settlement/Resolution	3	37.5%
	Contract Provision/Legal Issue	1	12.5%
	Referred for Disciplinary Action	1	12.5%
	Referred to Another Department	1	12.5%
<i>Reason Total</i>		8	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 Availability</i>	Company Position Substantiated	2	28.6%
	Compromised Settlement/Resolution	3	42.9%
	Contract Provision/Legal Issue	1	14.3%
	Referred to Proper Agency	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>Recoupment</i>	Company Position Overturned	1	8.3%
	Company Position Substantiated	5	41.7%
	Compromised Settlement/Resolution	4	33.3%
	Contract Provision/Legal Issue	1	8.3%
	No Jurisdiction	1	8.3%
<i>Reason Total</i>		12	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	5	41.7%
	Compromised Settlement/Resolution	1	8.3%
	Contract Provision/Legal Issue	2	16.7%
	No Action Requested/Required	1	8.3%
	Referred for Disciplinary Action	1	8.3%
	State Specific	2	16.7%
<i>Reason Total</i>		12	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Rehabilitative/habilitative Care</i>	Compromised Settlement/Resolution	1	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Replacement</i>	Company Position Overturned	3	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Rescission</i>	Company Position Substantiated	2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>State Specific</i>	Claim Settled	4	3.0%
	Company Position Overturned	14	10.6%
	Company Position Substantiated	49	37.1%
	Compromised Settlement/Resolution	27	20.5%
	Contract Provision/Legal Issue	12	9.1%
	Insufficient Information	1	0.8%
	No Action Requested/Required	6	4.5%
	No Jurisdiction	11	8.3%
	Referred for Disciplinary Action	1	0.8%
	Referred to Another Department	1	0.8%
	Referred to Proper Agency	1	0.8%
<i>Reason Total</i>		132	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Subrogation</i>	Company Position Substantiated	5	71.4%
	Contract Provision/Legal Issue	1	14.3%
	No Jurisdiction	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>Suitability</i>	Company Position Overturned	2	22.2%
	Company Position Substantiated	2	22.2%
	Contract Provision/Legal Issue	2	22.2%
	Insufficient Information	2	22.2%
	Referred to Proper Agency	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>Summary 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>Surcharge</i>	Company Position Substantiated	3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Surrender Problems</i>	Company Position Overturned	4	28.6%
	Company Position Substantiated	5	35.7%
	Compromised Settlement/Resolution	2	14.3%
	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>Unsatisfactory Settlement/Offer</i>	Claim Settled	25	8.4%
	Company Position Overturned	7	2.4%
	Company Position Substantiated	47	15.8%
	Compromised Settlement/Resolution	44	14.8%
	Contract Provision/Legal Issue	116	39.1%
	Insufficient Information	1	0.3%
	No Action Requested/Required	2	0.7%
	No Jurisdiction	54	18.2%
	State Specific	1	0.3%
<i>Reason Total</i>		297	100.0%

<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Using an Unlicensed Name</i>	Contract Provision/Legal Issue	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 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>Willing Provider</i>	Company Position Substantiated	1	50.0%
	No Action Requested/Required	1	50.0%
<i>Reason Total</i>		2	100.0%
		2792	8200.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Adjuster Handling	Claim Reopened	1	0.5%
		Claim Settled	21	10.4%
		Company Position Overturned	14	7.0%
		Company Position Substantiated	45	22.4%
		Complaint Withdrawn	2	1.0%
		Compromised Settlement/Resolution	37	18.4%
		Contract Provision/Legal Issue	70	34.8%
		No Action Requested/Required	6	3.0%
		No Jurisdiction	4	2.0%
		State Specific	1	0.5%
<i>Reason Total Adjuster Handling</i>			201	100.0%

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

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Cancellation	Claim Settled	2	5.4%
		Company Position Overturned	1	2.7%
		Company Position Substantiated	12	32.4%
		Compromised Settlement/Resolution	6	16.2%
		Contract Provision/Legal Issue	15	40.5%
		No Action Requested/Required	1	2.7%
<i>Reason Total Cancellation</i>			37	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Comparative Negligence	Claim Settled	4	14.8%
		Company Position Overturned	4	14.8%
		Compromised Settlement/Resolution	2	7.4%
		Contract Provision/Legal Issue	12	44.4%
		No Jurisdiction	4	14.8%
		Referred for Disciplinary Action	1	3.7%
<i>Reason Total Comparative Negligence</i>			27	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Cost Containment	Company Position Substantiated	2	28.6%
		Compromised Settlement/Resolution	1	14.3%
		Contract Provision/Legal Issue	4	57.1%
<i>Reason Total Cost Containment</i>			7	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	2	66.7%
		Compromised Settlement/Resolution	1	33.3%
<i>Reason Total Coverage Question</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Credit Report	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	Delays	Claim Settled	28	22.8%
		Company Position Overturned	4	3.3%
		Company Position Substantiated	23	18.7%
		Complaint Withdrawn	3	2.4%
		Compromised Settlement/Resolution	31	25.2%
		Contract Provision/Legal Issue	19	15.4%
		No Action Requested/Required	7	5.7%
		No Jurisdiction	5	4.1%
	Referred for Disciplinary Action	3	2.4%	
<i>Reason Total Delays</i>			123	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 Overturned	1	8.3%
		Compromised Settlement/Resolution	6	50.0%
		Insufficient Information	2	16.7%
		No Action Requested/Required	3	25.0%
<i>Reason Total Delays/No Response</i>			12	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Denial of Claim	Claim Reopened	1	0.7%
		Claim Settled	6	4.1%
		Company Position Overturned	9	6.1%
		Company Position Substantiated	33	22.4%
		Compromised Settlement/Resolution	5	3.4%
		Contract Provision/Legal Issue	72	49.0%
		No Action Requested/Required	4	2.7%
		No Jurisdiction	17	11.6%
<i>Reason Total Denial of Claim</i>			147	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Endorsement/Rider	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Financial Privacy	No Jurisdiction	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Fraud/Forgery	Compromised Settlement/Resolution	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	High Pressure Tactics	Compromised Settlement/Resolution	2	66.7%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total High Pressure Tactics</i>			3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Medical Necessity	No Jurisdiction	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Misappropriation of Premium	Compromised Settlement/Resolution	2	66.7%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total Misappropriation of Premium</i>			3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Misleading Advertising	State Specific	1	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	2	50.0%
		Contract Provision/Legal Issue	1	25.0%
		No Action Requested/Required	1	25.0%
<i>Reason Total</i>	<i>Misrepresentation</i>		4	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Misstatement on Application	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>
Auto	Nonrenewal	Company Position Overturned	2	13.3%
		Company Position Substantiated	8	53.3%
		Compromised Settlement/Resolution	1	6.7%
		Contract Provision/Legal Issue	4	26.7%
<i>Reason Total</i>	<i>Nonrenewal</i>		15	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Notice Requirements	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>
Auto	Payment Not Credited	Claim Settled	1	50.0%
		Compromised Settlement/Resolution	1	50.0%
<i>Reason Total</i>	<i>Payment Not Credited</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Policy Delivery	Compromised Settlement/Resolution	3	27.3%
		Contract Provision/Legal Issue	6	54.5%
		No Action Requested/Required	1	9.1%
		Referred for Disciplinary Action	1	9.1%
<i>Reason Total</i>	<i>Policy Delivery</i>		11	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Auto</i>	<i>Premium & Rating</i>	Claim Settled	2	2.7%
		Company Position Overturned	6	8.1%
		Company Position Substantiated	30	40.5%
		Compromised Settlement/Resolution	10	13.5%
		Contract Provision/Legal Issue	23	31.1%
		No Action Requested/Required	2	2.7%
		State Specific	1	1.4%
<i>Reason Total Premium & Rating</i>			<i>74</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>Premium Notice/Billing</i>	Company Position Overturned	2	5.3%
		Company Position Substantiated	16	42.1%
		Compromised Settlement/Resolution	6	15.8%
		Contract Provision/Legal Issue	8	21.1%
		Insufficient Information	1	2.6%
		No Action Requested/Required	3	7.9%
		Referred to Another Department	1	2.6%
State Specific	1	2.6%		
<i>Reason Total Premium Notice/Billing</i>			<i>38</i>	<i>100.0%</i>

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>Premium Refund</i>	Company Position Substantiated	7	38.9%
		Compromised Settlement/Resolution	9	50.0%
		Contract Provision/Legal Issue	1	5.6%
		No Jurisdiction	1	5.6%
<i>Reason Total Premium Refund</i>			<i>18</i>	<i>100.0%</i>

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

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Prompt Pay	Compromised Settlement/Resolution	1	50.0%
		Contract Provision/Legal Issue	1	50.0%
<i>Reason Total</i>	<i>Prompt Pay</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Refusal to Insure	Contract Provision/Legal Issue	1	50.0%
		Referred for Disciplinary Action	1	50.0%
<i>Reason Total</i>	<i>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>
Auto	State Specific	Company Position Substantiated	6	28.6%
		Compromised Settlement/Resolution	7	33.3%
		Contract Provision/Legal Issue	4	19.0%
		No Action Requested/Required	2	9.5%
		No Jurisdiction	2	9.5%
<i>Reason Total</i>	<i>State Specific</i>		21	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Subrogation	Company Position Substantiated	4	80.0%
		Contract Provision/Legal Issue	1	20.0%
<i>Reason Total</i>	<i>Subrogation</i>		5	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
Auto	Suitability	Insufficient Information	1	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	3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Auto</i>	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	20	9.2%
		Company Position Overturned	2	0.9%
		Company Position Substantiated	22	10.1%
		Compromised Settlement/Resolution	36	16.6%
		Contract Provision/Legal Issue	86	39.6%
		No Action Requested/Required	2	0.9%
		No Jurisdiction	49	22.6%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		217	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Auto</i>	<i>Usual, Customary, Reasonable Charges</i>	Contract Provision/Legal Issue	1	100.0%
<i>Reason Total</i>			997	3500.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Health</i>	<i>Abusive Service</i>	Compromised Settlement/Resolution	3	75.0%
		Insufficient Information	1	25.0%
<i>Reason Total</i>	<i>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>Health</i>	<i>Access to Care</i>	Compromised Settlement/Resolution	1	33.3%
		Contract Provision/Legal Issue	2	66.7%
<i>Reason Total</i>	<i>Access to 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>Access to Fee Schedule/Rates</i>	Company Position Substantiated	1	33.3%
		Compromised Settlement/Resolution	1	33.3%
		Contract Provision/Legal Issue	1	33.3%
<i>Reason Total</i>	<i>Access to Fee Schedule/Rates</i>		3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Adjuster Handling</i>	Claim Reopened	1	6.3%
		Claim Settled	3	18.8%
		Company Position Overturned	2	12.5%
		Company Position Substantiated	3	18.8%
		Compromised Settlement/Resolution	3	18.8%
		Contract Provision/Legal Issue	2	12.5%
		No Action Requested/Required	2	12.5%
<i>Reason Total Adjuster Handling</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>Annual Limit</i>	Company Position Substantiated	2	40.0%
		Contract Provision/Legal Issue	3	60.0%
<i>Reason Total Annual Limit</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>Assignment of Benefits</i>	Company Position Overturned	1	20.0%
		Company Position Substantiated	2	40.0%
		Compromised Settlement/Resolution	2	40.0%
<i>Reason Total Assignment of Benefits</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>Cancellation</i>	Claim Reopened	1	1.3%
		Claim Settled	2	2.5%
		Company Position Overturned	7	8.8%
		Company Position Substantiated	24	30.0%
		Compromised Settlement/Resolution	29	36.3%
		Contract Provision/Legal Issue	6	7.5%
		Insufficient Information	2	2.5%
		No Action Requested/Required	1	1.3%
		No Jurisdiction	5	6.3%
		Referred to Another Department	1	1.3%
		State Specific	2	2.5%
<i>Reason Total Cancellation</i>			80	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Choice of PCP (Primary Care Provider)</i>	Company Position Overturned	2	33.3%
		Company Position Substantiated	2	33.3%
		Compromised Settlement/Resolution	1	16.7%
		Referred to Proper Agency	1	16.7%
<i>Reason Total</i>	<i>Choice of PCP (Primary Care Provider)</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>Claim Recoding/Bundling</i>	Company Position Substantiated	3	37.5%
		Compromised Settlement/Resolution	1	12.5%
		Contract Provision/Legal Issue	3	37.5%
		No Jurisdiction	1	12.5%
<i>Reason Total</i>	<i>Claim Recoding/Bundling</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>Co-pay Issues</i>	Claim Reopened	1	1.1%
		Claim Settled	4	4.3%
		Company Position Overturned	14	15.2%
		Company Position Substantiated	38	41.3%
		Compromised Settlement/Resolution	17	18.5%
		Contract Provision/Legal Issue	13	14.1%
		No Action Requested/Required	1	1.1%
		No Jurisdiction	2	2.2%
		Referred for Disciplinary Action	1	1.1%
		Referred to Another Department	1	1.1%
<i>Reason Total</i>	<i>Co-pay Issues</i>		92	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	4	11.8%
		Company Position Overturned	3	8.8%
		Company Position Substantiated	6	17.6%
		Compromised Settlement/Resolution	10	29.4%
		Contract Provision/Legal Issue	7	20.6%
		Insufficient Information	1	2.9%
		No Action Requested/Required	1	2.9%
		No Jurisdiction	2	5.9%
<i>Reason Total</i>	<i>Coordination of Benefits</i>		34	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 Overturned	1	8.3%
		Company Position Substantiated	7	58.3%
		Compromised Settlement/Resolution	1	8.3%
		Referred to Another Department	3	25.0%
<i>Reason Total Cost Containment</i>			12	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>	Company Position Substantiated	10	26.3%
		Compromised Settlement/Resolution	11	28.9%
		Contract Provision/Legal Issue	13	34.2%
		Insufficient Information	1	2.6%
		No Action Requested/Required	1	2.6%
		No Jurisdiction	2	5.3%
<i>Reason Total Coverage Question</i>			38	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>	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>Delayed Authorization Decision</i>	Compromised Settlement/Resolution	9	50.0%
		Contract Provision/Legal Issue	6	33.3%
		No Jurisdiction	1	5.6%
		Referred for Disciplinary Action	2	11.1%
<i>Reason Total Delayed Authorization Decision</i>			18	100.0%

<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 Settled	24	23.3%
		Company Position Overturned	9	8.7%
		Company Position Substantiated	22	21.4%
		Complaint Withdrawn	1	1.0%
		Compromised Settlement/Resolution	18	17.5%
		Contract Provision/Legal Issue	12	11.7%
		Insufficient Information	2	1.9%
		No Action Requested/Required	1	1.0%
		No Jurisdiction	5	4.9%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>	Referred for Disciplinary Action	2	1.9%
		Referred to Another Department	5	4.9%
		State Specific	2	1.9%
<i>Reason Total Delays</i>			<i>103</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>	Company Position Overturned	2	6.7%
		Company Position Substantiated	5	16.7%
		Compromised Settlement/Resolution	10	33.3%
		Contract Provision/Legal Issue	2	6.7%
		Insufficient Information	1	3.3%
		No Action Requested/Required	2	6.7%
		No Jurisdiction	1	3.3%
		Referred to Another Department	1	3.3%
		Referred to Proper Agency	1	3.3%
		State Specific	5	16.7%
<i>Reason Total Delays/No Response</i>			<i>30</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	3	1.5%
		Claim Settled	11	5.3%
		Company Position Overturned	31	15.0%
		Company Position Substantiated	78	37.9%
		Complaint Withdrawn	2	1.0%
		Compromised Settlement/Resolution	11	5.3%
		Contract Provision/Legal Issue	39	18.9%
		No Action Requested/Required	5	2.4%
		No Jurisdiction	13	6.3%
		Referred to Another Department	6	2.9%
		Referred to Proper Agency	3	1.5%
		State Specific	4	1.9%
<i>Reason Total Denial of Claim</i>			<i>206</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>Disabled Individuals' Access</i>	Contract Provision/Legal Issue	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Duplication of Coverage</i>	<i>Company Position Overturned</i>	1	50.0%
		<i>Compromised Settlement/Resolution</i>	1	50.0%
<i>Reason Total</i>	<i>Duplication of Coverage</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>Emergency Services</i>	<i>Claim Settled</i>	1	9.1%
		<i>Company Position Overturned</i>	1	9.1%
		<i>Company Position Substantiated</i>	6	54.5%
		<i>Contract Provision/Legal Issue</i>	2	18.2%
		<i>State Specific</i>	1	9.1%
<i>Reason Total</i>	<i>Emergency Services</i>		11	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>	<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>Health</i>	<i>External Review</i>	<i>Company Position Overturned</i>	1	50.0%
		<i>Referred to Another Department</i>	1	50.0%
<i>Reason Total</i>	<i>External Review</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>Failure to Submit Application</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>Health</i>	<i>Hospitalization</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>Inadequate Provider Network</i>	<i>Company Position Substantiated</i>	1	33.3%
		<i>Contract Provision/Legal Issue</i>	2	66.7%
<i>Reason Total</i>	<i>Inadequate Provider Network</i>		3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 Reimbursement Rates</i>	<i>Company Position Substantiated</i>	1	50.0%
		<i>Compromised Settlement/Resolution</i>	1	50.0%
<i>Reason Total</i>	<i>Inadequate Reimbursement Rates</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>Internal Appeal</i>	<i>Contract Provision/Legal Issue</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>Involuntary Termination by Plan</i>	<i>Company Position Overturned</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>Laboratory Services</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>Maximum Out of Pocket</i>	<i>Company Position Overturned</i>	1	20.0%
		<i>Company Position Substantiated</i>	3	60.0%
		<i>Contract Provision/Legal Issue</i>	1	20.0%
<i>Reason Total</i>	<i>Maximum Out of Pocket</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>Medical Necessity</i>	<i>Company Position Overturned</i>	2	13.3%
		<i>Company Position Substantiated</i>	10	66.7%
		<i>Compromised Settlement/Resolution</i>	2	13.3%
		<i>Contract Provision/Legal Issue</i>	1	6.7%
<i>Reason Total</i>	<i>Medical Necessity</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>Mental Health Parity</i>	<i>Company Position Overturned</i>	1	33.3%
		<i>Company Position Substantiated</i>	2	66.7%
<i>Reason Total</i>	<i>Mental Health Parity</i>		3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Misleading Advertising</i>	Compromised Settlement/Resolution	2	28.6%
		Contract Provision/Legal Issue	3	42.9%
		No Jurisdiction	1	14.3%
		Referred for Disciplinary Action	1	14.3%
<i>Reason Total</i>	<i>Misleading Advertising</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>Misrepresentation</i>	Claim Reopened	1	4.5%
		Claim Settled	1	4.5%
		Company Position Overturned	3	13.6%
		Company Position Substantiated	3	13.6%
		Complaint Withdrawn	1	4.5%
		Compromised Settlement/Resolution	2	9.1%
		Contract Provision/Legal Issue	4	18.2%
		Insufficient Information	1	4.5%
		No Action Requested/Required	2	9.1%
		No Jurisdiction	3	13.6%
		State Specific	1	4.5%
<i>Reason Total</i>	<i>Misrepresentation</i>		22	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	1	25.0%
		Compromised Settlement/Resolution	3	75.0%
<i>Reason Total</i>	<i>Misstatement on Application</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>No Preauthorization</i>	Company Position Overturned	1	6.3%
		Company Position Substantiated	9	56.3%
		Complaint Withdrawn	1	6.3%
		Compromised Settlement/Resolution	1	6.3%
		Contract Provision/Legal Issue	2	12.5%
		Insufficient Information	1	6.3%
	No Jurisdiction	1	6.3%	
<i>Reason Total</i>	<i>No Preauthorization</i>		16	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Not Appointed w/Company</i>	<i>No Jurisdiction</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>Notice Requirements</i>	<i>Company Position Substantiated</i>	1	20.0%
		<i>Contract Provision/Legal Issue</i>	3	60.0%
		<i>No Action Requested/Required</i>	1	20.0%
<i>Reason Total</i>	<i>Notice Requirements</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>Other Violation of Insurance Law/Regulation</i>	<i>No Jurisdiction</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>Out-of-Network Benefits</i>	<i>Claim Settled</i>	5	8.2%
		<i>Company Position Overturned</i>	7	11.5%
		<i>Company Position Substantiated</i>	30	49.2%
		<i>Compromised Settlement/Resolution</i>	10	16.4%
		<i>Contract Provision/Legal Issue</i>	8	13.1%
		<i>No Action Requested/Required</i>	1	1.6%
<i>Reason Total</i>	<i>Out-of-Network Benefits</i>		61	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>	<i>Company Position Overturned</i>	3	23.1%
		<i>Company Position Substantiated</i>	2	15.4%
		<i>Compromised Settlement/Resolution</i>	4	30.8%
		<i>Contract Provision/Legal Issue</i>	2	15.4%
		<i>Insufficient Information</i>	1	7.7%
		<i>No Action Requested/Required</i>	1	7.7%
<i>Reason Total</i>	<i>Payment Not Credited</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>Pediatric Care</i>	<i>State Specific</i>	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	2	11.1%
		Company Position Overturned	1	5.6%
		Company Position Substantiated	6	33.3%
		Compromised Settlement/Resolution	2	11.1%
		Contract Provision/Legal Issue	3	16.7%
		No Action Requested/Required	1	5.6%
		No Jurisdiction	2	11.1%
		State Specific	1	5.6%
<i>Reason Total Pharmacy Benefits</i>			18	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>	Company Position Substantiated	2	22.2%
		Complaint Withdrawn	1	11.1%
		Compromised Settlement/Resolution	3	33.3%
		Contract Provision/Legal Issue	1	11.1%
		No Action Requested/Required	1	11.1%
		Referred for Disciplinary Action	1	11.1%
<i>Reason Total Policy Delivery</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>Pre-existing Condition</i>	Company Position Overturned	1	50.0%
		No Jurisdiction	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>Health</i>	<i>Premium & Rating</i>	Company Position Substantiated	5	29.4%
		Compromised Settlement/Resolution	3	17.6%
		Contract Provision/Legal Issue	2	11.8%
		No Action Requested/Required	2	11.8%
		Referred for Disciplinary Action	1	5.9%
		Referred to Another Department	4	23.5%
<i>Reason Total Premium & Rating</i>			17	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 Notice/Billing</i>	Company Position Overturned	13	15.5%
		Company Position Substantiated	21	25.0%
		Compromised Settlement/Resolution	20	23.8%
		Contract Provision/Legal Issue	3	3.6%
		No Action Requested/Required	9	10.7%
		No Jurisdiction	1	1.2%
		Referred for Disciplinary Action	2	2.4%
		Referred to Another Department	7	8.3%
	State Specific	8	9.5%	
<i>Reason Total Premium Notice/Billing</i>			<i>84</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>Premium Refund</i>	Company Position Overturned	12	24.5%
		Company Position Substantiated	18	36.7%
		Compromised Settlement/Resolution	10	20.4%
		Contract Provision/Legal Issue	2	4.1%
		No Action Requested/Required	4	8.2%
		Referred to Proper Agency	1	2.0%
		State Specific	2	4.1%
<i>Reason Total Premium Refund</i>			<i>49</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>Premium Subsidy</i>	Company Position Substantiated	2	40.0%
		Compromised Settlement/Resolution	2	40.0%
		No Jurisdiction	1	20.0%
<i>Reason Total Premium Subsidy</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>Premiums Misquoted</i>	Contract Provision/Legal Issue	2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Preventive Care</i>	Claim Settled	4	22.2%
		Company Position Overturned	5	27.8%
		Company Position Substantiated	6	33.3%
		Compromised Settlement/Resolution	1	5.6%
		Contract Provision/Legal Issue	2	11.1%
<i>Reason Total Preventive Care</i>			18	100.0%

<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	1	16.7%
		Company Position Substantiated	1	16.7%
		Compromised Settlement/Resolution	2	33.3%
		Referred for Disciplinary Action	1	16.7%
		Referred to Another Department	1	16.7%
<i>Reason Total Prompt Pay</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>Provider Availability</i>	Company Position Substantiated	2	28.6%
		Compromised Settlement/Resolution	3	42.9%
		Contract Provision/Legal Issue	1	14.3%
		Referred to Proper Agency	1	14.3%
<i>Reason Total Provider Availability</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>Recoupment</i>	Company Position Overturned	1	9.1%
		Company Position Substantiated	4	36.4%
		Compromised Settlement/Resolution	4	36.4%
		Contract Provision/Legal Issue	1	9.1%
		No Jurisdiction	1	9.1%
<i>Reason Total Recoupment</i>			11	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Refusal to Insure</i>	Company Position Substantiated	1	20.0%
		Compromised Settlement/Resolution	1	20.0%
		Contract Provision/Legal Issue	1	20.0%
		State Specific	2	40.0%
<i>Reason Total</i>	<i>Refusal to Insure</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>Rehabilitative/habilitative Care</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>Replacement</i>	Company Position Overturned	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>Rescission</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>Health</i>	<i>State Specific</i>	Claim Settled	4	5.6%
		Company Position Overturned	10	13.9%
		Company Position Substantiated	28	38.9%
		Compromised Settlement/Resolution	10	13.9%
		Contract Provision/Legal Issue	3	4.2%
		No Action Requested/Required	2	2.8%
		No Jurisdiction	8	11.1%
		Referred for Disciplinary Action	1	1.4%
		Referred to Proper Agency	1	1.4%
<i>Reason Total</i>	<i>State Specific</i>		72	100.0%

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

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Surrender Problems</i>	<i>Company Position Overturned</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>Unsatisfactory Settlement/Offer</i>	<i>Claim Settled</i>	1	5.9%
		<i>Company Position Overturned</i>	4	23.5%
		<i>Company Position Substantiated</i>	8	47.1%
		<i>Contract Provision/Legal Issue</i>	2	11.8%
		<i>Insufficient Information</i>	1	5.9%
		<i>State Specific</i>	1	5.9%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		17	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>	<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>Health</i>	<i>Willing Provider</i>	<i>Company Position Substantiated</i>	1	50.0%
		<i>No Action Requested/Required</i>	1	50.0%
<i>Reason Total</i>	<i>Willing Provider</i>		2	100.0%
<i>Reason Total</i>			1179	6500.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Life</i>	<i>1035 Exchange</i>	<i>Company Position Overturned</i>	1	50.0%
		<i>Company Position Substantiated</i>	1	50.0%
<i>Reason Total</i>	<i>1035 Exchange</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>Cancellation</i>	<i>Company Position Overturned</i>	2	25.0%
		<i>Company Position Substantiated</i>	4	50.0%
		<i>Contract Provision/Legal Issue</i>	1	12.5%
		<i>No Jurisdiction</i>	1	12.5%
<i>Reason Total</i>	<i>Cancellation</i>		8	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Cash Value</i>	Company Position Substantiated	4	57.1%
		Compromised Settlement/Resolution	1	14.3%
		No Jurisdiction	1	14.3%
		Referred to Another Department	1	14.3%
<i>Reason Total Cash Value</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>Coordination of Benefits</i>	No Jurisdiction	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>Coverage Question</i>	Company Position Overturned	1	12.5%
		Company Position Substantiated	2	25.0%
		Compromised Settlement/Resolution	2	25.0%
		Contract Provision/Legal Issue	2	25.0%
		Referred to Proper Agency	1	12.5%
<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>
<i>Life</i>	<i>Delayed Authorization Decision</i>	Compromised Settlement/Resolution	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>Delays</i>	Claim Settled	8	50.0%
		Company Position Substantiated	3	18.8%
		Contract Provision/Legal Issue	1	6.3%
		No Action Requested/Required	2	12.5%
		No Jurisdiction	2	12.5%
<i>Reason Total Delays</i>			16	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>	Company Position Substantiated	3	18.8%
		Compromised Settlement/Resolution	5	31.3%
		Contract Provision/Legal Issue	2	12.5%
		No Action Requested/Required	3	18.8%
		Referred for Disciplinary Action	2	12.5%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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/No Response</i>	<i>State Specific</i>	1	6.3%
<i>Reason Total</i>	<i>Delays/No Response</i>		16	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>	<i>Company Position Substantiated</i>	5	55.6%
		<i>Contract Provision/Legal Issue</i>	4	44.4%
<i>Reason Total</i>	<i>Denial of Claim</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>Fraud/Forgery</i>	<i>Contract Provision/Legal Issue</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>High Pressure Tactics</i>	<i>Compromised Settlement/Resolution</i>	2	50.0%
		<i>Insufficient Information</i>	2	50.0%
<i>Reason Total</i>	<i>High Pressure Tactics</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>Misrepresentation</i>	<i>Company Position Overturned</i>	2	8.7%
		<i>Company Position Substantiated</i>	11	47.8%
		<i>Compromised Settlement/Resolution</i>	3	13.0%
		<i>Contract Provision/Legal Issue</i>	4	17.4%
		<i>Insufficient Information</i>	1	4.3%
		<i>No Action Requested/Required</i>	1	4.3%
		<i>No Jurisdiction</i>	1	4.3%
<i>Reason Total</i>	<i>Misrepresentation</i>		23	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>	<i>Company Position Substantiated</i>	1	50.0%
		<i>Compromised Settlement/Resolution</i>	1	50.0%
<i>Reason Total</i>	<i>Misstatement on Application</i>		2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Nonforfeiture</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>Nonrenewal</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>Life</i>	<i>Payment Not Credited</i>	Company Position Overturned	1	25.0%
		Compromised Settlement/Resolution	2	50.0%
		Referred for Disciplinary Action	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>	Compromised Settlement/Resolution	1	50.0%
		Contract Provision/Legal Issue	1	50.0%
<i>Reason Total</i>	<i>Policy Delivery</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>Premium & Rating</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>Life</i>	<i>Premium Notice/Billing</i>	Company Position Overturned	1	6.7%
		Company Position Substantiated	6	40.0%
		Compromised Settlement/Resolution	4	26.7%
		Contract Provision/Legal Issue	2	13.3%
		No Action Requested/Required	1	6.7%
		No Jurisdiction	1	6.7%
<i>Reason Total</i>	<i>Premium Notice/Billing</i>		15	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Premium Refund</i>	Company Position Overturned	4	36.4%
		Company Position Substantiated	4	36.4%
		Compromised Settlement/Resolution	1	9.1%
		Contract Provision/Legal Issue	1	9.1%
		Referred to Proper Agency	1	9.1%
<i>Reason Total</i>	<i>Premium Refund</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>Refusal to Insure</i>	Company Position Substantiated	1	50.0%
		No Action Requested/Required	1	50.0%
<i>Reason Total</i>	<i>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 Overturned	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>State Specific</i>	Company Position Overturned	3	18.8%
		Company Position Substantiated	9	56.3%
		Compromised Settlement/Resolution	2	12.5%
		Contract Provision/Legal Issue	2	12.5%
<i>Reason Total</i>	<i>State Specific</i>		16	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 Substantiated	2	33.3%
		Contract Provision/Legal Issue	2	33.3%
		Insufficient Information	1	16.7%
		Referred to Proper Agency	1	16.7%
<i>Reason Total</i>	<i>Suitability</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>Summary of Benefits</i>	Contract Provision/Legal Issue	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>	Company Position Overturned	3	23.1%
		Company Position Substantiated	5	38.5%
		Compromised Settlement/Resolution	2	15.4%
		Contract Provision/Legal Issue	3	23.1%
<i>Reason Total</i>	<i>Surrender Problems</i>		13	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>	Claim Settled	1	11.1%
		Company Position Substantiated	4	44.4%
		Compromised Settlement/Resolution	1	11.1%
		Contract Provision/Legal Issue	3	33.3%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</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>Using an Unlicensed Name</i>	Contract Provision/Legal Issue	1	100.0%
<i>Reason Total</i>			186	2800.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other</i>	<i>Adjuster Handling</i>	Company Position Overturned	1	33.3%
		Compromised Settlement/Resolution	2	66.7%
<i>Reason Total</i>	<i>Adjuster Handling</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other</i>	<i>Cancellation</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>Other</i>	<i>Coverage Question</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>Other</i>	<i>Delayed Authorization Decision</i>	Compromised Settlement/Resolution	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Other</i>	<i>Delays</i>	Claim Settled	2	25.0%
		Compromised Settlement/Resolution	4	50.0%
		Contract Provision/Legal Issue	2	25.0%
<i>Reason Total Delays</i>			8	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other</i>	<i>Denial of Claim</i>	Company Position Substantiated	1	5.9%
		Compromised Settlement/Resolution	1	5.9%
		Contract Provision/Legal Issue	6	35.3%
		No Action Requested/Required	5	29.4%
		No Jurisdiction	4	23.5%
<i>Reason Total Denial of Claim</i>			17	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other</i>	<i>High Pressure Tactics</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>Other</i>	<i>Misappropriation of Premium</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>Other</i>	<i>Premium & Rating</i>	Company Position Substantiated	1	50.0%
		Contract Provision/Legal Issue	1	50.0%
<i>Reason Total Premium & Rating</i>			2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other</i>	<i>Premium Refund</i>	Claim Settled	1	33.3%
		Company Position Substantiated	1	33.3%
		No Jurisdiction	1	33.3%
<i>Reason Total Premium Refund</i>			3	100.0%

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

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Other</i>	<i>State Specific</i>	Company Position Substantiated	2	33.3%
		Compromised Settlement/Resolution	1	16.7%
		Contract Provision/Legal Issue	1	16.7%
		No Action Requested/Required	1	16.7%
		No Jurisdiction	1	16.7%
<i>Reason Total</i>	<i>State Specific</i>		6	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Other</i>	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	20.0%
		Compromised Settlement/Resolution	2	40.0%
		Contract Provision/Legal Issue	1	20.0%
		No Jurisdiction	1	20.0%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		5	100.0%
<i>Reason Total</i>			50	1300.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Adjuster Handling</i>	Claim Reopened	1	2.3%
		Claim Settled	3	7.0%
		Company Position Overturned	1	2.3%
		Company Position Substantiated	8	18.6%
		Complaint Withdrawn	1	2.3%
		Compromised Settlement/Resolution	10	23.3%
		Contract Provision/Legal Issue	18	41.9%
		Referred for Disciplinary Action	1	2.3%
<i>Reason Total</i>	<i>Adjuster Handling</i>		43	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Audit Dispute</i>	Company Position Substantiated	1	33.3%
		Compromised Settlement/Resolution	1	33.3%
		No Jurisdiction	1	33.3%
<i>Reason Total</i>	<i>Audit Dispute</i>		3	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>CLUE Reports</i>	Company Position Substantiated	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Property & Casualty</i>	<i>Cancellation</i>	Company Position Overturned	2	8.3%
		Company Position Substantiated	9	37.5%
		Complaint Withdrawn	2	8.3%
		Compromised Settlement/Resolution	3	12.5%
		Contract Provision/Legal Issue	5	20.8%
		No Action Requested/Required	1	4.2%
		Referred to Another Department	2	8.3%
<i>Reason Total</i>	<i>Cancellation</i>		24	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Claim Recoding/Bundling</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>Property & Casualty</i>	<i>Coverage Question</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>Property & Casualty</i>	<i>Delays</i>	Claim Reopened	1	2.9%
		Claim Settled	6	17.6%
		Company Position Substantiated	5	14.7%
		Compromised Settlement/Resolution	12	35.3%
		Contract Provision/Legal Issue	7	20.6%
		No Action Requested/Required	2	5.9%
		No Jurisdiction	1	2.9%
<i>Reason Total</i>	<i>Delays</i>		34	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	50.0%
		State Specific	1	50.0%
<i>Reason Total</i>	<i>Delays/No Response</i>		2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Property & Casualty</i>	<i>Denial of Claim</i>	Claim Reopened	2	2.1%
		Claim Settled	6	6.2%
		Company Position Overturned	2	2.1%
		Company Position Substantiated	27	27.8%
		Complaint Withdrawn	1	1.0%
		Compromised Settlement/Resolution	4	4.1%
		Contract Provision/Legal Issue	41	42.3%
		No Action Requested/Required	1	1.0%
		No Jurisdiction	13	13.4%
<i>Reason Total</i>	<i>Denial of Claim</i>		97	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Duplication of Coverage</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>Property & Casualty</i>	<i>Fraud/Forgery</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>Property & Casualty</i>	<i>Misrepresentation</i>	No Action Requested/Required	2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Nonrenewal</i>	Company Position Overturned	2	7.1%
		Company Position Substantiated	17	60.7%
		Compromised Settlement/Resolution	4	14.3%
		Contract Provision/Legal Issue	5	17.9%
<i>Reason Total</i>	<i>Nonrenewal</i>		28	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Policy Delivery</i>	Company Position Overturned	1	25.0%
		Contract Provision/Legal Issue	1	25.0%
		State Specific	2	50.0%
<i>Reason Total</i>	<i>Policy Delivery</i>		4	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Property & Casualty</i>	<i>Premium & Rating</i>	Company Position Overturned	1	3.1%
		Company Position Substantiated	21	65.6%
		Compromised Settlement/Resolution	3	9.4%
		Contract Provision/Legal Issue	7	21.9%
<i>Reason Total</i>	<i>Premium & Rating</i>		32	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Premium Notice/Billing</i>	Claim Settled	2	15.4%
		Company Position Substantiated	2	15.4%
		Compromised Settlement/Resolution	5	38.5%
		Contract Provision/Legal Issue	3	23.1%
		No Action Requested/Required	1	7.7%
<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>Property & Casualty</i>	<i>Premium Refund</i>	Company Position Substantiated	5	50.0%
		Compromised Settlement/Resolution	3	30.0%
		Contract Provision/Legal Issue	1	10.0%
		No Action Requested/Required	1	10.0%
<i>Reason Total</i>	<i>Premium Refund</i>		10	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Premiums Misquoted</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>Property & Casualty</i>	<i>Refusal to Insure</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>Property & Casualty</i>	<i>State Specific</i>	Company Position Overturned	1	5.9%
		Company Position Substantiated	4	23.5%
		Compromised Settlement/Resolution	7	41.2%
		Contract Provision/Legal Issue	2	11.8%
		Insufficient Information	1	5.9%
		No Action Requested/Required	1	5.9%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Property & Casualty</i>	<i>State Specific</i>	Referred to Another Department	1	5.9%
<i>Reason Total</i>	<i>State Specific</i>		17	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Subrogation</i>	Company Position Substantiated	1	50.0%
		No Jurisdiction	1	50.0%
<i>Reason Total</i>	<i>Subrogation</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Property & Casualty</i>	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	2	4.2%
		Company Position Overturned	1	2.1%
		Company Position Substantiated	12	25.0%
		Compromised Settlement/Resolution	5	10.4%
		Contract Provision/Legal Issue	24	50.0%
		No Jurisdiction	4	8.3%
<i>Reason Total</i>	<i>Unsatisfactory Settlement/Offer</i>		48	100.0%
<i>Reason Total</i>			368	2200.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Workers Compensation</i>	<i>Delays</i>	Complaint Withdrawn	1	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Workers Compensation</i>	<i>Delays/No Response</i>	No Jurisdiction	1	50.0%
		Referred to Another Department	1	50.0%
<i>Reason Total</i>	<i>Delays/No Response</i>		2	100.0%

<i>Line</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>Workers Compensation</i>	<i>Premium & Rating</i>	No Jurisdiction	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Workers Compensation</i>	<i>Premium Refund</i>	Referred to Another Department	1	100.0%
<i>Reason Total</i>			5	400.0%
			2785	16700.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	50.0%
	Adjuster Handling	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>
21ST CENTURY PACIFIC INSURANCE COMPANY	CLUE Reports	Contract Provision/Legal Issue	1	20.0%
	Nonrenewal	Company Position Substantiated	1	20.0%
	Premium & Rating	State Specific	1	20.0%
	State Specific	No Jurisdiction	1	20.0%
	Unsatisfactory Settlement/Offer	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>
21ST CENTURY PREFERRED 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>
AAA LIFE INSURANCE COMPANY	State Specific	Company Position Substantiated	1	50.0%
	Surrender Problems	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>
ABILITY INSURANCE COMPANY	Delays	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>
ACCEPTANCE INDEMNITY INSURANCE COMPANY	Premium Refund	Company Position Substantiated	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
ACE AMERICAN INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	33.3%
	Delays/No Response	Referred to Another Department	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>
ADVANTAGE DENTAL PLAN, INC.	Delays/No Response	Referred to Proper Agency	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	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>
AETNA LIFE INSURANCE COMPANY	Co-pay Issues	Company Position Substantiated	1	14.3%
	Delays/No Response	State Specific	1	14.3%
	Denial of Claim	Company Position Substantiated	2	28.6%
	Denial of Claim	Referred to Proper Agency	1	14.3%
	Premium Refund	Company Position Substantiated	1	14.3%
	State Specific	Company Position Overturned	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>
AIG PROPERTY CASUALTY COMPANY	Unsatisfactory Settlement/Offer	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ALASKA NATIONAL INSURANCE COMPANY	Delays	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>
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Contract Provision/Legal Issue	1	25.0%
	Misrepresentation	Insufficient Information	1	25.0%
	Suitability	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>
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	Unsatisfactory Settlement/Offer	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>
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Claim Settled	2	6.1%
	Adjuster Handling	Company Position Substantiated	1	3.0%
	Adjuster Handling	Compromised Settlement/Resolution	1	3.0%
	Adjuster Handling	Contract Provision/Legal Issue	2	6.1%
	Delays	Claim Settled	1	3.0%
	Delays	Company Position Substantiated	1	3.0%
	Delays	Compromised Settlement/Resolution	1	3.0%
	Denial of Claim	Company Position Substantiated	1	3.0%
	Denial of Claim	Contract Provision/Legal Issue	4	12.1%
	High Pressure Tactics	Compromised Settlement/Resolution	1	3.0%
	High Pressure Tactics	Contract Provision/Legal Issue	1	3.0%
	Policy Delivery	Contract Provision/Legal Issue	1	3.0%
	Premium & Rating	Company Position Substantiated	1	3.0%
	Premium Notice/Billing	Claim Settled	1	3.0%
	Premium Notice/Billing	Company Position Substantiated	2	6.1%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	3.0%
	Premium Refund	Company Position Substantiated	1	3.0%
	Premium Refund	Compromised Settlement/Resolution	1	3.0%
	State Specific	Compromised Settlement/Resolution	1	3.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	3.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 FIRE AND CASUALTY INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	6.1%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	4	12.1%
	Unsatisfactory Settlement/Offer	No Jurisdiction	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>
ALLSTATE INDEMNITY COMPANY	Adjuster Handling	Compromised Settlement/Resolution	1	9.1%
	Delays	Contract Provision/Legal Issue	1	9.1%
	Delays/No Response	Compromised Settlement/Resolution	1	9.1%
	Denial of Claim	Claim Settled	1	9.1%
	Denial of Claim	Company Position Substantiated	2	18.2%
	Policy Delivery	Contract Provision/Legal Issue	1	9.1%
	Premium Refund	Compromised Settlement/Resolution	1	9.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	9.1%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	18.2%
<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>
ALLSTATE INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	1	10.0%
	Delays	Claim Settled	1	10.0%
	Denial of Claim	Compromised Settlement/Resolution	1	10.0%
	Denial of Claim	Contract Provision/Legal Issue	1	10.0%
	Denial of Claim	No Jurisdiction	1	10.0%
	Premium & Rating	Company Position Substantiated	1	10.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	20.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	10.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	10.0%
<i>Insurer Total</i>			10	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 LIFE INSURANCE COMPANY	Delays	Company Position Substantiated	1	25.0%
	Misrepresentation	Contract Provision/Legal Issue	1	25.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	25.0%
	Unsatisfactory Settlement/Offer	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>
ALLSTATE NORTHBROOK INDEMNITY 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>
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	9.1%
	Delays	Claim Settled	1	9.1%
	Delays	Compromised Settlement/Resolution	2	18.2%
	Denial of Claim	Complaint Withdrawn	1	9.1%
	Denial of Claim	Contract Provision/Legal Issue	1	9.1%
	Premium & Rating	Contract Provision/Legal Issue	1	9.1%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	9.1%
	Premium Refund	Company Position Substantiated	1	9.1%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	9.1%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	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>
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	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 2015 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>
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Overturned	1	10.0%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	2	20.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Policy Delivery</i>	Company Position Overturned	1	10.0%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	2	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	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 AGRI-BUSINESS 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>
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	<i>Adjuster Handling</i>	Company Position Substantiated	1	12.5%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	12.5%
	<i>Delays</i>	Compromised Settlement/Resolution	1	12.5%
	<i>Denial of Claim</i>	Company Position Substantiated	1	12.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	37.5%
	<i>Misappropriation of Premium</i>	Referred for Disciplinary Action	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 CASUALTY COMPANY OF READING, PENNSYLVANIA	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 COMMERCE INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	2	10.0%
	<i>Adjuster Handling</i>	Complaint Withdrawn	1	5.0%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	5.0%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	5.0%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	1	5.0%
	<i>Delays</i>	Complaint Withdrawn	1	5.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	5.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	10.0%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	5.0%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	3	15.0%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	5.0%
	<i>State Specific</i>	Company Position Substantiated	1	5.0%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	5.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	2	10.0%
<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	5.0%	
<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>
AMERICAN ECONOMY INSURANCE COMPANY	<i>Delays</i>	Claim Settled	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>
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	<i>Coverage Question</i>	Company Position Substantiated	1	9.1%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	1	9.1%
	<i>Delays/No Response</i>	Company Position Overturned	1	9.1%
	<i>Denial of Claim</i>	Company Position Substantiated	1	9.1%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	9.1%
	<i>Misrepresentation</i>	Company Position Substantiated	1	9.1%
	<i>Misrepresentation</i>	Compromised Settlement/Resolution	1	9.1%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Premium Refund	Company Position Overturned	1	9.1%
	Premium Refund	Company Position Substantiated	1	9.1%
	Premium Refund	Referred to Proper Agency	1	9.1%
	State Specific	Company Position Overturned	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>
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	1.9%
	Adjuster Handling	Contract Provision/Legal Issue	5	9.3%
	Audit Dispute	Company Position Substantiated	1	1.9%
	Cancellation	Company Position Substantiated	1	1.9%
	Cancellation	Contract Provision/Legal Issue	1	1.9%
	Comparative Negligence	No Jurisdiction	1	1.9%
	Delays	Claim Settled	1	1.9%
	Delays	Company Position Substantiated	3	5.6%
	Delays	Compromised Settlement/Resolution	1	1.9%
	Delays	Contract Provision/Legal Issue	2	3.7%
	Delays	No Action Requested/Required	1	1.9%
	Delays/No Response	Compromised Settlement/Resolution	1	1.9%
	Delays/No Response	State Specific	1	1.9%
	Denial of Claim	Claim Settled	1	1.9%
	Denial of Claim	Company Position Overturned	1	1.9%
	Denial of Claim	Company Position Substantiated	2	3.7%
	Denial of Claim	Compromised Settlement/Resolution	2	3.7%
	Denial of Claim	Contract Provision/Legal Issue	7	13.0%
	Denial of Claim	No Action Requested/Required	1	1.9%
	Denial of Claim	No Jurisdiction	2	3.7%
	Misrepresentation	No Action Requested/Required	1	1.9%
	Nonrenewal	Compromised Settlement/Resolution	1	1.9%
	Premium & Rating	Compromised Settlement/Resolution	1	1.9%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	1.9%
	Premium Refund	Company Position Substantiated	1	1.9%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Prompt Pay	Compromised Settlement/Resolution	1	1.9%
	State Specific	Compromised Settlement/Resolution	1	1.9%
	Surcharge	Company Position Substantiated	1	1.9%
	Unsatisfactory Settlement/Offer	Claim Settled	1	1.9%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	1.9%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	3	5.6%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	3.7%
	Unsatisfactory Settlement/Offer	No Jurisdiction	3	5.6%
<i>Insurer Total</i>			<i>54</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 FIDELITY ASSURANCE COMPANY	Pre-existing Condition	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>
AMERICAN FIRE AND CASUALTY COMPANY	Adjuster Handling	Claim Settled	1	50.0%
	Denial of Claim	No Jurisdiction	1	50.0%
<i>Insurer Total</i>			<i>2</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 GENERAL LIFE INSURANCE COMPANY	Delays	Claim Settled	2	25.0%
	Delays/No Response	Compromised Settlement/Resolution	2	25.0%
	Denial of Claim	Contract Provision/Legal Issue	1	12.5%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	12.5%
	State Specific	Company Position Substantiated	1	12.5%
	Suitability	Company Position Substantiated	1	12.5%
<i>Insurer Total</i>			<i>8</i>	<i>100.0%</i>

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 HALLMARK INSURANCE COMPANY OF TEXAS	Unsatisfactory Settlement/Offer	Company Position Overturned	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>
AMERICAN HEALTH AND 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>
AMERICAN INCOME LIFE INSURANCE COMPANY	Cash Value	Company Position Substantiated	1	14.3%
	Delays/No Response	Compromised Settlement/Resolution	1	14.3%
	High Pressure Tactics	Compromised Settlement/Resolution	1	14.3%
	Misrepresentation	Contract Provision/Legal Issue	1	14.3%
	Nonrenewal	Contract Provision/Legal Issue	1	14.3%
	Policy Delivery	Compromised Settlement/Resolution	1	14.3%
	Surrender Problems	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>
AMERICAN INTER-FIDELITY EXCHANGE	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 MEMORIAL LIFE INSURANCE COMPANY	State Specific	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>
AMERICAN MODERN HOME INSURANCE COMPANY	Cancellation	No Action Requested/Required	1	33.3%
	Coverage Question	Company Position Substantiated	1	33.3%
	Unsatisfactory Settlement/Offer	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: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 MODERN SELECT INSURANCE COMPANY	Adjuster Handling	Claim Settled	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	Delays	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>
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	Adjuster Handling	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>
AMERICAN REPUBLIC CORP 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>
AMERICAN ROAD INSURANCE COMPANY (THE)	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>
AMERICAN SERVICE INSURANCE COMPANY, INC.	Delays	Compromised Settlement/Resolution	1	50.0%
	Delays	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>
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	Premium & Rating	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	50.0%
<i>Insurer Total</i>			2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 STATES INSURANCE COMPANY	Delays	Company Position Substantiated	1	14.3%
	Delays	Compromised Settlement/Resolution	1	14.3%
	Denial of Claim	Company Position Substantiated	1	14.3%
	Denial of Claim	Contract Provision/Legal Issue	1	14.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	14.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	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>
AMERICAN STATES INSURANCE COMPANY OF TEXAS	Unsatisfactory Settlement/Offer	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>
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	Misrepresentation	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>
AMERITAS LIFE INSURANCE CORPORATION	Co-pay Issues	Company Position Substantiated	1	14.3%
	Coordination of Benefits	Contract Provision/Legal Issue	1	14.3%
	Delays	Claim Settled	1	14.3%
	Delays/No Response	Referred for Disciplinary Action	1	14.3%
	Denial of Claim	Company Position Overturned	1	14.3%
	Premium Notice/Billing	No Action Requested/Required	1	14.3%
	Recoupment	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>
AMEX ASSURANCE 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>
AMICA LIFE INSURANCE COMPANY	Misrepresentation	No Action Requested/Required	1	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 2015 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>
AMICA MUTUAL INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	33.3%
	Cancellation	Company Position Overturned	1	33.3%
	Premium Notice/Billing	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>
ARMED FORCES INSURANCE EXCHANGE	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>
ARTISAN AND TRUCKERS CASUALTY COMPANY	Adjuster Handling	Company Position Substantiated	1	14.3%
	Adjuster Handling	Contract Provision/Legal Issue	1	14.3%
	Delays	Contract Provision/Legal Issue	1	14.3%
	Denial of Claim	Contract Provision/Legal Issue	2	28.6%
	Denial of Claim	No Jurisdiction	1	14.3%
	Premium & Rating	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>
ASSURITY LIFE 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>
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	Cash Value	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>
ATHENE ANNUITY AND LIFE COMPANY	Fraud/Forgery	Contract Provision/Legal Issue	1	33.3%
	Replacement	Company Position Overturned	1	33.3%
	State Specific	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.

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Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
ATRIO HEALTH PLANS, INC.	Denial of Claim	Company Position Substantiated	1	33.3%
	Denial of Claim	Compromised Settlement/Resolution	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>
AUSTIN MUTUAL INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	1	50.0%
	Suitability	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>
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT	Unsatisfactory Settlement/Offer	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>
AXA EQUITABLE LIFE INSURANCE COMPANY	1035 Exchange	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>
BANKERS FIDELITY LIFE INSURANCE COMPANY	Premium Refund	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>
BANKERS INSURANCE COMPANY	Unsatisfactory Settlement/Offer	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>
BANKERS LIFE AND CASUALTY COMPANY	Adjuster Handling	Company Position Substantiated	1	3.8%
	Cancellation	Compromised Settlement/Resolution	5	19.2%
	Delayed Authorization Decision	Compromised Settlement/Resolution	1	3.8%
	Delays	Claim Settled	1	3.8%
	Delays	Company Position Overturned	1	3.8%
	Delays	Contract Provision/Legal Issue	2	7.7%
	Delays/No Response	Compromised Settlement/Resolution	1	3.8%
	Denial of Claim	Company Position Overturned	1	3.8%
	Denial of Claim	Company Position Substantiated	1	3.8%
	Denial of Claim	Contract Provision/Legal Issue	3	11.5%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>BANKERS LIFE AND CASUALTY COMPANY</i>	<i>Duplication of Coverage</i>	<i>Company Position Overturned</i>	1	3.8%
	<i>Misrepresentation</i>	<i>Company Position Overturned</i>	2	7.7%
	<i>Misrepresentation</i>	<i>No Action Requested/Required</i>	1	3.8%
	<i>Premium & Rating</i>	<i>Company Position Substantiated</i>	1	3.8%
	<i>Replacement</i>	<i>Company Position Overturned</i>	1	3.8%
	<i>State Specific</i>	<i>Company Position Substantiated</i>	1	3.8%
	<i>Surrender Problems</i>	<i>Company Position Substantiated</i>	1	3.8%
	<i>Unsatisfactory Settlement/Offer</i>	<i>State Specific</i>	1	3.8%
<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>
<i>BANKERS UNION LIFE INSURANCE COMPANY</i>	<i>Cash Value</i>	<i>Referred to Another Department</i>	1	100.0%

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

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>BITCO NATIONAL INSURANCE COMPANY</i>	<i>Adjuster Handling</i>	<i>Contract Provision/Legal Issue</i>	1	33.3%
	<i>Delays</i>	<i>Compromised Settlement/Resolution</i>	1	33.3%
	<i>Denial of Claim</i>	<i>Contract Provision/Legal Issue</i>	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>BRISTOL WEST INSURANCE COMPANY</i>	<i>Premium Notice/Billing</i>	<i>Company Position Substantiated</i>	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>C. M. LIFE INSURANCE COMPANY</i>	<i>Payment Not Credited</i>	<i>Company Position Overturned</i>	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Adjuster Handling</i>	Company Position Substantiated	1	20.0%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	20.0%
	<i>State Specific</i>	Compromised Settlement/Resolution	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	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>
CALIFORNIA 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>
CANAL INSURANCE COMPANY	<i>Fraud/Forgery</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>
CENTRAL STATES INDEMNITY CO. OF OMAHA	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	50.0%
	<i>Refusal to Insure</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>
CHARTER OAK FIRE INSURANCE COMPANY	<i>Denial of Claim</i>	No Jurisdiction	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>
CHESAPEAKE LIFE INSURANCE COMPANY (THE)	<i>Denial of Claim</i>	Company Position Substantiated	1	50.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	50.0%
<i>Insurer Total</i>			2	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
CHICAGO TITLE INSURANCE COMPANY	State Specific	No Action Requested/Required	1	33.3%
	State Specific	No Jurisdiction	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>
CIGNA HEALTH AND LIFE INSURANCE COMPANY	Co-pay Issues	Claim Settled	1	14.3%
	Delays	No Action Requested/Required	1	14.3%
	Denial of Claim	Claim Settled	1	14.3%
	Denial of Claim	No Jurisdiction	1	14.3%
	Maximum Out of Pocket	Company Position Substantiated	1	14.3%
	Out-of-Network Benefits	Compromised Settlement/Resolution	1	14.3%
	Payment Not Credited	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>
CINCINNATI CASUALTY COMPANY (THE)	Adjuster Handling	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>
CINCINNATI INSURANCE COMPANY (THE)	Adjuster Handling	Contract Provision/Legal Issue	2	66.7%
	Denial of Claim	Claim Settled	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>
COAST NATIONAL INSURANCE COMPANY	Delays/No Response	No Action Requested/Required	1	10.0%
	Denial of Claim	Contract Provision/Legal Issue	2	20.0%
	Premium & Rating	Company Position Substantiated	1	10.0%
	Premium Notice/Billing	Company Position Substantiated	2	20.0%
	Premium Refund	Compromised Settlement/Resolution	1	10.0%
	Unsatisfactory Settlement/Offer	Claim Settled	1	10.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	10.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	10.0%
<i>Insurer Total</i>			10	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Coverage Question	Company Position Overturned	1	33.3%
	Delays	Compromised Settlement/Resolution	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>
COMBINED INSURANCE COMPANY OF AMERICA	Adjuster Handling	Compromised Settlement/Resolution	1	50.0%
	Delays	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>
COMMERCE WEST INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	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>
COMPANION LIFE INSURANCE COMPANY	Cancellation	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>
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	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>
CONSTITUTION LIFE INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 AMERICAN INSURANCE COMPANY	Coverage Question	Compromised Settlement/Resolution	1	33.3%
	Delays	Compromised Settlement/Resolution	1	33.3%
	Surrender Problems	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>
CONTINENTAL CASUALTY COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	14.3%
	Delays	Company Position Substantiated	2	28.6%
	Delays/No Response	No Jurisdiction	1	14.3%
	Denial of Claim	Contract Provision/Legal Issue	1	14.3%
	Premium & Rating	No Action Requested/Required	1	14.3%
	Premium Notice/Billing	No Action Requested/Required	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>
CONTINENTAL DIVIDE INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	50.0%
	Nonrenewal	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>
CONTINENTAL WESTERN INSURANCE COMPANY	Adjuster Handling	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>
CONTRACTORS BONDING AND INSURANCE COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	33.3%
	Denial of Claim	No Jurisdiction	1	33.3%
	Nonrenewal	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>
COREPOINTE INSURANCE COMPANY	Delays/No Response	Insufficient Information	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 CASUALTY INSURANCE COMPANY	Premium & Rating	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>
COUNTRY MUTUAL INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	2	12.5%
	Adjuster Handling	Contract Provision/Legal Issue	2	12.5%
	CLUE Reports	Company Position Substantiated	1	6.3%
	Cancellation	Claim Settled	1	6.3%
	Delays	Company Position Substantiated	1	6.3%
	Denial of Claim	Company Position Substantiated	2	12.5%
	Denial of Claim	Contract Provision/Legal Issue	5	31.3%
	Premium Refund	Company Position Substantiated	1	6.3%
	State Specific	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>
COUNTRY PREFERRED INSURANCE COMPANY	Delays	Claim Settled	1	9.1%
	Denial of Claim	Claim Settled	1	9.1%
	Denial of Claim	Company Position Substantiated	2	18.2%
	Nonrenewal	Company Position Substantiated	1	9.1%
	Premium & Rating	Company Position Substantiated	1	9.1%
	State Specific	Compromised Settlement/Resolution	1	9.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	9.1%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	18.2%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	9.1%
<i>Insurer Total</i>			11	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
CSAA FIRE & CASUALTY INSURANCE COMPANY	<i>Cancellation</i>	Contract Provision/Legal Issue	1	20.0%
	<i>Denial of Claim</i>	Company Position Overturned	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	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>
CSAA GENERAL INSURANCE COMPANY	<i>Denial of Claim</i>	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>
DAIRYLAND INSURANCE COMPANY	<i>Denial of Claim</i>	No Jurisdiction	1	50.0%
	<i>Misrepresentation</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>
DEALERS ASSURANCE COMPANY	<i>Premium Refund</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>
DELAWARE LIFE INSURANCE COMPANY	<i>Delays/No Response</i>	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>
DELTA DENTAL INSURANCE COMPANY	<i>Denial of Claim</i>	State Specific	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
DENTEGRA INSURANCE COMPANY	<i>Delays</i>	Claim Settled	1	50.0%
	<i>Denial of Claim</i>	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: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
DEPOSITORS INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	33.3%
	Nonrenewal	Company Position Substantiated	1	33.3%
	Premium Notice/Billing	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>
EAGLE WEST 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>
ECONOMY PREFERRED 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>
ECONOMY PREMIER ASSURANCE COMPANY	Denial of Claim	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>
ELECTRIC 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>
EMPLOYERS PREFERRED INSURANCE COMPANY	Audit Dispute	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
ENCOMPASS INDEMNITY COMPANY	Unsatisfactory Settlement/Offer	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>
ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	50.0%
	Nonrenewal	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.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	<i>Cancellation</i>	Company Position Overturned	1	14.3%
	<i>Cancellation</i>	No Action Requested/Required	1	14.3%
	<i>Delays</i>	Claim Settled	1	14.3%
	<i>Delays</i>	Compromised Settlement/Resolution	1	14.3%
	<i>Denial of Claim</i>	Company Position Overturned	1	14.3%
	<i>State Specific</i>	Company Position Substantiated	1	14.3%
	<i>Suitability</i>	Company Position Overturned	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>
ESURANCE INSURANCE COMPANY	<i>Cancellation</i>	Compromised Settlement/Resolution	2	16.7%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	16.7%
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Premium & Rating</i>	Company Position Substantiated	2	16.7%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	8.3%
	<i>Premium Notice/Billing</i>	No Action Requested/Required	1	8.3%
	<i>Surcharge</i>	Company Position Substantiated	1	8.3%
	<i>Unsatisfactory Settlement/Offer</i>	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>
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	<i>Cancellation</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>
EXPRESS SCRIPTS INSURANCE COMPANY	<i>Coverage Question</i>	No Action Requested/Required	1	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 2015 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>Adjuster Handling</i>	Claim Reopened	1	1.2%
	<i>Adjuster Handling</i>	Claim Settled	1	1.2%
	<i>Adjuster Handling</i>	Company Position Substantiated	5	6.1%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	6	7.3%
	<i>Adjuster Handling</i>	No Action Requested/Required	1	1.2%
	<i>Cancellation</i>	Company Position Substantiated	1	1.2%
	<i>Cancellation</i>	Contract Provision/Legal Issue	2	2.4%
	<i>Cancellation</i>	No Action Requested/Required	1	1.2%
	<i>Comparitive Negligence</i>	Contract Provision/Legal Issue	1	1.2%
	<i>Credit Report</i>	Company Position Substantiated	1	1.2%
	<i>Delays</i>	Claim Settled	1	1.2%
	<i>Delays</i>	Company Position Substantiated	1	1.2%
	<i>Delays</i>	Contract Provision/Legal Issue	1	1.2%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	1.2%
	<i>Denial of Claim</i>	Company Position Overturned	1	1.2%
	<i>Denial of Claim</i>	Company Position Substantiated	4	4.9%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	5	6.1%
	<i>Fraud/Forgery</i>	Contract Provision/Legal Issue	1	1.2%
	<i>Misappropriation of Premium</i>	Compromised Settlement/Resolution	1	1.2%
	<i>Misappropriation of Premium</i>	Contract Provision/Legal Issue	1	1.2%
	<i>Misrepresentation</i>	Company Position Substantiated	1	1.2%
	<i>Misrepresentation</i>	No Action Requested/Required	1	1.2%
	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	1.2%
	<i>Policy Delivery</i>	Contract Provision/Legal Issue	1	1.2%
	<i>Premium & Rating</i>	Company Position Substantiated	5	6.1%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	3	3.7%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	1.2%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	2	2.4%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	2	2.4%
	<i>Premium Refund</i>	Referred to Another Department	1	1.2%
	<i>State Specific</i>	Company Position Overturned	1	1.2%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	2.4%
	<i>Subrogation</i>	Company Position Substantiated	2	2.4%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	2	2.4%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	4	4.9%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	1.2%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	11	13.4%
	Unsatisfactory Settlement/Offer	No Jurisdiction	4	4.9%
<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>
FARMERS INSURANCE EXCHANGE	Adjuster Handling	Claim Settled	1	6.7%
	Adjuster Handling	Company Position Substantiated	1	6.7%
	Adjuster Handling	Contract Provision/Legal Issue	1	6.7%
	Denial of Claim	Company Position Substantiated	1	6.7%
	Denial of Claim	Contract Provision/Legal Issue	3	20.0%
	Nonrenewal	Company Position Substantiated	1	6.7%
	Payment Not Credited	Compromised Settlement/Resolution	1	6.7%
	Premium & Rating	Company Position Substantiated	1	6.7%
	Premium Notice/Billing	Claim Settled	1	6.7%
	State Specific	Company Position Substantiated	1	6.7%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	6.7%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	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>
FARMERS NEW WORLD LIFE INSURANCE COMPANY	Cash Value	Compromised Settlement/Resolution	1	14.3%
	Coverage Question	Contract Provision/Legal Issue	1	14.3%
	Delays/No Response	Company Position Substantiated	1	14.3%
	Misrepresentation	Company Position Substantiated	1	14.3%
	Payment Not Credited	Compromised Settlement/Resolution	1	14.3%
	Premium Notice/Billing	Company Position Substantiated	1	14.3%
	State Specific	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>
FEDERAL INSURANCE COMPANY	Subrogation	Company Position Substantiated	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
FEDERATED MUTUAL INSURANCE COMPANY	Audit Dispute	Compromised Settlement/Resolution	1	50.0%
	Delays	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>
FIDELITY LIFE ASSOCIATION, A LEGAL RESERVE LIFE INSURANCE COMPANY	Misrepresentation	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>
FIDELITY NATIONAL HOME WARRANTY 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>
FIDELITY NATIONAL TITLE 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>
FINANCIAL INDEMNITY COMPANY	Unsatisfactory Settlement/Offer	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>
FIRE INSURANCE EXCHANGE	Premium Refund	No Jurisdiction	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	Denial of Claim	Contract Provision/Legal Issue	1	50.0%
	Nonrenewal	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>
FIRST AMERICAN TITLE INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	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: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	Unsatisfactory Settlement/Offer	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>
FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	Cancellation	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>
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	Adjuster Handling	Contract Provision/Legal Issue	1	9.1%
	Cancellation	Company Position Substantiated	1	9.1%
	Cancellation	Compromised Settlement/Resolution	1	9.1%
	Denial of Claim	Company Position Substantiated	4	36.4%
	Denial of Claim	Contract Provision/Legal Issue	1	9.1%
	Premium & Rating	Contract Provision/Legal Issue	1	9.1%
	Premium Notice/Billing	Company Position Substantiated	1	9.1%
	Unsatisfactory Settlement/Offer	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>
FOREMOST PROPERTY AND CASUALTY 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>
FOREMOST SIGNATURE INSURANCE COMPANY	Coverage Question	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
FORETHOUGHT LIFE INSURANCE COMPANY	Premium Refund	Company Position Overturned	1	100.0%

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Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Adjuster Handling</i>	Contract Provision/Legal Issue	1	16.7%
	<i>Cancellation</i>	Complaint Withdrawn	1	16.7%
	<i>Cost Containment</i>	Contract Provision/Legal Issue	1	16.7%
	<i>Delays</i>	Compromised Settlement/Resolution	1	16.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	33.3%
<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>
GEICO ADVANTAGE INSURANCE COMPANY	<i>Comparative Negligence</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>
GEICO CASUALTY COMPANY	<i>Adjuster Handling</i>	Claim Settled	1	1.5%
	<i>Adjuster Handling</i>	Company Position Overturned	3	4.4%
	<i>Adjuster Handling</i>	Company Position Substantiated	3	4.4%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	3	4.4%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	5	7.4%
	<i>Adjuster Handling</i>	No Jurisdiction	1	1.5%
	<i>CLUE Reports</i>	Company Position Substantiated	1	1.5%
	<i>CLUE Reports</i>	Compromised Settlement/Resolution	2	2.9%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	1.5%
	<i>Comparative Negligence</i>	Company Position Overturned	1	1.5%
	<i>Comparative Negligence</i>	Contract Provision/Legal Issue	1	1.5%
	<i>Coverage Question</i>	Company Position Substantiated	1	1.5%
	<i>Delays</i>	Claim Settled	2	2.9%
	<i>Delays</i>	Company Position Substantiated	2	2.9%
	<i>Delays</i>	Compromised Settlement/Resolution	1	1.5%
	<i>Delays</i>	Contract Provision/Legal Issue	1	1.5%
	<i>Delays</i>	No Action Requested/Required	1	1.5%
	<i>Delays/No Response</i>	No Action Requested/Required	1	1.5%
	<i>Denial of Claim</i>	Company Position Overturned	1	1.5%
	<i>Denial of Claim</i>	Company Position Substantiated	2	2.9%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	5	7.4%
	<i>Denial of Claim</i>	No Action Requested/Required	1	1.5%
	<i>Denial of Claim</i>	No Jurisdiction	3	4.4%
<i>Misrepresentation</i>	Company Position Substantiated	1	1.5%	

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Nonrenewal	Company Position Substantiated	1	1.5%
	Policy Delivery	Referred for Disciplinary Action	1	1.5%
	Premium & Rating	Compromised Settlement/Resolution	1	1.5%
	Premium & Rating	Contract Provision/Legal Issue	1	1.5%
	Premiums Misquoted	Company Position Substantiated	1	1.5%
	Premiums Misquoted	Compromised Settlement/Resolution	1	1.5%
	State Specific	Contract Provision/Legal Issue	2	2.9%
	Unsatisfactory Settlement/Offer	Claim Settled	1	1.5%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	2.9%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	5	7.4%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	5	7.4%
	Unsatisfactory Settlement/Offer	No Jurisdiction	3	4.4%
	<i>Insurer Total</i>			68

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GEICO GENERAL INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	4.3%
	Adjuster Handling	Company Position Substantiated	1	4.3%
	Adjuster Handling	Contract Provision/Legal Issue	3	13.0%
	Cancellation	Company Position Substantiated	1	4.3%
	Cancellation	Contract Provision/Legal Issue	2	8.7%
	Comparitive Negligence	No Jurisdiction	1	4.3%
	Delays	Company Position Substantiated	4	17.4%
	Denial of Claim	Claim Reopened	1	4.3%
	Denial of Claim	Company Position Substantiated	1	4.3%
	Denial of Claim	Contract Provision/Legal Issue	2	8.7%
	Premium & Rating	Compromised Settlement/Resolution	1	4.3%
	Premium & Rating	Contract Provision/Legal Issue	1	4.3%
	Premium Notice/Billing	Company Position Overturned	1	4.3%
	State Specific	No Action Requested/Required	1	4.3%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	4.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	4.3%
	<i>Insurer Total</i>			23

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 2015 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 INDEMNITY COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	2	16.7%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	2	16.7%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	2	16.7%
	<i>Cancellation</i>	Claim Settled	1	8.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	8.3%
	<i>Premium Notice/Billing</i>	Insufficient Information	1	8.3%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	8.3%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	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>
GEICO MARINE INSURANCE COMPANY	<i>Delays</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>
GENERAL AUTOMOBILE INSURANCE COMPANY, INC. (THE)	<i>Premium & Rating</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>
GENERAL INSURANCE COMPANY OF AMERICA	<i>Premium Notice/Billing</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>
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	<i>Cancellation</i>	Company Position Overturned	1	20.0%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	20.0%
	<i>Denial of Claim</i>	Company Position Substantiated	1	20.0%
	<i>State Specific</i>	Compromised Settlement/Resolution	1	20.0%
	<i>State Specific</i>	Contract Provision/Legal Issue	1	20.0%
<i>Insurer Total</i>			5	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
GENWORTH LIFE INSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	20.0%
	<i>Premium & Rating</i>	No Action Requested/Required	1	20.0%
	<i>Premium Notice/Billing</i>	No Action Requested/Required	2	40.0%
	<i>Premium Refund</i>	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>
GERBER LIFE INSURANCE COMPANY	<i>High Pressure Tactics</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>
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	20.0%
	<i>Denial of Claim</i>	Company Position Substantiated	1	20.0%
	<i>Misleading Advertising</i>	Referred for Disciplinary Action	1	20.0%
	<i>Premium Refund</i>	Company Position Overturned	1	20.0%
	<i>State Specific</i>	Compromised Settlement/Resolution	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>
GOVERNMENT EMPLOYEES INSURANCE COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Adjuster Handling</i>	No Action Requested/Required	1	10.0%
	<i>Comparative Negligence</i>	Contract Provision/Legal Issue	2	20.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Refusal to Insure</i>	Referred for Disciplinary Action	1	10.0%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	10.0%
<i>Insurer Total</i>			10	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 2015 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>
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	Surrender Problems	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>
GPM HEALTH AND LIFE INSURANCE COMPANY	Premium Refund	Company Position Substantiated	1	50.0%
	Refusal to Insure	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>
GRANGE INSURANCE ASSOCIATION	Denial of Claim	Contract Provision/Legal Issue	1	20.0%
	Unsatisfactory Settlement/Offer	Claim Settled	1	20.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	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>
GRANITE STATE 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>
GREAT AMERICAN ASSURANCE COMPANY	Denial of Claim	Claim Settled	2	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
GREAT AMERICAN 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>
GREAT AMERICAN LIFE INSURANCE COMPANY	Delayed Authorization Decision	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>
GREAT FIDELITY LIFE INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	100.0%

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Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
GREAT WEST 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>
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	Surrender Problems	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>
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	Misstatement on Application	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>
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	Delays	Claim Settled	1	25.0%
	Delays	State Specific	1	25.0%
	Denial of Claim	Company Position Substantiated	1	25.0%
	Denial of Claim	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>
GUIDEONE MUTUAL 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>
HANOVER INSURANCE COMPANY (THE)	Adjuster Handling	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>
HARTFORD ACCIDENT AND INDEMNITY 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>
HARTFORD CASUALTY INSURANCE COMPANY	Delays	Claim Settled	1	100.0%

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Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 FIRE INSURANCE COMPANY	Delays	Complaint Withdrawn	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
HARTFORD INSURANCE COMPANY OF THE MIDWEST	Adjuster Handling	Claim Settled	1	14.3%
	Delays	Claim Settled	1	14.3%
	Delays	Referred for Disciplinary Action	1	14.3%
	Premium & Rating	Contract Provision/Legal Issue	1	14.3%
	Premium Notice/Billing	Company Position Overturned	1	14.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	1	14.3%
	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>
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	Delays	Company Position Substantiated	1	16.7%
	Delays/No Response	No Action Requested/Required	1	16.7%
	Denial of Claim	Company Position Overturned	1	16.7%
	Denial of Claim	Company Position Substantiated	1	16.7%
	State Specific	Company Position Overturned	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>
HARTFORD LIFE INSURANCE COMPANY	Delays/No Response	No Action Requested/Required	1	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 2015 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>
HARTFORD UNDERWRITERS INSURANCE COMPANY	<i>Adjuster Handling</i>	Company Position Substantiated	1	5.9%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	5.9%
	<i>Comparative Negligence</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Delays</i>	Claim Settled	1	5.9%
	<i>Delays</i>	Company Position Overturned	1	5.9%
	<i>Delays</i>	Company Position Substantiated	1	5.9%
	<i>Delays</i>	Compromised Settlement/Resolution	2	11.8%
	<i>Delays</i>	Contract Provision/Legal Issue	1	5.9%
	<i>Denial of Claim</i>	Company Position Substantiated	1	5.9%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	5.9%
	<i>Premium Refund</i>	Company Position Substantiated	1	5.9%
	<i>State Specific</i>	Compromised Settlement/Resolution	1	5.9%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	3	17.6%
<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>
HCC LIFE INSURANCE COMPANY	<i>Co-pay Issues</i>	Company Position Substantiated	1	10.0%
	<i>Delays</i>	Company Position Substantiated	2	20.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Denial of Claim</i>	Claim Settled	1	10.0%
	<i>Denial of Claim</i>	Company Position Substantiated	1	10.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Denial of Claim</i>	No Action Requested/Required	1	10.0%
	<i>Pre-existing Condition</i>	No Jurisdiction	1	10.0%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	10.0%
<i>Insurer Total</i>			10	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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.	<i>Abusive Service</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Adjuster Handling</i>	Claim Settled	1	1.3%
	<i>Cancellation</i>	Company Position Substantiated	1	1.3%
	<i>Cancellation</i>	Compromised Settlement/Resolution	6	7.6%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Cancellation</i>	No Jurisdiction	1	1.3%
	<i>Choice of PCP (Primary Care Provider)</i>	Company Position Overturned	1	1.3%
	<i>Choice of PCP (Primary Care Provider)</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Co-pay Issues</i>	Claim Settled	1	1.3%
	<i>Co-pay Issues</i>	Company Position Overturned	2	2.5%
	<i>Co-pay Issues</i>	Company Position Substantiated	1	1.3%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	4	5.1%
	<i>Co-pay Issues</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Cost Containment</i>	Company Position Substantiated	1	1.3%
	<i>Coverage Question</i>	Company Position Substantiated	1	1.3%
	<i>Delays</i>	Claim Settled	3	3.8%
	<i>Delays</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Delays</i>	No Jurisdiction	2	2.5%
	<i>Delays/No Response</i>	Company Position Substantiated	2	2.5%
	<i>Delays/No Response</i>	No Jurisdiction	1	1.3%
	<i>Denial of Claim</i>	Claim Reopened	1	1.3%
	<i>Denial of Claim</i>	Company Position Overturned	1	1.3%
	<i>Denial of Claim</i>	Company Position Substantiated	2	2.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Denial of Claim</i>	Referred to Proper Agency	1	1.3%
	<i>Emergency Services</i>	Company Position Overturned	1	1.3%
	<i>Inadequate Reimbursement Rates</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Maximum Out of Pocket</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Misleading Advertising</i>	No Jurisdiction	1	1.3%
	<i>Out-of-Network Benefits</i>	Claim Settled	3	3.8%
	<i>Out-of-Network Benefits</i>	Company Position Overturned	1	1.3%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	2	2.5%
	<i>Out-of-Network Benefits</i>	Compromised Settlement/Resolution	1	1.3%
<i>Out-of-Network Benefits</i>	Contract Provision/Legal Issue	1	1.3%	
<i>Payment Not Credited</i>	Company Position Overturned	1	1.3%	
<i>Payment Not Credited</i>	Company Position Substantiated	1	1.3%	

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>HEALTH NET HEALTH PLAN OF OREGON, INC.</i>	<i>Payment Not Credited</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Payment Not Credited</i>	No Action Requested/Required	1	1.3%
	<i>Policy Delivery</i>	Company Position Substantiated	1	1.3%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Premium Notice/Billing</i>	Company Position Overturned	3	3.8%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	2.5%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Premium Notice/Billing</i>	Referred to Another Department	1	1.3%
	<i>Premium Notice/Billing</i>	State Specific	1	1.3%
	<i>Premium Refund</i>	Company Position Substantiated	3	3.8%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Premium Refund</i>	No Action Requested/Required	1	1.3%
	<i>Preventive Care</i>	Claim Settled	1	1.3%
	<i>Preventive Care</i>	Company Position Overturned	1	1.3%
	<i>Prompt Pay</i>	Compromised Settlement/Resolution	1	1.3%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	2.5%
	<i>State Specific</i>	State Specific	2	2.5%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	1.3%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	1.3%
	<i>Insurer Total</i>			79

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>HEALTH REPUBLIC INSURANCE COMPANY</i>	<i>Access to Care</i>	Contract Provision/Legal Issue	1	4.0%
	<i>Cancellation</i>	Company Position Overturned	1	4.0%
	<i>Cancellation</i>	Company Position Substantiated	1	4.0%
	<i>Co-pay Issues</i>	Company Position Substantiated	1	4.0%
	<i>Coverage Question</i>	Compromised Settlement/Resolution	1	4.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	4.0%
	<i>Delays/No Response</i>	Compromised Settlement/Resolution	1	4.0%
	<i>Denial of Claim</i>	Claim Reopened	1	4.0%
	<i>Denial of Claim</i>	Claim Settled	1	4.0%
	<i>Denial of Claim</i>	Company Position Substantiated	2	8.0%
	<i>Emergency Services</i>	Company Position Substantiated	2	8.0%
	<i>Inadequate Provider Network</i>	Contract Provision/Legal Issue	1	4.0%
	<i>Medical Necessity</i>	Company Position Substantiated	1	4.0%

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 2015 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	Misrepresentation	Company Position Overturned	1	4.0%
	Misrepresentation	Contract Provision/Legal Issue	1	4.0%
	Payment Not Credited	Compromised Settlement/Resolution	1	4.0%
	Policy Delivery	Compromised Settlement/Resolution	1	4.0%
	Premium & Rating	Company Position Substantiated	1	4.0%
	Premium Notice/Billing	Referred for Disciplinary Action	1	4.0%
	Premium Notice/Billing	State Specific	1	4.0%
	Preventive Care	Company Position Substantiated	1	4.0%
	State Specific	Claim Settled	1	4.0%
	State Specific	Compromised Settlement/Resolution	1	4.0%
<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>
HERITAGE INDEMNITY COMPANY	Denial of Claim	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>
HOMESITE INSURANCE COMPANY OF THE MIDWEST	Adjuster Handling	Claim Settled	1	14.3%
	Adjuster Handling	Compromised Settlement/Resolution	1	14.3%
	Adjuster Handling	Contract Provision/Legal Issue	1	14.3%
	Denial of Claim	Company Position Substantiated	2	28.6%
	Denial of Claim	Contract Provision/Legal Issue	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>
HORACE MANN INSURANCE COMPANY	Adjuster Handling	Company Position Overturned	1	9.1%
	Adjuster Handling	Compromised Settlement/Resolution	1	9.1%
	Delays	Claim Settled	3	27.3%
	Delays	Compromised Settlement/Resolution	1	9.1%
	Delays	Contract Provision/Legal Issue	3	27.3%
	Denial of Claim	Contract Provision/Legal Issue	1	9.1%
	Prompt Pay	Contract Provision/Legal Issue	1	9.1%
<i>Insurer Total</i>			11	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 2015 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>
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	Delays	Compromised Settlement/Resolution	1	50.0%
	Unsatisfactory Settlement/Offer	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>
HUMANA INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	50.0%
	Coverage Question	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>
IDS PROPERTY CASUALTY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	4.8%
	Adjuster Handling	No Action Requested/Required	1	4.8%
	Comparative Negligence	Contract Provision/Legal Issue	1	4.8%
	Delays	Complaint Withdrawn	1	4.8%
	Delays	Contract Provision/Legal Issue	3	14.3%
	Delays	Referred for Disciplinary Action	1	4.8%
	Denial of Claim	Compromised Settlement/Resolution	1	4.8%
	Notice Requirements	Contract Provision/Legal Issue	1	4.8%
	Premium & Rating	Company Position Overturned	1	4.8%
	Premium & Rating	Company Position Substantiated	3	14.3%
	Premium & Rating	Contract Provision/Legal Issue	1	4.8%
	Premium Refund	Compromised Settlement/Resolution	1	4.8%
	State Specific	Company Position Substantiated	1	4.8%
	State Specific	No Jurisdiction	1	4.8%
	Subrogation	Company Position Substantiated	1	4.8%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	4.8%
	Unsatisfactory Settlement/Offer	No Action Requested/Required	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>
ILLINOIS NATIONAL INSURANCE CO.	Delays	Compromised Settlement/Resolution	1	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 2015 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>
INDEPENDENCE AMERICAN INSURANCE COMPANY	Premium & Rating	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>
INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT	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>
INFINITY 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>
INTEGON GENERAL INSURANCE CORPORATION	Adjuster Handling	Company Position Overturned	1	25.0%
	Adjuster Handling	Compromised Settlement/Resolution	1	25.0%
	Premium & Rating	Contract Provision/Legal Issue	1	25.0%
	Premiums Misquoted	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>
INTEGRITY LIFE INSURANCE COMPANY	Premium Refund	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>
JACKSON NATIONAL LIFE INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	8.3%
	Coordination of Benefits	No Jurisdiction	1	8.3%
	Coverage Question	Referred to Proper Agency	1	8.3%
	Denial of Claim	Company Position Substantiated	1	8.3%
	Misrepresentation	Company Position Overturned	1	8.3%
	Misrepresentation	Company Position Substantiated	1	8.3%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	8.3%
	State Specific	Company Position Substantiated	2	16.7%
	Suitability	Referred to Proper Agency	1	8.3%
	Surrender Problems	Compromised Settlement/Resolution	1	8.3%

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 2015 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>
JACKSON NATIONAL LIFE INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Company Position Substantiated	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>
JEFFERSON INSURANCE COMPANY	Delays	Claim Settled	1	20.0%
	Denial of Claim	Company Position Substantiated	1	20.0%
	Denial of Claim	No Action Requested/Required	2	40.0%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	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>
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	Premium Notice/Billing	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>
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	Assignment of Benefits	Company Position Overturned	1	16.7%
	Coverage Question	Contract Provision/Legal Issue	1	16.7%
	Delays	Referred to Another Department	1	16.7%
	Premium Notice/Billing	Company Position Overturned	1	16.7%
	Prompt Pay	Company Position Substantiated	1	16.7%
	Prompt Pay	Referred to Another Department	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>
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	Access to Fee Schedule/Rates	Company Position Substantiated	1	0.9%
	Annual Limit	Contract Provision/Legal Issue	1	0.9%
	Cancellation	Company Position Overturned	1	0.9%
	Cancellation	Company Position Substantiated	1	0.9%
	Cancellation	Compromised Settlement/Resolution	3	2.6%
	Cancellation	Insufficient Information	2	1.7%
	Cancellation	State Specific	1	0.9%
	Co-pay Issues	Company Position Overturned	4	3.4%
	Co-pay Issues	Company Position Substantiated	2	1.7%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Co-pay Issues	Compromised Settlement/Resolution	2	1.7%
	Co-pay Issues	Contract Provision/Legal Issue	1	0.9%
	Co-pay Issues	No Action Requested/Required	1	0.9%
	Coordination of Benefits	Claim Settled	3	2.6%
	Coordination of Benefits	Company Position Overturned	1	0.9%
	Coordination of Benefits	Company Position Substantiated	1	0.9%
	Coordination of Benefits	Compromised Settlement/Resolution	4	3.4%
	Coordination of Benefits	No Jurisdiction	1	0.9%
	Coverage Question	Company Position Substantiated	1	0.9%
	Coverage Question	Compromised Settlement/Resolution	2	1.7%
	Coverage Question	Contract Provision/Legal Issue	1	0.9%
	Delayed Authorization Decision	Compromised Settlement/Resolution	1	0.9%
	Delayed Authorization Decision	Contract Provision/Legal Issue	1	0.9%
	Delays	Claim Settled	1	0.9%
	Delays	Compromised Settlement/Resolution	2	1.7%
	Delays	Contract Provision/Legal Issue	1	0.9%
	Delays	Insufficient Information	1	0.9%
	Delays/No Response	Compromised Settlement/Resolution	1	0.9%
	Delays/No Response	Referred to Another Department	1	0.9%
	Denial of Claim	Claim Settled	1	0.9%
	Denial of Claim	Company Position Overturned	4	3.4%
	Denial of Claim	Company Position Substantiated	6	5.1%
	Denial of Claim	Compromised Settlement/Resolution	1	0.9%
	Denial of Claim	Contract Provision/Legal Issue	3	2.6%
	Denial of Claim	No Jurisdiction	1	0.9%
	Denial of Claim	Referred to Another Department	1	0.9%
	Emergency Services	Company Position Substantiated	3	2.6%
	Internal Appeal	Contract Provision/Legal Issue	1	0.9%
	Maximum Out of Pocket	Company Position Substantiated	1	0.9%
	Medical Necessity	Contract Provision/Legal Issue	1	0.9%
	Misrepresentation	Claim Reopened	1	0.9%
	Misrepresentation	No Jurisdiction	1	0.9%
	Misstatement on Application	Company Position Substantiated	1	0.9%
No Preauthorization	Company Position Substantiated	1	0.9%	
No Preauthorization	Insufficient Information	1	0.9%	

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>Out-of-Network Benefits</i>	Company Position Overturned	1	0.9%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	1	0.9%
	<i>Out-of-Network Benefits</i>	Compromised Settlement/Resolution	1	0.9%
	<i>Out-of-Network Benefits</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Payment Not Credited</i>	Company Position Overturned	1	0.9%
	<i>Payment Not Credited</i>	Compromised Settlement/Resolution	1	0.9%
	<i>Payment Not Credited</i>	Insufficient Information	1	0.9%
	<i>Pediatric Care</i>	State Specific	1	0.9%
	<i>Pharmacy Benefits</i>	Claim Settled	1	0.9%
	<i>Pharmacy Benefits</i>	No Action Requested/Required	1	0.9%
	<i>Policy Delivery</i>	Compromised Settlement/Resolution	1	0.9%
	<i>Policy Delivery</i>	Referred for Disciplinary Action	1	0.9%
	<i>Premium & Rating</i>	No Action Requested/Required	1	0.9%
	<i>Premium Notice/Billing</i>	Company Position Overturned	2	1.7%
	<i>Premium Notice/Billing</i>	No Action Requested/Required	2	1.7%
	<i>Premium Notice/Billing</i>	No Jurisdiction	1	0.9%
	<i>Premium Notice/Billing</i>	Referred for Disciplinary Action	1	0.9%
	<i>Premium Notice/Billing</i>	Referred to Another Department	2	1.7%
	<i>Premium Notice/Billing</i>	State Specific	2	1.7%
	<i>Premium Refund</i>	Company Position Overturned	1	0.9%
	<i>Premium Refund</i>	Company Position Substantiated	1	0.9%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	3	2.6%
	<i>Premium Refund</i>	Referred to Proper Agency	1	0.9%
	<i>Premiums Misquoted</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Preventive Care</i>	Company Position Substantiated	1	0.9%
	<i>Preventive Care</i>	Contract Provision/Legal Issue	1	0.9%
	<i>Provider Availability</i>	Referred to Proper Agency	1	0.9%
	<i>Refusal to Insure</i>	State Specific	1	0.9%
	<i>Rehabilitative/habilitative Care</i>	Compromised Settlement/Resolution	1	0.9%
	<i>State Specific</i>	Company Position Substantiated	2	1.7%
	<i>State Specific</i>	Compromised Settlement/Resolution	4	3.4%
	<i>State Specific</i>	Contract Provision/Legal Issue	1	0.9%
	<i>State Specific</i>	No Jurisdiction	1	0.9%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	0.9%

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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	Unsatisfactory Settlement/Offer	Company Position Overturned	1	0.9%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	0.9%
<i>Insurer Total</i>			117	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	Denial of Claim	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>
KANAWHA INSURANCE COMPANY	Delays	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LXINGTON NATIONAL INSURANCE CORPORATION	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>
LXON INSURANCE COMPANY	Recoupment	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>
LIBERTY INSURANCE CORPORATION	Adjuster Handling	Compromised Settlement/Resolution	1	20.0%
	Premium & Rating	Company Position Substantiated	1	20.0%
	Premiums Misquoted	Contract Provision/Legal Issue	1	20.0%
	State Specific	Company Position Substantiated	1	20.0%
	Unsatisfactory Settlement/Offer	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>
LIBERTY INSURANCE UNDERWRITERS INC.	Delays	Compromised Settlement/Resolution	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 LIFE ASSURANCE COMPANY OF BOSTON	Delays	No Jurisdiction	1	33.3%
	Denial of Claim	Referred to Proper Agency	1	33.3%
	Other Violation of Insurance Law/Regulation	No Jurisdiction	1	33.3%
<i>Insurer Total</i>			<i>3</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	2	12.5%
	Adjuster Handling	No Action Requested/Required	1	6.3%
	Audit Dispute	Compromised Settlement/Resolution	1	6.3%
	Delays	Claim Settled	1	6.3%
	Delays	Company Position Substantiated	1	6.3%
	Denial of Claim	Company Position Overturned	1	6.3%
	Denial of Claim	Compromised Settlement/Resolution	1	6.3%
	Denial of Claim	Contract Provision/Legal Issue	1	6.3%
	Denial of Claim	No Jurisdiction	1	6.3%
	Premium & Rating	Compromised Settlement/Resolution	1	6.3%
	Premium & Rating	No Jurisdiction	1	6.3%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	6.3%
	Premium Refund	Company Position Substantiated	1	6.3%
	Premiums Misquoted	Company Position Substantiated	1	6.3%
Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	6.3%	
<i>Insurer Total</i>			<i>16</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LIBERTY MUTUAL INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	20.0%
	Comparative Negligence	Company Position Overturned	1	20.0%
	Denial of Claim	Company Position Substantiated	1	20.0%
	Denial of Claim	No Jurisdiction	1	20.0%
	Premium Refund	Claim Settled	1	20.0%
<i>Insurer Total</i>			<i>5</i>	<i>100.0%</i>

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 NORTHWEST INSURANCE CORPORATION	<i>Adjuster Handling</i>	Company Position Substantiated	1	25.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	50.0%
	<i>Denial of Claim</i>	No Jurisdiction	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>
LIFE INSURANCE COMPANY OF NORTH AMERICA	<i>Delays</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Denial of Claim</i>	Company Position Substantiated	1	33.3%
	<i>Denial of Claim</i>	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>
LIFEMAP ASSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	33.3%
	<i>Delays</i>	Insufficient Information	1	33.3%
	<i>Recoupment</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>
LIFEWISE HEALTH PLAN OF OREGON INC.	<i>Abusive Service</i>	Compromised Settlement/Resolution	1	1.0%
	<i>Cancellation</i>	Company Position Overturned	1	1.0%
	<i>Cancellation</i>	Company Position Substantiated	1	1.0%
	<i>Cancellation</i>	No Jurisdiction	1	1.0%
	<i>Cancellation</i>	Referred to Another Department	1	1.0%
	<i>Cancellation</i>	State Specific	1	1.0%
	<i>Choice of PCP (Primary Care Provider)</i>	Company Position Overturned	1	1.0%
	<i>Co-pay Issues</i>	Company Position Overturned	1	1.0%
	<i>Co-pay Issues</i>	Company Position Substantiated	5	5.0%
	<i>Co-pay Issues</i>	Contract Provision/Legal Issue	1	1.0%
	<i>Coverage Question</i>	Contract Provision/Legal Issue	4	4.0%
	<i>Delayed Authorization Decision</i>	Compromised Settlement/Resolution	4	4.0%
	<i>Delayed Authorization Decision</i>	Contract Provision/Legal Issue	4	4.0%
	<i>Delayed Authorization Decision</i>	Referred for Disciplinary Action	2	2.0%
	<i>Delays</i>	Company Position Substantiated	2	2.0%
	<i>Delays</i>	Contract Provision/Legal Issue	1	1.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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.	Delays	Referred for Disciplinary Action	1	1.0%
	Delays/No Response	Compromised Settlement/Resolution	5	5.0%
	Delays/No Response	Contract Provision/Legal Issue	1	1.0%
	Denial of Claim	Company Position Overturned	3	3.0%
	Denial of Claim	Company Position Substantiated	2	2.0%
	Denial of Claim	Contract Provision/Legal Issue	1	1.0%
	Emergency Services	Company Position Substantiated	1	1.0%
	Failure to Submit Application	Company Position Substantiated	1	1.0%
	Medical Necessity	Company Position Substantiated	2	2.0%
	Mental Health Parity	Company Position Substantiated	1	1.0%
	Misleading Advertising	Compromised Settlement/Resolution	1	1.0%
	Misleading Advertising	Contract Provision/Legal Issue	1	1.0%
	Misrepresentation	Company Position Substantiated	2	2.0%
	Misrepresentation	Compromised Settlement/Resolution	1	1.0%
	Notice Requirements	Contract Provision/Legal Issue	1	1.0%
	Out-of-Network Benefits	Company Position Overturned	1	1.0%
	Out-of-Network Benefits	Company Position Substantiated	6	5.9%
	Payment Not Credited	Company Position Overturned	1	1.0%
	Pharmacy Benefits	Company Position Substantiated	1	1.0%
	Policy Delivery	Compromised Settlement/Resolution	1	1.0%
	Policy Delivery	No Action Requested/Required	1	1.0%
	Premium & Rating	Company Position Substantiated	1	1.0%
	Premium & Rating	Compromised Settlement/Resolution	1	1.0%
	Premium Notice/Billing	Company Position Overturned	3	3.0%
	Premium Notice/Billing	Company Position Substantiated	2	2.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	4	4.0%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	1.0%
	Premium Notice/Billing	State Specific	2	2.0%
	Premium Refund	Company Position Overturned	1	1.0%
	Premium Refund	Company Position Substantiated	2	2.0%
	Premium Refund	Contract Provision/Legal Issue	1	1.0%
	Premium Refund	State Specific	1	1.0%
	Premium Subsidy	Company Position Substantiated	1	1.0%
	Premium Subsidy	Compromised Settlement/Resolution	1	1.0%
	Preventive Care	Company Position Overturned	1	1.0%

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 2015 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>Recoupment</i>	Compromised Settlement/Resolution	2	2.0%
	<i>Refusal to Insure</i>	State Specific	1	1.0%
	<i>Rescission</i>	Company Position Substantiated	1	1.0%
	<i>State Specific</i>	Company Position Substantiated	3	3.0%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	2.0%
	<i>State Specific</i>	Contract Provision/Legal Issue	1	1.0%
	<i>State Specific</i>	No Jurisdiction	2	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	1	1.0%
<i>Insurer Total</i>			101	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
LINCOLN BENEFIT LIFE COMPANY	<i>Coverage Question</i>	Company Position Substantiated	1	50.0%
	<i>Premium Notice/Billing</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>
LINCOLN HERITAGE LIFE INSURANCE COMPANY	<i>Misrepresentation</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>
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	<i>Surrender Problems</i>	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>
LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	<i>1035 Exchange</i>	Company Position Substantiated	1	14.3%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	14.3%
	<i>Coverage Question</i>	Company Position Substantiated	1	14.3%
	<i>Coverage Question</i>	Insufficient Information	1	14.3%
	<i>Delays/No Response</i>	Company Position Substantiated	1	14.3%
	<i>Medical Necessity</i>	Company Position Substantiated	1	14.3%
	<i>Misrepresentation</i>	Contract Provision/Legal Issue	1	14.3%
<i>Insurer Total</i>			7	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	<i>Adjuster Handling</i>	Company Position Overturned	1	5.6%
	<i>Adjuster Handling</i>	Company Position Substantiated	2	11.1%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	2	11.1%
	<i>Delays</i>	Company Position Substantiated	1	5.6%
	<i>Delays</i>	Compromised Settlement/Resolution	3	16.7%
	<i>Delays</i>	Contract Provision/Legal Issue	2	11.1%
	<i>Denial of Claim</i>	Company Position Substantiated	1	5.6%
	<i>Premium & Rating</i>	Company Position Substantiated	1	5.6%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	1	5.6%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	4	22.2%
<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>
LM INSURANCE CORPORATION	CLUE Reports	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>
LOYAL AMERICAN LIFE INSURANCE COMPANY	State Specific	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>
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	Cancellation	No Jurisdiction	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	Premium & Rating	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	<i>Misrepresentation</i>	Compromised Settlement/Resolution	1	33.3%
	<i>State Specific</i>	Company Position Overturned	1	33.3%
	<i>Surrender Problems</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: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
MEDAMERICA INSURANCE COMPANY	Premium Notice/Billing	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>
MEDICO INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	33.3%
	Medical Necessity	Company Position Overturned	1	33.3%
	Premium Notice/Billing	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>
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	Out-of-Network Benefits	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>
MERIT LIFE INSURANCE COMPANY	Delays/No Response	No Action Requested/Required	1	50.0%
	Delays/No Response	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>
METLIFE INSURANCE COMPANY USA	Annual Limit	Contract Provision/Legal Issue	1	33.3%
	Delays	No Action Requested/Required	1	33.3%
	Misrepresentation	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>
METROPOLITAN CASUALTY INSURANCE COMPANY	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>
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Claim Settled	1	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Coverage Question	Compromised Settlement/Resolution	1	5.9%
	Delays	Claim Settled	2	11.8%
	Delays	Compromised Settlement/Resolution	1	5.9%
	Delays	No Jurisdiction	1	5.9%
	Denial of Claim	Company Position Substantiated	3	17.6%
	Denial of Claim	Contract Provision/Legal Issue	3	17.6%
	Denial of Claim	No Jurisdiction	1	5.9%
	High Pressure Tactics	Insufficient Information	1	5.9%
	Premium & Rating	Referred to Another Department	1	5.9%
	Premium Notice/Billing	Company Position Substantiated	1	5.9%
	Premium Refund	Contract Provision/Legal Issue	1	5.9%
	State Specific	Referred to Proper Agency	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>
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	Adjuster Handling	Company Position Overturned	1	11.1%
	Adjuster Handling	Compromised Settlement/Resolution	1	11.1%
	Delays	Claim Settled	1	11.1%
	Delays/No Response	Compromised Settlement/Resolution	1	11.1%
	Payment Not Credited	Claim Settled	1	11.1%
	Premium & Rating	Claim Settled	1	11.1%
	Premium & Rating	Company Position Substantiated	1	11.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	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>
MID-CENTURY INSURANCE COMPANY	Comparative Negligence	No Jurisdiction	1	33.3%
	Premium & Rating	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>
MID-VALLEY IPA EMPLOYEE BENEFIT TRUST	Denial of Claim	Company Position Substantiated	1	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE</i>	<i>Coverage Question</i>	<i>Company Position Substantiated</i>	1	50.0%
	<i>Denial of Claim</i>	<i>Claim Settled</i>	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>
<i>MIDLAND NATIONAL LIFE INSURANCE COMPANY</i>	<i>Misrepresentation</i>	<i>Company Position Substantiated</i>	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
<i>MINNESOTA LIFE INSURANCE COMPANY</i>	<i>Policy Delivery</i>	<i>Contract Provision/Legal Issue</i>	1	50.0%
	<i>Premium Refund</i>	<i>Company Position Overturned</i>	1	50.0%
<i>Insurer Total</i>			2	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Contract Provision/Legal Issue	1	0.4%
	Access to Fee Schedule/Rates	Contract Provision/Legal Issue	1	0.4%
	Adjuster Handling	Company Position Substantiated	1	0.4%
	Adjuster Handling	Compromised Settlement/Resolution	1	0.4%
	Adjuster Handling	No Action Requested/Required	1	0.4%
	Cancellation	Claim Settled	1	0.4%
	Cancellation	Company Position Substantiated	12	4.3%
	Cancellation	Compromised Settlement/Resolution	8	2.9%
	Cancellation	Contract Provision/Legal Issue	3	1.1%
	Cancellation	No Jurisdiction	2	0.7%
	Choice of PCP (Primary Care Provider)	Company Position Substantiated	2	0.7%
	Claim Recoding/Bundling	Company Position Substantiated	1	0.4%
	Claim Recoding/Bundling	Contract Provision/Legal Issue	2	0.7%
	Co-pay Issues	Claim Settled	1	0.4%
	Co-pay Issues	Company Position Overturned	3	1.1%
	Co-pay Issues	Company Position Substantiated	17	6.1%
	Co-pay Issues	Compromised Settlement/Resolution	5	1.8%
	Co-pay Issues	Contract Provision/Legal Issue	6	2.1%
	Co-pay Issues	No Jurisdiction	1	0.4%
	Co-pay Issues	Referred for Disciplinary Action	1	0.4%
	Coordination of Benefits	Company Position Substantiated	1	0.4%
	Coordination of Benefits	Compromised Settlement/Resolution	1	0.4%
	Coordination of Benefits	Contract Provision/Legal Issue	5	1.8%
	Cost Containment	Company Position Overturned	1	0.4%
	Cost Containment	Company Position Substantiated	2	0.7%
	Cost Containment	Compromised Settlement/Resolution	1	0.4%
	Coverage Question	Company Position Substantiated	4	1.4%
	Coverage Question	Compromised Settlement/Resolution	5	1.8%
	Coverage Question	Contract Provision/Legal Issue	2	0.7%
	Coverage Question	No Jurisdiction	2	0.7%
	Delayed Authorization Decision	Compromised Settlement/Resolution	3	1.1%
	Delayed Authorization Decision	Contract Provision/Legal Issue	1	0.4%
	Delayed Authorization Decision	No Jurisdiction	1	0.4%
	Delays	Company Position Overturned	2	0.7%
	Delays	Company Position Substantiated	2	0.7%
	Delays	Complaint Withdrawn	1	0.4%
	Delays	Compromised Settlement/Resolution	2	0.7%
	Delays	No Jurisdiction	1	0.4%
	Delays/No Response	Company Position Overturned	1	0.4%
	Delays/No Response	Company Position Substantiated	1	0.4%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
MODA HEALTH PLAN, INC.	<i>Delays/No Response</i>	Compromised Settlement/Resolution	2	0.7%
	<i>Delays/No Response</i>	Insufficient Information	1	0.4%
	<i>Delays/No Response</i>	State Specific	2	0.7%
	<i>Denial of Claim</i>	Claim Reopened	1	0.4%
	<i>Denial of Claim</i>	Claim Settled	1	0.4%
	<i>Denial of Claim</i>	Company Position Overturned	3	1.1%
	<i>Denial of Claim</i>	Company Position Substantiated	16	5.7%
	<i>Denial of Claim</i>	Complaint Withdrawn	1	0.4%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	2	0.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	9	3.2%
	<i>Denial of Claim</i>	No Action Requested/Required	3	1.1%
	<i>Denial of Claim</i>	No Jurisdiction	1	0.4%
	<i>Emergency Services</i>	Contract Provision/Legal Issue	2	0.7%
	<i>Emergency Services</i>	State Specific	1	0.4%
	<i>Essential Health Benefit</i>	Company Position Substantiated	1	0.4%
	<i>External Review</i>	Company Position Overturned	1	0.4%
	<i>Inadequate Provider Network</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Internal Appeal</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Laboratory Services</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Maximum Out of Pocket</i>	Company Position Overturned	1	0.4%
	<i>Medical Necessity</i>	Company Position Overturned	1	0.4%
	<i>Medical Necessity</i>	Company Position Substantiated	2	0.7%
	<i>Medical Necessity</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Mental Health Parity</i>	Company Position Overturned	1	0.4%
	<i>Mental Health Parity</i>	Company Position Substantiated	1	0.4%
	<i>Misleading Advertising</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Misrepresentation</i>	Complaint Withdrawn	1	0.4%
	<i>Misrepresentation</i>	Insufficient Information	1	0.4%
	<i>Misrepresentation</i>	No Action Requested/Required	1	0.4%
	<i>Misstatement on Application</i>	Compromised Settlement/Resolution	1	0.4%
	<i>No Preauthorization</i>	Company Position Substantiated	1	0.4%
	<i>No Preauthorization</i>	Contract Provision/Legal Issue	1	0.4%
	<i>Not Appointed w/Company</i>	No Jurisdiction	1	0.4%
	<i>Notice Requirements</i>	Contract Provision/Legal Issue	2	0.7%
	<i>Notice Requirements</i>	No Action Requested/Required	1	0.4%
	<i>Out-of-Network Benefits</i>	Claim Settled	1	0.4%
	<i>Out-of-Network Benefits</i>	Company Position Overturned	2	0.7%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	15	5.4%
	<i>Out-of-Network Benefits</i>	Compromised Settlement/Resolution	1	0.4%
	<i>Out-of-Network Benefits</i>	Contract Provision/Legal Issue	4	1.4%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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.	Out-of-Network Benefits	No Action Requested/Required	1	0.4%
	Payment Not Credited	Compromised Settlement/Resolution	1	0.4%
	Pharmacy Benefits	Claim Settled	1	0.4%
	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%
	Policy Delivery	Company Position Substantiated	1	0.4%
	Premium & Rating	Contract Provision/Legal Issue	1	0.4%
	Premium & Rating	Referred for Disciplinary Action	1	0.4%
	Premium & Rating	Referred to Another Department	1	0.4%
	Premium Notice/Billing	Company Position Overturned	2	0.7%
	Premium Notice/Billing	Company Position Substantiated	9	3.2%
	Premium Notice/Billing	Compromised Settlement/Resolution	6	2.1%
	Premium Notice/Billing	Contract Provision/Legal Issue	2	0.7%
	Premium Notice/Billing	No Action Requested/Required	2	0.7%
	Premium Notice/Billing	Referred to Another Department	3	1.1%
	Premium Notice/Billing	State Specific	1	0.4%
	Premium Refund	Company Position Overturned	2	0.7%
	Premium Refund	Company Position Substantiated	5	1.8%
	Premium Refund	Compromised Settlement/Resolution	2	0.7%
	Premium Refund	No Action Requested/Required	1	0.4%
	Premium Subsidy	Company Position Substantiated	1	0.4%
	Premium Subsidy	Compromised Settlement/Resolution	1	0.4%
	Premium Subsidy	No Jurisdiction	1	0.4%
	Preventive Care	Company Position Overturned	2	0.7%
	Preventive Care	Company Position Substantiated	3	1.1%
	Preventive Care	Contract Provision/Legal Issue	1	0.4%
	Prompt Pay	Compromised Settlement/Resolution	1	0.4%
	Prompt Pay	Referred for Disciplinary Action	1	0.4%
	Provider Availability	Company Position Substantiated	1	0.4%
	Recoupment	Company Position Overturned	1	0.4%
	Recoupment	Contract Provision/Legal Issue	1	0.4%
	Rescission	Company Position Substantiated	1	0.4%
	State Specific	Company Position Overturned	3	1.1%
	State Specific	Company Position Substantiated	7	2.5%
	State Specific	No Action Requested/Required	1	0.4%
	State Specific	No Jurisdiction	5	1.8%
	State Specific	State Specific	1	0.4%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	0.4%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	0.4%

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Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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.	Usual, Customary, Reasonable Charges	Company Position Substantiated	1	0.4%
<i>Insurer Total</i>			280	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	Complaint Withdrawn	1	11.1%
	Denial of Claim	Contract Provision/Legal Issue	1	11.1%
	Nonrenewal	Company Position Substantiated	2	22.2%
	Nonrenewal	Contract Provision/Legal Issue	1	11.1%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	11.1%
	Premium Notice/Billing	State Specific	1	11.1%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	11.1%
	Unsatisfactory Settlement/Offer	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>
MUTUAL OF OMAHA INSURANCE COMPANY	Delays	Company Position Substantiated	2	33.3%
	Delays	Contract Provision/Legal Issue	1	16.7%
	Denial of Claim	Contract Provision/Legal Issue	1	16.7%
	Premium Refund	Company Position Substantiated	2	33.3%
<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 CASUALTY COMPANY	Adjuster Handling	Claim Settled	1	25.0%
	Nonrenewal	Company Position Substantiated	1	25.0%
	Nonrenewal	Contract Provision/Legal Issue	1	25.0%
	Unsatisfactory Settlement/Offer	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.

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 ASSURANCE COMPANY	Adjuster Handling	No Action Requested/Required	1	33.3%
	Delays	Compromised Settlement/Resolution	1	33.3%
	Premium & Rating	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>
NATIONAL GENERAL 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>
NATIONAL GENERAL INSURANCE ONLINE, INC.	Adjuster Handling	Complaint Withdrawn	1	9.1%
	Adjuster Handling	Compromised Settlement/Resolution	1	9.1%
	Cancellation	Contract Provision/Legal Issue	1	9.1%
	Delays	Company Position Substantiated	1	9.1%
	Denial of Claim	Contract Provision/Legal Issue	1	9.1%
	Misrepresentation	No Action Requested/Required	1	9.1%
	Policy Delivery	Contract Provision/Legal Issue	1	9.1%
	Premium & Rating	Company Position Substantiated	1	9.1%
	Premium Notice/Billing	Company Position Substantiated	1	9.1%
	Premium Notice/Billing	Referred to Another Department	1	9.1%
	Unsatisfactory Settlement/Offer	No Jurisdiction	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>
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	Premium Notice/Billing	Company Position Substantiated	1	33.3%
	Premium Notice/Billing	No Jurisdiction	1	33.3%
	Premium Refund	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>
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	<i>Comparative Negligence</i>	Contract Provision/Legal Issue	1	9.1%
	<i>Delays</i>	Contract Provision/Legal Issue	1	9.1%
	<i>Delays</i>	No Action Requested/Required	1	9.1%
	<i>Denial of Claim</i>	Company Position Substantiated	1	9.1%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	18.2%
	<i>Denial of Claim</i>	No Action Requested/Required	1	9.1%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	9.1%
	<i>Unsatisfactory Settlement/Offer</i>	Insufficient Information	1	9.1%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	2	18.2%
<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>
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	<i>Adjuster Handling</i>	Company Position Overturned	1	16.7%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	16.7%
	<i>Cancellation</i>	Company Position Substantiated	1	16.7%
	<i>Delays</i>	Company Position Substantiated	1	16.7%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	16.7%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	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>
NATIONWIDE INSURANCE COMPANY OF AMERICA	<i>Adjuster Handling</i>	Company Position Overturned	1	12.5%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	12.5%
	<i>CLUE Reports</i>	Company Position Substantiated	1	12.5%
	<i>Cancellation</i>	Company Position Substantiated	1	12.5%
	<i>High Pressure Tactics</i>	Compromised Settlement/Resolution	1	12.5%
	<i>Nonrenewal</i>	Company Position Substantiated	1	12.5%
	<i>Premium Notice/Billing</i>	Contract Provision/Legal Issue	1	12.5%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	12.5%
<i>Insurer Total</i>			8	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 LIFE INSURANCE COMPANY	<i>Denial of Claim</i>	No Jurisdiction	2	50.0%
	<i>Premium Refund</i>	Company Position Overturned	1	25.0%
	<i>Suitability</i>	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>
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	<i>Denial of Claim</i>	Claim Reopened	1	50.0%
	<i>Denial of Claim</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>
NATIONWIDE MUTUAL INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Settled	1	25.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	25.0%
	<i>Delays</i>	No Jurisdiction	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>
NEW HAMPSHIRE INSURANCE COMPANY	<i>Delays</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>
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	<i>Misstatement on Application</i>	Compromised Settlement/Resolution	1	33.3%
	<i>Suitability</i>	Contract Provision/Legal Issue	1	33.3%
	<i>Unsatisfactory Settlement/Offer</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>
NEW YORK LIFE INSURANCE COMPANY	<i>Delays</i>	Company Position Substantiated	1	33.3%
	<i>Misrepresentation</i>	Company Position Substantiated	1	33.3%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	33.3%
<i>Insurer Total</i>			3	100.0%

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**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	Cancellation	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>
NORTH AMERICAN SPECIALTY 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>
NORTH PACIFIC INSURANCE COMPANY	Delays	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	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>
NORTHLAND CASUALTY COMPANY	Cancellation	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>
NORTHLAND 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>
NORTHWESTERN MUTUAL LIFE INSURANCE CO	Surrender Problems	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>
OHIO CASUALTY 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>
OHIO INDEMNITY COMPANY	Premium & Rating	Company Position Substantiated	1	100.0%

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<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)	High Pressure Tactics	Insufficient Information	1	50.0%
	Summary of Benefits	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>
OHIO SECURITY INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	1	12.5%
	Cancellation	Company Position Substantiated	1	12.5%
	Delays	Claim Settled	3	37.5%
	Denial of Claim	Claim Settled	1	12.5%
	Unsatisfactory Settlement/Offer	Claim Settled	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>
OLD AMERICAN INSURANCE COMPANY	Misrepresentation	Company Position Substantiated	1	50.0%
	Suitability	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>
OLD REPUBLIC 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>
OMNI INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	1	5.6%
	Adjuster Handling	Contract Provision/Legal Issue	1	5.6%
	Delays	Claim Settled	2	11.1%
	Delays	Company Position Substantiated	1	5.6%
	Delays	Compromised Settlement/Resolution	1	5.6%
	Delays	Contract Provision/Legal Issue	1	5.6%
	Delays	No Action Requested/Required	1	5.6%
	Delays	Referred for Disciplinary Action	1	5.6%
	Delays/No Response	Compromised Settlement/Resolution	1	5.6%
	Delays/No Response	Insufficient Information	1	5.6%
	Denial of Claim	No Jurisdiction	1	5.6%
	Premium & Rating	Claim Settled	1	5.6%
	Premium & Rating	Contract Provision/Legal Issue	1	5.6%

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<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OMNI INSURANCE COMPANY	Premium Notice/Billing	Compromised Settlement/Resolution	1	5.6%
	State Specific	Company Position Substantiated	1	5.6%
	Unsatisfactory Settlement/Offer	Claim Settled	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>
OREGON DENTAL SERVICE	Claim Recoding/Bundling	No Jurisdiction	1	11.1%
	Denial of Claim	Company Position Substantiated	1	11.1%
	Misrepresentation	Claim Settled	1	11.1%
	Notice Requirements	Company Position Substantiated	1	11.1%
	Premium Notice/Billing	Company Position Overturned	1	11.1%
	Premium Notice/Billing	State Specific	1	11.1%
	Premium Refund	Company Position Substantiated	1	11.1%
	State Specific	Company Position Substantiated	1	11.1%
	State Specific	Referred for Disciplinary Action	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>
OREGON MUTUAL INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	10.0%
	Adjuster Handling	Referred for Disciplinary Action	1	10.0%
	Delays	No Action Requested/Required	1	10.0%
	Denial of Claim	Contract Provision/Legal Issue	1	10.0%
	Denial of Claim	No Jurisdiction	1	10.0%
	Nonrenewal	Company Position Substantiated	2	20.0%
	Premium & Rating	Contract Provision/Legal Issue	1	10.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	10.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	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>
OREGON'S HEALTH CO-OP	Abusive Service	Compromised Settlement/Resolution	1	2.1%
	Abusive Service	Insufficient Information	1	2.1%
	Adjuster Handling	Company Position Overturned	1	2.1%
	Assignment of Benefits	Compromised Settlement/Resolution	1	2.1%
	Cancellation	Claim Settled	1	2.1%
	Cancellation	Company Position Overturned	1	2.1%

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<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
OREGON'S HEALTH CO-OP	<i>Cancellation</i>	Compromised Settlement/Resolution	1	2.1%
	<i>Cancellation</i>	No Jurisdiction	1	2.1%
	<i>Claim Recoding/Bundling</i>	Compromised Settlement/Resolution	1	2.1%
	<i>Co-pay Issues</i>	Claim Settled	1	2.1%
	<i>Co-pay Issues</i>	Company Position Substantiated	1	2.1%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	1	2.1%
	<i>Delays</i>	Claim Settled	1	2.1%
	<i>Delays</i>	Contract Provision/Legal Issue	1	2.1%
	<i>Delays</i>	Insufficient Information	1	2.1%
	<i>Delays/No Response</i>	No Action Requested/Required	1	2.1%
	<i>Delays/No Response</i>	State Specific	1	2.1%
	<i>Denial of Claim</i>	Company Position Overturned	1	2.1%
	<i>Denial of Claim</i>	Company Position Substantiated	1	2.1%
	<i>Denial of Claim</i>	State Specific	1	2.1%
	<i>Inadequate Reimbursement Rates</i>	Company Position Substantiated	1	2.1%
	<i>Involuntary Termination by Plan</i>	Company Position Overturned	1	2.1%
	<i>Misrepresentation</i>	Company Position Overturned	1	2.1%
	<i>Misstatement on Application</i>	Compromised Settlement/Resolution	1	2.1%
	<i>Out-of-Network Benefits</i>	Company Position Overturned	1	2.1%
	<i>Out-of-Network Benefits</i>	Company Position Substantiated	1	2.1%
	<i>Out-of-Network Benefits</i>	Compromised Settlement/Resolution	3	6.4%
	<i>Payment Not Credited</i>	Compromised Settlement/Resolution	1	2.1%
	<i>Pharmacy Benefits</i>	Company Position Overturned	1	2.1%
	<i>Pharmacy Benefits</i>	Company Position Substantiated	1	2.1%
	<i>Premium Notice/Billing</i>	Compromised Settlement/Resolution	4	8.5%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	1	2.1%
	<i>Premium Refund</i>	State Specific	1	2.1%
	<i>Premiums Misquoted</i>	Contract Provision/Legal Issue	1	2.1%
	<i>Provider Availability</i>	Compromised Settlement/Resolution	2	4.3%
	<i>Replacement</i>	Company Position Overturned	1	2.1%
	<i>State Specific</i>	Company Position Overturned	1	2.1%
	<i>State Specific</i>	Company Position Substantiated	2	4.3%
	<i>State Specific</i>	Contract Provision/Legal Issue	1	2.1%
<i>Willing Provider</i>	No Action Requested/Required	1	2.1%	
<i>Insurer Total</i>			47	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	Cash Value	Company Position Substantiated	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 SPECIALTY INSURANCE COMPANY	Delays	No Jurisdiction	1	33.3%
	Denial of Claim	Contract Provision/Legal Issue	1	33.3%
	Denial of Claim	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>
PACIFICSOURCE COMMUNITY HEALTH PLANS	Delays	State Specific	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	Cancellation	Compromised Settlement/Resolution	1	3.3%
	Claim Recoding/Bundling	Company Position Substantiated	1	3.3%
	Co-pay Issues	Company Position Substantiated	1	3.3%
	Co-pay Issues	Compromised Settlement/Resolution	2	6.7%
	Coordination of Benefits	Company Position Substantiated	1	3.3%
	Coordination of Benefits	No Action Requested/Required	1	3.3%
	Delays	Compromised Settlement/Resolution	1	3.3%
	Denial of Claim	Company Position Overturned	1	3.3%
	Denial of Claim	Company Position Substantiated	1	3.3%
	Denial of Claim	Contract Provision/Legal Issue	2	6.7%
	Internal Appeal	Contract Provision/Legal Issue	1	3.3%
	Medical Necessity	Company Position Substantiated	1	3.3%
	Misleading Advertising	Contract Provision/Legal Issue	1	3.3%
	No Preauthorization	Company Position Substantiated	3	10.0%
	Out-of-Network Benefits	Claim Settled	1	3.3%
	Out-of-Network Benefits	Company Position Substantiated	1	3.3%
	Out-of-Network Benefits	Contract Provision/Legal Issue	1	3.3%
	Pharmacy Benefits	Company Position Substantiated	1	3.3%
	Premium & Rating	Referred to Another Department	1	3.3%
	Premium Refund	Company Position Overturned	1	3.3%
	Premium Refund	Company Position Substantiated	1	3.3%
	Preventive Care	Claim Settled	1	3.3%
	Provider Availability	Contract Provision/Legal Issue	1	3.3%
	Refusal to Insure	Contract Provision/Legal Issue	1	3.3%
	State Specific	Company Position Substantiated	2	6.7%
	<i>Insurer Total</i>			30

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
PAN-AMERICAN LIFE 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>
PEMCO MUTUAL INSURANCE COMPANY	Denial of Claim	Company Position Substantiated	1	33.3%
	Denial of Claim	Contract Provision/Legal Issue	1	33.3%
	Unsatisfactory Settlement/Offer	Claim Settled	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	State Specific	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	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>
PENNSYLVANIA LIFE 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>
PERMANENT GENERAL ASSURANCE CORPORATION	Adjuster Handling	Compromised Settlement/Resolution	1	20.0%
	Denial of Claim	Company Position Substantiated	1	20.0%
	Denial of Claim	Compromised Settlement/Resolution	1	20.0%
	Denial of Claim	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>
PHILADELPHIA INDEMNITY INSURANCE COMPANY	Delays	Company Position Substantiated	1	20.0%
	Denial of Claim	Contract Provision/Legal Issue	1	20.0%
	Denial of Claim	No Jurisdiction	1	20.0%
	Nonrenewal	Company Position Substantiated	1	20.0%
	State Specific	Company Position Substantiated	1	20.0%
<i>Insurer Total</i>			5	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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/No Response	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>
PHYSICIANS MUTUAL 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>
PIONEER EDUCATORS HEALTH TRUST	Denial of Claim	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>
PLATTE RIVER 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>
PLAZA INSURANCE COMPANY	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	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>
PRIMERICA LIFE INSURANCE COMPANY	Misrepresentation	Company Position Substantiated	1	50.0%
	Unsatisfactory Settlement/Offer	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>
PRINCIPAL LIFE INSURANCE COMPANY	Denial of Claim	Company Position Overturned	1	20.0%
	Denial of Claim	Company Position Substantiated	1	20.0%
	Denial of Claim	Contract Provision/Legal Issue	1	20.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	20.0%
	Suitability	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>
PROGRESSIVE CASUALTY INSURANCE COMPANY	Denial of Claim	Company Position Overturned	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	4.3%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Comparative Negligence</i>	Company Position Overturned	1	4.3%
	<i>Comparative Negligence</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Delays</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Denial of Claim</i>	Company Position Substantiated	5	21.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	3	13.0%
	<i>Denial of Claim</i>	No Action Requested/Required	1	4.3%
	<i>Denial of Claim</i>	No Jurisdiction	1	4.3%
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	4.3%
	<i>Premium & Rating</i>	Company Position Substantiated	1	4.3%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	1	4.3%
	<i>Premium Refund</i>	Compromised Settlement/Resolution	2	8.7%
	<i>Subrogation</i>	Company Position Substantiated	1	4.3%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	4.3%
<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	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>
PROGRESSIVE NORTHERN INSURANCE COMPANY	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	11.1%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	11.1%
	<i>Denial of Claim</i>	Claim Reopened	1	11.1%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	11.1%
	<i>Subrogation</i>	No Jurisdiction	1	11.1%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	2	22.2%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	1	11.1%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	1	11.1%
<i>Insurer Total</i>			9	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>PROGRESSIVE UNIVERSAL INSURANCE COMPANY</i>	<i>Adjuster Handling</i>	<i>Company Position Substantiated</i>	7	13.7%
	<i>Adjuster Handling</i>	<i>Compromised Settlement/Resolution</i>	3	5.9%
	<i>Adjuster Handling</i>	<i>Contract Provision/Legal Issue</i>	2	3.9%
	<i>Adjuster Handling</i>	<i>No Jurisdiction</i>	1	2.0%
	<i>Cancellation</i>	<i>Company Position Substantiated</i>	1	2.0%
	<i>Cancellation</i>	<i>Compromised Settlement/Resolution</i>	1	2.0%
	<i>Cancellation</i>	<i>Contract Provision/Legal Issue</i>	1	2.0%
	<i>Comparitive Negligence</i>	<i>Claim Settled</i>	1	2.0%
	<i>Delays</i>	<i>Claim Settled</i>	1	2.0%
	<i>Delays</i>	<i>Company Position Substantiated</i>	1	2.0%
	<i>Delays</i>	<i>Compromised Settlement/Resolution</i>	3	5.9%
	<i>Delays</i>	<i>No Action Requested/Required</i>	1	2.0%
	<i>Denial of Claim</i>	<i>Claim Settled</i>	1	2.0%
	<i>Denial of Claim</i>	<i>Company Position Overturned</i>	1	2.0%
	<i>Denial of Claim</i>	<i>Company Position Substantiated</i>	3	5.9%
	<i>Denial of Claim</i>	<i>Compromised Settlement/Resolution</i>	1	2.0%
	<i>Denial of Claim</i>	<i>Contract Provision/Legal Issue</i>	3	5.9%
	<i>Endorsement/Rider</i>	<i>Compromised Settlement/Resolution</i>	1	2.0%
	<i>Nonrenewal</i>	<i>Company Position Substantiated</i>	1	2.0%
	<i>Premium & Rating</i>	<i>Company Position Overturned</i>	2	3.9%
	<i>Premium & Rating</i>	<i>Company Position Substantiated</i>	4	7.8%
	<i>Premium & Rating</i>	<i>Contract Provision/Legal Issue</i>	2	3.9%
	<i>Premium Notice/Billing</i>	<i>Company Position Substantiated</i>	1	2.0%
	<i>Premium Notice/Billing</i>	<i>Compromised Settlement/Resolution</i>	2	3.9%
	<i>Premiums Misquoted</i>	<i>Compromised Settlement/Resolution</i>	1	2.0%
	<i>State Specific</i>	<i>Contract Provision/Legal Issue</i>	1	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	<i>Company Position Substantiated</i>	1	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	<i>Compromised Settlement/Resolution</i>	1	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	<i>Contract Provision/Legal Issue</i>	1	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	<i>No Jurisdiction</i>	1	2.0%
<i>Insurer Total</i>			51	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>	Compromised Settlement/Resolution	1	10.0%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Delays</i>	Claim Settled	1	10.0%
	<i>Delays</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	10.0%
	<i>Nonrenewal</i>	Compromised Settlement/Resolution	1	10.0%
	<i>Premium & Rating</i>	Company Position Substantiated	1	10.0%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	2	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	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>
PROTECTIVE LIFE INSURANCE COMPANY	<i>Surrender Problems</i>	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>
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY	<i>Denial of Claim</i>	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>
PROVIDENCE HEALTH PLAN	<i>Annual Limit</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Assignment of Benefits</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Cancellation</i>	Company Position Substantiated	1	1.3%
	<i>Cancellation</i>	Compromised Settlement/Resolution	2	2.5%
	<i>Cancellation</i>	Contract Provision/Legal Issue	1	1.3%
	<i>Claim Recoding/Bundling</i>	Company Position Substantiated	1	1.3%
	<i>Co-pay Issues</i>	Claim Reopened	1	1.3%
	<i>Co-pay Issues</i>	Company Position Overturned	2	2.5%
	<i>Co-pay Issues</i>	Company Position Substantiated	4	5.0%
	<i>Co-pay Issues</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Co-pay Issues</i>	No Jurisdiction	1	1.3%
	<i>Coordination of Benefits</i>	Compromised Settlement/Resolution	1	1.3%
	<i>Coordination of Benefits</i>	Insufficient Information	1	1.3%
	<i>Coordination of Benefits</i>	No Jurisdiction	1	1.3%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>PROVIDENCE HEALTH PLAN</i>	<i>Coverage Question</i>	<i>Contract Provision/Legal Issue</i>	1	1.3%
	<i>Delays</i>	<i>Claim Settled</i>	3	3.8%
	<i>Delays</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>Delays</i>	<i>Compromised Settlement/Resolution</i>	1	1.3%
	<i>Delays</i>	<i>Contract Provision/Legal Issue</i>	2	2.5%
	<i>Delays</i>	<i>Referred to Another Department</i>	1	1.3%
	<i>Delays/No Response</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>Denial of Claim</i>	<i>Company Position Overturned</i>	1	1.3%
	<i>Denial of Claim</i>	<i>Company Position Substantiated</i>	9	11.3%
	<i>Denial of Claim</i>	<i>Complaint Withdrawn</i>	1	1.3%
	<i>Denial of Claim</i>	<i>Compromised Settlement/Resolution</i>	2	2.5%
	<i>Denial of Claim</i>	<i>Contract Provision/Legal Issue</i>	5	6.3%
	<i>Denial of Claim</i>	<i>No Action Requested/Required</i>	1	1.3%
	<i>Denial of Claim</i>	<i>No Jurisdiction</i>	1	1.3%
	<i>Denial of Claim</i>	<i>Referred to Another Department</i>	2	2.5%
	<i>Denial of Claim</i>	<i>State Specific</i>	1	1.3%
	<i>External Review</i>	<i>Referred to Another Department</i>	1	1.3%
	<i>Maximum Out of Pocket</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>Medical Necessity</i>	<i>Compromised Settlement/Resolution</i>	1	1.3%
	<i>Misrepresentation</i>	<i>Contract Provision/Legal Issue</i>	1	1.3%
	<i>Misrepresentation</i>	<i>No Jurisdiction</i>	1	1.3%
	<i>No Preauthorization</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>No Preauthorization</i>	<i>Compromised Settlement/Resolution</i>	1	1.3%
	<i>No Preauthorization</i>	<i>No Jurisdiction</i>	1	1.3%
	<i>Out-of-Network Benefits</i>	<i>Company Position Overturned</i>	1	1.3%
	<i>Out-of-Network Benefits</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>Out-of-Network Benefits</i>	<i>Contract Provision/Legal Issue</i>	1	1.3%
	<i>Pharmacy Benefits</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>Pharmacy Benefits</i>	<i>No Jurisdiction</i>	1	1.3%
	<i>Premium & Rating</i>	<i>Referred to Another Department</i>	1	1.3%
	<i>Premium Notice/Billing</i>	<i>Company Position Overturned</i>	1	1.3%
	<i>Premium Notice/Billing</i>	<i>Company Position Substantiated</i>	2	2.5%
	<i>Premium Refund</i>	<i>Contract Provision/Legal Issue</i>	1	1.3%
	<i>Preventive Care</i>	<i>Company Position Substantiated</i>	1	1.3%
	<i>Preventive Care</i>	<i>Compromised Settlement/Resolution</i>	1	1.3%
	<i>Provider Availability</i>	<i>Compromised Settlement/Resolution</i>	1	1.3%
	<i>Recoupment</i>	<i>Compromised Settlement/Resolution</i>	1	1.3%
	<i>Recoupment</i>	<i>No Jurisdiction</i>	1	1.3%
	<i>State Specific</i>	<i>Company Position Substantiated</i>	4	5.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Willing Provider	Company Position Substantiated	1	1.3%
<i>Insurer Total</i>			80	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	Denial of Claim	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>
PRUDENTIAL INSURANCE COMPANY OF AMERICA	Cash Value	Company Position Substantiated	1	16.7%
	Coverage Question	Compromised Settlement/Resolution	1	16.7%
	Misrepresentation	State Specific	1	16.7%
	Premium Notice/Billing	Compromised Settlement/Resolution	2	33.3%
	Premium Refund	Compromised Settlement/Resolution	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>
PYRAMID LIFE INSURANCE COMPANY	Delays/No Response	Compromised Settlement/Resolution	1	50.0%
	Premium & Rating	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>
QBE INSURANCE CORPORATION	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>
QUANTA INDEMNITY COMPANY	State Specific	Insufficient Information	1	100.0%

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

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Adjuster Handling	Claim Settled	1	1.3%
	Adjuster Handling	Company Position Substantiated	1	1.3%
	Cancellation	Claim Reopened	1	1.3%
	Cancellation	Company Position Substantiated	1	1.3%
	Claim Recoding/Bundling	Contract Provision/Legal Issue	1	1.3%
	Co-pay Issues	Company Position Overturned	1	1.3%
	Co-pay Issues	Company Position Substantiated	2	2.6%
	Co-pay Issues	Compromised Settlement/Resolution	1	1.3%
	Co-pay Issues	Contract Provision/Legal Issue	3	3.9%
	Coordination of Benefits	Company Position Overturned	1	1.3%
	Coordination of Benefits	Company Position Substantiated	2	2.6%
	Coordination of Benefits	Compromised Settlement/Resolution	4	5.3%
	Coordination of Benefits	Contract Provision/Legal Issue	1	1.3%
	Cost Containment	Company Position Substantiated	3	3.9%
	Delays	Claim Settled	2	2.6%
	Delays	Company Position Overturned	3	3.9%
	Delays	Company Position Substantiated	3	3.9%
	Delays	Compromised Settlement/Resolution	1	1.3%
	Delays	Referred to Another Department	2	2.6%
	Denial of Claim	Company Position Overturned	6	7.9%
	Denial of Claim	Company Position Substantiated	3	3.9%
	Denial of Claim	Contract Provision/Legal Issue	2	2.6%
	Hospitalization	Compromised Settlement/Resolution	1	1.3%
	Inadequate Provider Network	Company Position Substantiated	1	1.3%
	Internal Appeal	Contract Provision/Legal Issue	1	1.3%
	Medical Necessity	Company Position Substantiated	3	3.9%
	No Preauthorization	Company Position Substantiated	3	3.9%
	No Preauthorization	Contract Provision/Legal Issue	1	1.3%
	Out-of-Network Benefits	Company Position Substantiated	2	2.6%
	Out-of-Network Benefits	Compromised Settlement/Resolution	1	1.3%
	Pharmacy Benefits	Company Position Substantiated	1	1.3%
	Pharmacy Benefits	Compromised Settlement/Resolution	1	1.3%
	Pharmacy Benefits	Contract Provision/Legal Issue	1	1.3%
	Pharmacy Benefits	No Jurisdiction	1	1.3%
	Pharmacy Benefits	State Specific	1	1.3%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Premium Notice/Billing	Compromised Settlement/Resolution	1	1.3%
	Premium Notice/Billing	Referred to Another Department	1	1.3%
	Premium Refund	Company Position Substantiated	1	1.3%
	Preventive Care	Claim Settled	2	2.6%
	Provider Availability	Company Position Substantiated	1	1.3%
	Refusal to Insure	Compromised Settlement/Resolution	1	1.3%
	State Specific	Claim Settled	2	2.6%
	State Specific	Company Position Overturned	2	2.6%
	State Specific	Company Position Substantiated	2	2.6%
<i>Insurer Total</i>			76	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	Cash Value	No Jurisdiction	1	14.3%
	Credentialing Delay	Claim Settled	1	14.3%
	Delayed Authorization Decision	Compromised Settlement/Resolution	1	14.3%
	Delays	Claim Settled	1	14.3%
	Nonforfeiture	Compromised Settlement/Resolution	1	14.3%
	Payment Not Credited	Referred for Disciplinary Action	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>
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	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>
RESPONSE WORLDWIDE INSURANCE COMPANY	Denial of Claim	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>
RIVERSOURCE LIFE INSURANCE COMPANY	Delays	Company Position Overturned	1	25.0%
	Denial of Claim	Compromised Settlement/Resolution	1	25.0%
	Premium & Rating	Company Position Substantiated	1	25.0%
	Premium Notice/Billing	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: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 AMERICA	Policy Delivery	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>
SAFECO INSURANCE COMPANY OF OREGON	Adjuster Handling	Claim Settled	2	3.1%
	Adjuster Handling	Company Position Overturned	1	1.5%
	Adjuster Handling	Company Position Substantiated	3	4.6%
	Adjuster Handling	Compromised Settlement/Resolution	2	3.1%
	Adjuster Handling	Contract Provision/Legal Issue	6	9.2%
	Cancellation	Company Position Substantiated	2	3.1%
	Cancellation	Compromised Settlement/Resolution	2	3.1%
	Cancellation	Contract Provision/Legal Issue	3	4.6%
	Comparative Negligence	Referred for Disciplinary Action	1	1.5%
	Cost Containment	Compromised Settlement/Resolution	1	1.5%
	Delays	Claim Reopened	1	1.5%
	Delays	Claim Settled	3	4.6%
	Delays	Compromised Settlement/Resolution	1	1.5%
	Delays	Contract Provision/Legal Issue	1	1.5%
	Delays	No Action Requested/Required	1	1.5%
	Delays/No Response	Company Position Overturned	1	1.5%
	Denial of Claim	Claim Settled	1	1.5%
	Denial of Claim	Company Position Substantiated	2	3.1%
	Denial of Claim	Contract Provision/Legal Issue	3	4.6%
	Denial of Claim	No Jurisdiction	1	1.5%
	Duplication of Coverage	Compromised Settlement/Resolution	1	1.5%
	Nonrenewal	Company Position Substantiated	4	6.2%
	Nonrenewal	Compromised Settlement/Resolution	1	1.5%
	Policy Delivery	State Specific	1	1.5%
	Premium & Rating	Company Position Substantiated	4	6.2%
	Premium & Rating	Contract Provision/Legal Issue	1	1.5%
	Premium Notice/Billing	Company Position Substantiated	1	1.5%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	1.5%
	Premium Notice/Billing	No Action Requested/Required	1	1.5%
	Premium Refund	Compromised Settlement/Resolution	1	1.5%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	State Specific	Company Position Substantiated	1	1.5%
	State Specific	Compromised Settlement/Resolution	1	1.5%
	State Specific	No Action Requested/Required	1	1.5%
	Surcharge	Company Position Substantiated	1	1.5%
	Unsatisfactory Settlement/Offer	Claim Settled	2	3.1%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	3.1%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	3.1%
	Unsatisfactory Settlement/Offer	No Jurisdiction	1	1.5%
<i>Insurer Total</i>			65	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SAGAMORE INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	50.0%
	Cancellation	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>
SAMARITAN HEALTH PLANS, INC.	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>
SCOTTSDALE INDEMNITY COMPANY	Premium & Rating	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>
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 LIFE INSURANCE COMPANY OF AMERICA	Cancellation	Company Position Substantiated	1	33.3%
	Denial of Claim	Company Position Overturned	2	66.7%
<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 2015 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>
SECURITY NATIONAL INSURANCE COMPANY	Delays	Contract Provision/Legal Issue	1	50.0%
	Unsatisfactory Settlement/Offer	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>
SENECA INSURANCE COMPANY, INC.	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>
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	Denial of Claim	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SENTINEL INSURANCE COMPANY, LTD.	Denial of Claim	Contract Provision/Legal Issue	1	25.0%
	Premium Notice/Billing	Company Position Substantiated	1	25.0%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	25.0%
	Unsatisfactory Settlement/Offer	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>
SENTINEL SECURITY LIFE INSURANCE COMPANY	Delays	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SENTRY CASUALTY COMPANY	Adjuster Handling	State Specific	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
SPARTA INSURANCE COMPANY	Delays	Contract Provision/Legal Issue	1	50.0%
	Delays	No Jurisdiction	1	50.0%
<i>Insurer Total</i>			2	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 2015 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 FIRE INSURANCE COMPANY (THE)	<i>Adjuster Handling</i>	Company Position Substantiated	1	12.5%
	<i>Cancellation</i>	Company Position Substantiated	1	12.5%
	<i>Denial of Claim</i>	Company Position Overturned	1	12.5%
	<i>Denial of Claim</i>	Company Position Substantiated	1	12.5%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	1	12.5%
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	12.5%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	1	12.5%
	<i>Unsatisfactory Settlement/Offer</i>	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>
STANDARD GUARANTY INSURANCE COMPANY	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	50.0%
	<i>Unsatisfactory Settlement/Offer</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>
STANDARD INSURANCE COMPANY	<i>Adjuster Handling</i>	Claim Reopened	1	2.5%
	<i>Adjuster Handling</i>	Company Position Overturned	1	2.5%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	2.5%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	2.5%
	<i>Adjuster Handling</i>	No Action Requested/Required	1	2.5%
	<i>Coverage Question</i>	Company Position Substantiated	1	2.5%
	<i>Delays</i>	Claim Settled	7	17.5%
	<i>Delays</i>	Compromised Settlement/Resolution	2	5.0%
	<i>Delays</i>	No Jurisdiction	1	2.5%
	<i>Delays/No Response</i>	Contract Provision/Legal Issue	1	2.5%
	<i>Delays/No Response</i>	No Action Requested/Required	1	2.5%
	<i>Delays/No Response</i>	State Specific	1	2.5%
	<i>Denial of Claim</i>	Company Position Overturned	2	5.0%
	<i>Denial of Claim</i>	Company Position Substantiated	10	25.0%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	4	10.0%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	2	5.0%
	<i>Recoupment</i>	Company Position Substantiated	1	2.5%
	<i>State Specific</i>	Claim Settled	1	2.5%
	<i>State Specific</i>	Company Position Substantiated	1	2.5%
	<i>Insurer Total</i>			40

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 2015 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>
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	Misstatement on Application	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>
STATE ACCIDENT INSURANCE FUND CORPORATION	Denial of Claim	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>
STATE FARM FIRE AND CASUALTY COMPANY	Adjuster Handling	Contract Provision/Legal Issue	2	3.7%
	Cancellation	Company Position Overturned	1	1.9%
	Cancellation	Company Position Substantiated	3	5.6%
	Cancellation	Contract Provision/Legal Issue	2	3.7%
	Claim Recoding/Bundling	Company Position Substantiated	1	1.9%
	Delays	Compromised Settlement/Resolution	2	3.7%
	Delays	Contract Provision/Legal Issue	1	1.9%
	Delays/No Response	Compromised Settlement/Resolution	1	1.9%
	Denial of Claim	Company Position Substantiated	2	3.7%
	Denial of Claim	Compromised Settlement/Resolution	2	3.7%
	Denial of Claim	Contract Provision/Legal Issue	6	11.1%
	Denial of Claim	No Jurisdiction	2	3.7%
	Nonrenewal	Company Position Overturned	1	1.9%
	Nonrenewal	Company Position Substantiated	1	1.9%
	Nonrenewal	Contract Provision/Legal Issue	1	1.9%
	Premium & Rating	Company Position Substantiated	6	11.1%
	Premium & Rating	Contract Provision/Legal Issue	3	5.6%
	Premium Notice/Billing	Contract Provision/Legal Issue	1	1.9%
	Premium Refund	Company Position Substantiated	1	1.9%
	Refusal to Insure	Company Position Substantiated	2	3.7%
	State Specific	Company Position Substantiated	1	1.9%
	State Specific	Compromised Settlement/Resolution	2	3.7%
	State Specific	Contract Provision/Legal Issue	1	1.9%
	State Specific	No Action Requested/Required	1	1.9%
	State Specific	Referred to Another Department	1	1.9%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	2	3.7%

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 2015 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	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	3.7%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	3	5.6%
<i>Insurer Total</i>			54	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
STATE FARM LIFE INSURANCE COMPANY	Delayed Authorization Decision	Compromised Settlement/Resolution	1	20.0%
	Delays/No Response	Compromised Settlement/Resolution	1	20.0%
	Misrepresentation	Contract Provision/Legal Issue	1	20.0%
	Premium & Rating	Company Position Substantiated	1	20.0%
	Refusal to Insure	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>
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Adjuster Handling	Claim Reopened	1	0.7%
	Adjuster Handling	Claim Settled	3	2.0%
	Adjuster Handling	Company Position Overturned	3	2.0%
	Adjuster Handling	Company Position Substantiated	5	3.4%
	Adjuster Handling	Compromised Settlement/Resolution	4	2.7%
	Adjuster Handling	Contract Provision/Legal Issue	13	8.8%
	Adjuster Handling	No Action Requested/Required	1	0.7%
	Adjuster Handling	No Jurisdiction	1	0.7%
	Cancellation	Company Position Substantiated	3	2.0%
	Cancellation	Compromised Settlement/Resolution	1	0.7%
	Cancellation	Contract Provision/Legal Issue	2	1.4%
	Comparative Negligence	Claim Settled	1	0.7%
	Comparative Negligence	Compromised Settlement/Resolution	1	0.7%
	Comparative Negligence	Contract Provision/Legal Issue	3	2.0%
	Comparative Negligence	No Jurisdiction	1	0.7%
	Cost Containment	Company Position Substantiated	1	0.7%
	Cost Containment	Contract Provision/Legal Issue	1	0.7%
	Coverage Question	Company Position Substantiated	1	0.7%
	Coverage Question	Compromised Settlement/Resolution	1	0.7%
	Delays	Claim Settled	1	0.7%

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 2015 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>Delays</i>	Company Position Substantiated	2	1.4%
	<i>Delays</i>	Complaint Withdrawn	1	0.7%
	<i>Delays</i>	Compromised Settlement/Resolution	2	1.4%
	<i>Delays</i>	Contract Provision/Legal Issue	1	0.7%
	<i>Delays</i>	No Action Requested/Required	1	0.7%
	<i>Denial of Claim</i>	Claim Settled	1	0.7%
	<i>Denial of Claim</i>	Company Position Substantiated	4	2.7%
	<i>Denial of Claim</i>	Compromised Settlement/Resolution	1	0.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	9	6.1%
	<i>Denial of Claim</i>	No Action Requested/Required	1	0.7%
	<i>Denial of Claim</i>	No Jurisdiction	3	2.0%
	<i>Nonrenewal</i>	Company Position Overturned	2	1.4%
	<i>Nonrenewal</i>	Company Position Substantiated	2	1.4%
	<i>Nonrenewal</i>	Compromised Settlement/Resolution	1	0.7%
	<i>Nonrenewal</i>	Contract Provision/Legal Issue	1	0.7%
	<i>Policy Delivery</i>	Contract Provision/Legal Issue	3	2.0%
	<i>Premium & Rating</i>	Company Position Substantiated	4	2.7%
	<i>Premium & Rating</i>	Compromised Settlement/Resolution	3	2.0%
	<i>Premium & Rating</i>	Contract Provision/Legal Issue	3	2.0%
	<i>Premium & Rating</i>	No Action Requested/Required	2	1.4%
	<i>Premium Notice/Billing</i>	Company Position Substantiated	3	2.0%
	<i>Premium Refund</i>	Company Position Substantiated	1	0.7%
	<i>Premiums Misquoted</i>	Company Position Substantiated	1	0.7%
	<i>Refusal to Insure</i>	Company Position Substantiated	1	0.7%
	<i>State Specific</i>	Company Position Substantiated	2	1.4%
	<i>State Specific</i>	Compromised Settlement/Resolution	2	1.4%
	<i>State Specific</i>	Contract Provision/Legal Issue	1	0.7%
	<i>Unsatisfactory Settlement/Offer</i>	Claim Settled	4	2.7%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Substantiated	5	3.4%
	<i>Unsatisfactory Settlement/Offer</i>	Compromised Settlement/Resolution	3	2.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	20	13.6%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	9	6.1%
	<i>Insurer Total</i>			147

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Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
STERLING LIFE 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>
STILLWATER INSURANCE COMPANY	Subrogation	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>
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	50.0%
	Premium Notice/Billing	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>
STONEBRIDGE LIFE INSURANCE COMPANY	Cancellation	Compromised Settlement/Resolution	1	14.3%
	Coverage Question	Contract Provision/Legal Issue	1	14.3%
	Delays	Contract Provision/Legal Issue	1	14.3%
	Denial of Claim	Company Position Substantiated	1	14.3%
	Premium & Rating	Company Position Substantiated	1	14.3%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	14.3%
	Premium Refund	Company Position Overturned	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>
SUBLIMITY INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	12.5%
	Delays	Claim Settled	1	12.5%
	Denial of Claim	Claim Settled	1	12.5%
	Denial of Claim	Contract Provision/Legal Issue	2	25.0%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	12.5%
	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%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
SUN LIFE ASSURANCE COMPANY OF CANADA	Delays	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>
SURETY LIFE INSURANCE COMPANY	Cancellation	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>
SYMETRA LIFE INSURANCE COMPANY	Coverage Question	Compromised Settlement/Resolution	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>
THRIVENT FINANCIAL FOR LUTHERANS	Misrepresentation	Company Position Substantiated	1	25.0%
	Misrepresentation	Contract Provision/Legal Issue	1	25.0%
	Premium Notice/Billing	Company Position Substantiated	1	25.0%
	Premium Refund	Company Position Overturned	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>
TIAA-CREF LIFE INSURANCE COMPANY	Misrepresentation	No Jurisdiction	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	Co-pay Issues	Compromised Settlement/Resolution	1	5.9%
	Coordination of Benefits	Company Position Substantiated	1	5.9%
	Coverage Question	Compromised Settlement/Resolution	1	5.9%
	Delays	Claim Settled	1	5.9%
	Denial of Claim	Claim Settled	1	5.9%
	Denial of Claim	Company Position Overturned	1	5.9%
	Denial of Claim	Contract Provision/Legal Issue	1	5.9%
	Denial of Claim	Referred to Another Department	1	5.9%
	Out-of-Network Benefits	Company Position Substantiated	1	5.9%
	Out-of-Network Benefits	Compromised Settlement/Resolution	1	5.9%
	Policy Delivery	Contract Provision/Legal Issue	1	5.9%
	Premium Refund	Company Position Substantiated	1	5.9%
	Premium Refund	Compromised Settlement/Resolution	1	5.9%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
TIME INSURANCE COMPANY	Premium Refund	No Action Requested/Required	1	5.9%
	Preventive Care	Company Position Overturned	1	5.9%
	Prompt Pay	Claim Settled	1	5.9%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	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 CASUALTY INSURANCE COMPANY	Denial of Claim	No Action Requested/Required	1	50.0%
	Unsatisfactory Settlement/Offer	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>
TRANSAMERICA FINANCIAL 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>
TRANSAMERICA LIFE INSURANCE COMPANY	Delays	Company Position Overturned	1	16.7%
	Denial of Claim	Company Position Substantiated	2	33.3%
	Denial of Claim	No Jurisdiction	1	16.7%
	Misleading Advertising	Compromised Settlement/Resolution	1	16.7%
	Misrepresentation	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>
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	Cancellation	Compromised Settlement/Resolution	1	14.3%
	Delays	Claim Settled	1	14.3%
	Denial of Claim	Compromised Settlement/Resolution	1	14.3%
	Payment Not Credited	Compromised Settlement/Resolution	1	14.3%
	Premium Refund	Company Position Substantiated	1	14.3%
	State Specific	State Specific	1	14.3%
	Surrender Problems	Contract Provision/Legal Issue	1	14.3%
<i>Insurer Total</i>			7	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 CASUALTY AND SURETY COMPANY OF AMERICA	Delays	Claim Settled	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	Premium Refund	Compromised Settlement/Resolution	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>
TRAVELERS COMMERCIAL INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	2	50.0%
	Cancellation	Complaint Withdrawn	1	25.0%
	Premium & Rating	Company Position Overturned	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>
TRAVELERS HOME AND MARINE INSURANCE COMPANY (THE)	Adjuster Handling	Company Position Substantiated	1	7.1%
	Adjuster Handling	Contract Provision/Legal Issue	2	14.3%
	Cancellation	Compromised Settlement/Resolution	2	14.3%
	Cancellation	Referred to Another Department	1	7.1%
	Delays	No Jurisdiction	1	7.1%
	Denial of Claim	Company Position Substantiated	1	7.1%
	Denial of Claim	No Jurisdiction	1	7.1%
	Financial Privacy	No Jurisdiction	1	7.1%
	Nonrenewal	Company Position Substantiated	1	7.1%
	Nonrenewal	Contract Provision/Legal Issue	1	7.1%
	Policy Delivery	Compromised Settlement/Resolution	1	7.1%
	Premium & Rating	Company Position Substantiated	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>
TRAVELERS INDEMNITY COMPANY OF AMERICA	Denial of Claim	Company Position Substantiated	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 PROPERTY CASUALTY COMPANY OF AMERICA	Adjuster Handling	Compromised Settlement/Resolution	1	33.3%
	Delays	Contract Provision/Legal Issue	1	33.3%
	Denial of Claim	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>
TRILLIUM COMMUNITY HEALTH PLAN, INC.	Delays	Referred to Another Department	1	50.0%
	Premium Notice/Billing	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>
TRUCK INSURANCE EXCHANGE	Denial of Claim	Company Position Substantiated	1	11.1%
	Denial of Claim	Contract Provision/Legal Issue	1	11.1%
	Misstatement on Application	Contract Provision/Legal Issue	1	11.1%
	Nonrenewal	Company Position Substantiated	1	11.1%
	Premium & Rating	Contract Provision/Legal Issue	2	22.2%
	Premium Notice/Billing	Company Position Substantiated	1	11.1%
	Premium Notice/Billing	Compromised Settlement/Resolution	1	11.1%
	State Specific	Compromised Settlement/Resolution	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>
TRUMBULL INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	6.3%
	Adjuster Handling	Compromised Settlement/Resolution	2	12.5%
	Delays	Company Position Overturned	2	12.5%
	Delays	Contract Provision/Legal Issue	1	6.3%
	Denial of Claim	Contract Provision/Legal Issue	2	12.5%
	Misleading Advertising	State Specific	1	6.3%
	Premium & Rating	Company Position Substantiated	2	12.5%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	6.3%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	4	25.0%
<i>Insurer Total</i>			16	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
TRUSTMARK INSURANCE COMPANY	Cancellation	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>
U.S. FINANCIAL LIFE INSURANCE COMPANY	Premium Refund	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>
UNIGARD INSURANCE COMPANY	Adjuster Handling	Company Position Substantiated	1	25.0%
	Premium Refund	Contract Provision/Legal Issue	1	25.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	1	25.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	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>
UNION FIDELITY LIFE 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>
UNION SECURITY INSURANCE COMPANY	Assignment of Benefits	Company Position Substantiated	1	50.0%
	No Preauthorization	Complaint Withdrawn	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>
UNITED BENEFIT LIFE INSURANCE COMPANY	Delays/No Response	Referred for Disciplinary Action	1	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)	Adjuster Handling	Claim Settled	1	33.3%
	Delays	Claim Settled	1	33.3%
	Premium Refund	No Action Requested/Required	1	33.3%
<i>Insurer Total</i>			3	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 CONCORDIA 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>
UNITED HERITAGE PROPERTY & CASUALTY 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>
UNITED OF OMAHA LIFE INSURANCE COMPANY	Cancellation	Company Position Overturned	1	7.7%
	Cancellation	Company Position Substantiated	2	15.4%
	Delays	Compromised Settlement/Resolution	1	7.7%
	Misrepresentation	Company Position Substantiated	1	7.7%
	Payment Not Credited	Company Position Substantiated	1	7.7%
	Premium & Rating	Company Position Substantiated	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 Substantiated	1	7.7%
	State Specific	Company Position Substantiated	1	7.7%
	Surrender Problems	Company Position Overturned	1	7.7%
	Unsatisfactory Settlement/Offer	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>
UNITED SERVICES AUTOMOBILE ASSOCIATION	Adjuster Handling	Claim Settled	1	4.8%
	Adjuster Handling	Company Position Substantiated	3	14.3%
	Adjuster Handling	Contract Provision/Legal Issue	2	9.5%
	Adjuster Handling	No Jurisdiction	1	4.8%
	Comparitive Negligence	Claim Settled	1	4.8%
	Cost Containment	Company Position Substantiated	1	4.8%
	Delays	Claim Settled	1	4.8%
	Delays	Compromised Settlement/Resolution	3	14.3%
	Denial of Claim	Company Position Substantiated	1	4.8%
	Nonrenewal	Company Position Substantiated	1	4.8%
	Policy Delivery	State Specific	1	4.8%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 SERVICES AUTOMOBILE ASSOCIATION	Premium & Rating	Compromised Settlement/Resolution	1	4.8%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	4.8%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	2	9.5%
	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>
UNITED STATES FIRE INSURANCE COMPANY	Delays	Contract Provision/Legal Issue	1	33.3%
	Denial of Claim	Contract Provision/Legal Issue	1	33.3%
	Misappropriation of Premium	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>
UNITED STATES LIABILITY INSURANCE COMPANY	Premium & Rating	Contract Provision/Legal Issue	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>
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (THE)	Using an Unlicensed Name	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>
UNITED WORLD LIFE INSURANCE COMPANY	State Specific	State Specific	1	100.0%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
UNITEDHEALTHCARE INSURANCE COMPANY	Annual Limit	Company Position Substantiated	2	5.9%
	Assignment of Benefits	Company Position Substantiated	1	2.9%
	Cancellation	Company Position Substantiated	1	2.9%
	Cancellation	Compromised Settlement/Resolution	1	2.9%
	Co-pay Issues	Company Position Overturned	1	2.9%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	Co-pay Issues	Company Position Substantiated	1	2.9%
	Co-pay Issues	Contract Provision/Legal Issue	1	2.9%
	Coordination of Benefits	Claim Settled	1	2.9%
	Coordination of Benefits	Company Position Overturned	1	2.9%
	Cost Containment	Company Position Substantiated	1	2.9%
	Cost Containment	Referred to Another Department	3	8.8%
	Delays	Company Position Overturned	1	2.9%
	Delays	No Jurisdiction	1	2.9%
	Delays	Referred for Disciplinary Action	1	2.9%
	Denial of Claim	Claim Settled	3	8.8%
	Denial of Claim	Company Position Substantiated	1	2.9%
	Denial of Claim	Compromised Settlement/Resolution	2	5.9%
	Denial of Claim	Contract Provision/Legal Issue	2	5.9%
	Denial of Claim	No Jurisdiction	1	2.9%
	Denial of Claim	State Specific	1	2.9%
	Duplication of Coverage	Compromised Settlement/Resolution	1	2.9%
	Emergency Services	Claim Settled	1	2.9%
	No Preauthorization	Company Position Overturned	1	2.9%
	Pharmacy Benefits	Contract Provision/Legal Issue	1	2.9%
	Policy Delivery	Complaint Withdrawn	1	2.9%
Premium Notice/Billing	Company Position Substantiated	1	2.9%	
Recoupment	Compromised Settlement/Resolution	1	2.9%	
<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>
UNITEDHEALTHCARE OF OREGON, INC.	Cancellation	Company Position Overturned	1	50.0%
	Choice of PCP (Primary Care Provider)	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>
UNUM LIFE INSURANCE COMPANY OF AMERICA	Access to Fee Schedule/Rates	Compromised Settlement/Resolution	1	10.0%
	Cancellation	Company Position Overturned	1	10.0%
	Cancellation	Company Position Substantiated	1	10.0%
	Delays	Company Position Substantiated	1	10.0%
	Delays	Contract Provision/Legal Issue	1	10.0%
	Denial of Claim	Company Position Substantiated	1	10.0%
	Disabled Individuals' Access	Contract Provision/Legal Issue	1	10.0%

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 2015 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>
UNUM LIFE INSURANCE COMPANY OF AMERICA	Recoupment	Company Position Substantiated	1	10.0%
	Unsatisfactory Settlement/Offer	Company Position Overturned	1	10.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	10.0%
<i>Insurer Total</i>			<i>10</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
USAA CASUALTY INSURANCE COMPANY	Adjuster Handling	Compromised Settlement/Resolution	2	8.0%
	Adjuster Handling	Contract Provision/Legal Issue	1	4.0%
	Comparitive Negligence	Claim Settled	1	4.0%
	Cost Containment	Contract Provision/Legal Issue	2	8.0%
	Delays	Compromised Settlement/Resolution	2	8.0%
	Delays/No Response	No Action Requested/Required	1	4.0%
	Denial of Claim	Company Position Substantiated	2	8.0%
	Denial of Claim	Contract Provision/Legal Issue	2	8.0%
	Medical Necessity	No Jurisdiction	1	4.0%
	Premium & Rating	Compromised Settlement/Resolution	1	4.0%
	Premium Notice/Billing	Company Position Substantiated	1	4.0%
	Unsatisfactory Settlement/Offer	Company Position Substantiated	1	4.0%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	5	20.0%
	Unsatisfactory Settlement/Offer	No Jurisdiction	2	8.0%
Usual, Customary, Reasonable Charges	Contract Provision/Legal Issue	1	4.0%	
<i>Insurer Total</i>			<i>25</i>	<i>100.0%</i>

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
USAA GENERAL INDEMNITY COMPANY	Adjuster Handling	Company Position Overturned	1	5.3%
	Adjuster Handling	Compromised Settlement/Resolution	3	15.8%
	Adjuster Handling	Contract Provision/Legal Issue	3	15.8%
	Delays	Claim Settled	1	5.3%
	Delays	Company Position Substantiated	1	5.3%
	Denial of Claim	Company Position Overturned	2	10.5%
	Denial of Claim	Contract Provision/Legal Issue	1	5.3%
	Policy Delivery	Compromised Settlement/Resolution	1	5.3%
	Premium & Rating	Company Position Overturned	1	5.3%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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 GENERAL INDEMNITY COMPANY	Premium & Rating	Contract Provision/Legal Issue	1	5.3%
	Refusal to Insure	Contract Provision/Legal Issue	1	5.3%
	Unsatisfactory Settlement/Offer	Compromised Settlement/Resolution	2	10.5%
	Unsatisfactory Settlement/Offer	Contract Provision/Legal Issue	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>
VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	Adjuster Handling	Contract Provision/Legal Issue	1	14.3%
	Cancellation	Contract Provision/Legal Issue	1	14.3%
	Delays	Contract Provision/Legal Issue	1	14.3%
	Denial of Claim	No Jurisdiction	1	14.3%
	Premium & Rating	Company Position Substantiated	2	28.6%
	Premium Refund	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>
VARIABLE ANNUITY LIFE INSURANCE COMPANY	Delays	Claim Settled	1	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	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>
VICTORIA SELECT INSURANCE COMPANY	Cancellation	Company Position Substantiated	1	33.3%
	Premium & Rating	Company Position Substantiated	1	33.3%
	Premium & Rating	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.

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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	<i>Adjuster Handling</i>	Claim Settled	1	7.7%
	<i>Adjuster Handling</i>	Compromised Settlement/Resolution	1	7.7%
	<i>Adjuster Handling</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Cancellation</i>	Company Position Substantiated	1	7.7%
	<i>Comparative Negligence</i>	Contract Provision/Legal Issue	1	7.7%
	<i>Denial of Claim</i>	Company Position Overturned	1	7.7%
	<i>Denial of Claim</i>	Contract Provision/Legal Issue	2	15.4%
	<i>Premium Refund</i>	Company Position Substantiated	1	7.7%
	<i>Unsatisfactory Settlement/Offer</i>	Company Position Overturned	1	7.7%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	2	15.4%
	<i>Unsatisfactory Settlement/Offer</i>	No Jurisdiction	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>
VOYA INSURANCE AND ANNUITY COMPANY	<i>Unsatisfactory Settlement/Offer</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>
WASHINGTON NATIONAL INSURANCE COMPANY	<i>State Specific</i>	Company Position Overturned	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%

<i>Insurer name</i>	<i>Reason for complaint</i>	<i>Complaint disposition</i>	<i>Count</i>	<i>Percent</i>
WAWANESA GENERAL INSURANCE COMPANY	<i>Delays</i>	Claim Settled	1	20.0%
	<i>Denial of Claim</i>	Claim Settled	1	20.0%
	<i>Premium & Rating</i>	Company Position Substantiated	1	20.0%
	<i>Premium Refund</i>	Contract Provision/Legal Issue	1	20.0%
	<i>Unsatisfactory Settlement/Offer</i>	Contract Provision/Legal Issue	1	20.0%
<i>Insurer Total</i>			5	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
WESCO INSURANCE COMPANY	Denial of Claim	No Action Requested/Required	1	25.0%
	High Pressure Tactics	Contract Provision/Legal Issue	1	25.0%
	Premium Refund	No Action Requested/Required	1	25.0%
	State Specific	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>
WESTCHESTER FIRE 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>
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY (THE)	Unsatisfactory Settlement/Offer	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>
WESTERN GROCERS EMPLOYEE BENEFITS TRUST	Co-pay Issues	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>
WESTERN NATIONAL MUTUAL 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>
WESTERN SURETY COMPANY	Cancellation	Referred for Disciplinary Action	1	50.0%
	State Specific	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>
WESTFIELD INSURANCE COMPANY	Adjuster Handling	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>
WILCO LIFE INSURANCE COMPANY	Premium Notice/Billing	Company Position Overturned	1	100.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services

**Complaint reasons and dispositions for complaints closed in Oregon during 2015 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>
WILLAMETTE DENTAL INSURANCE, INC.	Access to Care	Compromised Settlement/Resolution	1	50.0%
	Misrepresentation	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>
WILSHIRE INSURANCE COMPANY	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>
WORKMEN'S AUTO 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>
ZURICH AMERICAN INSURANCE COMPANY	Denial of Claim	No Jurisdiction	1	50.0%
	Unsatisfactory Settlement/Offer	Claim Settled	1	50.0%
<i>Insurer Total</i>			2	100.0%
			2792	38000.0%

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

Source: Information Technology and Research, Central Services Division, Department of Consumer and Business services