

Oregon Insurance Complaints

from calendar year 2015



AUTO



LIFE



HEALTH



ANNUITIES



HOMEOWNER



LONG-TERM CARE

Table of contents

Introduction	1
Companies included in this report	1
Total insurance complaints	2
Total insurance premiums	2
Making a complaint	3
Managing the cost of insurance	3
Choosing a financially healthy insurance company	4
Choosing a qualified producer (agent)	4
How to use this report	5
Auto insurance	6
Health insurance — ranking by premium	7
Homeowner insurance	8
Life insurance	9
Annuities	10
Long-term care	11



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Introduction

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

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

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

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

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

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

Companies included in this report

Companies included in this report met at least one of the following three conditions during 2015:

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

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

You can find more information about insurance complaints, including complaint statistics for all insurers doing business in Oregon, on our website: dfr.oregon.gov.

Total insurance complaints

During 2015, the Oregon Division of Financial Regulation closed 2,707 complaints in six common lines of insurance. The insurers listed in this report accounted for 1,967 complaints, or about 73 percent of the total.

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

Line of insurance	Total Complaints		Percent
	Insurers in this report	All insurers	
Auto	655	1,004	65%
Health	982	1,120	88%
Homeowner	198	265	77%
Life	60	169	36%
Annuities	19	35	54%
Long-term care	53	58	91%
Totals	1,967	2,642	74%

Total insurance premiums

Insurance premiums in Oregon in 2015 totaled more than \$13 billion in six common lines of insurance. The insurers listed in this report accounted for more than \$11 billion, or 83 percent of premiums in 2015.

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

Line of insurance	Total premiums in billions of dollars		Percent
	Insurers in this report	All insurers	
Auto	1.93	2.67	72%
Health	5.78	6.35	91%
Homeowner	0.61	0.73	84%
Life	0.75	1.20	63%
Annuities	2.00	2.46	81%
Long-term care	0.138	0.145	96%
Totals	11.21	13.55	83%

Making a complaint

The Division of Financial Regulation's Consumer Advocacy Unit helps thousands of consumers with insurance questions and complaints each year. In 2015, Consumer Advocacy helped recover approximately \$2 million in benefits for consumers who contacted our office.

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

If you have a question or complaint about an insurance company or one of its producers (agents), the Consumer Advocacy Unit may be able to

help. We investigate complaints by contacting the company or producer (agent) involved, and we provide consumers with information or help to try to resolve the problem. You can reach us by phone, fax, or email.

Consumer Advocacy Unit

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

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

Fax: 503-378-4351

Email: cp.ins@oregon.gov

Web: dfr.oregon.gov

Managing the cost of insurance

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

Comparing apples to apples

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

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

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

Choosing a financially healthy insurance company

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

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

Companies may charge a fee for these services.

- **A.M. Best Company**
908-439-2200
www.ambest.com
- **Fitch Inc.**
800-893-4824
www.fitchratings.com

- **Moody's Investor Services**
212-553-0377
www.moodys.com
- **Standard & Poor's Rating Information Services**
212-438-2400
www.standardandpoors.com
- **Weiss Ratings Inc.**
www.weissratings.com

The Division of Financial Regulation can discuss an insurance company's financial condition with you, especially if you have questions about these reports. However, we cannot recommend a company for you. Call 503-947-7982 for more information.

Choosing a qualified producer (agent)

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

- Make sure your producer (agent) is licensed in Oregon. If you are not sure, visit the division's website at dfr.oregon.gov. Call the Division of Financial Regulation's Producer Licensing Unit at 503-947-7981.
- Oregon's Health Insurance Marketplace has a network of insurance agents and community organizations ready to help people enroll. You can find an agent or community partner in your area by going to www.oregonhealthcare.gov/get-help.html or calling the Oregon Health Insurance Marketplace at 855-268-3767 (toll-free).

- Ask around. You may want to find out if your local Better Business Bureau has received complaints about a particular producer. Ask insurance producers for recommendations from clients.
- Ask producers what kind of service you can expect from them. Will they regularly evaluate your insurance needs? Will they help when it's time to make a claim?

How to use this report

The *Consumer Guide 2015 Report for Oregon Insurance Complaints* is an annual report of consumer complaints against major insurers in six types (or lines) of insurance:

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

The guide includes the following information for calendar year 2015 for the major insurance companies doing business in Oregon:

- Oregon premium
- Total consumer complaints closed by the Division of Financial Regulation
- Confirmed complaints

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

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

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

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

How to use the complaint indexes and rankings

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

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

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

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

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

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

After complaint indexes are computed, insurers are ranked by their complaint records. A ranking of 1 indicates the best complaint record — or the fewest confirmed complaints in relation to the amount of premium the company wrote in Oregon in 2015. The highest numerical ranking indicates the worst complaint record — or the most confirmed complaints compared to the amount of premium written.

Auto insurance

Company Name	2015 premium	Total complaints	Confirmed complaints	Complaint index	2015 ranking
Allstate Fire And Casualty Insurance Company	114,990,081	34	4	0.60	12
Allstate Insurance Company	36,910,320	6	0	0.00	2
Allstate Property And Casualty Insurance Company	24,544,279	3	0	0.00	3
American Family Mutual Insurance Company	69,674,641	31	7	1.74	18
Artisan And Truckers Casualty Company	20,404,246	7	0	0.00	6
Country Mutual Insurance Company	29,378,281	9	1	0.59	11
Country Preferred Insurance Company	55,889,045	11	1	0.31	7
Esurance Insurance Company	20,689,896	10	1	0.84	14
Farmers Insurance Company Of Oregon	240,586,940	75	6	0.43	8
Geico Casualty Company	117,103,257	68	9	1.33	16
Geico General Insurance Company	45,339,957	24	5	1.91	19
Hartford Underwriters Insurance Company	24,653,894	17	3	2.11	21
Liberty Mutual Fire Insurance Company	20,957,203	11	3	2.48	23
LM General Insurance Company	31,972,815	18	6	3.25	24
Mutual Of Enumclaw Insurance Company	21,108,134	5	0	0.00	5
Nationwide Insurance Company Of America	23,000,296	7	2	1.51	17
Oregon Mutual Insurance Company	22,413,747	2	0	0.00	4
Progressive Classic Insurance Company	93,142,992	23	3	0.56	10
Progressive Universal Insurance Company	137,178,683	50	7	0.88	15
Safeco Insurance Company Of Oregon	173,360,909	41	7	0.70	13
State Farm Fire And Casualty Company	37,153,752	4	0	0.00	1
State Farm Mutual Automobile Insurance Company	469,290,284	146	13	0.48	9
United Services Automobile Association	35,092,254	16	4	1.97	20
USAA Casualty Insurance Company	43,523,677	21	6	2.39	22
USAA General Indemnity Company	25,260,021	16	7	4.80	25
Total for this table	1,933,619,604	655	95		
Total for auto	2,667,073,211	1,004	154		

Health insurance

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

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

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

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

Company Name	2015 premium	Total complaints	Confirmed complaints	Complaint index	2015 ranking
Aetna Life Insurance Company	84,689,809	8	2	0.47	10
American Family Life Assurance Company Of Columbus	63,452,777	10	3	0.94	15
Cigna Health And Life Insurance Company	72,810,698	8	4	1.09	18
Genworth Life Insurance Company	27,076,535	0	0	0.00	1
Guardian Life Insurance Company Of America (The)	22,134,653	3	1	0.90	14
Health Net Health Plan Of Oregon, Inc.	186,745,484	81	32	3.40	23
Health Republic Insurance Company	47,844,091	25	10	4.15	24
Kaiser Foundation Health Plan Of The Northwest	1,803,253,356	117	54	0.59	13
Lifemap Assurance Company	22,915,907	2	0	0.00	2
Lifewise Health Plan Of Oregon Inc.	199,994,931	101	28	2.78	22
Lincoln National Life Insurance Company (The)	21,854,420	5	0	0.00	4
Metropolitan Life Insurance Company	61,398,178	8	3	0.97	16
Moda Health Plan, Inc.	659,731,344	285	64	1.92	21
Oregon Dental Service	83,735,492	9	1	0.24	6
Oregon's Health Co-Op	55,287,384	47	16	5.74	25
PacificSource Health Plans	426,020,454	31	2	0.09	5
Pioneer Educators Health Trust	22,742,390	1	0	0.00	3
Providence Health Plan	672,849,357	80	15	0.44	9
Regence Bluecross Blueshield Of Oregon	735,070,155	77	20	0.54	12
Standard Insurance Company	91,104,621	33	6	1.31	19
Transamerica Life Insurance Company	42,125,343	2	1	0.47	11
United Of Omaha Life Insurance Company	37,366,937	10	2	1.06	17
UnitedHealthcare Insurance Company	242,616,276	33	18	1.47	20
UNUM Life Insurance Company Of America	46,346,972	4	1	0.43	8
Willamette Dental Insurance, Inc.	47,113,480	2	1	0.42	7
Total for this table	5,776,281,044	982	284		
Total for health	6,349,622,394	1,120	320		

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

Homeowner insurance

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

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

or stolen.

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

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

Company Name	2015 premium	Total complaints	Confirmed complaints	Complaint index	2015 ranking
Allstate Indemnity Company	13,950,178	8	1	1.58	16
Allstate Insurance Company	15,844,941	3	0	0.00	4
Allstate Property And Casualty Insurance Company	19,198,392	8	1	1.15	14
Allstate Vehicle And Property Insurance Company	9,048,266	1	0	0.00	5
American Family Mutual Insurance Company	23,369,782	20	3	2.84	22
Amica Mutual Insurance Company	5,375,189	0	0	0.00	9
Country Mutual Insurance Company	34,344,051	7	1	0.64	11
Farmers Insurance Company Of Oregon	42,083,108	8	1	0.53	10
Farmers Insurance Exchange	41,418,461	11	0	0.00	1
Foremost Insurance Company Grand Rapids, Michigan	31,149,684	8	0	0.00	2
Homesite Insurance Company Of The Midwest	9,319,070	7	1	2.37	19
IDS Property Casualty Insurance Company	6,975,671	0	0	0.00	7
Liberty Insurance Corporation	11,988,948	5	2	3.69	24
Liberty Mutual Fire Insurance Company	8,066,010	2	1	2.74	21
Metropolitan Property And Casualty Insurance Company	8,990,980	1	0	0.00	6
Mutual Of Enumclaw Insurance Company	8,237,910	5	1	2.68	20
Oregon Mutual Insurance Company	10,213,546	7	1	2.16	18
Property And Casualty Insurance Company Of Hartford	6,322,578	4	0	0.00	8
Safeco Insurance Company Of Oregon	73,530,046	27	3	0.90	13
State Farm Fire And Casualty Company	178,467,442	46	7	0.87	12
Sublimity Insurance Company	6,302,251	3	1	3.51	23
Travelers Home And Marine Insurance Company (The)	11,328,181	6	1	1.95	17
United Services Automobile Association	16,900,869	4	1	1.31	15
USAA Casualty Insurance Company	16,679,398	4	0	0.00	3
USAA General Indemnity Company	5,673,886	3	1	3.90	25
Total for this table	614,778,838	198	27		
Total for homeowners	729,636,022	256	33		

Life insurance

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

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

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

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

Company Name	2015 premium	Total complaints	Confirmed complaints	Complaint index	2015 ranking
American General Life Insurance Company	17,587,223	6	2	2.53	24
Country Life Insurance Company	20,967,029	0	0	0.00	12
Farmers New World Life Insurance Company	24,426,906	7	0	0.00	8
Genworth Life And Annuity Insurance Company	15,294,207	4	3	4.36	25
Guardian Life Insurance Company Of America (The)	28,336,157	1	0	0.00	6
John Hancock Life Insurance Company (U.S.A.)	40,168,442	1	0	0.00	4
Lincoln Benefit Life Company	16,414,829	2	0	0.00	15
Lincoln National Life Insurance Company (The)	46,904,621	2	0	0.00	1
Massachusetts Mutual Life Insurance Company	25,917,695	3	2	1.71	22
Metropolitan Life Insurance Company	43,202,843	4	0	0.00	3
Minnesota Life Insurance Company	27,447,873	1	0	0.00	7
New York Life Insurance And Annuity Corporation	18,912,927	0	0	0.00	14
New York Life Insurance Company	45,534,994	2	1	0.49	20
Northwestern Mutual Life Insurance Co	91,712,421	1	1	0.24	18
Pacific Life Insurance Company	33,930,236	1	0	0.00	5
Penn Mutual Life Insurance Company	21,342,954	0	0	0.00	11
Primerica Life Insurance Company	14,242,946	2	0	0.00	17
Pruco Life Insurance Company	23,345,775	0	0	0.00	10
Prudential Insurance Company Of America	24,094,233	4	0	0.00	9
Standard Insurance Company	45,513,444	6	0	0.00	2
State Farm Life Insurance Company	55,923,336	4	1	0.40	19
Thrivent Financial For Lutherans	15,263,018	3	0	0.00	16
Transamerica Life Insurance Company	19,202,916	1	0	0.00	13
United Of Omaha Life Insurance Company	15,684,090	3	1	1.42	21
UNUM Life Insurance Company Of America	18,990,107	2	2	2.34	23
Total for this table	750,361,222	60	13		
Total for life	1,199,845,209	169	54		

Annuities

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

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

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

If you have questions about annuities, call 503-947-7984 or 888-877-4894 (toll-free), or visit our website, dfr.oregon.gov.

Company Name	2015 premium	Total complaints	Confirmed complaints	Complaint index	2015 ranking
Allianz Life Insurance Company Of North America	82,004,749	3	0	0.00	5
American Equity Investment Life Insurance Company	52,643,306	0	0	0.00	12
American General Life Insurance Company	117,234,823	4	2	3.49	22
AXA Equitable Life Insurance Company	57,782,744	1	1	3.54	23
Delaware Life Insurance Company	29,514,794	0	0	0.00	19
Forethought Life Insurance Company	62,644,815	0	0	0.00	9
Great American Life Insurance Company	42,955,665	1	1	4.76	25
Great-West Life & Annuity Insurance Company	72,689,581	0	0	0.00	7
Jackson National Life Insurance Company	234,244,418	3	0	0.00	1
Lincoln National Life Insurance Company (The)	179,299,611	1	0	0.00	2
Metlife Insurance Company USA	52,103,323	1	0	0.00	13
New York Life Insurance And Annuity Corporation	134,914,346	3	1	1.52	20
Pacific Life Insurance Company	50,310,676	0	0	0.00	15
Principal Life Insurance Company	43,925,206	1	1	4.66	24
Pruco Life Insurance Company	70,700,879	0	0	0.00	8
Prudential Insurance Company Of America	51,680,171	0	0	0.00	14
Riversource Life Insurance Company	53,576,731	0	0	0.00	10
Security Benefit Life Insurance Company	42,782,160	0	0	0.00	16
Symetra Life Insurance Company	53,236,781	0	0	0.00	11
Teachers Insurance And Annuity Association Of America	74,602,974	0	0	0.00	6
Thrivent Financial For Lutherans	40,424,999	0	0	0.00	17
Transamerica Life Insurance Company	84,551,821	0	0	0.00	4
Variable Annuity Life Insurance Company	103,563,089	1	1	1.98	21
Voya Retirement Insurance And Annuity Company	173,808,652	0	0	0.00	3
Western United Life Assurance Company	37,711,887	0	0	0.00	18
Total for this table	1,998,908,201	19	7		
Total for annuities	2,456,133,649	35	12		

Long-term care

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

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

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

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

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

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

Company Name	2015 premium	Total complaints	Confirmed complaints	Complaint index	2015 ranking
Ability Insurance Company	4,009,376	2	0	0.00	7
Allianz Life Insurance Company Of North America	2,599,961	0	0	0.00	9
Bankers Life And Casualty Company	10,085,213	17	4	3.59	25
Continental Casualty Company	8,363,072	4	0	0.00	3
Country Life Insurance Company	1,667,150	0	0	0.00	11
Equitable Life And Casualty Insurance Company	5,171,967	3	2	3.50	24
Genworth Life Insurance Company	27,182,197	5	1	0.33	20
John Hancock Life Insurance Company (U.S.A.)	19,505,919	5	4	1.86	21
Massachusetts Mutual Life Insurance Company	1,490,355	0	0	0.00	13
Metlife Insurance Company Usa	839,051	0	0	0.00	16
Metropolitan Life Insurance Company	8,551,121	2	0	0.00	2
Mutual Of Omaha Insurance Company	3,365,344	1	0	0.00	8
New York Life Insurance Company	1,487,175	1	0	0.00	14
Northwestern Long Term Care Insurance Company	7,081,263	0	0	0.00	4
Physicians Mutual Insurance Company	685,910	0	0	0.00	19
Provident Life & Accident Insurance Company	797,103	0	0	0.00	18
Prudential Insurance Company Of America	3,303,209	1	1	2.74	22
Regence Bluecross Blueshield Of Oregon	1,096,654	0	0	0.00	15
Riversource Life Insurance Company	3,032,923	1	1	2.98	23
State Farm Mutual Automobile Insurance Company	6,822,087	3	0	0.00	5
Thrivent Financial For Lutherans	2,170,482	1	0	0.00	10
Transamerica Life Insurance Company	4,456,718	3	0	0.00	6
Union Security Insurance Company	804,398	0	0	0.00	17
United Of Omaha Life Insurance Company	1,496,874	0	0	0.00	12
UNUM Life Insurance Company Of America	12,224,035	4	0	0.00	1
Total for this table	138,289,557	53	13		
Total for long term care	144,748,549	58	16		