

The Market Conduct unit is part of the Consumer Protection Section of the Oregon Insurance Division. Its purpose is to protect consumers by performing market conduct examinations of foreign and domestic insurance companies doing business in Oregon. These examinations determine the company's ability to fulfill and manner of fulfillment of its obligations, the nature of its operations, whether it has given proper treatment to policyholders, and its compliance with the Oregon Insurance Code and Administrative Rules. All types of insurers are examined including life, health, property, casualty, workers' compensation, title, and other specialty lines.

The examinations are conducted primarily in the insurance company offices. Market Conduct field examiners evaluate company policies, procedures, and random samples of various types of records to verify compliance with established standards that are based on the Oregon Insurance Code and Administrative Rules. A public report of the examination findings is published upon completion of the examination.

**Market conduct examinations
Completed, January 2002 - December 2002**

Domestic companies	
Standard Insurance Company Dentists Benefits Insurance Company	Pacificare of Oregon, Inc. Oregon Dental Services
Foreign companies	
Fidelity National Title Insurance Company	