

ANNUITY

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
AIG ANNUITY INSURANCE COMPANY	149,909,704	0	0	0.00
AIG LIFE INSURANCE COMPANY	785,604	1	1	59.07
AIG SUNAMERICA LIFE ASSURANCE COMPANY	42,490,572	0	0	0.00
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	21,864,196	1	1	2.12
ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY	3,613,163	6	4	51.38
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	6,145	1	1	NA
AXA EQUITABLE LIFE INSURANCE COMPANY	42,288,060	0	0	0.00
BANKERS LIFE AND CASUALTY COMPANY	38,657,643	5	2	2.40
C. M. LIFE INSURANCE COMPANY	34,897,513	0	0	0.00
CANADA LIFE INSURANCE COMPANY OF AMERICA	30,183,180	0	0	0.00
CLARICA LIFE INSURANCE COMPANY-U.S.	438,761	1	1	105.77
CONSECO INSURANCE COMPANY	-158,294	5	4	NA
CONSECO LIFE INSURANCE COMPANY	4,100	2	2	NA
CUNA MUTUAL LIFE INSURANCE COMPANY	35,759,443	0	0	0.00
FIDELITY AND GUARANTY LIFE INSURANCE COMPANY	6,048,568	1	1	7.67
GREAT AMERICAN LIFE INSURANCE COMPANY	11,093,104	1	1	4.18
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	27,411,065	0	0	0.00
GUARANTY INCOME LIFE INSURANCE COMPANY	2,831,295	1	1	16.39
HCC LIFE INSURANCE COMPANY	511,938	1	1	90.65
IDS LIFE INSURANCE COMPANY	42,225,377	2	1	1.10

ANNUITY (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
ING LIFE INSURANCE AND ANNUITY COMPANY	80,732,125	0	0	0.00
ING USA ANNUITY & LIFE INSURANCE COMPANY	43,870,578	0	0	0.00
INTEGRITY LIFE INSURANCE COMPANY	5,588,932	1	1	8.30
INVESTORS INSURANCE CORPORATION	798,794	0	0	0.00
JACKSON NATIONAL LIFE INSURANCE COMPANY	54,119,840	0	0	0.00
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	32,365,452	0	0	0.00
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	155,566,285	1	1	0.30
LINCOLN BENEFIT LIFE COMPANY	119,904,272	1	1	0.39
LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	69,169,291	0	0	0.00
LOYAL AMERICAN LIFE INSURANCE COMPANY	337,977	1	1	137.31
METLIFE INVESTORS INSURANCE COMPANY	25,802,405	0	0	0.00
METLIFE INVESTORS USA INSURANCE COMPANY	21,526,763	0	0	0.00
METROPOLITAN LIFE INSURANCE COMPANY	36,516,304	0	0	0.00
MIDLAND NATIONAL LIFE INSURANCE COMPANY	4,553,809	1	1	10.19
NATIONWIDE LIFE INSURANCE COMPANY	1,174,440	1	1	39.52
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	36,039,258	0	0	0.00
OHIO NATIONAL LIFE INSURANCE COMPANY (THE)	36,214,457	0	0	0.00
PACIFIC LIFE INSURANCE COMPANY	2,883,440	1	1	16.10
PHL VARIABLE INSURANCE COMPANY	22,160,982	0	0	0.00
PRUDENTIAL INSURANCE COMPANY OF AMERICA	53,700,462	1	1	0.86

ANNUITY (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
PYRAMID LIFE INSURANCE COMPANY	404,833	2	2	229.28
SOUTHLAND LIFE INSURANCE COMPANY	3,500	1	1	NA
STANDARD INSURANCE COMPANY	19,748,471	2	2	4.70
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	48,229,936	0	0	0.00
THRIVENT FINANCIAL FOR LUTHERANS	35,319,926	0	0	0.00
TRANSAMERICA LIFE INSURANCE AND ANNUITY COMPANY	5,661,766	1	1	8.20
TRANSAMERICA LIFE INSURANCE COMPANY	116,064,859	0	0	0.00
UNION CENTRAL LIFE INSURANCE COMPANY	6,875,196	1	1	6.75
USG ANNUITY & LIFE COMPANY	23,814,991	0	0	0.00
VALLEY FORGE LIFE INSURANCE COMPANY	2,000	1	1	NA
VARIABLE ANNUITY LIFE INSURANCE COMPANY	68,756,773	1	1	0.67
WESTERN UNITED LIFE ASSURANCE COMPANY	48,387,546	1	1	0.96
Total for ANNUITY	2,088,410,720	63	45	

AUTO

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
21ST CENTURY INSURANCE COMPANY	1,421,742	3	2	1.74
AIG PREFERRED INSURANCE COMPANY	2,355,845	8	7	3.67
AIU INSURANCE COMPANY	3,157,349	13	10	3.91
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	856,476	9	3	4.33
ALLSTATE INDEMNITY COMPANY	22,156,554	17	11	0.61
ALLSTATE INSURANCE COMPANY	122,546,041	116	79	0.80
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	25,369,835	22	15	0.73
AMCO INSURANCE COMPANY	6,217,595	6	6	1.19
AMERICAN AND FOREIGN INSURANCE COMPANY	1,262,112	1	1	0.98
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	444,783	2	1	2.78
AMERICAN COMMERCE INSURANCE COMPANY	11,986,976	13	6	0.62
AMERICAN ECONOMY INSURANCE COMPANY	541,010	3	3	6.85
AMERICAN FAMILY HOME INSURANCE COMPANY	1,037,308	1	1	1.19
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	51,246,764	118	82	1.98
AMERICAN HOME ASSURANCE COMPANY	5,470,182	8	5	1.13
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	1,827,879	19	15	10.14
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	3,131,893	10	10	3.95
AMERICAN MODERN HOME INSURANCE COMPANY	1,412,801	1	1	0.87
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	629,529	1	1	1.96
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	3,114,097	3	2	0.79

AUTO (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	33,871,618	20	14	0.51
AMERICAN STATES INSURANCE COMPANY	422,296	4	3	8.78
AMERICAN STATES PREFERRED INSURANCE COMPANY	1,157,697	6	3	3.20
AMEX ASSURANCE COMPANY	7,341,925	11	8	1.35
AMICA MUTUAL INSURANCE COMPANY	7,652,200	4	3	0.48
ATLANTIC MUTUAL INSURANCE COMPANY	4,843	2	1	NA
AUSTIN MUTUAL INSURANCE COMPANY	1,134,722	2	1	1.09
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	16,376,362	2	2	0.15
CHARTER OAK FIRE INSURANCE COMPANY	1,610,893	1	1	0.77
CLARENDON NATIONAL INSURANCE COMPANY	543,214	7	5	11.38
COMMERCE WEST INSURANCE COMPANY	5,432,026	12	10	2.28
CONTINENTAL CASUALTY COMPANY	219	1	1	NA
COUNTRY CASUALTY INSURANCE COMPANY	3,415,034	2	2	0.72
COUNTRY MUTUAL INSURANCE COMPANY	36,017,715	31	18	0.62
COUNTRY PREFERRED INSURANCE COMPANY	10,898,001	2	1	0.11
CSE SAFEGUARD INSURANCE COMPANY	511,959	6	2	4.83
DAIRYLAND INSURANCE COMPANY	7,331,280	2	1	0.17
DEERBROOK INSURANCE COMPANY	1,129,292	5	4	4.38
DEPOSITORS INSURANCE COMPANY	4,035,640	1	1	0.31
ECONOMY PREMIER ASSURANCE COMPANY	4,665,482	3	1	0.26

AUTO (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
FARMERS INSURANCE COMPANY OF OREGON	241,508,925	428	332	1.70
FINANCIAL INDEMNITY COMPANY	15,947,226	46	28	2.17
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	64,370	1	1	NA
FOREMOST INSURANCE COMPANY	2,034,939	1	1	0.61
GEICO CASUALTY COMPANY	4,905,363	4	3	0.76
GEICO GENERAL INSURANCE COMPANY	23,488,194	22	18	0.95
GEICO INDEMNITY COMPANY	7,450,333	7	6	1.00
GLENS FALLS INSURANCE COMPANY (THE)	5,791,913	1	1	0.21
GOVERNMENT EMPLOYEES INSURANCE COMPANY	9,611,663	15	10	1.29
GRANGE INSURANCE ASSOCIATION	2,317,026	4	2	1.07
GREAT AMERICAN INSURANCE COMPANY	149,495	1	1	8.27
GREAT NORTHERN INSURANCE COMPANY	27,390	1	1	NA
GUARANTY NATIONAL INSURANCE COMPANY	1,515,444	15	7	5.71
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	218,173	4	1	5.66
HARTFORD ACCIDENT AND INDEMNITY COMPANY	2,528,198	6	3	1.47
HARTFORD CASUALTY INSURANCE COMPANY	316,150	5	5	19.54
HARTFORD FIRE INSURANCE COMPANY	521,439	2	2	4.74
HARTFORD INSURANCE COMPANY OF THE MIDWEST	19,917,889	72	51	3.16
HORACE MANN INSURANCE COMPANY	1,157,441	9	9	9.61
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	256,807	1	1	4.81

AUTO (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
ILLINOIS NATIONAL INSURANCE CO.	7,469,142	20	17	2.81
INFINITY INSURANCE COMPANY	255,394	4	3	14.52
INTEGON INDEMNITY CORPORATION	263,335	13	8	37.54
KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	729,196	1	1	1.69
LEADER INSURANCE COMPANY	425,096	1	1	2.91
LIBERTY INSURANCE CORPORATION	1,701,144	1	1	0.73
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23,875,186	32	24	1.24
LINCOLN GENERAL INSURANCE COMPANY	1,332,954	6	3	2.78
LM PROPERTY AND CASUALTY INSURANCE COMPANY	2,744,086	8	4	1.80
LUMBERMENS MUTUAL CASUALTY COMPANY	11,159	2	2	NA
MARYLAND CASUALTY COMPANY	72,562	1	1	NA
METROPOLITAN CASUALTY INSURANCE COMPANY	228,010	1	1	5.42
METROPOLITAN GENERAL INSURANCE COMPANY	1,153,381	1	1	1.07
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	7,257,592	17	11	1.87
MID-CENTURY INSURANCE COMPANY	53,284,124	15	12	0.28
MUTUAL OF ENUMCLAW INSURANCE COMPANY	23,657,344	18	14	0.73
NATIONAL ALLIANCE INSURANCE COMPANY	83,101	1	1	NA
NATIONAL GENERAL ASSURANCE COMPANY	7,188,884	4	2	0.34
NATIONAL GENERAL INSURANCE COMPANY	4,684,703	6	5	1.32
NATIONAL INTERSTATE INSURANCE COMPANY	434,139	1	1	2.85

AUTO (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
NATIONAL MERIT INSURANCE COMPANY	194,319	2	2	12.72
NATIONWIDE ASSURANCE COMPANY	3,558,960	8	5	1.74
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	12,388,046	9	7	0.70
NATIONWIDE MUTUAL INSURANCE COMPANY	26,013,708	30	21	1.00
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	2,839,423	5	4	1.74
NORTH PACIFIC INSURANCE CO.	21,667,997	11	7	0.40
NORTHLAND INSURANCE COMPANY	1	2	2	NA
NORTHWESTERN PACIFIC INDEMNITY COMPANY	1,765,703	1	1	0.70
OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	1,051,302	4	3	3.53
OMNI INSURANCE COMPANY	904,443	5	2	2.73
OREGON AUTOMOBILE INSURANCE COMPANY	472,177	0	0	0.00
OREGON MUTUAL INSURANCE COMPANY	14,748,474	11	7	0.59
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	8,272,869	8	6	0.90
PROGRESSIVE CASUALTY INSURANCE COMPANY	164,509	27	17	127.71
PROGRESSIVE CLASSIC INSURANCE COMPANY	5,838,376	6	4	0.85
PROGRESSIVE HALCYON INSURANCE COMPANY	48,060,896	51	39	1.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	49,554,739	43	27	0.67
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	9,561,163	18	14	1.81
PROGRESSIVE PREFERRED INSURANCE COMPANY	10,782,661	10	7	0.80
PROGRESSIVE WEST INSURANCE COMPANY	6,674,136	8	7	1.30

AUTO (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
QBE INSURANCE CORPORATION	3,478,508	15	11	3.91
RESPONSE WORLDWIDE INSURANCE COMPANY	165,283	1	1	7.48
ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	3,175,511	4	4	1.56
SAFECO INSURANCE COMPANY OF ILLINOIS	5,330	3	3	NA
SAFECO INSURANCE COMPANY OF OREGON	131,028,990	99	71	0.67
SENTRY INSURANCE A MUTUAL COMPANY	77,435	2	1	NA
STATE FARM FIRE AND CASUALTY COMPANY	33,646,750	3	3	0.11
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	341,598,262	140	90	0.33
SUBLIMITY INSURANCE COMPANY	3,586,895	5	2	0.69
TEACHERS INSURANCE COMPANY	1,920,679	2	2	1.29
TRAVELERS INDEMNITY COMPANY (THE)	404,293	2	2	6.11
TRAVELERS INDEMNITY COMPANY OF AMERICA	5,472,276	14	11	2.48
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	379,448	1	1	3.26
TRINITY UNIVERSAL INSURANCE COMPANY	62,800	1	1	NA
TRUMBULL INSURANCE COMPANY	859,069	2	1	1.44
UNIGARD INSURANCE COMPANY	7,325,191	7	5	0.84
UNITED SERVICES AUTOMOBILE ASSOCIATION	27,367,574	23	12	0.54
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	1,018,474	5	5	6.07
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	333,440	3	2	7.41
USAA CASUALTY INSURANCE COMPANY	27,737,611	0	0	0.00

AUTO (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
VALLEY INSURANCE COMPANY	348,654	19	13	46.08
VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	19,276,917	10	10	0.64
VIKING INSURANCE COMPANY OF WISCONSIN	641,915	2	2	3.85
WAWANESA GENERAL INSURANCE COMPANY	1,706,619	5	3	2.17
WESTERN PROTECTORS INSURANCE COMPANY	10,780,067	4	2	0.23
WESTERN UNITED INSURANCE COMPANY	14,716	1	1	NA
WINDSOR INSURANCE COMPANY	731,572	6	4	6.76
WORKMEN'S AUTO INSURANCE COMPANY	4,035,996	27	20	6.12
Total for AUTO	1,778,352,847	2,012	1,439	

HEALTH

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
ADVANTAGE DENTAL PLAN, INC.	7,847,847	1	1	1.08
AETNA LIFE INSURANCE COMPANY	33,685,184	14	9	2.27
AF&L INSURANCE COMPANY	219,944	1	1	38.71
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	3,437,759	2	2	4.95
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	1,755,225	1	1	4.85
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	36,179,209	10	4	0.94
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	966,817	2	2	17.61
AMERICAN FIDELITY ASSURANCE COMPANY	2,097,600	1	1	4.06
AMERICAN GENERAL ASSURANCE COMPANY	2,484,132	3	1	3.43
AMERICAN HERITAGE LIFE INSURANCE COMPANY	1,902,777	2	2	8.95
AMERICAN HOME ASSURANCE COMPANY	5,159	1	1	NA
AMERICAN NETWORK INSURANCE COMPANY	41,161	1	1	NA
AMERICAN PIONEER LIFE INSURANCE COMPANY	883,944	1	1	9.63
AMERICAN REPUBLIC INSURANCE COMPANY	7,487,502	4	3	3.41
BALBOA INSURANCE COMPANY	521	1	1	NA
BANKERS LIFE AND CASUALTY COMPANY	23,954,181	38	25	8.89
BCS INSURANCE COMPANY	124,390	1	1	68.45
BROKERS NATIONAL LIFE ASSURANCE COMPANY	3,251,133	2	2	5.24
CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. (SEE MSG)	106,944,513	0	0	0.00
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	418,515	2	1	20.35

HEALTH (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
CENTRAL STATES INDEMNITY CO. OF OMAHA	624,831	1	1	13.63
CENTURION LIFE INSURANCE COMPANY	154,912	2	2	109.93
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2,552,320	1	1	3.34
COLONIAL PENN LIFE INSURANCE COMPANY	97,276	1	1	NA
COMBINED INSURANCE COMPANY OF AMERICA	10,392,336	6	5	4.10
COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	22,355	1	1	NA
COMPLEMENTARY HEALTHCARE INSURANCE, INC.	34,021	0	0	NA
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	12,683,912	7	5	3.36
CONSECO HEALTH INSURANCE COMPANY	2,166,911	1	1	3.93
CONSECO SENIOR HEALTH INSURANCE COMPANY	1,709,322	8	5	24.91
CONTINENTAL ASSURANCE COMPANY	1,177,038	5	1	7.23
CONTINENTAL CASUALTY COMPANY	8,784,190	4	3	2.91
COUNTRY LIFE INSURANCE COMPANY	1,121,685	1	1	7.59
EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	15,358,383	5	5	2.77
FARMERS NEW WORLD LIFE INSURANCE COMPANY	626,192	1	1	13.60
FORTIS BENEFITS INSURANCE COMPANY	7,278,885	1	1	1.17
FORTIS INSURANCE COMPANY	34,583,004	87	62	15.27
GE GROUP LIFE ASSURANCE COMPANY	1,790,541	1	1	4.76
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	13,398,174	7	4	2.54
GREAT-WEST HEALTHCARE OF OREGON, INC.	16,706,829	5	3	1.53

HEALTH (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
GUARANTEE TRUST LIFE INSURANCE COMPANY	3,852,901	3	2	4.42
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	11,096,958	2	2	1.53
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	9,115,815	4	3	2.80
HARTFORD LIFE GROUP INSURANCE COMPANY	354,896	1	1	23.99
HARTFORD LIFE INSURANCE COMPANY	1,887,595	1	1	4.51
HEALTH NET HEALTH PLAN OF OREGON, INC.	226,834,639	43	28	1.05
HOUSEHOLD LIFE INSURANCE COMPANY	391,378	4	2	43.51
JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	9,802,614	5	3	2.61
JEFFERSON-PILOT LIFE INSURANCE COMPANY	60,119	1	1	NA
JOHN ALDEN LIFE INSURANCE COMPANY	3,982,700	2	2	4.28
JOHN HANCOCK LIFE INSURANCE COMPANY	7,600,474	2	1	1.12
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	1,128,000,986	71	41	0.31
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	3,097,793	1	1	2.75
LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG)	348,021,898	77	34	0.83
LINCOLN BENEFIT LIFE COMPANY	2,485,215	1	1	3.43
LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	784,569	1	1	10.85
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	1,040,553	1	1	8.18
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	22,334,799	38	32	12.20
METROPOLITAN LIFE INSURANCE COMPANY	26,645,442	11	7	2.24
MINNESOTA LIFE INSURANCE COMPANY	3,060,603	2	1	2.78

HEALTH (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
MUTUAL OF OMAHA INSURANCE COMPANY	21,230,960	7	5	2.01
NATIONAL HEALTH INSURANCE COMPANY	7,636,252	5	3	3.35
NATIONAL STATES INSURANCE COMPANY	375,491	1	1	22.68
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	195,452	1	1	43.56
NEW ENGLAND LIFE INSURANCE COMPANY	273,720	1	1	31.11
NEW YORK LIFE INSURANCE COMPANY	4,442,257	1	1	1.92
ODS HEALTH PLAN, INC.	95,155,831	59	41	3.67
OREGON DENTAL SERVICE	130,862,391	3	2	0.13
PACIFIC HOSPITAL ASSOCIATION (SEE MSG)	318,088,874	19	8	0.21
PACIFICARE OF OREGON, INC.	358,490,696	59	47	1.12
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	1,499,413	6	3	17.04
PHP HEALTH PLAN, INC.	13,910,425	4	3	1.84
PHYSICIANS MUTUAL INSURANCE COMPANY	1,531,749	3	2	11.12
PRINCIPAL LIFE INSURANCE COMPANY	6,732,849	3	2	2.53
PROVIDENCE HEALTH PLAN	541,105,407	54	26	0.41
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	5,729,242	1	1	1.49
PRUDENTIAL INSURANCE COMPANY OF AMERICA	4,292,591	3	3	5.95
PYRAMID LIFE INSURANCE COMPANY	2,224,181	4	3	11.48
REASSURE AMERICA LIFE INSURANCE COMPANY	1,317,434	3	2	12.93
REGENCE BLUECROSS BLUESHIELD OF OREGON	1,425,784,585	202	111	0.66

HEALTH (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
REGENCE HMO OREGON	427,731,627	42	23	0.46
REGENCE LIFE AND HEALTH INSURANCE COMPANY	148,377,140	7	4	0.23
RELIANCE STANDARD LIFE INSURANCE COMPANY	3,471,851	2	2	4.91
RELIASTAR LIFE INSURANCE COMPANY	3,467,889	1	1	2.46
SECURITY LIFE INSURANCE COMPANY OF AMERICA	2,110,903	7	5	20.17
STANDARD INSURANCE COMPANY	58,171,326	35	22	3.22
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	15,126,005	2	2	1.13
STATE MUTUAL INSURANCE COMPANY	761,818	2	1	11.18
STONEBRIDGE LIFE INSURANCE COMPANY	4,455,733	1	1	1.91
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	639,406	1	1	13.32
UNICARE LIFE & HEALTH INSURANCE COMPANY	1,411,710	4	4	24.13
UNITED AMERICAN INSURANCE COMPANY	5,390,858	21	15	23.69
UNITED COMMERCIAL TRAVELERS OF AMERICA(THE ORDER OF)	64,464	1	1	NA
UNITED CONCORDIA INSURANCE COMPANY	1,295,631	1	1	6.57
UNITED HEALTHCARE INSURANCE COMPANY	47,544,595	3	2	0.36
UNITED OF OMAHA LIFE INSURANCE COMPANY	7,291,089	1	1	1.17
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK	1,463,899	1	1	5.82
UNUM LIFE INSURANCE COMPANY OF AMERICA	33,800,171	8	7	1.76

HEALTH (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
VISION CARE OF OREGON, INC. DBA VISION SERVICE PLAN	13,304,572	0	0	0.00
VOYAGER LIFE INSURANCE COMPANY	394	1	1	NA
WASHINGTON NATIONAL INSURANCE COMPANY	3,802,668	3	2	4.48
WILLAMETTE DENTAL INSURANCE, INC.	12,281,692	11	8	5.55
Total for HEALTH	6,062,582,553	1,133	712	

HOMEOWNER

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
AIU INSURANCE COMPANY	606,093	1	1	3.18
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	1,793,229	3	1	1.07
ALLSTATE INDEMNITY COMPANY	10,594,673	30	13	2.36
ALLSTATE INSURANCE COMPANY	34,749,565	13	10	0.55
AMCO INSURANCE COMPANY	2,044,452	1	1	0.94
AMERICAN FAMILY HOME INSURANCE COMPANY	87,274	1	1	NA
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13,683,691	14	10	1.41
AMERICAN INSURANCE COMPANY (THE)	606,153	1	1	3.18
AMERICAN MODERN HOME INSURANCE COMPANY	37,967	4	1	NA
ASSURANCE COMPANY OF AMERICA	770	1	1	NA
BALBOA INSURANCE COMPANY	458,092	4	1	4.21
CALIFORNIA CASUALTY INSURANCE COMPANY	1,937,717	2	1	0.99
COUNTRY MUTUAL INSURANCE COMPANY	11,479,162	12	8	1.34
FARMERS INSURANCE COMPANY OF OREGON	61,729,412	67	43	1.34
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	224,324	1	1	8.59
FOREMOST INSURANCE COMPANY	4,541,498	15	10	4.24
FOREMOST SIGNATURE INSURANCE COMPANY	13,707,172	4	4	0.56
GRANGE INSURANCE ASSOCIATION	876,771	1	1	2.20
HARTFORD INSURANCE COMPANY OF THE MIDWEST	4,087,180	6	2	0.94
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5,585,910	6	2	0.69

HOMEOWNER (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
LM PROPERTY AND CASUALTY INSURANCE COMPANY	1,278,330	4	3	4.52
MUTUAL OF ENUMCLAW INSURANCE COMPANY	12,021,929	11	5	0.80
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5,814,277	7	5	1.66
NORTH PACIFIC INSURANCE CO.	7,173,828	7	6	1.61
NORTHWESTERN PACIFIC INDEMNITY COMPANY	5,540,400	0	0	0.00
OHIO CASUALTY INSURANCE COMPANY	158,610	3	2	24.30
OREGON AUTOMOBILE INSURANCE COMPANY	853,426	0	0	0.00
OREGON MUTUAL INSURANCE COMPANY	8,112,458	11	5	1.19
ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	1,056,645	2	2	3.65
SAFECO INSURANCE COMPANY OF OREGON	33,960,098	31	25	1.42
STATE FARM FIRE AND CASUALTY COMPANY	112,324,462	71	42	0.72
SUBLIMITY INSURANCE COMPANY	2,320,045	4	2	1.66
UNIGARD INDEMNITY COMPANY	2,458,466	2	2	1.57
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	431,378	1	1	4.47
UNITED SERVICES AUTOMOBILE ASSOCIATION	8,296,705	1	0	0.00
USAA CASUALTY INSURANCE COMPANY	6,042,435	0	0	0.00
VALLEY INSURANCE COMPANY	110,063	10	2	35.02
VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	7,930,533	4	0	0.00
WESTERN PROTECTORS INSURANCE COMPANY	1,703,076	2	0	0.00

HOMEOWNER (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
Total for HOMEOWNER	425,923,918	395	221	

LIFE

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
ACACIA LIFE INSURANCE COMPANY	350,079	1	1	19.87
AETNA LIFE INSURANCE COMPANY	5,722,982	4	3	3.65
AIG LIFE INSURANCE COMPANY	1,971,689	1	1	3.53
AIG SUNAMERICA LIFE ASSURANCE COMPANY	382,904	1	1	18.17
ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY	3,876,449	3	2	3.59
ALLSTATE LIFE INSURANCE COMPANY	9,508,088	1	1	0.73
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	774,366	2	1	8.98
AMERICAN GENERAL ASSURANCE COMPANY	2,274,067	1	1	3.06
AMERICAN GENERAL LIFE INSURANCE COMPANY	15,266,830	3	2	0.91
AMERICAN HERITAGE LIFE INSURANCE COMPANY	1,182,943	1	1	5.88
AMERICAN INCOME LIFE INSURANCE COMPANY	3,663,856	3	3	5.70
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	599,860	3	2	23.19
AMERICAN MODERN LIFE INSURANCE COMPANY	-105,912	1	1	NA
AXA EQUITABLE LIFE INSURANCE COMPANY	9,929,896	1	1	0.70
BANKERS LIFE AND CASUALTY COMPANY	1,810,610	3	1	3.84
BENEFICIAL LIFE INSURANCE COMPANY	3,009,464	1	1	2.31
BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA	2,634,906	2	2	5.28
CHASE INSURANCE LIFE COMPANY	787,346	1	1	8.84
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	374,146	1	1	18.59
COLONIAL PENN LIFE INSURANCE COMPANY	1,254,421	5	5	27.73

LIFE (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
COMBINED INSURANCE COMPANY OF AMERICA	1,452,995	4	3	14.36
CONSECO INSURANCE COMPANY	150,022	1	1	46.37
CONSECO LIFE INSURANCE COMPANY	2,103,366	3	2	6.61
COUNTRY LIFE INSURANCE COMPANY	7,967,302	1	1	0.87
EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	541,992	1	1	12.83
FARMERS NEW WORLD LIFE INSURANCE COMPANY	18,737,296	6	4	1.49
FEDERAL HOME LIFE INSURANCE COMPANY	127,653	1	1	54.49
FIDELITY AND GUARANTY LIFE INSURANCE COMPANY	416,920	2	1	16.69
FIDELITY SECURITY LIFE INSURANCE COMPANY	163,022	1	1	42.67
FIRST COLONY LIFE INSURANCE COMPANY	12,488,183	1	1	0.56
FORETHOUGHT LIFE INSURANCE COMPANY	3,356,489	1	1	2.07
FORTIS BENEFITS INSURANCE COMPANY	4,603,688	2	2	3.02
FORTIS INSURANCE COMPANY	333,672	1	1	20.85
GENERAL AMERICAN LIFE INSURANCE COMPANY	6,553,474	1	1	1.06
GENERAL FIDELITY LIFE INSURANCE COMPANY	-981,724	1	1	NA
GREAT SOUTHERN LIFE INSURANCE COMPANY	1,054,815	1	1	6.59
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	957,165	2	1	7.27
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	12,199,653	0	0	0.00
HARTFORD LIFE INSURANCE COMPANY	1,740,795	1	1	4.00
HUMANADENTAL INSURANCE COMPANY (SEE MSG)	8,423	1	1	NA

LIFE (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
IDS LIFE INSURANCE COMPANY	13,173,600	3	1	0.53
INDEPENDENT ORDER OF FORESTERS	1,550,557	4	4	17.95
INDIANAPOLIS LIFE INSURANCE COMPANY	683,097	1	1	10.18
JACKSON NATIONAL LIFE INSURANCE COMPANY	9,207,119	3	2	1.51
JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	7,913,229	2	2	1.76
JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY	3,317	1	1	NA
JOHN ALDEN LIFE INSURANCE COMPANY	200,892	1	1	34.63
JOHN HANCOCK LIFE INSURANCE COMPANY	14,497,104	2	2	0.96
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	22,264,322	1	1	0.31
JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY	17,225,595	0	0	0.00
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	1,185,149	1	1	5.87
LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	10,066,552	3	3	2.07
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	19,237,918	3	2	0.72
METROPOLITAN LIFE INSURANCE COMPANY	29,531,881	10	8	1.88
MIDLAND NATIONAL LIFE INSURANCE COMPANY	6,538,502	2	1	1.06
MONUMENTAL LIFE INSURANCE COMPANY	779,374	1	1	8.93
NATIONAL LIFE INSURANCE COMPANY	3,968,910	1	1	1.75
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	21,090,461	1	1	0.33
NEW YORK LIFE INSURANCE COMPANY	29,536,265	6	4	0.94
NORTHWESTERN MUTUAL LIFE INSURANCE CO	82,397,181	2	1	0.08

LIFE (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
PACIFIC LIFE INSURANCE COMPANY	67,461,199	0	0	0.00
PHOENIX LIFE INSURANCE COMPANY	6,841,377	1	1	1.02
PIONEER MUTUAL LIFE INSURANCE COMPANY	1,599,393	1	1	4.35
PRIMERICA LIFE INSURANCE COMPANY	11,192,264	2	1	0.62
PRINCIPAL LIFE INSURANCE COMPANY	7,821,361	2	1	0.89
PROTECTIVE LIFE INSURANCE COMPANY	5,929,758	4	3	3.52
PRUDENTIAL INSURANCE COMPANY OF AMERICA	27,719,314	11	8	2.01
REASSURE AMERICA LIFE INSURANCE COMPANY	3,410,418	2	2	4.08
REGENCE LIFE AND HEALTH INSURANCE COMPANY	13,567,602	0	0	0.00
RELIASTAR LIFE INSURANCE COMPANY	9,958,875	5	4	2.79
SECURITY LIFE INSURANCE COMPANY OF AMERICA	16,778	1	1	NA
SECURITY LIFE OF DENVER INSURANCE COMPANY	12,407,097	0	0	0.00
SOUTHLAND LIFE INSURANCE COMPANY	1,478,906	1	1	4.70
SOUTHWESTERN LIFE INSURANCE COMPANY	346,537	2	1	20.07
STANDARD INSURANCE COMPANY	58,509,194	10	5	0.59
STATE FARM LIFE INSURANCE COMPANY	35,089,506	2	1	0.20
STONEBRIDGE LIFE INSURANCE COMPANY	1,523,165	4	1	4.57
SYMETRA LIFE INSURANCE COMPANY	8,057,120	2	1	0.86
THRIVENT FINANCIAL FOR LUTHERANS	12,093,598	1	1	0.58
TRANSAMERICA LIFE INSURANCE COMPANY	7,123,547	2	1	0.98

LIFE (...continued)

Company Name	2003 premiums	Total complaints	Confirmed complaints	Complaint index
TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	14,638,625	1	1	0.48
UNION SECURITY LIFE INSURANCE COMPANY	-35,002	5	3	NA
UNITED AMERICAN INSURANCE COMPANY	619,460	1	1	11.23
UNITED INVESTORS LIFE INSURANCE COMPANY	2,892,887	2	1	2.40
UNITED OF OMAHA LIFE INSURANCE COMPANY	9,213,139	3	2	1.51
UNUM LIFE INSURANCE COMPANY OF AMERICA	10,144,141	2	2	1.37
WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	21,047,511	1	0	0.00
WESTERN UNITED LIFE ASSURANCE COMPANY	106,874	1	1	65.09
Total for LIFE	1,057,378,178	230	152	