

No.	CImNo-VCImNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	Q88976402	4/1/2000	4/25/2000	5/24/2000	5/24/2000	29	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
2	R92232103	10/25/2000	10/31/2000	12/11/2000	12/11/2000	41	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
3	Q29466301	12/27/1999	1/17/2000	2/1/2000	2/1/2000	15	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
4	Q25604901	10/25/1999	1/11/2000	3/1/2000	3/1/2000	50	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.

5	R24009702	2/23/2000	6/22/2000	8/9/2000	8/9/2000	48	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
6	R58599601	8/21/2000	8/30/2000	9/29/2000	9/29/2000	30	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
7	R74833301	9/8/2000	9/27/2000	10/30/2000	10/30/2000	33	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
8	R56934601	5/11/2000	7/21/2000	9/27/2000	9/27/2000	68	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
9	R58444901	8/5/2000	8/25/2000	9/28/2000	9/28/2000	34	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.

10	R96279801	8/21/2000	11/6/2000	12/18/2000	12/18/2000	42	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
11	S32186201	1/5/2001	1/9/2001	1/17/2001	1/17/2001	8	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.
12	S34723701	1/8/2001	1/15/2001	1/18/2001	1/18/2001	3	The Company failed to disclose all benefits, coverage, time limits or other provisions of the insurance policy. Policy riders, maximum and limitations of the policy were not clearly explained at the time of settlement.

ClimNo- No.	VClimNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	99770979-	9/22/2000	NO DATE	10/30/2000	DENIED	na	The Company failed to record in the file the date the Company received, date the Company processed and date the Company transmitted or mailed every relevant document in the file. Claim package was not date stamped.
2	2000074	3/24/2000	6/23/2000	9/6/2000	9/6/2000	na	The Company failed to record in the file the date the Company received, date the Company processed and date the Company transmitted or mailed every relevant document in the file. Report of accident from the CHP was not date stamped.
3	2000081	5/26/2000	7/17/2000	9/19/2000	9/19/2000	na	The Company failed to record in the file the date the Company received, date the Company processed and date the Company transmitted or mailed every relevant document in the file. The Death Certificate was not date stamped.

No.	ClmNo-VCImNo	Loss Date	Receipt Date	Payment Date	Accept/Deny	Days to Process	Remarks
1	HSW100430	8/18/2000	8/21/2000	9/21/2000	9/21/2000	na	The Company's claim file failed to contain all documents, notes and work papers that pertain to the claim. Claim package and settlement letter were not in the claim file and could not be reproduced.

No.	CImNo-VCImNo	Loss Date	Receipt Date	Payment Date	Accept/Deny	Days to Process	Remarks
1	99025510-1-1-1	11/10/1999	11/26/1999	2/18/2000	2/18/2000	84	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
2	99732151-1-1-2	11/12/1999	11/24/1999	2/3/2000	2/3/2000	71	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
3	99752982-1-1-9	2/28/2000	7/24/2000	10/6/2000	10/6/2000	74	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
4	99739126-1-1-2	9/28/1999	10/26/1999	8/9/2000	8/9/2000	288	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
5	98180740-1-1-1	9/14/1999	9/27/1999	2/3/2000	2/3/2000	129	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
6	99009276-1-1-3	9/28/1999	11/22/1999	2/7/2000	2/7/2000	77	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
7	99077575-1-2-2	9/7/1999	11/12/1999	2/9/2000	2/9/2000	89	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
8	99106045-1-1-7	8/24/1999	11/12/1999	2/11/2000	2/11/2000	91	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
9	99730759-1-1-1	10/22/1999	12/9/1999	2/16/2000	2/16/2000	69	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
10	99734686-1-1-2	11/2/1999	1/19/2000	5/2/2000	5/2/2000	104	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
11	99713004-1-1-3	9/30/1999	1/10/2000	3/30/2000	3/30/2000	80	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status

12	99144368-1-1-3	1/14/2000	2/14/2000	4/4/2000	4/4/2000	50	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
13	99753026-1-1-2	12/2/1999	1/6/2000	4/5/2000	4/5/2000	90	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
14	99733081-1-1-2	11/2/1999	11/15/1999	4/6/2000	4/6/2000	143	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
15	99729965-2-1-8	9/29/1999	12/22/1999	4/26/2000	4/26/2000	126	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
16	99084634-1-1-3	1/10/2000	1/14/2000	5/25/2000	5/25/2000	132	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
17	99761337-1-1-2	12/19/1999	3/24/2000	5/31/2000	5/31/2000	68	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
18	99764479-1-1-1	4/8/2000	4/27/2000	6/20/2000	6/20/2000	54	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
19	99374888-1-4-6	10/28/1999	11/10/1999	2/17/2000	2/17/2000	99	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
20	99242486-1-1-4	9/3/1999	11/29/1999	DENIED	6/5/2000	189	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
21	98268989-1-1-1	1/16/1998	8/27/1999	DENIED	5/12/2000	259	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
22	98077618-1-4-2	1/26/1999	1/19/2000	4/4/2000	4/4/2000	76	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
23	99111051-1-1-1	8/7/1999	2/17/2000	DENIED	5/25/2000	98	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status

24	98071566-1-1-21	9/12/1998	8/17/1999	DENIED	6/23/2000	311	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
25	99734791-1-1-1	1/1/1999	11/1/1999	DENIED	2/14/2000	105	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
26	98076625-1-1-2	5/10/1999	4/11/2000	DENIED	6/5/2000	55	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
27	98076625-1-3-2	9/2/1999	9/14/1999	DENIED	4/13/2000	212	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
28	98117711-1-3-1	8/11/1999	2/14/2000	DENIED	5/4/2000	80	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
29	98255160-1-1-2	8/30/1999	9/17/1999	DENIED	2/11/2000	147	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
30	99145508-1-1-5	9/13/1999	4/10/2000	DENIED	6/27/2000	78	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
31	99180372-1-3-1	9/14/1999	12/13/1999	DENIED	6/14/2000	184	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
32	99109963-3-1-2	9/21/1999	10/27/1999	DENIED	2/17/2000	113	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
33	99719224-1-1-6	9/23/1999	10/25/1999	DENIED	5/19/2000	207	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
34	99765597-1-1-1	10/1/1999	4/25/2000	DENIED	6/20/2000	56	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
35	99767983-1-1-1	10/5/1999	3/13/2000	DENIED	6/29/2000	108	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status

36	99734157-1-1-1	10/19/1999	12/28/1999	DENIED	3/10/2000	73	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
37	99034052-1-1-1	10/20/1999	10/29/1999	DENIED	2/14/2000	108	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
38	99046735-1-1-3	11/10/1999	1/17/2000	DENIED	3/20/2000	63	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
39	99052616-1-2-1	11/15/1999	11/19/1999	DENIED	2/14/2000	86	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
40	98053878-1-1-4	11/15/1999	2/21/2000	DENIED	4/28/2000	67	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
41	99751234-1-1-1	11/23/1999	2/9/2000	DENIED	4/11/2000	62	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
42	99739197-1-1-1	11/24/1999	12/13/1999	DENIED	2/7/2000	56	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
43	99084552-1-1-1	11/29/1999	12/29/1999	DENIED	3/2/2000	64	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
44	99708554-1-1-1	12/2/1999	3/14/2000	DENIED	5/15/2000	62	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
45	98151913-1-3-3	10/20/1999	12/28/1999	DENIED	7/5/2000	190	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
46	99246583-1-1-1	12/13/1999	12/27/1999	DENIED	2/21/2000	56	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
47	99284100-1-2-3	12/17/1999	5/18/2000	DENIED	8/7/2000	81	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status

48	99745305-1-1-1	1/18/2000	2/11/2000	DENIED	5/19/2000	98	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
49	99269018-1-1-6	1/26/2000	3/3/2000	DENIED	5/17/2000	75	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
50	99748268-1-1-2	2/1/2000	2/14/2000	DENIED	5/4/2000	80	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
51	99036721-3-1-4	9/14/1999	12/15/1999	DENIED	5/19/2000	156	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
52	99761441-1-1-1	2/10/2000	3/20/2000	DENIED	5/22/2000	63	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
53	99291471-1-2-6	4/10/2000	10/9/2000	DENIED	12/4/2000	56	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status
54	99765686-1-1-1	4/13/2000	4/21/2000	DENIED	6/29/2000	69	Company failed to process claim in 40 calendar days, or advise claimant in writing of claim status

ClimNo- No.	VClimNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	2000042	1/18/2000	4/27/2000	8/10/2000	8/10/2000	na	The Company failed to adopt and implement reasonable standards for the prompt investigation and processing of claims. There was a three month gap in investigation, and follow-up letters were not sent to the claimant or plan administrator.

ClimNo- No.	VClimNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	20000117	6/22/1998	10/19/2000	11/27/2000	11/27/2000	na	The Company failed to include a statement in its claim denial that, if the claimant believes the claim has been wrongfully denied or rejected, he or she may have the matter reviewed by the California Department of Insurance.

ClnNo- No.	VClnNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	2000042	1/18/2000	4/27/2000	8/10/2000	8/10/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
2	2000071	12/27/1999	6/20/2000	7/26/2000	7/26/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
3	2000074	3/24/2000	6/23/2000	9/6/2000	9/6/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
4	2000081	5/26/2000	7/17/2000	9/19/2000	9/19/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
5	2000097	6/29/1998	8/28/2000	10/25/2000	10/25/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
6	2000117	6/22/1998	10/19/2000	11/27/2000	11/27/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
7	2000014	1/2/2000	2/7/2000	3/7/2000	3/7/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
8	2000026	1/28/2000	3/6/2000	4/7/2000	4/7/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
9	2000036	1/30/2000	3/27/2000	4/7/2000	4/7/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
10	2000045	3/18/2000	5/4/2000	6/1/2000	6/1/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
11	2000051	4/14/2000	5/8/2000	6/8/2000	6/8/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.

12	2000061	5/14/2000	6/6/2000	6/8/2000	6/8/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
13	2000078	6/6/2000	7/6/2000	7/26/2000	7/26/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
14	2000102	8/2/2000	9/18/2000	10/19/2000	10/19/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
15	2000106	8/3/2000	9/21/2000	2/6/2001	2/6/2001	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
16	2000108	7/1/2000	9/25/2000	10/19/2000	10/19/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
17	2000114	8/31/2000	10/2/2000	10/19/2000	10/19/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
18	2000128	8/19/2000	11/20/2000	12/12/2000	12/12/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
19	2000130	10/10/2000	11/20/2000	1/8/2001	1/8/2001	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
20	2000134	9/11/2000	12/1/2000	1/8/2001	1/8/2001	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
21	2000135	na	12/4/2000	2/1/2001	2/1/2001	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
22	2000146	12/2/2000	12/21/2001	1/11/2001	1/11/2001	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
23	2000141	8/24/2000	12/12/2000	1/11/2001	1/11/2001	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.

24	2001006	11/2/2000	1/24/2001	2/6/2000	2/6/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
25	2001007	8/12/2000	1/25/2001	2/6/2002	2/6/2002	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
26	2001008	11/23/2000	1/26/2001	2/6/2002	2/6/2002	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
27	2001010	8/20/2000	1/31/2002	2/6/2002	2/6/2002	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
28	2000079	5/19/2000	7/17/2000	11/9/2000	11/9/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
29	2000085	5/24/2000	7/24/2000	9/6/2000	9/6/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
30	2000038	5/18/2000	6/9/2000	6/22/2000	6/22/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.
31	HSW100430	8/18/2000	8/21/2000	9/21/2000	9/21/2000	na	The Company failed to notify the beneficiary the specified rate of interest paid on the death benefit.

No.	CImNo- VCImNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	2000071	12/27/1999	6/20/2000	7/26/2000	7/26/2000	36	Company failed to pay benefit within 30 days after the death of the insured. All documents to finalize the claim were submitted with the claim package.
2	2000097	6/29/1998	8/28/2000	10/5/2000	10/5/2000	38	Company failed to pay benefit within 30 days after the death of the insured. All documents to finalize the claim were submitted with the claim package.
3	2000130	10/10/2000	11/20/2000	1/8/2001	1/8/2001	49	Company failed to pay benefit within 30 days after the death of the insured. All documents to finalize the claim were submitted with the claim package.
4	2000134	9/11/2000	12/1/2000	1/8/2001	1/8/2001	38	Company failed to pay benefit within 30 days after the death of the insured. All documents to finalize the claim were submitted with the claim package.
5	2000135	na	12/4/2000	2/1/2001	2/1/2001	59	Company failed to pay benefit within 30 days after the death of the insured. All documents to finalize the claim were submitted with the claim package.
6	2000079	5/19/2000	7/17/2000	11/9/2000	11/9/2000	115	Company failed to pay benefit within 30 days after the death of the insured. All documents to finalize the claim were submitted with the claim package.

CImNo- No.	VCImNo	Loss Date	Receipt Date	Payment Date	Accept/ Deny	Days to Process	Remarks
1	R27042001	3/15/2000	4/26/2000	7/11/2000	7/11/2000	76	The Company failed to reimburse claims as soon as practical, but no later than 30 working days after receipt of the claim, and failed to pay interest on an uncontested claim after 30 working days. Claim was received on 4-26-00, processed on 7-11-00.

--	--	--	--	--	--	--	--