EXHIBIT B

Explanation

Column

A. Company Identification Number. As noted, this refers to the identification number of the complaint and shall also include the license number or other means of identifying any license of the Insurance Department (such as agent, staff adjuster or independent adjuster) that may have been involved in the complaint.

B. Function Code. Complaints are to be classified by function(s) of the company involved. Separate classifications are to be maintained for underwriting, marketing and sales, claims, policyholder service and miscellaneous.

C. Reason Code. Complaints are also to be classified by the nature of the complaint. The following is the classification required for each function specified above.

1) Underwriting

a) Company underwriting

b) Individual's application ,underwriting (this refers to any complaint where misrepresentations or declarations in an application for insurance resulted in company action involved in the complaint)

c) Cancellation

d) Rescission

e) Nonrenewal

f) Premiums and rating

g) Delays

h) Refusal to insure

i) Miscellaneous (not covered by above)

2) Marketing and Sales

a) General advertising

b) Ivass marketing advertising (advertising which is essentially directed to reach more people than in a one-to•one relationship)

c) Agent handling

d) Replacement

e) Dividend illustration

f) Delays

g) Alleged misleading statement or misrepresentation

h) Miscellaneous (not covered by above)

3) Claims

a) Claims procedure

b) Delays

c) Unsatisfactory settlements

d) Natural disaster adjusting (hurricane or flood situations or other situations which produce a large number of claims)

e) Unsatisfactory settlement offers

f) Denial of claim

g) Miscellaneous (not covered by above)

4) Policyholder service

a) Failure to respond

b) Delays

c) Miscellaneous (not covered by above)

5) Miscellaneous

C. Line Type. Complaints are **to** be c1Pcsified according to the line of insurance involved, as follows:

1) Automobile

2) Fire

3) Homeowners — Farmowners

4) Crop

5) Inland Marine

6) Individual-Life

7) Group Life

8) Annuities

9) Individual Health — Accident & Sickness

10) Group -Health — Accident & Sickness

11) Workers' Compensation

12) Liability Insurance other than Automobile

13) Mobile Homeowners

14) Miscellaneous (not covered by above)

D. Company Disposition After Receipt. The complaint register shall note the disposition of the complaint.

The following examples illustrate the type of information called for, but are not intended to be required language or to exhaust the possibilities:

1. Corrective action was taken;

2. No action was deemed necessary:

3. Satisfactory explanation was given to the complainant.

Complaint register need not note the specific action taken with respect to the complaint, so long as the action was appropriate to the circumstances. If the company wishes it may use a code for entries in this column.

E. Date Received. This refers to the date the complaint was received.

F. Date Closed. This refers to the date on which the complaint was disposed of whether by one action or a series of actions as may be present in connection with some complaints.

G. Insurance Department Complaint. Complaints are to be classified so as to indicate if the origin of the complaint was from an Insurance Department.

H. State of Origin. Complaint register should note the state from which the complaint originated. Ordinarily this will be the state of residence of the complainant.