

<b>Complaints by Line of Coverage</b> <b>Closed Files 01/01/2004 – 12/31/2004</b>	
<b>AUTO</b>	
Private Passenger Auto	130
Commercial Auto	8
Motorcycle	1
Motorhome/Recreational Vehicle	1
Rental Vehicle	2
<b>FIRE, ALLIED LINES &amp; CMP</b>	
Commercial Multi-Peril	2
<b>HOMEOWNERS</b>	
Homeowners	27
Mobile Homeowner	1
Renters/Tenants	2
Other Homeowners	1
<b>LIFE &amp; ANNUITY</b>	
Individual Life	12
Group Life	2
Credit Life	1
Other Life & Annuity	1
<b>ACCIDENT &amp; HEALTH</b>	
Individual	32
Group	177
Credit	2
Other Accident & Health	3
<b>LIABILITY</b>	
General	4
Other Liability	1
<b>MISCELLANEOUS</b>	
Workers' Compensation	31
Fidelity & Surety	1
Title	1
Extended Warranty/Service Contract	5
Ocean Marine	2
Federal Programs	1
Watercraft	1
Other Miscellaneous	5
<b>OTHER — NO STATE JURISDICTION</b>	
ERISA Plans	54
COBRA Plans	3
All Other	22

Table II - Complaints by Line of Coverage

<b>Reason for Complaints</b> <b>Closed Files 01/01/2004 – 12/31/2004</b>	
Underwriting	76
Marketing/Sales	16
Claim Handling	444
Policyholder Services	104
Note: A complaint may include more than one reason for filing	

Table III - Reflects the reason the complaint is filed

**COMPARISON OF PREMIUMS TO TOTAL NAIC\* COMPLAINTS  
FOR COMPANIES WITH FIVE (5) OR MORE COMPLAINTS  
01/01/2004 THROUGH 12/31/2004**

<u>GROUP COMPANY NAME</u>	<u>ALASKA DIRECT PREMIUM (\$000, Omitted)</u>	<u>EXPECTED AS % OF PREMIUM**</u>	<u>ACTUAL # OF COMPLAINTS</u>	<u>% OF TOTAL NAIC* COMPLAINTS</u>
Premera/Blue Cross Grp	384,751	58	46	13.1%
AIG	236,890	36	12	3.4%
State Farm Grp	181,966	28	25	7.1%
Alaska National	158,739	24	16	4.6%
Allstate Ins Grp	132,148	20	20	5.7%
GEICO	83,420	13	24	6.9%
Liberty / Wausau Ins Grp	71,442	11	5	1.4%
United Service Auto Assn Grp / USAA	58,314	9	8	2.3%
Principal Life Ins Co	47,012	7	5	1.4%
Progressive Grp	41,332	6	11	3.1%
SAFECO	28,944	4	12	3.4%
United Healthcare / Golden Rule	21,704	3	13	3.7%
AETNA	21,673	3	39	11.1%
Metropolitan Life Ins Co	18,473	3	6	1.7%
Leader Ins Co / Atlanta Casualty Co	16,331	2	21	6.0%
Nationwide Corp	15,759	2	8	2.3%
Horace Mann Grp	15,189	2	9	2.6%
Mega Life Ins Grp	7,971	1	5	1.4%
Mutual of Omaha Grp	4,372	1	6	1.7%
<b>Total Above Companies</b>	1,161,679	176	291	83.1%
<b>All Other Companies***</b>	1,148,487	174	<u>81</u>	<u>23.1%</u>
<b>Total—All Companies</b>	2,310,166	<b>Complaints:</b>	<u>350</u>	<u>100.0%</u>

\*NAIC – The company information shown is compiled utilizing National Association of Insurance Commissioners (NAIC) Standard Complaint Data Guidelines.

\*\*Expected as % of premium is based on the company's total premium written compared to the total premiums written for all companies and would result in the above anticipated number of complaints.

\*\*\*All Other Companies include those that had four or less complaints.

Table IV - Comparison of premiums to total NAIC complaints for companies with five (5) or more complaints for calendar year 2004.