

Life  
2011 Complaints

|    | NAIC # | Company Name                         | Premium    | Number of Complaints | Complaint Index |
|----|--------|--------------------------------------|------------|----------------------|-----------------|
| 1  | 71854  | AAA Life Ins Co                      | 3,580,265  | 2                    | 3.63            |
| 2  | 71471  | Ability Ins Co                       | 1,890      | 1                    | DNC             |
| 3  | 60054  | Aetna Life Ins Co                    | 7,762,682  | 2                    | 1.67            |
| 4  | 60186  | Allstate Life Ins Co                 | 10,349,129 | 5                    | 3.14            |
| 5  | 60291  | American Capitol Ins Co              | 92,996     | 3                    | DNC             |
| 6  | 92738  | American Equity Invest Life Ins Co   | 250,997    | 1                    | DNC             |
| 7  | 60399  | American Family Life Ins Co          | 17,705,931 | 3                    | 1.10            |
| 8  | 66672  | American Gen Life & Acc Ins Co       | 9,720,964  | 14                   | 9.35            |
| 9  | 60488  | American Gen Life Ins Co             | 10,058,486 | 3                    | 1.94            |
| 10 | 60577  | American Income Life Ins Co          | 12,973,268 | 2                    | 1.00            |
| 11 | 60739  | American Natl Ins Co                 | 3,599,580  | 1                    | 1.80            |
| 12 | 60895  | American United Life Ins Co          | 56,088,575 | 3                    | 0.35            |
| 13 | 61069  | Anthem Life Ins Co                   | 20,970,176 | 2                    | 0.62            |
| 14 | 61689  | Aviva Life & Ann Co                  | 26,303,854 | 6                    | 1.48            |
| 15 | 62944  | AXA Equitable Life Ins Co            | 19,934,523 | 4                    | 1.30            |
| 16 | 61263  | Bankers Life & Cas Co                | 14,284,927 | 17                   | 7.72            |
| 17 | 94250  | Banner Life Ins Co                   | 9,875,700  | 1                    | 0.66            |
| 18 | 61832  | Chesapeake Life Ins Co               | 847,335    | 1                    | DNC             |
| 19 | 71463  | CICA Life Ins Co of Amer             | 1,662,553  | 1                    | 3.90            |
| 20 | 76236  | Cincinnati Life Ins Co               | 15,298,300 | 1                    | 0.42            |
| 21 | 62049  | Colonial Life & Accident Ins Co      | 3,166,254  | 1                    | 2.05            |
| 22 | 62065  | Colonial Penn Life Ins Co            | 4,450,303  | 2                    | 2.92            |
| 23 | 84786  | Colorado Bankers Life Ins Co         | 1,030,233  | 1                    | 6.30            |
| 24 | 62103  | Columbian Mut Life Ins Co            | 210,604    | 1                    | DNC             |
| 25 | 62146  | Combined Ins Co Of Amer              | 1,897,371  | 2                    | 6.84            |
| 26 | 62308  | Connecticut Gen Life Ins Co          | 3,512,345  | 1                    | 1.85            |
| 27 | 60682  | Conseco Insurance Company            | None       | 1                    | DNC             |
| 28 | 65900  | Conseco Life Ins Co                  | 3,478,365  | 15                   | 27.99           |
| 29 | 71404  | Continental Gen Ins Co               | 283,084    | 1                    | DNC             |
| 30 | 68500  | Continental Life Ins Co Brentwood    | 58,142     | 1                    | DNC             |
| 31 | 62626  | Cuna Mut Ins Society                 | 11,380,343 | 2                    | 1.14            |
| 32 | 63177  | Farmers New World Life Ins Co        | 7,520,446  | 2                    | 1.73            |
| 33 | 63274  | Fidelity & Guar Life Ins Co          | 5,805,920  | 3                    | 3.35            |
| 34 | 63290  | Fidelity Life Assn A Legal Reserve L | 1,396,054  | 1                    | 4.65            |
| 35 | 67652  | First Penn Pacific Life Ins Co       | 4,123,762  | 1                    | 1.57            |
| 36 | 91642  | Forethought Life Ins Co              | 23,564,918 | 2                    | 0.55            |
| 37 | 71129  | Fort Dearborn Life Ins Co            | 4,987,804  | 2                    | 2.60            |
| 38 | 65536  | Genworth Life & Ann Ins Co           | 21,109,326 | 7                    | 2.15            |
| 39 | 70025  | Genworth Life Ins Co                 | 6,100,646  | 3                    | 3.19            |
| 40 | 70939  | Gerber Life Ins Co                   | 6,546,465  | 5                    | 4.96            |
| 41 | 91472  | Globe Life & Accident Ins Co         | 15,323,827 | 11                   | 4.66            |
| 42 | 90212  | Great Southern Life Ins Co           | 1,120,294  | 2                    | 11.59           |
| 43 | 64211  | Guarantee Trust Life Ins Co          | 1,027,273  | 2                    | 12.64           |
| 44 | 64246  | Guardian Life Ins Co Of Amer         | 40,638,556 | 1                    | 0.16            |
| 45 | 15032  | Guideone Mutual Insurance Company    | None       | 1                    | DNC             |
| 46 | 70815  | Hartford Life & Accident Ins Co      | 18,791,281 | 6                    | 2.07            |
| 47 | 71153  | Hartford Life & Ann Ins Co           | 26,035,278 | 2                    | 0.50            |
| 48 | 62421  | Heritage Union Life Ins Co           | 79,812     | 2                    | DNC             |
| 49 | 93440  | HM Life Ins Co                       | 50,063     | 1                    | DNC             |
| 50 | 64513  | Horace Mann Life Ins Co              | 1,701,510  | 1                    | 3.81            |
| 51 | 93777  | Household Life Ins Co                | 2,373,222  | 2                    | 5.47            |
| 52 | 91693  | IA Amer Life Ins Co                  | 9,695      | 1                    | DNC             |
| 53 | 86509  | Ing Life Ins & Ann Co                | 1,918,242  | 1                    | 3.38            |

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|-----|--------|----------------------------------|-------------|-------------------------|--------------------|
| 54  | 80942  | ING USA Ann & Life Ins Co        | 609,901     | 1                       | DNC                |
| 55  | 63487  | Investors Life Ins Co N Amer     | 1,340,803   | 1                       | 4.84               |
| 56  | 65056  | Jackson Natl Life Ins Co         | 12,645,712  | 3                       | 1.54               |
| 57  | 64017  | Jefferson Natl Life Ins Co       | 727,081     | 1                       | DNC                |
| 58  | 65838  | John Hancock Life Ins Co (USA)   | 58,372,343  | 3                       | 0.33               |
| 59  | 65129  | Kansas City Life Ins Co          | 4,691,998   | 1                       | 1.38               |
| 60  | 65242  | Lafayette Life Ins Co            | 9,234,220   | 1                       | 0.70               |
| 61  | 61492  | Liberty Life Ins Co              | 3,177,555   | 1                       | 2.04               |
| 62  | 65498  | Life Ins Co Of N Amer            | 18,714,772  | 5                       | 1.73               |
| 63  | 65595  | Lincoln Benefit Life Co          | 19,379,613  | 1                       | 0.33               |
| 64  | 65927  | Lincoln Heritage Life Ins Co     | 5,377,746   | 4                       | 4.83               |
| 65  | 65676  | Lincoln Natl Life Ins Co         | 105,666,666 | 6                       | 0.37               |
| 66  | 65722  | Loyal Amer Life Ins Co           | 300,634     | 2                       | DNC                |
| 67  | 65781  | Madison Natl Life Ins Co Inc     | 4,570,048   | 1                       | 1.42               |
| 68  | 65870  | Manhattan Life Ins Co            | 100,244     | 1                       | DNC                |
| 69  | 65935  | Massachusetts Mut Life Ins Co    | 60,089,873  | 1                       | 0.11               |
| 70  | 97055  | Mega Life & Hlth Ins Co The      | 247,435     | 1                       | DNC                |
| 71  | 93513  | MetLife Investors Ins Co         | 25,949      | 1                       | DNC                |
| 72  | 65978  | Metropolitan Life Ins Co         | 135,171,242 | 16                      | 0.77               |
| 73  | 97136  | Metropolitan Tower Life Ins Co   | 1,460,641   | 1                       | 4.44               |
| 74  | 66109  | Midwestern United Life Ins Co    | 1,014,163   | 5                       | 32.00              |
| 75  | 66168  | Minnesota Life Ins Co            | 36,399,138  | 2                       | 0.36               |
| 76  | 66281  | Monumental Life Ins Co           | 21,787,118  | 17                      | 5.06               |
| 77  | 66427  | MTL Ins Co                       | 3,628,038   | 1                       | 1.79               |
| 78  | 61409  | National Benefit Life Ins Co     | 690,580     | 1                       | DNC                |
| 79  | 66583  | National Guardian Life Ins Co    | 9,213,053   | 1                       | 0.70               |
| 80  | 66850  | National Western Life Ins Co     | 1,548,433   | 1                       | 4.19               |
| 81  | 66869  | Nationwide Life Ins Co           | 7,489,911   | 2                       | 1.73               |
| 82  | 91596  | New York Life Ins & Ann Corp     | 26,677,377  | 1                       | 0.24               |
| 83  | 66915  | New York Life Ins Co             | 67,564,164  | 10                      | 0.96               |
| 84  | 66974  | North Amer Co Life & Hlth Ins    | 6,918,450   | 2                       | 1.88               |
| 85  | 67148  | Occidental Life Ins Co Of NC     | 453,834     | 1                       | DNC                |
| 86  | 89206  | Ohio Natl Life Assur Corp        | 12,015,177  | 1                       | 0.54               |
| 87  | 67172  | Ohio Natl Life Ins Co            | 3,800,326   | 1                       | 1.71               |
| 88  | 67644  | Penn Mut Life Ins Co             | 3,985,222   | 1                       | 1.63               |
| 89  | 67660  | Pennsylvania Life Ins Co         | 1,030,468   | 2                       | 12.60              |
| 90  | 67814  | Phoenix Life Ins Co              | 4,226,069   | 2                       | 3.07               |
| 91  | 72125  | Physicians Life Ins Co           | 5,116,842   | 3                       | 3.81               |
| 92  | 65919  | Primerica Life Ins Co            | 25,663,271  | 2                       | 0.51               |
| 93  | 61271  | Principal Life Ins Co            | 15,455,493  | 2                       | 0.84               |
| 94  | 88536  | Protective Life & Annuity Ins Co | 1,549       | 1                       | DNC                |
| 95  | 68136  | Protective Life Ins Co           | 36,488,645  | 3                       | 0.53               |
| 96  | 68195  | Provident Life & Accident Ins Co | 7,562,759   | 1                       | 0.86               |
| 97  | 68241  | Prudential Ins Co Of Amer        | 113,026,826 | 17                      | 0.98               |
| 98  | 70211  | Reassure Amer Life Ins Co        | 12,245,485  | 6                       | 3.18               |
| 99  | 68381  | Reliance Standard Life Ins Co    | 5,277,766   | 2                       | 2.46               |
| 100 | 67105  | Reliastar Life Ins Co            | 21,646,306  | 2                       | 0.60               |
| 101 | 61360  | Reliastar Life Ins Co Of NY      | 1,992,396   | 1                       | 3.26               |
| 102 | 65005  | RiverSource Life Ins Co          | 16,783,672  | 1                       | 0.39               |
| 103 | 78662  | Senior Life Ins Co               | 119,761     | 1                       | DNC                |
| 104 | 97241  | Settlers Life Ins Co             | 756,908     | 1                       | DNC                |
| 105 | 69108  | State Farm Life Ins Co           | 95,593,814  | 1                       | 0.07               |
| 106 | 65021  | Stonebridge Life Ins Co          | 6,057,195   | 4                       | 4.29               |

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|-----|--------|-------------------------------------|-------------|-------------------------|--------------------|
| 107 | 60941  | SunAmerica Ann & Life Assur Co      | 391,977     | 1                       | DNC                |
| 108 | 70435  | The Savings Bank Life Ins Co Of MA  | 1,335,025   | 1                       | 4.86               |
| 109 | 86231  | Transamerica Life Ins Co            | 30,968,642  | 8                       | 1.68               |
| 110 | 61425  | Trustmark Ins Co                    | 3,561,114   | 1                       | 1.82               |
| 111 | 80314  | Unicare Life & Hlth Ins Co          | 69,230      | 1                       | DNC                |
| 112 | 91529  | Unimerica Ins Co                    | 56,900      | 1                       | DNC                |
| 113 | 62596  | Union Fidelity Life Ins Co          | 928,334     | 2                       | DNC                |
| 114 | 92916  | United Amer Ins Co                  | 592,363     | 1                       | 10.96              |
| 115 | 69892  | United Farm Family Life Ins Co      | 101,949,074 | 6                       | 0.38               |
| 116 | 69922  | United Home Life Ins Co             | 924,907     | 1                       | DNC                |
| 117 | 69930  | United Ins Co Of Amer               | 3,590,918   | 7                       | 12.65              |
| 118 | 69868  | United Of Omaha Life Ins Co         | 30,312,832  | 7                       | 1.50               |
| 119 | 62235  | Unum Life Ins Co Of Amer            | 21,963,367  | 2                       | 0.59               |
| 120 | 80802  | US Br Sun Life Assur Co of Canada   | 22,027,954  | 2                       | 0.59               |
| 121 | 80659  | US Business of Canada Life Assur Co | 1,195,305   | 1                       | 5.43               |
| 122 | 70319  | Washington Natl Ins Co              | 1,104,846   | 10                      | 58.75              |
| 123 | 70335  | West Coast Life Ins Co              | 23,783,296  | 1                       | 0.27               |
| 124 | 70483  | Western & Southern Life Ins Co      | 16,736,509  | 8                       | 3.10               |
| 125 | 70432  | Western Natl Life Ins Co            | 5,568       | 1                       | DNC                |
| 126 | 92622  | Western Southern Life Assur Co      | 17,230,817  | 6                       | 2.26               |

|                                    |                    |     |
|------------------------------------|--------------------|-----|
| Subtotal Premium and Complaints    | 1,753,917,232      | 379 |
| 264 Companies with Zero Complaints | <u>705,952,250</u> |     |
| Total Premium and Complaints       | 2,459,869,482      | 379 |

Report does not include the 264 companies with zero complaints

DNC - did not calculate (premiums under \$1 million)

None - No premium was reported in 2011

Premium information from Life Annual Statement Page 24, Line 1, Column 5