

Individual Life by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2013	Individual Life Policies in Force as of 12/31/2013	2013 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under-writing	marketing sales	claim handlings	policy-holders service	
Country Life Insurance Company 62553	8	412,193	0.19	0	1	1	6	0.12
State Farm Life Insurance Company 69108	13	458,377	0.28	1	0	4	8	0.22
Gerber Life Insurance Company 70939	5	138,779	0.36	1	0	3	1	0.44
Prudential Insurance Company of America 68241	19	473,511	0.40	2	1	5	11	0.5
New York Life Insurance Company 66915	6	133,957	0.45	0	0	1	5	0.52
Metropolitan Life Insurance Company 65978	25	369,588	0.68	3	2	8	12	0.33
Genworth Life and Annuity Insurance Co 65536	5	65,628	0.76	3	0	0	2	N/A
Protective Life Insurance Company 68136	7	89,977	0.78	2	0	2	3	0.18
AXA Equitable Life Insurance Company 62944	7	85,209	0.82	3	0	2	2	1.01
Transamerica Life Insurance Company 86231	6	71,509	0.84	3	0	1	2	N/A
American Income Life Insurance Company 60577	7	74,373	0.94	2	0	2	3	0.72
Primerica Life Insurance Company 65919	9	80,539	1.12	5	1	2	1	N/A
Western & Southern Life Insurance Co 70483	11	95,175	1.16	2	0	3	6	0.57
Allstate Life Insurance Company 60186	8	63,606	1.26	3	1	0	4	1.33
John Hancock Life Insurance Co U.S.A. 65838	13	92,940	1.40	1	0	3	9	0.51
United of Omaha Life Insurance Company 69868	13	92,471	1.41	3	0	4	6	1.89
American National Insurance Company 60739	5	31,995	1.56	1	1	0	3	N/A
Atlanta Life Insurance Company 61093	6	38,166	1.57	1	0	1	4	1.22
Globe Life & Accident Insurance Company 91472	30	147,583	2.03	2	0	15	13	0.93
Combined Insurance Company Of America 62146	6	27,741	2.16	0	1	2	3	2.37

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American General Life Insurance Company 60488	44	199,049	2.21	6	0	16	22	1.99
Jackson National Life Insurance Company 65056	19	74,359	2.56	0	0	8	11	2.63
United Insurance Company Of America 69930	43	164,412	2.62	2	8	9	24	1.71
Monumental Life Insurance Company 66281	53	180,135	2.94	7	3	11	32	2.01
Columbian Life Insurance Company 76023	5	11,467	4.36	0	0	2	3	N/A
Bankers Life & Casualty Company 61263	18	38,274	4.70	1	2	5	10	4.55
Conseco Life Insurance Company 65900	5	9,879	5.06	1	0	1	3	8.38
Fidelity Life Asso., A Legal Reserve Life Ins Co 63290	9	6,681	9.11	1	0	0	8	N/A
Washington National Insurance Company 70319	6	8,512	7.05	1	0	2	3	6.48
Fidelity & Guaranty Life Insurance Company 63274	6	14,888	3.04	1	0	2	3	N/A
Western Southern Life Assurance Company 92622	10	19,765	5.06	4	0	4	2	3.46
	427	2,153,921						
			2.22	Mean (The "average" of complaint ratios)				
			1.41	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

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