

Individual Life by Complaint Ratio

2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2011	Individual Life Policies in Force as of 12/31/2011	2011 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2010 Consumer Complaint Report Ratio
				under-writing	marketing - sales	claims	policy service	
Country Life Insurance Company	5	417,014	0.12	1	2	0	2	0.12
State Farm Life Insurance Company	8	447,990	0.18	3	0	3	2	0.16
Prudential Insurance Company of America	20	539,658	0.37	2	0	6	12	0.39
Transamerica Life Insurance Company	5	111,829	0.45	1	0	3	1	0.85
John Hancock Life Insurance Company U.S.A.	5	104,273	0.48	1	1	0	3	0.51
Metropolitan Life Insurance Company	30	467,581	0.64	3	0	10	17	0.54
New York Life Insurance Company	9	135,333	0.67	2	1	2	4	0.51
Western & Southern Life Insurance Company	8	109,325	0.73	1	0	4	3	0.79
American General Life Insurance Company	11	125,970	0.87	0	1	3	7	1.08
Lincoln National Life Insurance Company	5	56,638	0.88	2	2	0	1	2.04
AXA Equitable Life Insurance Company	9	93,609	0.96	0	0	4	5	-
Globe Life & Accident Insurance Company	16	160,065	1.00	3	0	6	7	2.55
Protective Life Insurance Company	10	92,622	1.08	2	0	2	6	1.52
Allstate Life Insurance Company	8	72,481	1.10	1	1	1	5	1.17
United Insurance Company Of America	22	174,671	1.26	3	0	12	7	1.49
United of Omaha Life Insurance Company	12	88,456	1.36	1	2	4	5	-

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American General Life & Accident Insurance Co	12	86,884	1.38	1	0	4	7	2.22
Primerica Life Insurance Company	13	82,590	1.57	3	0	6	4	1.20
Monumental Life Insurance Company	32	194,773	1.64	4	5	11	12	1.97
MetLife Investors USA Insurance Company	6	30,745	1.95	1	3	2	0	-
Atlanta Life Insurance Company	11	44,963	2.45	2	0	4	5	2.72
Reassure America Life Insurance Company	13	50,280	2.59	2	0	4	7	3.12
North American Company for Life and Health Ins	5	18,765	2.66	3	0	2	0	-
Hartford Life & Annuity Insurance Company	7	23,201	3.02	2	2	2	1	-
Fidelity & Guaranty Life Insurance Company	6	16,371	3.67	3	0	2	1	-
Universal Guaranty Life Insurance Co	5	10,338	4.84	0	5	0	0	-
Bankers Life & Casualty Company	20	39,866	5.02	4	0	10	6	7.28
Conseco Life Insurance Company	10	11,489	8.70	3	0	2	5	5.60
Washington National Insurance Company	9	9,816	9.17	0	0	2	7	8.84
Total	332	3,817,596	2.10	Mean (The "average" of complaint ratios)				
			1.26	Median (The "middle" value of complaint ratios)				

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.