

## Online Complaint Report for 2010

Runtime: 05/22/2011 08:41:52 am

The consumer Complaint Ratio illustrates how some companies generate more complaints per \$1 million of premium than others. The ratio provides helpful information to consumers interested in evaluating their insurance companies and/or health carriers, and to State regulators in targeting companies requiring closer review.

- Private passenger automobile protests are included in the number of complaints. Protests are a formal objection to a premium increase, nonrenewal, cancellation or reduction in coverage and are applicable to private passenger automobile only. A company is statutorily required to send a Notice of Right to Protest if it is taking one of these actions against the individual consumer.
- In the health insurance arena, Medicare, Medicaid, Excess Loss, and Federal Employee Health benefit plan premiums are excluded from the Complaint Ratio and Complaint Index calculations, where possible, since the Division of Insurance does not have regulatory authority over complaints in these areas.

New this year is the column labeled Complaint Index. The number is calculated by dividing an company's share of complaints by its share of premium on a line-specific basis.

An index higher than 1.0 indicates that a company's complaint counts are higher than average, and an index lower than 1.0 indicates that a company's complaint counts are lower (better) than average. An index of 0.0 (zero) indicates that no complaints were received for the company, which is always better than average.

The Complaint Index is generally considered to be more informative than the Complaint Ratio, because it adds at-a-glance information indicating how each insurer compares to the rest of the marketplace. Complete line of business tables would need to be sorted by the Complaint Ratio column in order to provide the same information.

Consumers are cautioned against relying **only** on the Complaint Ratio and/or the Complaint Index when evaluating companies. Premium benefits, financial condition, and level of service should all be considered.

***Please Note: The companies included in the standard reports are responsible for reconciling documented complaints and reporting discrepancies to the Division of Insurance. However, not all of the companies have performed this review. Therefore, these reports may contain unverified information.***

### Search Criteria:

- Reporting Year: **2010**
- Company Name/Alias: **Not Specified**
- Policy Type: **Annuity Insurance**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

Annuity Insurance							
Company Name	Industry Group	Market Share	Premium (\$Millions)	Total Complaints	Confirmed Complaints	Complaint Ratio	Complaint Index
Allianz Life Insurance Company of North America	Allianz Ins Grp	2.98%	\$161.74M	1	0	0.01	1.53
American Equity Investment Life Insurance Company	American Equity Investment Grp	2.75%	\$149.35M	0	0	0.00	0.00
American General Life Insurance Company (AIG)	American Intrnl Grp	0.12%	\$6.33M	0	0	0.00	0.00
American National Insurance Company	American Natl Fncl Grp	0.75%	\$40.87M	0	0	0.00	0.00
American United Life Insurance Company	Oneamerica Financial Partners Grp	1.33%	\$72.09M	0	0	0.00	0.00
Ameritas Life Insurance Corp.	Unifi Companies	0.12%	\$6.68M	0	0	0.00	0.00
Aviva Life and Annuity Company	Amerus Grp	3.41%	\$185.20M	0	0	0.00	0.00
AXA Equitable Life Insurance Company	Axa Ins Grp	2.43%	\$132.03M	1	0	0.01	1.87
Bankers Life and Casualty Company	Conseco Grp	0.21%	\$11.21M	4	3	0.36	88.17
CUNA Mutual Insurance Society	Cuna Mut Grp	0.11%	\$6.14M	0	0	0.00	0.00
EquiTrust Life Insurance Company	Iowa Farm Bureau	0.10%	\$5.57M	0	0	0.00	0.00
Farm Bureau Life Insurance Company	Iowa Farm Bureau	0.12%	\$6.34M	0	0	0.00	0.00
Farmers New World Life Insurance Company (Farmers)	Zurich Ins Grp	0.10%	\$5.18M	0	0	0.00	0.00
Fidelity Investments Life Insurance Company	Fidelity Invest Ins & Annuity Grp	0.74%	\$40.26M	0	0	0.00	0.00
Forethought Life Insurance Company	Forethought Fincial Services Inc	0.24%	\$12.95M	0	0	0.00	0.00
Genworth Life and Annuity Insurance Company	Ge Global Grp	0.27%	\$14.88M	0	0	0.00	0.00
Genworth Life Insurance Company	Ge Global Grp	0.10%	\$5.28M	0	0	0.00	0.00
Great American Life Insurance Company	American Financial Grp	0.12%	\$6.37M	0	0	0.00	0.00
Great-West Life & Annuity Insurance Company	Great West L Asr	3.54%	\$192.61M	0	0	0.00	0.00
Guardian Insurance & Annuity Company, Inc., The	Guardian Life Grp	0.30%	\$16.25M	0	0	0.00	0.00

Hartford Life and Annuity Insurance Company	Hartford Fire & Cas Grp	0.28%	\$15.39M	1	0	0.06	16.05
Hartford Life Insurance Company	Hartford Fire & Cas Grp	1.28%	\$69.57M	0	0	0.00	0.00
Industrial Alliance Pacific Insurance and Financial Services Inc.	Industrial Alliance Grp	0.11%	\$5.84M	0	0	0.00	0.00
ING Life Insurance and Annuity Company	Ing America Ins Holding Grp	0.99%	\$54.05M	0	0	0.00	0.00
ING USA Annuity and Life Insurance Company	Ing America Ins Holding Grp	0.83%	\$45.10M	0	0	0.00	0.00
Integrity Life Insurance Company	West Southern Grp	0.10%	\$5.35M	0	0	0.00	0.00
Jackson National Life Insurance Company	Jackson Natl Grp	9.45%	\$513.32M	1	1	0.00	0.48
Jefferson National Life Insurance Company	Inviva Grp	0.21%	\$11.40M	0	0	0.00	0.00
John Hancock Life Insurance Company (U.S.A.)	John Hancock Grp	3.62%	\$196.84M	2	0	0.01	2.51
Kansas City Life Insurance Company	Kansas City Life Ins	0.28%	\$15.22M	0	0	0.00	0.00
Lafayette Life Insurance Company, The	West Southern Grp	0.11%	\$5.80M	0	0	0.00	0.00
Liberty Life Insurance Company	Rbc Holdings (Usa) Grp	0.21%	\$11.35M	0	0	0.00	0.00
Life Insurance Company of the Southwest	National Life Group	0.19%	\$10.44M	0	0	0.00	0.00
Lincoln Benefit Life Company	Allstate Ins Grp	0.21%	\$11.18M	0	0	0.00	0.00
Lincoln National Life Insurance Company, The	Lincoln Natl	5.00%	\$271.44M	0	0	0.00	0.00
Massachusetts Mutual Life Insurance Company	Mass Mut L I C	1.87%	\$101.84M	0	0	0.00	0.00
MetLife Insurance Company of Connecticut (MetLife)	Metropolitan Grp	0.31%	\$16.78M	0	0	0.00	0.00
MetLife Investors Insurance Company (MetLife)	Metropolitan Grp	0.27%	\$14.58M	0	0	0.00	0.00
MetLife Investors USA Insurance Company (MetLife)	Metropolitan Grp	4.33%	\$235.31M	0	0	0.00	0.00
Metropolitan Life Insurance Company (MetLife)	Metropolitan Grp	3.57%	\$193.80M	1	1	0.01	1.27
Midland National Life Insurance Company	Midland Natl Life Ins Grp	0.80%	\$43.31M	0	0	0.00	0.00
Minnesota Life Insurance Company	Minnesota Mut	0.51%	\$27.78M	0	0	0.00	0.00
Modern Woodmen of America		0.29%	\$15.75M	0	0	0.00	0.00

Monumental Life Insurance Company	Aegon Us Holding Grp	0.24%	\$13.20M	0	0	0.00	0.00
National Western Life Insurance Company		0.82%	\$44.58M	0	0	0.00	0.00
Nationwide Life Insurance Company	Nationwide Corp	2.62%	\$142.20M	0	0	0.00	0.00
New York Life Insurance and Annuity Corporation	New York Life Grp	2.18%	\$118.58M	0	0	0.00	0.00
New York Life Insurance Company	New York Life Grp	1.18%	\$64.21M	0	0	0.00	0.00
North American Company for Life and Health Insurance	Midland Natl Life Ins Grp	1.01%	\$54.87M	1	1	0.02	4.50
Northwestern Mutual Life Insurance Company, The	Northwestern Mut	0.59%	\$32.08M	0	0	0.00	0.00
Ohio National Life Insurance Company, The	Ohio Natl Life Grp	0.35%	\$19.02M	0	0	0.00	0.00
OM Financial Life Insurance Company	Old Mut Us Life Holding Grp	0.30%	\$16.16M	1	0	0.06	15.29
Pacific Life & Annuity Company	Pacific Life Ins Co	6.38%	\$346.43M	0	0	0.00	0.00
Pacific Life Insurance Company	Pacific Life Ins Co	1.02%	\$55.41M	0	0	0.00	0.00
Principal Life Insurance Company	Principal Fin Grp	0.31%	\$16.75M	0	0	0.00	0.00
Protective Life Insurance Company	Protective Life Ins Grp	0.72%	\$39.37M	1	1	0.03	6.27
Pruco Life Insurance Company	Prudential Of Amer	5.60%	\$304.29M	0	0	0.00	0.00
Prudential Annuities Life Assurance Corporation	Prudential Of Amer	2.09%	\$113.73M	1	1	0.01	2.17
Prudential Insurance Company of America, The	Prudential Of Amer	1.55%	\$84.21M	1	0	0.01	2.93
RiverSource Life Insurance Company	Ameriprise Financial Grp	1.10%	\$59.79M	1	0	0.02	4.13
Security Benefit Life Insurance Company	Security Benefit	0.23%	\$12.69M	0	0	0.00	0.00
Sentry Life Insurance Company	Sentry Ins Grp	0.13%	\$7.15M	0	0	0.00	0.00
Standard Insurance Company	Stancorp Financial Grp	1.27%	\$69.12M	0	0	0.00	0.00
State Farm Life Insurance Company	State Farm II	0.20%	\$11.06M	0	0	0.00	0.00
State Life Insurance Company, The	Oneamerica Financial Partners Grp	0.14%	\$7.86M	0	0	0.00	0.00
Sun Life Assurance Company of Canada (U.S.)	Sun Life Assur Co Of Cn	0.86%	\$46.89M	0	0	0.00	0.00

SunAmerica Annuity and Life Assurance Company (AIG)	American Intrnl Grp	0.75%	\$40.95M	0	0	0.00	0.00
Symetra Life Insurance Company	White Mountains Grp	0.84%	\$45.43M	0	0	0.00	0.00
Teachers Insurance and Annuity Association of America	Tiaa Family Of Co	2.95%	\$160.49M	0	0	0.00	0.00
Thrivent Financial for Lutherans	Thrivent Financial For Lutherans	1.24%	\$67.60M	0	0	0.00	0.00
Transamerica Life Insurance Company	Aegon Us Holding Grp	2.98%	\$161.90M	0	0	0.00	0.00
United of Omaha Life Insurance Company	Mutual Of Omaha	0.14%	\$7.55M	0	0	0.00	0.00
USAA Life Insurance Company (USAA)	United Services Automobile Asn Grp	0.81%	\$43.79M	0	0	0.00	0.00
Variable Annuity Life Insurance Company, The (AIG)	American Intrnl Grp	1.67%	\$90.68M	0	0	0.00	0.00
Western National Life Insurance Company (AIG)	American Intrnl Grp	0.46%	\$24.76M	1	0	0.04	9.98
Western-Southern Life Assurance Company	West Southern Grp	0.10%	\$5.23M	0	0	0.00	0.00