

## Individual Life by Complaint Ratio

2012 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2012	Individual Life Policies in Force as of 12/31/2012	2012 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2011 Consumer Complaint Report Ratio
				under-writing	marketing sales	claim handlings	policy-holders service	
Country Life Insurance Company	5	415,481	0.12	1	1	1	2	0.12
State Farm Life Insurance Company	10	453,675	0.22	3	0	2	5	0.18
Metropolitan Life Insurance Company	13	395,419	0.33	1	2	1	9	0.64
Gerber Life Insurance Company	6	135,695	0.44	2	0	3	1	N/A
Prudential Insurance Company of America	25	503,200	0.50	0	2	6	17	0.37
John Hancock Life Insurance Company U.S.A.	5	98,296	0.51	1	0	1	3	0.48
New York Life Insurance Company	7	134,573	0.52	0	0	1	6	0.67
Western Southern Life Insurance Company	6	104,986	0.57	0	0	0	6	0.73
American Income Life Insurance Company	5	69,478	0.72	0	0	0	5	N/A
Globe Life & Accident Insurance Company	14	151,301	0.93	2	1	5	6	1.00
Lincoln Benefit Life Company	5	53,380	0.94	2	0	0	3	N/A
Lincoln National Life Insurance Company	5	51,045	0.98	2	0	0	3	0.88
AXA Equitable Life Insurance Company	9	89,149	1.01	2	0	0	7	0.96

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Protective Life Insurance Company	11	93,028	1.18	2	0	2	7	1.08
Atlanta Life Insurance Company	5	41,144	1.22	0	0	1	4	2.45
Allstate Life Insurance Company	9	67,686	1.33	3	3	1	2	1.10
United Insurance Company Of America	29	169,295	1.71	0	1	9	19	N/A
United of Omaha Life Insurance Company	17	89,898	1.89	6	1	2	8	1.36
American General Life Insurance Company	42	210,979	1.99	6	1	14	21	0.87
Monumental Life Insurance Company	38	188,775	2.01	4	2	12	20	1.64
Combined Insurance Company Of America	6	25,269	2.37	1	0	3	2	N/A
Jackson National Life Insurance Company	21	79,953	2.63	2	0	3	16	N/A
Western Southern Life Assurance Company	7	20,251	3.46	3	0	2	2	N/A
Bankers Life & Casualty Company	17	37,382	4.55	0	3	5	9	5.02
Washington National Insurance Company	6	9,254	6.48	1	0	2	3	9.17
Conseco Life Insurance Company	9	10,742	8.38	3	0	2	4	8.70
Reliable Life Insurance Company	5	4,180	11.96	0	0	0	5	N/A
<b>Total</b>	<b>337</b>	<b>3,703,514</b>						

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			<b>2.18</b>	<b>Mean</b> (The "average" of complaint ratios)	
			<b>1.18</b>	<b>Median</b> (The "middle" value of complaint ratios)	

"N/A" indicates that company was not included in the 2011 Consumer Complaint Report due to minimum compliant activity during 2011.

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