

2018 South Carolina Individual Annuity Complaints Summary

Total South Carolina Premiums: \$ 3,227,542,945

Total South Carolina Complaints Received by the SCDOI: 18

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 6

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
918	65056	Jackson Natl Life Ins Co	2	1	50%	8%	\$ 254,911,816
20	65676	Lincoln Natl Life Ins Co	0	0	0%	7%	\$ 232,675,658
761	90611	Allianz Life Ins Co Of N Amer	3	2	67%	7%	\$ 213,197,474
4734	61689	Athene Ann & Life Co	2	1	50%	5%	\$ 171,755,180
12	60488	American Gen Life Ins Co	1	0	0%	5%	\$ 162,672,353
826	91596	New York Life Ins & Ann Corp	0	0	0%	4%	\$ 139,312,136
304	79227	Pruco Life Ins Co	0	0	0%	4%	\$ 127,248,330
84	63312	Great Amer Life Ins Co	0	0	0%	4%	\$ 127,196,098
4794	79065	Delaware Life Ins Co	0	0	0%	4%	\$ 122,171,145
709	67466	Pacific Life Ins Co	0	0	0%	4%	\$ 120,370,706
2658	92738	American Equity Invest Life Ins Co	1	1	100%	4%	\$ 119,380,057
3891	91642	Forethought Life Ins Co	0	0	0%	3%	\$ 84,110,102
968	62944	AXA Equitable Life Ins Co	0	0	0%	3%	\$ 83,180,102
4932	87726	Brighthouse Life Ins Co	0	0	0%	2%	\$ 79,779,223
4914	63274	Fidelity & Guar Life Ins Co	0	0	0%	2%	\$ 66,440,154
3098	68381	Reliance Standard Life Ins Co	0	0	0%	2%	\$ 62,155,216
12	70238	Variable Ann Life Ins Co	0	0	0%	2%	\$ 62,027,422
4	65005	RiverSource Life Ins Co	1	0	0%	2%	\$ 60,821,576
332	61271	Principal Life Ins Co	1	0	0%	2%	\$ 53,074,877
4855	68608	Symetra Life Ins Co	0	0	0%	1%	\$ 42,540,834
1216	69345	Teachers Ins & Ann Assoc Of Amer	1	0	0%	1%	\$ 41,731,162
2658	13183	Eagle Life Ins Co	0	0	0%	1%	\$ 40,241,185
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	1%	\$ 38,076,675
4890	68675	Security Benefit Life Ins Co	0	0	0%	1%	\$ 33,478,254
300	64513	Horace Mann Life Ins Co	0	0	0%	1%	\$ 31,653,416
233	61263	Bankers Life & Cas Co	0	0	0%	1%	\$ 30,028,327
836	92622	Western Southern Life Assur Co	0	0	0%	1%	\$ 29,762,697
	62510	Equitrust Life Ins Co	1	0	0%	1%	\$ 29,064,616
769	68322	Great W Life & Ann Ins Co	0	0	0%	1%	\$ 28,447,864
860	67091	Northwestern Mut Life Ins Co	0	0	0%	1%	\$ 25,555,816
468	86231	Transamerica Life Ins Co	0	0	0%	1%	\$ 25,547,429
634	65528	Life Ins Co Of The Southwest	0	0	0%	1%	\$ 25,140,157
431	66044	Midland Natl Life Ins Co	0	0	0%	1%	\$ 23,529,271
458	68136	Protective Life Ins Co	0	0	0%	1%	\$ 23,028,664

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
431	66974	North Amer Co Life & Hlth Ins	0	0	0%	1%	\$ 20,880,731
435	93432	CM Life Ins Co	0	0	0%	1%	\$ 20,630,568
704	67172	Ohio Natl Life Ins Co	0	0	0%	1%	\$ 20,217,228
200	69663	USAA Life Ins Co	0	0	0%	1%	\$ 19,251,933
2938	56014	Thrivent Financial For Lutherans	0	0	0%	1%	\$ 18,635,402
306	86126	Members Life Ins Co	0	0	0%	1%	\$ 16,293,549
3436	68543	Liberty Bankers Life Ins Co	0	0	0%	1%	\$ 16,162,169
408	60739	American Natl Ins Co	0	0	0%	0%	\$ 15,695,313
981	93696	Fidelity Investments Life Ins Co	0	0	0%	0%	\$ 14,895,420
140	64017	Jefferson Natl Life Ins Co	0	0	0%	0%	\$ 13,757,438
4736	93548	PHL Variable Ins Co	0	0	0%	0%	\$ 12,889,411
176	69108	State Farm Life Ins Co	0	0	0%	0%	\$ 10,848,060
4832	67105	Reliastar Life Ins Co	0	0	0%	0%	\$ 10,733,923
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$ 10,529,279
	57320	Woodmen World Life Ins Soc	0	0	0%	0%	\$ 10,188,915
431	83607	Guggenheim Life & Ann Co	0	0	0%	0%	\$ 10,167,834
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 10,100,531
304	86630	Prudential Ann Life Assur Corp	0	0	0%	0%	\$ 9,564,789
4827	84786	Colorado Bankers Life Ins Co	0	0	0%	0%	\$ 9,507,422
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$ 8,166,896
468	66281	Transamerica Premier Life Ins Co	0	0	0%	0%	\$ 7,879,757
	57541	Modern Woodmen Of Amer	0	0	0%	0%	\$ 7,292,801
4827	81043	Bankers Life Ins Co	0	0	0%	0%	\$ 6,167,142
836	74780	Integrity Life Ins Co	0	0	0%	0%	\$ 5,995,375
619	69116	State Life Ins Co	0	0	0%	0%	\$ 5,988,769
1348	69019	Standard Ins Co	0	0	0%	0%	\$ 5,886,766
826	66915	New York Life Ins Co	0	0	0%	0%	\$ 5,628,211
4925	64238	Guaranty Income Life Ins Co	0	0	0%	0%	\$ 5,438,809
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$ 5,365,626
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$ 5,066,447
261	69868	United Of Omaha Life Ins Co	0	0	0%	0%	\$ 4,768,448
4734	80942	Voya Ins & Ann Co	1	0	0%	0%	\$ 4,281,415
1117	85189	Western United Life Assur Co	0	0	0%	0%	\$ 3,739,037
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	0%	\$ 3,651,155
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 3,192,122
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$ 2,975,580
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$ 2,954,259
4926	71153	Talcott Resolution Life & Ann Ins Co	0	0	0%	0%	\$ 2,711,903
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$ 2,645,199

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4824	61115	Atlantic Coast Life Ins Co	0	0	0%	0%	\$ 2,561,200
84	93661	Annuity Investors Life Ins Co	0	0	0%	0%	\$ 2,425,571
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$ 2,285,892
850	67644	Penn Mut Life Ins Co	0	0	0%	0%	\$ 2,127,854
	56685	GBU Financial Life	0	0	0%	0%	\$ 1,925,521
4888	62952	Equitable Life & Cas Ins Co	0	0	0%	0%	\$ 1,862,021
918	60140	Jackson Natl Life Ins Co Of NY	0	0	0%	0%	\$ 1,859,425
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$ 1,858,530
2938	97721	Thrivent Life Ins Co	0	0	0%	0%	\$ 1,721,834
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$ 1,660,323
836	99937	Columbus Life Ins Co	0	0	0%	0%	\$ 1,318,742
836	65242	Lafayette Life Ins Co	0	0	0%	0%	\$ 1,159,700
	63495	Foresters Life Ins Ann Co	0	0	0%	0%	\$ 1,117,494
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$ 1,100,000
304	68241	Prudential Ins Co Of Amer	0	0	0%	0%	\$ 1,027,067
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$ 1,026,912
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$ 1,015,183
	56693	GCU	0	0	0%	0%	\$ 1,004,346
3891	84824	Commonwealth Ann & Life Ins Co	0	0	0%	0%	\$ 925,446
20	65315	Liberty Life Assur Co Of Boston	0	0	0%	0%	\$ 919,481
	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$ 892,839
19	67989	American Memorial Life Ins Co	0	0	0%	0%	\$ 862,700
241	65978	Metropolitan Life Ins Co	0	0	0%	0%	\$ 849,258
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$ 833,296
	56154	Gleaner Life Ins Society	0	0	0%	0%	\$ 811,413
4941	66850	National Western Life Ins Co	0	0	0%	0%	\$ 775,509
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$ 763,997
290	92916	United Amer Ins Co	1	1	100%	0%	\$ 572,952
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 564,915
	84174	ELCO Mut Life & Ann	0	0	0%	0%	\$ 559,487
535	76023	Columbian Life Ins Co	0	0	0%	0%	\$ 491,016
450	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$ 457,189
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$ 433,473
4932	91626	New England Life Ins Co	0	0	0%	0%	\$ 378,568
801	99775	Funeral Directors Life Ins Co	0	0	0%	0%	\$ 376,977
200	60228	USAA Life Ins Co Of NY	0	0	0%	0%	\$ 366,432
315	68594	American Amicable Life Ins Co Of TX	0	0	0%	0%	\$ 344,877
	62928	EMC Natl Life Co	0	0	0%	0%	\$ 309,629
4815	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$ 297,731

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619	60895	American United Life Ins Co	0	0	0%	0%	\$ 290,520
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$ 281,485
	56782	National Slovak Society Of The Usa	0	0	0%	0%	\$ 273,234
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$ 240,000
	57657	Royal Neighbors Of Amer	0	0	0%	0%	\$ 215,872
28	72222	Amica Life Ins Co	0	0	0%	0%	\$ 192,171
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$ 178,856
7	63258	Federated Life Ins Co	0	0	0%	0%	\$ 167,116
709	97268	Pacific Life & Ann Co	0	0	0%	0%	\$ 164,364
4752	70742	Family Benefit Life Ins Co	0	0	0%	0%	\$ 162,113
	64505	Homesteaders Life Co	0	0	0%	0%	\$ 157,219
836	75264	National Integrity Life Ins Co	0	0	0%	0%	\$ 155,568
	56030	Catholic Financial Life	0	0	0%	0%	\$ 149,383
	58033	Knights Of Columbus	0	0	0%	0%	\$ 148,769
	56332	First Cath Slovak Ladies Assn USA	0	0	0%	0%	\$ 117,551

*All complaints and premiums are calculated at the top of this sheet, however, only companies with more than \$100,000 in written premium are listed. If you have questions regarding a company not listed, please contact the South Carolina Department of Insurance.

Definitions

A "complaint" is defined as any written communication that expresses dissatisfaction with a specific person or entity subject to regulation under the state's insurance laws. An oral communication, which is subsequently converted to a written form, will meet the definition of complaint for this purpose.

A "confirmed complaint" is defined as a complaint where insurers, licensees, producers, or other regulated entities committed any violation of:

- 1) An applicable state insurance law or regulation;
- 2) A federal requirement that the state department of insurance has the authority to enforce; or
- 3) The term/condition of an insurance policy or certificate; or
- 4) The complaint and entity's response, considered together, indicate that the entity was in error

*The determination as to whether a complaint is confirmed or not is made as a part of the analysis of the complaint file by SCDOI Office of Consumer Services staff.

"Confirmed Complaints as a % of Total Complaints" is the Confirmed Complaints divided by the Total Complaints, then multiplied by 100.

"U.S. Market Share" is calculated as the premiums or number of policies written nationwide for the company divided by the total of premiums or number of policies written nationwide. The market share assists the consumer in identifying the companies with the most impact on the market and the degree of competition in the market.