

2019 South Carolina Individual Annuity Complaints Summary

Total South Carolina Premiums: \$3582449206

Total South Carolina Complaints Received by the SCDOI: 26

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 7

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
20	65676	Lincoln Natl Life Ins Co	0	0	0%	9%	\$ 325,495,248.00
918	65056	Jackson Natl Life Ins Co	1	0	0%	8%	\$ 294,471,969.00
761	90611	Allianz Life Ins Co Of N Amer	2	0	0%	6%	\$ 222,440,315.00
12	60488	American Gen Life Ins Co	3	0	0%	5%	\$ 189,283,303.00
4734	61689	Athene Ann & Life Co	1	0	0%	4%	\$ 147,445,703.00
826	91596	New York Life Ins & Ann Corp	0	0	0%	4%	\$ 136,852,175.00
84	63312	Great Amer Life Ins Co	0	0	0%	4%	\$ 134,400,353.00
2658	92738	American Equity Invest Life Ins Co	1	1	100%	4%	\$ 127,288,089.00
304	79227	Pruco Life Ins Co	0	0	0%	4%	\$ 126,359,513.00
709	67466	Pacific Life Ins Co	0	0	0%	3%	\$ 125,318,223.00
3891	91642	Forethought Life Ins Co	1	0	0%	3%	\$ 92,495,305.00
4932	87726	Bighthouse Life Ins Co	0	0	0%	3%	\$ 92,277,897.00
4794	79065	Delaware Life Ins Co	2	2	100%	2%	\$ 88,156,777.00
4965	62944	AXA Equitable Life Ins Co	0	0	0%	2%	\$ 81,553,163.00
140	92657	Nationwide Life & Ann Ins Co	0	0	0%	2%	\$ 80,873,795.00
4914	63274	Fidelity & Guar Life Ins Co	1	0	0%	2%	\$ 70,928,495.00
140	66869	Nationwide Life Ins Co	0	0	0%	2%	\$ 65,510,619.00
4	65005	RiverSource Life Ins Co	1	0	0%	2%	\$ 62,087,363.00
12	70238	Variable Ann Life Ins Co	0	0	0%	2%	\$ 54,555,415.00
4890	68675	Security Benefit Life Ins Co	1	1	100%	1%	\$ 51,976,234.00
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	1%	\$ 46,007,792.00
332	61271	Principal Life Ins Co	0	0	0%	1%	\$ 42,946,367.00
431	66044	Midland Natl Life Ins Co	0	0	0%	1%	\$ 38,877,696.00
1216	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0%	1%	\$ 38,492,763.00
4925	64238	Guaranty Income Life Ins Co	0	0	0%	1%	\$ 38,461,295.00
836	92622	Western Southern Life Assur Co	0	0	0%	1%	\$ 37,590,386.00
468	86231	Transamerica Life Ins Co	0	0	0%	1%	\$ 35,725,312.00
	62510	Equitrust Life Ins Co	1	1	100%	1%	\$ 34,755,432.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
233	61263	Bankers Life & Cas Co	0	0	0%	1%	\$ 34,322,774.00
304	86630	Prudential Ann Life Assur Corp	0	0	0%	1%	\$ 31,397,081.00
3098	68381	Reliance Standard Life Ins Co	0	0	0%	1%	\$ 30,997,813.00
4855	68608	Symetra Life Ins Co	0	0	0%	1%	\$ 30,882,855.00
306	86126	Members Life Ins Co	0	0	0%	1%	\$ 28,509,153.00
2658	13183	Eagle Life Ins Co	0	0	0%	1%	\$ 27,997,128.00
431	66974	North Amer Co Life & Hlth Ins	0	0	0%	1%	\$ 26,772,837.00
860	67091	Northwestern Mut Life Ins Co	0	0	0%	1%	\$ 26,171,814.00
634	65528	Life Ins Co Of The Southwest	0	0	0%	1%	\$ 25,772,467.00
	56014	Thrivent Financial For Lutherans	0	0	0%	1%	\$ 25,208,905.00
3436	68543	Liberty Bankers Life Ins Co	0	0	0%	1%	\$ 22,832,346.00
4888	62952	SILAC Ins Co	0	0	0%	1%	\$ 22,011,398.00
981	93696	Fidelity Investments Life Ins Co	0	0	0%	1%	\$ 19,956,082.00
458	68136	Protective Life Ins Co	0	0	0%	1%	\$ 19,322,831.00
431	83607	Guggenheim Life & Ann Co	1	0	0%	0%	\$ 17,310,735.00
200	69663	USAA Life Ins Co	0	0	0%	0%	\$ 16,726,409.00
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$ 16,659,591.00
140	64017	Jefferson Natl Life Ins Co	0	0	0%	0%	\$ 16,140,951.00
176	69108	State Farm Life Ins Co	1	0	0%	0%	\$ 16,042,794.00
	57320	Woodmen World Life Ins Soc	0	0	0%	0%	\$ 15,967,787.00
435	93432	CM Life Ins Co	0	0	0%	0%	\$ 15,475,700.00
1348	69019	Standard Ins Co	0	0	0%	0%	\$ 13,381,213.00
408	60739	American Natl Ins Co	0	0	0%	0%	\$ 12,524,170.00
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$ 12,498,707.00
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 11,973,585.00
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$ 10,765,104.00
4824	61115	Atlantic Coast Life Ins Co	0	0	0%	0%	\$ 9,202,379.00
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$ 8,783,406.00
	57541	Modern Woodmen Of Amer	0	0	0%	0%	\$ 8,294,870.00
468	66281	Transamerica Premier Life Ins Co	1	1	100%	0%	\$ 7,779,615.00
261	69868	United Of Omaha Life Ins Co	1	0	0%	0%	\$ 6,728,309.00
4736	93548	PHL Variable Ins Co	0	0	0%	0%	\$ 6,564,335.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
619	69116	State Life Ins Co	0	0	0%	0%	\$ 6,451,948.00
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$ 6,133,977.00
836	74780	Integrity Life Ins Co	0	0	0%	0%	\$ 5,871,158.00
769	68322	Great W Life & Ann Ins Co	0	0	0%	0%	\$ 5,513,372.00
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$ 4,970,208.00
	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$ 4,726,421.00
1117	85189	Western United Life Assur Co	0	0	0%	0%	\$ 4,621,281.00
826	66915	New York Life Ins Co	1	0	0%	0%	\$ 4,522,831.00
4832	67105	Reliastar Life Ins Co	0	0	0%	0%	\$ 4,509,478.00
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$ 4,493,232.00
850	67644	Penn Mut Life Ins Co	0	0	0%	0%	\$ 3,992,167.00
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$ 3,434,656.00
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	0%	\$ 3,417,554.00
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 2,718,207.00
4926	71153	Talcott Resolution Life & Ann Ins Co	0	0	0%	0%	\$ 2,469,825.00
	56685	GBU Financial Life	0	0	0%	0%	\$ 2,147,392.00
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$ 1,962,646.00
918	60140	Jackson Natl Life Ins Co Of NY	0	0	0%	0%	\$ 1,928,239.00
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$ 1,747,227.00
4752	70742	Family Benefit Life Ins Co	0	0	0%	0%	\$ 1,633,919.00
4824	68802	Sentinel Security Life Ins Co	0	0	0%	0%	\$ 1,538,330.00
304	68241	Prudential Ins Co Of Amer	1	0	0%	0%	\$ 1,521,459.00
	56782	National Slovak Society Of The Usa	0	0	0%	0%	\$ 1,519,567.00
4553	70435	The Savings Bank Mut Life Ins Co of	0	0	0%	0%	\$ 1,431,055.00
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$ 1,354,345.00
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$ 1,310,229.00
801	99775	Funeral Directors Life Ins Co	0	0	0%	0%	\$ 1,081,848.00
4941	66850	National Western Life Ins Co	0	0	0%	0%	\$ 1,054,765.00
	56693	GCU	0	0	0%	0%	\$ 1,049,522.00
836	65242	Lafayette Life Ins Co	0	0	0%	0%	\$ 982,474.00
19	67989	American Memorial Life Ins Co	0	0	0%	0%	\$ 853,843.00
850	93262	Penn Ins & Ann Co	0	0	0%	0%	\$ 742,967.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
84	93661	Annuity Investors Life Ins Co	0	0	0%	0%	\$ 710,614.00
709	97268	Pacific Life & Ann Co	0	0	0%	0%	\$ 675,263.00
535	76023	Columbian Life Ins Co	0	0	0%	0%	\$ 593,275.00
290	92916	United Amer Ins Co	0	0	0%	0%	\$ 585,058.00
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$ 524,047.00
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$ 516,374.00
4925	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$ 490,673.00
	57657	Royal Neighbors Of Amer	0	0	0%	0%	\$ 478,808.00
241	65978	Metropolitan Life Ins Co	0	0	0%	0%	\$ 474,267.00
704	67172	Ohio Natl Life Ins Co	0	0	0%	0%	\$ 471,108.00
4734	80942	Voya Ins & Ann Co	2	0	0%	0%	\$ 412,478.00
458	88536	Protective Life & Annuity Ins Co	0	0	0%	0%	\$ 403,296.00
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$ 398,859.00
315	68594	American Amicable Life Ins Co Of TX	0	0	0%	0%	\$ 383,991.00
450	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$ 383,944.00
	58033	Knights Of Columbus	0	0	0%	0%	\$ 355,864.00
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$ 349,021.00
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$ 294,671.00
28	72222	Amica Life Ins Co	0	0	0%	0%	\$ 294,513.00
619	60895	American United Life Ins Co	0	0	0%	0%	\$ 280,556.00
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$ 260,949.00
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$ 233,046.00
	63495	Foresters Life Ins Ann Co	0	0	0%	0%	\$ 232,709.00
3891	84824	Commonwealth Ann & Life Ins Co	0	0	0%	0%	\$ 229,677.00
	64505	Homesteaders Life Co	0	0	0%	0%	\$ 196,060.00
	62928	EMC Natl Life Co	0	0	0%	0%	\$ 186,179.00
	56030	Catholic Financial Life	0	0	0%	0%	\$ 183,561.00
	57487	Catholic Order Of Foresters	0	0	0%	0%	\$ 175,587.00
7	63258	Federated Life Ins Co	0	0	0%	0%	\$ 153,139.00
213	70769	Erie Family Life Ins Co	0	0	0%	0%	\$ 152,907.00
	84174	ELCO Mut Life & Ann	0	0	0%	0%	\$ 145,475.00
	68772	Security Mut Life Ins Co Of NY	0	0	0%	0%	\$ 133,149.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
	57010	William Penn Assn	0	0	0%	0%	\$ 114,236.00
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$ 104,640.00
1117	65870	Manhattan Life Ins Co	0	0	0%	0%	\$ 103,576.00
4734	68039	Athene Ann & Life Assur Co of NY	0	0	0%	0%	\$ 102,150.00
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$ 88,960.00
836	75264	National Integrity Life Ins Co	0	0	0%	0%	\$ 82,600.00
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 71,954.00
	56073	National Mut Benefit	0	0	0%	0%	\$ 69,326.00
169	68810	Sentry Life Ins Co	0	0	0%	0%	\$ 69,020.00
454	69485	Security Natl Life Ins Co	0	0	0%	0%	\$ 68,024.00
473	60399	American Family Life Ins Co	0	0	0%	0%	\$ 60,000.00
8	60186	Allstate Life Ins Co	0	0	0%	0%	\$ 58,685.00
291	66311	Motorists Life Ins Co	0	0	0%	0%	\$ 56,751.00
	56456	United States Letter Carriers Mut Be	0	0	0%	0%	\$ 53,677.00
836	99937	Columbus Life Ins Co	0	0	0%	0%	\$ 50,900.00
241	97136	Metropolitan Tower Life Ins Co	0	0	0%	0%	\$ 43,153.00
	56332	First Cath Slovak Ladies Assn USA	0	0	0%	0%	\$ 39,450.00
634	66680	National Life Ins Co	0	0	0%	0%	\$ 38,067.00
4932	91626	New England Life Ins Co	0	0	0%	0%	\$ 33,407.00
212	63177	Farmers New World Life Ins Co	0	0	0%	0%	\$ 30,390.00
19	70408	Union Security Ins Co	0	0	0%	0%	\$ 30,256.00
904	86375	John Hancock Life Ins Co of NY	0	0	0%	0%	\$ 29,843.00
50	94218	Country Investors Life Assur Co	0	0	0%	0%	\$ 28,994.00
20	65315	Lincoln Life Assur Co of Boston	0	0	0%	0%	\$ 28,861.00
	71404	Continental Gen Ins Co	0	0	0%	0%	\$ 26,840.00
408	63126	American Nat Life Ins Co of NY	0	0	0%	0%	\$ 26,284.00
4794	72664	Delaware Life Ins Co of NY	0	0	0%	0%	\$ 23,770.00
1211	66583	National Guardian Life Ins Co	1	0	0%	0%	\$ 20,155.00
4932	60992	Bighthouse Life Ins Co of NY	0	0	0%	0%	\$ 17,000.00
707	62286	Golden Rule Ins Co	0	0	0%	0%	\$ 16,389.00
535	62103	Columbian Mut Life Ins Co	0	0	0%	0%	\$ 15,982.00
4750	65919	Primerica Life Ins Co	0	0	0%	0%	\$ 15,976.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
513	63088	Farm Bureau Life Ins Co	0	0	0%	0%	\$ 15,135.00
344	61875	Church Life Ins Corp	0	0	0%	0%	\$ 13,522.00
542	69892	United Farm Family Life Ins Co	0	0	0%	0%	\$ 12,200.00
	58009	Police & Firemens Ins Assn	0	0	0%	0%	\$ 11,100.00
4965	78077	Equitable Financial Life Ins Co of A	0	0	0%	0%	\$ 9,900.00
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$ 8,320.00
449	63487	Investors Life Ins Co N Amer	0	0	0%	0%	\$ 8,318.00
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$ 7,746.00
200	60228	USAA Life Ins Co Of NY	0	0	0%	0%	\$ 7,192.00
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$ 7,118.00
1295	80624	American Progressive L&H Ins Of NY	0	0	0%	0%	\$ 7,000.00
	56413	United Transportation Union Ins Assn	0	0	0%	0%	\$ 7,000.00
140	64327	Harleysville Life Ins Co	0	0	0%	0%	\$ 6,800.00
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$ 6,500.00
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$ 6,500.00
	67180	Ohio State Life Ins Co	0	0	0%	0%	\$ 6,120.00
917	71129	Dearborn Life Ins Co	0	0	0%	0%	\$ 6,000.00
	56154	Gleaner Life Ins Society	0	0	0%	0%	\$ 5,300.00
	56340	First Cath Slovak Union Of US & CN	0	0	0%	0%	\$ 5,100.00
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$ 5,000.00
4736	67814	Nassau Life Ins Co	0	0	0%	0%	\$ 4,320.00
8	70874	Allstate Life Ins Co Of NY	0	0	0%	0%	\$ 4,200.00
872	94250	Banner Life Ins Co	0	0	0%	0%	\$ 4,000.00
4712	63967	Government Personnel Mut Life Ins Co	0	0	0%	0%	\$ 3,950.00
315	67873	Pioneer Amer Ins Co	0	0	0%	0%	\$ 3,491.00
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$ 3,484.00
4011	72990	Genworth Life Ins Co of NY	0	0	0%	0%	\$ 3,450.00
3436	66001	American Benefit Life Ins Co	0	0	0%	0%	\$ 3,428.00
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$ 3,127.00
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$ 3,000.00
4832	68713	Security Life Of Denver Ins Co	0	0	0%	0%	\$ 2,730.00
449	87645	United Fidelity Life Ins Co	0	0	0%	0%	\$ 2,540.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$ 2,400.00
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$ 2,335.00
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$ 2,182.00
4213	65900	Wilco Life Ins Co	0	0	0%	0%	\$ 1,956.00
8	60534	American Heritage Life Ins Co	0	0	0%	0%	\$ 1,868.00
612	71463	CICA Life Ins Co of Amer	0	0	0%	0%	\$ 1,835.00
4213	60704	Wilton Reassur Life Co of NY	0	0	0%	0%	\$ 1,635.00
4877	69566	Trans World Assur Co	0	0	0%	0%	\$ 1,600.00
588	69272	Sunset Life Ins Co Of Amer	0	0	0%	0%	\$ 1,491.00
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$ 1,440.00
	58068	Independent Order Of Foresters Us Br	0	0	0%	0%	\$ 1,290.00
901	65722	Loyal Amer Life Ins Co	0	0	0%	0%	\$ 1,247.00
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$ 1,183.00
4877	60429	American Fidelity Life Ins Co	0	0	0%	0%	\$ 1,170.00
315	91693	IA Amer Life Ins Co	0	0	0%	0%	\$ 1,122.00
4736	62359	Nassau Life Ins Co of TX	0	0	0%	0%	\$ 1,050.00
3527	60836	American Republic Ins Co	0	0	0%	0%	\$ 960.00
84	67083	Manhattan Natl Life Ins Co	0	0	0%	0%	\$ 960.00
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$ 720.00
	65927	Lincoln Heritage Life Ins Co	0	0	0%	0%	\$ 685.00
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$ 600.00
315	67946	Pioneer Security Life Ins Co	0	0	0%	0%	\$ 600.00
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$ 563.00
	67253	American Life & Security Corp	0	0	0%	0%	\$ 500.00
	65412	Life Ins Co Of AL	0	0	0%	0%	\$ 450.00
1117	61883	ManhattanLife Assur Co of Amer	0	0	0%	0%	\$ 437.00
458	66370	Mony Life Ins Co	0	0	0%	0%	\$ 420.00
872	66230	William Penn Life Ins Co Of NY	0	0	0%	0%	\$ 400.00
4966	63223	Federal Life Ins Co	0	0	0%	0%	\$ 300.00
	69310	Surety Life Ins Co	0	0	0%	0%	\$ 300.00
	60542	American Home Life Ins Co	0	0	0%	0%	\$ 300.00
615	61395	Beneficial Life Ins Co	0	0	0%	0%	\$ 250.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
19	60275	American Bankers Life Assur Co Of FL	0	0	0%	0%	\$ 181.00
	70130	Universal Guar Life Ins Co	0	0	0%	0%	\$ 130.00
370	71730	Continental Amer Ins Co	0	0	0%	0%	\$ 120.00
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$ 92.00
619	67911	Pioneer Mut Life Ins Co	0	0	0%	0%	\$ 80.00
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$ 30.00
153	67628	Pekin Life Ins Co	0	0	0%	0%	\$ 25.00

*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.