

## 2020 South Carolina Individual Annuity Complaints Summary

Total South Carolina Premiums: \$3,371,944,739  
 Total South Carolina Complaints Received by the SCDOI: 18  
 Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 3

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
918	65056	Jackson Natl Life Ins Co	1	0	0%	8%	\$ 257,453,662
20	65676	Lincoln Natl Life Ins Co	0	0	0%	6%	\$ 195,379,216
761	90611	Allianz Life Ins Co Of N Amer	3	1	33%	6%	\$ 187,844,514
4932	87726	BrightHouse Life Ins Co	2	1	50%	5%	\$ 177,084,533
826	91596	New York Life Ins & Ann Corp	0	0	0%	5%	\$ 165,960,929
4734	61689	Athene Ann & Life Co	0	0	0%	5%	\$ 155,911,669
12	60488	American Gen Life Ins Co	0	0	0%	3%	\$ 117,204,547
4794	79065	Delaware Life Ins Co	0	0	0%	3%	\$ 100,931,891
709	67466	Pacific Life Ins Co	0	0	0%	3%	\$ 100,492,747
84	63312	Great Amer Life Ins Co	0	0	0%	3%	\$ 95,165,336
4890	68675	Security Benefit Life Ins Co	1	0	0%	3%	\$ 88,147,624
4925	64238	Guaranty Income Life Ins Co	0	0	0%	2%	\$ 83,860,568
4965	62944	Equitable Financial Life Ins Co	0	0	0%	2%	\$ 82,525,736
3891	91642	Forethought Life Ins Co	0	0	0%	2%	\$ 78,260,773
2658	92738	American Equity Invest Life Ins Co	1	0	0%	2%	\$ 75,537,055
431	66044	Midland Natl Life Ins Co	0	0	0%	2%	\$ 73,467,349
670	63274	Fidelity & Guar Life Ins Co	0	0	0%	2%	\$ 67,540,772
304	86630	Prudential Ann Life Assur Corp	0	0	0%	2%	\$ 67,353,495
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	2%	\$ 66,704,477
	62510	Equitrust Life Ins Co	1	0	0%	2%	\$ 57,396,868
4	65005	RiverSource Life Ins Co	0	0	0%	2%	\$ 57,379,039
140	92657	Nationwide Life & Ann Ins Co	0	0	0%	2%	\$ 52,460,014
304	79227	Pruco Life Ins Co	0	0	0%	2%	\$ 51,980,266
140	66869	Nationwide Life Ins Co	0	0	0%	2%	\$ 51,094,451
4888	62952	SILAC Ins Co	0	0	0%	1%	\$ 47,124,254
1216	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0%	1%	\$ 45,165,598
12	70238	Variable Ann Life Ins Co	0	0	0%	1%	\$ 39,831,554
431	66974	North Amer Co Life & Hlth Ins	0	0	0%	1%	\$ 38,272,484
836	92622	Western Southern Life Assur Co	0	0	0%	1%	\$ 35,997,177
468	86231	Transamerica Life Ins Co	0	0	0%	1%	\$ 35,864,215
458	68136	Protective Life Ins Co	0	0	0%	1%	\$ 34,598,246
3436	61581	Capitol Life Ins Co	0	0	0%	1%	\$ 31,786,238
4855	68608	Symetra Life Ins Co	0	0	0%	1%	\$ 30,703,079
306	86126	Members Life Ins Co	0	0	0%	1%	\$ 28,632,926
200	69663	USAA Life Ins Co	0	0	0%	1%	\$ 27,035,753
860	67091	Northwestern Mut Life Ins Co	0	0	0%	1%	\$ 26,230,662
233	61263	Bankers Life & Cas Co	3	0	0%	1%	\$ 24,736,019
	56014	Thrivent Financial For Lutherans	0	0	0%	1%	\$ 23,132,889
	68446	Oceanview Life & Annuity Co	0	0	0%	1%	\$ 22,643,789
4824	61115	Atlantic Coast Life Ins Co	0	0	0%	1%	\$ 20,373,686
3098	68381	Reliance Standard Life Ins Co	0	0	0%	1%	\$ 19,741,864
634	65528	Life Ins Co Of The Southwest	0	0	0%	1%	\$ 19,039,115
431	83607	Guggenheim Life & Ann Co	0	0	0%	1%	\$ 19,028,541



4736	93734	Nassau Life & Ann Co	0	0	0%	1%	\$ 18,634,583
300	64513	Horace Mann Life Ins Co	0	0	0%	1%	\$ 17,342,245
3436	68543	Liberty Bankers Life Ins Co	0	0	0%	0%	\$ 15,124,248
981	93696	Fidelity Investments Life Ins Co	0	0	0%	0%	\$ 14,647,267
332	61271	Principal Life Ins Co	0	0	0%	0%	\$ 14,418,666
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$ 12,238,423
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$ 11,238,823
2658	13183	Eagle Life Ins Co	0	0	0%	0%	\$ 10,986,078
140	64017	Jefferson Natl Life Ins Co	0	0	0%	0%	\$ 10,636,274
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$ 10,615,808
261	69868	United Of Omaha Life Ins Co	0	0	0%	0%	\$ 10,337,943
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$ 8,881,174
408	60739	American Natl Ins Co	0	0	0%	0%	\$ 8,697,824
	57320	Woodmen World Life Ins Soc	1	0	0%	0%	\$ 8,543,555
435	93432	CM Life Ins Co	0	0	0%	0%	\$ 8,481,376
1348	69019	Standard Ins Co	0	0	0%	0%	\$ 8,244,832
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$ 7,831,111
	57541	Modern Woodmen Of Amer	0	0	0%	0%	\$ 7,476,918
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 6,385,539
1117	85189	Western United Life Assur Co	0	0	0%	0%	\$ 5,189,472
176	69108	State Farm Life Ins Co	0	0	0%	0%	\$ 4,907,826
769	68322	Great W Life & Ann Ins Co	0	0	0%	0%	\$ 4,617,744
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	0%	\$ 4,445,463
836	74780	Integrity Life Ins Co	0	0	0%	0%	\$ 4,354,543
4832	67105	Reliastar Life Ins Co	0	0	0%	0%	\$ 4,220,031
850	67644	Penn Mut Life Ins Co	0	0	0%	0%	\$ 3,840,836
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 3,738,375
4824	68802	Sentinel Security Life Ins Co	0	0	0%	0%	\$ 3,523,225
826	66915	New York Life Ins Co	0	0	0%	0%	\$ 3,404,976
619	69116	State Life Ins Co	0	0	0%	0%	\$ 3,403,457
4926	71153	Talcott Resolution Life & Ann Ins Co	0	0	0%	0%	\$ 3,344,359
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$ 3,331,713
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$ 2,882,575
	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$ 2,595,027
	56782	National Slovak Society Of The Usa	0	0	0%	0%	\$ 1,836,253
801	99775	Funeral Directors Life Ins Co	0	0	0%	0%	\$ 1,267,207
	67180	Ohio State Life Ins Co	0	0	0%	0%	\$ 1,226,473
304	68241	Prudential Ins Co Of Amer	0	0	0%	0%	\$ 1,100,003
	56685	GBU Financial Life	0	0	0%	0%	\$ 1,031,762
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$ 1,010,037
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$ 1,002,000
19	67989	American Memorial Life Ins Co	0	0	0%	0%	\$ 826,983
918	60140	Jackson Natl Life Ins Co Of NY	0	0	0%	0%	\$ 810,446
344	61875	Church Life Ins Corp	0	0	0%	0%	\$ 798,844
	57657	Royal Neighbors Of Amer	0	0	0%	0%	\$ 743,984
290	92916	United Amer Ins Co	0	0	0%	0%	\$ 714,340
1117	65870	Manhattan Life Ins Co	0	0	0%	0%	\$ 682,100
84	93661	Annuity Investors Life Ins Co	0	0	0%	0%	\$ 663,549
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$ 661,864
200	60228	USAA Life Ins Co Of NY	0	0	0%	0%	\$ 501,439
3891	84824	Commonwealth Ann & Life Ins Co	0	0	0%	0%	\$ 472,270

4925	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$ 428,910
836	99937	Columbus Life Ins Co	0	0	0%	0%	\$ 428,509
315	68594	American Amicable Life Ins Co Of TX	0	0	0%	0%	\$ 398,545
535	76023	Columbian Life Ins Co	0	0	0%	0%	\$ 392,850
4734	80942	Venerable Ins & Ann Co	0	0	0%	0%	\$ 386,786
	71404	Continental Gen Ins Co	0	0	0%	0%	\$ 371,640
	56693	GCU	0	0	0%	0%	\$ 356,249
619	60895	American United Life Ins Co	0	0	0%	0%	\$ 351,333
4925	69973	United Life Ins Co	0	0	0%	0%	\$ 340,000
450	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$ 330,842
213	70769	Erie Family Life Ins Co	0	0	0%	0%	\$ 320,573
704	67172	Ohio Natl Life Ins Co	0	0	0%	0%	\$ 305,139
	56154	Gleaner Life Ins Society	0	0	0%	0%	\$ 300,360
4736	67814	Nassau Life Ins Co	0	0	0%	0%	\$ 295,320
	68772	Security Mut Life Ins Co Of NY	0	0	0%	0%	\$ 291,110
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$ 284,697
241	65978	Metropolitan Life Ins Co	1	0	0%	0%	\$ 280,813
4965	78077	Equitable Financial Life Ins Co of A	0	0	0%	0%	\$ 276,498
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$ 270,497
28	72222	Amica Life Ins Co	0	0	0%	0%	\$ 261,162
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$ 256,619
836	65242	Lafayette Life Ins Co	0	0	0%	0%	\$ 224,276
	84174	ELCO Mut Life & Ann	0	0	0%	0%	\$ 216,230
	64505	Homesteaders Life Co	0	0	0%	0%	\$ 203,080
4734	61492	Athene Annuity & Life Assur Co	1	1	100%	0%	\$ 183,539
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$ 168,932
836	75264	National Integrity Life Ins Co	0	0	0%	0%	\$ 167,142
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$ 163,186
4553	70435	The Savings Bank Mut Life Ins Co of	0	0	0%	0%	\$ 158,482
8	60186	Allstate Life Ins Co	0	0	0%	0%	\$ 157,937
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$ 147,355
4011	65536	Genworth Life & Ann Ins Co	1	0	0%	0%	\$ 145,180
	57010	William Penn Assn	0	0	0%	0%	\$ 133,343
	56332	First Cath Slovak Ladies Assn USA	0	0	0%	0%	\$ 118,312
7	63258	Federated Life Ins Co	0	0	0%	0%	\$ 105,062
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$ 100,600
634	66680	National Life Ins Co	0	0	0%	0%	\$ 87,993
4877	60429	American Fidelity Life Ins Co	0	0	0%	0%	\$ 86,573
513	63088	Farm Bureau Life Ins Co	0	0	0%	0%	\$ 84,000
20	67652	First Penn Pacific Life Ins Co	0	0	0%	0%	\$ 80,000
4877	69566	Trans World Assur Co	0	0	0%	0%	\$ 72,419
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$ 72,326
473	60399	American Family Life Ins Co	0	0	0%	0%	\$ 70,050
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 69,506
454	69485	Security Natl Life Ins Co	0	0	0%	0%	\$ 62,242
	56456	United States Letter Carriers Mut Be	0	0	0%	0%	\$ 58,461
4734	68039	Athene Ann & Life Assur Co of NY	0	0	0%	0%	\$ 51,229
291	66311	Encova Life Ins Co	0	0	0%	0%	\$ 50,880
	58033	Knights Of Columbus	0	0	0%	0%	\$ 49,188
4966	63223	Federal Life Ins Co	0	0	0%	0%	\$ 47,386
588	69272	Sunset Life Ins Co Of Amer	0	0	0%	0%	\$ 46,622

241	97136	Metropolitan Tower Life Ins Co	0	0	0%	0%	\$ 44,104
4736	93548	PHL Variable Ins Co	0	0	0%	0%	\$ 39,021
	56030	Catholic Financial Life	0	0	0%	0%	\$ 36,994
4903	71390	Puritan Life Ins Co of Amer	0	0	0%	0%	\$ 36,204
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$ 34,767
904	86375	John Hancock Life Ins Co of NY	0	0	0%	0%	\$ 34,300
408	63126	American Nat Life Ins Co of NY	0	0	0%	0%	\$ 33,796
4932	91626	New England Life Ins Co	0	0	0%	0%	\$ 31,370
212	63177	Farmers New World Life Ins Co	0	0	0%	0%	\$ 29,350
169	68810	Sentry Life Ins Co	0	0	0%	0%	\$ 27,592
	56340	First Cath Slovak Union Of US & CN	0	0	0%	0%	\$ 24,300
535	62103	Columbian Mut Life Ins Co	0	0	0%	0%	\$ 22,115
3527	71480	Great Western Ins Co	0	0	0%	0%	\$ 20,833
707	62286	Golden Rule Ins Co	0	0	0%	0%	\$ 18,624
315	91693	IA Amer Life Ins Co	0	0	0%	0%	\$ 18,280
19	70408	Union Security Ins Co	0	0	0%	0%	\$ 17,120
4750	65919	Primerica Life Ins Co	0	0	0%	0%	\$ 14,801
542	69892	United Farm Family Life Ins Co	0	0	0%	0%	\$ 13,000
	62928	EMC Natl Life Co	0	0	0%	0%	\$ 8,200
140	64327	Harleysville Life Ins Co	0	0	0%	0%	\$ 7,836
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$ 7,559
20	65315	Lincoln Life Assur Co of Boston	0	0	0%	0%	\$ 7,157
1295	80624	American Progressive L&H Ins Of NY	0	0	0%	0%	\$ 7,000
4932	60992	Brighthouse Life Ins Co of NY	0	0	0%	0%	\$ 7,000
449	63487	Investors Life Ins Co N Amer	0	0	0%	0%	\$ 6,645
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$ 6,395
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$ 6,230
	56413	United Transportation Union Ins Assn	0	0	0%	0%	\$ 5,600
918	78620	Brooke Life Ins Co	0	0	0%	0%	\$ 5,000
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$ 5,000
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$ 5,000
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$ 4,783
8	70874	Allstate Life Ins Co Of NY	0	0	0%	0%	\$ 4,200
315	67873	Pioneer Amer Ins Co	0	0	0%	0%	\$ 4,167
872	94250	Banner Life Ins Co	0	0	0%	0%	\$ 4,000
	58009	Police & Firemens Ins Assn	0	0	0%	0%	\$ 3,717
4712	63967	Government Personnel Mut Life Ins Co	0	0	0%	0%	\$ 3,600
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$ 3,425
458	88536	Protective Life & Annuity Ins Co	0	0	0%	0%	\$ 3,181
50	94218	Country Investors Life Assur Co	0	0	0%	0%	\$ 3,000
1211	66583	National Guardian Life Ins Co	0	0	0%	0%	\$ 2,946
4992	68713	Security Life Of Denver Ins Co	0	0	0%	0%	\$ 2,560
176	69094	State Farm Life & Accident Asr Co	0	0	0%	0%	\$ 2,500
449	87645	United Fidelity Life Ins Co	0	0	0%	0%	\$ 1,904
233	70319	Washington Natl Ins Co	1	0	0%	0%	\$ 1,872
3527	60836	American Republic Ins Co	0	0	0%	0%	\$ 1,542
4213	62413	Wilcac Life Ins Co	0	0	0%	0%	\$ 1,450
8	60534	American Heritage Life Ins Co	0	0	0%	0%	\$ 1,361
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$ 1,337
612	71463	CICA Life Ins Co of Amer	0	0	0%	0%	\$ 1,309
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$ 1,230

587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$ 1,183
3436	66001	American Benefit Life Ins Co	0	0	0%	0%	\$ 1,159
901	65722	Loyal Amer Life Ins Co	0	0	0%	0%	\$ 1,082
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$ 1,037
84	67083	Manhattan Natl Life Ins Co	0	0	0%	0%	\$ 960
	65927	Lincoln Heritage Life Ins Co	0	0	0%	0%	\$ 862
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$ 779
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$ 600
315	67946	Pioneer Security Life Ins Co	0	0	0%	0%	\$ 600
	67253	American Life & Security Corp	0	0	0%	0%	\$ 500
872	66230	William Penn Life Ins Co Of NY	0	0	0%	0%	\$ 500
	65412	Life Ins Co Of AL	0	0	0%	0%	\$ 425
458	66370	Mony Life Ins Co	0	0	0%	0%	\$ 420
1117	61883	ManhattanLife Assur Co of Amer	0	0	0%	0%	\$ 406
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$ 390
	60542	American Home Life Ins Co	0	0	0%	0%	\$ 300
	69310	Surety Life Ins Co	0	0	0%	0%	\$ 300
526	61735	Central Security Life Ins Co	0	0	0%	0%	\$ 138
370	71730	Continental Amer Ins Co	0	0	0%	0%	\$ 120
	70130	Universal Guar Life Ins Co	0	0	0%	0%	\$ 120
4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$ 50
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$ 45
619	67911	Pioneer Mut Life Ins Co	0	0	0%	0%	\$ 20
4941	66850	National Western Life Ins Co	1	0	0%	0%	\$ -

\*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.

