

2003 Complaint Index Life

	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
1	60054	Aetna Life Ins Co	16,557,005	2	0.66
2	90611	Allianz Life Ins Co Of North Amer	3,963,576	3	4.11
3	60186	Allstate Life Ins Co	17,335,255	7	2.19
4	60275	American Bankers Life Assur Co Of FL	334,590	5	DNC
5	60291	American Capitol Ins Co	228,890	1	DNC
6	92738	American Equity Invest Life Ins Co	368,523	1	DNC
7	60380	American Family Life Asr Co Columbus	3,143,393	1	1.73
8	60399	American Family Life Ins Co	15,402,532	2	0.70
9	66672	American Gen Life & Acc Ins Co	11,569,369	8	3.75
10	60488	American Gen Life Ins Co	32,995,630	2	0.33
11	60534	American Heritage Life Ins Co	1,211,986	1	4.48
12	60577	American Income Life Ins Co	8,019,287	1	0.68
13	60739	American Natl Life Ins Co	4,526,445	4	4.80
14	60895	American United Life Ins Co	58,028,866	10	0.94
15	61999	Americo Financial Life Annuity Ins	713,927	1	DNC
16	61069	Anthem Life Ins Co	20,025,596	7	1.90
17	61093	Atlanta Life Ins Co	143,101	2	DNC
18	61263	Bankers Life & Cas Co	7,014,040	1	0.77
19	71900	Bankers Natl Life Ins Co	438,719	4	DNC
20	61727	Central Reserve Life Ins Co	510,646	1	DNC
21	61883	Central United Life Ins Co	69,616	1	DNC
22	76236	Cincinnati Life Ins Co	9,934,675	1	0.55
23	62049	Colonial Life & Accident Ins Co	3,233,936	2	3.36
24	76023	Columbian Life Ins Co	461,991	2	DNC
25	62146	Combined Ins Co Of Amer	2,485,833	6	13.10
26	78654	Concord Natl Life Ins Co	1,157,676	1	4.69
27	62308	Connecticut General Life Ins Co	11,840,869	1	0.46
28	60682	Conseco Ins Co	179,628	2	DNC
29	65900	Conseco Life Ins Co	6,646,767	36	29.39
30	76325	Conseco Senior Health Ins Co	227,946	3	DNC
31	62413	Continental Assur Co	3,732,912	1	1.45
32	62944	Equitable Life Assr Soc Of The US	19,061,514	2	0.57
33	63193	Farmers & Traders Life Ins Co	169,038	1	DNC
34	63177	Farmers New World Life Ins Co	6,262,297	1	0.87
35	67695	Federal Home Life Ins Co	1,104,063	3	14.75
36	63274	Fidelity & Guaranty Life Ins Co	2,211,525	5	12.27
37	56332	First Catholic Slovak Ladies Association of the USA	None	1	DNC
38	63401	First Colony Life Ins Co	11,433,266	3	1.42
39	90328	First Health Life & Health Ins Co	303	1	DNC
40	67652	First Penn Pacific Life Ins Co	7,291,981	1	0.74
41	91642	Forethought Life Ins Co	42,282,750	6	0.77
42	70408	Fortis Benefits Ins Co	18,248,186	1	0.30
43	69477	Fortis Ins Co	1,746,387	2	6.21
44	63657	Garden State Life Ins Co	451,757	2	DNC
45	65536	GE Life And Annuity Assur Co	3,565,003	7	10.66
46	70025	General Electric Capital Assur Co	1,013,335	2	10.71
47	91472	Globe Life & Accident Ins Co	9,890,432	10	5.49
48	63967	Government Personnel Mut Life Ins Co	553,835	1	DNC
49	90212	Great Southern Life Ins Co	1,724,233	1	3.15
50	68322	Great West Life & Annuity Ins Co	11,040,659	1	0.49
51	71153	Hartford Life & Annuity Ins Co	13,779,663	1	0.39
52	88072	Hartford Life Ins Co	3,109,625	2	3.49
53	64513	Horace Mann Life Ins Co	2,118,774	1	2.56
54	65005	IDS Life Ins Co	18,790,515	1	0.29
55	64645	Indianapolis Life Ins Co	28,777,769	5	0.94
56	63487	Investors Life Ins Co North Amer	2,066,908	1	2.63
57	65056	Jackson Natl Life Ins Co	15,703,165	2	0.69
58	64017	Jefferson Natl Life Ins Co	1,300,455	9	37.56
59	70254	Jefferson Pilot Financial Ins Co	27,040,662	4	0.80
60	65099	John Hancock Life Ins Co	13,686,235	2	0.79
61	65129	Kansas City Life Ins Co	2,516,116	1	2.16

2003 Complaint Index Life

62	65242	Lafayette Life Ins Co	12,128,876	1	0.45
63	65315	Liberty Life Assur Co Of Boston	3,477,360	1	1.56
64	65323	Liberty Life Ins Co	2,299,850	1	2.36
65	65498	Life Ins Co Of North Amer	6,110,716	3	2.66
66	64130	Life Investors Ins Co Of Amer	11,076,581	3	1.47
67	65595	Lincoln Benefit Life Co	11,337,537	3	1.44
68	65927	Lincoln Heritage Life Ins Co	4,315,764	1	1.26
69	65676	Lincoln Natl Life Ins Co	29,268,213	6	1.11
70	65722	Loyal American Life Ins Co	456,451	1	DNC
71	65935	Massachusetts Mut Life Ins Co	95,769,505	1	0.06
72	97055	Mega Life & Health Ins Co The	654,222	1	DNC
73	65978	Metropolitan Life Ins Co	131,615,209	22	0.91
74	66044	Midland Natl Life Ins Co	7,339,829	1	0.74
75	66168	Minnesota Life Ins Co	24,180,283	1	0.22
76	57541	Modern Woodman of America	None	2	DNC
77	66281	Monumental Life Ins Co	23,422,656	25	5.79
78	66370	Mony Life Ins Co	6,271,680	4	3.46
79	66311	Motorists Life Ins Co	2,247,741	1	2.41
80	74403	National Mut Life Ins Co	1,427,907	1	3.80
81	60593	National States Ins Co	403,570	1	DNC
82	68225	Nationwide Life Ins Co of Amer	2,380,255	1	2.28
83	91596	New York Life Ins & Annuity Corp	33,535,044	2	0.32
84	66915	New York Life Ins Co	33,284,849	7	1.14
85	97241	NGL American Life Co	474,920	1	DNC
86	67091	Northwestern Mut Life Ins Co	158,405,244	2	0.07
87	89206	Ohio Natl Life Assur Corp	5,590,249	1	0.97
88	97268	Pacific Life & Annuity Co	120,598	1	DNC
89	66605	Peoples Benefit Life Ins Co	3,066,600	6	10.62
90	67814	Phoenix Life Ins Co	10,804,699	1	0.50
91	72125	Physicians Life Ins Co	6,380,561	2	1.70
92	65919	Primerica Life Ins Co	21,048,488	3	0.77
93	61271	Principal Life Ins Co	11,805,399	1	0.46
94	68136	Protective Life Ins Co	15,721,327	2	0.69
95	79227	Pruco Life Ins Co	28,283,073	1	0.19
96	68241	Prudential Ins Co Of Amer	161,263,833	27	0.91
97	65765	Reassure America Life Ins Co	7,491,690	4	2.90
98	68381	Reliance Standard Life Ins Co	2,928,744	2	3.71
99	67105	Reliastar Life Ins Co	14,928,026	2	0.73
100	57657	Royal Neighbors of America	None	1	DNC
101	68446	Scor Life Ins Co	13,050	1	DNC
102	68675	Security Benefit Life Ins Co	507,467	1	DNC
103	68845	Shenandoah Life Ins Co	822,367	1	DNC
104	91391	Southwestern Life Ins Co	1,259,259	1	4.31
105	69019	Standard Ins Co	6,258,249	1	0.87
106	69051	Standard Life Ins Co Of IN	779,439	3	DNC
107	68985	Starmount Life Ins Co	106,233	1	DNC
108	69108	State Farm Life Ins Co	73,032,095	4	0.30
109	69116	State Life Ins Co	2,664,301	1	2.04
110	65021	Stonebridge Life Ins Co	5,639,708	6	5.77
111	86231	Transamerica Life Ins Co	5,736,946	1	0.95
112	80837	Union Central Life Ins Co	3,991,758	1	1.36
113	62596	Union Fidelity Life Ins Co	2,256,983	3	7.21
114	98884	Union Security Life Ins Co	804,353	3	DNC
115	92916	United American Ins Co	1,290,069	3	12.62
116	69892	United Farm Family Life Ins Co	88,223,466	6	0.37
117	69922	United Home Life Ins Co	606,870	1	DNC
118	69930	United Ins Co Of Amer	4,686,559	6	6.95
119	69868	United Of Omaha Life Ins Co	16,665,335	2	0.65
120	70955	USA Life One Ins Co Of IN	903,692	1	DNC
121	81027	Veterans Life Ins Co	2,723,887	4	7.97
122	70319	Washington Natl Ins Co	779,357	8	DNC
123	70483	Western & Southern Life Ins Co	18,510,435	2	0.59
124	91413	Western Reserve Life Assur Co of OH	6,426,445	1	0.84
125	92622	Western Southern Life Assur Co	13,088,633	3	1.24
126	57010	William Penn Association	None	1	DNC
127	85820	World Life & Accident Association	None	4	DNC

2003 Complaint Index Life

Subtotal Premium and Complaints	1,658,538,181	417
382 Companies with Zero Complaints	<u>604,405,758</u>	
Total Premium and Complaints	2,262,943,939	417

DNC- Did Not Calculate (Premiums Under \$1 Million)

Premium Information from Life Annual Statement Page 30, Line 1, Column 5

Premium Information from Fraternal Annual Statement Page 29, Line 1

Report Does Not Include the 382 Companies with Zero Complaints

None - No premium was reported in 2003.