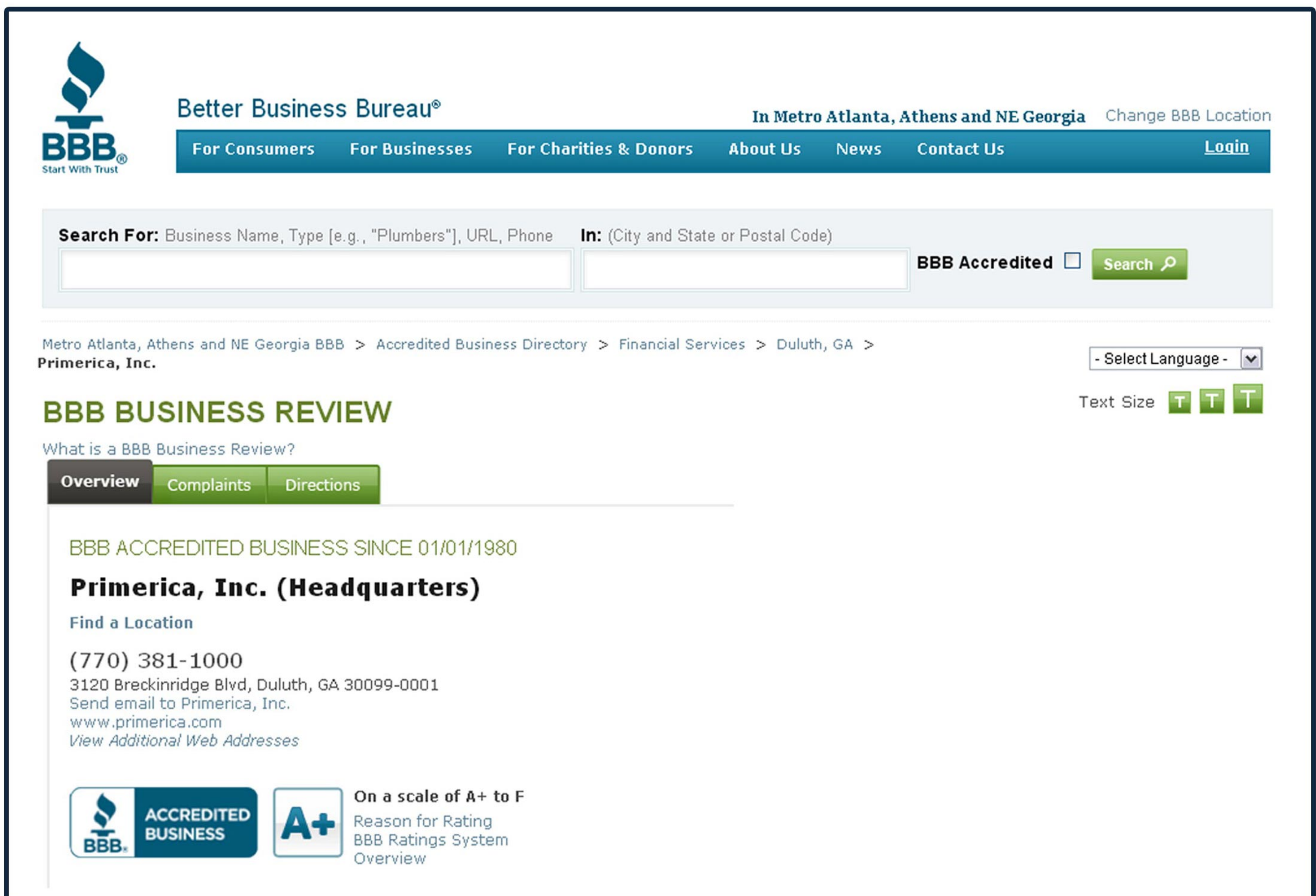


What you should look for when choosing a life insurance company.

1. Is the company accredited by the BBB? If not, why?

Resource: www.bbb.org



Better Business Bureau® In Metro Atlanta, Athens and NE Georgia [Change BBB Location](#)

[For Consumers](#) [For Businesses](#) [For Charities & Donors](#) [About Us](#) [News](#) [Contact Us](#) [Login](#)

Search For: Business Name, Type [e.g., "Plumbers"], URL, Phone In: (City and State or Postal Code) BBB Accredited

Metro Atlanta, Athens and NE Georgia BBB > Accredited Business Directory > Financial Services > Duluth, GA > [Primerica, Inc.](#) [- Select Language -](#)

BBB BUSINESS REVIEW Text Size [T](#) [T](#) [T](#)

What is a BBB Business Review?



[Overview](#) [Complaints](#) [Directions](#)

BBB ACCREDITED BUSINESS SINCE 01/01/1980

Primerica, Inc. (Headquarters)

Find a Location

(770) 381-1000
3120 Breckinridge Blvd, Duluth, GA 30099-0001
Send email to Primerica, Inc.
www.primerica.com
[View Additional Web Addresses](#)

 **ACCREDITED BUSINESS**  **A+** On a scale of A+ to F
Reason for Rating
BBB Ratings System
Overview

The BBB's mission is to be the leader in marketplace trust rating:
Honesty, Integrity, Privacy, Trust, and Response to concerns.

2. How strong is the company, financially? Will they be around when you need them?

Resource: www.standardanalytical.com

FINANCIAL STABILITY

The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

PRIMERICA LIFE INSURANCE COMPANY

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies. Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company's financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2011

(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2011)

SOLVENCY

Assets for each \$100 of Liabilities

A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

Assets for each \$100 of Liabilities as of Dec. 31, 2011

Aetna Life Insurance Company, CT	\$117.07
Allstate Life Insurance Company, IL	106.84
American Family Life Assurance Co., GA	106.55
AXA Equitable Life Insurance Company, NY	103.56
Connecticut General Life Ins. Co., CT	116.36
Guardian Life Ins. Co. of America, NY	114.96
Hartford Life Insurance Company, CT	104.29
Jackson National Life Ins. Company, MI	103.67
John Hancock Life Insurance Co. (USA), MI	102.33
Lincoln National Life Ins. Co., IN	104.26
Massachusetts Mutual Life Ins. Co., MA	109.09
Metropolitan Life Insurance Co., NY	104.22
Midland National Life Insurance Co., IA.....	106.56
Minnesota Life Insurance Co., MN	108.62
Monumental Life Insurance Company, IA.....	103.26
Nationwide Life Insurance Co., OH	103.73
New York Life Insurance Company, NY	113.09
Northwestern Mutual Life Ins. Co., WI.....	108.52
Pacific Life Insurance Company, CA	106.19
Principal Life Insurance Company, IA	103.60
Protective Life Insurance Company, TN.....	108.86
Prudential Insurance Co. of America, NJ.....	103.42
RiverSource Life Insurance Company, MN	103.03
State Farm Life Insurance Company, IL.....	114.53
Transamerica Life Insurance Company, IA	105.25

AVERAGE OF 25 OF THE LEADING LIFE CO'S..... \$105.62

PRIMERICA LIFE INSURANCE \$139.12

SURPLUS FUNDS

Surplus Funds (Including Capital) for each \$100 of Policy Reserves

A high ratio indicates a greater proportion of surplus to provide for the policy reserve liabilities and the ability to take financial emergencies in stride.

AVERAGE OF 25 OF THE LEADING LIFE CO'S \$12.68

PRIMERICA LIFE INSURANCE \$78.52

LIQUID INVESTED ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities

This ratio measures a company's ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

AVERAGE OF 25 OF THE LEADING LIFE CO'S \$46.63

PRIMERICA LIFE INSURANCE \$127.08

INVESTMENT YIELD

Ratio of Net Investment Income to Mean Invested Assets:

This is the net percentage yield on invested assets. A high rate shows greater earning ability of the invested assets — an important financial factor to a life insurance organization.

AVERAGE OF 25 OF THE LEADING LIFE CO'S 5.07%

PRIMERICA LIFE INSURANCE 4.87%

FINANCIAL STATEMENT SUMMARY

AS OF DECEMBER 31, 2011

Admitted Assets		Policy Reserves
\$1,575,790,249	\$	564,336,109
Total Liabilities		Total Income
\$1,132,649,316	\$	769,929,201
Gross Surplus (Incl. Capital, if any)		Insurance in Force
\$ 443,140,933		\$539,300,368,000

CONCLUSION: Based on the financial results achieved in the year ended 2011, the comparative analysis made of the organization featured herein is **favorable** when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.

Standard Analytical publishes independent insurance reports that compare financial ratios for life insurance companies.

3. How does the company compare with the competition? What 'value' do you place on value?















Resource: life-insurance.findthebest.com

FindTheBest

HOME » BUSINESS & FINANCE » LIFE INSURANCE

COMPARE BEST OF BUYING GUIDE

COMPARE LIFE INSURANCE

COMPANY	SMART RATING	TERM POLICY VALUE SCORE	OWNERSHIP	NAIC MARKET SHARE
 PRIMERICA Primerica Life Insurance Co	 100	5 OUT OF 5	Stock	1.61%
 MassMutual	 88	4.09 OUT OF 5	Mutual	2.56%
 Northwestern Mutual	 87	3.58 OUT OF 5	Mutual	5.92%
 GUARDIAN Guardian	 87	4.3 OUT OF 5	Mutual	2.13%
 State Farm	 86	4.16 OUT OF 5	Mutual	2.48%
 New York Life	 81	3.22 OUT OF 5	Mutual	5.7%
 MINNESOTA LIFE Minnesota Life	 75	4.64 OUT OF 5	Stock	1.57%

Find The Best presents the facts stripped of any marketing influence so you can make quick and informed decisions without bias.

4.

How do consumers rate the company?

What 'value' do you place on integrity?

Resource: insurance.freeadvice.com/reviews

<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Primerica Insurance?</p> <p>85% Extremely Satisfied 2% Very Satisfied 4% Somewhat Satisfied 1% Unsatisfied 9% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Primerica Insurance</p> <p>Company Contact Info: Co-CEO/President John Addison 3120 Breckinridge Boulevard Duluth, GA 30099-0001 770-381-1000</p>	<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Transamerica Occidental?</p> <p>16% Extremely Satisfied 11% Very Satisfied 5% Somewhat Satisfied 11% Unsatisfied 58% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Transamerica Occidental</p> <p>Company Contact Info: President Ken Kilbane 4333 Edgewood Road N.E. Cedar Rapids, IA 52499 319-355-8549</p>	<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Farmers Insurance?</p> <p>21% Extremely Satisfied 6% Very Satisfied 11% Somewhat Satisfied 15% Unsatisfied 47% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Farmers Insurance</p> <p>Company Contact Info: CEO Paul Hopkins 4680 Wilshire Blvd. Los Angeles, CA 90010 (208) 239-8400</p>
<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Fidelity?</p> <p>8% Extremely Satisfied 3% Very Satisfied 14% Somewhat Satisfied 3% Unsatisfied 73% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Fidelity</p> <p>Company Contact Info: Chairman/CEO Wm. P. Foley, II 601 Riverside Avenue Jacksonville, FL 32204 888.934.3354</p>	<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Travelers Insurance?</p> <p>36% Extremely Satisfied 13% Very Satisfied 7% Somewhat Satisfied 7% Unsatisfied 37% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Travelers Insurance</p> <p>Company Contact Info: Chairman/CEO Jay Fishman 385 Washington Street St. Paul, MN 55102-1396 860-277-0111</p>	<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Pacific Life Insurance?</p> <p>27% Extremely Satisfied 9% Very Satisfied 9% Somewhat Satisfied 0% Unsatisfied 55% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Pacific Life Insurance</p> <p>Company Contact Info: President James T. Morris 700 Newport Center Drive Newport Beach, CA 92660-6397 800-800-7646</p>
<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with Farm Bureau?</p> <p>24% Extremely Satisfied 12% Very Satisfied 9% Somewhat Satisfied 13% Unsatisfied 41% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for Farm Bureau</p> <p>Company Contact Info: CEO Bill Oddy 5400 University Ave. West Des Moines, IA 50266-5997 877/860-2904</p>	<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with State Farm Insurance?</p> <p>20% Extremely Satisfied 15% Very Satisfied 13% Somewhat Satisfied 13% Unsatisfied 39% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for State Farm Insurance</p> <p>Company Contact Info: Chairman Edward B. Rust, Jr. One State Farm Plaza Bloomington, IL 61710 877-734-2265</p>	<p>Insurance Company Satisfaction Survey</p> <p>Overall, how satisfied are you, with American Family Insurance?</p> <p>16% Extremely Satisfied 8% Very Satisfied 13% Somewhat Satisfied 10% Unsatisfied 52% Very Unsatisfied</p> <p>Take Survey</p> <p>Contact Information for American Family Insurance</p> <p>Company Contact Info: Chairman David R. Anderson 6000 American Parkway Madison, WI 53783-0001 608-249-2111</p>

Free Advice provides in-depth insurance company reviews with satisfaction surveys and comments from policy holders.

5. Do you completely understand what you're buying? Have you examined the details?



NO Payment exclusions

Will your policy pay regardless of how you die? Check your policy details for: Act of God exclusion, an Act of war exclusion, a Terror exclusion, an Insolvency exclusion. Primerica has NONE of these exclusions.



Terminal Illness Benefit

People are usually sick before they die. You may not be able to work or meet the medical bill demand. Wouldn't you want to spend your last days with your family building memories? At Primerica we include a Terminal Illness Benefit on EVERY policy as standard procedure.



14 day average payment time

We pay 92% of our claims within 14 days. Many companies will just be getting around to calling you back by then. Is your proceed settlement in lump sum or will you receive quarterly payments?



Guaranteed Insurability

Once you have a policy through Primerica, you are covered until age 95. Upon term renewal you are NEVER required to retake health tests. Your renewal rates are based upon original health regardless of current health. This results in renewal rates that are 65% lower than industry average.

