

CALIFORNIA CONSUMER COMPLAINT STUDY - 2015
50 LARGE INDIVIDUAL LIFE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2014, 2013 and 2012

'14 Rank	Company Name	2014 Mean Policies In-Force	Justified Complaint Ratio			Number of Justified Complaints		
			2014	2013	2012	2014	2013	2012
1	GERBER LIFE INS CO	244,010	0.0	0.0	1.3	0	0	3
2	PRUCO LIFE INS CO	133,961	0.0	0.0	3.3	0	0	4
3	LINCOLN HERITAGE LIFE INS CO	121,767	0.0	2.8	3.1	0	3	3
4	MASSACHUSETTS MUT LIFE INS CO	117,433	0.0	1.7	0.9	0	2	1
5	USAA LIFE INS CO	116,399	0.0	0.9	0.0	0	1	0
6	WEST COAST LIFE INS CO	90,591	0.0	2.1	1.0	0	2	1
7	NEW YORK LIFE INS & ANN CORP	78,526	0.0	0.0	1.3	0	0	1
8	PROVIDENT LIFE & ACCIDENT INS CO	62,252	0.0	0.0	0.0	0	0	0
9	AMERICAN FIDELITY ASSUR CO	56,610	0.0	0.0	1.9	0	0	1
10	PRINCIPAL LIFE INS CO	46,100	0.0	0.0	0.0	0	0	0
11	PRIMERICA LIFE INS CO	318,265	0.3	0.3	0.3	1	1	1
12	STATE FARM LIFE INS CO	599,428	0.5	1.0	0.2	3	6	1
13	GENWORTH LIFE & ANN INS CO	170,030	0.6	0.6	0.5	1	1	1
14	AAA LIFE INS CO	155,230	0.6	1.4	1.5	1	2	2
15	NORTHWESTERN MUT LIFE INS CO	307,092	0.7	0.0	0.0	2	0	0
16	PROTECTIVE LIFE INS CO	141,041	0.7	1.4	0.7	1	2	1
17	NEW YORK LIFE INS CO	531,775	0.8	0.6	1.4	4	3	7
18	RELIASTAR LIFE INS CO	126,794	0.8	0.0	0.0	1	0	0
19	BANNER LIFE INS CO	99,185	1.0	1.1	3.7	1	1	3
20	PRUDENTIAL INS CO OF AMER	321,893	1.2	2.6	1.1	4	9	4
21	AMERICAN INCOME LIFE INS CO	181,785	1.7	5.2	4.8	3	9	8
22	AMERICAN NATL INS CO	181,128	1.7	2.2	0.5	3	4	1
23	FARMERS NEW WORLD LIFE INS CO	408,609	1.7	0.7	1.7	7	3	7
24	IA AMER LIFE INS CO	51,250	2.0	1.8	0.0	1	1	0
25	AMERICAN FAMILY LIFE ASSUR CO OF COL	47,594	2.1	2.2	0.0	1	1	0
26	UNITED OF OMAHA LIFE INS CO	137,969	2.2	3.7	1.5	3	5	2
27	AXA EQUITABLE LIFE INS CO	91,059	2.2	7.4	1.0	2	7	1
28	GLOBE LIFE & ACCIDENT INS CO	163,323	2.4	5.8	2.2	4	10	4
29	HARTFORD LIFE INS CO	39,589	2.5	4.9	4.8	1	2	2
30	*AMERICAN GEN LIFE INS CO	467,014	2.6	4.0	2.7	12	19	13
31	TRANSAMERICA LIFE INS CO	218,810	2.7	0.9	2.3	6	2	5
32	COLONIAL LIFE & ACCIDENT INS CO	68,104	2.9	0.0	7.6	2	0	5
33	LIFE INS CO OF THE SOUTHWEST	67,998	2.9	8.8	4.2	2	5	2
34	METROPOLITAN LIFE INS CO	263,175	3.0	1.1	2.3	8	3	7
35	*METLIFE INS CO USA	98,258	3.1	0.0	3.8	3	0	1
36	MIDLAND NATL LIFE INS CO	62,191	3.2	3.2	3.2	2	2	2
37	ATHENE ANN & LIFE CO	60,966	3.3	12.6	10.9	2	8	7
38	*TRANSAMERICA PREMIER LIFE INS CO	224,263	3.6	26.1	12.1	8	13	6
39	LINCOLN NATL LIFE INS CO	111,778	3.6	7.1	3.6	4	8	4
40	LINCOLN BENEFIT LIFE CO	151,725	4.0	2.7	2.8	6	4	4
41	FIDELITY & GUAR LIFE INS CO	73,759	4.1	10.8	7.9	3	8	6
42	RIVERSOURCE LIFE INS CO	44,424	4.5	0.0	2.2	2	0	1
43	*JACKSON NATL LIFE INS CO	127,110	4.7	5.9	1.4	6	8	2
44	UNITED INS CO OF AMER	134,769	5.2	5.8	2.1	7	8	3
45	PACIFIC LIFE INS CO	56,417	5.3	3.6	1.8	3	2	1
46	CONSECO LIFE INS CO	54,913	5.5	6.7	12.4	3	4	8
47	HARTFORD LIFE & ANN INS CO	53,549	5.6	1.8	5.0	3	1	3
48	JOHN HANCOCK LIFE INS CO USA	149,085	6.7	0.6	1.2	10	1	2
49	NORTH AMER CO LIFE & HLTH INS	40,395	7.4	5.0	5.0	3	2	2
50	ALLSTATE LIFE INS CO	84,243	10.7	6.7	4.1	9	6	4

Note: Complaint Ratio is based on the number of Justified Complaints to 100,000 Mean Policies In-Force.

*Denotes companies that acquired another insurance company ("mergers") with the respective complaint data displayed in calendar year 2014.