

# California Consumer Complaint Study - 2023

50 Large Individual Life Insurers Licensed to Conduct Business in California

Ratio for Complaint Years - 2022, 2021, and 2020

22 Rank	Company Name	Mean Policies In-Force	Justified Company Ratio			Number of Justified Complaints		
			2022	2021	2020	2022	2021	2020
1	<a href="#">Northwestern Mut Life Ins Co</a>	358,276	0.0	0.3	0.9	0	1	3
2	<a href="#">Gerber Life Ins Co</a>	251,673	0.0	0.4	0.0	0	1	0
3	<a href="#">Lincoln Heritage Life Ins Co</a>	205,908	0.0	0.0	1.0	0	0	2
4	<a href="#">Protective Life Ins Co</a>	142,794	0.0	0.0	0.7	0	0	1
5	<a href="#">USAA Life Ins Co</a>	113,737	0.0	0.9	0.0	0	1	0
6	<a href="#">American Fidelity Assur Co</a>	97,122	0.0	1.1	1.2	0	1	1
7	<a href="#">Texas Life Ins Co</a>	96,458	0.0	0.0	0.0	0	0	0
8	<a href="#">Genworth Life &amp; Ann Ins Co</a>	89,543	0.0	0.0	0.0	0	0	0
9	<a href="#">Brighthouse Life Ins Co</a>	83,945	0.0	1.1	3.2	0	1	3
10	<a href="#">Reliastar Life Ins Co</a>	82,937	0.0	1.1	0.0	0	1	0
11	<a href="#">Fidelity &amp; Guar Life Ins Co</a>	77,226	0.0	2.7	0.0	0	2	0
12	<a href="#">Colonial Life &amp; Accident Ins Co</a>	69,755	0.0	1.4	1.4	0	1	1
13	<a href="#">Midland Natl Life Ins Co</a>	64,147	0.0	0.0	1.6	0	0	1
14	<a href="#">Provident Life &amp; Accident Ins Co</a>	58,940	0.0	0.0	0.0	0	0	0
15	<a href="#">American Family Life Assur Co of Col</a>	51,040	0.0	0.0	0.0	0	0	0
16	<a href="#">Principal Natl Life Ins Co</a>	45,117	0.0	0.0	0.0	0	0	0
17	<a href="#">Allstate Assur Co</a>	44,212	0.0	0.0	0.0	0	0	0
18	<a href="#">Guardian Life Ins Co Of Amer</a>	38,375	0.0	0.0	0.0	0	0	0
19	<a href="#">State Farm Life Ins Co</a>	639,252	0.2	0.3	0.2	1	2	1
20	<a href="#">New York Life Ins Co</a>	612,221	0.2	0.0	0.2	1	0	1
21	<a href="#">Primerica Life Ins Co</a>	437,388	0.2	0.2	0.2	1	1	1
22	<a href="#">Banner Life Ins Co</a>	119,510	0.8	1.7	0.0	1	2	0
23	<a href="#">United Ins Co Of Amer</a>	119,034	0.8	0.8	2.5	1	1	3
24	<a href="#">Life Ins Co Of The Southwest</a>	229,717	0.9	1.4	2.2	2	3	4
25	<a href="#">John Hancock Life Ins Co USA</a>	114,342	0.9	1.7	3.3	1	2	4
26	<a href="#">Lincoln Benefit Life Co</a>	99,921	1.0	0.9	1.8	1	1	2
27	<a href="#">Farmers New World Life Ins Co</a>	389,483	1.0	0.0	1.8	4	0	7
28	<a href="#">Globe Life &amp; Accident Ins Co</a>	278,252	1.1	0.8	0.8	3	2	2
29	<a href="#">American Natl Ins Co</a>	173,715	1.2	1.7	1.2	2	3	2
30	<a href="#">Nationwide Life &amp; Ann Ins Co</a>	85,778	1.2	5.1	4.3	1	4	3
31	<a href="#">AAA Life Ins Co</a>	254,399	1.2	0.4	0.0	3	1	0
32	<a href="#">Pruco Life Ins Co</a>	165,038	1.2	1.2	0.0	2	2	0
33	<a href="#">Pacific Life Ins Co</a>	79,207	1.3	5.3	1.4	1	4	1
34	<a href="#">Equitable Financial Life Ins Co</a>	62,777	1.6	0.0	2.9	1	0	2
35	<a href="#">Prudential Ins Co Of Amer</a>	186,648	1.6	1.9	2.2	3	4	5
36	<a href="#">American Income Life Ins Co</a>	308,891	1.6	1.7	1.1	5	5	3
37	<a href="#">IA Amer Life Ins Co</a>	60,534	1.7	0.0	1.8	1	0	1
38	<a href="#">Massachusetts Mut Life Ins Co</a>	158,862	1.9	0.6	0.0	3	1	0
39	<a href="#">Allstate Life Ins Co</a>	51,184	2.0	0.0	0.0	1	0	0
40	<a href="#">West Coast Life Ins Co</a>	48,980	2.0	1.8	0.0	1	1	0
41	<a href="#">American Gen Life Ins Co</a>	456,056	2.2	1.1	1.7	10	5	8
42	<a href="#">Lincoln Natl Life Ins Co</a>	163,323	2.4	2.5	1.5	4	4	2
43	<a href="#">United Of Omaha Life Ins Co</a>	203,287	2.5	1.5	2.2	5	3	4
44	<a href="#">Metropolitan Life Ins Co</a>	161,748	2.5	1.7	2.7	4	3	5
45	<a href="#">New York Life Ins &amp; Ann Corp</a>	71,934	2.8	1.4	1.4	2	1	1
46	<a href="#">CMFG Life Ins Co</a>	66,741	3.0	0.0	0.0	2	0	0
47	<a href="#">Transamerica Life Ins Co</a>	565,274	3.4	2.1	1.3	19	12	7
48	<a href="#">Jackson Natl Life Ins Co</a>	55,603	3.6	3.2	7.2	2	2	5
49	<a href="#">North Amer Co Life &amp; Hlth Ins</a>	51,770	3.9	2.0	2.2	2	1	1
50	<a href="#">Bankers Life &amp; Cas Co</a>	43,988	4.5	4.7	2.4	2	2	1

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

Check the company's profile on our CDI website for any mergers.