

California Consumer Complaint Study - 2024
50 Large Individual Life Insurers Licensed to Conduct Business in California
Ratio for Complaint Years - 2023, 2022, and 2021

23 Rank	Company Name	Mean Policies In-Force	Justified Company Ratio			Number of Justified Complaints		
			2023	2022	2021	2023	2022	2021
1	STATE FARM LIFE INSURANCE COMPANY	651,304	0.0	0.3	0.2	0	2	1
2	NORTHWESTERN MUTUAL LIFE INSURANCE CO (THE)	364,516	0.0	0.3	0.9	0	1	3
3	LIFE INSURANCE COMPANY OF THE SOUTHWEST	250,962	0.0	1.3	1.9	0	3	4
4	UNITED OF OMAHA LIFE INSURANCE COMPANY	209,679	0.0	1.5	2.1	0	3	4
5	BANNER LIFE INSURANCE COMPANY	122,589	0.0	1.7	0.0	0	2	0
6	TEXAS LIFE INSURANCE COMPANY	103,046	0.0	0.0	0.0	0	0	0
7	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	92,167	0.0	4.7	3.8	0	4	3
8	BRIGHTHOUSE LIFE INSURANCE COMPANY	79,330	0.0	1.2	3.4	0	1	3
9	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	72,293	0.0	1.4	1.4	0	1	1
10	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	69,191	0.0	1.4	1.4	0	1	1
11	MIDLAND NATIONAL LIFE INSURANCE COMPANY	63,383	0.0	0.0	1.6	0	0	1
12	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	58,570	0.0	0.0	0.0	0	0	0
13	IA AMERICAN LIFE INSURANCE COMPANY	61,510	0.0	0.0	1.7	0	0	1
14	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INS	52,384	0.0	1.9	2.0	0	1	1
15	AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	49,944	0.0	0.0	0.0	0	0	0
16	EVERLAKE LIFE INSURANCE COMPANY	47,500	0.0	0.0	0.0	0	0	0
17	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	45,183	0.0	0.0	0.0	0	0	0
18	WEST COAST LIFE INSURANCE COMPANY	42,916	0.0	2.0	0.0	0	1	0
19	EVERLAKE ASSURANCE COMPANY	40,998	0.0	0.0	0.0	0	0	0
20	PRIMERICA LIFE INSURANCE COMPANY	443,290	0.2	0.2	0.2	1	1	1
21	NEW YORK LIFE INSURANCE COMPANY	614,767	0.3	0.0	0.2	2	0	1
22	GERBER LIFE INSURANCE COMPANY	247,744	0.4	0.4	0.0	1	1	0
23	PRUCO LIFE INSURANCE COMPANY	162,516	0.6	1.2	0.0	1	2	0
24	UNITED INSURANCE COMPANY OF AMERICA	162,478	0.6	0.8	2.5	1	1	3
25	PROTECTIVE LIFE INSURANCE COMPANY	142,740	0.7	0.0	0.7	1	0	1
26	FARMERS NEW WORLD LIFE INSURANCE COMPANY	388,087	0.8	0.0	1.8	3	0	7
27	USAA LIFE INSURANCE COMPANY	111,907	0.9	0.9	0.0	1	1	0
28	AMERICAN FIDELITY ASSURANCE COMPANY	105,626	0.9	1.0	1.1	1	1	1
29	LINCOLN HERITAGE LIFE INSURANCE COMPANY	211,020	0.9	0.0	1.0	2	0	2
30	AMERICAN NATIONAL INSURANCE COMPANY	202,896	1.0	1.7	1.2	2	3	2
31	AMERICAN GENERAL LIFE INSURANCE COMPANY	464,660	1.1	1.1	1.7	5	5	8
32	LINCOLN BENEFIT LIFE COMPANY	93,164	1.1	1.0	1.9	1	1	2
33	PACIFIC LIFE INSURANCE COMPANY	84,287	1.2	5.1	1.3	1	4	1
34	LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	165,698	1.2	2.4	1.2	2	4	2
35	AMERICAN INCOME LIFE INSURANCE COMPANY	325,054	1.2	1.6	1.0	4	5	3
36	CMFG LIFE INSURANCE COMPANY	70,835	1.4	0.0	0.0	1	0	0
37	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	184,249	1.6	2.1	2.4	3	4	5
38	AAA LIFE INSURANCE COMPANY	263,012	1.9	0.4	0.0	5	1	0
39	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	279,320	2.1	0.7	0.8	6	2	2
40	TRANSAMERICA LIFE INSURANCE COMPANY	577,664	2.4	2.1	1.2	14	12	7
41	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	80,424	2.5	0.0	0.0	2	0	0
42	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	159,115	1.3	0.6	0.0	2	1	0
43	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	38,076	2.6	0.0	0.0	1	0	0
44	METROPOLITAN LIFE INSURANCE COMPANY	161,625	3.1	1.9	2.9	5	3	5
45	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	83,826	3.6	2.6	0.0	3	2	0
46	JACKSON NATIONAL LIFE INSURANCE COMPANY	49,543	4.0	3.6	8.1	2	2	5
47	JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	110,157	4.5	1.7	3.4	5	2	4
48	BANKERS LIFE AND CASUALTY COMPANY	43,990	4.5	4.5	2.3	2	2	1
49	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	59,823	5.0	0.0	3.0	3	0	2
50	RELIASTAR LIFE INSURANCE COMPANY	78,187	6.4	1.2	0.0	5	1	0

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.