

California Consumer Complaint Study - 2025

50 Large Individual Life Insurers Licensed to Conduct Business in California

Ratio for Complaint Years - 2024, 2023, and 2022

24 Rank	Company Name	Mean Policies In-Force	Justified Company Ratio			Number of Justified Complaints		
			2024	2023	2022	2024	2023	2022
1	STATE FARM LIFE INSURANCE COMPANY	666,391	0.0	0.0	0.2	0	0	1
2	NORTHWESTERN MUTUAL LIFE INSURANCE CO (THE)	368,660	0.0	0.0	0.0	0	0	0
3	GERBER LIFE INSURANCE COMPANY	243,436	0.0	0.4	0.0	0	1	0
4	LINCOLN HERITAGE LIFE INSURANCE COMPANY	215,616	0.0	0.9	0.0	0	2	0
5	PRUCO LIFE INSURANCE COMPANY	160,143	0.0	0.6	1.2	0	1	2
6	AMERICAN FIDELITY ASSURANCE COMPANY	116,318	0.0	0.9	0.0	0	1	0
7	USAA LIFE INSURANCE COMPANY	111,453	0.0	0.9	0.0	0	1	0
8	TEXAS LIFE INSURANCE COMPANY	108,788	0.0	0.0	0.0	0	0	0
9	CMFG LIFE INSURANCE COMPANY	75,532	0.0	1.4	3.0	0	1	2
10	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	72,603	0.0	2.5	0.0	0	2	0
11	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	72,285	0.0	0.0	2.8	0	0	2
12	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	69,342	0.0	0.0	0.0	0	0	0
13	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	58,888	0.0	0.0	0.0	0	0	0
14	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	56,744	0.0	5.0	1.6	0	3	1
15	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INS	52,558	0.0	0.0	3.9	0	0	2
16	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	45,452	0.0	0.0	0.0	0	0	0
17	EVERLAKE LIFE INSURANCE COMPANY	43,875	0.0	0.0	2.0	0	0	1
18	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	37,870	0.0	2.6	0.0	0	1	0
19	NEW YORK LIFE INSURANCE COMPANY	602,147	0.2	0.3	0.2	1	2	1
20	PRIMERICA LIFE INSURANCE COMPANY	446,997	0.2	0.2	0.2	1	1	1
21	UNITED OF OMAHA LIFE INSURANCE COMPANY	215,874	0.5	0.0	2.5	1	0	5
22	AMERICAN NATIONAL INSURANCE COMPANY	165,796	0.6	1.0	1.2	1	2	2
23	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	157,738	0.6	1.3	1.9	1	2	3
24	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	277,282	0.7	2.1	1.1	2	6	3
25	BANNER LIFE INSURANCE COMPANY	129,598	0.8	0.0	0.8	1	0	1
26	FARMERS NEW WORLD LIFE INSURANCE COMPANY	387,730	0.8	0.8	1.0	3	3	4
27	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	91,764	1.1	3.6	0.0	1	3	0
28	PACIFIC LIFE INSURANCE COMPANY	90,509	1.1	1.2	1.3	1	1	1
29	LINCOLN BENEFIT LIFE COMPANY	86,144	1.2	1.1	1.0	1	1	1
30	AMERICAN INCOME LIFE INSURANCE COMPANY	342,397	1.2	1.2	1.6	4	4	5
31	LIFE INSURANCE COMPANY OF THE SOUTHWEST	274,560	1.5	0.0	0.9	4	0	2
32	MIDLAND NATIONAL LIFE INSURANCE COMPANY	62,051	1.6	0.0	0.0	1	0	0
33	IA AMERICAN LIFE INSURANCE COMPANY	61,421	1.6	0.0	1.7	1	0	1
34	UNITED INSURANCE COMPANY OF AMERICA	116,541	1.7	0.6	0.8	2	1	1
35	LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	163,739	1.8	1.2	2.4	3	2	4
36	JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	105,884	1.9	4.5	0.9	2	5	1
37	AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	50,453	2.0	0.0	0.0	1	0	0
38	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	99,282	2.0	0.0	1.2	2	0	1
39	METROPOLITAN LIFE INSURANCE COMPANY	142,266	2.1	3.1	2.5	3	5	4
40	PROTECTIVE LIFE INSURANCE COMPANY	142,188	2.1	0.7	0.0	3	1	0
41	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	163,925	2.4	1.6	1.6	4	3	3
42	AMERICAN GENERAL LIFE INSURANCE COMPANY	439,918	2.5	1.1	2.2	11	5	10
43	AAA LIFE INSURANCE COMPANY	273,174	2.6	1.9	1.2	7	5	3
44	AMERITAS LIFE INSURANCE CORP.	37,803	2.6	0.0	0.0	1	0	0
45	BRIGHTHOUSE LIFE INSURANCE COMPANY	74,851	2.7	0.0	0.0	2	0	0
46	RELIASTAR LIFE INSURANCE COMPANY	73,576	2.7	6.4	0.0	2	5	0
47	TRANSAMERICA LIFE INSURANCE COMPANY	561,573	4.3	2.4	3.4	24	14	19
48	JACKSON NATIONAL LIFE INSURANCE COMPANY	44,445	4.5	4.0	3.6	2	2	2
49	BANKERS LIFE AND CASUALTY COMPANY	43,868	4.6	4.5	4.5	2	2	2
50	EVERLAKE ASSURANCE COMPANY	37,966	5.3	0.0	0.0	2	0	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.