

CALIFORNIA CONSUMER COMPLAINT STUDY - 2017

50 LARGE INDIVIDUAL LIFE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2016, 2015 and 2014

'16 Rank	Company Name	Mean Policies In-Force	Justified Complaint Ratio			Number of Justified Complaints		
			2016	2015	2014	2016	2015	2014
1	Gerber Life Ins Co	248,344	0.0	0.4	0.0	0	1	0
2	Pruco Life Ins Co	147,418	0.0	0.0	0.0	0	0	0
3	Allstate Life Ins Co	78,002	0.0	3.7	10.7	0	3	9
4	Midland Natl Life Ins Co	63,032	0.0	1.6	3.2	0	1	2
5	Provident Life & Accident Ins Co	60,275	0.0	3.3	0.0	0	2	0
6	Pacific Life Ins Co	56,534	0.0	3.5	5.3	0	2	3
7	Texas Life Ins Co	50,332	0.0	0.0	0.0	0	0	0
8	RiverSource Life Ins Co	43,087	0.0	0.0	4.5	0	0	2
9	Prudential Ins Co Of Amer	288,513	0.3	0.7	0.9	1	2	3
10	New York Life Ins Co	551,218	0.4	0.6	0.8	2	3	4
11	Northwestern Mut Life Ins Co	319,869	0.6	1.3	0.7	2	4	2
12	Farmers New World Life Ins Co	406,923	0.7	0.7	1.7	3	3	7
13	Massachusetts Mut Life Ins Co	124,081	0.8	0.0	0.0	1	0	0
14	USAA Life Ins Co	116,715	0.9	0.0	0.0	1	0	0
15	*Brighthouse Life Ins Co	109,504	0.9	2.9	3.1	1	3	3
16	*Transamerica Premier Life Ins Co	271,843	1.1	1.2	3.6	3	3	8
17	Primerica Life Ins Co	350,999	1.1	0.3	0.3	4	1	1
18	State Farm Life Ins Co	613,823	1.1	0.5	0.5	7	3	3
19	American Natl Ins Co	174,876	1.1	1.1	1.7	2	2	3
20	New York Life Ins & Ann Corp	78,166	1.3	1.3	0.0	1	1	0
21	Genworth Life & Ann Ins Co	154,207	1.3	0.6	0.6	2	1	1
22	Lincoln Heritage Life Ins Co	152,590	1.3	1.5	0.0	2	2	0
23	Protective Life Ins Co	138,992	1.4	1.4	0.7	2	2	1
24	American Fidelity Assur Co	62,640	1.6	0.0	0.0	1	0	0
25	Transamerica Life Ins Co	247,976	1.6	2.9	2.7	4	7	6
26	AAA Life Ins Co	181,284	1.7	1.8	0.6	3	3	1
27	Reliastar Life Ins Co	117,858	1.7	1.6	0.8	2	2	1
28	American Family Life Assur Co of Col	54,142	1.8	2.0	2.1	1	1	1
29	Banner Life Ins Co	106,533	1.9	0.0	1.0	2	0	1
30	IA Amer Life Ins Co	48,599	2.1	4.1	2.0	1	2	1
31	United Ins Co Of Amer	130,148	2.3	6.1	5.2	3	8	7
32	Globe Life & Accident Ins Co	171,612	2.3	5.0	2.4	4	8	4
33	American Income Life Ins Co	210,741	2.4	1.0	1.7	5	2	3
34	AXA Equitable Life Ins Co	83,092	2.4	4.6	2.2	2	4	2
35	West Coast Life Ins Co	81,654	2.4	0.0	0.0	2	0	0
36	Metropolitan Life Ins Co	234,549	2.6	0.8	3.0	6	2	8
37	Lincoln Natl Life Ins Co	115,855	2.6	6.2	3.6	3	7	4
38	Colonial Life & Accident Ins Co	71,069	2.8	0.0	2.9	2	0	2
39	John Hancock Life Ins Co USA	139,872	2.9	1.4	6.7	4	2	10
40	United Of Omaha Life Ins Co	151,221	4.0	4.2	2.2	6	6	3
41	Life Ins Co Of The Southwest	91,548	4.4	6.3	2.9	4	5	2
42	North Amer Co Life & Hlth Ins	43,490	4.6	4.8	7.4	2	2	3
43	Lincoln Benefit Life Co	146,753	4.8	3.9	4.0	7	6	6
44	Fidelity & Guar Life Ins Co	75,072	5.3	10.8	4.1	4	8	3
45	*American Gen Life Ins Co	456,730	5.5	3.0	2.6	25	14	12
46	*Jackson Natl Life Ins Co	109,322	5.5	3.4	4.7	6	4	6
47	Bankers Life & Cas Co	42,145	11.9	17.1	7.7	5	7	3
48	Hartford Life & Ann Ins Co	46,224	13.0	12.1	5.6	6	6	3
49	*Wilco Life Ins Co	56,215	108.5	28.4	7.3	61	17	4
50	Accordia Life & Ann Co	42,276	153.8	4.9	0.0	65	1	0

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 2016, or 2015,

or 2014. Please check the company's profile on our CDI web site.

Statistical Analysis Division

California Department of Insurance

Individual Life Insurance

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Insurance Commissioner