

CALIFORNIA CONSUMER COMPLAINT STUDY - 2018

50 LARGE INDIVIDUAL LIFE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA

RATIO for COMPLAINT YEARS - 2017, 2016 and 2015

'17 Rank	Company Name	2017 Mean Policies In-Force	Justified Complaint Ratio			Number of Justified Complaints		
			2017	2016	2015	2017	2016	2015
1	Northwestern Mut Life Ins Co	326,247	0.0	0.6	1.3	0	2	4
2	Metropolitan Life Ins Co	222,207	0.0	2.6	0.8	0	6	2
3	American Natl Ins Co	172,215	0.0	1.1	1.1	0	2	2
4	Pruco Life Ins Co	152,891	0.0	0.0	0.0	0	0	0
5	Genworth Life & Ann Ins Co	144,068	0.0	1.3	0.6	0	2	1
6	USAA Life Ins Co	117,093	0.0	0.9	0.0	0	1	0
7	Banner Life Ins Co	108,625	0.0	1.9	0.0	0	2	0
8	Brighthouse Life Ins Co	108,446	0.0	0.9	2.9	0	1	3
9	West Coast Life Ins Co	76,626	0.0	2.4	0.0	0	2	0
10	Colonial Life & Accident Ins Co	73,426	0.0	2.8	0.0	0	2	0
11	American Fidelity Assur Co	67,603	0.0	1.6	0.0	0	1	0
12	Provident Life & Accident Ins Co	60,668	0.0	0.0	3.3	0	0	2
13	Texas Life Ins Co	56,537	0.0	0.0	0.0	0	0	0
14	IA Amer Life Ins Co	48,756	0.0	2.1	4.1	0	1	2
15	RiverSource Life Ins Co	42,196	0.0	0.0	0.0	0	0	0
16	State Farm Life Ins Co	621,231	0.3	1.1	0.5	2	7	3
17	New York Life Ins Co	564,041	0.4	0.4	0.6	2	2	3
18	Farmers New World Life Ins Co	402,650	0.5	0.7	0.7	2	3	3
19	Primerica Life Ins Co	369,282	0.5	1.1	0.3	2	4	1
20	Gerber Life Ins Co	249,555	0.8	0.0	0.4	2	0	1
21	Lincoln Natl Life Ins Co	120,421	0.8	2.6	6.2	1	3	7
22	Reliastar Life Ins Co	112,688	0.9	1.7	1.6	1	2	2
23	Prudential Ins Co Of Amer	272,677	1.1	0.3	0.7	3	1	2
24	Lincoln Heritage Life Ins Co	166,371	1.2	1.3	1.5	2	2	2
25	AXA Equitable Life Ins Co	78,968	1.3	2.4	4.6	1	2	4
26	Allstate Life Ins Co	77,458	1.3	0.0	3.7	1	0	3
27	John Hancock Life Ins Co USA	138,655	1.4	2.9	1.4	2	4	2
28	Lincoln Benefit Life Co	137,210	1.5	4.8	3.9	2	7	6
29	AAA Life Ins Co	192,908	1.6	1.7	1.8	3	3	3
30	Transamerica Life Ins Co	251,905	1.6	1.6	2.9	4	4	7
31	American Family Life Assur Co of Col	56,460	1.8	1.8	2.0	1	1	1
32	American Income Life Ins Co	226,717	2.2	2.4	1.0	5	5	2
33	North Amer Co Life & Hlth Ins	45,097	2.2	4.6	4.8	1	2	2
34	United Ins Co Of Amer	127,732	2.3	2.3	6.1	3	3	8
35	Globe Life & Accident Ins Co	191,832	2.6	2.3	5.0	5	4	8
36	Fidelity & Guar Life Ins Co	74,910	2.7	5.3	10.8	2	4	8
37	Protective Life Ins Co	139,104	2.9	1.4	1.4	4	2	2
38	United Of Omaha Life Ins Co	160,676	3.1	4.0	4.2	5	6	6
39	Midland Natl Life Ins Co	64,032	3.1	0.0	1.6	2	0	1
40	Transamerica Premier Life Ins Co	289,589	3.5	1.1	0.8	10	3	2
41	Pacific Life Ins Co	57,285	3.5	0.0	3.5	2	0	2
42	Massachusetts Mut Life Ins Co	129,163	3.9	0.8	0.0	5	1	0
43	American Gen Life Ins Co	456,395	4.6	5.5	3.0	21	25	14
44	Hartford Life & Ann Ins Co	43,317	4.6	13.0	12.1	2	6	6
45	Life Ins Co Of The Southwest	105,412	4.7	4.4	6.3	5	4	5
46	Jackson Natl Life Ins Co	99,185	5.0	5.5	3.4	5	6	4
47	New York Life Ins & Ann Corp	76,987	6.5	1.3	1.3	5	1	1
48	Bankers Life & Cas Co	41,924	7.2	11.9	17.1	3	5	7
49	Accordia Life & Ann Co	44,372	31.6	153.8	4.9	14	65	1
50	Wilco Life Ins Co	47,030	57.4	108.5	26.8	27	61	16

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

Please check the company's profile on our CDI web site for any mergers, etc.