

California Consumer Complaint Study - 2019

50 Large Individual Insurers Licensed To Conduct Business In California
Ratio for Complaint Years - 2018, 2017 and 2016

2018 Rank	Company Name	2018 Mean Policies In-Force	Justified Complaint Ratio			Number of Justified Complaints		
			2018	2017	2016	2018	2017	2016
1	State Farm Life Ins Co	623,914	0.0	0.3	1.1	0	2	7
2	Northwestern Mut Life Ins Co	332,225	0.0	0.0	0.6	0	0	2
3	Gerber Life Ins Co	249,272	0.0	0.8	0.0	0	2	0
4	Lincoln Heritage Life Ins Co	174,176	0.0	1.2	1.3	0	2	2
5	United Of Omaha Life Ins Co	169,815	0.0	3.1	4.0	0	5	6
6	Pruco Life Ins Co	158,054	0.0	0.0	0.0	0	0	0
7	Massachusetts Mut Life Ins Co	134,907	0.0	3.9	0.8	0	5	1
8	Genworth Life & Ann Ins Co	134,400	0.0	0.0	1.3	0	0	2
9	Lincoln Benefit Life Co	127,968	0.0	1.5	4.8	0	2	7
10	USAA Life Ins Co	117,008	0.0	0.0	0.9	0	0	1
11	Reliastar Life Ins Co	106,581	0.0	0.9	1.7	0	1	2
12	New York Life Ins & Ann Corp	75,925	0.0	6.5	1.3	0	5	1
13	AXA Equitable Life Ins Co	75,339	0.0	1.3	2.4	0	1	2
14	American Fidelity Assur Co	72,658	0.0	0.0	1.6	0	0	1
15	West Coast Life Ins Co	71,211	0.0	0.0	2.4	0	0	2
16	Midland Natl Life Ins Co	64,442	0.0	3.1	0.0	0	2	0
17	Texas Life Ins Co	63,625	0.0	0.0	0.0	0	0	0
18	Provident Life & Accident Ins Co	61,853	0.0	0.0	0.0	0	0	0
19	Pacific Life Ins Co	59,780	0.0	3.5	0.0	0	2	0
20	American Family Life Assur Co of Col	57,118	0.0	1.8	1.8	0	1	1
21	IA Amer Life Ins Co	50,734	0.0	0.0	2.1	0	0	1
22	RiverSource Life Ins Co	41,257	0.0	0.0	0.0	0	0	0
23	Primerica Life Ins Co	383,536	0.3	0.5	1.1	1	2	4
24	Prudential Ins Co Of Amer	257,176	0.4	1.1	0.3	1	3	1
25	American Income Life Ins Co	243,978	0.4	2.2	2.4	1	5	5
26	Metropolitan Life Ins Co	209,716	0.5	0.0	2.6	1	0	6
27	Farmers New World Life Ins Co	398,167	0.5	0.5	0.7	2	2	3
28	New York Life Ins Co	578,879	0.5	0.4	0.4	3	2	2
29	Protective Life Ins Co	140,187	0.7	2.9	1.4	1	4	2
30	John Hancock Life Ins Co USA	134,298	0.7	1.4	2.9	1	2	4
31	Brighthouse Life Ins Co	103,725	1.0	0.0	0.9	1	0	1
32	Globe Life & Accident Ins Co	205,424	1.0	2.6	2.3	2	5	4
33	Colonial Life & Accident Ins Co	74,629	1.3	0.0	2.8	1	0	2
34	Transamerica Life Ins Co	251,323	1.6	1.6	1.6	4	4	4
35	Lincoln Natl Life Ins Co	123,194	1.6	0.8	2.6	2	1	3
36	Banner Life Ins Co	111,773	1.8	0.0	1.9	2	0	2
37	Transamerica Premier Life Ins Co	301,627	2.0	3.5	1.1	6	10	3
38	Nationwide Life & Ann Ins Co	49,733	2.0	2.4	0.0	1	1	0
39	North Amer Co Life & Hlth Ins	45,538	2.2	2.2	4.6	1	1	2
40	American Natl Ins Co	171,133	2.3	0.0	1.1	4	0	2
41	Life Ins Co Of The Southwest	124,608	2.4	4.7	4.4	3	5	4
42	AAA Life Ins Co	203,548	2.5	1.6	1.7	5	3	3
43	United Ins Co Of Amer	124,840	3.2	2.3	2.3	4	3	3
44	Allstate Life Ins Co	77,204	3.9	1.3	0.0	3	1	0
45	American Gen Life Ins Co	458,576	3.9	4.6	5.5	18	21	25
46	Fidelity & Guar Life Ins Co	73,834	4.1	2.7	5.3	3	2	4
47	Jackson Natl Life Ins Co	88,251	4.5	5.0	5.5	4	5	6
48	Bankers Life & Cas Co	41,176	4.9	7.2	11.9	2	3	5
49	Wilco Life Ins Co	44,291	45.2	57.4	108.5	20	27	61
50	Accordia Life & Ann Co	42,528	117.6	31.6	153.8	50	14	65

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.