

CALIFORNIA CONSUMER COMPLAINT STUDY - 2016
50 LARGE INDIVIDUAL LIFE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2015, 2014 and 2013

'15 Rank	Company Name	2015 Mean Policies In-Force	Justified Complaint Ratio			Number of Justified Complaints		
			2015	2014	2013	2015	2014	2013
1	Pruco Life Ins Co	140,929	0.0	0.0	0.0	0	0	0
2	Massachusetts Mut Life Ins Co	120,348	0.0	0.0	1.7	0	0	2
3	USAA Life Ins Co	116,260	0.0	0.0	0.9	0	0	1
4	Banner Life Ins Co	104,180	0.0	1.0	1.1	0	1	1
5	West Coast Life Ins Co	86,174	0.0	0.0	2.1	0	0	2
6	Colonial Life & Accident Ins Co	68,789	0.0	2.9	0.0	0	2	0
7	American Fidelity Assur Co	59,027	0.0	0.0	0.0	0	0	0
8	Texas Life Ins Co	44,629	0.0	0.0	0.0	0	0	0
9	RiverSource Life Ins Co	43,838	0.0	4.5	0.0	0	2	0
10	Primerica Life Ins Co	332,307	0.3	0.3	0.3	1	1	1
11	Gerber Life Ins Co	246,041	0.4	0.0	0.0	1	0	0
12	State Farm Life Ins Co	605,438	0.5	0.5	1.0	3	3	6
13	New York Life Ins Co	540,048	0.6	0.8	0.6	3	4	3
14	Genworth Life & Ann Ins Co	163,240	0.6	0.6	0.6	1	1	1
15	Prudential Ins Co Of Amer	305,029	0.7	0.9	2.6	2	3	9
16	Farmers New World Life Ins Co	408,569	0.7	1.7	0.7	3	7	3
17	Metropolitan Life Ins Co	248,175	0.8	3.0	1.1	2	8	3
18	American Income Life Ins Co	195,607	1.0	1.7	5.2	2	3	9
19	American Natl Ins Co	178,125	1.1	1.7	2.2	2	3	4
20	*Transamerica Premier Life Ins Co	247,027	1.2	3.6	26.1	3	8	13
21	New York Life Ins & Ann Corp	78,524	1.3	0.0	0.0	1	0	0
22	Northwestern Mut Life Ins Co	313,591	1.3	0.7	0.0	4	2	0
23	John Hancock Life Ins Co USA	144,100	1.4	6.7	0.6	2	10	1
24	Protective Life Ins Co	139,830	1.4	0.7	1.4	2	1	2
25	Lincoln Heritage Life Ins Co	136,139	1.5	0.0	2.8	2	0	3
26	Midland Natl Life Ins Co	62,253	1.6	3.2	3.2	1	2	2
27	Reliastar Life Ins Co	122,671	1.6	0.8	0.0	2	1	0
28	AAA Life Ins Co	168,362	1.8	0.6	1.4	3	1	2
29	American Family Life Assur Co of Col	50,606	2.0	2.1	2.2	1	1	1
30	Principal Life Ins Co	43,646	2.3	0.0	0.0	1	0	0
31	*Metlife Ins Co USA	104,467	2.9	3.1	0.0	3	3	0
32	Transamerica Life Ins Co	239,617	2.9	2.7	0.9	7	6	2
33	*American Gen Life Ins Co	461,423	3.0	2.6	4.0	14	12	19
34	Provident Life & Accident Ins Co	60,776	3.3	0.0	0.0	2	0	0
35	*Jackson Natl Life Ins Co	118,402	3.4	4.7	5.9	4	6	8
36	Pacific Life Ins Co	56,388	3.5	5.3	3.6	2	3	2
37	Allstate Life Ins Co	80,224	3.7	10.7	6.7	3	9	6
38	Lincoln Benefit Life Co	152,451	3.9	4.0	2.7	6	6	4
39	IA Amer Life Ins Co	49,079	4.1	2.0	1.8	2	1	1
40	United Of Omaha Life Ins Co	142,844	4.2	2.2	3.7	6	3	5
41	AXA Equitable Life Ins Co	87,210	4.6	2.2	7.4	4	2	7
42	North Amer Co Life & Hlth Ins	41,544	4.8	7.4	5.0	2	3	2
43	Globe Life & Accident Ins Co	158,466	5.0	2.4	5.8	8	4	10
44	United Ins Co Of Amer	132,113	6.1	5.2	5.8	8	7	8
45	Lincoln Natl Life Ins Co	112,267	6.2	3.6	7.1	7	4	8
46	Life Ins Co Of The Southwest	79,680	6.3	2.9	8.8	5	2	5
47	Fidelity & Guar Life Ins Co	74,271	10.8	4.1	10.8	8	3	8
48	Hartford Life & Ann Ins Co	49,715	12.1	5.6	1.8	6	3	1
49	Bankers Life & Cas Co	40,915	17.1	7.7	44.1	7	3	16
50	*Wilco Life Ins Co (Formerly Conseco Life)	59,783	28.4	7.3	6.7	17	4	4

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 2015, or 2014, or 2013.