



Which Insurers Are Sued Most Under ERISA? Federal Lawsuits by Company, FY2016–FY2025

Original analysis of 55,077 records from the Federal Judicial Center, FY2016–FY2025. Published October 23, 2026.

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Life Insurance Company of North America (LINA) was the first-listed defendant in 3,731 new federal ERISA lawsuits from fiscal 2016 through fiscal 2025, more than any other company. In fiscal 2025 alone, Hartford Life and Accident Insurance Company was named first most often among insurers the records identify by name (300 suits), followed by LINA and Lincoln National Life (268 each). Court records do not say whether a suit concerned disability, life or health benefits.

3,731

New ERISA suits naming LINA first, FY2016–FY2025

300

Suits naming Hartford Life and Accident first, FY2025

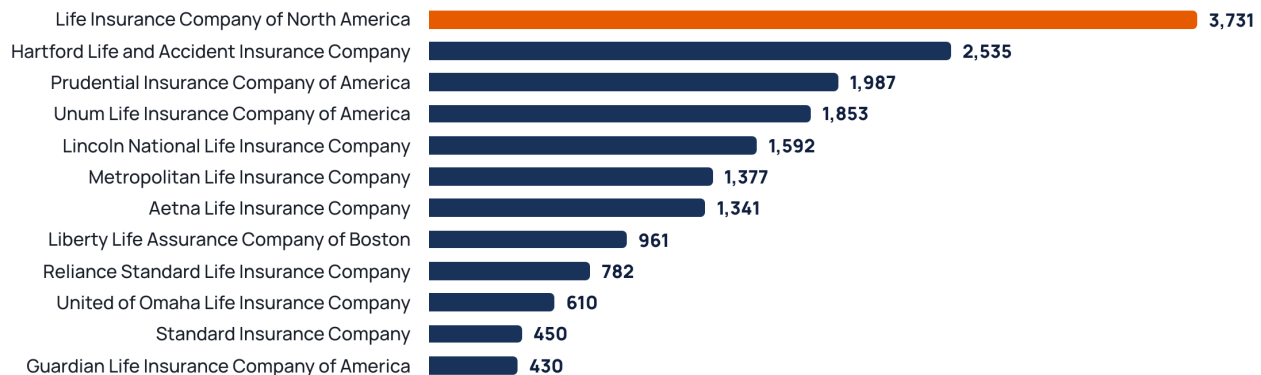
43%

New ERISA suits naming a listed insurer first, FY2025



New federal ERISA suits by first-listed insurer, FY2016–FY2025

Suits · Top 12 of 30



Source: Settlement Insight analysis of data from the Federal Judicial Center

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What the federal court records show

- LINA leads the decade.** LINA was named first in 3,731 new ERISA suits over ten fiscal years, 7.1% of all new ERISA suits and 1,196 more than Hartford Life and Accident (2,535). Prudential (1,987) and Unum Life (1,853) followed.
- Hartford ranked first in fiscal 2025.** Hartford Life and Accident was the first-listed defendant in 300 new ERISA suits in fiscal 2025, 6.7% of all 4,494 and the most of any insurer whose name the records identify. LINA and Lincoln National Life recorded 268 each, Unum Life 206.

3. **LINA's yearly count fell.** Suits naming LINA first went from 439 in fiscal 2016 to 268 in fiscal 2025, a decline of 39.0%. Hartford Life and Accident's count rose over the same years.
4. **Listed insurers make up a growing share.** New ERISA suits overall fell 31.3%, from 6,543 to 4,494. The share naming one of the listed insurers first rose from 32.8% to 42.6%.
5. **Most LINA and Hartford suits end as settled.** Of the closed suits filed in fiscal 2016–2023, the court coded 70.4% of LINA cases and 69.4% of Hartford Life and Accident cases as settled, against 43.8% for all new ERISA suits. Settlement terms are not recorded.

How we measured

Case data come from the Federal Judicial Center's Integrated Database (IDB) of federal civil cases, in the release our database imported on October 10, 2026. The IDB is built from the case data that district courts report to the Administrative Office of the U.S. Courts.

We selected cases with nature-of-suit code 791 (Employee Retirement Income Security Act) whose IDB filing date (filedate) falls in federal fiscal 2016 through fiscal 2025 (October 1, 2015, to September 30, 2025; fiscal 2025 runs from October 1, 2024, to September 30, 2025). Counting every case commenced, as the judiciary does, gives 4,696 ERISA cases for fiscal 2025 and 4,753 for fiscal 2024. That is within 0.13% and 0.11% of the totals in the judiciary's Judicial Business Table C-2.

For the rankings we kept only new suits, meaning origin code 1 (original proceeding) and 2 (removed from state court), and dropped all other origin codes (remanded, reopened, transferred, multidistrict litigation and appeals from magistrate judges) so that a dispute is not counted twice. Where the IDB lists the same docket number in the same district and office more than once, we kept one entry, the one with the earliest filing date; duplicates are looked for after the filters above are applied (45 removed). This leaves 52,747 new ERISA suits, the denominator of every share.

The IDB records only the first-listed defendant (field defendant), cut to about 30 characters. We matched that name to a fixed list of 30 insurance companies: Life Insurance Company of North America, Hartford Life and Accident Insurance Company, Prudential Insurance Company of America, Unum Life Insurance Company of America, Lincoln National Life Insurance Company, Metropolitan Life Insurance Company, Aetna Life Insurance Company, Liberty Life Assurance Company of Boston, Reliance Standard Life Insurance Company, United of Omaha Life Insurance Company, Standard Insurance Company, Guardian Life Insurance Company of America, Sun Life Assurance Company of Canada, UnitedHealthcare Insurance Company, Lincoln Life Assurance Company of Boston, Cigna Health and Life Insurance Company, Principal Life Insurance Company, First Unum Life Insurance Company, Cigna Life Insurance Company of New York, ReliaStar Life Insurance Company, Anthem Life Insurance Company, New York Life Insurance Company, Unum Group, Dearborn National Life Insurance Company, First Reliance Standard Life Insurance Company, Provident Life and Accident Insurance Company, Symetra Life Insurance Company, American United Life Insurance Company, Union Security Insurance Company, Mutual of Omaha Insurance Company. Claims administrators, group parents other than Unum Group and sister companies such as Hartford Life Insurance Company are not on the list, and no companies are merged.

Before matching, each name is converted to upper case, "&" is written as "AND", a trailing "et al." is dropped, periods, commas and apostrophes become spaces, repeated spaces are collapsed, a leading "THE" is dropped, and the whole words "CO" and "INS" are written as "COMPANY" and "INSURANCE". A name then counts for a company only if it begins with that company's fixed start: "LIFE INSURANCE COMPANY OF NO" or "LIFE INSURANCE COMPANY NO" for LINA, "HARTFORD LIFE AND A" for Hartford Life and Accident, "PRUDENTIAL INSURANCE C" (or exactly the cut-off "PRUDENTIAL INSURANC") for Prudential, "UNUM LIFE IN" for Unum Life, "LINCOLN NATIONAL L" for Lincoln National Life, "LINCOLN LIFE ASSURANCE", "METROPOLITAN LIFE", "FIRST UNUM LIFE", "UNUM GROUP", "UNITED OF OMAHA LIFE", "MUTUAL OF OMAHA INS", "RELIANCE STANDARD LIFE", "FIRST RELIANCE STANDARD", "SUN LIFE ASSURANCE", "STANDARD INSURANCE CO", "GUARDIAN LIFE INS", "AETNA LIFE INS", "LIBERTY LIFE ASSURANCE", "CIGNA HEALTH AND LIFE", "CIGNA LIFE INSURANCE CO", "UNITEDHEALTHCARE INSUR" or "UNITED HEALTHCARE INSUR", "RELIASTAR LIFE",

"PRINCIPAL LIFE", "NEW YORK LIFE INS", "SYMETRA LIFE", "ANTHEM LIFE INS", "PROVIDENT LIFE AND ACC", "UNION SECURITY INS", "AMERICAN UNITED LIFE", and "DEARBORN NATIONAL LIFE" or "DEARBORN LIFE" for the other companies on the list. Whatever follows the start is ignored, so later words may be cut off or misspelled. A name with a misspelling, a missing word or a different word order inside the start is not counted (for example "Life Insurance Company of Nor", "Life Insurance of North Americ" or "Hartford Accident and Life Ins"), and neither is a name that stops before the start is complete, such as "Life Insurance Company", "Life Insurance Co. of N" or "Hartford". Names of other entities fail the start test as well, for example Prudential Insurance Agency or Unum Life Assurance. Settled and voluntary-dismissal shares use the IDB disposition codes for suits filed through fiscal 2023 and closed by the data cutoff.

Checked against published figures

- ERISA civil cases (nature of suit 791) commenced in U.S. district courts, 12 months ending September 30, 2025: published 4,690, our count 4,696 (0.13% apart). [Table C-2. U.S. District Courts - Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)
- ERISA civil cases (nature of suit 791) commenced in U.S. district courts, 12 months ending September 30, 2024: published 4,758, our count 4,753 (0.11% apart). [Table C-2. U.S. District Courts - Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)

Limitations

- The IDB does not record what benefit a suit concerned. ERISA suits against these insurers include long-term disability, life insurance and health claims, and the data cannot separate them.
- Only the first-listed defendant is recorded. A suit that names an employer or a benefit plan first and the insurer second is not counted for the insurer. Over the ten years, 564 suits list only a shortened "Life Insurance Company" and are not counted for LINA, so LINA's totals are a lower bound.
- Counts are not adjusted for company size, the number of covered workers or the number of claims each insurer decides. A lawsuit is an allegation, not a finding against the insurer.
- Dismissed: settled is the court's code for how a case ended. Some suits settled privately are closed as voluntary dismissals, and settlement amounts are not part of the data.
- Courts report cases to the federal judiciary with a delay, and later IDB releases can add or correct records for recent years. Fiscal 2025 counts may change slightly.

Data files

- [Insurers named first in new ERISA lawsuits, FY2016-FY2025](#) (CSV, 30 rows)
- [Insurers named first in new ERISA lawsuits, FY2025](#) (CSV, 30 rows)
- [New ERISA lawsuits per insurer by fiscal year](#) (CSV, 100 rows)
- [Federal ERISA lawsuits by fiscal year](#) (CSV, 10 rows)

How to cite

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