

2018 South Carolina Group Accident and Health Complaints Summary

Total South Carolina Premiums: \$3,636,081,835
 Total South Carolina Complaints Received by the SCDOI: 98
 Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 7

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
661	38520	BCBS Of SC Inc	45	4	9%	41%	\$1,500,062,345
661	95741	BlueChoice Hlthplan of SC Inc	8	2	25%	11%	\$402,486,099
707	79413	UnitedHealthcare Ins Co	7	0	0%	11%	\$389,271,604
901	67369	Cigna Hlth & Life Ins Co	3	0	0%	4%	\$158,817,116
1	60054	Aetna Life Ins Co	2	0	0%	3%	\$105,905,522
241	65978	Metropolitan Life Ins Co	2	0	0%	2%	\$73,693,122
707	12231	UnitedHealthcare Ins Co of the River	0	0	0%	2%	\$70,680,066
1	12575	SilverScript Ins Co	0	0	0%	2%	\$56,693,453
119	73288	Humana Ins Co	1	0	0%	1%	\$53,987,024
429	64246	Guardian Life Ins Co Of Amer	0	0	0%	1%	\$53,649,440
901	65498	Life Ins Co Of N Amer	1	0	0%	1%	\$37,057,241
565	62235	Unum Life Ins Co Of Amer	0	0	0%	1%	\$30,850,189
549	80802	US Br Sun Life Assur Co of Canada	0	0	0%	1%	\$29,908,878
707	62286	Golden Rule Ins Co	0	0	0%	1%	\$28,258,412
91	70815	Hartford Life & Accident Ins Co	2	0	0%	1%	\$27,258,975
661	77828	Companion Life Ins Co	2	0	0%	1%	\$26,809,909
304	68241	Prudential Ins Co Of Amer	1	0	0%	1%	\$25,970,988
20	65315	Liberty Life Assur Co Of Boston	2	0	0%	1%	\$25,228,068
1348	69019	Standard Ins Co	4	0	0%	1%	\$23,641,501
3680	55697	Delta Dental of MO	0	0	0%	1%	\$22,235,041
20	65676	Lincoln Natl Life Ins Co	0	0	0%	1%	\$21,694,329
8	60534	American Heritage Life Ins Co	0	0	0%	1%	\$20,803,845
332	61271	Principal Life Ins Co	1	0	0%	1%	\$20,752,245
276	61425	Trustmark Ins Co	0	0	0%	1%	\$18,371,678
4832	67105	Reliastar Life Ins Co	0	0	0%	0%	\$16,698,795
1	95109	Aetna Hlth Inc PA Corp	1	0	0%	0%	\$16,244,668
468	86231	Transamerica Life Ins Co	0	0	0%	0%	\$15,646,412
370	71730	Continental Amer Ins Co	0	0	0%	0%	\$14,939,889
	12747	Envision Ins Co	0	0	0%	0%	\$14,378,333
261	69868	United Of Omaha Life Ins Co	0	0	0%	0%	\$13,360,533

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3098	92711	HCC Life Ins Co	0	0	0%	0%	\$13,102,864
707	84549	Symphonix Hlth Ins Inc	0	0	0%	0%	\$12,443,456
901	63762	Medco Containment Life Ins Co	0	0	0%	0%	\$10,737,382
839	62324	Freedom Life Ins Co Of Amer	1	0	0%	0%	\$10,731,022
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$10,624,567
98	64890	Berkley Life & Hlth Ins Co	0	0	0%	0%	\$9,461,293
3098	68381	Reliance Standard Life Ins Co	2	0	0%	0%	\$8,925,915
31	20931	Wellfleet NY Ins Co	1	0	0%	0%	\$8,854,002
565	62049	Colonial Life & Accident Ins Co	0	0	0%	0%	\$8,794,019
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$8,370,656
812	93440	HM Life Ins Co	0	0	0%	0%	\$8,160,331
707	91529	Unimerica Ins Co	0	0	0%	0%	\$8,083,241
468	66281	Transamerica Premier Life Ins Co	0	0	0%	0%	\$7,803,963
707	82406	All Savers Ins Co	0	0	0%	0%	\$7,649,905
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$7,460,179
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$7,228,408
4928	82538	National Hlth Ins Co	2	0	0%	0%	\$6,717,542
1199	10155	Wellcare Prescription Ins Inc	0	0	0%	0%	\$6,652,362
23	38245	BCS Ins Co	0	0	0%	0%	\$6,583,384
836	70939	Gerber Life Ins Co	0	0	0%	0%	\$6,180,345
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$5,492,301
176	25178	State Farm Mut Auto Ins Co	0	0	0%	0%	\$5,269,392
12	19445	National Union Fire Ins Co Of Pitts	0	0	0%	0%	\$5,258,533
1211	66583	National Guardian Life Ins Co	0	0	0%	0%	\$4,913,977
477	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0%	0%	\$4,858,809
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$4,622,245
19	70408	Union Security Ins Co	0	0	0%	0%	\$4,536,200
2479	73474	Dentegra Ins Co	0	0	0%	0%	\$4,503,192
904	65838	John Hancock Life Ins Co USA	1	1	100%	0%	\$4,345,554
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$4,108,232
276	62863	Trustmark Life Ins Co	0	0	0%	0%	\$4,044,738
212	16535	Zurich Amer Ins Co	0	0	0%	0%	\$4,015,739
619	60895	American United Life Ins Co	1	0	0%	0%	\$3,589,850
796	39217	QBE Ins Corp	0	0	0%	0%	\$3,523,769
290	92916	United Amer Ins Co	0	0	0%	0%	\$3,457,985

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565	68985	Starmount Life Ins Co	0	0	0%	0%	\$3,445,454
158	21113	United States Fire Ins Co	0	0	0%	0%	\$3,304,579
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$3,285,325
4719	60250	AmFirst Ins Co	0	0	0%	0%	\$3,190,596
181	39845	Westport Ins Corp	0	0	0%	0%	\$3,095,349
330	60801	American Public Life Ins Co	0	0	0%	0%	\$3,078,933
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$2,925,617
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$2,872,574
261	71412	Mutual Of Omaha Ins Co	0	0	0%	0%	\$2,792,096
	66214	Heartland Natl Life Ins Co	0	0	0%	0%	\$2,524,177
968	22322	Greenwich Ins Co	0	0	0%	0%	\$2,433,807
	90638	Best Life & Hlth Ins Co	0	0	0%	0%	\$2,261,158
588	65129	Kansas City Life Ins Co	1	0	0%	0%	\$2,111,696
826	66915	New York Life Ins Co	0	0	0%	0%	\$2,063,543
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$1,986,826
218	20443	Continental Cas Co	0	0	0%	0%	\$1,824,346
968	19518	Catlin Ins Co	0	0	0%	0%	\$1,701,063
869	93742	Securian Life Ins Co	0	0	0%	0%	\$1,607,273
2858	99724	LifeShield Natl Ins Co	0	0	0%	0%	\$1,535,603
4863	38776	Sirius Amer Ins Co	0	0	0%	0%	\$1,449,524
3527	60836	American Republic Ins Co	0	0	0%	0%	\$1,427,827
	81264	Nippon Life Ins Co Of Amer	0	0	0%	0%	\$1,249,299
3416	37273	Axis Ins Co	0	0	0%	0%	\$1,112,360
	71404	Continental Gen Ins Co	0	0	0%	0%	\$1,095,401
1	68500	Continental Life Ins Co Brentwood	0	0	0%	0%	\$1,044,713
860	67091	Northwestern Mut Life Ins Co	0	0	0%	0%	\$971,749
1279	11150	Arch Ins Co	0	0	0%	0%	\$966,838
626	22667	Ace Amer Ins Co	0	0	0%	0%	\$915,274
450	26581	Independence Amer Ins Co	1	0	0%	0%	\$816,551
769	68322	Great W Life & Ann Ins Co	0	0	0%	0%	\$808,767
111	19917	Liberty Ins Underwriters Inc	0	0	0%	0%	\$799,181
	27928	Amex Assur Co	0	0	0%	0%	\$796,058
4381	18694	Great Midwest Ins Co	0	0	0%	0%	\$757,151
7	13935	Federated Mut Ins Co	0	0	0%	0%	\$740,647
839	98205	Natl Foundation Life Ins Co	0	0	0%	0%	\$700,977

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31	32280	Wellfleet Ins Co	0	0	0%	0%	\$684,396
3527	31119	Medico Ins Co	0	0	0%	0%	\$647,977
1	67660	Pennsylvania Life Ins Co	0	0	0%	0%	\$639,796
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$605,500
812	85766	United Concordia Ins Co	0	0	0%	0%	\$570,796
1117	61883	ManhattanLife Assur Co of Amer	0	0	0%	0%	\$527,518
1	90328	First Hlth Life & Hlth Ins Co	0	0	0%	0%	\$495,425
917	70670	Health Care Serv Corp A Mut Legal Re	0	0	0%	0%	\$493,990
450	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$483,815
917	71129	Dearborn Life Ins Co	1	0	0%	0%	\$441,397
626	20281	Federal Ins Co	0	0	0%	0%	\$435,760
4942	37540	Beazley Ins Co Inc	0	0	0%	0%	\$427,967
	11121	Unified Life Ins Co	0	0	0%	0%	\$415,848
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$402,174
968	78077	Mony Life Ins Co Of Amer	0	0	0%	0%	\$401,054
12	60488	American Gen Life Ins Co	0	0	0%	0%	\$385,454
565	67598	Paul Revere Life Ins Co	0	0	0%	0%	\$374,953
501	35157	Fair Amer Ins & Reins Co	0	0	0%	0%	\$363,092
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$345,282
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$342,713
23	80985	4 Ever Life Ins Co	0	0	0%	0%	\$342,286
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$326,114
671	80314	Unicare Life & Hlth Ins Co	0	0	0%	0%	\$310,863
408	71773	American Natl Life Ins Co Of TX	0	0	0%	0%	\$308,452
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$304,648
	61921	Citizens Security Life Ins Co	0	0	0%	0%	\$301,797
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$274,627
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$272,571
119	70580	Humanadental Ins Co	1	0	0%	0%	\$268,960
581	61476	Boston Mut Life Ins Co	0	0	0%	0%	\$249,230
549	80926	Sun Life & Hlth Ins Co	0	0	0%	0%	\$212,958
943	60033	Ameritas Life Ins Corp of NY	0	0	0%	0%	\$194,839
370	60380	American Family Life Assur Co of Col	2	0	0%	0%	\$190,783
4	65005	RiverSource Life Ins Co	0	0	0%	0%	\$163,085
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$122,209

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4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$122,136
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$120,953
1	78700	Aetna Hlth & Life Ins Co	0	0	0%	0%	\$119,354
4734	61492	Athene Annuity & Life Assur Co	0	0	0%	0%	\$108,679
	68772	Security Mut Life Ins Co Of NY	0	0	0%	0%	\$106,276
4670	38318	Starr Ind & Liab Co	0	0	0%	0%	\$103,693

*All complaints and premiums are calculated at the top of this sheet, however, only companies with more than \$100,000 in written premium are listed. If you have questions regarding a company not listed, please contact the South Carolina Department of Insurance.

Definitions

A “complaint” is defined as any written communication that expresses dissatisfaction with a specific person or entity subject to regulation under the state’s insurance laws. An oral communication, which is subsequently converted to a written form, will meet the definition of complaint for this purpose.

A “confirmed complaint” is defined as a complaint where insurers, licensees, producers, or other regulated entities committed any violation of:

- 1) An applicable state insurance law or regulation;
- 2) A federal requirement that the state department of insurance has the authority to enforce; or
- 3) The term/condition of an insurance policy or certificate; or
- 4) The complaint and entity’s response, considered together, indicate that the entity was in error

*The determination as to whether a complaint is confirmed or not is made as a part of the analysis of the complaint file by SCDOI Office of Consumer Services staff.

“Confirmed Complaints as a % of Total Complaints” is the Confirmed Complaints divided by the Total Complaints, then multiplied by 100.

“U.S. Market Share” is calculated as the premiums or number of policies written nationwide for the company divided by the total of premiums or number of policies written nationwide. The market share assists the consumer in identifying the companies with the most impact on the market and the degree of competition in the market.