

2018 South Carolina Group Life Complaints Summary

Total South Carolina Premiums: \$ 519,612,940

Total South Carolina Complaints Received by the SCDOI: 18

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 3

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
241	65978	Metropolitan Life Ins Co	1	0	0%	26%	\$ 136,420,594
304	68241	Prudential Ins Co Of Amer	3	2	67%	9%	\$ 47,952,100
826	66915	New York Life Ins Co	2	0	0%	8%	\$ 43,326,116
276	61425	Trustmark Ins Co	0	0	0%	4%	\$ 22,444,304
901	65498	Life Ins Co Of N Amer	1	0	0%	4%	\$ 21,427,241
869	93742	Securian Life Ins Co	0	0	0%	4%	\$ 18,860,637
91	70815	Hartford Life & Accident Ins Co	0	0	0%	3%	\$ 17,009,180
1348	69019	Standard Ins Co	0	0	0%	3%	\$ 15,548,839
1	60054	Aetna Life Ins Co	0	0	0%	3%	\$ 15,408,735
869	66168	Minnesota Life Ins Co	0	0	0%	3%	\$ 14,552,803
661	77828	Companion Life Ins Co	1	0	0%	2%	\$ 12,606,686
20	65315	Liberty Life Assur Co Of Boston	0	0	0%	2%	\$ 12,363,722
565	62235	Unum Life Ins Co Of Amer	0	0	0%	2%	\$ 11,788,137
429	64246	Guardian Life Ins Co Of Amer	0	0	0%	2%	\$ 11,598,627
290	91472	Globe Life & Accident Ins Co	0	0	0%	2%	\$ 10,657,797
20	65676	Lincoln Natl Life Ins Co	0	0	0%	2%	\$ 9,367,923
549	80802	US Br Sun Life Assur Co of Canada	1	0	0%	2%	\$ 8,013,515
261	69868	United Of Omaha Life Ins Co	0	0	0%	1%	\$ 7,275,354
	64505	Homesteaders Life Co	0	0	0%	1%	\$ 5,433,044
4832	67105	Reliastar Life Ins Co	0	0	0%	1%	\$ 5,197,148
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	1%	\$ 5,016,397
332	61271	Principal Life Ins Co	0	0	0%	1%	\$ 4,877,565
3527	71480	Great Western Ins Co	0	0	0%	1%	\$ 4,403,329
	77879	5 Star Life Ins Co	1	0	0%	1%	\$ 4,133,190
1211	66583	National Guardian Life Ins Co	0	0	0%	1%	\$ 4,040,732
367	72125	Physicians Life Ins Co	0	0	0%	1%	\$ 3,899,203
468	86231	Transamerica Life Ins Co	2	1	50%	1%	\$ 3,642,016
619	60895	American United Life Ins Co	0	0	0%	1%	\$ 3,549,063
4853	71854	AAA Life Ins Co	0	0	0%	1%	\$ 3,405,611
3098	68381	Reliance Standard Life Ins Co	0	0	0%	1%	\$ 3,042,526
535	76023	Columbian Life Ins Co	0	0	0%	1%	\$ 2,915,331
901	62308	Connecticut Gen Life Ins Co	1	0	0%	1%	\$ 2,785,099

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market	
						Share	S.C. Premiums
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 2,496,378
8	60534	American Heritage Life Ins Co	0	0	0%	0%	\$ 1,882,329
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$ 1,822,205
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$ 1,794,729
769	68322	Great W Life & Ann Ins Co	0	0	0%	0%	\$ 1,666,362
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$ 1,613,725
370	71730	Continental Amer Ins Co	1	0	0%	0%	\$ 1,603,192
707	79413	UnitedHealthcare Ins Co	0	0	0%	0%	\$ 1,354,139
19	70408	Union Security Ins Co	0	0	0%	0%	\$ 1,274,176
917	71129	Dearborn Life Ins Co	0	0	0%	0%	\$ 1,248,781
241	97136	Metropolitan Tower Life Ins Co	0	0	0%	0%	\$ 1,177,709
3891	91642	Forethought Life Ins Co	0	0	0%	0%	\$ 1,060,272
176	69108	State Farm Life Ins Co	0	0	0%	0%	\$ 689,238
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$ 674,004
	71404	Continental Gen Ins Co	0	0	0%	0%	\$ 653,281
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$ 623,479
565	62049	Colonial Life & Accident Ins Co	0	0	0%	0%	\$ 572,202
344	61875	Church Life Ins Corp	0	0	0%	0%	\$ 507,061
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$ 480,693
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$ 439,642
968	78077	Mony Life Ins Co Of Amer	0	0	0%	0%	\$ 411,600
468	66281	Transamerica Premier Life Ins Co	0	0	0%	0%	\$ 322,140
306	62626	CMFG Life Ins Co	1	0	0%	0%	\$ 301,193
781	69744	Union Labor Life Ins Co	0	0	0%	0%	\$ 278,582
549	80926	Sun Life & Hlth Ins Co	0	0	0%	0%	\$ 277,241
	63290	Fidelity Life Assn A Legal Reserve L	0	0	0%	0%	\$ 226,455
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 222,532
233	62065	Colonial Penn Life Ins Co	0	0	0%	0%	\$ 160,533
19	67989	American Memorial Life Ins Co	0	0	0%	0%	\$ 144,057
671	61069	Anthem Life Ins Co	0	0	0%	0%	\$ 125,960
458	68136	Protective Life Ins Co	0	0	0%	0%	\$ 114,314
	63819	Unity Financial Life Ins Co	0	0	0%	0%	\$ 100,043

*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.