

## 2019 South Carolina Homeowner Complaints Summary

Total South Carolina Premiums: \$1,851,546,571

Total South Carolina Complaints Received by the SCDOI: 375

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 69

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
176	25143	State Farm Fire & Cas Co	52	13	25%	20%	\$ 370,907,996.00
200	25941	United Serv Automobile Assn	6	2	33%	4%	\$ 80,420,410.00
3548	27998	Travelers Home & Marine Ins Co	6	0	0%	4%	\$ 76,147,199.00
8	37907	Allstate Vehicle & Prop Ins Co	21	6	29%	4%	\$ 71,686,502.00
533	15164	South Carolina Farm Bur Mut Ins Co	5	0	0%	3%	\$ 63,246,491.00
280	18988	Auto Owners Ins Co	14	1	7%	3%	\$ 52,817,790.00
4830	10969	United Prop & Cas Ins Co	15	2	13%	3%	\$ 49,717,110.00
200	25968	USAA Cas Ins Co	5	0	0%	2%	\$ 44,702,923.00
69	11185	Foremost Ins Co Grand Rapids MI	3	1	33%	2%	\$ 42,694,227.00
8	19232	Allstate Ins Co	10	1	10%	2%	\$ 41,842,851.00
8	19240	Allstate Ind Co	11	0	0%	2%	\$ 36,761,779.00
155	10872	American Strategic Ins Corp	6	1	17%	2%	\$ 36,600,230.00
200	18600	USAA Gen Ind Co	6	1	17%	2%	\$ 35,059,041.00
111	24740	Safeco Ins Co Of Amer	10	2	20%	2%	\$ 33,696,832.00
4664	12873	Privilege Underwriters Recp Exch	0	0	0%	2%	\$ 31,420,833.00
19	10111	American Bankers Ins Co Of FL	8	3	38%	2%	\$ 29,488,089.00
111	42404	Liberty Ins Corp	14	2	14%	1%	\$ 27,728,469.00
12	19402	AIG Prop Cas Co	0	0	0%	1%	\$ 27,383,745.00
473	13927	Homesite Ins Co Of The Midwest	5	0	0%	1%	\$ 26,757,967.00
	10136	Southern Fidelity Ins Co Inc	4	1	25%	1%	\$ 26,440,859.00
4834	10790	FedNat Ins Co	4	0	0%	1%	\$ 25,908,040.00
8	17230	Allstate Prop & Cas Ins Co	5	1	20%	1%	\$ 24,418,125.00
140	23760	Nationwide Gen Ins Co	11	0	0%	1%	\$ 23,622,689.00
4773	10897	First Protective Ins Co	1	1	100%	1%	\$ 21,010,996.00
140	37877	Nationwide Prop & Cas Ins Co	3	0	0%	1%	\$ 20,434,544.00
225	23248	Occidental Fire & Cas Co Of NC	3	0	0%	1%	\$ 19,511,775.00
140	23779	Nationwide Mut Fire Ins Co	7	2	29%	1%	\$ 17,551,267.00
	11844	St Johns Ins Co Inc	4	0	0%	1%	\$ 17,077,864.00
4663	10861	Universal Prop & Cas Ins	11	0	0%	1%	\$ 15,718,433.00
	10908	Capitol Preferred Ins Co	3	1	33%	1%	\$ 15,172,308.00
4861	14407	Heritage Prop & Cas Ins Co	1	0	0%	1%	\$ 14,053,423.00
4951	13207	Lighthouse Prop Ins Corp	2	1	50%	1%	\$ 13,243,346.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
71	10759	Universal N Amer Ins Co	2	1	50%	1%	\$ 13,118,283.00
	12536	Homeowners of Amer Ins Co	5	0	0%	1%	\$ 11,274,778.00
3548	19062	Automobile Ins Co Of Hartford CT	2	0	0%	1%	\$ 11,193,900.00
4931	12237	Gulfstream Prop & Cas Ins Co	1	0	0%	1%	\$ 11,037,948.00
28	19976	Amica Mut Ins Co	1	0	0%	1%	\$ 10,780,905.00
200	21253	Garrison Prop & Cas Ins Co	3	0	0%	1%	\$ 10,232,751.00
244	10677	The Cincinnati Ins Co	1	0	0%	1%	\$ 10,124,222.00
968	36940	Indian Harbor Ins Co	0	0	0%	1%	\$ 9,410,083.00
3829	10887	Coastal Select Ins Co	1	0	0%	0%	\$ 8,929,976.00
71	11986	Universal Ins Co of NA	6	2	33%	0%	\$ 8,867,000.00
408	28401	American Natl Prop & Cas Co	0	0	0%	0%	\$ 8,573,307.00
225	36560	SafePort Ins Co	4	2	50%	0%	\$ 8,476,471.00
361	41998	American Southern Home Ins Co	1	1	100%	0%	\$ 8,372,897.00
140	42579	Allied Prop & Cas Ins Co	2	1	50%	0%	\$ 7,779,466.00
796	11515	QBE Specialty Ins Co	0	0	0%	0%	\$ 7,665,215.00
175	25135	State Automobile Mut Ins Co	0	0	0%	0%	\$ 7,631,864.00
31	20079	National Fire & Marine Ins Co	0	0	0%	0%	\$ 7,589,880.00
3548	38130	Travelers Personal Ins Co	0	0	0%	0%	\$ 7,489,690.00
111	23035	Liberty Mut Fire Ins Co	2	0	0%	0%	\$ 7,358,489.00
3548	19070	Standard Fire Ins Co	0	0	0%	0%	\$ 6,759,061.00
241	26298	Metropolitan Prop & Cas Ins Co	1	0	0%	0%	\$ 6,676,566.00
140	25453	Nationwide Ins Co Of Amer	0	0	0%	0%	\$ 6,624,362.00
626	20281	Federal Ins Co	0	0	0%	0%	\$ 6,494,029.00
111	25445	Ironshore Specialty Ins Co	1	0	0%	0%	\$ 6,235,841.00
796	37257	Praetorian Ins Co	0	0	0%	0%	\$ 6,113,278.00
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$ 6,041,481.00
91	34690	Property & Cas Ins Co Of Hartford	3	0	0%	0%	\$ 5,944,898.00
300	22578	Horace Mann Ins Co	2	0	0%	0%	\$ 5,906,317.00
785	35378	Evanston Ins Co	0	0	0%	0%	\$ 5,828,158.00
3548	36137	Travelers Commercial Ins Co	2	1	50%	0%	\$ 5,637,502.00
4898	12573	Centauri Specialty Ins Co	0	0	0%	0%	\$ 5,587,805.00
361	23469	American Modern Home Ins Co	1	1	100%	0%	\$ 5,567,573.00
626	20346	Pacific Ind Co	0	0	0%	0%	\$ 5,498,378.00
242	39926	Selective Ins Co Of The Southeast	1	0	0%	0%	\$ 5,463,012.00
69	11800	Foremost Prop & Cas Ins Co	1	0	0%	0%	\$ 5,461,902.00
361	38652	American Modern Select Ins Co	0	0	0%	0%	\$ 5,447,742.00
313	33898	Aegis Security Ins Co	0	0	0%	0%	\$ 5,435,642.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
158	16186	Vault Recip Exch	0	0	0%	0%	\$ 5,428,291.00
4869	25180	Stillwater Ins Co	4	2	50%	0%	\$ 5,374,005.00
3829	10182	Geovera Specialty Ins Co	1	0	0%	0%	\$ 5,365,890.00
361	23450	American Family Home Ins Co	0	0	0%	0%	\$ 5,358,940.00
91	27120	Trumbull Ins Co	4	0	0%	0%	\$ 5,174,160.00
140	41297	Scottsdale Ins Co	3	0	0%	0%	\$ 5,128,401.00
111	33600	LM Ins Corp	3	1	33%	0%	\$ 5,087,935.00
300	22756	Horace Mann Prop & Cas Ins Co	0	0	0%	0%	\$ 5,043,710.00
626	10052	Chubb Natl Ins Co	0	0	0%	0%	\$ 4,866,496.00
	24376	Spinnaker Ins Co	0	0	0%	0%	\$ 4,863,014.00
175	41653	Milbank Ins Co	0	0	0%	0%	\$ 4,793,702.00
473	14788	NGM Ins Co	0	0	0%	0%	\$ 4,631,243.00
36	20230	Central Mut Ins Co	0	0	0%	0%	\$ 3,847,258.00
8	15130	Encompass Ind Co	0	0	0%	0%	\$ 3,705,056.00
12	19437	Lexington Ins Co	1	0	0%	0%	\$ 3,671,346.00
689	13990	First Community Ins Co	1	0	0%	0%	\$ 3,561,382.00
4051	12360	Ocean Harbor Cas Ins Co	1	0	0%	0%	\$ 3,128,408.00
361	42722	American Modern Prop & Cas Ins Co	1	1	100%	0%	\$ 2,991,385.00
316	12114	National Security Fire & Cas Co	1	0	0%	0%	\$ 2,765,708.00
785	28932	Markel Amer Ins Co	0	0	0%	0%	\$ 2,562,024.00
175	25127	State Auto Prop & Cas Ins Co	0	0	0%	0%	\$ 2,542,650.00
	41459	Armed Forces Ins Exch	0	0	0%	0%	\$ 2,534,875.00
473	29068	American Family Connect Prop & Cas I	2	0	0%	0%	\$ 2,479,093.00
1319	14400	Lititz Mut Ins Co	1	0	0%	0%	\$ 2,326,487.00
158	16237	Vault E&S Ins Co	0	0	0%	0%	\$ 2,197,773.00
4969	16188	Trisura Specialty Ins Co	0	0	0%	0%	\$ 2,124,692.00
626	20397	Vigilant Ins Co	0	0	0%	0%	\$ 1,914,907.00
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$ 1,782,973.00
215	16063	Unitrin Auto & Home Ins Co	0	0	0%	0%	\$ 1,746,625.00
	38920	Kinsale Ins Co	1	0	0%	0%	\$ 1,732,742.00
4860	15826	FBAAlliance Ins Co	0	0	0%	0%	\$ 1,709,307.00
626	20303	Great Northern Ins Co	0	0	0%	0%	\$ 1,623,746.00
4754	32972	Universal Ins Co	2	1	50%	0%	\$ 1,519,977.00
	29831	Independent Mut Fire Ins Co	0	0	0%	0%	\$ 1,350,022.00
242	19259	Selective Ins Co Of SC	0	0	0%	0%	\$ 1,343,181.00
19	42978	American Security Ins Co	0	0	0%	0%	\$ 1,320,658.00
533	42393	Palmetto Cas Ins Co	1	1	100%	0%	\$ 1,306,308.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
8	13167	North Light Specialty Ins Co	2	2	100%	0%	\$ 1,297,858.00
350	21261	Electric Ins Co	0	0	0%	0%	\$ 1,289,626.00
796	39217	QBE Ins Corp	1	0	0%	0%	\$ 1,197,761.00
91	37478	Hartford Ins Co Of The Midwest	1	1	100%	0%	\$ 1,188,436.00
3548	25623	Phoenix Ins Co	0	0	0%	0%	\$ 921,950.00
4879	12961	Canopus US Ins	0	0	0%	0%	\$ 877,281.00
215	40703	Unitrin Safeguard Ins Co	2	2	100%	0%	\$ 863,844.00
280	32700	Owners Ins Co	0	0	0%	0%	\$ 855,424.00
291	23175	Phenix Mut Fire Ins Co	2	1	50%	0%	\$ 721,347.00
473	12504	American Family Connect Ins Co	0	0	0%	0%	\$ 632,707.00
4234	26379	Accredited Surety & Cas Co Inc	1	0	0%	0%	\$ 611,173.00
31	37362	General Star Ind Co	1	0	0%	0%	\$ 567,151.00
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$ 513,357.00
176	15894	Dover Bay Specialty Ins Co	0	0	0%	0%	\$ 490,383.00
4051	12563	Safe Harbor Ins Co	0	0	0%	0%	\$ 482,078.00
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$ 401,809.00
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$ 319,702.00
4869	16578	Stillwater Prop & Cas Ins Co	1	0	0%	0%	\$ 291,850.00
225	10349	Acceptance Cas Ins Co	0	0	0%	0%	\$ 288,457.00
4928	26905	Century Natl Ins Co	0	0	0%	0%	\$ 287,985.00
19	40428	Voyager Ind Ins Co	0	0	0%	0%	\$ 287,849.00
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$ 250,721.00
12	13196	Western World Ins Co	0	0	0%	0%	\$ 242,015.00
408	39942	American Natl Gen Ins Co	1	0	0%	0%	\$ 234,348.00
91	30104	Hartford Underwriters Ins Co	0	0	0%	0%	\$ 230,715.00
111	23043	Liberty Mut Ins Co	2	0	0%	0%	\$ 215,646.00
70	37710	First Amer Prop & Cas Ins Co	0	0	0%	0%	\$ 196,183.00
215	31968	Merastar Ins Co	0	0	0%	0%	\$ 184,579.00
899	42595	Rockingham Cas Co	0	0	0%	0%	\$ 144,863.00
155	38628	Progressive Northern Ins Co	0	0	0%	0%	\$ 140,940.00
	14134	Access Home Ins Co	0	0	0%	0%	\$ 118,468.00
3362	10336	First Acceptance Ins Co Inc	0	0	0%	0%	\$ 106,371.00
920	13064	United Natl Ins Co	0	0	0%	0%	\$ 106,173.00
91	29424	Hartford Cas Ins Co	2	1	50%	0%	\$ 105,608.00
626	38989	Chubb Custom Ins Co	0	0	0%	0%	\$ 96,879.00
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$ 88,215.00
3484	11027	Tower Hill Prime Ins Co	0	0	0%	0%	\$ 80,422.00

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
91	19682	Hartford Fire Ins Co	0	0	0%	0%	\$ 68,506.00
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$ 64,597.00
19	42986	Standard Guar Ins Co	0	0	0%	0%	\$ 57,003.00
241	40169	Metropolitan Cas Ins Co	0	0	0%	0%	\$ 53,312.00
4850	37745	Clear Blue Specialty Ins Co	0	0	0%	0%	\$ 49,198.00
31	26522	Mount Vernon Fire Ins Co	1	1	100%	0%	\$ 35,628.00
158	44520	Crum & Forster Specialty Ins Co	0	0	0%	0%	\$ 28,225.00
69	44245	Toggle Ins Co	0	0	0%	0%	\$ 26,590.00
65	10014	Affiliated Fm Ins Co	0	0	0%	0%	\$ 12,544.00
215	10915	Unitrin Direct Prop & Cas Co	0	0	0%	0%	\$ 12,082.00
228	24112	Westfield Ins Co	0	0	0%	0%	\$ 11,812.00
3098	13815	Safety Specialty Ins Co	0	0	0%	0%	\$ 11,156.00
	43877	First Mut Ins Co	0	0	0%	0%	\$ 9,293.00
783	13056	RLI Ins Co	0	0	0%	0%	\$ 5,687.00
626	27960	Illinois Union Ins Co	0	0	0%	0%	\$ 3,507.00
4131	12588	Prime Ins Co	0	0	0%	0%	\$ 2,467.00
4748	11128	Greenville Cas Ins Co Inc	0	0	0%	0%	\$ 2,289.00
626	12777	Chubb Ind Ins Co	0	0	0%	0%	\$ 1,279.00
111	12484	Liberty Mut Personal Ins Co	0	0	0%	0%	\$ 571.00

\*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.