

2018 South Carolina Homeowners Complaints Summary

Total South Carolina Premiums: \$ 1,772,404,382

Total South Carolina Complaints Received by the SCDOI: 368

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 83

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
176	25143	State Farm Fire & Cas Co	47	9	19%	20%	\$ 360,552,666
200	25941	United Serv Automobile Assn	7	2	29%	4%	\$ 76,978,625
3548	27998	Travelers Home & Marine Ins Co	1	0	0%	4%	\$ 71,947,298
533	15164	South Carolina Farm Bur Mut Ins Co	7	4	57%	4%	\$ 63,381,259
8	37907	Allstate Vehicle & Prop Ins Co	13	4	31%	3%	\$ 60,973,258
280	18988	Auto Owners Ins Co	10	0	0%	3%	\$ 49,629,149
4830	10969	United Prop & Cas Ins Co	9	4	44%	3%	\$ 47,883,745
8	19232	Allstate Ins Co	13	3	23%	2%	\$ 43,831,491
200	25968	USAA Cas Ins Co	2	0	0%	2%	\$ 42,366,327
69	11185	Foremost Ins Co Grand Rapids MI	8	1	13%	2%	\$ 42,099,406
8	19240	Allstate Ind Co	15	0	0%	2%	\$ 37,534,513
155	10872	American Strategic Ins Corp	8	3	38%	2%	\$ 34,944,814
111	24740	Safeco Ins Co Of Amer	10	2	20%	2%	\$ 33,769,658
200	18600	USAA Gen Ind Co	7	1	14%	2%	\$ 33,071,028
12	19402	AIG Prop Cas Co	0	0	0%	2%	\$ 30,152,523
19	10111	American Bankers Ins Co Of FL	8	0	0%	2%	\$ 29,198,729
111	42404	Liberty Ins Corp	9	3	33%	2%	\$ 29,024,043
4664	12873	Privilege Underwriters Recp Exch	0	0	0%	2%	\$ 28,818,878
140	23760	Nationwide Gen Ins Co	2	0	0%	2%	\$ 26,676,211
8	17230	Allstate Prop & Cas Ins Co	4	1	25%	1%	\$ 25,475,456
	10136	Southern Fidelity Ins Co Inc	2	2	100%	1%	\$ 23,029,123
140	37877	Nationwide Prop & Cas Ins Co	2	0	0%	1%	\$ 23,018,224
473	13927	Homesite Ins Co Of The Midwest	10	2	20%	1%	\$ 22,698,801
4773	10897	First Protective Ins Co	0	0	0%	1%	\$ 21,498,743
140	23779	Nationwide Mut Fire Ins Co	1	0	0%	1%	\$ 19,074,963
4834	10790	FedNat Ins Co	1	1	100%	1%	\$ 18,123,283
225	23248	Occidental Fire & Cas Co Of NC	3	0	0%	1%	\$ 17,293,049
	11844	St Johns Ins Co Inc	2	0	0%	1%	\$ 16,738,659
4663	10861	Universal Prop & Cas Ins	16	9	56%	1%	\$ 14,455,696
71	10759	Universal N Amer Ins Co	5	1	20%	1%	\$ 14,317,195
	10908	Capitol Preferred Ins Co	3	2	67%	1%	\$ 13,409,712
3548	19062	Automobile Ins Co Of Hartford CT	5	1	20%	1%	\$ 12,221,176
4951	13207	Lighthouse Prop Ins Corp	2	0	0%	1%	\$ 10,148,557

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						Share	S.C. Premiums
244	10677	The Cincinnati Ins Co	1	1	100%	1%	\$ 10,074,802
4931	12237	Gulfstream Prop & Cas Ins Co	2	2	100%	1%	\$ 10,058,890
28	19976	Amica Mut Ins Co	1	0	0%	1%	\$ 9,788,149
3829	10887	Coastal Select Ins Co	2	0	0%	1%	\$ 9,773,337
71	11986	Universal Ins Co of NA	6	1	17%	1%	\$ 9,751,514
4861	14407	Heritage Prop & Cas Ins Co	2	1	50%	1%	\$ 9,658,897
140	42579	Allied Prop & Cas Ins Co	3	1	33%	1%	\$ 9,585,407
361	41998	American Southern Home Ins Co	1	0	0%	1%	\$ 9,152,817
175	25135	State Automobile Mut Ins Co	2	0	0%	1%	\$ 9,002,875
111	25445	Ironshore Specialty Ins Co	0	0	0%	0%	\$ 8,541,329
200	21253	Garrison Prop & Cas Ins Co	1	0	0%	0%	\$ 8,428,199
12	19437	Lexington Ins Co	1	1	100%	0%	\$ 8,404,219
111	23035	Liberty Mut Fire Ins Co	1	0	0%	0%	\$ 8,232,008
408	28401	American Natl Prop & Cas Co	2	1	50%	0%	\$ 7,766,048
3548	19070	Standard Fire Ins Co	1	1	100%	0%	\$ 7,508,169
796	37257	Praetorian Ins Co	2	2	100%	0%	\$ 7,190,560
	12536	Homeowners of Amer Ins Co	0	0	0%	0%	\$ 7,136,063
225	36560	Service Ins Co	1	0	0%	0%	\$ 7,073,444
796	11515	QBE Specialty Ins Co	1	0	0%	0%	\$ 7,038,912
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$ 6,889,331
361	23450	American Family Home Ins Co	0	0	0%	0%	\$ 6,513,870
91	34690	Property & Cas Ins Co Of Hartford	2	0	0%	0%	\$ 6,463,499
241	26298	Metropolitan Prop & Cas Ins Co	3	1	33%	0%	\$ 6,387,800
361	38652	American Modern Select Ins Co	4	1	25%	0%	\$ 6,302,255
300	22578	Horace Mann Ins Co	2	0	0%	0%	\$ 6,259,324
626	20281	Federal Ins Co	0	0	0%	0%	\$ 6,193,155
626	20346	Pacific Ind Co	0	0	0%	0%	\$ 6,001,049
111	33600	LM Ins Corp	0	0	0%	0%	\$ 5,951,971
4869	25180	Stillwater Ins Co	3	0	0%	0%	\$ 5,713,579
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$ 5,597,553
69	11800	Foremost Prop & Cas Ins Co	1	0	0%	0%	\$ 5,527,756
3829	10182	Geovera Specialty Ins Co	2	1	50%	0%	\$ 5,457,358
361	23469	American Modern Home Ins Co	3	0	0%	0%	\$ 5,439,132
313	33898	Aegis Security Ins Co	0	0	0%	0%	\$ 5,273,998
242	39926	Selective Ins Co Of The Southeast	0	0	0%	0%	\$ 5,117,628
300	22756	Horace Mann Prop & Cas Ins Co	0	0	0%	0%	\$ 4,958,455
4898	12573	Centauri Specialty Ins Co	6	0	0%	0%	\$ 4,957,872
91	27120	Trumbull Ins Co	0	0	0%	0%	\$ 4,901,638

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785	35378	Evanston Ins Co	1	0	0%	0%	\$ 4,107,928
689	13990	First Community Ins Co	1	0	0%	0%	\$ 4,069,689
36	20230	Central Mut Ins Co	2	1	50%	0%	\$ 3,941,205
626	10052	Chubb Natl Ins Co	0	0	0%	0%	\$ 3,909,818
311	14788	NGM Ins Co	1	0	0%	0%	\$ 3,839,342
4051	12360	Ocean Harbor Cas Ins Co	2	0	0%	0%	\$ 3,578,479
31	20079	National Fire & Marine Ins Co	1	0	0%	0%	\$ 3,313,353
140	41297	Scottsdale Ins Co	2	2	100%	0%	\$ 3,001,490
140	25453	Nationwide Ins Co Of Amer	0	0	0%	0%	\$ 2,967,928
785	12537	United Specialty Ins Co	0	0	0%	0%	\$ 2,962,061
316	12114	National Security Fire & Cas Co	1	0	0%	0%	\$ 2,903,180
	24376	Spinnaker Ins Co	0	0	0%	0%	\$ 2,781,683
8	15130	Encompass Ind Co	0	0	0%	0%	\$ 2,757,819
175	25127	State Auto Prop & Cas Ins Co	1	1	100%	0%	\$ 2,748,827
	41459	Armed Forces Ins Exch	0	0	0%	0%	\$ 2,687,933
4	29068	IDS Prop Cas Ins Co	1	0	0%	0%	\$ 2,679,950
533	42393	Palmetto Cas Ins Co	0	0	0%	0%	\$ 2,553,840
1319	14400	Lititz Mut Ins Co	2	0	0%	0%	\$ 2,538,607
785	28932	Markel Amer Ins Co	0	0	0%	0%	\$ 2,412,814
215	16063	Unitrin Auto & Home Ins Co	0	0	0%	0%	\$ 2,295,172
175	41653	Milbank Ins Co	0	0	0%	0%	\$ 2,113,895
968	36940	Indian Harbor Ins Co	0	0	0%	0%	\$ 2,086,010
626	20397	Vigilant Ins Co	0	0	0%	0%	\$ 1,965,467
4725	25496	StarStone Natl Ins Co	0	0	0%	0%	\$ 1,919,619
796	39217	QBE Ins Corp	3	0	0%	0%	\$ 1,893,117
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$ 1,806,620
250	15172	Southern Mut Ins Co	1	0	0%	0%	\$ 1,696,002
242	19259	Selective Ins Co Of SC	0	0	0%	0%	\$ 1,604,512
19	42978	American Security Ins Co	3	0	0%	0%	\$ 1,493,058
8	13167	North Light Specialty Ins Co	1	0	0%	0%	\$ 1,473,228
	38920	Kinsale Ins Co	1	0	0%	0%	\$ 1,355,583
91	37478	Hartford Ins Co Of The Midwest	1	0	0%	0%	\$ 1,337,121
350	21261	Electric Ins Co	0	0	0%	0%	\$ 1,328,406
626	20303	Great Northern Ins Co	0	0	0%	0%	\$ 1,194,921
796	24414	General Cas Co Of WI	0	0	0%	0%	\$ 1,185,675
4879	12961	Canopus US Ins	0	0	0%	0%	\$ 1,154,679
291	23175	Phenix Mut Fire Ins Co	2	0	0%	0%	\$ 1,113,521
158	16186	Vault Recip Exch	0	0	0%	0%	\$ 1,111,525

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3548	25623	Phoenix Ins Co	0	0	0%	0%	\$ 1,044,892
4860	15826	FBAI Alliance Ins Co	0	0	0%	0%	\$ 1,023,889
	29831	Independent Mut Fire Ins Co	1	0	0%	0%	\$ 951,616
31	37362	General Star Ind Co	0	0	0%	0%	\$ 951,596
280	32700	Owners Ins Co	0	0	0%	0%	\$ 709,232
3548	25666	Travelers Ind Co Of Amer	1	1	100%	0%	\$ 596,464
158	16237	Vault E&S Ins Co	0	0	0%	0%	\$ 552,813
4725	44776	StarStone Specialty Ins Co	0	0	0%	0%	\$ 540,958
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$ 530,804
4	12504	Ameriprise Ins Co	0	0	0%	0%	\$ 513,729
4754	32972	Universal Ins Co	0	0	0%	0%	\$ 503,661
215	40703	Unitrin Safeguard Ins Co	0	0	0%	0%	\$ 464,397
4234	26379	Accredited Surety & Cas Co Inc	0	0	0%	0%	\$ 461,047
1120	10851	Everest Ind Ins Co	0	0	0%	0%	\$ 434,912
4051	12563	Safe Harbor Ins Co	0	0	0%	0%	\$ 355,531
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$ 350,579
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$ 344,193
225	10349	Acceptance Cas Ins Co	0	0	0%	0%	\$ 326,835
91	30104	Hartford Underwriters Ins Co	1	0	0%	0%	\$ 297,251
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$ 262,095
176	15894	Dover Bay Specialty Ins Co	0	0	0%	0%	\$ 247,877
796	22861	Southern Pilot Ins Co	0	0	0%	0%	\$ 236,686
70	37710	First Amer Prop & Cas Ins Co	1	1	100%	0%	\$ 219,270
4928	26905	Century Natl Ins Co	0	0	0%	0%	\$ 198,994
215	31968	Merastar Ins Co	0	0	0%	0%	\$ 175,589
	37141	Southern Gen Ins Co	0	0	0%	0%	\$ 175,360
3362	10336	First Acceptance Ins Co Inc	0	0	0%	0%	\$ 137,135
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$ 132,628
91	29424	Hartford Cas Ins Co	0	0	0%	0%	\$ 127,401
19	40428	Voyager Ind Ins Co	0	0	0%	0%	\$ 122,963
920	13064	United Natl Ins Co	1	0	0%	0%	\$ 120,877
155	38628	Progressive Northern Ins Co	0	0	0%	0%	\$ 118,473

*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.