

2018 South Carolina Individual Accident and Health Complaints Summary

Total South Carolina Premiums: \$ 2,837,935,189

Total South Carolina Complaints Received by the SCDOI: 249

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 44

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	109	25	23%	67%	\$ 1,912,002,509
370	60380	American Family Life Assur Co of Col	1	0	0%	2%	\$ 66,839,977
1	12575	SilverScript Ins Co	0	0	0%	2%	\$ 56,693,453
119	73288	Humana Ins Co	4	2	50%	2%	\$ 53,987,024
661	95741	BlueChoice Hlthplan of SC Inc	16	1	6%	2%	\$ 52,795,327
4011	70025	Genworth Life Ins Co	6	2	33%	2%	\$ 43,076,094
565	62049	Colonial Life & Accident Ins Co	2	0	0%	1%	\$ 32,535,779
904	65838	John Hancock Life Ins Co USA	1	0	0%	1%	\$ 26,140,356
261	13100	Omaha Ins Co	0	0	0%	1%	\$ 22,462,200
3680	55697	Delta Dental of MO	0	0	0%	1%	\$ 22,235,041
261	69868	United Of Omaha Life Ins Co	0	0	0%	1%	\$ 22,171,767
901	67369	Cigna Hlth & Life Ins Co	3	0	0%	1%	\$ 19,987,436
901	88366	American Retirement Life Ins Co	2	0	0%	1%	\$ 18,152,847
860	67091	Northwestern Mut Life Ins Co	1	0	0%	1%	\$ 16,725,227
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	1%	\$ 15,083,421
	12747	Envision Ins Co	0	0	0%	1%	\$ 14,378,333
261	71412	Mutual Of Omaha Ins Co	1	0	0%	0%	\$ 13,857,586
176	25178	State Farm Mut Auto Ins Co	2	0	0%	0%	\$ 13,550,757
520	78743	New Era Life Ins Co	0	0	0%	0%	\$ 13,444,309
1	12321	American Continental Ins Co	0	0	0%	0%	\$ 13,430,226
1	78700	Aetna Hlth & Life Ins Co	0	0	0%	0%	\$ 13,200,014
261	72850	United World Life Ins Co	0	0	0%	0%	\$ 12,821,066
707	84549	Symphonix Hlth Ins Inc	0	0	0%	0%	\$ 12,443,456
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$ 11,094,774
901	63762	Medco Containment Life Ins Co	0	0	0%	0%	\$ 10,737,382
233	61263	Bankers Life & Cas Co	3	0	0%	0%	\$ 10,109,139
860	69000	Northwestern Long Term Care Ins Co	1	0	0%	0%	\$ 9,961,569
31	22276	Berkshire Hathaway Specialty Ins Co	0	0	0%	0%	\$ 9,428,720
241	65978	Metropolitan Life Ins Co	4	0	0%	0%	\$ 8,934,200
626	62146	Combined Ins Co Of Amer	1	0	0%	0%	\$ 8,237,914
200	69663	USAA Life Ins Co	1	0	0%	0%	\$ 7,869,131
233	62065	Colonial Penn Life Ins Co	0	0	0%	0%	\$ 7,785,804
1	68500	Continental Life Ins Co Brentwood	0	0	0%	0%	\$ 7,785,053
468	86231	Transamerica Life Ins Co	4	3	75%	0%	\$ 7,603,714
367	80578	Physicians Mut Ins Co	1	0	0%	0%	\$ 7,171,152

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
1117	65870	Manhattan Life Ins Co	1	0	0%	0%	\$ 7,148,354
707	62286	Golden Rule Ins Co	4	1	25%	0%	\$ 6,903,161
31	34274	Central States Ind Co Of Omaha	0	0	0%	0%	\$ 6,655,848
1199	10155	Wellcare Prescription Ins Inc	0	0	0%	0%	\$ 6,652,362
429	71714	Berkshire Life Ins Co of Amer	0	0	0%	0%	\$ 6,494,877
1117	61883	ManhattanLife Assur Co of Amer	5	1	20%	0%	\$ 6,328,546
901	65722	Loyal Amer Life Ins Co	1	0	0%	0%	\$ 6,259,154
4796	87963	National Teachers Assoc Life Ins Co	2	0	0%	0%	\$ 6,249,271
	71404	Continental Gen Ins Co	0	0	0%	0%	\$ 6,159,092
520	67784	Philadelphia Amer Life Ins Co	1	0	0%	0%	\$ 6,076,087
8	60534	American Heritage Life Ins Co	0	0	0%	0%	\$ 5,977,327
332	61271	Principal Life Ins Co	0	0	0%	0%	\$ 5,915,550
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$ 5,893,451
826	66915	New York Life Ins Co	0	0	0%	0%	\$ 5,339,215
477	61700	Renaissance Life & Hlth Ins Co of Am	2	0	0%	0%	\$ 4,858,809
943	61301	Ameritas Life Ins Corp	1	0	0%	0%	\$ 4,774,059
	61921	Citizens Security Life Ins Co	0	0	0%	0%	\$ 4,591,685
4	65005	RiverSource Life Ins Co	0	0	0%	0%	\$ 4,527,924
2479	73474	Dentegra Ins Co	0	0	0%	0%	\$ 4,503,192
3891	91642	Forethought Life Ins Co	1	0	0%	0%	\$ 4,475,594
3527	79987	Medico Corp Life Ins Co	1	0	0%	0%	\$ 4,156,575
4888	62952	Equitable Life & Cas Ins Co	0	0	0%	0%	\$ 3,995,216
761	90611	Allianz Life Ins Co Of N Amer	2	1	50%	0%	\$ 3,706,663
218	20443	Continental Cas Co	1	0	0%	0%	\$ 3,582,929
836	70939	Gerber Life Ins Co	0	0	0%	0%	\$ 3,511,442
707	61832	Chesapeake Life Ins Co	1	0	0%	0%	\$ 3,464,122
565	62235	Unum Life Ins Co Of Amer	0	0	0%	0%	\$ 3,323,537
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$ 3,301,587
1348	69019	Standard Ins Co	0	0	0%	0%	\$ 3,248,016
468	66281	Transamerica Premier Life Ins Co	2	0	0%	0%	\$ 3,203,263
4719	60250	AmFirst Ins Co	0	0	0%	0%	\$ 3,190,596
4932	87726	Brighthouse Life Ins Co	1	0	0%	0%	\$ 3,091,736
290	92916	United Amer Ins Co	2	1	50%	0%	\$ 3,010,411
304	68241	Prudential Ins Co Of Amer	0	0	0%	0%	\$ 2,899,870
290	77968	Family Heritage Life Ins Co Of Amer	0	0	0%	0%	\$ 2,853,606
215	68462	Reserve Natl Ins Co	1	0	0%	0%	\$ 2,779,950
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$ 2,746,081
4734	61492	Athene Annuity & Life Assur Co	2	1	50%	0%	\$ 2,694,025
12	60488	American Gen Life Ins Co	0	0	0%	0%	\$ 2,690,951
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$ 2,606,026

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
361	19720	American Alt Ins Corp	0	0	0%	0%	\$ 2,491,605
4712	63967	Government Personnel Mut Life Ins Co	0	0	0%	0%	\$ 2,430,496
1	60054	Aetna Life Ins Co	0	0	0%	0%	\$ 2,370,602
429	64246	Guardian Life Ins Co Of Amer	1	0	0%	0%	\$ 1,882,699
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	0%	\$ 1,724,661
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$ 1,691,787
	69477	Time Ins Co II	0	0	0%	0%	\$ 1,426,783
565	67598	Paul Revere Life Ins Co	0	0	0%	0%	\$ 1,362,707
31	82880	CSI Life Ins Co	0	0	0%	0%	\$ 1,320,992
	65412	Life Ins Co Of AL	0	0	0%	0%	\$ 1,277,596
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$ 1,269,208
4736	62359	Constitution Life Ins Co	1	0	0%	0%	\$ 1,198,313
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$ 1,197,023
904	93610	John Hancock Life & Hlth Ins Co	2	0	0%	0%	\$ 1,161,001
1186	69515	Medamerica Ins Co	0	0	0%	0%	\$ 1,143,398
3527	31119	Medico Ins Co	0	0	0%	0%	\$ 1,138,040
3527	60836	American Republic Ins Co	0	0	0%	0%	\$ 1,071,400
4011	72990	Genworth Life Ins Co of NY	0	0	0%	0%	\$ 975,851
19	70408	Union Security Ins Co	0	0	0%	0%	\$ 948,465
587	71919	Bankers Fidelity Assur Co	0	0	0%	0%	\$ 940,544
	76325	Senior Hlth Ins Co of PA	2	1	50%	0%	\$ 880,741
1117	85189	Western United Life Assur Co	0	0	0%	0%	\$ 840,211
	66214	Heartland Natl Life Ins Co	0	0	0%	0%	\$ 827,822
4213	65900	Wilco Life Ins Co	0	0	0%	0%	\$ 819,531
	81779	Individual Assur Co Life Hlth & Acc	0	0	0%	0%	\$ 808,610
901	77399	Sterling Life Ins Co	0	0	0%	0%	\$ 791,241
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$ 739,871
4736	68284	Nassau Life Ins Co of KS	1	0	0%	0%	\$ 735,684
839	98205	Natl Foundation Life Ins Co	0	0	0%	0%	\$ 727,186
215	69930	United Ins Co Of Amer	0	0	0%	0%	\$ 700,089
4712	67059	GPM Hlth & Life Ins Co	0	0	0%	0%	\$ 683,256
917	70670	Health Care Serv Corp A Mut Legal Re	0	0	0%	0%	\$ 682,635
1	67660	Pennsylvania Life Ins Co	0	0	0%	0%	\$ 639,796
7	63258	Federated Life Ins Co	0	0	0%	0%	\$ 613,170
4815	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$ 603,811
1117	63053	Family Life Ins Co	0	0	0%	0%	\$ 589,317
901	67903	Provident Amer Life & Hlth Ins Co	0	0	0%	0%	\$ 587,591
	64580	Illinois Mut Life Ins Co	0	0	0%	0%	\$ 586,907
812	85766	United Concordia Ins Co	0	0	0%	0%	\$ 570,796
707	97179	UnitedHealthcare Life Ins Co	2	0	0%	0%	\$ 537,624

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
	69132	State Mut Ins Co	0	0	0%	0%	\$ 528,872
290	91472	Globe Life & Accident Ins Co	0	0	0%	0%	\$ 515,034
3527	67679	American Republic Corp Ins Co	0	0	0%	0%	\$ 500,679
84	63312	Great Amer Life Ins Co	0	0	0%	0%	\$ 496,520
4904	27154	Atlantic Specialty Ins Co	0	0	0%	0%	\$ 486,772
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$ 481,276
565	68985	Starmount Life Ins Co	1	0	0%	0%	\$ 469,838
626	20281	Federal Ins Co	3	0	0%	0%	\$ 469,527
290	60577	American Income Life Ins Co	0	0	0%	0%	\$ 460,154
1120	26921	Everest Reins Co	1	0	0%	0%	\$ 450,448
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 447,156
574	68349	North Amer Ins Co	0	0	0%	0%	\$ 434,376
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$ 425,103
19	65080	John Alden Life Ins Co	0	0	0%	0%	\$ 414,857
4748	11128	Greenville Cas Ins Co Inc	0	0	0%	0%	\$ 402,764
968	62944	AXA Equitable Life Ins Co	0	0	0%	0%	\$ 393,522
	71706	Standard Life & Cas Ins Co	2	1	50%	0%	\$ 392,337
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$ 347,676
458	68136	Protective Life Ins Co	1	1	100%	0%	\$ 340,965
4888	89184	Sterling Investors Life Ins Co	0	0	0%	0%	\$ 338,680
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$ 336,361
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$ 327,295
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$ 327,048
	42129	United Security Assur Co Of PA	0	0	0%	0%	\$ 326,234
661	77828	Companion Life Ins Co	2	0	0%	0%	\$ 319,444
1	90328	First Hlth Life & Hlth Ins Co	0	0	0%	0%	\$ 318,157
836	70483	Western & Southern Life Ins Co	0	0	0%	0%	\$ 287,708
20	65676	Lincoln Natl Life Ins Co	0	0	0%	0%	\$ 270,753
408	71773	American Natl Life Ins Co Of TX	0	0	0%	0%	\$ 269,993
119	70580	Humanadental Ins Co	0	0	0%	0%	\$ 268,960
549	68047	Professional Ins Co	0	0	0%	0%	\$ 256,337
4011	65536	Genworth Life & Ann Ins Co	0	0	0%	0%	\$ 251,718
	11121	Unified Life Ins Co	0	0	0%	0%	\$ 248,334
276	61425	Trustmark Ins Co	2	0	0%	0%	\$ 247,113
918	65056	Jackson Natl Life Ins Co	0	0	0%	0%	\$ 243,451
450	69078	Standard Security Life Ins Co Of NY	0	0	0%	0%	\$ 242,487
839	62324	Freedom Life Ins Co Of Amer	4	1	25%	0%	\$ 236,081
704	89206	Ohio Natl Life Assur Corp	0	0	0%	0%	\$ 229,831
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$ 228,200
370	71730	Continental Amer Ins Co	0	0	0%	0%	\$ 209,381

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
626	78697	Combined Life Ins Co Of NY	0	0	0%	0%	\$ 208,964
565	68209	Provident Life & Cas Ins Co	0	0	0%	0%	\$ 208,732
450	26581	Independence Amer Ins Co	0	0	0%	0%	\$ 208,081
3436	68543	Liberty Bankers Life Ins Co	0	0	0%	0%	\$ 191,873
901	62308	Connecticut Gen Life Ins Co	0	0	0%	0%	\$ 191,491
1289	35963	AF&L Ins Co	0	0	0%	0%	\$ 190,300
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$ 184,952
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$ 181,548
901	61727	Cigna Natl Hlth Ins Co	0	0	0%	0%	\$ 161,712
690	61751	Central States H & L Co Of Omaha	0	0	0%	0%	\$ 161,490
785	38970	Markel Ins Co	0	0	0%	0%	\$ 161,351
458	66370	Mony Life Ins Co	0	0	0%	0%	\$ 158,949
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$ 141,626
	19178	Southern Guar Ins Co	0	0	0%	0%	\$ 138,983
440	66265	Monarch Life Ins Co	0	0	0%	0%	\$ 135,724
4909	11558	AssuranceAmerica Ins Co	0	0	0%	0%	\$ 129,819
619	69116	State Life Ins Co	0	0	0%	0%	\$ 126,338
8	60186	Allstate Life Ins Co	0	0	0%	0%	\$ 123,708
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$ 120,722
	65927	Lincoln Heritage Life Ins Co	0	0	0%	0%	\$ 120,206
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$ 119,003
316	66788	National Security Ins Co	0	0	0%	0%	\$ 103,808
4888	91785	Equitable Natl Life Ins Co Inc	0	0	0%	0%	\$ 101,580
50	62553	Country Life Ins Co	0	0	0%	0%	\$ 100,069

*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.