

## 2018 South Carolina Individual Life Complaints Summary

Total South Carolina Premiums: \$ 1,722,595,150

Total South Carolina Complaints Received by the SCDOI: 239

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 42

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market	
						Share	S.C. Premiums
860	67091	Northwestern Mut Life Ins Co	1	1	100%	7%	\$ 117,317,908
20	65676	Lincoln Natl Life Ins Co	3	1	33%	5%	\$ 95,894,192
176	69108	State Farm Life Ins Co	4	0	0%	5%	\$ 85,145,182
435	65935	Massachusetts Mut Life Ins Co	3	0	0%	4%	\$ 72,490,408
826	66915	New York Life Ins Co	4	0	0%	4%	\$ 66,082,810
304	79227	Pruco Life Ins Co	1	0	0%	3%	\$ 51,926,730
	68896	Southern Farm Bureau Life Ins Co	1	0	0%	2%	\$ 42,987,435
12	60488	American Gen Life Ins Co	13	3	23%	2%	\$ 42,354,902
261	69868	United Of Omaha Life Ins Co	5	3	60%	2%	\$ 40,394,181
4750	65919	Primerica Life Ins Co	4	1	25%	2%	\$ 39,999,181
869	66168	Minnesota Life Ins Co	1	0	0%	2%	\$ 38,345,527
904	65838	John Hancock Life Ins Co USA	1	0	0%	2%	\$ 37,000,108
468	66281	Transamerica Premier Life Ins Co	11	3	27%	2%	\$ 33,926,907
709	67466	Pacific Life Ins Co	1	0	0%	2%	\$ 33,254,793
468	86231	Transamerica Life Ins Co	7	1	14%	2%	\$ 32,123,151
4932	87726	Brighthouse Life Ins Co	0	0	0%	2%	\$ 32,037,308
458	68136	Protective Life Ins Co	1	0	0%	2%	\$ 28,752,805
429	64246	Guardian Life Ins Co Of Amer	1	0	0%	2%	\$ 28,631,705
241	65978	Metropolitan Life Ins Co	1	0	0%	1%	\$ 25,505,560
4011	65536	Genworth Life & Ann Ins Co	4	0	0%	1%	\$ 24,927,752
918	65056	Jackson Natl Life Ins Co	14	3	21%	1%	\$ 22,512,418
	65927	Lincoln Heritage Life Ins Co	3	0	0%	1%	\$ 22,132,557
200	69663	USAA Life Ins Co	0	0	0%	1%	\$ 21,118,736
826	91596	New York Life Ins & Ann Corp	0	0	0%	1%	\$ 19,605,008
4734	61492	Athene Annuity & Life Assur Co	40	8	20%	1%	\$ 19,535,293
565	62049	Colonial Life & Accident Ins Co	2	0	0%	1%	\$ 18,168,945
4815	65595	Lincoln Benefit Life Co	1	0	0%	1%	\$ 17,496,933
140	92657	Nationwide Life & Ann Ins Co	0	0	0%	1%	\$ 16,203,933
431	66044	Midland Natl Life Ins Co	7	1	14%	1%	\$ 15,660,379
	57320	Woodmen World Life Ins Soc	1	0	0%	1%	\$ 15,578,517
	58068	Independent Order Of Foresters Us Br	3	0	0%	1%	\$ 15,227,659
290	91472	Globe Life & Accident Ins Co	6	0	0%	1%	\$ 15,125,504
306	62626	CMFG Life Ins Co	1	0	0%	1%	\$ 15,036,480
304	68241	Prudential Ins Co Of Amer	1	0	0%	1%	\$ 14,854,556

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
872	94250	Banner Life Ins Co	1	0	0%	1%	\$ 13,846,755
968	62944	AXA Equitable Life Ins Co	1	0	0%	1%	\$ 13,710,870
431	66974	North Amer Co Life & Hlth Ins	3	0	0%	1%	\$ 13,543,902
215	69930	United Ins Co Of Amer	5	1	20%	1%	\$ 12,928,683
4832	67105	Reliastar Life Ins Co	3	1	33%	1%	\$ 12,886,061
4	65005	RiverSource Life Ins Co	0	0	0%	1%	\$ 11,507,020
2938	56014	Thrivent Financial For Lutherans	1	0	0%	1%	\$ 11,042,741
565	68195	Provident Life & Accident Ins Co	1	0	0%	1%	\$ 10,915,095
836	70939	Gerber Life Ins Co	2	0	0%	1%	\$ 10,881,073
4926	71153	Talcott Resolution Life & Ann Ins Co	1	0	0%	1%	\$ 10,521,542
233	61263	Bankers Life & Cas Co	2	0	0%	1%	\$ 10,286,338
140	66869	Nationwide Life Ins Co	0	0	0%	1%	\$ 10,234,632
619	69116	State Life Ins Co	0	0	0%	1%	\$ 9,930,432
761	90611	Allianz Life Ins Co Of N Amer	0	0	0%	1%	\$ 9,578,012
332	61271	Principal Life Ins Co	0	0	0%	1%	\$ 8,924,324
535	76023	Columbian Life Ins Co	2	0	0%	0%	\$ 8,700,182
4832	68713	Security Life Of Denver Ins Co	1	0	0%	0%	\$ 8,575,783
408	60739	American Natl Ins Co	3	0	0%	0%	\$ 8,475,165
290	65331	Liberty Natl Life Ins Co	1	1	100%	0%	\$ 8,394,655
332	71161	Principal Natl Life Ins Co	0	0	0%	0%	\$ 7,504,879
4824	61115	Atlantic Coast Life Ins Co	2	1	50%	0%	\$ 7,341,059
241	97136	Metropolitan Tower Life Ins Co	0	0	0%	0%	\$ 7,123,528
634	65528	Life Ins Co Of The Southwest	0	0	0%	0%	\$ 6,941,707
	58033	Knights Of Columbus	1	0	0%	0%	\$ 6,837,036
458	70335	West Coast Life Ins Co	0	0	0%	0%	\$ 6,747,543
8	60186	Allstate Life Ins Co	1	0	0%	0%	\$ 6,626,170
968	78077	Mony Life Ins Co Of Amer	0	0	0%	0%	\$ 6,531,367
19	67989	American Memorial Life Ins Co	1	0	0%	0%	\$ 6,342,170
3891	62200	Accordia Life & Ann Co	1	1	100%	0%	\$ 6,336,220
290	60577	American Income Life Ins Co	0	0	0%	0%	\$ 6,199,485
233	62065	Colonial Penn Life Ins Co	0	0	0%	0%	\$ 6,184,453
850	67644	Penn Mut Life Ins Co	1	0	0%	0%	\$ 6,122,940
449	61999	Americo Fin Life & Ann Ins Co	2	0	0%	0%	\$ 5,756,675
370	60380	American Family Life Assur Co of Col	0	0	0%	0%	\$ 5,625,201
367	72125	Physicians Life Ins Co	2	0	0%	0%	\$ 5,355,044
4914	63274	Fidelity & Guar Life Ins Co	1	1	100%	0%	\$ 5,242,674
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$ 5,206,732
704	67172	Ohio Natl Life Ins Co	0	0	0%	0%	\$ 5,133,618
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$ 5,069,711

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$ 4,974,810
850	93262	Penn Ins & Ann Co	0	0	0%	0%	\$ 4,884,974
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$ 4,284,166
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$ 4,255,021
315	68594	American Amicable Life Ins Co Of TX	0	0	0%	0%	\$ 4,246,295
704	89206	Ohio Natl Life Assur Corp	0	0	0%	0%	\$ 4,149,071
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$ 4,135,474
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$ 4,123,539
435	93432	CM Life Ins Co	1	0	0%	0%	\$ 3,915,899
	68772	Security Mut Life Ins Co Of NY	1	0	0%	0%	\$ 3,901,736
8	70866	Allstate Assur Co	0	0	0%	0%	\$ 3,779,957
4736	93548	PHL Variable Ins Co	0	0	0%	0%	\$ 3,730,898
	57541	Modern Woodmen Of Amer	0	0	0%	0%	\$ 3,683,568
4955	78662	Senior Life Ins Co	1	0	0%	0%	\$ 3,540,596
4941	66850	National Western Life Ins Co	0	0	0%	0%	\$ 3,497,701
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$ 3,287,908
1	12321	American Continental Ins Co	1	0	0%	0%	\$ 3,229,784
836	65242	Lafayette Life Ins Co	0	0	0%	0%	\$ 3,115,016
20	65315	Liberty Life Assur Co Of Boston	0	0	0%	0%	\$ 3,023,501
1211	97241	Settlers Life Ins Co	0	0	0%	0%	\$ 2,981,660
4553	70435	The Savings Bank Mut Life Ins Co of	1	0	0%	0%	\$ 2,899,222
836	99937	Columbus Life Ins Co	0	0	0%	0%	\$ 2,730,917
634	66680	National Life Ins Co	0	0	0%	0%	\$ 2,676,937
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$ 2,669,149
3436	68543	Liberty Bankers Life Ins Co	1	0	0%	0%	\$ 2,658,088
549	80802	US Br Sun Life Assur Co of Canada	0	0	0%	0%	\$ 2,654,280
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$ 2,610,400
7	63258	Federated Life Ins Co	0	0	0%	0%	\$ 2,576,395
	63290	Fidelity Life Assn A Legal Reserve L	0	0	0%	0%	\$ 2,449,173
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$ 2,449,060
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$ 2,406,780
1216	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0%	0%	\$ 2,319,291
836	92622	Western Southern Life Assur Co	0	0	0%	0%	\$ 2,304,761
	57657	Royal Neighbors Of Amer	2	1	50%	0%	\$ 2,294,980
588	71218	Grange Life Ins Co	1	0	0%	0%	\$ 2,283,079
626	62146	Combined Ins Co Of Amer	3	0	0%	0%	\$ 2,270,107
968	84530	US Financial Life Ins Co	0	0	0%	0%	\$ 2,269,555
4736	67814	Nassau Life Ins Co	0	0	0%	0%	\$ 2,255,576
4932	91626	New England Life Ins Co	0	0	0%	0%	\$ 2,226,710

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%	\$ 2,162,211
1117	61883	ManhattanLife Assur Co of Amer	0	0	0%	0%	\$ 2,121,594
4712	63967	Government Personnel Mut Life Ins Co	0	0	0%	0%	\$ 2,084,262
542	69922	United Home Life Ins Co	0	0	0%	0%	\$ 2,071,912
619	60895	American United Life Ins Co	0	0	0%	0%	\$ 2,063,276
	71706	Standard Life & Cas Ins Co	2	1	50%	0%	\$ 2,059,210
	71404	Continental Gen Ins Co	2	1	50%	0%	\$ 2,042,295
315	67873	Pioneer Amer Ins Co	1	0	0%	0%	\$ 1,842,459
4213	65900	Wilco Life Ins Co	3	1	33%	0%	\$ 1,829,868
8	60534	American Heritage Life Ins Co	2	0	0%	0%	\$ 1,825,630
	69132	State Mut Ins Co	0	0	0%	0%	\$ 1,821,517
836	70483	Western & Southern Life Ins Co	0	0	0%	0%	\$ 1,805,298
4734	60518	American Hlth & Life Ins Co	0	0	0%	0%	\$ 1,773,074
581	61476	Boston Mut Life Ins Co	0	0	0%	0%	\$ 1,731,626
525	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0%	0%	\$ 1,724,187
4213	69396	Texas Life Ins Co	0	0	0%	0%	\$ 1,709,829
315	67946	Pioneer Security Life Ins Co	0	0	0%	0%	\$ 1,637,290
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 1,615,341
	64580	Illinois Mut Life Ins Co	0	0	0%	0%	\$ 1,598,074
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$ 1,586,466
454	69485	Security Natl Life Ins Co	0	0	0%	0%	\$ 1,509,817
458	66370	Mony Life Ins Co	0	0	0%	0%	\$ 1,430,491
707	61832	Chesapeake Life Ins Co	0	0	0%	0%	\$ 1,426,953
	62928	EMC Natl Life Co	0	0	0%	0%	\$ 1,298,377
2858	99724	LifeShield Natl Ins Co	1	0	0%	0%	\$ 1,276,391
20	67652	First Penn Pacific Life Ins Co	0	0	0%	0%	\$ 1,243,629
	63819	Unity Financial Life Ins Co	0	0	0%	0%	\$ 1,234,409
4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$ 1,135,302
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$ 1,114,753
	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$ 1,106,435
901	62308	Connecticut Gen Life Ins Co	0	0	0%	0%	\$ 1,097,519
588	67199	Old Amer Ins Co	0	0	0%	0%	\$ 1,079,354
520	78743	New Era Life Ins Co	0	0	0%	0%	\$ 1,056,836
839	62324	Freedom Life Ins Co Of Amer	1	0	0%	0%	\$ 1,024,615
	65412	Life Ins Co Of AL	0	0	0%	0%	\$ 1,018,417
28	72222	Amica Life Ins Co	0	0	0%	0%	\$ 978,579
769	80659	US Business of Canada Life Assur Co	0	0	0%	0%	\$ 938,341
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$ 912,375
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$ 835,599

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
	77879	5 Star Life Ins Co	0	0	0%	0%	\$ 821,400
290	92916	United Amer Ins Co	0	0	0%	0%	\$ 821,300
4827	84786	Colorado Bankers Life Ins Co	0	0	0%	0%	\$ 813,587
1117	63053	Family Life Ins Co	0	0	0%	0%	\$ 784,882
4926	88072	Talcott Resolution Life Ins Co	1	0	0%	0%	\$ 777,560
3527	71480	Great Western Ins Co	1	1	100%	0%	\$ 773,977
212	63177	Farmers New World Life Ins Co	0	0	0%	0%	\$ 758,947
4750	61409	National Benefit Life Ins Co	1	0	0%	0%	\$ 757,124
449	67180	Ohio State Life Ins Co	0	0	0%	0%	\$ 739,000
	69477	Time Ins Co II	0	0	0%	0%	\$ 730,103
435	70416	MML Bay State Life Ins Co	0	0	0%	0%	\$ 717,368
213	70769	Erie Family Life Ins Co	0	0	0%	0%	\$ 708,286
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$ 700,269
408	63657	Garden State Life Ins Co	0	0	0%	0%	\$ 699,452
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$ 698,163
4888	62952	Equitable Life & Cas Ins Co	0	0	0%	0%	\$ 681,805
535	62103	Columbian Mut Life Ins Co	1	0	0%	0%	\$ 649,352
176	69094	State Farm Life & Accident Asr Co	0	0	0%	0%	\$ 624,150
291	66311	Motorists Life Ins Co	0	0	0%	0%	\$ 610,527
872	66230	William Penn Life Ins Co Of NY	0	0	0%	0%	\$ 603,064
215	68462	Reserve Natl Ins Co	1	0	0%	0%	\$ 603,059
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$ 595,823
50	62537	Cotton States Life Ins Co	0	0	0%	0%	\$ 590,915
84	63312	Great Amer Life Ins Co	0	0	0%	0%	\$ 583,930
181	73504	Lumico Life Ins Co	0	0	0%	0%	\$ 578,532
769	68322	Great W Life & Ann Ins Co	0	0	0%	0%	\$ 577,665
19	70408	Union Security Ins Co	1	0	0%	0%	\$ 564,172
450	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$ 522,923
4734	61689	Athene Ann & Life Co	2	2	100%	0%	\$ 514,222
1211	66583	National Guardian Life Ins Co	0	0	0%	0%	\$ 513,751
3527	60836	American Republic Ins Co	0	0	0%	0%	\$ 498,915
140	64327	Harleysville Life Ins Co	1	0	0%	0%	\$ 482,420
826	81353	NyLife Ins Co Of AZ	0	0	0%	0%	\$ 475,711
8	70874	Allstate Life Ins Co Of NY	0	0	0%	0%	\$ 466,043
4736	62359	Constitution Life Ins Co	0	0	0%	0%	\$ 461,408
4890	68675	Security Benefit Life Ins Co	0	0	0%	0%	\$ 423,280
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$ 420,712
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$ 411,102
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$ 403,359

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$ 403,160
3891	69140	First Allmerica Fin Life Ins Co	0	0	0%	0%	\$ 383,722
3891	84824	Commonwealth Ann & Life Ins Co	0	0	0%	0%	\$ 372,359
473	60399	American Family Life Ins Co	0	0	0%	0%	\$ 362,385
50	62553	Country Life Ins Co	0	0	0%	0%	\$ 362,270
1	60054	Aetna Life Ins Co	0	0	0%	0%	\$ 360,401
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$ 356,306
707	62286	Golden Rule Ins Co	0	0	0%	0%	\$ 352,769
4011	72990	Genworth Life Ins Co of NY	0	0	0%	0%	\$ 351,844
	62510	Equitrust Life Ins Co	0	0	0%	0%	\$ 349,370
449	63487	Investors Life Ins Co N Amer	0	0	0%	0%	\$ 344,398
901	65722	Loyal Amer Life Ins Co	0	0	0%	0%	\$ 334,949
565	68985	Starmount Life Ins Co	0	0	0%	0%	\$ 329,733
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$ 321,602
525	93459	Pan Amer Assur Co	0	0	0%	0%	\$ 321,234
4827	93777	Pavonia Life Ins Co of MI	0	0	0%	0%	\$ 319,907
4928	97705	Direct Gen Life Ins Co	0	0	0%	0%	\$ 318,524
4213	60704	Wilton Reassur Life Co of NY	0	0	0%	0%	\$ 316,008
316	66788	National Security Ins Co	0	0	0%	0%	\$ 315,237
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$ 312,201
91	70815	Hartford Life & Accident Ins Co	1	0	0%	0%	\$ 309,116
	69310	Surety Life Ins Co	0	0	0%	0%	\$ 298,065
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$ 276,470
3891	91642	Forethought Life Ins Co	0	0	0%	0%	\$ 273,066
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$ 269,174
1	68500	Continental Life Ins Co Brentwood	1	0	0%	0%	\$ 268,593
	61921	Citizens Security Life Ins Co	0	0	0%	0%	\$ 267,198
	63495	Foresters Life Ins Ann Co	1	0	0%	0%	\$ 261,306
	87920	Locomotive Engineers & Conductors Mu	0	0	0%	0%	\$ 259,365
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$ 257,337
84	67083	Manhattan Natl Life Ins Co	0	0	0%	0%	\$ 256,363
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$ 251,105
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$ 241,608
	60542	American Home Life Ins Co	0	0	0%	0%	\$ 237,333
169	68810	Sentry Life Ins Co	0	0	0%	0%	\$ 234,258
4213	62413	Wilcac Life Ins Co	0	0	0%	0%	\$ 224,774
4734	68039	Athene Ann & Life Assur Co of NY	1	0	0%	0%	\$ 221,902
661	77828	Companion Life Ins Co	0	0	0%	0%	\$ 216,332
468	79022	Transamerica Advisors Life Ins Co	0	0	0%	0%	\$ 214,599

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$ 202,284
200	60228	USAA Life Ins Co Of NY	0	0	0%	0%	\$ 191,044
140	64017	Jefferson Natl Life Ins Co	0	0	0%	0%	\$ 187,501
968	62880	AXA Equitable Life & Ann Co	0	0	0%	0%	\$ 181,971
3436	66001	American Benefit Life Ins Co	0	0	0%	0%	\$ 177,562
4734	63932	Athene Life Ins Co of NY	0	0	0%	0%	\$ 173,632
565	62235	Unum Life Ins Co Of Amer	0	0	0%	0%	\$ 173,341
904	86375	John Hancock Life Ins Co of NY	0	0	0%	0%	\$ 171,086
408	63126	American Nat Life Ins Co of NY	0	0	0%	0%	\$ 170,055
690	61751	Central States H & L Co Of Omaha	0	0	0%	0%	\$ 164,509
276	61425	Trustmark Ins Co	0	0	0%	0%	\$ 155,639
4932	60992	Brighthouse Life Ins Co of NY	0	0	0%	0%	\$ 152,783
4877	69566	Trans World Assur Co	0	0	0%	0%	\$ 146,408
4639	61182	Aurora Natl Life Assur Co	0	0	0%	0%	\$ 144,857
	70130	Universal Guar Life Ins Co	0	0	0%	0%	\$ 144,840
901	65498	Life Ins Co Of N Amer	0	0	0%	0%	\$ 143,961
4736	68284	Nassau Life Ins Co of KS	0	0	0%	0%	\$ 138,965
943	60033	Ameritas Life Ins Corp of NY	0	0	0%	0%	\$ 138,853
431	83607	Guggenheim Life & Ann Co	0	0	0%	0%	\$ 135,780
542	69892	United Farm Family Life Ins Co	0	0	0%	0%	\$ 130,673
4877	60429	American Fidelity Life Ins Co	0	0	0%	0%	\$ 130,571
370	71730	Continental Amer Ins Co	2	1	50%	0%	\$ 130,495
513	63088	Farm Bureau Life Ins Co	0	0	0%	0%	\$ 127,019
4796	87963	National Teachers Assoc Life Ins Co	0	0	0%	0%	\$ 125,595
2938	97721	Thrivent Life Ins Co	0	0	0%	0%	\$ 119,302
4947	60176	SBLI USA Life Ins Co Inc	0	0	0%	0%	\$ 119,014
4794	79065	Delaware Life Ins Co	2	0	0%	0%	\$ 118,026
769	79359	Great W Life & Ann Ins Co of NY	0	0	0%	0%	\$ 115,609
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$ 109,668
19	60275	American Bankers Life Assur Co Of FL	0	0	0%	0%	\$ 108,869
801	99775	Funeral Directors Life Ins Co	0	0	0%	0%	\$ 108,804
458	88536	Protective Life & Annuity Ins Co	0	0	0%	0%	\$ 108,792

\*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.