

## 2018 South Carolina Long Term Care Complaints Summary

Total South Carolina Premiums: \$176,705,415

Total South Carolina Complaints Received by the SCDOL: 36

Total South Carolina Confirmed Complaints Analyzed by the SCDOL: 6

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
4011	70025	Genworth Life Ins Co	6	2	33%	25%	\$ 45,018,717
904	65838	John Hancock Life Ins Co USA	2	1	50%	17%	\$ 30,395,967
304	68241	Prudential Ins Co Of Amer	1	0	0%	9%	\$ 16,017,301
860	69000	Northwestern Long Term Care Ins Co	1	0	0%	6%	\$ 9,961,569
233	61263	Bankers Life & Cas Co	3	0	0%	4%	\$ 7,251,458
241	65978	Metropolitan Life Ins Co	5	0	0%	4%	\$ 7,112,693
261	71412	Mutual Of Omaha Ins Co	0	0	0%	4%	\$ 6,240,906
565	62235	Unum Life Ins Co Of Amer	0	0	0%	3%	\$ 5,869,583
218	20443	Continental Cas Co	1	0	0%	3%	\$ 5,407,275
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	3%	\$ 5,051,471
826	66915	New York Life Ins Co	0	0	0%	3%	\$ 4,571,559
	71404	Continental Gen Ins Co	0	0	0%	2%	\$ 3,977,512
761	90611	Allianz Life Ins Co Of N Amer	2	1	50%	2%	\$ 3,706,663
176	25178	State Farm Mut Auto Ins Co	1	0	0%	2%	\$ 3,606,560
4	65005	RiverSource Life Ins Co	0	0	0%	2%	\$ 3,430,212
4932	87726	Brighthouse Life Ins Co	1	0	0%	2%	\$ 3,023,066
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	1%	\$ 1,444,669
261	69868	United Of Omaha Life Ins Co	0	0	0%	1%	\$ 1,419,388
904	93610	John Hancock Life & Hlth Ins Co	2	0	0%	1%	\$ 1,253,167
1186	69515	Medamerica Ins Co	0	0	0%	1%	\$ 1,138,011
4011	72990	Genworth Life Ins Co of NY	0	0	0%	1%	\$ 965,487
19	70408	Union Security Ins Co	0	0	0%	1%	\$ 946,025
	76325	Senior Hlth Ins Co of PA	2	1	50%	1%	\$ 881,987
429	71714	Berkshire Life Ins Co of Amer	0	0	0%	0%	\$ 735,797
468	66281	Transamerica Premier Life Ins Co	1	0	0%	0%	\$ 674,097
1	60054	Aetna Life Ins Co	0	0	0%	0%	\$ 642,003
4815	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$ 603,811
370	60380	American Family Life Assur Co of Col	0	0	0%	0%	\$ 552,150
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$ 522,014
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$ 474,357
19	65080	John Alden Life Ins Co	0	0	0%	0%	\$ 414,651
	69477	Time Ins Co II	0	0	0%	0%	\$ 404,060

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
367	80578	Physicians Mut Ins Co	0	0	0%	0%	\$ 343,270
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$ 326,780
4736	68284	Nassau Life Ins Co of KS	1	0	0%	0%	\$ 240,921
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$ 209,932
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$ 202,198
1289	35963	AF&L Ins Co	0	0	0%	0%	\$ 188,791
12	60488	American Gen Life Ins Co	0	0	0%	0%	\$ 160,247
619	69116	State Life Ins Co	0	0	0%	0%	\$ 125,446
4888	62952	Equitable Life & Cas Ins Co	0	0	0%	0%	\$ 102,034

\*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.