

2018 South Carolina Private Passenger Complaints Summary

Total South Carolina Premiums: \$4,358,828,592

Total South Carolina Complaints Received by the SCDOI: 1,214

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 275

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
176	25178	State Farm Mut Auto Ins Co	141	29	21%	20%	\$865,273,997
31	22063	Government Employees Ins Co	97	22	23%	8%	\$357,411,171
8	29688	Allstate Fire & Cas Ins Co	74	23	31%	6%	\$278,982,104
155	38628	Progressive Northern Ins Co	46	6	13%	6%	\$270,298,634
31	22055	Geico Ind Co	70	12	17%	6%	\$240,295,933
155	16322	Progressive Direct Ins Co	9	4	44%	4%	\$156,641,139
3548	36161	Travelers Prop Cas Ins Co	23	6	26%	4%	\$156,114,935
200	25941	United Serv Automobile Assn	22	6	27%	3%	\$143,246,438
483	14114	South Carolina Farm Bureau Ins Co	14	1	7%	3%	\$142,625,008
111	24724	First Natl Ins Co Of Amer	32	9	28%	3%	\$126,106,542
200	18600	USAA Gen Ind Co	22	6	27%	3%	\$119,435,632
176	25143	State Farm Fire & Cas Co	53	11	21%	3%	\$117,007,419
200	25968	USAA Cas Ins Co	32	7	22%	2%	\$106,606,120
8	19232	Allstate Ins Co	22	4	18%	2%	\$96,179,565
140	26093	Nationwide Affinity Co of Amer	15	2	13%	2%	\$95,931,691
	40150	MGA Ins Co Inc	45	3	7%	2%	\$83,746,439
140	23779	Nationwide Mut Fire Ins Co	9	1	11%	2%	\$80,711,602
111	36447	LM Gen Ins Co	35	10	29%	2%	\$78,168,838
280	32700	Owners Ins Co	13	2	15%	2%	\$73,121,892
200	21253	Garrison Prop & Cas Ins Co	16	2	13%	1%	\$50,491,240
8	36455	Allstate Northbrook Ind Co	19	6	32%	1%	\$48,218,110
140	25453	Nationwide Ins Co Of Amer	8	2	25%	1%	\$42,588,533
8	17230	Allstate Prop & Cas Ins Co	17	3	18%	1%	\$35,949,448
169	21164	Dairyland Ins Co	6	1	17%	1%	\$31,385,400
3548	27998	Travelers Home & Marine Ins Co	0	0	0%	1%	\$27,563,462
91	27120	Trumbull Ins Co	9	0	0%	1%	\$27,478,898
241	25321	Metropolitan Drt Prop & Cas Ins Co	6	1	17%	1%	\$22,514,283
408	28401	American Natl Prop & Cas Co	3	1	33%	0%	\$21,402,157
4909	11558	AssuranceAmerica Ins Co	5	1	20%	0%	\$21,168,558
8	25712	Esurance Ins Co	5	1	20%	0%	\$20,029,714
	10807	ACCC Ins Co	48	17	35%	0%	\$19,160,810
473	13703	The Gen Automobile Ins Co Inc	9	1	11%	0%	\$16,021,653
300	22756	Horace Mann Prop & Cas Ins Co	3	0	0%	0%	\$15,924,067

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
140	19100	Amco Ins Co	1	1	100%	0%	\$15,671,253
241	40169	Metropolitan Cas Ins Co	17	1	6%	0%	\$15,407,221
175	41653	Milbank Ins Co	2	0	0%	0%	\$15,174,558
280	18988	Auto Owners Ins Co	6	2	33%	0%	\$14,279,603
4940	25405	Safe Auto Ins Co	8	2	25%	0%	\$14,193,424
3362	10336	First Acceptance Ins Co Inc	4	1	25%	0%	\$14,111,800
244	10677	The Cincinnati Ins Co	0	0	0%	0%	\$13,547,429
28	19976	Amica Mut Ins Co	2	2	100%	0%	\$13,324,493
4928	42781	Direct Gen Ins Co	15	2	13%	0%	\$13,297,438
175	23353	Meridian Security Ins Co	5	0	0%	0%	\$12,521,052
311	13026	Main Street Amer Protection Ins Co	0	0	0%	0%	\$12,403,228
140	23760	Nationwide Gen Ins Co	6	0	0%	0%	\$11,527,151
155	24279	Progressive Max Ins Co	2	0	0%	0%	\$10,837,117
242	12572	Selective Ins Co Of Amer	4	2	50%	0%	\$9,973,134
111	23035	Liberty Mut Fire Ins Co	4	2	50%	0%	\$9,881,914
69	19658	Bristol W Ins Co	3	1	33%	0%	\$9,313,510
175	25135	State Automobile Mut Ins Co	4	0	0%	0%	\$8,215,205
4928	31488	Integon Preferred Ins Co	2	0	0%	0%	\$8,045,619
3548	19070	Standard Fire Ins Co	0	0	0%	0%	\$7,919,555
4754	32972	Universal Ins Co	7	1	14%	0%	\$7,465,090
4928	23728	National Gen Ins Co	2	0	0%	0%	\$6,462,050
8	19240	Allstate Ind Co	5	1	20%	0%	\$5,634,746
4664	12873	Privilege Underwriters Recp Exch	0	0	0%	0%	\$5,128,803
4	29068	IDS Prop Cas Ins Co	7	1	14%	0%	\$4,879,121
36	20230	Central Mut Ins Co	1	0	0%	0%	\$4,722,403
175	25127	State Auto Prop & Cas Ins Co	2	0	0%	0%	\$4,561,787
785	37915	Essentia Ins Co	0	0	0%	0%	\$4,553,569
12	19402	AIG Prop Cas Co	0	0	0%	0%	\$4,482,413
3548	19062	Automobile Ins Co Of Hartford CT	0	0	0%	0%	\$4,065,177
69	11185	Foremost Ins Co Grand Rapids MI	0	0	0%	0%	\$4,036,347
91	30104	Hartford Underwriters Ins Co	1	0	0%	0%	\$3,882,914
91	34690	Property & Cas Ins Co Of Hartford	0	0	0%	0%	\$3,876,090
311	40231	Old Dominion Ins Co	0	0	0%	0%	\$3,823,046
300	22578	Horace Mann Ins Co	2	0	0%	0%	\$3,768,891
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$3,445,003
8	15130	Encompass Ind Co	0	0	0%	0%	\$3,405,885
140	37877	Nationwide Prop & Cas Ins Co	0	0	0%	0%	\$3,381,137
215	16063	Unitrin Auto & Home Ins Co	0	0	0%	0%	\$3,200,035
111	33600	LM Ins Corp	3	0	0%	0%	\$3,137,965

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250	15172	Southern Mut Ins Co	1	0	0%	0%	\$3,036,788
300	22683	Teachers Ins Co	1	0	0%	0%	\$2,807,605
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$2,802,436
111	24732	General Ins Co Of Amer	0	0	0%	0%	\$2,713,025
473	22906	Permanent Gen Assur Corp Of OH	2	0	0%	0%	\$2,645,027
91	22357	Hartford Accident & Ind Co	1	0	0%	0%	\$2,316,510
4748	11128	Greenville Cas Ins Co Inc	2	1	50%	0%	\$2,075,070
350	21261	Electric Ins Co	1	0	0%	0%	\$2,040,787
267	40118	Trustgard Ins Co	0	0	0%	0%	\$2,008,665
3678	34940	Omni Ind Co	7	2	29%	0%	\$1,925,484
215	40703	Unitrin Safeguard Ins Co	0	0	0%	0%	\$1,819,328
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$1,783,220
241	39950	Metropolitan Gen Ins Co	1	0	0%	0%	\$1,751,398
91	37478	Hartford Ins Co Of The Midwest	2	0	0%	0%	\$1,686,009
169	18139	Peak Prop & Cas Ins Corp	4	1	25%	0%	\$1,567,825
123	31550	Haulers Ins Co Inc	1	1	100%	0%	\$1,377,016
4718	10051	Lyndon Southern Ins Co	5	1	20%	0%	\$1,214,077
33	20117	California Cas Ind Exch	0	0	0%	0%	\$1,029,465
920	19615	American Reliable Ins Co	0	0	0%	0%	\$969,550
473	27138	Midvale Ind Co	1	0	0%	0%	\$961,821
796	24414	General Cas Co Of WI	0	0	0%	0%	\$890,596
19	10111	American Bankers Ins Co Of FL	0	0	0%	0%	\$854,627
267	14060	Grange Ins Co	1	0	0%	0%	\$844,508
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$836,615
587	10235	American Southern Ins Co	0	0	0%	0%	\$825,957
31	41491	Geico Cas Co	10	3	30%	0%	\$742,828
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$682,587
215	31968	Merastar Ins Co	0	0	0%	0%	\$616,399
140	23787	Nationwide Mut Ins Co	0	0	0%	0%	\$569,593
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$566,200
473	37648	Permanent Gen Assur Corp	0	0	0%	0%	\$557,064
169	21180	Sentry Select Ins Co	0	0	0%	0%	\$556,683
361	38652	American Modern Select Ins Co	0	0	0%	0%	\$532,376
361	23469	American Modern Home Ins Co	0	0	0%	0%	\$531,731
3548	36170	Travelers Cas Co Of CT	0	0	0%	0%	\$530,688
215	43044	Response Ins Co	1	0	0%	0%	\$507,793
4748	14181	Leon Hix Ins Co	0	0	0%	0%	\$467,614
796	22861	Southern Pilot Ins Co	1	0	0%	0%	\$460,133
111	23647	Ironshore Ind Inc	0	0	0%	0%	\$350,093

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785	28932	Markel Amer Ins Co	0	0	0%	0%	\$333,830
311	14788	NGM Ins Co	3	0	0%	0%	\$318,602
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$287,075
69	11800	Foremost Prop & Cas Ins Co	0	0	0%	0%	\$281,289
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$272,778
91	29424	Hartford Cas Ins Co	3	0	0%	0%	\$265,402
111	42404	Liberty Ins Corp	1	0	0%	0%	\$239,627
	10974	Root Ins Co	0	0	0%	0%	\$175,297
140	13242	TITAN INDEMNITY CO	1	1	100%	0%	\$169,180
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$159,158
3678	39098	Omni Ins Co	1	1	100%	0%	\$157,737
91	29459	Twin City Fire Ins Co	0	0	0%	0%	\$140,050
311	29939	Main St Amer Assur Co	2	0	0%	0%	\$124,223
215	22268	Infinity Ins Co	0	0	0%	0%	\$119,938

*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.