

## 2018 South Carolina Workers Compensation Complaints Summary

Total Premiums: \$ 832,643,486

Total Complaints: 13

Total Confirmed Complaints: 2

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
572	10166	Accident Fund Ins Co of Amer	1	0	0%	5%	\$ 38,096,581
212	16535	Zurich Amer Ins Co	0	0	0%	4%	\$ 37,345,570
84	10335	Bridgefield Cas Ins Co	0	0	0%	4%	\$ 30,069,924
212	40142	American Zurich Ins Co	0	0	0%	3%	\$ 23,848,695
572	12305	Accident Fund Natl Ins Co	0	0	0%	3%	\$ 23,229,560
572	12304	Accident Fund Gen Ins Co	1	0	0%	2%	\$ 20,736,157
4507	10844	Builders Mut Ins Co	0	0	0%	2%	\$ 20,167,167
3548	25674	Travelers Prop Cas Co Of Amer	1	0	0%	2%	\$ 19,436,448
12	23841	New Hampshire Ins Co	0	0	0%	2%	\$ 17,881,705
111	33600	LM Ins Corp	3	0	0%	2%	\$ 17,847,123
98	40045	Starnet Ins Co	0	0	0%	2%	\$ 17,686,382
91	34690	Property & Cas Ins Co Of Hartford	0	0	0%	2%	\$ 15,170,200
3548	25623	Phoenix Ins Co	1	0	0%	2%	\$ 13,806,479
84	26832	Great Amer Alliance Ins Co	0	0	0%	2%	\$ 13,251,829
680	31895	American Interstate Ins Co	0	0	0%	2%	\$ 13,179,925
98	36684	Riverport Ins Co	1	1	100%	1%	\$ 11,656,566
111	42404	Liberty Ins Corp	0	0	0%	1%	\$ 11,103,746
150	24147	Old Republic Ins Co	0	0	0%	1%	\$ 10,112,939
91	22357	Hartford Accident & Ind Co	0	0	0%	1%	\$ 9,782,376
91	29459	Twin City Fire Ins Co Co	0	0	0%	1%	\$ 9,435,095
91	30104	Hartford Underwriters Ins Co	0	0	0%	1%	\$ 8,958,415
3548	41483	Farmington Cas Co	0	0	0%	1%	\$ 8,485,214
111	24082	Ohio Security Ins Co	0	0	0%	1%	\$ 8,219,326
98	10885	Key Risk Ins Co	0	0	0%	1%	\$ 8,152,265
3548	25658	Travelers Ind Co	0	0	0%	1%	\$ 8,044,282
124	23396	Amerisure Mut Ins Co	0	0	0%	1%	\$ 7,713,901
626	43575	Indemnity Ins Co Of North Amer	0	0	0%	1%	\$ 7,372,729
3494	11828	Stonewood Ins Co	0	0	0%	1%	\$ 7,046,826
98	10510	Carolina Cas Ins Co	1	0	0%	1%	\$ 6,862,419
626	22667	Ace Amer Ins Co	0	0	0%	1%	\$ 6,846,830
4507	13036	Builders Premier Ins Co	0	0	0%	1%	\$ 6,831,227
280	18988	Auto Owners Ins Co	0	0	0%	1%	\$ 6,766,477
280	32700	Owners Ins Co	0	0	0%	1%	\$ 6,708,986
4713	11697	Businessfirst Ins Co	0	0	0%	1%	\$ 6,702,622

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
922	27847	Insurance Co Of The West	0	0	0%	1%	\$ 6,370,800
3363	10346	Employers Preferred Ins Co	0	0	0%	1%	\$ 6,296,545
124	19488	Amerisure Ins Co	0	0	0%	1%	\$ 6,038,565
3548	19070	Standard Fire Ins Co	0	0	0%	1%	\$ 5,844,575
31	31470	Norguard Ins Co	0	0	0%	1%	\$ 5,577,977
2538	25011	Wesco Ins Co	1	0	0%	1%	\$ 5,552,065
2698	11242	Allied Eastern Ind Co	0	0	0%	1%	\$ 5,460,651
785	27626	Firstcomp Ins Co	0	0	0%	1%	\$ 5,431,981
91	29424	Hartford Cas Ins Co	0	0	0%	1%	\$ 5,397,806
2538	42376	Technology Ins Co Inc	0	0	0%	1%	\$ 5,371,603
1279	11150	Arch Ins Co	0	0	0%	1%	\$ 5,297,828
572	29157	United WI Ins Co	0	0	0%	1%	\$ 4,937,746
7	13935	Federated Mut Ins Co	0	0	0%	1%	\$ 4,838,548
91	27120	Trumbull Ins Co	1	0	0%	1%	\$ 4,745,430
626	20281	Federal Ins Co	0	0	0%	1%	\$ 4,690,040
31	20044	Berkshire Hathaway Homestate Ins Co	0	0	0%	1%	\$ 4,669,614
474	10178	FCCI Ins Co	0	0	0%	1%	\$ 4,492,317
12	19429	Insurance Co Of The State Of PA	0	0	0%	1%	\$ 4,452,225
12	23809	Granite State Ins Co	0	0	0%	1%	\$ 4,271,381
1302	11240	American Builders Ins Co	0	0	0%	1%	\$ 4,197,628
150	20095	BITCO Gen Ins Corp	0	0	0%	1%	\$ 4,164,927
111	23035	Liberty Mut Fire Ins Co	0	0	0%	0%	\$ 4,129,952
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$ 4,000,006
3548	19038	Travelers Cas & Surety Co	0	0	0%	0%	\$ 3,843,508
4905	10800	Premier Grp Ins Co Inc	0	0	0%	0%	\$ 3,807,369
31	20052	National Liab & Fire Ins Co	0	0	0%	0%	\$ 3,789,398
	10941	Forestry Mut Ins Co	0	0	0%	0%	\$ 3,784,853
2698	10724	Eastern Alliance Ins Co	0	0	0%	0%	\$ 3,721,637
4670	38318	Starr Ind & Liab Co	0	0	0%	0%	\$ 3,495,356
350	21261	Electric Ins Co	0	0	0%	0%	\$ 3,459,073
150	12262	Pennsylvania Manufacturers Assoc Ins	0	0	0%	0%	\$ 3,395,006
1120	10120	Everest Natl Ins Co	0	0	0%	0%	\$ 3,300,218
796	39217	QBE Ins Corp	0	0	0%	0%	\$ 3,251,433
62	21407	Emcasco Ins Co	0	0	0%	0%	\$ 3,179,089
158	30120	Znat Ins Co	0	0	0%	0%	\$ 3,149,081
84	21172	Vanliner Ins Co	0	0	0%	0%	\$ 3,023,232
3098	15105	Safety Natl Cas Corp	0	0	0%	0%	\$ 3,019,043
3363	25402	Employers Assur Co	0	0	0%	0%	\$ 2,968,401
1332	11030	MEMIC Ind Co	0	0	0%	0%	\$ 2,962,370

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
291	13045	Northstone Ins Co	0	0	0%	0%	\$ 2,879,212
626	12777	Chubb Ind Ins Co	0	0	0%	0%	\$ 2,877,011
91	37478	Hartford Ins Co Of The Midwest	0	0	0%	0%	\$ 2,828,106
796	37257	Praetorian Ins Co	0	0	0%	0%	\$ 2,807,759
3548	25615	Charter Oak Fire Ins Co	0	0	0%	0%	\$ 2,745,023
218	20427	American Cas Co Of Reading PA	0	0	0%	0%	\$ 2,680,543
1309	13986	Frankenmuth Mut Ins Co	0	0	0%	0%	\$ 2,678,284
291	12372	BrickStreet Mut Ins Co	0	0	0%	0%	\$ 2,672,964
176	25143	State Farm Fire & Cas Co	0	0	0%	0%	\$ 2,639,006
	11118	Federated Rural Electric Ins Exch	0	0	0%	0%	\$ 2,605,300
12	19445	National Union Fire Ins Co Of Pitts	0	0	0%	0%	\$ 2,604,512
3548	25682	Travelers Ind Co Of CT	0	0	0%	0%	\$ 2,585,456
111	33588	First Liberty Ins Corp	0	0	0%	0%	\$ 2,538,369
91	19682	Hartford Fire Ins Co	0	0	0%	0%	\$ 2,535,391
175	45934	American Compensation Ins Co	0	0	0%	0%	\$ 2,482,994
	11573	Accident Ins Co Inc	0	0	0%	0%	\$ 2,446,578
968	37885	XL Specialty Ins Co	0	0	0%	0%	\$ 2,434,349
150	36897	Manufacturers Alliance Ins Co	0	0	0%	0%	\$ 2,408,750
31	42390	Amguard Ins Co	0	0	0%	0%	\$ 2,373,034
474	32506	Monroe Guar Ins Co	0	0	0%	0%	\$ 2,358,714
212	27855	Zurich Amer Ins Co Of IL	0	0	0%	0%	\$ 2,323,933
31	11673	Redwood Fire & Cas Ins Co	0	0	0%	0%	\$ 2,292,114
474	20141	National Trust Ins Co	0	0	0%	0%	\$ 2,257,817
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$ 2,250,202
169	24988	Sentry Ins A Mut Co	0	0	0%	0%	\$ 2,242,942
62	21415	Employers Mut Cas Co	0	0	0%	0%	\$ 2,202,552
31	28258	Continental Ind Co	0	0	0%	0%	\$ 2,197,132
218	20508	Valley Forge Ins Co	0	0	0%	0%	\$ 2,158,289
	15742	7710 Ins Co	0	0	0%	0%	\$ 2,124,372
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$ 2,123,260
169	23434	Middlesex Ins Co	0	0	0%	0%	\$ 2,057,218
84	10701	Bridgefield Employers Ins Co	0	0	0%	0%	\$ 2,036,732
3219	11126	Sompo Amer Ins Co	0	0	0%	0%	\$ 2,033,817
256	16608	New York Marine & Gen Ins Co	0	0	0%	0%	\$ 2,023,325
12	19410	Commerce & Industry Ins Co	0	0	0%	0%	\$ 2,021,799
4851	18767	Church Mut Ins Co	0	0	0%	0%	\$ 2,013,806
	13528	Brotherhood Mut Ins Co	0	0	0%	0%	\$ 1,917,522
242	39926	Selective Ins Co Of The Southeast	0	0	0%	0%	\$ 1,842,051
175	30945	Plaza Ins Co	0	0	0%	0%	\$ 1,801,534

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
88	36064	Hanover Amer Ins Co	0	0	0%	0%	\$ 1,781,226
158	13269	Zenith Ins Co	0	0	0%	0%	\$ 1,768,044
4906	10385	FFVA Mut Ins Co	0	0	0%	0%	\$ 1,711,345
457	19801	Argonaut Ins Co	0	0	0%	0%	\$ 1,698,363
88	41840	Allmerica Fin Benefit Ins Co	0	0	0%	0%	\$ 1,645,652
218	35289	Continental Ins Co	0	0	0%	0%	\$ 1,600,892
124	11050	Amerisure Partners Ins Co	0	0	0%	0%	\$ 1,574,190
242	12572	Selective Ins Co Of Amer	0	0	0%	0%	\$ 1,557,176
867	12416	Protective Ins Co	0	0	0%	0%	\$ 1,557,086
218	20443	Continental Cas Co	0	0	0%	0%	\$ 1,530,405
244	23280	The Cincinnati Ind Co	0	0	0%	0%	\$ 1,520,657
111	21458	Employers Ins Co of Wausau	0	0	0%	0%	\$ 1,491,865
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$ 1,461,057
242	19259	Selective Ins Co Of SC	0	0	0%	0%	\$ 1,404,265
150	20109	BITCO Natl Ins Co	0	0	0%	0%	\$ 1,359,607
212	26247	American Guar & Liab Ins	0	0	0%	0%	\$ 1,358,781
291	15137	Pinnaclepoint Ins Co	0	0	0%	0%	\$ 1,350,364
	12773	Synergy Ins Co	0	0	0%	0%	\$ 1,347,034
158	21113	United States Fire Ins Co	0	0	0%	0%	\$ 1,344,854
242	26301	Selective Way Ins Co	0	0	0%	0%	\$ 1,338,445
311	14788	NGM Ins Co	0	0	0%	0%	\$ 1,318,863
968	24554	XL Ins Amer Inc	0	0	0%	0%	\$ 1,313,100
98	15911	Berkley Cas Co	0	0	0%	0%	\$ 1,292,390
150	11371	Great West Cas Co	0	0	0%	0%	\$ 1,264,715
111	24066	American Fire & Cas Co	0	0	0%	0%	\$ 1,256,705
	10699	FHM Ins Co	0	0	0%	0%	\$ 1,245,830
62	21423	Union Ins Co Of Providence	0	0	0%	0%	\$ 1,165,286
98	25224	Great Divide Ins Co	0	0	0%	0%	\$ 1,162,426
169	28460	Sentry Cas Co	0	0	0%	0%	\$ 1,133,527
98	21784	Firemens Ins Co Of Washington DC	0	0	0%	0%	\$ 1,118,988
228	24112	Westfield Ins Co	0	0	0%	0%	\$ 1,099,228
413	42617	MAG Mut Ins Co	0	0	0%	0%	\$ 1,067,042
	26468	Southern Mut Church Ins Co	0	0	0%	0%	\$ 997,706
218	20478	National Fire Ins Co Of Hartford	0	0	0%	0%	\$ 977,194
111	24074	Ohio Cas Ins Co	0	0	0%	0%	\$ 972,009
4886	41394	Benchmark Ins Co	0	0	0%	0%	\$ 959,307
88	31534	Citizens Ins Co Of Amer	0	0	0%	0%	\$ 956,238
88	22306	Massachusetts Bay Ins Co	0	0	0%	0%	\$ 930,058
140	28223	Nationwide Agribusiness Ins Co	0	0	0%	0%	\$ 888,532

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
291	23175	Phenix Mut Fire Ins Co	0	0	0%	0%	\$ 874,642
626	20346	Pacific Ind Co	0	0	0%	0%	\$ 822,826
4715	20362	Mitsui Sumitomo Ins Co of Amer	0	0	0%	0%	\$ 812,369
175	25135	State Automobile Mut Ins Co	0	0	0%	0%	\$ 806,876
4715	22551	Mitsui Sumitomo Ins USA Inc	0	0	0%	0%	\$ 805,177
218	20494	Transportation Ins Co	0	0	0%	0%	\$ 788,647
140	35696	Harleysville Preferred Ins Co	0	0	0%	0%	\$ 771,752
88	22292	Hanover Ins Co	0	0	0%	0%	\$ 770,703
98	25844	Union Ins Co	0	0	0%	0%	\$ 740,725
175	41653	Milbank Ins Co	0	0	0%	0%	\$ 702,838
244	10677	The Cincinnati Ins Co	0	0	0%	0%	\$ 702,785
	10642	Cherokee Ins Co	0	0	0%	0%	\$ 688,590
201	25984	Graphic Arts Mut Ins Co	1	1	100%	0%	\$ 687,785
175	25127	State Auto Prop & Cas Ins Co	0	0	0%	0%	\$ 686,964
785	38970	Markel Ins Co	0	0	0%	0%	\$ 668,304
201	25976	Utica Mut Ins Co	0	0	0%	0%	\$ 667,115
169	13978	Florists Mut Ins Co	0	0	0%	0%	\$ 662,553
	31232	Work First Cas Co	0	0	0%	0%	\$ 651,908
150	24139	Old Republic Gen Ins Corp	0	0	0%	0%	\$ 644,474
311	29939	Main St Amer Assur Co	1	0	0%	0%	\$ 638,539
98	10804	Continental Western Ins Co	0	0	0%	0%	\$ 624,069
968	12866	T H E Ins Co	0	0	0%	0%	\$ 622,191
303	15032	Guideone Mut Ins Co	0	0	0%	0%	\$ 620,187
98	31325	Acadia Ins Co	0	0	0%	0%	\$ 614,250
111	44393	West Amer Ins Co	0	0	0%	0%	\$ 611,130
4381	35408	Imperium Ins Co	0	0	0%	0%	\$ 590,105
748	18023	Star Ins Co	0	0	0%	0%	\$ 585,095
311	40231	Old Dominion Ins Co	0	0	0%	0%	\$ 584,694
2698	13019	Eastern Advantage Assur Co	0	0	0%	0%	\$ 534,062
1147	40517	Advantage Workers Comp Ins Co	0	0	0%	0%	\$ 505,727
796	27740	North Pointe Ins Co	0	0	0%	0%	\$ 499,679
84	41106	Triumphe Cas Co	0	0	0%	0%	\$ 496,018
228	24120	Westfield Natl Ins Co	0	0	0%	0%	\$ 495,233
3098	11123	Safety First Ins Co	0	0	0%	0%	\$ 494,613
1309	10984	Ansur Amer Ins	0	0	0%	0%	\$ 493,349
4904	27154	Atlantic Specialty Ins Co	0	0	0%	0%	\$ 450,331
12	19402	AIG Prop Cas Co	0	0	0%	0%	\$ 437,195
	11134	Rural Trust Ins Co	0	0	0%	0%	\$ 431,122
225	28886	Transguard Ins Co Of Amer Inc	0	0	0%	0%	\$ 425,820

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3098	10945	Tokio Marine Amer Ins Co	0	0	0%	0%	\$ 415,060
98	10749	Intrepid Ins Co	0	0	0%	0%	\$ 408,155
158	21105	North River Ins Co	0	0	0%	0%	\$ 406,465
271	32441	Penn Natl Security Ins Co	0	0	0%	0%	\$ 403,496
84	22136	Great Amer Ins Co of NY	0	0	0%	0%	\$ 393,274
242	13730	Selective Ins Co Of NY	0	0	0%	0%	\$ 390,296
626	20397	Vigilant Ins Co	0	0	0%	0%	\$ 386,579
1120	16044	Everest Denali Ins Co	0	0	0%	0%	\$ 373,775
140	11991	National Cas Co	0	0	0%	0%	\$ 359,687
271	14990	Pennsylvania Natl Mut Cas Ins Co	0	0	0%	0%	\$ 357,289
761	21865	Associated Ind Corp	0	0	0%	0%	\$ 355,525
	38300	Samsung Fire & Marine Ins Co Ltd	0	0	0%	0%	\$ 351,804
7	16024	Federated Reserve Ins Co	0	0	0%	0%	\$ 350,373
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$ 349,046
761	21873	Firemans Fund Ins Co	0	0	0%	0%	\$ 340,426
140	13838	FARMLAND MUTUAL INS CO	0	0	0%	0%	\$ 336,367
88	10212	Allmerica Fin Alliance Ins Co	0	0	0%	0%	\$ 329,439
31	10391	Berkshire Hathaway Direct Ins Co	0	0	0%	0%	\$ 326,688
291	13331	Motorists Commercial Mut Ins Co	0	0	0%	0%	\$ 320,681
	11600	Frank Winston Crum Ins Co	0	0	0%	0%	\$ 307,790
1302	16632	National Builders Ins Co	0	0	0%	0%	\$ 306,465
7	28304	Federated Serv Ins Co	0	0	0%	0%	\$ 306,068
140	19100	Amco Ins Co	0	0	0%	0%	\$ 305,079
169	21180	Sentry Select Ins Co	0	0	0%	0%	\$ 289,289
69	11185	Foremost Ins Co Grand Rapids MI	0	0	0%	0%	\$ 287,086
140	37877	Nationwide Prop & Cas Ins Co	0	0	0%	0%	\$ 280,246
291	15136	Summitpoint Ins Co	0	0	0%	0%	\$ 273,205
4725	25496	StarStone Natl Ins Co	0	0	0%	0%	\$ 267,862
594	19984	ACIG Ins Co	0	0	0%	0%	\$ 262,755
150	41424	Pennsylvania Manufacturers Ind Co	0	0	0%	0%	\$ 255,037
88	42552	Nova Cas Co	0	0	0%	0%	\$ 248,385
140	26182	Harleysville Worcester Ins Co	0	0	0%	0%	\$ 247,563
3494	31925	Falls Lake Natl Ins Co	0	0	0%	0%	\$ 243,729
867	40460	Sagamore Ins Co	0	0	0%	0%	\$ 236,164
	15709	Southern States Ins Exch	0	0	0%	0%	\$ 224,970
1332	11149	Maine Employers Mut Ins Co	0	0	0%	0%	\$ 216,715
140	23582	Harleysville Ins Co	0	0	0%	0%	\$ 209,695
761	21849	American Automobile Ins Co	0	0	0%	0%	\$ 205,400
626	22748	Pacific Employers Ins Co	0	0	0%	0%	\$ 198,546

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	S.C. Premiums
783	13056	RLI Ins Co	0	0	0%	0%	\$ 190,880
4670	16109	Starr Specialty Ins Co	0	0	0%	0%	\$ 188,503
	20400	Cimarron Ins Co Inc	0	0	0%	0%	\$ 185,020
98	38911	Berkley Natl Ins Co	0	0	0%	0%	\$ 184,078
457	35505	Rockwood Cas Ins Co	0	0	0%	0%	\$ 182,999
98	23612	Midwest Employers Cas Co	0	0	0%	0%	\$ 179,740
3098	32301	TNUS Ins Co	0	0	0%	0%	\$ 177,034
748	25780	Williamsburg Natl Ins Co	0	0	0%	0%	\$ 173,009
457	19828	Argonaut Midwest Ins Co	0	0	0%	0%	\$ 169,805
250	15172	Southern Mut Ins Co	0	0	0%	0%	\$ 165,916
31	34630	Oak River Ins Co	0	0	0%	0%	\$ 161,119
228	19992	American Select Ins Co	0	0	0%	0%	\$ 160,971
4904	14190	OBI Natl Ins Co	0	0	0%	0%	\$ 160,375
111	24171	Netherlands Ins Co The	0	0	0%	0%	\$ 153,053
140	23787	Nationwide Mut Ins Co	0	0	0%	0%	\$ 146,260
	28535	Triangle Ins Co Inc	0	0	0%	0%	\$ 142,263
626	20303	Great Northern Ins Co	0	0	0%	0%	\$ 141,973
140	42587	Depositors Ins Co	0	0	0%	0%	\$ 137,538
62	25186	Emc Prop & Cas Ins Co	0	0	0%	0%	\$ 134,247
98	29580	Berkley Regional Ins Co	0	0	0%	0%	\$ 133,019
796	24414	General Cas Co Of WI	0	0	0%	0%	\$ 130,127
98	31003	Tri State Ins Co Of MN	0	0	0%	0%	\$ 126,951
140	23779	Nationwide Mut Fire Ins Co	0	0	0%	0%	\$ 120,733
1208	36307	Gray Ins Co	0	0	0%	0%	\$ 120,482
36	20230	Central Mut Ins Co	0	0	0%	0%	\$ 114,189
12	23817	Illinois Natl Ins Co	0	0	0%	0%	\$ 111,918
761	21857	American Ins Co	0	0	0%	0%	\$ 104,963

\*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.