

## 2020 South Carolina Group Accident and Health Complaints Summary

Total South Carolina Premiums: \$3,925,696,043

Total South Carolina Complaints Received by the SCDOI: 112

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 22

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S.	Premiums
						Market Share	
661	38520	BCBS Of SC Inc	45	16	36%	40%	\$ 1,579,400,938
661	95741	BlueChoice Hlthplan of SC Inc	12	2	17%	11%	\$ 449,383,334
707	79413	UnitedHealthcare Ins Co	3	0	0%	10%	\$ 402,555,634
901	67369	Cigna Hlth & Life Ins Co	1	1	100%	5%	\$ 201,794,800
1	60054	Aetna Life Ins Co	1	0	0%	3%	\$ 107,399,708
241	65978	Metropolitan Life Ins Co	8	0	0%	2%	\$ 76,682,056
707	12231	UnitedHealthcare Ins Co of the R	0	0	0%	2%	\$ 69,309,838
429	64246	Guardian Life Ins Co Of Amer	3	0	0%	1%	\$ 56,404,901
549	80802	US Br Sun Life Assur Co of Canad	2	0	0%	1%	\$ 47,374,867
1295	10155	WellCare Prescription Ins Inc	0	0	0%	1%	\$ 47,235,070
1	12575	SilverScript Ins Co	0	0	0%	1%	\$ 46,849,415
119	73288	Humana Ins Co	0	0	0%	1%	\$ 43,534,118
1348	69019	Standard Ins Co	2	0	0%	1%	\$ 40,110,977
91	70815	Hartford Life & Accident Ins Co	0	0	0%	1%	\$ 38,972,922
565	62235	Unum Life Ins Co Of Amer	1	0	0%	1%	\$ 36,679,839
826	65498	Life Ins Co Of N Amer	2	0	0%	1%	\$ 33,085,200
20	65315	Lincoln Life Assur Co of Boston	0	0	0%	1%	\$ 26,247,929
261	69868	United Of Omaha Life Ins Co	0	0	0%	1%	\$ 26,174,167
661	77828	Companion Life Ins Co	3	1	33%	1%	\$ 25,949,562
3680	55697	Delta Dental of MO	0	0	0%	1%	\$ 25,405,410
707	82406	All Savers Ins Co	0	0	0%	1%	\$ 25,395,185
304	68241	Prudential Ins Co Of Amer	2	0	0%	1%	\$ 23,894,974
332	61271	Principal Life Ins Co	1	0	0%	1%	\$ 22,935,666
707	62286	Golden Rule Ins Co	0	0	0%	1%	\$ 22,932,379
8	60534	American Heritage Life Ins Co	1	0	0%	1%	\$ 22,477,740
276	61425	Trustmark Ins Co	1	0	0%	1%	\$ 22,023,367
	12747	Elixir Ins Co	0	0	0%	1%	\$ 21,962,545



3098	92711	HCC Life Ins Co	0	0	0%	1%	\$	20,965,662
370	71730	Continental Amer Ins Co	0	0	0%	1%	\$	20,149,755
4832	67105	Reliastar Life Ins Co	0	0	0%	0%	\$	18,796,790
707	62324	Freedom Life Ins Co Of Amer	1	1	100%	0%	\$	16,162,610
20	65676	Lincoln Natl Life Ins Co	3	0	0%	0%	\$	15,480,590
468	86231	Transamerica Life Ins Co	1	0	0%	0%	\$	14,113,900
8	82538	National Hlth Ins Co	0	0	0%	0%	\$	14,007,335
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$	12,204,174
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$	11,813,299
1	95109	Aetna Hlth Inc PA Corp	0	0	0%	0%	\$	11,567,011
869	66168	Minnesota Life Ins Co	1	0	0%	0%	\$	10,218,368
1	72052	Aetna Hlth Ins Co	2	0	0%	0%	\$	9,821,259
901	63762	Medco Containment Life Ins Co	0	0	0%	0%	\$	9,236,411
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$	8,836,014
812	93440	HM Life Ins Co	1	0	0%	0%	\$	8,718,153
565	62049	Colonial Life & Accident Ins Co	1	0	0%	0%	\$	8,526,240
3098	68381	Reliance Standard Life Ins Co	0	0	0%	0%	\$	8,522,639
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$	7,578,169
98	64890	Berkley Life & Hlth Ins Co	0	0	0%	0%	\$	7,229,375
276	62863	Trustmark Life Ins Co	0	0	0%	0%	\$	6,872,028
707	91529	Unimerica Ins Co	0	0	0%	0%	\$	5,357,171
23	38245	BCS Ins Co	0	0	0%	0%	\$	5,320,160
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$	5,296,081
176	25178	State Farm Mut Auto Ins Co	0	0	0%	0%	\$	5,138,966
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$	4,877,481
1211	66583	National Guardian Life Ins Co	0	0	0%	0%	\$	4,872,755
2479	73474	Dentegra Ins Co	0	0	0%	0%	\$	4,651,530
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$	4,624,260
181	39845	Westport Ins Corp	0	0	0%	0%	\$	4,579,656
565	68985	Starmount Life Ins Co	0	0	0%	0%	\$	4,574,664
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$	4,323,820
796	39217	QBE Ins Corp	0	0	0%	0%	\$	3,921,562
836	70939	Gerber Life Ins Co	0	0	0%	0%	\$	3,863,335
290	92916	United Amer Ins Co	0	0	0%	0%	\$	3,772,615

158	21113	United States Fire Ins Co	0	0	0%	0%	\$	3,612,747
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$	3,485,108
330	60801	American Public Life Ins Co	0	0	0%	0%	\$	3,215,758
619	60895	American United Life Ins Co	0	0	0%	0%	\$	3,022,113
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$	2,961,644
4719	60250	AmFirst Ins Co	0	0	0%	0%	\$	2,844,248
261	88080	Omaha Hlth Ins Co	0	0	0%	0%	\$	2,594,989
261	71412	Mutual Of Omaha Ins Co	0	0	0%	0%	\$	2,500,620
4863	38776	Sirius Amer Ins Co	0	0	0%	0%	\$	2,476,715
212	16535	Zurich Amer Ins Co	0	0	0%	0%	\$	2,428,902
826	66915	New York Life Ins Co	0	0	0%	0%	\$	2,425,695
12	19445	National Union Fire Ins Co Of Pit	0	0	0%	0%	\$	2,384,094
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$	2,342,689
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$	1,962,757
	66214	Heartland Natl Life Ins Co	0	0	0%	0%	\$	1,959,760
869	93742	Securian Life Ins Co	0	0	0%	0%	\$	1,958,003
218	20443	Continental Cas Co	0	0	0%	0%	\$	1,921,224
119	70580	Humanadental Ins Co	0	0	0%	0%	\$	1,585,344
1117	61883	ManhattanLife Assur Co of Amer	0	0	0%	0%	\$	1,491,132
158	21105	North River Ins Co	0	0	0%	0%	\$	1,455,138
3527	60836	American Republic Ins Co	0	0	0%	0%	\$	1,274,698
31	32280	Wellfleet Ins Co	0	0	0%	0%	\$	1,148,715
4381	18694	Great Midwest Ins Co	0	0	0%	0%	\$	1,036,238
707	98205	Natl Foundation Life Ins Co	0	0	0%	0%	\$	1,020,311
91	19682	Hartford Fire Ins Co	0	0	0%	0%	\$	1,013,345
2858	99724	LifeShield Natl Ins Co	2	0	0%	0%	\$	949,194
477	61700	Renaissance Life & Hlth Ins Co o	0	0	0%	0%	\$	946,261
860	67091	Northwestern Mut Life Ins Co	0	0	0%	0%	\$	919,167
1	63444	Accendo Ins Co	0	0	0%	0%	\$	894,147
	81264	Nippon Life Ins Co Of Amer	0	0	0%	0%	\$	882,417
3416	37273	Axis Ins Co	0	0	0%	0%	\$	880,708
769	68322	Great W Life & Ann Ins Co	0	0	0%	0%	\$	817,064
119	60984	Compbenefits Ins Co	0	0	0%	0%	\$	783,040
23	80985	4 Ever Life Ins Co	0	0	0%	0%	\$	736,124



626	22667	Ace Amer Ins Co	0	0	0%	0%	\$	650,587
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$	613,730
917	70670	Health Care Serv Corp A Mut Leg	0	0	0%	0%	\$	594,964
4965	78077	Equitable Financial Life Ins Co o:	0	0	0%	0%	\$	594,176
3527	31119	Medico Ins Co	0	0	0%	0%	\$	573,067
565	67601	Unum Ins Co	1	0	0%	0%	\$	527,948
450	26581	Independence Amer Ins Co	0	0	0%	0%	\$	485,769
111	19917	Liberty Ins Underwriters Inc	0	0	0%	0%	\$	477,878
1	90328	First Hlth Life & Hlth Ins Co	0	0	0%	0%	\$	447,673
626	20281	Federal Ins Co	0	0	0%	0%	\$	425,360
4794	78301	Clear Spring Hlth Ins Co	0	0	0%	0%	\$	408,675
	27928	Amex Assur Co	0	0	0%	0%	\$	390,321
565	67598	Paul Revere Life Ins Co	0	0	0%	0%	\$	362,864
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$	360,680
	11121	Unified Life Ins Co	1	0	0%	0%	\$	352,154
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$	348,214
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$	348,019
707	97179	UnitedHealthcare Life Ins Co	0	0	0%	0%	\$	340,813
917	71129	Dearborn Life Ins Co	0	0	0%	0%	\$	340,068
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$	333,012
450	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$	291,322
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$	288,219
501	35157	Fair Amer Ins & Reins Co	0	0	0%	0%	\$	272,522
1120	26921	Everest Reins Co	0	0	0%	0%	\$	270,236
687	64211	Guarantee Trust Life Ins Co	1	1	100%	0%	\$	243,824
	61921	Citizens Security Life Ins Co	0	0	0%	0%	\$	243,169
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$	242,046
408	71773	American Natl Life Ins Co Of TX	0	0	0%	0%	\$	237,037
943	60033	Ameritas Life Ins Corp of NY	0	0	0%	0%	\$	232,379
781	69744	Union Labor Life Ins Co	0	0	0%	0%	\$	231,973
707	84549	UnitedHealthcare Ins Co of Ame:	0	0	0%	0%	\$	203,073
1279	11150	Arch Ins Co	0	0	0%	0%	\$	201,600
468	70688	Transamerica Financial Life Ins	0	0	0%	0%	\$	185,938
581	61476	Boston Mut Life Ins Co	0	0	0%	0%	\$	178,942



370	60380	American Family Life Assur Co o	2	0	0%	0%	\$	172,976
549	80926	Sun Life & Hlth Ins Co	0	0	0%	0%	\$	167,013
4	65005	RiverSource Life Ins Co	1	0	0%	0%	\$	166,079
1	78700	Aetna Hlth & Life Ins Co	1	0	0%	0%	\$	153,789
19	70408	Union Security Ins Co	0	0	0%	0%	\$	145,310
12	70106	United States Life Ins Co in the C	0	0	0%	0%	\$	129,620
812	85766	United Concordia Ins Co	0	0	0%	0%	\$	128,180
2479	81396	Delta Dental Ins Co	0	0	0%	0%	\$	114,631
671	80314	Unicare Life & Hlth Ins Co	0	0	0%	0%	\$	107,639
904	93610	John Hancock Life & Hlth Ins Co	0	0	0%	0%	\$	106,195
4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$	105,527
84	16691	Great Amer Ins Co	0	0	0%	0%	\$	93,725
4942	37540	Beazley Ins Co Inc	1	0	0%	0%	\$	89,816
233	61263	Bankers Life & Cas Co	0	0	0%	0%	\$	89,643
968	19518	Catlin Ins Co	0	0	0%	0%	\$	87,483
901	95708	Cigna Hlthcare of SC Inc	0	0	0%	0%	\$	85,176
968	22322	Greenwich Ins Co	0	0	0%	0%	\$	81,687
241	62634	Delaware Amer Life Ins Co	0	0	0%	0%	\$	75,364
	71404	Continental Gen Ins Co	0	0	0%	0%	\$	74,495
4734	61492	Athene Annuity & Life Assur Co	0	0	0%	0%	\$	70,887
8	60186	Allstate Life Ins Co	0	0	0%	0%	\$	64,417
367	80578	Physicians Mut Ins Co	0	0	0%	0%	\$	53,334
4734	43460	Aspen Amer Ins Co	0	0	0%	0%	\$	49,489
4677	94587	Members Hlth Ins Co	0	0	0%	0%	\$	49,045
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$	45,855
4670	38318	Starr Ind & Liab Co	0	0	0%	0%	\$	44,412
290	60577	American Income Life Ins Co	0	0	0%	0%	\$	39,478
1295	80799	Celtic Ins Co	0	0	0%	0%	\$	37,336
4506	64696	First Continental Life & Acc	0	0	0%	0%	\$	37,197
690	61751	Central States H & L Co Of Omah.	0	0	0%	0%	\$	36,218
215	68462	Reserve Natl Ins Co	0	0	0%	0%	\$	34,997
1348	89009	Standard Life Ins Co Of NY	0	0	0%	0%	\$	33,041
350	62596	Union Fidelity Life Ins Co	0	0	0%	0%	\$	29,465
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$	29,305



574	76112	Oxford Life Ins Co	0	0	0%	0%	\$	28,093
707	16740	United Hlthcare of SC Inc	0	0	0%	0%	\$	26,947
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$	25,504
4803	81434	ShelterPoint Life Ins Co	0	0	0%	0%	\$	23,743
4011	72990	Genworth Life Ins Co of NY	0	0	0%	0%	\$	22,373
212	14178	Zurich Amer Life Ins Co of NY	0	0	0%	0%	\$	22,146
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$	20,879
19	10111	American Bankers Ins Co Of FL	0	0	0%	0%	\$	19,842
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	0%	\$	19,219
450	69078	Standard Security Life Ins Co Of	0	0	0%	0%	\$	18,621
	65412	Life Ins Co Of AL	0	0	0%	0%	\$	18,125
901	62308	Connecticut Gen Life Ins Co	0	0	0%	0%	\$	17,085
4734	60518	American Hlth & Life Ins Co	0	0	0%	0%	\$	16,710
19	60275	American Bankers Life Assur Co	0	0	0%	0%	\$	14,438
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$	13,713
	64580	Illinois Mut Life Ins Co	0	0	0%	0%	\$	13,055
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$	12,599
4803	89958	Shelterpoint Ins Co	0	0	0%	0%	\$	12,136
1	81973	Coventry Hlth & Life Ins Co	0	0	0%	0%	\$	11,551
169	24988	Sentry Ins Co	0	0	0%	0%	\$	9,277
3891	91642	Forethought Life Ins Co	0	0	0%	0%	\$	8,145
626	20303	Great Northern Ins Co	0	0	0%	0%	\$	6,731
	63290	Fidelity Life Assn A Legal Reserv	0	0	0%	0%	\$	6,546
12	60488	American Gen Life Ins Co	1	0	0%	0%	\$	6,431
	88668	Mutual Of Amer Life Ins Co	0	0	0%	0%	\$	6,242
4904	27154	Atlantic Specialty Ins Co	0	0	0%	0%	\$	6,195
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$	5,721
520	67784	Philadelphia Amer Life Ins Co	0	0	0%	0%	\$	5,674
200	69663	USAA Life Ins Co	0	0	0%	0%	\$	4,276
4932	87726	Bighthouse Life Ins Co	0	0	0%	0%	\$	4,179
1186	69515	Medamerica Ins Co	0	0	0%	0%	\$	3,895
	71706	Standard Life & Cas Ins Co	0	0	0%	0%	\$	3,846
1117	65870	Manhattan Life Ins Co	0	0	0%	0%	\$	3,660
918	65056	Jackson Natl Life Ins Co	0	0	0%	0%	\$	3,428

761	90611	Allianz Life Ins Co Of N Amer	0	0	0%	0%	\$	3,166
8	70874	Allstate Life Ins Co Of NY	0	0	0%	0%	\$	2,855
181	85561	Elips Life Ins Co	0	0	0%	0%	\$	2,849
290	77968	Family Heritage Life Ins Co Of Ai	0	0	0%	0%	\$	2,613
901	65722	Loyal Amer Life Ins Co	0	0	0%	0%	\$	2,602
290	91472	Globe Life & Accident Ins Co	0	0	0%	0%	\$	2,448
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$	2,323
707	89087	Enterprise Life Ins Co	0	0	0%	0%	\$	2,318
4750	61409	National Benefit Life Ins Co	0	0	0%	0%	\$	2,160
1295	80624	American Progressive L&H Ins O	0	0	0%	0%	\$	1,474
458	66370	Mony Life Ins Co	0	0	0%	0%	\$	1,325
4903	71390	Puritan Life Ins Co of Amer	0	0	0%	0%	\$	1,071
	77879	5 Star Life Ins Co	0	0	0%	0%	\$	980
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$	921
4213	62413	Wilcac Life Ins Co	0	0	0%	0%	\$	773
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$	610
4718	97691	Life Of The South Ins Co	0	0	0%	0%	\$	598
1211	81426	Commercial Travelers Life Ins Co	0	0	0%	0%	\$	567
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$	476
55	84522	Auto Club Life Ins Co	0	0	0%	0%	\$	451
4213	60704	Wilton Reassur Life Co of NY	0	0	0%	0%	\$	355
50	62553	Country Life Ins Co	0	0	0%	0%	\$	318
69	20796	21st Century Premier Ins Co	0	0	0%	0%	\$	301
4947	60176	SBLI USA Life Ins Co Inc	0	0	0%	0%	\$	273
408	63657	Garden State Life Ins Co	0	0	0%	0%	\$	271
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$	104
565	68209	Provident Life & Cas Ins Co	0	0	0%	0%	\$	81
769	80659	US Business of Canada Life Assu	0	0	0%	0%	\$	79
233	62065	Colonial Penn Life Ins Co	0	0	0%	0%	\$	75
31	22063	Government Employees Ins Co	0	0	0%	0%	\$	54
468	10952	Transamerica Cas Ins Co	0	0	0%	0%	\$	28
241	97136	Metropolitan Tower Life Ins Co	1	0	0%	0%	\$	-
8	23728	National Gen Ins Co	1	0	0%	0%	\$	-
1189	39616	Vision Serv Plan Ins Co	1	0	0%	0%	\$	-

	68772	Security Mut Life Ins Co Of NY	0	0	0%	0%	\$	(5)
140	11991	National Cas Co	0	0	0%	0%	\$	(59)
1295	11229	Harmony Hlth Plan Inc	0	0	0%	0%	\$	(3,001)

\*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.