

2020 South Carolina Group Life Complaints Summary

Total South Carolina Premiums: \$1,840,581,832

Total South Carolina Complaints Received by the SCDOI: 429

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 75

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
176	25143	State Farm Fire & Cas Co	77	12	16%	21%	\$ 389,878,046
200	25941	United Serv Automobile Assn	7	2	29%	5%	\$ 83,698,217
8	37907	Allstate Vehicle & Prop Ins Co	14	1	7%	4%	\$ 78,343,005
3548	27998	Travelers Home & Marine Ins Co	5	1	20%	4%	\$ 71,285,683
533	15164	South Carolina Farm Bur Mut Ins Co	6	0	0%	3%	\$ 62,683,651
4830	10969	United Prop & Cas Ins Co	15	1	7%	3%	\$ 50,571,292
200	25968	USAA Cas Ins Co	6	1	17%	3%	\$ 47,355,682
69	11185	Foremost Ins Co Grand Rapids MI	8	0	0%	2%	\$ 44,581,102
155	10872	American Strategic Ins Corp	12	4	33%	2%	\$ 39,385,531
8	19232	Allstate Ins Co	11	4	36%	2%	\$ 39,334,085
200	18600	USAA Gen Ind Co	7	1	14%	2%	\$ 37,518,213
4834	10790	FedNat Ins Co	6	2	33%	2%	\$ 36,251,982
8	19240	Allstate Ind Co	12	1	8%	2%	\$ 34,886,267
4664	12873	Privilege Underwriters Recp Exch	1	0	0%	2%	\$ 33,790,423
19	10111	American Bankers Ins Co Of FL	7	0	0%	2%	\$ 32,202,519
3548	38130	Travelers Personal Ins Co	2	0	0%	2%	\$ 32,160,531
473	13927	Homesite Ins Co Of The Midwest	4	1	25%	2%	\$ 32,125,943
111	24740	Safeco Ins Co Of Amer	6	1	17%	2%	\$ 30,935,512
4773	10897	First Protective Ins Co	2	1	50%	1%	\$ 26,736,322
111	42404	Liberty Ins Corp	7	0	0%	1%	\$ 26,194,459
12	19402	AIG Prop Cas Co	0	0	0%	1%	\$ 25,354,611
4861	14407	Heritage Prop & Cas Ins Co	5	1	20%	1%	\$ 22,967,054
8	17230	Allstate Prop & Cas Ins Co	11	0	0%	1%	\$ 22,423,737
225	23248	Occidental Fire & Cas Co Of NC	2	0	0%	1%	\$ 21,772,277
140	23760	Nationwide Gen Ins Co	6	1	17%	1%	\$ 20,755,310
	12536	Homeowners of Amer Ins Co	1	0	0%	1%	\$ 18,988,275
140	37877	Nationwide Prop & Cas Ins Co	3	0	0%	1%	\$ 18,210,697
	11844	St Johns Ins Co Inc	10	2	20%	1%	\$ 17,827,763
4663	10861	Universal Prop & Cas Ins	15	6	40%	1%	\$ 16,875,555
140	23779	Nationwide Mut Fire Ins Co	3	0	0%	1%	\$ 16,211,586
4951	13207	Lighthouse Prop Ins Corp	4	1	25%	1%	\$ 15,765,678



200	21253	Garrison Prop & Cas Ins Co	2	0	0%	1%	\$ 12,358,627
968	36940	Indian Harbor Ins Co	0	0	0%	1%	\$ 12,264,306
225	36560	SafePort Ins Co	0	0	0%	1%	\$ 11,750,320
28	19976	Amica Mut Ins Co	3	0	0%	1%	\$ 10,985,842
3548	19062	Automobile Ins Co Of Hartford CT	1	0	0%	1%	\$ 10,420,407
140	25453	Nationwide Ins Co Of Amer	3	0	0%	1%	\$ 10,134,165
408	28401	American Natl Prop & Cas Co	2	0	0%	1%	\$ 10,118,164
4931	12237	Gulfstream Prop & Cas Ins Co	4	1	25%	1%	\$ 9,597,814
244	10677	The Cincinnati Ins Co	0	0	0%	0%	\$ 8,939,433
796	11515	QBE Specialty Ins Co	0	0	0%	0%	\$ 8,838,186
158	16186	Vault Recip Exch	0	0	0%	0%	\$ 8,468,118
3829	10887	Coastal Select Ins Co	0	0	0%	0%	\$ 8,058,933
31	20079	National Fire & Marine Ins Co	0	0	0%	0%	\$ 7,563,649
361	41998	American Southern Home Ins Co	3	2	67%	0%	\$ 7,535,826
361	42722	American Modern Prop & Cas Ins Co	1	1	100%	0%	\$ 7,502,316
175	41653	Milbank Ins Co	3	0	0%	0%	\$ 7,453,453
140	41297	Scottsdale Ins Co	1	0	0%	0%	\$ 7,031,476
242	39926	Selective Ins Co Of The Southeast	0	0	0%	0%	\$ 6,855,877
140	42579	Allied Prop & Cas Ins Co	3	0	0%	0%	\$ 6,578,125
111	23035	Liberty Mut Fire Ins Co	0	0	0%	0%	\$ 6,538,112
241	26298	Metropolitan Prop & Cas Ins Co	2	0	0%	0%	\$ 6,470,393
3548	19070	Standard Fire Ins Co	1	0	0%	0%	\$ 6,324,589
175	25135	State Automobile Mut Ins Co	1	0	0%	0%	\$ 6,265,679
626	10052	Chubb Natl Ins Co	0	0	0%	0%	\$ 6,171,769
4898	12573	Centauri Specialty Ins Co	1	0	0%	0%	\$ 6,133,828
626	20281	Federal Ins Co	1	1	100%	0%	\$ 6,092,180
	24376	Spinnaker Ins Co	0	0	0%	0%	\$ 5,928,594
300	22578	Horace Mann Ins Co	2	0	0%	0%	\$ 5,896,194
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$ 5,889,441
361	23469	American Modern Home Ins Co	2	0	0%	0%	\$ 5,833,010
796	37257	Praetorian Ins Co	1	0	0%	0%	\$ 5,736,796
785	35378	Evanston Ins Co	0	0	0%	0%	\$ 5,696,787
69	11800	Foremost Prop & Cas Ins Co	0	0	0%	0%	\$ 5,562,675
4969	16188	Trisura Specialty Ins Co	5	1	20%	0%	\$ 5,520,750
91	34690	Property & Cas Ins Co Of Hartford	0	0	0%	0%	\$ 5,448,403
91	27120	Trumbull Ins Co	2	0	0%	0%	\$ 5,336,724
3829	10182	Geovera Specialty Ins Co	5	2	40%	0%	\$ 5,316,875
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$ 5,282,918

473	14788	NGM Ins Co	0	0	0%	0%	\$ 5,029,153
626	20346	Pacific Ind Co	0	0	0%	0%	\$ 4,888,474
361	38652	American Modern Select Ins Co	4	2	50%	0%	\$ 4,835,538
12	19437	Lexington Ins Co	0	0	0%	0%	\$ 4,834,185
4869	25180	Stillwater Ins Co	3	1	33%	0%	\$ 4,796,330
361	23450	American Family Home Ins Co	0	0	0%	0%	\$ 4,730,211
8	15130	Encompass Ind Co	4	0	0%	0%	\$ 4,644,709
300	22756	Horace Mann Prop & Cas Ins Co	1	0	0%	0%	\$ 4,611,326
111	33600	LM Ins Corp	2	0	0%	0%	\$ 4,417,223
36	20230	Central Mut Ins Co	1	0	0%	0%	\$ 3,539,775
689	13990	First Community Ins Co	0	0	0%	0%	\$ 3,284,508
4051	12360	Ocean Harbor Cas Ins Co	1	0	0%	0%	\$ 2,727,812
316	12114	National Security Fire & Cas Co	3	0	0%	0%	\$ 2,629,050
158	16237	Vault E&S Ins Co	0	0	0%	0%	\$ 2,627,559
785	28932	Markel Amer Ins Co	1	1	100%	0%	\$ 2,611,051
4754	32972	Universal Ins Co	0	0	0%	0%	\$ 2,565,870
	41459	Armed Forces Ins Exch	1	0	0%	0%	\$ 2,402,683
175	25127	State Auto Prop & Cas Ins Co	4	0	0%	0%	\$ 2,356,551
4860	15826	FBAlliance Ins Co	0	0	0%	0%	\$ 2,305,709
1319	14400	Lititz Mut Ins Co	0	0	0%	0%	\$ 2,270,504
473	29068	American Family Connect Prop & Cas I	0	0	0%	0%	\$ 2,242,092
	38920	Kinsale Ins Co	0	0	0%	0%	\$ 2,121,726
626	20303	Great Northern Ins Co	0	0	0%	0%	\$ 2,113,198
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$ 1,748,765
626	20397	Vigilant Ins Co	0	0	0%	0%	\$ 1,719,900
215	16063	Unitrin Auto & Home Ins Co	1	1	100%	0%	\$ 1,607,197
	29831	Independent Mut Fire Ins Co	0	0	0%	0%	\$ 1,586,044
111	19690	American Economy Ins Co	0	0	0%	0%	\$ 1,394,283
350	21261	Electric Ins Co	0	0	0%	0%	\$ 1,364,669
19	42978	American Security Ins Co	4	0	0%	0%	\$ 1,202,152
8	13167	North Light Specialty Ins Co	1	0	0%	0%	\$ 1,179,986
158	44520	Crum & Forster Specialty Ins Co	0	0	0%	0%	\$ 1,158,246
3484	11027	Tower Hill Prime Ins Co	0	0	0%	0%	\$ 1,155,622
796	39217	QBE Ins Corp	3	1	33%	0%	\$ 1,062,958
91	37478	Hartford Ins Co Of The Midwest	0	0	0%	0%	\$ 1,059,002
215	40703	Unitrin Safeguard Ins Co	1	0	0%	0%	\$ 1,048,806
280	32700	Owners Ins Co	1	0	0%	0%	\$ 987,684
4879	12961	Canopus US Ins	0	0	0%	0%	\$ 945,111

176	15894	Dover Bay Specialty Ins Co	0	0	0%	0%	\$ 892,503
4850	37745	Clear Blue Specialty Ins Co	0	0	0%	0%	\$ 822,502
473	12504	American Family Connect Ins Co	0	0	0%	0%	\$ 768,568
3548	25623	Phoenix Ins Co	0	0	0%	0%	\$ 754,982
4869	16578	Stillwater Prop & Cas Ins Co	1	0	0%	0%	\$ 740,423
12	13196	Western World Ins Co	0	0	0%	0%	\$ 721,468
111	23043	Liberty Mut Ins Co	2	0	0%	0%	\$ 718,983
4051	12563	Safe Harbor Ins Co	0	0	0%	0%	\$ 664,613
291	23175	Phenix Mut Fire Ins Co	0	0	0%	0%	\$ 648,547
212	16535	Zurich Amer Ins Co	0	0	0%	0%	\$ 614,941
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$ 562,903
3548	25666	Travelers Ind Co Of Amer	1	0	0%	0%	\$ 461,084
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$ 347,287
8	26905	Century Natl Ins Co	0	0	0%	0%	\$ 341,261
225	10349	Acceptance Cas Ins Co	0	0	0%	0%	\$ 299,732
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$ 262,432
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$ 235,703
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$ 223,902
155	38628	Progressive Northern Ins Co	0	0	0%	0%	\$ 192,374
91	30104	Hartford Underwriters Ins Co	0	0	0%	0%	\$ 183,527
899	42595	Rockingham Cas Co	0	0	0%	0%	\$ 162,533
70	37710	First Amer Prop & Cas Ins Co	1	0	0%	0%	\$ 157,024
3456	14134	Access Home Ins Co	0	0	0%	0%	\$ 133,707
4977	20338	Palomar Specialty Ins Co	1	0	0%	0%	\$ 123,647
215	31968	Merastar Ins Co	0	0	0%	0%	\$ 113,977
69	44245	Toggle Ins Co	0	0	0%	0%	\$ 105,238
91	29424	Hartford Cas Ins Co	0	0	0%	0%	\$ 90,841
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$ 71,193
91	19682	Hartford Fire Ins Co	0	0	0%	0%	\$ 56,764
19	42986	Standard Guar Ins Co	0	0	0%	0%	\$ 54,160
3098	13815	Safety Specialty Ins Co	0	0	0%	0%	\$ 45,847
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$ 44,123
111	25445	Ironshore Specialty Ins Co	0	0	0%	0%	\$ 36,401
31	26522	Mount Vernon Fire Ins Co	0	0	0%	0%	\$ 32,501
241	40169	Metropolitan Cas Ins Co	0	0	0%	0%	\$ 29,030
626	38989	Chubb Custom Ins Co	0	0	0%	0%	\$ 26,535
65	10014	Affiliated Fm Ins Co	0	0	0%	0%	\$ 17,450
	43877	First Mut Ins Co	0	0	0%	0%	\$ 13,395

228	24112	Westfield Ins Co	0	0	0%	0%	\$ 8,602
215	10915	Unitrin Direct Prop & Cas Co	0	0	0%	0%	\$ 7,943
111	12484	Liberty Mut Personal Ins Co	0	0	0%	0%	\$ 3,051
4718	10051	Lyndon Southern Ins Co	0	0	0%	0%	\$ 2,731
4748	11128	Greenville Cas Ins Co Inc	0	0	0%	0%	\$ 2,489
4131	12588	Prime Ins Co	0	0	0%	0%	\$ 2,467
31	37362	General Star Ind Co	0	0	0%	0%	\$ 2,391
626	12777	Chubb Ind Ins Co	0	0	0%	0%	\$ 2,169
212	26387	Steadfast Ins Co	0	0	0%	0%	\$ 335
626	35181	Executive Risk Ind Inc	0	0	0%	0%	\$ 129
313	33898	Aegis Security Ins Co	1	1	100%	0%	\$ -
8	29688	Allstate Fire & Cas Ins Co	2	1	50%	0%	\$ -
19	60275	American Bankers Life Assur Co Of FL	1	1	100%	0%	\$ -
280	18988	Auto Owners Ins Co	20	1	5%	0%	\$ -
689	33162	Bankers Ins Co	1	1	100%	0%	\$ -
	10908	CAPITOL PREFERRED INS CO INC	2	1	50%	0%	\$ -
8	42781	Direct Gen Ins Co	1	0	0%	0%	\$ -
4773	10074	Frontline Ins Unlimited Co	1	1	100%	0%	\$ -
31	22063	Government Employees Ins Co	1	1	100%	0%	\$ -
473	17221	Homesite Ins Co	1	0	0%	0%	\$ -
8	29742	Integon Natl Ins Co	1	0	0%	0%	\$ -
158	10936	Seneca Ins Co Inc	1	0	0%	0%	\$ -
483	14114	South Carolina Farm Bureau Ins Co	2	0	0%	0%	\$ -
4983	10136	Southern Fidelity Ins Co Inc	12	4	33%	0%	\$ -
3548	19038	Travelers Cas & Surety Co	2	1	50%	0%	\$ -
3548	25658	Travelers Ind Co	1	0	0%	0%	\$ -
	15792	Underwriters At Lloyds London	6	1	17%	0%	\$ -
71	11986	Universal Ins Co of NA	6	3	50%	0%	\$ -
71	10759	Universal N Amer Ins Co	1	0	0%	0%	\$ -

*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.