

2021 South Carolina Group Life Complaints Summary

Total South Carolina Premiums: \$566,234,582

Total South Carolina Complaints Received by the SCDOI: 14

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 4

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as a % of Total Complaints	U.S. Market Share	Premiums
241	65978	Metropolitan Life Ins Co	3	0	0%	27%	\$ 154,294,761
826	66915	New York Life Ins Co	0	0	0%	8%	\$ 44,547,323
304	68241	Prudential Ins Co Of Amer	1	1	100%	8%	\$ 43,361,991
91	70815	Hartford Life & Accident Ins Co	0	0	0%	6%	\$ 32,278,355
276	61425	Trustmark Ins Co	0	0	0%	5%	\$ 27,782,616
826	65498	Life Ins Co Of N Amer	0	0	0%	4%	\$ 23,665,353
869	93742	Securian Life Ins Co	0	0	0%	4%	\$ 22,071,217
565	62235	Unum Life Ins Co Of Amer	2	0	0%	3%	\$ 16,512,652
20	65676	Lincoln Natl Life Ins Co	0	0	0%	3%	\$ 15,116,858
261	69868	United Of Omaha Life Ins Co	0	0	0%	2%	\$ 13,801,675
1348	69019	Standard Ins Co	0	0	0%	2%	\$ 13,549,426
429	64246	Guardian Life Ins Co Of Amer	0	0	0%	2%	\$ 13,542,625
661	77828	Companion Life Ins Co	1	0	0%	2%	\$ 11,841,554
290	91472	Globe Life & Accident Ins Co	0	0	0%	2%	\$ 9,476,319
549	80802	US Br Sun Life Assur Co of Canada	0	0	0%	2%	\$ 9,071,461
	64505	Homesteaders Life Co	0	0	0%	2%	\$ 8,805,326
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	2%	\$ 8,569,855
212	90557	Zurich Amer Life Ins Co	0	0	0%	1%	\$ 7,848,950
332	61271	Principal Life Ins Co	0	0	0%	1%	\$ 6,447,115
1211	66583	National Guardian Life Ins Co	0	0	0%	1%	\$ 6,304,094
4824	61115	Atlantic Coast Life Ins Co	0	0	0%	1%	\$ 5,561,013
869	66168	Minnesota Life Ins Co	0	0	0%	1%	\$ 5,304,271
4853	71854	AAA Life Ins Co	0	0	0%	1%	\$ 5,190,481
468	86231	Transamerica Life Ins Co	1	1	100%	1%	\$ 4,974,248
	77879	5 Star Life Ins Co	1	0	0%	1%	\$ 4,534,950
4832	67105	Reliastar Life Ins Co	1	0	0%	1%	\$ 4,368,462
535	76023	Columbian Life Ins Co	0	0	0%	1%	\$ 3,821,832
3527	71480	Great Western Ins Co	0	0	0%	1%	\$ 3,818,115
619	60895	American United Life Ins Co	0	0	0%	1%	\$ 3,021,189
3891	91642	Forethought Life Ins Co	0	0	0%	1%	\$ 2,980,532
901	62308	Connecticut Gen Life Ins Co	0	0	0%	0%	\$ 2,714,464
707	79413	UnitedHealthcare Ins Co	0	0	0%	0%	\$ 2,710,064
370	71730	Continental Amer Ins Co	2	1	50%	0%	\$ 2,687,663
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$ 2,387,178



290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$	2,241,818
8	60534	American Heritage Life Ins Co	1	1	100%	0%	\$	1,968,251
769	68322	Empower Ann Ins Co of Amer	0	0	0%	0%	\$	1,697,384
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	0%	\$	1,614,982
3098	68381	Reliance Standard Life Ins Co	0	0	0%	0%	\$	1,597,107
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$	1,505,940
917	71129	Dearborn Life Ins Co	0	0	0%	0%	\$	1,466,184
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$	877,575
176	69108	State Farm Life Ins Co	0	0	0%	0%	\$	725,953
5016	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$	651,101
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$	599,630
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$	523,444
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$	493,351
344	61875	Church Life Ins Corp	0	0	0%	0%	\$	479,018
565	62049	Colonial Life & Accident Ins Co	0	0	0%	0%	\$	471,456
370	60380	American Family Life Assur Co of Col	0	0	0%	0%	\$	442,396
549	80926	Sun Life & Hlth Ins Co	0	0	0%	0%	\$	436,991
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$	374,873
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$	360,088
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$	325,149
4965	78077	Equitable Financial Life Ins Co of A	0	0	0%	0%	\$	293,240
781	69744	Union Labor Life Ins Co	0	0	0%	0%	\$	283,726
306	67989	American Memorial Life Ins Co	0	0	0%	0%	\$	252,956
671	61069	Anthem Life Ins Co	0	0	0%	0%	\$	231,310
826	91596	New York Life Ins & Ann Corp	0	0	0%	0%	\$	221,789
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$	204,621
	63290	Fidelity Life Assn A Legal Reserve L	0	0	0%	0%	\$	177,865
431	66044	Midland Natl Life Ins Co	0	0	0%	0%	\$	175,949
	63819	Unity Financial Life Ins Co	0	0	0%	0%	\$	170,496
233	62065	Colonial Penn Life Ins Co	0	0	0%	0%	\$	163,126
1	60054	Aetna Life Ins Co	1	0	0%	0%	\$	159,515
458	68136	Protective Life Ins Co	0	0	0%	0%	\$	122,231
330	60801	American Public Life Ins Co	0	0	0%	0%	\$	101,530
28	72222	Amica Life Ins Co	0	0	0%	0%	\$	97,857
477	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0%	0%	\$	89,647
23	80985	4 Ever Life Ins Co	0	0	0%	0%	\$	83,491
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$	80,094
153	67628	Pekin Life Ins Co	0	0	0%	0%	\$	78,330
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$	77,068
4903	71390	Puritan Life Ins Co of Amer	0	0	0%	0%	\$	75,703
4925	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$	71,100

4947	60176	SBLI USA Life Ins Co Inc	0	0	0%	0%	\$	64,496
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	0%	\$	61,882
315	68594	American Amicable Life Ins Co Of TX	0	0	0%	0%	\$	61,203
431	66974	North Amer Co Life & Hlth Ins	0	0	0%	0%	\$	53,361
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$	49,718
918	65056	Jackson Natl Life Ins Co	0	0	0%	0%	\$	49,130
5014	60186	Everlake Life Ins Co	0	0	0%	0%	\$	42,640
1117	61883	ManhattanLife Ins & Ann Co	0	0	0%	0%	\$	40,413
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$	35,797
408	60739	American Natl Ins Co	0	0	0%	0%	\$	33,913
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$	31,132
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$	28,264
4213	62413	Wilcac Life Ins Co	0	0	0%	0%	\$	28,150
300	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$	28,099
730	62375	MedMutual Life Ins Co	0	0	0%	0%	\$	27,483
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$	24,964
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$	24,574
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$	23,159
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$	22,967
350	62596	Union Fidelity Life Ins Co	0	0	0%	0%	\$	22,187
707	91529	Unimerica Ins Co	0	0	0%	0%	\$	21,481
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$	21,121
276	62863	Trustmark Life Ins Co	0	0	0%	0%	\$	20,494
581	61476	Boston Mut Life Ins Co	0	0	0%	0%	\$	19,770
306	70408	Union Security Ins Co	0	0	0%	0%	\$	19,489
	62928	EMC Natl Life Co	0	0	0%	0%	\$	18,647
	57835	Knights Of Peter Claver	0	0	0%	0%	\$	18,104
12	60488	American Gen Life Ins Co	0	0	0%	0%	\$	18,081
860	67091	Northwestern Mut Life Ins Co	0	0	0%	0%	\$	17,876
707	62286	Golden Rule Ins Co	0	0	0%	0%	\$	17,685
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$	16,620
473	60399	American Family Life Ins Co	0	0	0%	0%	\$	15,735
2858	99724	LifeShield Natl Ins Co	0	0	0%	0%	\$	14,737
4890	97241	Every Life Ins Co	0	0	0%	0%	\$	14,506
850	93262	Penn Ins & Ann Co	0	0	0%	0%	\$	14,353
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$	13,617
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$	13,101
3891	69140	First Allmerica Fin Life Ins Co	0	0	0%	0%	\$	12,968
4734	61689	Athene Ann & Life Co	0	0	0%	0%	\$	12,215
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$	11,793
4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$	11,267



5021	60518	American Hlth & Life Ins Co	0	0	0%	0%	\$	9,572
4734	61492	Athene Annuity & Life Assur Co	0	0	0%	0%	\$	9,502
290	60577	American Income Life Ins Co	0	0	0%	0%	\$	8,710
4965	62944	Equitable Financial Life Ins Co	0	0	0%	0%	\$	7,956
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$	7,855
215	68462	Reserve Natl Ins Co	0	0	0%	0%	\$	7,511
812	93440	HM Life Ins Co	0	0	0%	0%	\$	7,423
769	80659	US Business of Canada Life Assur Co	0	0	0%	0%	\$	7,046
4734	63932	Athene Life Ins Co of NY	0	0	0%	0%	\$	6,463
50	62553	Country Life Ins Co	0	0	0%	0%	\$	5,344
373	88668	Mutual Of Amer Life Ins Co	0	0	0%	0%	\$	4,855
134,8	89009	Standard Life Ins Co Of NY	0	0	0%	0%	\$	4,580
	90638	Best Life & Hlth Ins Co	0	0	0%	0%	\$	4,413
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$	3,892
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$	3,473
3098	69078	Standard Security Life Ins Co Of NY	0	0	0%	0%	\$	2,890
565	67598	Paul Revere Life Ins Co	0	0	0%	0%	\$	2,472
4718	97691	Life Of The South Ins Co	0	0	0%	0%	\$	2,237
458	66370	Mony Life Ins Co	0	0	0%	0%	\$	2,123
306	86126	Members Life Ins Co	0	0	0%	0%	\$	2,035
315	67946	Pioneer Security Life Ins Co	0	0	0%	0%	\$	1,967
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$	1,869
1117	85189	Western United Life Assur Co	0	0	0%	0%	\$	1,824
876	94358	USable Life	0	0	0%	0%	\$	1,727
140	64017	Jefferson Natl Life Ins Co	0	0	0%	0%	\$	1,332
836	70939	Gerber Life Ins Co	0	0	0%	0%	\$	1,251
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$	1,218
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$	1,124
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$	1,042
4992	68713	Security Life Of Denver Ins Co	0	0	0%	0%	\$	902
316	66788	National Security Ins Co	0	0	0%	0%	\$	728
19	60275	American Bankers Life Assur Co Of FL	0	0	0%	0%	\$	677
213	70769	Erie Family Life Ins Co	0	0	0%	0%	\$	494
315	67873	Pioneer Amer Ins Co	0	0	0%	0%	\$	405
	70130	Universal Guar Life Ins Co	0	0	0%	0%	\$	370
1117	65870	Manhattan Life Ins Co	0	0	0%	0%	\$	294
408	71773	American Natl Life Ins Co Of TX	0	0	0%	0%	\$	157
4736	67814	Nassau Life Ins Co	0	0	0%	0%	\$	143
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$	114
123	65757	Shelter Life Ins Co	0	0	0%	0%	\$	70
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$	49

4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$	18
241	62634	Delaware Amer Life Ins Co	0	0	0%	0%	\$	(36)
761	90611	Allianz Life Ins Co Of N Amer	0	0	0%	0%	\$	(517)
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$	(1,048)
4011	65536	Genworth Life & Ann Ins Co	0	0	0%	0%	\$	(4,646)
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$	(12,813)

*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.