

**2021 South Carolina Homeowners Complaints Summary**

Total South Carolina Premiums: \$2,108,226,266

Total South Carolina Complaints Received by the SCDOI: 485

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 70

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	78	9	12%	20%	\$ 426,606,217
200	25941	United Serv Automobile Assn	6	0	0%	4%	\$ 89,660,245
8	37907	Allstate Vehicle & Prop Ins Co	20	1	5%	4%	\$ 88,244,738
3548	38130	Travelers Personal Ins Co	8	1	13%	3%	\$ 68,046,391
533	15164	South Carolina Farm Bur Mut Ins Co	5	0	0%	3%	\$ 65,315,292
3548	27998	Travelers Home & Marine Ins Co	4	0	0%	3%	\$ 63,366,471
280	18988	Auto Owners Ins Co	13	0	0%	3%	\$ 54,095,806
200	25968	USAA Cas Ins Co	7	0	0%	2%	\$ 51,784,146
69	11185	Foremost Ins Co Grand Rapids MI	6	0	0%	2%	\$ 46,700,974
155	10872	American Strategic Ins Corp	9	1	11%	2%	\$ 43,151,575
4830	10969	United Prop & Cas Ins Co	25	2	8%	2%	\$ 42,087,930
4983	10136	Southern Fidelity Ins Co Inc	12	3	25%	2%	\$ 41,012,157
200	18600	USAA Gen Ind Co	2	2	100%	2%	\$ 40,362,037
8	19232	Allstate Ins Co	12	2	17%	2%	\$ 38,493,783
	12536	Homeowners of Amer Ins Co	3	0	0%	2%	\$ 38,444,252
4834	10790	FedNat Ins Co	13	4	31%	2%	\$ 37,977,276
473	13927	Homesite Ins Co Of The Midwest	10	2	20%	2%	\$ 37,843,099
3098	12873	Privilege Underwriters Recp Exch	1	0	0%	2%	\$ 36,765,176
4773	10897	First Protective Ins Co	4	1	25%	2%	\$ 35,034,112
19	10111	American Bankers Ins Co Of FL	5	2	40%	2%	\$ 34,860,114
8	19240	Allstate Ind Co	8	1	13%	2%	\$ 34,468,717
4861	14407	Heritage Prop & Cas Ins Co	9	2	22%	2%	\$ 32,711,917
225	36560	SafePort Ins Co	6	2	33%	1%	\$ 29,088,652
361	42722	American Modern Prop & Cas Ins Co	1	0	0%	1%	\$ 28,268,205
111	24740	Safeco Ins Co Of Amer	11	2	18%	1%	\$ 27,607,644
111	42404	Liberty Ins Corp	2	0	0%	1%	\$ 26,292,937
225	23248	Occidental Fire & Cas Co Of NC	9	3	33%	1%	\$ 23,732,453
12	19402	AIG Prop Cas Co	0	0	0%	1%	\$ 22,610,493
71	10759	Universal N Amer Ins Co	7	3	43%	1%	\$ 22,479,081
8	17230	Allstate Prop & Cas Ins Co	13	2	15%	1%	\$ 21,056,113
4969	16188	Trisura Specialty Ins Co	2	0	0%	1%	\$ 19,697,918
140	23760	Nationwide Gen Ins Co	3	0	0%	1%	\$ 18,704,023
4663	10861	Universal Prop & Cas Ins	10	2	20%	1%	\$ 17,890,398

140	37877	Nationwide Prop & Cas Ins Co	3	1	33%	1%	\$	16,563,353
140	23779	Nationwide Mut Fire Ins Co	8	0	0%	1%	\$	15,110,187
200	21253	Garrison Prop & Cas Ins Co	3	0	0%	1%	\$	14,745,556
140	25453	Nationwide Ins Co Of Amer	0	0	0%	1%	\$	13,831,674
5000	16186	Vault Recip Exch	0	0	0%	1%	\$	11,645,481
408	28401	American Natl Prop & Cas Co	1	0	0%	1%	\$	11,435,987
111	41653	Milbank Ins Co	2	0	0%	1%	\$	11,308,227
28	19976	Amica Mut Ins Co	1	0	0%	1%	\$	10,653,206
4962	12573	Centauri Specialty Ins Co	7	1	14%	0%	\$	9,666,841
3548	19062	Automobile Ins Co Of Hartford CT	0	0	0%	0%	\$	9,605,646
796	11515	QBE Specialty Ins Co	2	1	50%	0%	\$	9,479,450
12	19437	Lexington Ins Co	0	0	0%	0%	\$	9,225,853
244	10677	The Cincinnati Ins Co	2	0	0%	0%	\$	7,858,874
3098	13815	Safety Specialty Ins Co	0	0	0%	0%	\$	7,586,880
626	10052	Chubb Natl Ins Co	1	1	100%	0%	\$	7,552,229
31	20079	National Fire & Marine Ins Co	2	0	0%	0%	\$	7,474,857
140	41297	Scottsdale Ins Co	0	0	0%	0%	\$	6,884,837
242	39926	Selective Ins Co Of The Southeast	3	2	67%	0%	\$	6,795,855
5010	24376	Spinnaker Ins Co	1	1	100%	0%	\$	6,767,197
111	19690	American Economy Ins Co	1	0	0%	0%	\$	6,500,665
69	26298	Farmers Prop & Cas Ins Co	1	1	100%	0%	\$	6,204,622
111	23035	Liberty Mut Fire Ins Co	2	0	0%	0%	\$	6,014,150
300	22578	Horace Mann Ins Co	0	0	0%	0%	\$	5,999,221
3548	19070	Standard Fire Ins Co	1	0	0%	0%	\$	5,839,094
140	42579	Allied Prop & Cas Ins Co	1	0	0%	0%	\$	5,805,682
796	37257	Praetorian Ins Co	1	0	0%	0%	\$	5,793,744
785	35378	Evanston Ins Co	1	1	100%	0%	\$	5,740,592
91	27120	Trumbull Ins Co	4	1	25%	0%	\$	5,680,440
69	11800	Foremost Prop & Cas Ins Co	2	0	0%	0%	\$	5,535,089
8	15130	Encompass Ind Co	0	0	0%	0%	\$	5,236,489
111	25135	State Automobile Mut Ins Co	0	0	0%	0%	\$	5,205,977
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$	5,120,059
473	14788	NGM Ins Co	2	1	50%	0%	\$	5,083,374
91	34690	Property & Cas Ins Co Of Hartford	1	0	0%	0%	\$	4,987,301
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$	4,716,126
626	20346	Pacific Ind Co	0	0	0%	0%	\$	4,517,661
626	20281	Federal Ins Co	0	0	0%	0%	\$	4,402,799
4869	25180	Stillwater Ins Co	7	1	14%	0%	\$	4,261,923
300	22756	Horace Mann Prop & Cas Ins Co	0	0	0%	0%	\$	4,252,352
5000	16237	Vault E&S Ins Co	0	0	0%	0%	\$	4,046,286

111	33600	LM Ins Corp	1	0	0%	0%	\$ 3,988,220
55	32972	Universal Ins Co	2	0	0%	0%	\$ 3,829,534
3484	11027	Tower Hill Prime Ins Co	0	0	0%	0%	\$ 3,766,540
361	23469	American Modern Home Ins Co	2	1	50%	0%	\$ 3,703,709
473	17221	Homesite Ins Co	4	3	75%	0%	\$ 3,656,793
36	20230	Central Mut Ins Co	1	0	0%	0%	\$ 3,523,067
3829	10182	Geovera Specialty Ins Co	4	0	0%	0%	\$ 3,214,608
316	12114	National Security Fire & Cas Co	1	0	0%	0%	\$ 2,769,575
785	28932	Markel Amer Ins Co	0	0	0%	0%	\$ 2,685,949
4860	15826	FBAlliance Ins Co	1	0	0%	0%	\$ 2,645,826
4051	12360	Ocean Harbor Cas Ins Co	0	0	0%	0%	\$ 2,594,582
176	15894	Dover Bay Specialty Ins Co	0	0	0%	0%	\$ 2,561,402
968	36940	Indian Harbor Ins Co	0	0	0%	0%	\$ 2,564,172
626	20303	Great Northern Ins Co	0	0	0%	0%	\$ 2,538,277
383	23337	American European Ins Co	0	0	0%	0%	\$ 2,450,562
313	33898	Aegis Security Ins Co	3	1	33%	0%	\$ 2,329,266
4051	12563	Safe Harbor Ins Co	0	0	0%	0%	\$ 2,269,803
	41459	Armed Forces Ins Exch	0	0	0%	0%	\$ 2,243,552
111	25127	State Auto Prop & Cas Ins Co	0	0	0%	0%	\$ 2,195,634
1319	14400	Lititz Mut Ins Co	0	0	0%	0%	\$ 2,209,598
689	13990	First Community Ins Co	1	0	0%	0%	\$ 2,139,224
473	29068	American Family Connect Prop & Cas	0	0	0%	0%	\$ 2,108,731
	38920	Kinsale Ins Co	0	0	0%	0%	\$ 2,090,854
212	16535	Zurich Amer Ins Co	1	0	0%	0%	\$ 2,009,556
	29831	Independent Mut Fire Ins Co	0	0	0%	0%	\$ 2,016,225
4869	16578	Stillwater Prop & Cas Ins Co	0	0	0%	0%	\$ 1,826,592
	12961	Canopus US Ins	1	0	0%	0%	\$ 1,795,633
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$ 1,660,967
215	40703	Unitrin Safeguard Ins Co	0	0	0%	0%	\$ 1,506,207
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$ 1,457,316
626	20397	Vigilant Ins Co	0	0	0%	0%	\$ 1,474,933
215	16063	Unitrin Auto & Home Ins Co	2	1	50%	0%	\$ 1,418,722
350	21261	Electric Ins Co	0	0	0%	0%	\$ 1,417,408
473	12504	American Family Connect Ins Co	2	0	0%	0%	\$ 1,241,481
4968	16848	Sutton Specialty Ins Co	0	0	0%	0%	\$ 1,193,736
111	23043	Liberty Mut Ins Co	1	0	0%	0%	\$ 1,156,436
19	42978	American Security Ins Co	4	1	25%	0%	\$ 1,083,316
361	41998	American Southern Home Ins Co	0	0	0%	0%	\$ 1,087,831
280	32700	Owners Ins Co	1	0	0%	0%	\$ 1,061,742
8	13167	North Light Specialty Ins Co	0	0	0%	0%	\$ 1,029,838

796	39217	QBE Ins Corp	4	0	0%	0%	\$	1,027,380
91	37478	Hartford Ins Co Of The Midwest	0	0	0%	0%	\$	983,366
4990	44776	StarStone Specialty Ins Co	1	0	0%	0%	\$	754,297
3548	25623	Phoenix Ins Co	0	0	0%	0%	\$	646,397
361	23450	American Family Home Ins Co	3	1	33%	0%	\$	627,633
361	38652	American Modern Select Ins Co	3	0	0%	0%	\$	598,361
291	23175	Phenix Mut Fire Ins Co	0	0	0%	0%	\$	563,947
4977	20338	Palomar Specialty Ins Co	0	0	0%	0%	\$	464,128
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$	428,692
3829	10887	Coastal Select Ins Co	2	0	0%	0%	\$	357,567
8	26905	Century Natl Ins Co	0	0	0%	0%	\$	332,483
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$	308,978
155	38628	Progressive Northern Ins Co	0	0	0%	0%	\$	258,419
158	44520	Crum & Forster Specialty Ins Co	0	0	0%	0%	\$	262,256
12	26883	AIG Specialty Ins Co	0	0	0%	0%	\$	251,591
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$	244,329
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$	222,896
225	10349	Acceptance Cas Ins Co	0	0	0%	0%	\$	194,188
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$	187,949
91	30104	Hartford Underwriters Ins Co	0	0	0%	0%	\$	171,111
899	42595	Rockingham Cas Co	0	0	0%	0%	\$	183,960
69	44245	Toggle Ins Co	4	0	0%	0%	\$	118,945
215	31968	Merastar Ins Co	0	0	0%	0%	\$	124,236
	16255	KW Specialty Ins Co	0	0	0%	0%	\$	113,186
91	29424	Hartford Cas Ins Co	0	0	0%	0%	\$	87,548
3362	10336	First Acceptance Ins Co Inc	0	0	0%	0%	\$	94,890
4792	15885	Typtap Ins Co	0	0	0%	0%	\$	95,634
19	42986	Standard Guar Ins Co	0	0	0%	0%	\$	64,713
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$	78,354
91	19682	Hartford Fire Ins Co	3	0	0%	0%	\$	56,477
4850	37745	Clear Blue Specialty Ins Co	0	0	0%	0%	\$	44,708
31	26522	Mount Vernon Fire Ins Co	0	0	0%	0%	\$	28,816
69	40169	Farmers Cas Ins Co	0	0	0%	0%	\$	23,509
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$	28,669
31	25895	United States Liab Ins Co	0	0	0%	0%	\$	20,901
65	10014	Affiliated Fm Ins Co	0	0	0%	0%	\$	15,392
70	37710	First Amer Prop & Cas Ins Co	0	0	0%	0%	\$	14,836
111	12484	Liberty Mut Personal Ins Co	0	0	0%	0%	\$	3,024
140	23787	Nationwide Mut Ins Co	0	0	0%	0%	\$	1,663
212	26387	Steadfast Ins Co	0	0	0%	0%	\$	16,318

215	10915	Unitrin Direct Prop & Cas Co	0	0	0%	0%	\$	4,370
228	24112	Westfield Ins Co	0	0	0%	0%	\$	5,392
626	38989	Chubb Custom Ins Co	0	0	0%	0%	\$	5,133
626	12777	Chubb Ind Ins Co	0	0	0%	0%	\$	2,246
626	35181	Executive Risk Ind Inc	0	0	0%	0%	\$	680
899	16650	Rockingham Specialty Inc	0	0	0%	0%	\$	13,161
4718	10051	Lyndon Southern Ins Co	0	0	0%	0%	\$	447
4748	11128	Greenville Cas Ins Co Inc	0	0	0%	0%	\$	1,812
4969	22225	Trisura Ins Co	0	0	0%	0%	\$	6,838
	43877	First Mut Ins Co	0	0	0%	0%	\$	9,970
8	29688	Allstate Fire & Cas Ins Co	7	0	0%	0%	\$	-
12	13196	Western World Ins Co	0	0	0%	0%	\$	(10,412)
31	35882	Geico Gen Ins Co	3	0	0%	0%	\$	-
31	41491	Geico Cas Co	1	0	0%	0%	\$	-
31	22063	Government Employees Ins Co	1	0	0%	0%	\$	-
71	11986	UNIVERSAL INS CO OF NORTH AMERIC	1	0	0%	0%	\$	-
84	26344	Great Amer Assur Co	1	0	0%	0%	\$	-
88	22292	Hanover Ins Co	1	1	100%	0%	\$	-
150	40444	Old Republic Surety Co	1	1	100%	0%	\$	-
155	16322	Progressive Direct Ins Co	1	0	0%	0%	\$	-
176	25178	State Farm Mut Auto Ins Co	1	0	0%	0%	\$	-
242	19259	Selective Ins Co Of SC	0	0	0%	0%	\$	(5,691)
483	14114	South Carolina Farm Bureau Ins Co	1	0	0%	0%	\$	-
920	19615	American Reliable Ins Co	3	0	0%	0%	\$	-
3548	41769	The Travelers Cas Co	1	0	0%	0%	\$	-
3548	25674	Travelers Prop Cas Co Of Amer	1	0	0%	0%	\$	-
3829	10799	Geovera Ins Co	1	0	0%	0%	\$	-
4234	26379	Accredited Surety & Cas Co Inc	0	0	0%	0%	\$	(23,022)
4942	37540	Beazley Ins Co Inc	1	0	0%	0%	\$	-
4951	13207	Lighthouse Prop Ins Corp	6	0	0%	0%	\$	-
	15792	Underwriters At Lloyds London	6	0	0%	0%	\$	-
	34134	South Carolina Wind & Hail Underwrit	1	0	0%	0%	\$	-
	11844	St Johns Ins Co Inc	6	0	0%	0%	\$	-
	10908	CAPITOL PREFERRED INS CO INC	2	1	50%	0%	\$	-
	12237	Gulfstream Prop & Cas Ins Co	2	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.