



South Carolina Department of Insurance
1201 Main Street Suite 1000
Columbia, SC 29201

From the SCDOI Office of Actuarial & Market Services
P.O. Box 100105, Columbia, S.C. 29202-3105
Telephone: (803) 737-6230
Email: PCmail@doi.sc.gov

NOTICE OF LIABILITY DATA CALL

TO: All Insurers Licensed or Authorized to Write Property and Casualty Insurance Coverage in South Carolina

FROM: Will Davis FCAS MAAA, Property & Casualty Actuary

RE: Notice of Liability Data Call

DATE: June 2, 2023

As you are aware, South Carolina and other states have seen liability markets harden significantly over the past several years. Consequently, some insurers are not writing liability insurance products for certain lines. The South Carolina General Assembly has given the Department the following charges: 1) determine why there are liability insurance affordability and availability issues in this state; 2) compare South Carolina liability insurance markets and regulatory requirements with those of other southeastern states; and 3) make legislative recommendations based on its findings and analyses to inform legislative policy and to help stabilize and improve the South Carolina liability insurance market. This data call is issued to comply with that legislative mandate.

South Carolina law gives the director or his designee the authority to require any authorized insurer or its officers to answer any inquiry in relation to its transactions, condition, or any connected matter necessary to the administration of the insurance laws of the state. It also gives the director or his designee the authority to require any authorized insurer or its officers to answer any inquiry in relation to its transactions, financial condition, or any connected matter necessary to the administration of the insurance laws of the state. Accordingly, this notice is being issued to provide guidance on reporting requirements relating to liability insurance coverage in the State of South Carolina and other states. In accordance with South Carolina Code of Laws Section 38-13-160, the South Carolina Department of Insurance is requiring all authorized property and casualty insurance companies, including licensed insurers and eligible surplus lines insurers, to complete the [attached spreadsheet](#) using only data related to liability insurance coverage and return it to the Department. This notice does not apply to life or health insurers, monoline financial guaranty, mortgage guaranty, title, fidelity and surety, workers' compensation, or reinsurers.

Excel files of completed reports should be submitted via email to PCmail@doi.sc.gov by July 3, 2023. Please refer to the Instructions tab of the spreadsheet for further guidance relating to this data call. Any additional questions may be submitted to PCmail@doi.sc.gov.

If a company has multiple insurers within a holding company group, it will not be necessary to complete an Excel spreadsheet for each insurer. Instead, the holding company group should aggregate the information into one Excel



spreadsheet and provide (on the Instructions tab) a list of those insurers within the group for which information is being aggregated.

The liability insurance coverage data required under this data call must be submitted in Excel format. In accordance with South Carolina law, company responses must and will be treated as strictly confidential; responses will be aggregated for purposes of public disclosure. See S.C. Code Ann. §38-13-160 (2015). A copy of the data call spreadsheet template may be downloaded from the Department's website.

For More Information:

doi.sc.gov/PCdatacalls

Sign Up to Receive Official Notices to Companies from the SCDOI:

doi.sc.gov/notifyme

(Select the Bulletins & Orders distribution list)

SCDOI Liability Data Call

NAIC Group Code:

[Redacted]

Group Name:

[Redacted]

NAIC Company Codes:

[Redacted]

Company Names:

[Redacted]

Insert more rows above if needed

Contact Person:

Name:

[Redacted]

Title:

[Redacted]

Telephone:

[Redacted]

E-Mail:

[Redacted]

Instructions:

- Complete the tabs for calendar/accident years 2017 - 2022, valued as of March 31, 2023 including the requested information related to liability insurance coverage written by the company.
- One file is to be submitted for the group. If a company has multiple insurers within a holding company group, it will NOT be necessary to complete an Excel spreadsheet for each insurer. The holding company group should aggregate the information into a single Excel spreadsheet.
- Please note that some cells in this spreadsheet may be protected. Insurers should not type or change anything in these cells.
- All licensed property & casualty and authorized surplus lines insurers writing liability coverage must submit completed reports.
- This data call does NOT apply to life or health insurers, monoline financial guaranty, mortgage guaranty, title, fidelity and surety, workers' compensation, medical malpractice insurers, medical professional liability insurers or reinsurers.
- Data elements will conform to the Annual Financial Statement with the exception of "Region" and "Earned Exposures," which do not appear on the Annual Financial Statement. These elements are defined in the sheets entitled "Region Definitions" and "Other Definitions."
- For commercial general liability coverage, both monoline and package business must be reported. This includes CMP business as well as Business Owner Policy business. If premiums for multi-line policies are non-divisible, apply the same allocation that is used for financial reporting. Do not allocate other elements.
- This data collection will be used to determine market shares and trends in average historical premiums, claim frequencies, claim severities and loss costs, at various levels of segmentation and for various groups of risks, for both South Carolina and its neighboring states. If the "Written Exposures" are not available as defined in the Data Definitions sheet, please provide your company's definition of exposure for the line/subline with the largest premium volume in the "Insurer Comments" section below.
- E-mail the report in Excel format to pcmail@doi.sc.gov. Printed or PDF copies will not be accepted.

Insurer Comments (attach additional sheets, if necessary):

[Large empty rectangular box for Insurer Comments]

Company information submitted in this report will be kept confidential. Data will only be released in aggregate form on an industry basis. See S.C. Code Ann. Section 38-13-160 (2015).

"Region" - the counties and zip codes of SC are to be grouped into four regions, as defined below. Only use the

<u>County</u>	<u>Region</u>	<u>Zip Code</u>	<u>Region</u>
Abbeville	Upstate	29001	Peedee
Aiken	Midlands	29002	Midlands
Allendale	Lowcountry	29003	Lowcountry
Anderson	Upstate	29006	Midlands
Bamberg	Lowcountry	29009	Midlands
Barnwell	Midlands	29010	Peedee
Beaufort	Lowcountry	29014	Peedee
Berkeley	Lowcountry	29015	Midlands
Calhoun	Lowcountry	29016	Midlands
Charleston	Lowcountry	29018	Lowcountry
Cherokee	Upstate	29020	Midlands
Chester	Midlands	29021	Midlands
Chester	Midlands	29030	Lowcountry
Chester	Peedee	29031	Upstate
Chesterfield	Peedee	29032	Midlands
Clarendon	Peedee	29033	Midlands
Clarendon	Peedee	29036	Midlands
Colleton	Lowcountry	29037	Midlands
Darlington	Peedee	29038	Lowcountry
Dillon	Peedee	29039	Lowcountry
Dorchester	Lowcountry	29040	Peedee
Edgefield	Midlands	29041	Peedee
Fairfield	Midlands	29042	Lowcountry
Fairfield	Peedee	29044	Midlands
Florence	Peedee	29045	Midlands
Georgetown	Peedee	29046	Peedee
Greenville	Upstate	29047	Lowcountry
Greenwood	Upstate	29048	Lowcountry
Hampton	Lowcountry	29051	Peedee
Horry	Peedee	29052	Midlands
Jasper	Lowcountry	29053	Midlands
Kershaw	Midlands	29054	Midlands
Lancaster	Midlands	29055	Midlands
Lancaster	Midlands	29056	Peedee
Laurens	Upstate	29058	Midlands
Lee	Peedee	29059	Lowcountry
Lexington	Midlands	29061	Midlands
Marion	Peedee	29062	Peedee
Marlboro	Peedee	29063	Midlands
McCormick	Upstate	29065	Midlands
Newberry	Midlands	29067	Midlands

Oconee	Upstate	29069	Peedee
Orangeburg	Lowcountry	29070	Midlands
Pickens	Upstate	29071	Midlands
Richland	Midlands	29072	Midlands
Saluda	Midlands	29073	Midlands
Spartanburg	Upstate	29074	Midlands
Sumter	Peedee	29075	Midlands
Union	Upstate	29078	Midlands
Williamsburg	Peedee	29079	Peedee
York	Midlands	29080	Peedee
		29081	Lowcountry
		29082	Lowcountry
		29101	Peedee
		29102	Peedee
		29104	Peedee
		29105	Midlands
		29107	Lowcountry
		29108	Midlands
		29111	Peedee
		29112	Lowcountry
		29113	Lowcountry
		29114	Peedee
		29115	Lowcountry
		29116	Lowcountry
		29117	Lowcountry
		29118	Lowcountry
		29122	Midlands
		29123	Midlands
		29125	Peedee
		29126	Midlands
		29127	Midlands
		29128	Peedee
		29129	Midlands
		29130	Midlands
		29132	Midlands
		29133	Lowcountry
		29135	Lowcountry
		29137	Midlands
		29138	Midlands
		29142	Lowcountry
		29143	Peedee
		29145	Midlands
		29146	Lowcountry
		29147	Midlands
		29148	Peedee
		29150	Peedee
		29151	Peedee

29152	Peedee
29153	Peedee
29154	Peedee
29160	Midlands
29161	Peedee
29162	Peedee
29163	Lowcountry
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29166	Midlands
29168	Peedee
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29175	Midlands
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29178	Midlands
29180	Peedee
29201	Midlands
29202	Midlands
29203	Midlands
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29230	Midlands
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29250	Midlands
29260	Midlands
29290	Midlands
29292	Midlands
29301	Upstate
29302	Upstate
29303	Upstate
29304	Upstate
29305	Upstate
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29307	Upstate
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29401	Lowcountry
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29430	Lowcountry
29431	Lowcountry
29432	Lowcountry
29433	Lowcountry
29434	Lowcountry
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29437	Lowcountry
29438	Lowcountry
29439	Lowcountry
29440	Peedee
29442	Peedee

29445	Lowcountry
29446	Lowcountry
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29485	Lowcountry
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29487	Lowcountry
29488	Lowcountry
29501	Peedee
29502	Peedee
29503	Peedee
29504	Peedee
29505	Peedee
29506	Peedee
29510	Peedee
29511	Peedee
29512	Peedee
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29541	Peedee
29543	Peedee
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29721	Midlands
29722	Midlands
29724	Midlands
29726	Midlands
29727	Peedee
29728	Peedee
29729	Midlands
29730	Midlands
29731	Midlands
29732	Midlands
29733	Midlands
29734	Midlands
29741	Peedee
29742	Midlands
29743	Midlands
29744	Midlands
29745	Midlands
29801	Midlands
29802	Midlands
29803	Midlands
29804	Midlands
29805	Midlands
29808	Midlands
29809	Midlands
29810	Lowcountry
29812	Midlands
29813	Midlands
29816	Midlands
29817	Midlands

29819	Upstate
29821	Upstate
29822	Midlands
29824	Midlands
29826	Midlands
29827	Lowcountry
29828	Midlands
29829	Midlands
29829	Midlands
29831	Midlands
29832	Midlands
29834	Midlands
29835	Upstate
29836	Lowcountry
29838	Midlands
29840	Upstate
29841	Midlands
29842	Midlands
29843	Lowcountry
29844	Upstate
29845	Upstate
29846	Lowcountry
29847	Midlands
29848	Upstate
29849	Lowcountry
29850	Midlands
29851	Midlands
29853	Midlands
29856	Midlands
29860	Midlands
29861	Midlands
29899	Upstate
29901	Lowcountry
29902	Lowcountry
29903	Lowcountry
29904	Lowcountry
29905	Lowcountry
29906	Lowcountry
29907	Lowcountry
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29939	Lowcountry
29940	Lowcountry
29941	Lowcountry
29943	Lowcountry
29944	Lowcountry
29945	Lowcountry
39323	Upstate
39338	Upstate

County assignment if you do not collect zip code.

"Calendar/Accident Year" means the calendar year beginning January 1 for exposures and premiums and the

"Count of Policies Written" means the number of new or renewal policies written in the 1/1-12/31 calendar

"\$1MM" means one million dollars

"Losses Incurred" means the sum of paid loss amounts and outstanding (or case) reserves, EXCLUDING bulk r

"Earned Exposures" - The definition of this element varies, depending upon the line and subline of business:

<u>Line/Subline</u>	<u>Exposure</u>
Commercial Automobile	Earned Vehicle Years
Liquor Liability	\$1,000 of Gross Sales, with coverage in effect for 1 Year
Cyber Liability	\$1MM of Revenue, with coverage in effect for 1 Year
All Other Commercial Liability	\$1,000 Occurrence Limit of Liability in effect for 1 Year
Foster Home Liability	\$1,000 Occurrence Limit of Liability in effect for 1 Year

: year beginning January 1 in which claims occurred for loss and recoverable amounts

