

**2024 South Carolina Individual Life Complaints Summary**

Total South Carolina Premiums: \$ 2,306,880,788

Total South Carolina Complaints Received by the SCDOI: 239

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 40

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
860	67091	Northwestern Mut Life Ins Co	0	0	0%	8%	\$ 180,918,996
176	69108	State Farm Life Ins Co	10	0	0%	5%	\$ 122,075,072
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	5%	\$ 103,940,778
826	66915	New York Life Ins Co	0	0	0%	4%	\$ 88,866,502
304	79227	Pruco Life Ins Co	1	0	0%	4%	\$ 86,001,669
20	65676	Lincoln Natl Life Ins Co	3	1	33%	4%	\$ 85,990,094
261	69868	United Of Omaha Life Ins Co	6	0	0%	3%	\$ 73,357,804
468	86231	Transamerica Life Ins Co	31	9	29%	3%	\$ 66,579,077
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	2%	\$ 54,494,631
4750	65919	Primerica Life Ins Co	3	1	33%	2%	\$ 53,391,057
12	60488	American Gen Life Ins Co	21	1	5%	2%	\$ 50,485,394
458	68136	Protective Life Ins Co	4	1	25%	2%	\$ 50,189,452
429	64246	Guardian Life Ins Co Of Amer	0	0	0%	2%	\$ 50,068,253
904	65838	John Hancock Life Ins Co USA	0	0	0%	2%	\$ 46,760,640
140	92657	Nationwide Life & Ann Ins Co	0	0	0%	2%	\$ 41,810,845
761	90611	Allianz Life Ins Co Of N Amer	2	0	0%	2%	\$ 37,857,956
709	67466	Pacific Life Ins Co	1	0	0%	1%	\$ 34,411,014
850	93262	Penn Ins & Ann Co	0	0	0%	1%	\$ 32,575,642
306	62626	CMFG Life Ins Co	1	0	0%	1%	\$ 28,736,275

	65927	Lincoln Heritage Life Ins Co	2	0	0%	1%	\$ 28,671,273
869	66168	Minnesota Life Ins Co	1	0	0%	1%	\$ 27,550,689
200	69663	USAA Life Ins Co	0	0	0%	1%	\$ 26,827,928
4932	87726	Brighthouse Life Ins Co	1	0	0%	1%	\$ 25,730,276
634	65528	Life Ins Co Of The Southwest	0	0	0%	1%	\$ 25,427,109
872	94250	Banner Life Ins Co	0	0	0%	1%	\$ 23,748,099
290	91472	Globe Life & Accident Ins Co	4	1	25%	1%	\$ 23,718,100
565	62049	Colonial Life & Accident Ins Co	0	0	0%	1%	\$ 21,861,965
241	65978	Metropolitan Life Ins Co	0	0	0%	1%	\$ 20,814,541
826	91596	New York Life Ins & Ann Corp	0	0	0%	1%	\$ 20,206,716
431	66974	North Amer Co Life & Hlth Ins	1	0	0%	1%	\$ 19,836,845
850	67644	Penn Mut Life Ins Co	0	0	0%	1%	\$ 19,455,752
4011	65536	Genworth Life & Ann Ins Co	4	0	0%	1%	\$ 19,326,445
	58068	Independent Order Of Foresters Us Br	7	3	43%	1%	\$ 19,084,021
4965	62944	Equitable Financial Life Ins Co	0	0	0%	1%	\$ 18,660,307
332	71161	Principal Natl Life Ins Co	0	0	0%	1%	\$ 16,438,530
918	65056	Jackson Natl Life Ins Co	7	1	14%	1%	\$ 15,520,428
	57320	Woodmen World Life Ins Soc	3	1	33%	1%	\$ 15,437,596
836	70939	Gerber Life Ins Co	1	0	0%	1%	\$ 15,363,576
431	66044	Midland Natl Life Ins Co	2	0	0%	1%	\$ 15,308,739
4955	78662	Senior Life Ins Co	1	0	0%	1%	\$ 15,005,247
449	61999	Americo Fin Life & Ann Ins Co	4	1	25%	1%	\$ 14,506,295
4925	65595	Lincoln Benefit Life Co	0	0	0%	1%	\$ 14,407,971
4	65005	RiverSource Life Ins Co	0	0	0%	1%	\$ 13,903,041
215	69930	United Ins Co Of Amer	2	0	0%	1%	\$ 13,746,487
	56014	Thrivent Financial For Lutherans	0	0	0%	1%	\$ 13,609,636
4734	61689	Athene Ann & Life Co	1	0	0%	1%	\$ 12,939,441
408	60739	American Natl Ins Co	2	0	0%	1%	\$ 12,111,645
290	60577	American Income Life Ins Co	2	0	0%	1%	\$ 11,589,537
304	68241	Prudential Ins Co Of Amer	2	0	0%	0%	\$ 11,322,679
233	61263	Bankers Life & Cas Co	1	0	0%	0%	\$ 11,242,050
943	61301	Ameritas Life Ins Corp	1	0	0%	0%	\$ 11,167,774
619	69116	State Life Ins Co	0	0	0%	0%	\$ 10,151,401

535	76023	Columbian Life Ins Co	3	0	0%	0%	\$ 10,148,122
290	65331	Liberty Natl Life Ins Co	5	0	0%	0%	\$ 10,051,837
315	68594	American Amicable Life Ins Co Of TX	8	1	13%	0%	\$ 9,921,785
565	68195	Provident Life & Accident Ins Co	1	0	0%	0%	\$ 9,876,508
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$ 9,778,356
4832	67105	Reliastar Life Ins Co	3	0	0%	0%	\$ 9,598,731
233	62065	Colonial Penn Life Ins Co	2	0	0%	0%	\$ 9,116,377
4926	71153	Talcott Resolution Life & Ann Ins Co	3	1	33%	0%	\$ 9,044,889
670	63274	Fidelity & Guar Life Ins Co	2	0	0%	0%	\$ 8,654,044
4965	78077	Equitable Financial Life Ins Co of A	0	0	0%	0%	\$ 8,258,130
	58033	Knights Of Columbus	0	0	0%	0%	\$ 8,200,243
	57657	Royal Neighbors Of Amer	5	3	60%	0%	\$ 8,136,529
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$ 7,726,666
4824	61115	Atlantic Coast Life Ins Co	3	1	33%	0%	\$ 7,455,929
836	65242	Lafayette Life Ins Co	1	0	0%	0%	\$ 7,225,789
370	60380	American Family Life Assur Co of Col	2	1	50%	0%	\$ 6,584,347
4712	63967	Government Personnel Mut Life Ins C	0	0	0%	0%	\$ 6,531,477
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$ 6,416,457
5014	60186	Everlake Life Ins Co	1	0	0%	0%	\$ 6,300,449
3891	62200	Accordia Life & Ann Co	1	0	0%	0%	\$ 6,150,822
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$ 6,112,027
280	61190	Auto Owners Life Ins Co	1	0	0%	0%	\$ 6,105,089
	68772	Security Mut Life Ins Co Of NY	0	0	0%	0%	\$ 6,092,679
332	61271	Principal Life Ins Co	1	0	0%	0%	\$ 5,979,111
140	66869	Nationwide Life Ins Co	0	0	0%	0%	\$ 5,748,333
306	67989	American Memorial Life Ins Co	0	0	0%	0%	\$ 5,616,799
4992	68713	Security Life Of Denver Ins Co	2	0	0%	0%	\$ 5,607,863
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$ 5,501,102
5014	70866	Everlake Assur Co	0	0	0%	0%	\$ 5,305,342
619	60895	American United Life Ins Co	0	0	0%	0%	\$ 4,810,259
3436	68543	Liberty Bankers Life Ins Co	5	2	40%	0%	\$ 4,806,013
241	97136	Metropolitan Tower Life Ins Co	0	0	0%	0%	\$ 4,709,875
458	70335	West Coast Life Ins Co	0	0	0%	0%	\$ 4,638,422

4011	70025	Genworth Life Ins Co	1	0	0%	0%	\$ 4,497,702
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$ 4,459,373
	57541	Modern Woodmen Of Amer	0	0	0%	0%	\$ 4,455,247
4553	70435	The Savings Bank Mut Life Ins Co of	2	0	0%	0%	\$ 4,451,281
7	63258	Federated Life Ins Co	0	0	0%	0%	\$ 4,405,930
704	89206	Augustar Life Assur Corp	0	0	0%	0%	\$ 4,246,480
	63290	Fidelity Life Assn A Legal Reserve L	1	0	0%	0%	\$ 4,049,716
4947	66850	National Western Life Ins Co	0	0	0%	0%	\$ 3,850,321
704	67172	Augustar Life Ins Co	0	0	0%	0%	\$ 3,822,099
3891	91642	Forethought Life Ins Co	0	0	0%	0%	\$ 3,633,590
634	66680	National Life Ins Co	0	0	0%	0%	\$ 3,572,752
836	99937	Columbus Life Ins Co	1	0	0%	0%	\$ 3,570,147
1117	61883	ManhattanLife Ins & Ann Co	0	0	0%	0%	\$ 3,521,618
4213	69396	Texas Life Ins Co	0	0	0%	0%	\$ 3,334,864
574	76112	Oxford Life Ins Co	1	0	0%	0%	\$ 3,292,797
181	73504	Lumico Life Ins Co	1	0	0%	0%	\$ 3,184,329
801	99775	Funeral Directors Life Ins Co	0	0	0%	0%	\$ 3,154,410
435	93432	CM Life Ins Co	1	0	0%	0%	\$ 3,116,845
315	67873	Pioneer Amer Ins Co	0	0	0%	0%	\$ 2,880,823
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$ 2,816,489
525	67539	Pan Amer Life Ins Co	1	0	0%	0%	\$ 2,797,186
836	92622	Western Southern Life Assur Co	0	0	0%	0%	\$ 2,793,962
454	69485	Security Natl Life Ins Co	0	0	0%	0%	\$ 2,743,649
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$ 2,743,000
3527	71480	Great Western Ins Co	0	0	0%	0%	\$ 2,598,644
707	62324	Freedom Life Ins Co Of Amer	0	0	0%	0%	\$ 2,294,998
542	69922	United Home Life Ins Co	0	0	0%	0%	\$ 2,144,830
2858	99724	LifeShield Natl Ins Co	1	1	100%	0%	\$ 2,128,971
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$ 2,127,042
4736	67814	Nassau Life Ins Co	1	0	0%	0%	\$ 2,111,462
	61212	Baltimore Life Ins Co	3	2	67%	0%	\$ 2,009,055
826	81353	NYLife Ins Co Of AZ	0	0	0%	0%	\$ 2,006,564
588	71218	Grange Life Ins Co	0	0	0%	0%	\$ 1,964,751

	64580	Illinois Mut Life Ins Co	0	0	0%	0%	\$ 1,912,516
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$ 1,904,438
549	80802	US Br Sun Life Assur Co of Canada	0	0	0%	0%	\$ 1,903,909
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$ 1,902,318
626	62146	Combined Ins Co Of Amer	2	0	0%	0%	\$ 1,897,357
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$ 1,895,088
	62928	EMC Natl Life Co	0	0	0%	0%	\$ 1,863,098
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$ 1,854,313
1	12321	American Continental Ins Co	1	1	100%	0%	\$ 1,830,402
306	86126	Members Life Ins Co	0	0	0%	0%	\$ 1,810,599
	60445	Sagikor Life Ins Co	0	0	0%	0%	\$ 1,765,394
520	78743	New Era Life Ins Co	1	0	0%	0%	\$ 1,726,472
1117	71706	Standard Life & Cas Ins Co	0	0	0%	0%	\$ 1,660,538
4213	62413	Wilcac Life Ins Co	2	0	0%	0%	\$ 1,658,633
769	68322	Empower Ann Ins Co of Amer	0	0	0%	0%	\$ 1,654,774
581	61476	Boston Mut Life Ins Co	0	0	0%	0%	\$ 1,648,266
315	67946	Pioneer Security Life Ins Co	0	0	0%	0%	\$ 1,615,112
4890	97241	Everly Life Ins Co	1	0	0%	0%	\$ 1,546,426
836	70483	Western & Southern Life Ins Co	0	0	0%	0%	\$ 1,535,571
4932	91626	New England Life Ins Co	0	0	0%	0%	\$ 1,530,223
1216	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0%	0%	\$ 1,484,969
212	63177	Farmers New World Life Ins Co	0	0	0%	0%	\$ 1,446,446
4213	60704	Wilton Reassur Life Co of NY	0	0	0%	0%	\$ 1,401,595
4903	84530	US Financial Life Ins Co	0	0	0%	0%	\$ 1,344,958
28	72222	Amica Life Ins Co	0	0	0%	0%	\$ 1,275,661
1348	60534	American Heritage Life Ins Co	2	0	0%	0%	\$ 1,241,116
213	70769	Erie Family Life Ins Co	0	0	0%	0%	\$ 1,227,996
458	66370	Mony Life Ins Co	0	0	0%	0%	\$ 1,161,915
872	66230	William Penn Life Ins Co Of NY	0	0	0%	0%	\$ 1,146,435
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$ 1,137,225
707	61832	Chesapeake Life Ins Co	2	0	0%	0%	\$ 1,118,336
176	69094	State Farm Life & Accident Asr Co	0	0	0%	0%	\$ 1,109,059
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$ 1,090,512

	69132	State Mut Ins Company	0	0	0%	0%	\$ 1,074,923
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 1,002,420
20	67652	First Penn Pacific Life Ins Co	0	0	0%	0%	\$ 1,002,152
4750	61409	National Benefit Life Ins Co	0	0	0%	0%	\$ 994,715
4832	61360	Reliastar Life Ins Co Of NY	1	1	100%	0%	\$ 946,156
	65412	Life Ins Co Of AL	0	0	0%	0%	\$ 889,887
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$ 831,390
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$ 814,605
612	71463	CICA Life Ins Co of Amer	0	0	0%	0%	\$ 754,846
588	67199	Old Amer Ins Co	0	0	0%	0%	\$ 744,142
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$ 741,068
5021	60518	American Hlth & Life Ins Co	0	0	0%	0%	\$ 683,593
50	62553	Country Life Ins Co	0	0	0%	0%	\$ 673,862
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$ 670,396
	67180	Ohio State Life Ins Co	0	0	0%	0%	\$ 667,900
5078	63819	Unity Financial Life Ins Co	0	0	0%	0%	\$ 658,896
901	62308	Connecticut Gen Life Ins Co	0	0	0%	0%	\$ 644,692
4824	68802	Sentinel Security Life Ins Co	1	0	0%	0%	\$ 636,968
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 629,582
4925	69973	United Life Ins Co	0	0	0%	0%	\$ 610,299
473	60399	American Family Life Ins Co	0	0	0%	0%	\$ 608,887
370	92908	Tier One Ins Co	0	0	0%	0%	\$ 600,756
	77879	5 Star Life Ins Co	0	0	0%	0%	\$ 593,923
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$ 585,260
435	70416	MML Bay State Life Ins Co	0	0	0%	0%	\$ 559,463
1	68500	Continental Life Ins Co Brentwood	0	0	0%	0%	\$ 538,735
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$ 535,961
1211	66583	National Guardian Life Ins Co	1	0	0%	0%	\$ 532,357
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$ 501,158
	60542	American Home Life Ins Co	0	0	0%	0%	\$ 473,612
5016	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$ 442,059
	57142	Sons Of Norway	0	0	0%	0%	\$ 427,522
8	97705	Direct Gen Life Ins Co	0	0	0%	0%	\$ 424,069

5062	63053	Family Life Ins Co	0	0	0%	0%	\$ 414,751
408	63657	Garden State Life Ins Co	0	0	0%	0%	\$ 408,277
4888	62952	SILAC Ins Co	0	0	0%	0%	\$ 404,355
4990	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$ 403,700
4011	72990	Genworth Life Ins Co of NY	0	0	0%	0%	\$ 403,141
290	92916	United Amer Ins Company	0	0	0%	0%	\$ 397,461
4890	68675	Security Benefit Life Ins Co	0	0	0%	0%	\$ 389,219
904	86375	John Hancock Life Ins Co of NY	0	0	0%	0%	\$ 386,370
4709	65480	Old Spartan Life Ins Co Inc	0	0	0%	0%	\$ 364,966
300	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$ 357,321
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$ 346,516
50	62537	Cotton States Life Ins Co	0	0	0%	0%	\$ 341,471
169	68810	Sentry Life Ins Co	0	0	0%	0%	\$ 327,630
	87920	Locomotive Engineers & Conductors N	0	0	0%	0%	\$ 324,570
435	63312	MassMutual Ascend Life Ins Co	0	0	0%	0%	\$ 320,341
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$ 317,611
917	65722	Loyal Amer Life Ins Co	1	0	0%	0%	\$ 310,653
316	66788	National Security Ins Co	0	0	0%	0%	\$ 310,165
3891	84824	Commonwealth Ann & Life Ins Co	0	0	0%	0%	\$ 308,853
943	60033	Ameritas Life Ins Corp of NY	0	0	0%	0%	\$ 307,244
4947	60176	SBLI USA Life Ins Co Inc	0	0	0%	0%	\$ 288,611
	69310	Surety Life Ins Co	0	0	0%	0%	\$ 282,964
200	60228	USAA Life Ins Co Of NY	0	0	0%	0%	\$ 282,544
	63487	Investors Life Ins Co N Amer	0	0	0%	0%	\$ 280,215
306	70408	Union Security Ins Co	1	0	0%	0%	\$ 274,224
3891	69140	First Allmerica Fin Life Ins Co	0	0	0%	0%	\$ 265,609
91	70815	Hartford Life & Accident Ins Co	0	0	0%	0%	\$ 264,233
730	68462	Reserve Natl Ins Co	0	0	0%	0%	\$ 262,416
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$ 262,308
	56693	GCU	0	0	0%	0%	\$ 255,091
3527	60836	American Republic Ins Co	0	0	0%	0%	\$ 245,442
4932	60992	Brighthouse Life Ins Co of NY	0	0	0%	0%	\$ 245,324
315	91693	IA Amer Life Ins Co	0	0	0%	0%	\$ 243,824

4734	63932	Athene Life Ins Co of NY	0	0	0%	0%	\$ 238,832
565	68985	Starmount Life Ins Co	0	0	0%	0%	\$ 219,631
408	63126	American Nat Life Ins Co of NY	0	0	0%	0%	\$ 205,196
153	67628	Pekin Life Ins Co	0	0	0%	0%	\$ 200,718
	71404	Continental Gen Ins Co	0	0	0%	0%	\$ 198,385
8	82538	National Hlth Ins Co	0	0	0%	0%	\$ 194,249
525	93459	Pan Amer Assur Co	0	0	0%	0%	\$ 192,352
542	69892	United Farm Family Life Ins Co	0	0	0%	0%	\$ 192,046
826	65498	Life Ins Co Of N Amer	0	0	0%	0%	\$ 181,890
769	80659	US Business of Canada Life Assur Co	1	0	0%	0%	\$ 178,908
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$ 178,625
435	67083	Manhattan Natl Life Ins Co	0	0	0%	0%	\$ 168,839
	62510	Equitrust Life Ins Co	0	0	0%	0%	\$ 158,618
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$ 157,169
	61921	Citizens Security Life Ins Co	0	0	0%	0%	\$ 154,717
4965	62880	Equitable Financial Life & Ann Co	0	0	0%	0%	\$ 154,404
140	64017	Jefferson Natl Life Ins Co	0	0	0%	0%	\$ 151,992
513	63088	Farm Bureau Life Ins Co	0	0	0%	0%	\$ 143,387
565	62235	Unum Life Ins Co Of Amer	0	0	0%	0%	\$ 142,096
661	77828	Companion Life Ins Company	0	0	0%	0%	\$ 139,744
1	60054	Aetna Life Ins Co	1	1	100%	0%	\$ 134,906
869	93742	Securian Life Ins Co	0	0	0%	0%	\$ 134,326
290	77968	Family Heritage Life Ins Co Of Amer	0	0	0%	0%	\$ 134,288
300	87963	National Teachers Assoc Life Ins Co	0	0	0%	0%	\$ 129,566
123	65757	Shelter Life Ins Co	0	0	0%	0%	\$ 127,576
276	61425	Trustmark Ins Co	0	0	0%	0%	\$ 125,274
	93777	Revol One Ins Co	0	0	0%	0%	\$ 124,045
	64505	Homesteaders Life Co	0	0	0%	0%	\$ 120,865
690	61751	Central States H & L Co Of Omaha	0	0	0%	0%	\$ 119,709
4877	69566	Trans World Assur Co	0	0	0%	0%	\$ 114,682
4794	83607	Clear Spring Life & Ann Co	0	0	0%	0%	\$ 108,946
	70130	Universal Guar Life Ins Co	0	0	0%	0%	\$ 105,091
4877	60429	American Fidelity Life Ins Co	0	0	0%	0%	\$ 104,434

	56030	Trusted Fraternal Life	0	0	0%	0%	\$ 102,679
458	88536	Protective Life & Annuity Ins Co	0	0	0%	0%	\$ 102,472
981	93696	Fidelity Investments Life Ins Co	0	0	0%	0%	\$ 102,020

\*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.