



# South Carolina Department of Insurance

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## 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:** July 1, 2025

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Due to the mandatory requirement for commercial casualty coverage contained in Section 61-2-145, the availability of affordable commercial casualty coverage, including liquor liability coverage, is found to be essential to South Carolina's hospitality industry and by South Carolina citizens. The South Carolina General Assembly has tasked the Department with reporting on the status of commercial general liability and liquor liability markets, including the insurance industry's participation and profitability in the commercial general liability and the liquor liability sub-line of that market. The Department has been charged with determining the availability of these coverages, the trends in changes in the rates for these coverages, and to 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 [Liability Data Call Template](#) using only data related to commercial general liability and liquor 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](mailto:PCmail@doi.sc.gov) by August 31, 2025.** 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](mailto: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.

If a licensed insurer does not offer commercial general liability or liquor liability coverage and has no data to report for these lines for the last 10 years, the company does not have to fill out a template, but instead will submit a zero reporting statement signed by an officer of the company to [PCmail@doi.sc.gov](mailto:PCmail@doi.sc.gov).

As explained in the [Advance Notice document](#) issued by the Department, it is imperative that insurers comply by the response deadlines. South Carolina law provides that an insurer's certificate of authority may be suspended or revoked if the insurer fails to comply with a lawful order of the director or his designee. S.C. Code Ann. § 38-5-120 (2015). In lieu of a suspension or revocation, the director or his designee may impose an administrative penalty for each violation or refusal to submit or perform. Failure of an insurer to respond timely or failure of an insurer to provide accurate and useable data will constitute a violation of South Carolina law and the director's order. Such violations will result in referral for investigation and imposition of regulatory action.

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/Data-Call](http://doi.sc.gov/Data-Call)

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

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