

2020 South Carolina Private Passenger Complaints Summary

Total South Carolina Premiums: \$4,578,479,176

Total South Carolina Complaints Received by the SCDOI: 967

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 197

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
176	25178	State Farm Mut Auto Ins Co	159	30	19%	19%	\$ 885,776,332
31	22063	Government Employees Ins Co	67	18	27%	8%	\$ 375,552,196
155	38628	Progressive Northern Ins Co	67	12	18%	8%	\$ 375,436,546
8	29688	Allstate Fire & Cas Ins Co	89	19	21%	7%	\$ 303,804,928
155	16322	Progressive Direct Ins Co	47	6	13%	6%	\$ 290,840,808
31	22055	Geico Ind Co	49	13	27%	5%	\$ 249,456,685
3548	36161	Travelers Prop Cas Ins Co	20	1	5%	4%	\$ 173,694,642
200	25941	United Serv Automobile Assn	23	5	22%	3%	\$ 157,074,187
200	25968	USAA Cas Ins Co	18	4	22%	3%	\$ 124,225,823
483	14114	South Carolina Farm Bureau Ins C	10	0	0%	3%	\$ 120,978,800
200	18600	USAA Gen Ind Co	15	5	33%	3%	\$ 119,957,523
176	25143	State Farm Fire & Cas Co	31	3	10%	2%	\$ 99,386,616
111	24724	First Natl Ins Co Of Amer	27	3	11%	2%	\$ 95,895,525
280	32700	Owners Ins Co	22	6	27%	2%	\$ 87,156,790
8	19232	Allstate Ins Co	22	6	27%	2%	\$ 86,660,317
140	25453	Nationwide Ins Co Of Amer	6	3	50%	2%	\$ 84,043,820
8	36455	Allstate Northbrook Ind Co	21	10	48%	2%	\$ 71,603,791
111	36447	LM Gen Ins Co	21	1	5%	2%	\$ 68,987,100
176	40150	MGA Ins Co Inc	39	17	44%	1%	\$ 68,227,615
140	23779	Nationwide Mut Fire Ins Co	5	3	60%	1%	\$ 63,714,381
200	21253	Garrison Prop & Cas Ins Co	8	0	0%	1%	\$ 59,607,530
140	23760	Nationwide Gen Ins Co	10	0	0%	1%	\$ 41,205,024
169	21164	Dairyland Ins Co	8	2	25%	1%	\$ 37,916,251
8	17230	Allstate Prop & Cas Ins Co	14	0	0%	1%	\$ 32,482,387
91	27120	Trumbull Ins Co	8	2	25%	1%	\$ 30,396,960
8	22772	Integon Ind Corp	13	2	15%	1%	\$ 28,588,278
8	25712	Esurance Ins Co	8	5	63%	1%	\$ 26,590,448
408	28401	American Natl Prop & Cas Co	2	0	0%	1%	\$ 23,945,408
3548	27998	Travelers Home & Marine Ins Co	1	1	100%	0%	\$ 22,730,308
175	41653	Milbank Ins Co	6	1	17%	0%	\$ 22,680,799
241	25321	Metropolitan Drt Prop & Cas Ins C	5	1	20%	0%	\$ 22,245,512
4909	11558	AssuranceAmerica Ins Co	18	2	11%	0%	\$ 20,647,294
4940	25405	Safe Auto Ins Co	9	1	11%	0%	\$ 16,437,554
4754	32972	Universal Ins Co	5	0	0%	0%	\$ 15,383,675
473	13026	Main Street Amer Protection Ins C	2	0	0%	0%	\$ 14,924,363
300	22756	Horace Mann Prop & Cas Ins Co	1	0	0%	0%	\$ 14,722,526
28	19976	Amica Mut Ins Co	3	1	33%	0%	\$ 13,940,305
69	19658	Bristol W Ins Co	6	1	17%	0%	\$ 11,349,556
242	12572	Selective Ins Co Of Amer	4	2	50%	0%	\$ 11,246,136



244	10677	The Cincinnati Ins Co	1	0	0%	0%	\$ 10,219,201
4991	10974	Root Ins Co	9	1	11%	0%	\$ 9,575,673
155	24279	Progressive Max Ins Co	1	0	0%	0%	\$ 8,426,841
111	12484	Liberty Mut Personal Ins Co	1	0	0%	0%	\$ 8,202,021
785	37915	Essentia Ins Co	0	0	0%	0%	\$ 7,559,628
140	19100	Amco Ins Co	3	0	0%	0%	\$ 7,296,461
111	23035	Liberty Mut Fire Ins Co	2	0	0%	0%	\$ 7,009,316
4909	10922	Insuremax Ins Co	4	1	25%	0%	\$ 6,891,543
4664	12873	Privilege Underwriters Recp Exch	0	0	0%	0%	\$ 6,816,248
3548	19070	Standard Fire Ins Co	0	0	0%	0%	\$ 6,514,677
175	23353	Meridian Security Ins Co	1	0	0%	0%	\$ 6,055,012
8	23728	National Gen Ins Co	3	1	33%	0%	\$ 5,811,878
8	15130	Encompass Ind Co	1	0	0%	0%	\$ 5,679,735
69	11185	Foremost Ins Co Grand Rapids MI	0	0	0%	0%	\$ 5,432,405
473	37648	Permanent Gen Assur Corp	1	0	0%	0%	\$ 4,826,578
473	29068	American Family Connect Prop &	1	0	0%	0%	\$ 4,597,729
175	25135	State Automobile Mut Ins Co	1	0	0%	0%	\$ 4,587,094
36	20230	Central Mut Ins Co	0	0	0%	0%	\$ 4,308,874
8	19240	Allstate Ind Co	3	1	33%	0%	\$ 4,244,571
215	40703	Unitrin Safeguard Ins Co	0	0	0%	0%	\$ 4,244,189
473	13703	The Gen Automobile Ins Co Inc	6	1	17%	0%	\$ 4,139,068
241	40169	Metropolitan Cas Ins Co	3	0	0%	0%	\$ 3,950,578
12	19402	AIG Prop Cas Co	1	0	0%	0%	\$ 3,815,513
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$ 3,666,306
175	25127	State Auto Prop & Cas Ins Co	3	0	0%	0%	\$ 3,656,306
3548	19062	Automobile Ins Co Of Hartford CT	0	0	0%	0%	\$ 3,340,069
300	22578	Horace Mann Ins Co	1	0	0%	0%	\$ 3,109,606
91	34690	Property & Cas Ins Co Of Hartford	0	0	0%	0%	\$ 3,083,145
140	37877	Nationwide Prop & Cas Ins Co	0	0	0%	0%	\$ 3,053,162
111	24732	General Ins Co Of Amer	0	0	0%	0%	\$ 3,043,986
91	30104	Hartford Underwriters Ins Co	3	0	0%	0%	\$ 2,920,214
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$ 2,786,576
4718	10051	Lyndon Southern Ins Co	1	0	0%	0%	\$ 2,697,915
300	22683	Teachers Ins Co	0	0	0%	0%	\$ 2,594,309
8	31488	Integon Preferred Ins Co	2	0	0%	0%	\$ 2,247,309
473	40231	Old Dominion Ins Co	0	0	0%	0%	\$ 2,228,913
215	16063	Unitrin Auto & Home Ins Co	2	1	50%	0%	\$ 1,973,386
350	21261	Electric Ins Co	0	0	0%	0%	\$ 1,852,071
111	33600	LM Ins Corp	1	0	0%	0%	\$ 1,567,873
169	18139	Peak Prop & Cas Ins Corp	0	0	0%	0%	\$ 1,477,690
8	10071	Encompass Ins Co Of Amer	1	0	0%	0%	\$ 1,452,404
123	31550	Haulers Ins Co Inc	1	0	0%	0%	\$ 1,414,359
91	22357	Hartford Accident & Ind Co	1	1	100%	0%	\$ 1,411,076
920	19615	American Reliable Ins Co	0	0	0%	0%	\$ 1,347,225
91	37478	Hartford Ins Co Of The Midwest	0	0	0%	0%	\$ 1,304,232



169	21180	Sentry Select Ins Co	0	0	0%	0%	\$ 1,130,759
19	10111	American Bankers Ins Co Of FL	0	0	0%	0%	\$ 1,043,365
473	22906	Permanent Gen Assur Corp Of OH	0	0	0%	0%	\$ 1,012,501
4748	11128	Greenville Cas Ins Co Inc	4	1	25%	0%	\$ 923,947
33	20117	California Cas Ind Exch	0	0	0%	0%	\$ 866,690
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$ 776,648
587	10235	American Southern Ins Co	0	0	0%	0%	\$ 744,418
3678	34940	Omni Ind Co	1	1	100%	0%	\$ 660,631
785	12831	State Natl Ins Co Inc	1	0	0%	0%	\$ 572,063
31	41491	Geico Cas Co	3	0	0%	0%	\$ 570,002
69	21687	Mid Century Ins Co	0	0	0%	0%	\$ 522,890
473	27138	Midvale Ind Co	0	0	0%	0%	\$ 482,469
4748	14181	Leon Hix Ins Co	0	0	0%	0%	\$ 457,742
215	31968	Merastar Ins Co	0	0	0%	0%	\$ 447,973
361	23469	American Modern Home Ins Co	0	0	0%	0%	\$ 436,651
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$ 418,589
3548	36170	Travelers Cas Co Of CT	0	0	0%	0%	\$ 398,305
361	42722	American Modern Prop & Cas Ins Co	0	0	0%	0%	\$ 348,891
111	23043	Liberty Mut Ins Co	5	0	0%	0%	\$ 347,743
111	23647	Ironshore Ind Inc	0	0	0%	0%	\$ 334,747
361	38652	American Modern Select Ins Co	0	0	0%	0%	\$ 321,217
241	39950	Metropolitan Gen Ins Co	1	1	100%	0%	\$ 316,293
158	16186	Vault Recip Exch	0	0	0%	0%	\$ 296,464
785	28932	Markel Amer Ins Co	0	0	0%	0%	\$ 295,329
215	43044	Response Ins Co	0	0	0%	0%	\$ 279,271
69	11800	Foremost Prop & Cas Ins Co	0	0	0%	0%	\$ 267,342
473	14788	NGM Ins Co	0	0	0%	0%	\$ 254,580
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$ 229,637
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$ 229,486
4869	25180	Stillwater Ins Co	0	0	0%	0%	\$ 228,906
3494	31925	Falls Lake Natl Ins Co	0	0	0%	0%	\$ 212,395
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$ 191,067
91	29424	Hartford Cas Ins Co	0	0	0%	0%	\$ 185,693
111	42404	Liberty Ins Corp	0	0	0%	0%	\$ 151,692
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$ 140,211
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$ 94,711
3678	39098	Omni Ins Co	0	0	0%	0%	\$ 91,584
473	29939	Main St Amer Assur Co	0	0	0%	0%	\$ 89,938
361	23450	American Family Home Ins Co	0	0	0%	0%	\$ 54,268
215	10915	Unitrin Direct Prop & Cas Co	0	0	0%	0%	\$ 53,917
968	33022	AXA Ins Co	0	0	0%	0%	\$ 12,372
215	22268	Infinity Ins Co	0	0	0%	0%	\$ 8,045
4762	11665	Old Amer Ind Co	0	0	0%	0%	\$ 7,540
69	34789	21st Century Centennial Ins Co	0	0	0%	0%	\$ 7,499
968	37885	XL Specialty Ins Co	0	0	0%	0%	\$ 6,281



140	28223	Nationwide Agribusiness Ins Co	0	0	0%	0%	\$ 2,892
111	24740	Safeco Ins Co Of Amer	4	1	25%	0%	\$ 1,986
88	41840	Allmerica Fin Benefit Ins Co	0	0	0%	0%	\$ 1,007
140	26182	Harleysville Worcester Ins Co	0	0	0%	0%	\$ 536
533	15164	South Carolina Farm Bur Mut Ins	1	0	0%	0%	\$ 419
140	23582	Harleysville Ins Co	0	0	0%	0%	\$ 406
140	42579	Allied Prop & Cas Ins Co	0	0	0%	0%	\$ 390
140	10127	Allied Ins Co of Amer	0	0	0%	0%	\$ 389
140	35696	Harleysville Preferred Ins Co	0	0	0%	0%	\$ 221
140	15580	Scottsdale Ind Co	0	0	0%	0%	\$ 211
241	26298	Metropolitan Prop & Cas Ins Co	0	0	0%	0%	\$ 171
140	42587	Depositors Ins Co	0	0	0%	0%	\$ 82

*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.