

2020 South Carolina Long Term Care Complaints Summary

Total South Carolina Premiums: \$176,759,547

Total South Carolina Complaints Received by the SCDOI: 28

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 2

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
4011	70025	Genworth Life Ins Co	1	0	0%	26%	\$ 45,389,402
904	65838	John Hancock Life Ins Co USA	1	0	0%	16%	\$ 27,718,323
304	68241	Prudential Ins Co Of Amer	4	0	0%	9%	\$ 15,473,394
860	69000	Northwestern Long Term Care In	0	0	0%	7%	\$ 11,847,493
261	71412	Mutual Of Omaha Ins Co	1	0	0%	4%	\$ 7,559,996
241	65978	Metropolitan Life Ins Co	0	0	0%	4%	\$ 7,187,749
468	86231	Transamerica Life Ins Co	5	0	0%	4%	\$ 6,792,606
565	62235	Unum Life Ins Co Of Amer	0	0	0%	3%	\$ 5,854,299
218	20443	Continental Cas Co	5	1	20%	3%	\$ 5,241,314
233	61263	Bankers Life & Cas Co	3	0	0%	3%	\$ 4,988,688
826	66915	New York Life Ins Co	0	0	0%	3%	\$ 4,820,158
	71404	Continental Gen Ins Co	3	1	33%	2%	\$ 4,087,838
761	90611	Allianz Life Ins Co Of N Amer	1	0	0%	2%	\$ 3,571,337
176	25178	State Farm Mut Auto Ins Co	0	0	0%	2%	\$ 3,566,427
4	65005	RiverSource Life Ins Co	1	0	0%	2%	\$ 3,283,112
4932	87726	Brighthouse Life Ins Co	0	0	0%	2%	\$ 2,730,769
	56014	Thrivent Financial For Lutheran	0	0	0%	1%	\$ 2,137,054
261	69868	United Of Omaha Life Ins Co	0	0	0%	1%	\$ 1,399,718
	68896	Southern Farm Bureau Life Ins C	0	0	0%	1%	\$ 1,312,252
1	60054	Aetna Life Ins Co	0	0	0%	1%	\$ 1,282,291
4011	72990	Genworth Life Ins Co of NY	0	0	0%	1%	\$ 1,173,420
1186	69515	Medamerica Ins Co	0	0	0%	1%	\$ 1,056,303
904	93610	John Hancock Life & Hlth Ins Co	0	0	0%	1%	\$ 932,050
	58033	Knights Of Columbus	0	0	0%	0%	\$ 873,054
19	70408	Union Security Ins Co	0	0	0%	0%	\$ 842,409
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$ 557,090
429	71714	Berkshire Life Ins Co of Amer	0	0	0%	0%	\$ 538,257
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$ 521,534
370	60380	American Family Life Assur Co o	0	0	0%	0%	\$ 491,940
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$ 402,269
367	80578	Physicians Mut Ins Co	0	0	0%	0%	\$ 355,776
19	65080	John Alden Life Ins Co	0	0	0%	0%	\$ 351,000
	42129	United Security Assur Co Of PA	0	0	0%	0%	\$ 343,170
12	60488	American Gen Life Ins Co	0	0	0%	0%	\$ 177,964
1211	66583	National Guardian Life Ins Co	0	0	0%	0%	\$ 170,147
	57320	Woodmen World Life Ins Soc	0	0	0%	0%	\$ 164,580
1289	35963	AF&L Ins Co	0	0	0%	0%	\$ 147,632
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$ 139,722

619	69116	State Life Ins Co	0	0	0%	0%	\$ 138,573
4888	62952	SILAC Ins Co	0	0	0%	0%	\$ 98,909
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$ 79,005
918	65056	Jackson Natl Life Ins Co	0	0	0%	0%	\$ 78,766
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 73,006
290	92916	United Amer Ins Co	0	0	0%	0%	\$ 71,140
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 68,223
4824	71471	Ability Ins Co	0	0	0%	0%	\$ 66,373
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$ 65,441
50	62553	Country Life Ins Co	0	0	0%	0%	\$ 61,814
3527	60836	American Republic Ins Co	0	0	0%	0%	\$ 61,685
215	68462	Reserve Natl Ins Co	0	0	0%	0%	\$ 45,318
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$ 42,912
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$ 38,559
690	61751	Central States H & L Co Of Omah	0	0	0%	0%	\$ 37,091
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$ 34,571
1216	69345	Teachers Ins & Ann Assoc Of Am	0	0	0%	0%	\$ 25,249
4,68	70688	Transamerica Financial Life Ins C	0	0	0%	0%	\$ 24,009
1	68500	Continental Life Ins Co Brentwo	0	0	0%	0%	\$ 22,189
20	65676	Lincoln Natl Life Ins Co	0	0	0%	0%	\$ 21,693
4925	64238	Guaranty Income Life Ins Co	0	0	0%	0%	\$ 21,515
408	86355	Standard Life & Accident Ins Co	0	0	0%	0%	\$ 18,775
212	63177	Farmers New World Life Ins Co	0	0	0%	0%	\$ 12,040
901	77399	Sterling Life Ins Co	0	0	0%	0%	\$ 10,705
8	60186	Allstate Life Ins Co	0	0	0%	0%	\$ 9,860
169	24988	Sentry Ins Co	0	0	0%	0%	\$ 9,277
4011	65536	Genworth Life & Ann Ins Co	0	0	0%	0%	\$ 7,901
84	63312	Great Amer Life Ins Co	0	0	0%	0%	\$ 7,188
	63290	Fidelity Life Assn A Legal Reserv	0	0	0%	0%	\$ 6,546
12	70106	United States Life Ins Co in the C	0	0	0%	0%	\$ 4,657
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$ 4,036
	57487	Catholic Order Of Foresters	0	0	0%	0%	\$ 2,608
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$ 2,223
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$ 1,804
332	61271	Principal Life Ins Co	0	0	0%	0%	\$ 993
23	38245	BCS Ins Co	0	0	0%	0%	\$ 850
1117	61883	ManhattanLife Assur Co of Amer	0	0	0%	0%	\$ 791
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$ 476
276	61425	Trustmark Ins Co	0	0	0%	0%	\$ 239
1	72052	Aetna Hlth Ins Co	1	0	0%	0%	\$ -
4,011	94072	Genworth Ins Co	1	0	0%	0%	\$ -
	76325	Senior Hlth Ins Co of PA	1	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.