

2020 South Carolina Group Life Complaints Summary

Total South Carolina Premiums: \$554,323,382

Total South Carolina Complaints Received by the SCDOI: 15

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 1

| Group Code | Cocode | Company Name | Total Complaints | Confirmed Complaints | Confirmed Complaints as % of Total Complaints | U.S. Market Share | Premiums |
|------------|--------|-----------------------------------|------------------|----------------------|-----------------------------------------------|-------------------|----------------|
| 241 | 65978 | Metropolitan Life Ins Co | 0 | 0 | 0% | 26% | \$ 145,745,412 |
| 826 | 66915 | New York Life Ins Co | 0 | 0 | 0% | 8% | \$ 43,932,044 |
| 304 | 68241 | Prudential Ins Co Of Amer | 2 | 0 | 0% | 7% | \$ 41,004,122 |
| 91 | 70815 | Hartford Life & Accident Ins Co | 0 | 0 | 0% | 6% | \$ 31,263,095 |
| 276 | 61425 | Trustmark Ins Co | 0 | 0 | 0% | 5% | \$ 26,917,248 |
| 869 | 93742 | Securian Life Ins Co | 1 | 0 | 0% | 4% | \$ 23,014,011 |
| 1348 | 69019 | Standard Ins Co | 0 | 0 | 0% | 4% | \$ 20,092,559 |
| 826 | 65498 | Life Ins Co Of N Amer | 0 | 0 | 0% | 3% | \$ 18,470,328 |
| 565 | 62235 | Unum Life Ins Co Of Amer | 0 | 0 | 0% | 3% | \$ 15,509,296 |
| 4926 | 88072 | Talcott Resolution Life Ins Co | 0 | 0 | 0% | 3% | \$ 14,526,534 |
| 429 | 64246 | Guardian Life Ins Co Of Amer | 1 | 0 | 0% | 3% | \$ 14,152,824 |
| 261 | 69868 | United Of Omaha Life Ins Co | 0 | 0 | 0% | 2% | \$ 12,742,158 |
| 20 | 65315 | Lincoln Life Assur Co of Boston | 0 | 0 | 0% | 2% | \$ 12,312,774 |
| 661 | 77828 | Companion Life Ins Co | 1 | 0 | 0% | 2% | \$ 12,208,191 |
| 869 | 66168 | Minnesota Life Ins Co | 1 | 0 | 0% | 2% | \$ 10,469,110 |
| 290 | 91472 | Globe Life & Accident Ins Co | 0 | 0 | 0% | 2% | \$ 9,792,594 |
| 549 | 80802 | US Br Sun Life Assur Co of Canada | 1 | 0 | 0% | 2% | \$ 9,371,154 |
| | 64505 | Homesteaders Life Co | 0 | 0 | 0% | 1% | \$ 7,415,350 |
| 212 | 90557 | Zurich Amer Life Ins Co | 0 | 0 | 0% | 1% | \$ 6,518,842 |
| 20 | 65676 | Lincoln Natl Life Ins Co | 0 | 0 | 0% | 1% | \$ 6,099,992 |
| 332 | 61271 | Principal Life Ins Co | 0 | 0 | 0% | 1% | \$ 5,338,836 |
| | 77879 | 5 Star Life Ins Co | 0 | 0 | 0% | 1% | \$ 4,920,717 |
| 4832 | 67105 | Reliastar Life Ins Co | 0 | 0 | 0% | 1% | \$ 4,858,277 |
| 468 | 86231 | Transamerica Life Ins Co | 0 | 0 | 0% | 1% | \$ 4,647,823 |
| 4853 | 71854 | AAA Life Ins Co | 1 | 0 | 0% | 1% | \$ 4,418,408 |
| 1211 | 66583 | National Guardian Life Ins Co | 0 | 0 | 0% | 1% | \$ 4,203,404 |
| 619 | 60895 | American United Life Ins Co | 0 | 0 | 0% | 1% | \$ 3,260,994 |
| 3527 | 71480 | Great Western Ins Co | 0 | 0 | 0% | 1% | \$ 3,194,821 |
| 901 | 62308 | Connecticut Gen Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,721,895 |
| 535 | 76023 | Columbian Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,662,827 |
| 140 | 66869 | Nationwide Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,608,684 |
| 370 | 71730 | Continental Amer Ins Co | 0 | 0 | 0% | 0% | \$ 2,541,117 |
| 290 | 65331 | Liberty Natl Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,032,025 |
| 8 | 60534 | American Heritage Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,939,668 |
| 3098 | 68381 | Reliance Standard Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,761,882 |



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|------|-------|--------------------------------------|---|---|------|----|--------------|
| 367 | 72125 | Physicians Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,744,339 |
| 769 | 68322 | Great W Life & Ann Ins Co | 0 | 0 | 0% | 0% | \$ 1,743,879 |
| 707 | 79413 | UnitedHealthcare Ins Co | 0 | 0 | 0% | 0% | \$ 1,624,053 |
| 917 | 71129 | Dearborn Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,487,087 |
| 626 | 62146 | Combined Ins Co Of Amer | 1 | 0 | 0% | 0% | \$ 1,281,150 |
| 3891 | 91642 | Forethought Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,231,742 |
| 435 | 65935 | Massachusetts Mut Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,204,015 |
| 1 | 60054 | Aetna Life Ins Co | 1 | 1 | 100% | 0% | \$ 1,076,817 |
| 241 | 97136 | Metropolitan Tower Life Ins Co | 0 | 0 | 0% | 0% | \$ 951,177 |
| 176 | 69108 | State Farm Life Ins Co | 0 | 0 | 0% | 0% | \$ 741,332 |
| 4855 | 68608 | Symetra Life Ins Co | 0 | 0 | 0% | 0% | \$ 726,658 |
| 565 | 62049 | Colonial Life & Accident Ins Co | 0 | 0 | 0% | 0% | \$ 669,777 |
| 1216 | 60142 | TIAA Cref Life Ins Co | 0 | 0 | 0% | 0% | \$ 632,191 |
| 588 | 65129 | Kansas City Life Ins Co | 0 | 0 | 0% | 0% | \$ 506,251 |
| 549 | 80926 | Sun Life & Hlth Ins Co | 1 | 0 | 0% | 0% | \$ 473,431 |
| 344 | 61875 | Church Life Ins Corp | 0 | 0 | 0% | 0% | \$ 468,582 |
| 4965 | 78077 | Equitable Financial Life Ins Co of A | 0 | 0 | 0% | 0% | \$ 433,278 |
| 449 | 61999 | Americo Fin Life & Ann Ins Co | 0 | 0 | 0% | 0% | \$ 389,356 |
| 587 | 61239 | Bankers Fidelity Life Ins Co | 0 | 0 | 0% | 0% | \$ 375,825 |
| 306 | 62626 | CMFG Life Ins Co | 0 | 0 | 0% | 0% | \$ 311,164 |
| 781 | 69744 | Union Labor Life Ins Co | 0 | 0 | 0% | 0% | \$ 283,608 |
| 370 | 60380 | American Family Life Assur Co of Col | 0 | 0 | 0% | 0% | \$ 221,009 |
| 4832 | 86509 | Voya Retirement Ins & Ann Co | 0 | 0 | 0% | 0% | \$ 206,273 |
| | 63290 | Fidelity Life Assn A Legal Reserve L | 0 | 0 | 0% | 0% | \$ 196,699 |
| 431 | 66044 | Midland Natl Life Ins Co | 0 | 0 | 0% | 0% | \$ 196,314 |
| 671 | 61069 | Anthem Life Ins Co | 0 | 0 | 0% | 0% | \$ 190,978 |
| 233 | 62065 | Colonial Penn Life Ins Co | 0 | 0 | 0% | 0% | \$ 156,516 |
| 19 | 67989 | American Memorial Life Ins Co | 0 | 0 | 0% | 0% | \$ 152,589 |
| | 81264 | Nippon Life Ins Co Of Amer | 0 | 0 | 0% | 0% | \$ 126,759 |
| 458 | 68136 | Protective Life Ins Co | 0 | 0 | 0% | 0% | \$ 104,046 |
| 477 | 61700 | Renaissance Life & Hlth Ins Co of Am | 0 | 0 | 0% | 0% | \$ 83,917 |
| 565 | 64297 | First Unum Life Ins Co | 0 | 0 | 0% | 0% | \$ 80,292 |
| 28 | 72222 | Amica Life Ins Co | 0 | 0 | 0% | 0% | \$ 75,098 |
| 23 | 80985 | 4 Ever Life Ins Co | 0 | 0 | 0% | 0% | \$ 73,540 |
| 468 | 70688 | Transamerica Financial Life Ins Co | 0 | 0 | 0% | 0% | \$ 72,901 |
| 4903 | 71390 | Puritan Life Ins Co of Amer | 0 | 0 | 0% | 0% | \$ 72,728 |
| 4925 | 65595 | Lincoln Benefit Life Co | 0 | 0 | 0% | 0% | \$ 72,051 |
| 431 | 66974 | North Amer Co Life & Hlth Ins | 0 | 0 | 0% | 0% | \$ 67,343 |
| 315 | 68594 | American Amicable Life Ins Co Of TX | 0 | 0 | 0% | 0% | \$ 64,577 |
| 4947 | 60176 | SBLI USA Life Ins Co Inc | 0 | 0 | 0% | 0% | \$ 62,939 |
| 918 | 65056 | Jackson Natl Life Ins Co | 0 | 0 | 0% | 0% | \$ 50,779 |
| 153 | 67628 | Pekin Life Ins Co | 0 | 0 | 0% | 0% | \$ 45,217 |
| 330 | 60801 | American Public Life Ins Co | 0 | 0 | 0% | 0% | \$ 44,223 |
| 1117 | 61883 | ManhattanLife Assur Co of Amer | 0 | 0 | 0% | 0% | \$ 42,607 |



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|------|-------|--------------------------------------|---|---|----|----|-----------|
| 8 | 60186 | Allstate Life Ins Co | 0 | 0 | 0% | 0% | \$ 42,368 |
| 233 | 70319 | Washington Natl Ins Co | 0 | 0 | 0% | 0% | \$ 37,186 |
| 300 | 64513 | Horace Mann Life Ins Co | 0 | 0 | 0% | 0% | \$ 31,822 |
| 408 | 60739 | American Natl Ins Co | 0 | 0 | 0% | 0% | \$ 31,687 |
| 408 | 86355 | Standard Life & Accident Ins Co | 0 | 0 | 0% | 0% | \$ 30,896 |
| 730 | 62375 | MedMutual Life Ins Co | 0 | 0 | 0% | 0% | \$ 29,266 |
| 707 | 91529 | Unimerica Ins Co | 0 | 0 | 0% | 0% | \$ 25,861 |
| 450 | 65781 | Madison Natl Life Ins Co Inc | 0 | 0 | 0% | 0% | \$ 25,167 |
| 19 | 70408 | Union Security Ins Co | 0 | 0 | 0% | 0% | \$ 24,810 |
| 429 | 78778 | Guardian Ins & Ann Co Inc | 0 | 0 | 0% | 0% | \$ 23,439 |
| 350 | 62596 | Union Fidelity Life Ins Co | 0 | 0 | 0% | 0% | \$ 23,145 |
| 4862 | 71439 | Assurity Life Ins Co | 0 | 0 | 0% | 0% | \$ 22,303 |
| 4213 | 62413 | Wilcac Life Ins Co | 0 | 0 | 0% | 0% | \$ 22,248 |
| 565 | 68195 | Provident Life & Accident Ins Co | 0 | 0 | 0% | 0% | \$ 22,019 |
| 707 | 62286 | Golden Rule Ins Co | 0 | 0 | 0% | 0% | \$ 21,126 |
| 850 | 68632 | Vantis Life Ins Co | 0 | 0 | 0% | 0% | \$ 20,985 |
| 1348 | 89009 | Standard Life Ins Co Of NY | 0 | 0 | 0% | 0% | \$ 20,378 |
| | 62928 | EMC Natl Life Co | 0 | 0 | 0% | 0% | \$ 19,478 |
| 12 | 60488 | American Gen Life Ins Co | 0 | 0 | 0% | 0% | \$ 18,853 |
| 276 | 62863 | Trustmark Life Ins Co | 0 | 0 | 0% | 0% | \$ 18,593 |
| | 57835 | Knights Of Peter Claver | 0 | 0 | 0% | 0% | \$ 18,552 |
| 850 | 93262 | Penn Ins & Ann Co | 0 | 0 | 0% | 0% | \$ 18,011 |
| 4734 | 61689 | Athene Ann & Life Co | 0 | 0 | 0% | 0% | \$ 17,462 |
| 451 | 71870 | Fidelity Security Life Ins Co | 0 | 0 | 0% | 0% | \$ 16,788 |
| 12 | 70106 | United States Life Ins Co in the Cit | 0 | 0 | 0% | 0% | \$ 16,119 |
| 581 | 61476 | Boston Mut Life Ins Co | 0 | 0 | 0% | 0% | \$ 16,115 |
| 1211 | 97241 | Settlers Life Ins Co | 0 | 0 | 0% | 0% | \$ 15,780 |
| 860 | 67091 | Northwestern Mut Life Ins Co | 0 | 0 | 0% | 0% | \$ 13,398 |
| 4832 | 61360 | Reliastar Life Ins Co Of NY | 0 | 0 | 0% | 0% | \$ 12,549 |
| 20 | 62057 | Lincoln Life & Ann Co of NY | 0 | 0 | 0% | 0% | \$ 12,353 |
| 4734 | 61492 | Athene Annuity & Life Assur Co | 0 | 0 | 0% | 0% | \$ 10,689 |
| 2858 | 99724 | LifeShield Natl Ins Co | 0 | 0 | 0% | 0% | \$ 10,689 |
| 3891 | 69140 | First Allmerica Fin Life Ins Co | 0 | 0 | 0% | 0% | \$ 10,402 |
| 812 | 93440 | HM Life Ins Co | 0 | 0 | 0% | 0% | \$ 9,837 |
| 4734 | 60518 | American Hlth & Life Ins Co | 0 | 0 | 0% | 0% | \$ 9,632 |
| 4011 | 65536 | Genworth Life & Ann Ins Co | 0 | 0 | 0% | 0% | \$ 8,691 |
| 290 | 60577 | American Income Life Ins Co | 0 | 0 | 0% | 0% | \$ 6,953 |
| 565 | 67598 | Paul Revere Life Ins Co | 0 | 0 | 0% | 0% | \$ 6,734 |
| 876 | 94358 | USAble Life | 0 | 0 | 0% | 0% | \$ 6,593 |
| 449 | 90212 | Great Southern Life Ins Co | 0 | 0 | 0% | 0% | \$ 6,571 |
| 769 | 80659 | US Business of Canada Life Assur Co | 0 | 0 | 0% | 0% | \$ 6,551 |
| | 88668 | Mutual Of Amer Life Ins Co | 0 | 0 | 0% | 0% | \$ 5,927 |
| 826 | 91596 | New York Life Ins & Ann Corp | 0 | 0 | 0% | 0% | \$ 5,681 |
| 687 | 64211 | Guarantee Trust Life Ins Co | 0 | 0 | 0% | 0% | \$ 5,249 |



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|------|-------|--------------------------------------|---|---|----|----|----------|
| 50 | 62553 | Country Life Ins Co | 0 | 0 | 0% | 0% | \$ 4,491 |
| 473 | 60399 | American Family Life Ins Co | 0 | 0 | 0% | 0% | \$ 4,389 |
| | 68896 | Southern Farm Bureau Life Ins Co | 0 | 0 | 0% | 0% | \$ 4,331 |
| | 64904 | Investors Heritage Life Ins Co | 0 | 0 | 0% | 0% | \$ 4,294 |
| 4734 | 63932 | Athene Life Ins Co of NY | 0 | 0 | 0% | 0% | \$ 4,063 |
| 525 | 67539 | Pan Amer Life Ins Co | 0 | 0 | 0% | 0% | \$ 3,420 |
| 4718 | 97691 | Life Of The South Ins Co | 0 | 0 | 0% | 0% | \$ 3,312 |
| 761 | 64190 | Allianz Life Ins Co Of NY | 0 | 0 | 0% | 0% | \$ 3,096 |
| 761 | 90611 | Allianz Life Ins Co Of N Amer | 0 | 0 | 0% | 0% | \$ 2,814 |
| 315 | 67148 | Occidental Life Ins Co Of NC | 0 | 0 | 0% | 0% | \$ 2,713 |
| 450 | 69078 | Standard Security Life Ins Co Of NY | 0 | 0 | 0% | 0% | \$ 2,645 |
| 4947 | 68845 | Shenandoah Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,418 |
| 458 | 66370 | Mony Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,089 |
| 315 | 67946 | Pioneer Security Life Ins Co | 0 | 0 | 0% | 0% | \$ 2,066 |
| 1117 | 85189 | Western United Life Assur Co | 0 | 0 | 0% | 0% | \$ 1,877 |
| 904 | 65838 | John Hancock Life Ins Co USA | 0 | 0 | 0% | 0% | \$ 1,836 |
| 306 | 86126 | Members Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,713 |
| 836 | 70939 | Gerber Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,410 |
| 241 | 62634 | Delaware Amer Life Ins Co | 0 | 0 | 0% | 0% | \$ 1,352 |
| | 61212 | Baltimore Life Ins Co | 0 | 0 | 0% | 0% | \$ 925 |
| 671 | 97217 | Greater GA Life Ins Co | 0 | 0 | 0% | 0% | \$ 818 |
| 4992 | 68713 | Security Life Of Denver Ins Co | 0 | 0 | 0% | 0% | \$ 712 |
| 140 | 64017 | Jefferson Natl Life Ins Co | 0 | 0 | 0% | 0% | \$ 675 |
| 2878 | 63983 | United Heritage Life Ins Co | 0 | 0 | 0% | 0% | \$ 596 |
| 315 | 67873 | Pioneer Amer Ins Co | 0 | 0 | 0% | 0% | \$ 491 |
| 1117 | 65870 | Manhattan Life Ins Co | 0 | 0 | 0% | 0% | \$ 294 |
| 19 | 60275 | American Bankers Life Assur Co Of FL | 0 | 0 | 0% | 0% | \$ 290 |
| 213 | 70769 | Erie Family Life Ins Co | 0 | 0 | 0% | 0% | \$ 234 |
| 408 | 71773 | American Natl Life Ins Co Of TX | 0 | 0 | 0% | 0% | \$ 157 |
| 4736 | 67814 | Nassau Life Ins Co | 0 | 0 | 0% | 0% | \$ 143 |
| 19 | 65080 | John Alden Life Ins Co | 0 | 0 | 0% | 0% | \$ 127 |
| 215 | 68462 | Reserve Natl Ins Co | 1 | 0 | 0% | 0% | \$ 110 |
| 4011 | 70025 | Genworth Life Ins Co | 0 | 0 | 0% | 0% | \$ 108 |
| 316 | 66788 | National Security Ins Co | 0 | 0 | 0% | 0% | \$ 97 |
| | 60445 | Sagikor Life Ins Co | 0 | 0 | 0% | 0% | \$ 89 |
| 123 | 65757 | Shelter Life Ins Co | 0 | 0 | 0% | 0% | \$ 59 |
| 572 | 77720 | LifeSecure Ins Co | 0 | 0 | 0% | 0% | \$ 49 |
| 350 | 68276 | Employers Reassur Corp | 1 | 0 | 0% | 0% | \$ - |
| 91 | 22357 | Hartford Accident & Ind Co | 1 | 0 | 0% | 0% | \$ - |
| 119 | 73288 | Humana Ins Co | 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.