

2021 South Carolina Private Passenger Complaints Summary

Total South Carolina Premiums: \$4,921,443,124

Total South Carolina Complaints Received by the SCDOI: 1158

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 189

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed	U.S. Market Share	Premiums
					Complaints as % of Total Complaints		
176	25178	State Farm Mut Auto Ins Co	158	20	13%	19%	\$ 953,283,872
155	38628	Progressive Northern Ins Co	84	10	12%	9%	\$ 433,861,179
31	22063	Government Employees Ins Co	60	12	20%	8%	\$ 415,105,318
155	16322	Progressive Direct Ins Co	76	10	13%	7%	\$ 352,224,047
8	29688	Allstate Fire & Cas Ins Co	91	13	14%	7%	\$ 328,140,869
31	22055	Geico Ind Co	62	8	13%	5%	\$ 270,340,460
3548	36161	Travelers Prop Cas Ins Co	16	1	6%	4%	\$ 189,884,862
200	25941	United Serv Automobile Assn	15	3	20%	3%	\$ 157,114,562
200	25968	USAA Cas Ins Co	19	3	16%	3%	\$ 127,022,556
483	14114	South Carolina Farm Bureau Ins Co	8	0	0%	2%	\$ 116,890,824
200	18600	USAA Gen Ind Co	25	5	20%	2%	\$ 115,688,937
176	25143	State Farm Fire & Cas Co	25	5	20%	2%	\$ 113,031,056
111	24724	First Natl Ins Co Of Amer	25	6	24%	2%	\$ 93,628,169
280	32700	Owners Ins Co	23	5	22%	2%	\$ 90,114,088
8	19232	Allstate Ins Co	37	12	32%	2%	\$ 84,463,156
140	25453	Nationwide Ins Co Of Amer	4	2	50%	1%	\$ 67,696,583
8	22772	Integon Ind Corp	23	3	13%	1%	\$ 62,260,667
200	21253	Garrison Prop & Cas Ins Co	12	0	0%	1%	\$ 62,049,954
176	40150	MGA Ins Co Inc	38	9	24%	1%	\$ 60,862,801
140	23779	Nationwide Mut Fire Ins Co	10	2	20%	1%	\$ 57,213,595
111	36447	LM Gen Ins Co	18	3	17%	1%	\$ 50,248,274
111	12484	Liberty Mut Personal Ins Co	13	3	23%	1%	\$ 48,875,656
8	36455	Allstate Northbrook Ind Co	26	11	42%	1%	\$ 47,328,806
140	23760	Nationwide Gen Ins Co	10	1	10%	1%	\$ 41,745,350
91	27120	Trumbull Ins Co	7	3	43%	1%	\$ 33,988,612
8	17230	Allstate Prop & Cas Ins Co	7	1	14%	1%	\$ 32,029,980
169	21164	Dairyland Ins Co	11	0	0%	1%	\$ 30,792,874
8	25712	Esurance Ins Co	11	1	9%	1%	\$ 30,675,536
4991	10974	Root Ins Co	7	0	0%	1%	\$ 26,296,015

408	28401	American Natl Prop & Cas Co	4	1	25%	1%	\$	25,171,609
3548	27998	Travelers Home & Marine Ins Co	2	0	0%	0%	\$	21,670,740
111	41653	Milbank Ins Co	8	1	13%	0%	\$	20,171,018
69	25321	Farmers Direct Prop & Cas Ins Co	5	1	20%	0%	\$	19,963,770
55	32972	Universal Ins Co	6	0	0%	0%	\$	19,637,088
4909	10922	Insuremax Ins Co	4	1	25%	0%	\$	17,281,977
8	25405	Safe Auto Ins Co	16	5	31%	0%	\$	17,093,032
4909	11558	AssuranceAmerica Ins Co	11	2	18%	0%	\$	16,246,409
300	22756	Horace Mann Prop & Cas Ins Co	1	0	0%	0%	\$	14,027,367
473	13026	Main Street Amer Protection Ins Co	1	0	0%	0%	\$	13,141,026
280	18988	Auto Owners Ins Co	18	2	11%	0%	\$	12,847,857
28	19976	Amica Mut Ins Co	1	0	0%	0%	\$	12,493,213
242	12572	Selective Ins Co Of Amer	1	0	0%	0%	\$	11,433,906
69	19658	Bristol W Ins Co	5	1	20%	0%	\$	9,886,370
140	37877	Nationwide Prop & Cas Ins Co	1	0	0%	0%	\$	9,601,680
785	37915	Essentia Ins Co	0	0	0%	0%	\$	9,021,694
244	10677	The Cincinnati Ins Co	1	0	0%	0%	\$	8,791,348
3098	12873	Privilege Underwriters Recp Exch	0	0	0%	0%	\$	8,037,425
3362	10336	First Acceptance Ins Co Inc	9	1	11%	0%	\$	7,944,483
155	24279	Progressive Max Ins Co	2	0	0%	0%	\$	7,641,427
5	12188	Trexis Ins Corp	4	0	0%	0%	\$	6,717,739
473	29068	American Family Connect Prop & Cas I	1	1	100%	0%	\$	6,659,915
8	15130	Encompass Ind Co	0	0	0%	0%	\$	6,364,119
3548	19070	Standard Fire Ins Co	0	0	0%	0%	\$	6,261,073
111	23035	Liberty Mut Fire Ins Co	4	0	0%	0%	\$	6,202,907
69	11185	Foremost Ins Co Grand Rapids MI	0	0	0%	0%	\$	6,166,817
8	23728	National Gen Ins Co	5	1	20%	0%	\$	5,693,638
140	19100	Amco Ins Co	0	0	0%	0%	\$	5,579,911
473	37648	Permanent Gen Assur Corp	4	0	0%	0%	\$	5,398,512
215	40703	Unitrin Safeguard Ins Co	2	0	0%	0%	\$	5,092,468
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$	4,042,522
111	23353	Meridian Security Ins Co	2	1	50%	0%	\$	3,988,283
8	19240	Allstate Ind Co	1	1	100%	0%	\$	3,940,274
36	20230	Central Mut Ins Co	1	0	0%	0%	\$	3,977,158
111	25135	State Automobile Mut Ins Co	1	0	0%	0%	\$	3,711,382
12	19402	AIG Prop Cas Co	1	0	0%	0%	\$	3,664,793
111	25127	State Auto Prop & Cas Ins Co	3	0	0%	0%	\$	3,315,064

111	24732	General Ins Co Of Amer	0	0	0%	0%	\$	3,151,955
3548	19062	Automobile Ins Co Of Hartford CT	0	0	0%	0%	\$	3,162,207
4718	10051	Lyndon Southern Ins Co	1	0	0%	0%	\$	3,023,777
300	22578	Horace Mann Ins Co	0	0	0%	0%	\$	2,835,145
91	34690	Property & Cas Ins Co Of Hartford	0	0	0%	0%	\$	2,704,678
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$	2,635,250
300	22683	Teachers Ins Co	0	0	0%	0%	\$	2,479,898
91	30104	Hartford Underwriters Ins Co	1	0	0%	0%	\$	2,388,305
473	13703	The Gen Automobile Ins Co Inc	0	0	0%	0%	\$	2,288,535
473	40231	Old Dominion Ins Co	0	0	0%	0%	\$	1,913,612
350	21261	Electric Ins Co	0	0	0%	0%	\$	1,840,785
8	31488	Integon Preferred Ins Co	0	0	0%	0%	\$	1,627,229
215	16063	Unitrin Auto & Home Ins Co	0	0	0%	0%	\$	1,648,160
361	23450	American Family Home Ins Co	0	0	0%	0%	\$	1,560,817
69	40169	Farmers Cas Ins Co	2	0	0%	0%	\$	1,400,459
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$	1,343,665
123	31550	Haulers Ins Co Inc	0	0	0%	0%	\$	1,357,415
169	21180	Sentry Select Ins Co	0	0	0%	0%	\$	1,280,731
920	19615	American Reliable Ins Co	0	0	0%	0%	\$	1,326,656
111	33600	LM Ins Corp	1	0	0%	0%	\$	1,243,903
785	12831	State Natl Ins Co Inc	0	0	0%	0%	\$	1,268,273
69	21687	Mid Century Ins Co	1	0	0%	0%	\$	1,187,203
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$	1,175,660
91	37478	Hartford Ins Co Of The Midwest	0	0	0%	0%	\$	1,095,334
169	18139	Peak Prop & Cas Ins Corp	0	0	0%	0%	\$	1,107,974
361	42722	American Modern Prop & Cas Ins Co	0	0	0%	0%	\$	959,091
5000	16186	Vault Recip Exch	0	0	0%	0%	\$	983,536
33	20117	California Cas Ind Exch	0	0	0%	0%	\$	802,152
473	22906	Permanent Gen Assur Corp Of OH	0	0	0%	0%	\$	808,036
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$	834,466
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$	651,407
587	10235	American Southern Ins Co	1	0	0%	0%	\$	654,135
31	41491	Geico Cas Co	1	0	0%	0%	\$	598,882
3494	31925	Falls Lake Natl Ins Co	1	1	100%	0%	\$	510,236
3678	34940	Omni Ind Co	2	0	0%	0%	\$	514,045
4869	25180	Stillwater Ins Co	0	0	0%	0%	\$	536,649
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$	418,524

215	31968	Merastar Ins Co	0	0	0%	0%	\$	357,737
473	27138	Midvale Ind Co	0	0	0%	0%	\$	348,203
3548	36170	Travelers Cas Co Of CT	0	0	0%	0%	\$	371,598
4748	11128	Greenville Cas Ins Co Inc	4	0	0%	0%	\$	393,127
69	11800	Foremost Prop & Cas Ins Co	0	0	0%	0%	\$	278,575
111	23043	Liberty Mut Ins Co	8	1	13%	0%	\$	281,606
785	28932	Markel Amer Ins Co	0	0	0%	0%	\$	263,046
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$	209,020
473	14788	NGM Ins Co	0	0	0%	0%	\$	233,501
8	22780	Integon Gen Ins Corp	3	0	0%	0%	\$	194,611
91	11000	Sentinel Ins Co Ltd	0	0	0%	0%	\$	151,394
91	29424	Hartford Cas Ins Co	1	0	0%	0%	\$	151,236
4748	14181	Leon Hix Ins Co Inc	0	0	0%	0%	\$	164,546
111	42404	Liberty Ins Corp	0	0	0%	0%	\$	126,604
215	43044	Response Ins Co	0	0	0%	0%	\$	128,910
241	39950	Metropolitan Gen Ins Co	1	1	100%	0%	\$	104,540
775	13714	Pharmacists Mut Ins Co	0	0	0%	0%	\$	107,630
19	10111	American Bankers Ins Co Of FL	0	0	0%	0%	\$	51,226
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$	71,191
140	23787	Nationwide Mut Ins Co	1	0	0%	0%	\$	80,671
361	23469	American Modern Home Ins Co	0	0	0%	0%	\$	62,044
473	29939	Main St Amer Assur Co	0	0	0%	0%	\$	87,813
3678	39098	Omni Ins Co	0	0	0%	0%	\$	82,726
8	29742	Integon Natl Ins Co	0	0	0%	0%	\$	42,448
8	42781	Direct Gen Ins Co	0	0	0%	0%	\$	429
69	34789	21st Century Centennial Ins Co	0	0	0%	0%	\$	5,085
88	41840	Allmerica Fin Benefit Ins Co	0	0	0%	0%	\$	1,033
111	24740	Safeco Ins Co Of Amer	3	1	33%	0%	\$	2,059
140	22209	Freedom Specialty Ins Co	0	0	0%	0%	\$	1,123
140	15580	Scottsdale Ind Co	0	0	0%	0%	\$	627
140	10127	Allied Ins Co of Amer	1	0	0%	0%	\$	506
140	23582	Harleysville Ins Co	0	0	0%	0%	\$	393
140	18961	Crestbrook Ins Co	0	0	0%	0%	\$	75
215	10915	Unitrin Direct Prop & Cas Co	0	0	0%	0%	\$	34,270
361	38652	American Modern Select Ins Co	0	0	0%	0%	\$	34,222
968	37885	XL Specialty Ins Co	0	0	0%	0%	\$	28,084
4718	16823	Fortegra Specialty Ins Co	0	0	0%	0%	\$	6,021

4762	11665	Old Amer Ind Co	0	0	0%	0%	\$	4,679
8	12130	New South Ins Co	1	0	0%	0%	\$	-
8	10358	Encompass Ins Co	1	0	0%	0%	\$	-
8	37907	Allstate Vehicle & Prop Ins Co	4	2	50%	0%	\$	-
8	10852	Allstate NJ Ins Co	1	1	100%	0%	\$	-
8	30210	Esurance Prop & Cas Ins Co	2	0	0%	0%	\$	-
12	19445	National Union Fire Ins Co of Pittsb	2	0	0%	0%	\$	-
31	35882	Geico Gen Ins Co	14	2	14%	0%	\$	-
31	14138	GEICO Advantage Ins Co	1	0	0%	0%	\$	-
55	11983	Auto Club Prop Cas Ins Co	3	0	0%	0%	\$	-
69	26298	Farmers Prop & Cas Ins Co	1	0	0%	0%	\$	(65,241)
91	19682	Hartford Fire Ins Co	1	0	0%	0%	\$	-
111	24082	Ohio Security Ins Co	1	0	0%	0%	\$	-
111	11215	Safeco Ins Co Of IN	1	0	0%	0%	\$	-
111	10725	Liberty Surplus Ins Corp	2	0	0%	0%	\$	-
111	23647	Ironshore Ind Inc	0	0	0%	0%	\$	(3,466)
140	42587	Depositors Ins Co	0	0	0%	0%	\$	(1,420)
140	26093	Nationwide Affinity Co of Amer	1	0	0%	0%	\$	(6,815)
150	11371	Great West Cas Co	1	1	100%	0%	\$	-
150	24147	Old Republic Ins Co	3	0	0%	0%	\$	-
155	21735	Progressive Premier Ins Co Of IL	1	0	0%	0%	\$	-
155	32786	Progressive Specialty Ins Co	2	0	0%	0%	\$	-
155	11851	Progressive Advanced Ins Co	1	0	0%	0%	\$	-
155	24260	Progressive Cas Ins Co	15	5	33%	0%	\$	-
212	16535	Zurich Amer Ins Co	1	0	0%	0%	\$	-
533	15164	South Carolina Farm Bur Mut Ins Co	2	0	0%	0%	\$	-
574	31089	Repwest Ins Co	1	0	0%	0%	\$	-
626	22667	Ace Amer Ins Co	2	0	0%	0%	\$	-
761	21849	American Automobile Ins Co	1	0	0%	0%	\$	-
761	21873	Firemans Fund Ins Co	1	1	100%	0%	\$	-
3548	19224	St Paul Protective Ins Co	1	0	0%	0%	\$	-
3548	41769	The Travelers Cas Co	2	0	0%	0%	\$	-
3548	25658	Travelers Ind Co	1	0	0%	0%	\$	-
3548	25674	Travelers Prop Cas Co Of Amer	1	0	0%	0%	\$	-
4715	22551	Mitsui Sumitomo Ins USA Inc	1	0	0%	0%	\$	-
4718	11162	Insurance Co of the South	1	0	0%	0%	\$	-
	39381	Adriatic Ins Co	1	0	0%	0%	\$	-

12610	Southern Trust Ins Co	2	1	50%	0%	\$	-
19119	National Unity Ins Co	1	1	100%	0%	\$	-
35319	United Automobile 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.