

2021 South Carolina Group Accident and Health Complaints Summary

Total South Carolina Premiums: \$3,953,887,877

Total South Carolina Complaints Received by the SCDOI: 121

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 21

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
661	38520	BCBS Of SC Inc	41	8	20%	40%	\$ 1,573,819,425
707	79413	UnitedHealthcare Ins Co	11	1	9%	11%	\$ 415,511,781
661	95741	BlueChoice Hlthplan of SC Inc	8	0	0%	10%	\$ 402,745,443
901	67369	Cigna Hlth & Life Ins Co	2	0	0%	5%	\$ 216,882,419
1	60054	Aetna Life Ins Co	4	1	25%	3%	\$ 124,538,949
241	65978	Metropolitan Life Ins Co	3	1	33%	2%	\$ 81,411,966
429	64246	Guardian Life Ins Co Of Amer	3	0	0%	1%	\$ 54,145,213
707	12231	UnitedHealthcare Ins Co of the	0	0	0%	1%	\$ 51,736,436
549	80802	US Br Sun Life Assur Co of Cana	0	0	0%	1%	\$ 51,403,805
826	65498	Life Ins Co Of N Amer	3	1	33%	1%	\$ 43,564,982
1348	69019	Standard Ins Co	2	2	100%	1%	\$ 42,178,827
20	65676	Lincoln Natl Life Ins Co	1	0	0%	1%	\$ 41,484,840
119	73288	Humana Ins Co	1	0	0%	1%	\$ 41,093,638
707	82406	All Savers Ins Co	0	0	0%	1%	\$ 40,903,748
91	70815	Hartford Life & Accident Ins Co	6	0	0%	1%	\$ 39,930,453
565	62235	Unum Life Ins Co Of Amer	3	0	0%	1%	\$ 37,418,135
1	12575	SilverScript Ins Co	0	0	0%	1%	\$ 35,402,302
1295	10155	WellCare Prescription Ins Inc	0	0	0%	1%	\$ 33,596,202
261	69868	United Of Omaha Life Ins Co	0	0	0%	1%	\$ 29,529,738
3680	55697	Delta Dental of MO	0	0	0%	1%	\$ 27,754,596
661	77828	Companion Life Ins Co	0	0	0%	1%	\$ 27,136,860
332	61271	Principal Life Ins Co	2	0	0%	1%	\$ 26,718,729
304	68241	Prudential Ins Co Of Amer	1	1	100%	1%	\$ 26,611,696
4832	67105	Reliastar Life Ins Co	0	0	0%	1%	\$ 24,976,451
276	61425	Trustmark Ins Co	0	0	0%	1%	\$ 23,074,284
1	72052	Aetna Hlth Ins Co	0	0	0%	1%	\$ 21,849,083
370	71730	Continental Amer Ins Co	1	0	0%	1%	\$ 20,681,708
8	60534	American Heritage Life Ins Co	0	0	0%	1%	\$ 20,619,617
707	62286	Golden Rule Ins Co	2	0	0%	1%	\$ 20,301,909
3098	92711	HCC Life Ins Co	0	0	0%	1%	\$ 20,161,823
707	62324	Freedom Life Ins Co Of Amer	0	0	0%	1%	\$ 19,756,903
	12747	Elixir Ins Co	0	0	0%	0%	\$ 19,161,385
8	82538	National Hlth Ins Co	1	0	0%	0%	\$ 15,767,718
468	86231	Transamerica Life Ins Co	1	0	0%	0%	\$ 14,293,886
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$ 12,095,046
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 11,208,035
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$ 9,903,151
140	66869	Nationwide Life Ins Co	1	0	0%	0%	\$ 9,658,382
4855	68608	Symetra Life Ins Co	0	0	0%	0%	\$ 9,021,317
3098	68381	Reliance Standard Life Ins Co	0	0	0%	0%	\$ 8,537,007
901	63762	Medco Containment Life Ins Cc	1	0	0%	0%	\$ 8,452,352
158	21113	United States Fire Ins Co	0	0	0%	0%	\$ 8,077,082
98	64890	Berkley Life & Hlth Ins Co	0	0	0%	0%	\$ 7,960,786
812	93440	HM Life Ins Co	0	0	0%	0%	\$ 7,859,091
565	62049	Colonial Life & Accident Ins Co	0	0	0%	0%	\$ 7,823,317
176	25178	State Farm Mut Auto Ins Co	0	0	0%	0%	\$ 5,924,282
276	62863	Trustmark Life Ins Co	0	0	0%	0%	\$ 5,755,472



1	63444	Accendo Ins Co	0	0	0%	0%	\$	5,415,967
707	16740	United Hlthcare of SC Inc	0	0	0%	0%	\$	5,371,925
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$	5,161,647
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$	5,146,129
2479	73474	Dentegra Ins Co	0	0	0%	0%	\$	5,082,996
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$	4,978,530
565	68985	Starmount Life Ins Co	0	0	0%	0%	\$	4,571,352
3416	37273	Axis Ins Co	0	0	0%	0%	\$	4,507,214
23	38245	BCS Ins Co	0	0	0%	0%	\$	4,356,118
233	70319	Washington Natl Ins Co	2	0	0%	0%	\$	4,259,498
4794	78301	Clear Spring Hlth Ins Co	0	0	0%	0%	\$	3,807,400
1211	66583	National Guardian Life Ins Co	1	1	100%	0%	\$	3,710,617
796	39217	QBE Ins Corp	0	0	0%	0%	\$	3,691,822
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$	3,593,026
290	92916	United Amer Ins Co	0	0	0%	0%	\$	3,370,520
1	95109	Aetna Hlth Inc PA Corp	0	0	0%	0%	\$	3,316,133
181	39845	Westport Ins Corp	0	0	0%	0%	\$	3,212,867
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$	3,195,882
330	60801	American Public Life Ins Co	0	0	0%	0%	\$	3,165,681
707	84549	UnitedHealthcare Ins Co of Am	0	0	0%	0%	\$	3,029,144
707	91529	Unimerica Ins Co	0	0	0%	0%	\$	2,920,433
619	60895	American United Life Ins Co	0	0	0%	0%	\$	2,848,083
158	21105	North River Ins Co	0	0	0%	0%	\$	2,801,834
261	88080	Omaha Hlth Ins Co	0	0	0%	0%	\$	2,703,188
4719	60250	AmFirst Ins Co	0	0	0%	0%	\$	2,465,987
212	16535	Zurich Amer Ins Co	1	0	0%	0%	\$	2,429,766
826	66915	New York Life Ins Co	0	0	0%	0%	\$	2,358,744
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$	2,352,321
836	70939	Gerber Life Ins Co	0	0	0%	0%	\$	2,303,135
261	71412	Mutual Of Omaha Ins Co	0	0	0%	0%	\$	2,106,842
218	20443	Continental Cas Co	0	0	0%	0%	\$	2,052,868
869	93742	Securian Life Ins Co	0	0	0%	0%	\$	1,970,040
119	60984	Compbenefits Ins Co	0	0	0%	0%	\$	1,935,289
12	19445	National Union Fire Ins Co of Pi	0	0	0%	0%	\$	1,886,001
588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$	1,867,897
119	70580	Humanadental Ins Co	0	0	0%	0%	\$	1,771,238
4381	18694	Great Midwest Ins Co	0	0	0%	0%	\$	1,769,974
	66214	Heartland Natl Life Ins Co	0	0	0%	0%	\$	1,683,004
565	67601	Unum Ins Co	0	0	0%	0%	\$	1,638,335
769	68322	Empower Ann Ins Co of Amer	0	0	0%	0%	\$	1,606,707
91	19682	Hartford Fire Ins Co	0	0	0%	0%	\$	1,601,231
1117	61883	ManhattanLife Ins & Ann Co	1	0	0%	0%	\$	1,483,955
707	98205	Natl Foundation Life Ins Co	0	0	0%	0%	\$	1,198,678
4965	78077	Equitable Financial Life Ins Co	0	0	0%	0%	\$	1,176,815
31	32280	Wellfleet Ins Co	0	0	0%	0%	\$	1,103,803
	93521	Granular Ins Co	0	0	0%	0%	\$	1,074,329
3527	60836	American Republic Ins Co	0	0	0%	0%	\$	983,674
23	80985	4 Ever Life Ins Co	0	0	0%	0%	\$	964,832
2479	81396	Delta Dental Ins Co	1	0	0%	0%	\$	958,227
860	67091	Northwestern Mut Life Ins Co	0	0	0%	0%	\$	917,251
477	61700	Renaissance Life & Hlth Ins Co	0	0	0%	0%	\$	812,311
111	23647	Ironshore Ind Inc	0	0	0%	0%	\$	768,380
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$	722,930
917	70670	Health Care Serv Corp A Mut Le	0	0	0%	0%	\$	646,978

626	22667	Ace Amer Ins Co	0	0	0%	0%	\$	631,471
968	22322	Greenwich Ins Co	0	0	0%	0%	\$	570,059
	81264	Nippon Life Ins Co Of Amer	0	0	0%	0%	\$	553,934
3527	31119	Medico Ins Co	0	0	0%	0%	\$	518,735
4886	41394	Benchmark Ins Co	0	0	0%	0%	\$	515,827
	27928	Amex Assur Co	0	0	0%	0%	\$	495,501
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$	490,772
1	90328	First Hlth Life & Hlth Ins Co	0	0	0%	0%	\$	457,983
	11121	Unified Life Ins Co	1	0	0%	0%	\$	447,964
565	67598	Paul Revere Life Ins Co	0	0	0%	0%	\$	397,593
2858	99724	LifeShield Natl Ins Co	2	1	50%	0%	\$	374,595
408	86355	Standard Life & Accident Ins Cc	0	0	0%	0%	\$	367,584
565	64297	First Unum Life Ins Co	0	0	0%	0%	\$	348,351
4853	71854	AAA Life Ins Co	1	0	0%	0%	\$	348,333
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$	318,522
707	97179	UnitedHealthcare Life Ins Co	0	0	0%	0%	\$	308,309
111	19917	Liberty Ins Underwriters Inc	0	0	0%	0%	\$	301,895
626	20281	Federal Ins Co	0	0	0%	0%	\$	294,011
31	35157	Fair Amer Ins & Reins Co	0	0	0%	0%	\$	279,216
917	71129	Dearborn Life Ins Co	0	0	0%	0%	\$	273,213
781	69744	Union Labor Life Ins Co	0	0	0%	0%	\$	258,317
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$	257,641
300	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$	253,572
5001	38776	SiriusPoint Amer Ins Co	0	0	0%	0%	\$	250,543
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$	238,745
370	60380	American Family Life Assur Co	0	0	0%	0%	\$	236,467
	26581	Independence Amer Ins Co	0	0	0%	0%	\$	230,506
2538	25011	Wesco Ins Co	0	0	0%	0%	\$	222,470
	61921	Citizens Security Life Ins Co	0	0	0%	0%	\$	221,616
943	60033	Ameritas Life Ins Corp of NY	0	0	0%	0%	\$	214,850
215	68462	Reserve Natl Ins Co	0	0	0%	0%	\$	200,208
408	71773	American Natl Life Ins Co Of TX	0	0	0%	0%	\$	191,463
4	65005	RiverSource Life Ins Co	0	0	0%	0%	\$	186,183
581	61476	Boston Mut Life Ins Co	0	0	0%	0%	\$	176,554
12	70106	United States Life Ins Co in the	0	0	0%	0%	\$	175,140
671	80314	Unicare Life & Hlth Ins Co	0	0	0%	0%	\$	172,566
549	80926	Sun Life & Hlth Ins Co	0	0	0%	0%	\$	160,769
1	78700	Aetna Hlth & Life Ins Co	2	0	0%	0%	\$	147,896
812	85766	United Concordia Ins Co	0	0	0%	0%	\$	138,450
468	70688	Transamerica Financial Life Ins	0	0	0%	0%	\$	136,882
1120	26921	Everest Reins Co	0	0	0%	0%	\$	132,662
	90638	Best Life & Hlth Ins Co	0	0	0%	0%	\$	113,893
904	93610	John Hancock Life & Hlth Ins Co	0	0	0%	0%	\$	112,673
901	95708	Cigna Hlthcare of SC Inc	2	0	0%	0%	\$	109,054
1	68500	Continental Life Ins Co Brentw	0	0	0%	0%	\$	105,415
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$	100,742
233	61263	Bankers Life & Cas Co	0	0	0%	0%	\$	87,795
4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$	78,105
4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$	74,406
84	16691	Great Amer Ins Co	0	0	0%	0%	\$	71,692
	71404	Continental Gen Ins Co	0	0	0%	0%	\$	71,411
367	80578	Physicians Mut Ins Co	0	0	0%	0%	\$	65,700
5014	60186	Everlake Life Ins Co	0	0	0%	0%	\$	62,824
306	70408	Union Security Ins Co	0	0	0%	0%	\$	59,858

	77879	5 Star Life Ins Co	0	0	0%	0%	\$	56,131
4670	38318	Starr Ind & Liab Co	0	0	0%	0%	\$	53,191
4677	94587	Members Hlth Ins Co	0	0	0%	0%	\$	52,576
4734	43460	Aspen Amer Ins Co	3	0	0%	0%	\$	49,489
290	60577	American Income Life Ins Co	0	0	0%	0%	\$	49,132
	68896	Southern Farm Bureau Life Ins	0	0	0%	0%	\$	43,895
690	61751	Central States H & L Co Of Oma	0	0	0%	0%	\$	40,476
1295	80799	Celtic Ins Co	0	0	0%	0%	\$	38,613
4734	61492	Athene Annuity & Life Assur Co	0	0	0%	0%	\$	37,958
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$	37,745
901	62308	Connecticut Gen Life Ins Co	0	0	0%	0%	\$	37,508
313	33898	Aegis Security Ins Co	0	0	0%	0%	\$	33,720
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$	30,788
350	62596	Union Fidelity Life Ins Co	0	0	0%	0%	\$	29,275
4011	72990	Genworth Life Ins Co of NY	0	0	0%	0%	\$	26,274
4942	37540	Beazley Ins Co Inc	0	0	0%	0%	\$	25,598
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$	25,092
241	62634	Delaware Amer Life Ins Co	0	0	0%	0%	\$	23,991
5021	60518	American Hlth & Life Ins Co	0	0	0%	0%	\$	16,989
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$	16,881
3098	69078	Standard Security Life Ins Co O	0	0	0%	0%	\$	16,257
	65412	Life Ins Co Of AL	0	0	0%	0%	\$	14,658
19	10111	American Bankers Ins Co Of FL	0	0	0%	0%	\$	14,181
707	89087	Enterprise Life Ins Co	0	0	0%	0%	\$	13,182
1279	11150	Arch Ins Co	0	0	0%	0%	\$	12,247
4803	89958	Shelterpoint Ins Co	0	0	0%	0%	\$	12,174
435	65935	Massachusetts Mut Life Ins Co	0	0	0%	0%	\$	12,075
1	81973	Coventry Hlth & Life Ins Co	0	0	0%	0%	\$	11,833
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$	11,646
19	60275	American Bankers Life Assur Co	0	0	0%	0%	\$	11,275
212	14178	Zurich Amer Life Ins Co of NY	0	0	0%	0%	\$	11,064
565	68195	Provident Life & Accident Ins C	3	2	67%	0%	\$	11,016
3891	91642	Forethought Life Ins Co	0	0	0%	0%	\$	9,923
4803	81434	ShelterPoint Life Ins Co	0	0	0%	0%	\$	9,599
	63290	Fidelity Life Assn A Legal Reser	0	0	0%	0%	\$	8,340
169	24988	Sentry Ins Co	0	0	0%	0%	\$	8,115
12	60488	American Gen Life Ins Co	0	0	0%	0%	\$	6,517
4966	63223	Federal Life Ins Co	0	0	0%	0%	\$	6,224
4904	27154	Atlantic Specialty Ins Co	0	0	0%	0%	\$	5,935
626	20303	Great Northern Ins Co	0	0	0%	0%	\$	5,728
520	67784	Philadelphia Amer Life Ins Co	0	0	0%	0%	\$	5,711
373	88668	Mutual Of Amer Life Ins Co	0	0	0%	0%	\$	5,391
1117	65870	Manhattan Life Ins Co	0	0	0%	0%	\$	4,600
200	69663	USAA Life Ins Co	0	0	0%	0%	\$	4,016
1186	69515	Medamerica Ins Co	0	0	0%	0%	\$	3,895
290	91472	Globe Life & Accident Ins Co	0	0	0%	0%	\$	3,587
4213	60704	Wilton Reassur Life Co of NY	0	0	0%	0%	\$	3,373
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$	3,263
918	65056	Jackson Natl Life Ins Co	0	0	0%	0%	\$	2,951
290	77968	Family Heritage Life Ins Co Of I	0	0	0%	0%	\$	2,867
761	90611	Allianz Life Ins Co Of N Amer	0	0	0%	0%	\$	2,818
4553	70435	The Savings Bank Mut Life Ins C	0	0	0%	0%	\$	2,712
901	65722	Loyal Amer Life Ins Co	0	0	0%	0%	\$	2,494
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$	2,464

572	77720	LifeSecure Ins Co	0	0	0%	0%	\$	2,380
	64696	First Continental Life & Acc	0	0	0%	0%	\$	2,220
517	16131	HDI Specialty Ins Co	0	0	0%	0%	\$	2,101
4750	61409	National Benefit Life Ins Co	0	0	0%	0%	\$	2,077
4932	87726	Brighthouse Life Ins Co	0	0	0%	0%	\$	1,629
4903	71390	Puritan Life Ins Co of Amer	0	0	0%	0%	\$	1,395
458	66370	Mony Life Ins Co	0	0	0%	0%	\$	925
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$	832
1348	89009	Standard Life Ins Co Of NY	0	0	0%	0%	\$	792
50	62553	Country Life Ins Co	0	0	0%	0%	\$	702
565	68209	Provident Life & Cas Ins Co	0	0	0%	0%	\$	529
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$	476
4213	62413	Wilcac Life Ins Co	0	0	0%	0%	\$	470
55	84522	Auto Club Life Ins Co	0	0	0%	0%	\$	462
181	85561	Elips Life Ins Co	0	0	0%	0%	\$	462
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$	372
1211	81426	Commercial Travelers Life Ins Co	0	0	0%	0%	\$	307
69	20796	21st Century Premier Ins Co	0	0	0%	0%	\$	304
408	63657	Garden State Life Ins Co	0	0	0%	0%	\$	271
4947	60176	SBLI USA Life Ins Co Inc	0	0	0%	0%	\$	245
4718	97691	Life Of The South Ins Co	0	0	0%	0%	\$	226
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$	130
769	80659	US Business of Canada Life Assn	0	0	0%	0%	\$	121
31	22063	Government Employees Ins Co	0	0	0%	0%	\$	102
233	62065	Colonial Penn Life Ins Co	0	0	0%	0%	\$	75
468	10952	Transamerica Cas Ins Co	0	0	0%	0%	\$	56
	64580	Illinois Mut Life Ins Co	0	0	0%	0%	\$	9
300	87963	National Teachers Assoc Life In	1	1	100%	0%	\$	-
	19178	Southern Guar Ins Co	2	1	50%	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.