

2023 South Carolina Private Passenger Complaints Summary

Total South Carolina Premiums: \$5,976,613,522

Total South Carolina Complaints Received by the SCDOI: 1449

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 213

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of		U.S. Market Share	Premiums
					Total Complaints	U.S. Market Share		
176	25178	State Farm Mut Auto Ins Co	234	33	14%	21%	\$ 1,267,256,786	
155	38628	Progressive Northern Ins Co	107	19	18%	10%	\$ 610,236,497	
155	16322	Progressive Direct Ins Co	127	17	13%	9%	\$ 537,166,330	
8	29688	Allstate Fire & Cas Ins Co	113	8	7%	7%	\$ 415,965,198	
31	22063	Government Employees Ins Co	61	4	7%	6%	\$ 339,333,207	
3548	36161	Travelers Prop Cas Ins Co	39	4	10%	3%	\$ 207,894,657	
200	25941	United Serv Automobile Assn	35	5	14%	3%	\$ 203,547,858	
176	25143	State Farm Fire & Cas Co	34	4	12%	3%	\$ 177,128,086	
200	25968	USAA Cas Ins Co	45	9	20%	3%	\$ 171,948,243	
200	18600	USAA Gen Ind Co	36	10	28%	3%	\$ 153,522,969	
31	14137	GEICO Secure Ins Co	24	4	17%	2%	\$ 148,044,382	
31	22055	Geico Ind Co	19	2	11%	2%	\$ 139,535,469	
280	32700	Owners Ins Co	21	1	5%	2%	\$ 120,858,437	
8	22772	Integon Ind Corp	71	9	13%	2%	\$ 110,803,445	
200	21253	Garrison Prop & Cas Ins Co	19	5	26%	1%	\$ 85,295,253	
111	24724	First Natl Ins Co Of Amer	23	2	9%	1%	\$ 81,614,028	
8	19232	Allstate Ins Co	8	0	0%	1%	\$ 77,421,885	
483	18325	Southern Farm Bureau Cas Ins Co	2	0	0%	1%	\$ 68,878,992	
483	14114	South Carolina Farm Bureau Ins Co	9	2	22%	1%	\$ 59,156,775	
140	23787	Nationwide Mut Ins Co	11	2	18%	1%	\$ 52,209,291	

140	25453	Nationwide Ins Co Of Amer	6	0	0%	1%	\$	50,257,252
111	12484	Liberty Mut Personal Ins Co	23	1	4%	1%	\$	47,734,650
140	37877	Nationwide Prop & Cas Ins Co	8	0	0%	1%	\$	45,242,530
176	40150	MGA Ins Co Inc	23	2	9%	1%	\$	42,408,132
5	12188	Trexis Ins Corp	20	2	10%	1%	\$	40,106,049
91	27120	Trumbull Ins Co	16	2	13%	1%	\$	39,943,304
8	36455	Allstate Northbrook Ind Co	16	3	19%	1%	\$	38,691,845
408	28401	American Natl Prop & Cas Co	5	2	40%	1%	\$	31,350,467
169	21164	Dairyland Ins Co	6	0	0%	1%	\$	30,534,634
111	36447	LM Gen Ins Co	8	3	38%	1%	\$	30,510,150
8	17230	Allstate Prop & Cas Ins Co	5	0	0%	1%	\$	30,096,473
3362	10336	First Acceptance Ins Co Inc	15	1	7%	1%	\$	30,095,146
55	32972	Universal Ins Co	5	2	40%	0%	\$	29,057,491
140	23760	Nationwide Gen Ins Co	13	2	15%	0%	\$	28,672,078
473	37648	Permanent Gen Assur Corp	14	6	43%	0%	\$	26,746,110
4991	24503	Root Prop & Cas Ins Co	8	0	0%	0%	\$	26,191,096
4909	11558	AssuranceAmerica Ins Co	14	2	14%	0%	\$	20,856,864
280	18988	Auto Owners Ins Co	6	0	0%	0%	\$	19,615,759
69	25321	Farmers Direct Prop & Cas Ins Co	5	2	40%	0%	\$	19,286,702
3548	27998	Travelers Home & Marine Ins Co	1	0	0%	0%	\$	18,642,745
4909	10922	Insuremax Ins Co	12	4	33%	0%	\$	17,161,162
242	12572	Selective Ins Co Of Amer	6	4	67%	0%	\$	15,794,166
300	22756	Horace Mann Prop & Cas Ins Co	2	0	0%	0%	\$	15,197,902
8	25712	Esurance Ins Co	23	8	35%	0%	\$	15,105,079
473	29068	American Family Connect Prop & Cas	1	0	0%	0%	\$	14,409,319
28	19976	Amica Mut Ins Co	4	0	0%	0%	\$	14,048,964
111	41653	Milbank Ins Co	5	0	0%	0%	\$	12,659,096
785	37915	Essentia Ins Co	2	0	0%	0%	\$	12,356,781
473	13026	Main Street Amer Protection Ins Co	0	0	0%	0%	\$	12,298,917
3098	12873	Privilege Underwriters Recp Exch	0	0	0%	0%	\$	10,967,059
8	25405	Safe Auto Ins Co	3	2	67%	0%	\$	10,691,133
4991	10974	Root Ins Co	5	0	0%	0%	\$	8,219,550
155	24279	Progressive Max Ins Co	1	0	0%	0%	\$	7,735,875

244	10677	The Cincinnati Ins Co	2	1	50%	0%	\$	7,638,014
69	11185	Foremost Ins Co Grand Rapids MI	0	0	0%	0%	\$	7,274,151
8	15130	Encompass Ind Co	0	0	0%	0%	\$	6,837,839
111	23035	Liberty Mut Fire Ins Co	4	1	25%	0%	\$	5,391,051
69	21687	Mid Century Ins Co	1	1	100%	0%	\$	5,296,490
3548	19070	Standard Fire Ins Co	1	0	0%	0%	\$	5,276,578
626	18279	Bankers Standard Ins Co	0	0	0%	0%	\$	5,110,971
36	20230	Central Mut Ins Co	0	0	0%	0%	\$	4,764,640
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$	4,157,178
4718	10051	Lyndon Southern Ins Co	1	1	100%	0%	\$	4,103,512
8	23728	National Gen Ins Co	9	3	33%	0%	\$	3,941,225
69	19658	Bristol W Ins Co	2	2	100%	0%	\$	3,854,986
8	22780	Integon Gen Ins Corp	3	0	0%	0%	\$	3,748,125
12	19402	AIG Prop Cas Co	0	0	0%	0%	\$	3,732,710
8	29742	Integon Natl Ins Co	1	1	100%	0%	\$	3,638,760
111	24732	General Ins Co Of Amer	0	0	0%	0%	\$	3,336,474
8	19240	Allstate Ind Co	2	1	50%	0%	\$	3,239,421
3548	19062	Automobile Ins Co Of Hartford CT	1	0	0%	0%	\$	2,508,803
111	25135	State Automobile Mut Ins Co	2	0	0%	0%	\$	2,383,591
111	25127	State Auto Prop & Cas Ins Co	0	0	0%	0%	\$	2,379,789
300	22578	Horace Mann Ins Co	2	0	0%	0%	\$	2,364,882
91	34690	Property & Cas Ins Co Of Hartford	1	1	100%	0%	\$	2,306,770
215	40703	Unitrin Safeguard Ins Co	0	0	0%	0%	\$	2,292,373
3548	36137	Travelers Commercial Ins Co	0	0	0%	0%	\$	2,233,350
300	22683	Teachers Ins Co	0	0	0%	0%	\$	2,168,990
350	21261	Electric Ins Co	1	0	0%	0%	\$	2,061,363
111	23353	Meridian Security Ins Co	1	1	100%	0%	\$	1,915,487
361	23450	American Family Home Ins Co	0	0	0%	0%	\$	1,865,966
91	30104	Hartford Underwriters Ins Co	0	0	0%	0%	\$	1,836,481
123	31550	Haulers Ins Co Inc	5	2	40%	0%	\$	1,708,412
169	21180	Sentry Select Ins Co	0	0	0%	0%	\$	1,648,320
8	10358	Encompass Ins Co	0	0	0%	0%	\$	1,515,965
473	40231	Old Dominion Ins Co	0	0	0%	0%	\$	1,451,812

785	12831	State Natl Ins Co Inc	1	1	100%	0%	\$	1,326,677
169	18139	Peak Prop & Cas Ins Corp	1	0	0%	0%	\$	1,296,483
361	42722	American Modern Prop & Cas Ins Co	0	0	0%	0%	\$	1,275,597
5000	16186	Vault Recip Exch	0	0	0%	0%	\$	1,224,841
4869	25180	Stillwater Ins Co	1	0	0%	0%	\$	1,201,361
3678	34940	Omni Ind Co	1	1	100%	0%	\$	1,076,554
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$	1,067,295
473	13703	The Gen Automobile Ins Co Inc	1	0	0%	0%	\$	1,052,744
4748	14181	Leon Hix Ins Co Inc	0	0	0%	0%	\$	1,018,297
8	31488	Integon Preferred Ins Co	0	0	0%	0%	\$	992,249
3098	18058	Philadelphia Ind Ins Co	0	0	0%	0%	\$	972,202
215	16063	Unitrin Auto & Home Ins Co	0	0	0%	0%	\$	836,653
91	37478	Hartford Ins Co Of The Midwest	1	0	0%	0%	\$	829,398
111	33600	LM Ins Corp	2	0	0%	0%	\$	795,062
91	38261	Hartford Ins Co Of The Southeast	1	0	0%	0%	\$	747,520
8	10071	Encompass Ins Co Of Amer	0	0	0%	0%	\$	732,785
98	32603	Berkley Ins Co	0	0	0%	0%	\$	655,144
33	20117	California Cas Ind Exch	0	0	0%	0%	\$	601,783
31	41491	Geico Cas Co	3	0	0%	0%	\$	533,251
587	10235	American Southern Ins Co	2	2	100%	0%	\$	501,885
473	22906	Permanent Gen Assur Corp Of OH	0	0	0%	0%	\$	472,993
3548	25666	Travelers Ind Co Of Amer	0	0	0%	0%	\$	371,889
473	27138	Midvale Ind Co	0	0	0%	0%	\$	330,875
3548	36170	Travelers Cas Co Of CT	1	1	100%	0%	\$	301,157
69	11800	Foremost Prop & Cas Ins Co	0	0	0%	0%	\$	279,464
785	28932	Markel Amer Ins Co	0	0	0%	0%	\$	217,954
749	39322	General Security Natl Ins Co	0	0	0%	0%	\$	195,615
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$	191,125
473	14788	NGM Ins Co	0	0	0%	0%	\$	190,893
31	14139	GEICO Choice Ins Co	0	0	0%	0%	\$	177,365
91	29424	Hartford Cas Ins Co	0	0	0%	0%	\$	141,671
111	42404	Liberty Ins Corp	0	0	0%	0%	\$	128,180
5010	24376	Spinnaker Ins Co	0	0	0%	0%	\$	114,307

*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.