

2023 South Carolina Homeowner Complaints Summary

Total South Carolina Premiums: \$ 2,766,131,229

Total South Carolina Complaints Received by the SCDOI: 818

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 103

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as % of Total Complaints	U.S. Market Share	Premiums
176	25143	State Farm Fire & Cas Co	116	12	10%	20%	\$ 552,396,439
8	37907	Allstate Vehicle & Prop Ins Co	57	5	9%	5%	\$ 128,351,642
3548	38130	Travelers Personal Ins Co	35	3	9%	5%	\$ 126,669,532
200	25941	United Serv Automobile Assn	7	1	14%	4%	\$ 108,706,396
4773	10897	First Protective Ins Co	20	0	0%	3%	\$ 96,454,754
533	15164	South Carolina Farm Bur Mut Ins Co	7	2	29%	3%	\$ 85,623,923
280	18988	Auto Owners Ins Co	14	0	0%	3%	\$ 76,796,395
473	13927	Homesite Ins Co Of The Midwest	34	9	26%	3%	\$ 69,996,757
200	25968	USAA Cas Ins Co	5	0	0%	2%	\$ 64,989,555
5031	17030	SureChoice Underwriters Recip Exch	20	2	10%	2%	\$ 64,588,355
5042	17320	Orion180 Ins Co	8	1	13%	2%	\$ 64,379,838
69	11185	Foremost Ins Co Grand Rapids MI	7	0	0%	2%	\$ 60,838,165
155	10872	American Strategic Ins Corp	18	5	28%	2%	\$ 60,793,709
3548	27998	Travelers Home & Marine Ins Co	10	0	0%	2%	\$ 60,719,082
	12536	Homeowners of Amer Ins Co	23	4	0%	2%	\$ 50,731,020
200	18600	USAA Gen Ind Co	7	2	29%	2%	\$ 48,775,797
3098	12873	Privilege Underwriters Recp Exch	1	0	0%	2%	\$ 46,901,058
361	42722	American Modern Prop & Cas Ins Co	5	2	0%	2%	\$ 44,886,325
383	23337	American European Ins Co	3	0	0%	1%	\$ 40,740,128
8	19232	Allstate Ins Co	16	1	6%	1%	\$ 39,054,340
19	10111	American Bankers Ins Co Of FL	18	4	22%	1%	\$ 38,609,757
4861	14407	Heritage Prop & Cas Ins Co	35	7	20%	1%	\$ 38,136,492
225	23248	Occidental Fire & Cas Co Of NC	14	2	14%	1%	\$ 36,581,299
8	19240	Allstate Ind Co	31	2	6%	1%	\$ 33,410,585
111	42404	Liberty Ins Corp	3	0	0%	1%	\$ 29,634,537
4663	10861	Universal Prop & Cas Ins	34	11	32%	1%	\$ 28,309,809
111	19690	American Economy Ins Co	7	1	14%	1%	\$ 26,044,848
111	24740	Safeco Ins Co Of Amer	8	1	13%	1%	\$ 24,988,274
140	25453	Nationwide Ins Co Of Amer	7	0	0%	1%	\$ 22,504,999
4792	15885	Typtap Ins Co	5	0	0%	1%	\$ 22,227,347
200	21253	Garrison Prop & Cas Ins Co	5	2	40%	1%	\$ 21,266,796

8	17230	Allstate Prop & Cas Ins Co	13	2	15%	1%	\$	20,886,889
140	23760	Nationwide Gen Ins Co	3	0	0%	1%	\$	20,629,473
71	10759	Universal N Amer Ins Co	8	1	13%	1%	\$	19,417,094
12	19402	AIG Prop Cas Co	0	0	0%	1%	\$	18,644,000
225	36560	SafePort Ins Co	26	4	15%	1%	\$	18,556,843
140	37877	Nationwide Prop & Cas Ins Co	2	1	50%	1%	\$	16,308,800
140	23787	Nationwide Mut Ins Co	3	0	0%	1%	\$	14,363,037
408	28401	American Natl Prop & Cas Co	2	0	0%	1%	\$	14,329,735
3098	17148	PURE Specialty Exchange	0	0	0%	1%	\$	14,149,795
111	41653	Milbank Ins Co	6	0	0%	0%	\$	13,487,075
28	19976	Amica Mut Ins Co	0	0	0%	0%	\$	12,429,159
473	17221	Homesite Ins Co	6	2	0%	0%	\$	11,831,165
796	11515	QBE Specialty Ins Co	2	0	0%	0%	\$	11,318,438
4962	12573	Centauri Specialty Ins Co	9	1	11%	0%	\$	10,934,070
3548	19062	Automobile Ins Co Of Hartford CT	2	0	0%	0%	\$	10,407,079
626	10052	Chubb Natl Ins Co	0	0	0%	0%	\$	9,626,849
242	39926	Selective Ins Co Of The Southeast	0	0	0%	0%	\$	9,603,761
4850	11089	Rock Ridge Ins Co	0	0	0%	0%	\$	9,071,339
796	37257	Praetorian Ins Co	1	0	0%	0%	\$	8,866,359
3484	11027	Tower Hill Prime Ins Co	2	0	0%	0%	\$	8,712,139
55	32972	Universal Ins Co	3	1	0%	0%	\$	8,602,154
4051	12563	Safe Harbor Ins Co	2	0	0%	0%	\$	8,600,969
244	10677	The Cincinnati Ins Co	0	0	0%	0%	\$	7,643,684
785	35378	Evanston Ins Co	0	0	0%	0%	\$	7,443,282
69	11800	Foremost Prop & Cas Ins Co	1	0	0%	0%	\$	7,403,154
300	22578	Horace Mann Ins Co	2	0	0%	0%	\$	7,395,904
473	14788	NGM Ins Co	4	1	0%	0%	\$	7,310,121
31	20079	National Fire & Marine Ins Co	2	0	0%	0%	\$	7,085,366
8	15130	Encompass Ind Co	1	0	0%	0%	\$	6,809,460
244	28665	The Cincinnati Cas Co	0	0	0%	0%	\$	6,770,825
69	26298	Farmers Prop & Cas Ins Co	6	0	0%	0%	\$	6,683,070
91	27120	Trumbull Ins Co	2	0	0%	0%	\$	6,590,733
176	15894	Dover Bay Specialty Ins Co	1	0	0%	0%	\$	6,357,574
3548	19070	Standard Fire Ins Co	0	0	0%	0%	\$	6,343,822
5000	16237	Vault E&S Ins Co	0	0	0%	0%	\$	6,212,950
111	23035	Liberty Mut Fire Ins Co	2	0	0%	0%	\$	6,139,579
5000	16186	Vault Recip Exch	0	0	0%	0%	\$	5,883,131
	17227	Slide Ins Co	3	1	0%	0%	\$	5,621,334

5010	24376	Spinnaker Ins Co	2	2	0%	0%	\$	5,428,057
626	18279	Bankers Standard Ins Co	1	0	0%	0%	\$	5,289,629
626	20346	Pacific Ind Co	1	0	0%	0%	\$	4,821,345
91	34690	Property & Cas Ins Co Of Hartford	2	0	0%	0%	\$	4,748,212
	15816	Allied Trust Ins Co	1	0	0%	0%	\$	4,736,278
140	41297	Scottsdale Ins Co	2	0	0%	0%	\$	4,583,385
626	20281	Federal Ins Co	0	0	0%	0%	\$	4,559,538
3548	36137	Travelers Commercial Ins Co	1	0	0%	0%	\$	4,411,035
4792	12944	Homeowners Choice Prop & Cas Ins Co	1	0	0%	0%	\$	4,391,720
4869	16578	Stillwater Prop & Cas Ins Co	7	0	0%	0%	\$	4,356,426
300	22756	Horace Mann Prop & Cas Ins Co	2	0	0%	0%	\$	4,347,859
36	20230	Central Mut Ins Co	1	0	0%	0%	\$	4,060,201
361	23469	American Modern Home Ins Co	1	0	0%	0%	\$	4,046,740
5065	16848	Sutton Specialty Ins Co	0	0	0%	0%	\$	3,986,575
	29831	Independent Mut Fire Ins Co	2	0	0%	0%	\$	3,978,381
111	25135	State Automobile Mut Ins Co	4	0	0%	0%	\$	3,933,106
626	20303	Great Northern Ins Co	0	0	0%	0%	\$	3,762,493
111	33600	LM Ins Corp	1	0	0%	0%	\$	3,643,685
4869	25180	Stillwater Ins Co	5	0	0%	0%	\$	3,456,096
140	42579	Allied Prop & Cas Ins Co	2	0	0%	0%	\$	3,302,091
4860	15826	FBAlliance Ins Co	0	0	0%	0%	\$	3,251,939
5010	17045	Spinnaker Specialty Ins Co	0	0	0%	0%	\$	3,250,012
4715	41807	MS Transverse Specialty Ins Co	0	0	0%	0%	\$	3,144,076
316	12114	National Security Fire & Cas Co	4	0	0%	0%	\$	3,000,922
785	28932	Markel Amer Ins Co	1	0	0%	0%	\$	2,840,158
98	32603	Berkley Ins Co	0	0	0%	0%	\$	2,808,054
4051	12360	Ocean Harbor Cas Ins Co	0	0	0%	0%	\$	2,701,116
	41459	Armed Forces Ins Exch	1	0	0%	0%	\$	2,375,206
473	29068	American Family Connect Prop & Cas I	2	0	0%	0%	\$	2,292,942
1319	14400	Lititz Mut Ins Co	0	0	0%	0%	\$	2,265,170
473	12504	American Family Connect Ins Co	0	0	0%	0%	\$	2,197,254
4234	16835	Accredited Specialty Ins Co	0	0	0%	0%	\$	2,183,199
111	25127	State Auto Prop & Cas Ins Co	0	0	0%	0%	\$	1,942,663
8	10358	Encompass Ins Co	0	0	0%	0%	\$	1,881,475
5019	33987	Kin Interinsurance Nexus Exch	0	0	0%	0%	\$	1,861,751
8	13167	North Light Specialty Ins Co	2	0	0%	0%	\$	1,691,465
626	35181	Executive Risk Ind Inc	0	0	0%	0%	\$	1,635,699
350	21261	Electric Ins Co	1	0	0%	0%	\$	1,617,085

626	20397	Vigilant Ins Co	0	0	0%	0%	\$	1,514,900
212	16535	Zurich Amer Ins Co	1	0	0%	0%	\$	1,447,235
	12841	American Integrity Ins Co of FL	0	0	0%	0%	\$	1,314,628
	38920	Kinsale Ins Co	2	0	0%	0%	\$	1,269,183
280	32700	Owners Ins Co	0	0	0%	0%	\$	1,262,666
111	23043	Liberty Mut Ins Co	1	0	0%	0%	\$	1,233,619
	17499	Victor Ins Exchange	0	0	0%	0%	\$	1,229,203
4980	16889	Summit Specialty Ins Co	0	0	0%	0%	\$	1,215,959
8	10071	Encompass Ins Co Of Amer	1	0	0%	0%	\$	1,162,142
215	40703	Unitrin Safeguard Ins Co	0	0	0%	0%	\$	1,008,005
215	16063	Unitrin Auto & Home Ins Co	0	0	0%	0%	\$	986,432
19	42978	American Security Ins Co	3	1	0%	0%	\$	962,720
91	37478	Hartford Ins Co Of The Midwest	0	0	0%	0%	\$	908,409
626	38989	Chubb Custom Ins Co	0	0	0%	0%	\$	888,600
4969	16188	Trisura Specialty Ins Co	7	1	0%	0%	\$	874,527
3548	25623	Phoenix Ins Co	0	0	0%	0%	\$	754,601
626	12777	Chubb Ind Ins Co	0	0	0%	0%	\$	734,080
91	22357	Hartford Accident & Ind Co	0	0	0%	0%	\$	599,756
899	16650	Rockingham Specialty Inc	0	0	0%	0%	\$	560,481
3548	25666	Travelers Ind Co Of Amer	1	0	0%	0%	\$	468,379
4969	22225	Trisura Ins Co	1	1	0%	0%	\$	407,964
155	38628	Progressive Northern Ins Co	0	0	0%	0%	\$	379,474
	16255	KW Specialty Ins Co	0	0	0%	0%	\$	363,038
225	10349	Acceptance Cas Ins Co	0	0	0%	0%	\$	326,184
91	29459	Twin City Fire Ins Co Co	0	0	0%	0%	\$	324,540
12	26883	AIG Specialty Ins Co	0	0	0%	0%	\$	316,628
8	26905	Century Natl Ins Co	0	0	0%	0%	\$	264,659
12	19437	Lexington Ins Co	0	0	0%	0%	\$	251,804
91	38261	Hartford Ins Co Of The Southeast	0	0	0%	0%	\$	251,084
408	39942	American Natl Gen Ins Co	0	0	0%	0%	\$	240,819
4990	44776	StarStone Specialty Ins Co	0	0	0%	0%	\$	173,767
749	39322	General Security Natl Ins Co	0	0	0%	0%	\$	149,859
244	13037	The Cincinnati Specialty Underwriter	0	0	0%	0%	\$	139,900
69	44245	Toggle Ins Co	0	0	0%	0%	\$	127,547

*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.