

RESTRUCTURING & SEVEN-YEAR PLAN

SC Department of Insurance

Date of Submission: March 31, 2015

Please provide the following for this year's Restructuring and Seven-Year Plan Report.

	Name	Date of Hire	Email
Agency Director	Raymond G. Farmer	12/3/2012	rfarmer@doi.sc.gov
Previous Agency Director	Robert David Black	2/3/2011	N/A

	Name	Phone	Email
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Is the agency vested with revenue bonding authority? (re: Section 2-2-60(E))	No
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I have reviewed and approved the enclosed 2015 Restructuring and Seven-Year Plan Report, which are complete and accurate to the extent of my knowledge.

Current Agency Director
(Sign/Date):

(Type/Print Name):

Raymond G. Farmer

If applicable, Board/Commission Chair
(Sign/Date):

(Type/Print Name):

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EXECUTIVE SUMMARY

I. Executive Summary

A. Historical Perspective

In 1995, the SC Insurance Commission was eliminated and the Department became a part of the executive branch of state government. There was no change in the Department's mission. The Department has reorganized but it has not been restructured since 1995.

B. Purpose, Mission and Vision

The purpose of the Department of Insurance is to regulate the rates and service of every insurer in this State and ensure just and reasonable standards, classifications, regulations, practices, and measurements of service are observed and followed by every insurer doing business in this State. The Department of Insurance sees that all laws of this State governing insurers or relating to the business of insurance are faithfully executed, makes regulations and implements all other insurance laws of this State.

The mission of the South Carolina Department of Insurance (Department) is to protect the insurance consumer, the public interest, and the insurance marketplace by ensuring the solvency of insurers, enforcing and implementing the insurance laws of this State, and regulating the insurance industry in an efficient, courteous, responsive, fair, and equitable manner.

The Department envisions a competitive and financially stable insurance marketplace. To this end, the Department regulates the insurance marketplace by firmly and fairly implementing and enforcing the insurance laws.

C. Key Performance Measure Results

SC Department of Insurance (FY13-14 Accountability Report)	
Item #	Description
Goal	
1	Maintain a solvent and competitive insurance marketplace
2	Promote voluntary compliance by enhancing education and outreach
3	Protect the public through effective regulatory enforcement of insurance laws
4	Improve operational quality, service efficiency, and departmental productivity

Additional information associated with the above Strategic Goals can be found in the “Key Deliverables” worksheet and the FY13-14 Accountability Report <http://www.scstatehouse.gov/reports/aar2014/r20.pdf>.

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the **Similar Information Requested Chart**. If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, “Similar Info Requested.”

ORGANIZATIONAL PROFILE

II. Organizational Profile

This section asks for a fact based description of the agency. Please provide information in the stated Excel template. If an Excel template is not referenced, provide the information in bullet style.

1. The agency's main deliverables (i.e., products or services) and the primary methods by which these are provided;
 - a. Refer to the [Key Deliverables Chart](#).
2. The agency's key customers and their requirements and expectations;
 - a. Refer to the [Key Customers Chart](#).
3. The agency's key stakeholders (other than customers);
 - a. Refer to the [Key Stakeholders Chart](#).
4. Other state agencies which have the biggest impact on the agency's mission success;
 - a. Refer to the [Key Partner Agency Chart](#).
5. The agency's performance improvement system(s);
 - a. The Department has reviewed and updated its workflow and production processes, and has developed objective performance measures for each activity.
 - b. Leaders measure performance by analyzing consumer inquiry/complaint data to identify market conduct patterns and licensing data to evaluate cycle times. Meetings are held with the insurance industry to discuss the Department's responsiveness; timeliness of legal actions; thoroughness of those actions; accuracy of advice; and month-end reports from Consumer and Individual/Special licensing services.
 - c. Weekly division and section meetings are held in order to communicate key organizational priorities and outline specific action plans. Supervisors and employees are expected to evaluate their performance and identify their role in achieving the Department's goals. Supervisors and managers must be aware of all human resources policies and procedures relative to their job position and the employees they supervise.
 - d. Each division of the Department continues to develop new goals on an ongoing basis to promote continuous improvement. The Director requires ongoing status reports related to performance measures as outlined in our strategic plan, ensuring that our broad goals, along with specific objectives for each division, are being met. For an example, refer to the [Key Partner Agency Chart](#).

6. The agency's organizational structure in flow chart format;
 - a. Refer to the Agency Organizational Chart.
7. Details about the body to whom the Agency Head reports;
 - a. Refer to the **Overseeing Body Chart**.
8. Refer to the **Major Program Areas Chart**.
9. Please identify any emerging issues the agency anticipates may have an impact on its operations in the upcoming five years.

Challenge 1:

Increased involvement of the federal government in the business of insurance regulation.

Challenge 2:

Maintaining a solvent and competitive marketplace where insurance products are available at the best possible prices.

Challenge 3:

Balancing the desire for regulatory transparency with the duty to protect the confidentiality of certain data.

Challenge 4:

Workforce planning and capacity.

ORGANIZATIONAL PROFILE

III. Laws (Statutes, Regulations, Provisos)

This section asks for state and federal statutes, regulations and provisos (“Laws”) which apply to the agency.

1. Refer to the [Legal Standards Chart](#).

IV. Reports and Reviews

This section asks for information about reports the agency is required to submit to a legislative entity and the agency’s internal review process.

1. Refer to the [Agency Reporting Requirements Chart](#).
2. Refer to the [Internal Audit Chart](#).

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the [Similar Information Requested Chart](#). If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, “Similar Info Requested.”

RESTRUCTURING REPORT

V. Key Performance Measurement Processes

This category examines the agency's performance and improvement in key areas. Performance levels are examined relative to those of competitors and other organizations providing similar programs and services. Information is typically displayed by the use of performance measures. Quantitative measures may be supplemented by a discussion of qualitative measures where appropriate; however, every effort should be made to use appropriate quantitative measures that can be charted to show trends and comparisons to benchmarks.

Address only top-level results showing aggregate measures of agency-wide performance that are reflective of the value added to customers. Please include comparative data as applicable. These results are typically captured in performance goals and planning documents. When determining which processes are "key processes" consider the business impacts, and select those processes that are most important to the customer (both internal and external) to satisfy their requirements and/or those processes with problem areas identified by management.

Note: Results information (i.e., each chart, graph, table) reported for this category should be referenced to the specific question number (Ex. Chart 5.1-1, Graph 5.1-2, Table 5.1-3). The third digit identifies the sequential position of the specific chart, graph or table included in the agency's responses to each questions.

For each performance measurement included in response to the questions on the next page under Subsection A, please provide the following information:

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why.
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did?
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored.
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
- c. Trends the agency has seen and the method by which it analyzes trends in these results.
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies.

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the **Similar Information Requested Chart**. If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, "Similar Info Requested."

Mission Effectiveness

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
License 20 insurers annually in the traditional market and 5 insurers annually in the ARTS market	Traditional 18 Captive 3	24 9	20 5	07/1/13 - 06/30/14	Company Licensing Data Base & ARTS Excel spreadsheet labeled "DATABASE"	Ongoing

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. We are a member of the NAIC (National Association of Insurance Commissioners) which The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? N/A
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. NAIC
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. Deputy Financial Services
- c. Trends the agency has seen and the method by which it analyzes trends in these results. More consolidations and mergers appear to be the trend
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. N/A – Depends on Market Conditions

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Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Analysis performed in accordance to NAIC performance manual	Traditional 174 Captive 247	174 247	174 247	07/1/13 - 06/30/14	Chief Financial Analysts' Logs	Ongoing

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [NAIC](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [NAIC staff](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [Deputy Financial Services](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [More risk focused approach to exams and audits](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [N/A – Depends on Market Conditions](#)

Mission Efficiency

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Issue consumer alerts regarding emerging issues/trends	100%	100%	100%	7/1/13-7/1/14	DOI website	Ongoing

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [NAIC](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the [Similar Information Requested Chart](#). If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, "Similar Info Requested."

- iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [NAIC Consumer Representatives](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [Deputy for Consumer Services and Public Information Officer](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [More use of social media and web](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [N/A](#)

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Communicate Insurance Related Messages Via PSAs And Social Media	25 Billboard, PSAs- FY 2013	On-line digital platform 1, 375,000 impressions	Digital Platform 900,000 impressions	July 1-June 30	Annual Communications Plan	Reported Annually

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [NAIC](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [NAIC staff](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [Deputy of Consumer Services and Public Information Officer](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [More use of social media](#)

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- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
- i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [N/A](#)

Quality (Customer Service)

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Review investigative procedures for handling all complaints annually and recommend the elimination of any procedures that are not necessary	100%	100%	100%	07/1/14 - 06/30/15		Annually

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
- i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [N/A](#)
- ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)
- iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [N/A](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [Deputy of Consumer Services and Legal](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [Investigated procedures appear to me more automated and risk focused](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
- i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [N/A](#)

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Survey stakeholders for their thoughts about processes and procedures the Department can improve. Notify stakeholders of process changes annually		100%	100%	07/1/14 - 06/30/15		Annually/Biennially

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- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [N/A](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [N/A](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [All Deputies](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [Use of integrated tools/processes](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [Yes](#)

Workforce Engagement

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
The workforce plan was updated using current demographics and employment changes	N/A	100%	100%	July 1-June 30		Annually

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [N/A](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact

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information, or if deceased, name of books authored. [OHR-Budget & Control Board](#)

- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [All Deputies](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [Workforce turnover, Workforce Plan, Strategic Plan, Accountability Report and EEO Report](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [Yes](#)

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Offer technical and regulatory training/certification designation incentive programs for staff	N/A	25 Employees participated (26.5%)	10% of staff	July 1-June 30		Ongoing

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [NAIC](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [N/A](#)
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [NAIC, Insurance Organizations and \(OHR\) Office of Human Resources](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [All Deputies](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [More technical, specialized and discipline oriented](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together

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have reasonable control over the result and names of those other agencies. **Yes**

Operational/Work System Performance

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Install Voice over IP Phones in main office	0%	100%	100%	6/2013 - 12/2013	eSpirit (Spirit Telecom)	One time

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.
 - i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. **N/A**
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? **N/A – improve efficiency and cost of our phone system**
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. **Spirit Communications, DTO**
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. **Deputy of Administration**
- c. Trends the agency has seen and the method by which it analyzes trends in these results. **N/A – increase accountability measurement**
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. **Yes**

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Conduct Security training sessions	N/A	3 sessions	4 sessions	July 1 - June 30	Security file	Ongoing

- a. The performance goal(s)/benchmark(s) for the overall process output, and/or critical activities that produce the output.

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- i. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. [DTO](#)
 - ii. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? [Deloitte & DTO](#)
 - iii. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. [DTO](#)
- b. List the senior leaders who review the performance measure, their title and frequency with which they monitor it. [Deputy of Administration](#)
- c. Trends the agency has seen and the method by which it analyzes trends in these results. [Increased level of security & accountability](#)
- d. Whether the agency has reasonable control over this result (i.e., more than 50% or enough to be able to influence and accurately measure the result).
 - i. If the agency does not have reasonable control over this result, the other one or more agencies, who when combined with the agency, together have reasonable control over the result and names of those other agencies. [Yes](#)

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V. Key Performance Measurement Processes (cont.)

A. Results of Agency's Key Performance Measurements

The Department of Insurance's Key Performance Measurements are not classified as to the item categories requested below. An entire listing of our Performance Measures was provided with the FY14 Annual Accountability Report in September 2014. However, we have attempted to select the "top-two" measures that best fit within each of these categories.

Mission Effectiveness

1. What are the agency's actual performance levels for two to four of the agency's key performance measurements for mission effectiveness (i.e., a process characteristic indicating the degree to which the process output (work product) conforms to statutory requirements (i.e., is the agency doing the right things?))?

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
License 20 insurers annually in the traditional market and 5 insurers annually in the ARTS market	Traditional 18 Captive 3	24 9	20 5	07/1/13 - 06/30/14	Company Licensing Data Base & ARTS Excel spreadsheet labeled "DATABASE"	Ongoing
Analysis performed in accordance to NAIC performance manual	Traditional 174 Captive 247	174 247	174 247	07/1/13 - 06/30/14	Chief Financial Analysts' Logs	Ongoing

Mission Efficiency

2. What are the agency's actual performance levels for two to four of the agency's key performance measurements for mission efficiency (i.e., a process characteristic indicating the degree to which the process produces the required output at minimum resource cost (i.e., is the agency doing things right?)) including measures of cost containment, as appropriate?

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Issue consumer alerts regarding emerging issues/trends	100%	100%	100%	7/1/13-7/1/14	DOI website	Ongoing
Communicate Insurance Related Messages Via PSAs And Social Media	25 Billboards, PSAs- FY 2013	On-line digital platform 1,375,000 impressions	Digital Platform 900,000 impressions	July 1-June 30	Annual Communications Plan	Reported Annually

Quality (Customer Satisfaction)

3. What are the agency's actual performance levels for two to four of the agency's key performance measurements for quality (i.e., degree to which a deliverable (product

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or service) meets customer requirements and expectations (a customer is defined as an actual or potential user of the agency's products or services)) for the agency as a whole and for each program listed in the agency's Major Program Areas Chart?

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Review investigative procedures for handling all complaints annually and recommend the elimination of any procedures that are not necessary	100%	100%	100%	07/1/14 - 06/30/15		Annually
Survey stakeholders for their thoughts about processes and procedures the Department can improve. Notify stakeholders of process changes annually		100%	100%	07/1/14 - 06/30/15		Annually/Biennially

Workforce Engagement

- What are the agency's actual performance levels for two to four of the agency's key performance measurements for workforce engagement, satisfaction, retention and development of the agency's workforce, including leaders, for the agency as a whole and for each program listed in the agency's Major Program Areas Chart?

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
The workforce plan was updated using current demographics and employment changes	N/A	100%	100%	July 1-June 30		Annually
Offer technical and regulatory training/certification designation incentive programs for staff	N/A	25 Employees participated (26.5%)	10% of staff	July 1-June 30		Ongoing

Operational/Work System Performance

- What are the agency's actual performance levels for two to four of the agency's key performance measurements for operational efficiency and work system performance (includes measures related to the following: innovation and improvement results; improvements to cycle or wait times; supplier and partner performance; and results related to emergency drills or exercises) for the agency as a whole and for each program listed in the agency's Major Program Areas Chart?

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
Install Voice over IP Phones in main office	0%	100%	100%	6/2013 - 12/2013	eSpirit (Spirit Telecom)	One time
Conduct Security training sessions	N/A	3 sessions	4 sessions	July 1 - June 30	Security file	Ongoing

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the **Similar Information Requested Chart**. If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, "Similar Info Requested."

RESTRUCTURING REPORT

V. Key Performance Measurement Processes (cont.)

B. Most Critical Performance Measures

1. Of the key performance measurement processes listed in Subsection A., which are the three most critical to achieving the overall mission of the agency?

Performance Measure	Last Value	Current Value	Target Value	Time Applicable	Data Source and Availability	Reporting Freq.
License 20 insurers annually in the traditional market and 5 insurers annually in the ARTS market	Traditional 18 Captive 3	Traditional 24 Captive 9	Traditional 20 Captive 5	07/1/13 - 06/30/14	Company Licensing Data Base & ARTS Excel spreadsheet labeled "DATABASE"	Ongoing
Analysis performed in accordance to NAIC performance manual	Traditional 174 Captive 247	Traditional 174 Captive 247	Traditional 174 Captive 247	07/1/13 - 06/30/14	Chief Financial Analysts' Logs	Ongoing
Communicate Insurance Related Messages Via PSAs And Social Media	25 Billboards, PSAs- FY 2013	On-line digital platform 1,375,000 impressions	Digital Platform 900,000 impressions	July 1-June 30	Annual Communications Plan	Reported Annually

C. Databases/Document Management

- 1) Document Imaging System – iaFolder by Teamia (oracle database).
- 2) TeamMate – Auditing Database by Wolters Kluwer (Microsoft SQL Express database)
- 3) TimeMatters – Legal Case Management System by Lexis Nexis (Microsoft SQL Express database)
- 4) Individual Licensing – License & Renew producers, brokers, adjusters, bail bondsmen, appraisers (.NET, Oracle, C#, Power Builder)
- 5) Company Licensing - License & Renew entities (Oracle, .NET, PowerBuilder, Microsoft SQL)
- 6) Agency Licensing - License & Renew Agencies (Power Builder, .NET, C#, Oracle)
- 7) Company Securities – Financial Security Deposit System (Power Builder, Oracle)
- 8) Consumer Complaint System – Complaint & Inquiry System (Oracle, .Net, PowerBuilder)
- 9) Company Taxation – Quarterly and Annual tax payments (Oracle, .NET, PowerBuilder, C#, Microsoft SQL)
- 10) Broker Taxation – Broker submissions, endorsements and quarterly tax payment System (Oracle, .Net, PowerBuilder, C#, Microsoft SQL)

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the **Similar Information Requested Chart**. If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, "Similar Info Requested."

- 11) Continuing Education – Resident Producer CE Application (Oracle, Web Services, C#, PowerBuilder, Microsoft SQL)
- 12) Accounting System – SCDOl’s Receipts system (Oracle, PowerBuilder)
- 13) SERFF Web Services – Rate & Forms automated system (Oracle,.Net, C#)
- 14) NIPR Licensing & Appointment Transactions - (C#, Oracle, Microsoft SQL,C#, Oracle)

D. Recommended Restructuring

Consider the process taken to review the agency’s divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report (“Process”).

1. Yes or No, based on the information obtained and analysis performed during the Process, does the agency have any recommendations for restructuring (either that it could do internally or that would need the assistance of revised or new legislation) that would merge or eliminate duplicative or unnecessary divisions, programs, or personnel within each department of the agency to provide a more efficient administration of government services?
 - a. If yes, please provide the agency’s suggestions.

The Agency does not know of any additional restructuring recommendations, at this time, that would merge or eliminate duplicative or unnecessary divisions, programs, or personnel within each department of the agency to provide a more efficient administration of government services that hasn’t already been implemented.

However, during the Director’s tenure so far, there have been some internal restructurings of departments and personnel. Improving and expanding customer service has been and continues to be an area of focus. The Consumer Services department often extends service hours from 5:00PM to 6:00PM. Rates & Forms was merged with Consumer Services, which allowed Actuarial Services to operate on its own as a deputy area. Rates & Forms and Consumer Services reports to Kendall Buchannan. The Actuarial Services deputy position is currently vacant and reporting to the Ray Farmer, Agency Director. Licensing is now reporting to Benjamin I. Duncan, Director of Administration and Taxation reports to Garth Lee Hill, Director of Financial Services. A Director of Captives position was created to improve recruitment and development.

SEVEN-YEAR PLAN

VI. Seven-Year Plan

A. General

1. Yes or No, does the agency have a plan that provides initiatives and/or planned actions the agency will take during the next seven fiscal years that implement cost savings and increased efficiencies of services and responsibilities in order to continually improve its ability to respond to the needs of the state's citizens?

If yes, go to Current/Recommended Actions Section.

If no, skip Current/Recommended Actions Section and go to Additional Questions.

Yes.

B. Current/Recommended Actions

1. Describe all of the actions the agency is currently taking and plans it has for initiatives and actions during the next seven fiscal years to work to achieve greater efficiency in its operations in order to continually improve its ability to respond to the needs of the state's citizens? In this description, provide the names of all personnel who are responsible for overseeing the actions and plans.
 - a. (1) The DOI has plans within the next two years to move towards the NAIC's computing system called State Based Systems (SBS). SBS is best described as a collection of computer programs with common business applications, tools for modeling how the entire organization works, and development tools for building applications unique to insurance regulators. State Based Systems (SBS) is an electronic system owned by the National Association of Insurance Commissioners (NAIC) and enhanced in partnership with state insurance departments. The purpose of the SBS is to provide a comprehensive, web-based application for use by state regulators in support of insurance regulatory functions. The system is intended to solve a regulator-wide problem, rather than a departmental problem. SBS aims to improve the Department's productivity and efficiency by providing business logic support functionality. Once implemented, the Department expects substantial savings in our Information Technology expenditures.
 - b. (2) The SC Department of Insurance recommends the division move to a paperless system for renewal notices versus the current method of paper mailings. Currently, the Department utilizes resources from the Division of Technology to complete paper renewals. The use of an electronic notification system would be efficient and timely. This change would minimize the preparation of the renewals,

and eliminate the cost from another agency that currently provides postage and mailing services.

- c. (3) Program staff are presently working to make the application process available via an on-line fillable form. This will generate cost savings by producing less paper and will increase the efficiency of the program by shortening the application review period.

2. What are the anticipated cost savings and/or efficiencies that would be achieved by each action?

- (1) Savings are typically estimated in terms of hardware, software licenses, application development tailored to the enterprise, and maintenance. Also, by deploying an SBS system, the Department can significantly reduce labor and time in programming and analysis. Further savings can be achieved in how much paper is used, while greatly reducing mailing, handling costs and printing costs. In addition, automating paper-based processes greatly speeds up the time it takes to perform transactions, which results in fewer errors, rejections, and revisions and has the benefit of freeing up the time spent by users on manual labor. DOI estimated cost savings of \$50,000-\$100,000.
- (2) The Department anticipates a cost savings of approximately \$50,000 annually. The electronic notification will be a more efficient way to notify licensees of their biennial renewal as it would reduce paper, postage and employee resources.
- (3) This cost savings will be recognized by generating less paper, reducing the dollars spent on the program in postage costs, as well as shortening the application review period.

3. Is legislative action required to allow the department/agency to implement the current or recommended actions?

- a. (1) No.
- b. (2) Yes.
- c. (3) No.

4. If legislative action is required, please explain the constitutional, statutory or regulatory changes needed.

- a. (1) N/A
- b. (2) Legislation will need to be passed to require an email address for notification for the following licenses: Producers, Adjusters, Appraisers, Public Adjusters, Surplus Lines Brokers and Agencies.
- c. (3) N/A

5. Describe the agency actions that will be implemented to generate the desired outcomes for each recommendation.

- a. (1) The Department's IT programmer analysts and other staff will prepare data for implementation.

- b. (2) The SC Department of Insurance will develop a process to send renewal notices electronically to promote efficiency and realize cost savings.
 - c. (3) The on-line programming will be handled in house by IT staff at the SC Department of Insurance.
- 6. What is the timeline for implementation of the change and realization of the anticipated benefits for each recommended action/change?
 - a. (1) The State Based Systems (SBS) is in the final phase of a multi-year project to redesign SBS services by updating the architecture and tool set, providing enhanced performance, stability, and scalability. This system is scheduled to be implemented in the first half of 2016. The DOI will begin its integration and implementation with SBS soon afterwards.
 - b. (2) This anticipated timeline to implement this change will be approximately 3 to 6 months following the passage of legislation. Efficiency will be realized immediately, and savings will begin within the first month of implementation.
 - c. (3) The on-line form will be available to consumers by July 1, 2015. Anticipated benefits will occur going forward from that point in time.

SEVEN-YEAR PLAN

VI. Seven-Year Plan (cont.)

C. Additional Questions

1. What top three strategic objectives of the agency will have the biggest impact on the agency's effectiveness in accomplishing its mission?
 - a. Maintain a solvent and competitive insurance marketplace
 - b. Protect the public through effective regulatory enforcement of insurance laws
 - c. Promote voluntary compliance by enhancing education and outreach and customer service
2. What are the fundamentals required to accomplish the objectives?

Having a well-trained and knowledgeable workforce to implement and regulate the insurance laws in SC. A changing workforce demographic continues to impact the culture of the Department as well as the external environment from which it must recruit and train new employees. State salaries are often not competitive with those offered in the private market. Increasing job mobility in the work-world is a significant trend that government agencies must recognize and address as they seek to attract employees who most likely do not envision themselves as working for one employer throughout their career. Department employees are also being encouraged to take courses to obtain insurance related designations and certifications to enhance their insurance knowledge and otherwise prepare them for advancement opportunities as they become available within the organization. Employees are being cross-trained, mentored and allowed to shadow employees in positions in which they may have an interest. While no guarantees of promotions or employment are made, these efforts help the Department in the event of an unexpected absence and help prepare the employee should an opportunity become available. As a result of these collective efforts, the Department has been able to recruit applicants as well as retain and promote employees with significant insurance knowledge into positions at the Department.

3. What links on the agency website, if any, would the agency like listed in the report so the public can find more information about the agency? <http://doi.sc.gov/>
4. Is there any additional information the agency would like to provide the Committee or public? None at this time.

5. Consider the process taken to review the agency's divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report and Seven-Year Plan ("Process"). State the total amount of time taken to do the following:
 - a. Complete the Process 35 hours
 - b. Complete this Report 20 hours
6. Please complete the **Personnel Involved Chart**. In the Excel document attached, there is a template to complete under the tab labeled, "Personnel Involved." Please list the name of all personnel at the agency who were consulted or performed work to obtain the information utilized when answering the questions in the Restructuring and Seven-Year Plan Report and their title and their specific role in answering the question (i.e., searched the agency documents, asked for information because they are in charge of the department, etc.).

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the **Similar Information Requested Chart**. If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, "Similar Info Requested."

CHARTS APPENDIX

VII. Excel Charts

Please send an electronic copy of the entire Excel Workbook and print hard copies of each of the Charts to attach here. Please print the charts in a format so that all the columns fit on one page. Please insert the page number each chart begins on below.

Similar Information Requested Chart _____ Attachment

Historical Perspective Chart _____ Attachment

Purpose, Mission Chart _____ Attachment

Key Products Chart _____ Attachment

Key Customers Chart _____ Attachment

Key Stakeholders Chart _____ Attachment

Key Partner Agency Chart _____ Attachment

Overseeing Body Chart (General and Individual Member) _____ Attachment

Major Program Areas Chart _____ Attachment

Legal Standards Chart _____ Attachment

Agency Reporting Requirements Chart _____ Attachment

Internal Audits Chart _____ Attachment

Personnel Involved Chart _____ Attachment

Agency Organizational Chart _____ Attachment

Does the agency already provide the information requested on this page, or similar information, in a report required by another entity? If yes, add the appropriate information to the **Similar Information Requested Chart**. If the agency looks in the Excel document attached, there is a template for the agency to complete for any questions which ask for the same information under the tab labeled, "Similar Info Requested."

Similar Information Requested Chart

INSTRUCTIONS: Please provide details about other reports which investigate the information requested in the Restructuring Report. This information is sought in an effort to avoid duplication in the future. In the columns below, please list the question number in this report, name of the other report in which the same or similar information is requested, section of the other report in which the information is requested, name of the entity that requests the other report and frequency the other report is required. **NOTE:** Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Restructuring Report Question #	Name of Other Report	Section of Other Report	Entity Requesting Report	Freq. Other Report is Required
SC DOI (R200)	Varies	FY Accountability Report	Varies	SC Revenue and Fiscal Affairs Office - Budget Office	Annually by Oct.
SC DOI (R200)	Major Program Area Chart	FY Accountability Report	Program Template	SC Revenue and Fiscal Affairs Office - Budget Office	Annually by Oct.
SC DOI (R200)	Historical Perspective Chart	Restructuring Report and Cost Savings Plan	All	Senate Oversight	At least once every seven (7) years
SC DOI (R200)	Legal Standards Chart	2014 Other Funds Survey	Revenue Commitment Items	SC Revenue and Fiscal Affairs Office - Budget Office	Not sure, seems every two to three years

Historical Perspective Chart

INSTRUCTIONS: Please provide information about any restructuring or major changes in the agency's purpose or mission **during the last ten years**. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Year	Description of Restructuring that Occurred	Description of Major Change in Agency's Purpose or Mission
SC DOI (R200)	N/A	There have been no restructuring or major changes on the agency's purpose or mission during the last ten years. Only internal shifts in departments and personnel.	N/A

Purpose/Mission/Vision Chart

INSTRUCTIONS: Provide information about the date the agency, in its current form, was initially created and the present purpose, mission and vision of the agency, with the date each were established in parentheses. The Legal Standards Cross Reference column should link the purpose, mission and vision to the statutes, regulations and provisos listed in the Legal Standards Chart, which they satisfy.

Agency Submitting Report	Date Agency created	Purpose	Mission	Vision	Legal Standards Cross References
SC DOI (R200)	1908 (SECTION 38-3-10)	The purpose of the Department of Insurance is to regulate the rates and service of every insurer in this State and ensure just and reasonable standards, classifications, regulations, practices, and measurements of service to be observed and followed by every insurer doing business in this State. The Department of Insurance sees that all laws of this State governing insurers or relating to the business of insurance are faithfully executed and makes regulations and all other insurance laws of this State.	The mission of the South Carolina Department of Insurance (Department) is to protect the insurance consumers, the public interest, and the insurance marketplace by ensuring the solvency of insurers, enforcing and implementing the insurance laws of this State, and regulating the insurance industry in an efficient, courteous, responsive, fair, and equitable manner.	The Department envisions a competitive and financially stable insurance marketplace. To this end, the Department regulates the insurance marketplace by firmly and fairly implementing and enforcing the insurance laws.	Purpose: Section 38-3-110 Code of Laws; Chapter 69 Mission: Vision:

Key Partner Agencies Chart

INSTRUCTIONS: List the names of the other state agencies which have the biggest impact on the agency's mission success (list a minimum of three); partnership arrangements established and performance measures routinely reviewed with the other entity. The Major Program Areas Cross References Column should link the Partner Agency to the major program area, in the Major Program Areas Chart, on which it has the biggest impact. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable and a minimum of three.

Agency Submitting Report	Agency w/ Impact on Mission Success	Partnership Arrangement Established	Performance Measures Routinely Reviewed Together	Major Program Areas Cross Reference
SC DOI (R200)	SC Dept. of Revenue	MOU associated with electronic payments (ACH)	N/A	All
SC DOI (R200)	SC Attorney General's Office	No formal arrangement, just agency to agency cooperation on various common issues from time to time regarding fraud and legal issues	N/A	All
SC DOI (R200)	SC Wind & Hail Association	No formal arrangement, just agency to agency cooperation on various common issues from time to time regarding Safe Homes and Coastal Property (e.g. rates, expansion, etc.)	N/A	Safe Homes
SC DOI (R200)	SC Workers Compensation	No formal arrangement, just agency to agency cooperation on various common issues from time to time regarding rates and various committees and task forces	N/A	Rate & Forms
SC DOI (R200)	SC Gov	MOU associated with electronic payments (credit cards)	N/A	All
SC DOI (R200)	SC Consumer Affairs	No formal arrangement, just agency to agency cooperation on various common issues from time to time. SC Consumer Affairs can intervene, when needed, on rate and filings.	N/A	Consumer Services

Key Deliverables Chart

INSTRUCTIONS: Provide information about the agency's key deliverables (i.e. products or services), primary methods by which these are delivered; and, as applicable, actions that may reduce the general public and/or other agencies initial or repetitive need for the deliverable. List each deliverable on a separate line. If there are multiple ways in which the deliverable is provided, list the deliverable multiple times with each delivery method on a separate line. In the "Three Greatest" column, indicate and rank the three most significant deliverables the agency brings to the people of South Carolina with #1 being the most significant. For the deliverables which are not one of three most significant, do not put anything in this column. The Major Program Areas Cross Reference Column should link the deliverable to the major program area, within which that product or service is provided. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Deliverable (i.e. product or service)	Three Most Significant (#1, #2, #3)	Primary Method of Delivery	What can be done to reduce the general public and/or other agencies initial need for this deliverable? (i.e. preventive measures before the citizen or agency needs to come to the agency)	What can be done to reduce the general public and/or other agencies need to return for this deliverable? (i.e. preventive measures to ensure they do not need to come back to the agency for this service or product after already receiving it once)	If deliverable is identified as one of the three most significant, what would allow the agency to focus on it more?	Major Program Areas Cross Reference
				Periodic audits and examinations. Administer solvency oversight responsibilities with resources and practices that meet or exceed NAIC accreditation standards. Scheduled frequency audits and examinations; monitoring and solvency intervention; promote sound financial regulation.	NIA - This is a regulatory function performed to ensure that all SC policyholders are treated properly and obligations met by the insurance companies. Monitor and promote the financial soundness of insurers operating in SC and make sure that insurers deliver on the promises they make in their insurance contracts with consumers; improve the efficiency and effectiveness of state based regulatory system to foster a sound, competitive, and market-responsive insurance industry, both nationally and globally.	NIA - This is a regulatory function performed to ensure that all SC policyholders are treated properly and obligations met by the insurance companies. Monitor and promote the financial soundness of insurers operating in SC and make sure that insurers deliver on the promises they make in their insurance contracts with consumers; improve the efficiency and effectiveness of state based regulatory system to foster a sound, competitive, and market-responsive insurance industry, both nationally and globally.		
SC DOI (R200)	1	Maintain a solvent and competitive insurance marketplace	1	Actively enforce SC insurance laws in a reasonable and consistent manner that promotes fair and strong competition among industry participants and in a manner that minimizes bureaucracy and red tape; respond to the needs of insurance purchasers; and promote sound financial regulation.	Hold the insurance industry to the standards set by SC Insurance Code; respond to the needs of insurance purchasers; and promote sound financial regulation.	Regularly communicate with customers, stakeholders, and policymakers concerning ways to improve the efficiency, effectiveness and focus of insurance industry oversight.	DOI must continue to update its equipment, software and systems; must train employees on new insurance laws, products and approaches, and should encourage innovation. In order to provide better service.	All
SC DOI (R200)	2	Protect the public through effective regulatory enforcement of insurance laws	2	Educate consumers and the industry by providing information and publications; distribute consumer-oriented literature and statutory required reports; promote use of agency's website; participate in consumer outreach events and industry speaking engagements.	Increase the number of information publications distributed and presented at various venues. Provide better access via the Web and technology services.	Communicate and coordinate with industry, other state regulators and federal entities to ensure effective and cooperative oversight of global insurance market.	Continually improve DOI's Internet web site, publications, and other resources to inform and educate SC's insurance industry and insurance consumers.	All
SC DOI (R200)	3	Promote voluntary compliance by enhancing education and outreach	3	Routine monitoring of services, processes and customer satisfaction. Regularly communicate with customers, stakeholders, and policymakers concerning ways to improve the efficiency, effectiveness and focus of insurance industry oversight. Expand consumer access to services; routine monitoring of services; processes and customer satisfaction.	Continue to update technology systems and to automate processes to allow DOI to manage a growing workload while minimizing resource requirements. Build a strong infrastructure of people, processes and technology. DOI is engaged in a variety of efforts to develop a highly skilled staff, including leaders and managers; improved communications; and better organized and managed agency initiatives through project management.	Effectively direct and manage resources to ensure DOI continues to meet NAIC accreditation standards, and continues to satisfy the needs and expectations of its customers and stakeholders.	Expand consumer access to services; routine monitoring of services; processes and customer satisfaction.	All
SC DOI (R200)	4	Improve Operational Quality, Service Efficiency, and Departmental Productivity						

Key Customers Chart

INSTRUCTIONS: Provide information about the key customer segments identified by the agency and each segment's key requirements/expectations. A customer is defined as an actual or potential user of the agency's deliverables. Please be as specific as possible in describing the separate customer segments (i.e. do not simply put "public.") The Deliverables Cross References column should link customer groups to the deliverable listed in the Key Deliverables Chart, which they utilize. **NOTE:** Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Customer Segments	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	1	(Consumer Services) Citizens	Respond to inquiries, complaints, and allegations of unfair trade practices, unapproved rates or forms, unfair claims practices, or violation of SC insurance laws.	1,2,3 & 4
SC DOI (R200)	2	(Market Regulation) DOI Units, citizens, NAIC, MAWG, companies, insurers	When complaints or allegations are reported, an analysis is conducted to determine if unfair practices are occurring.	1,2,3 & 4
SC DOI (R200)	3	(Financial Examinations) Insurance companies licensed in SC, policy holders of the insurers, and insurance companies	Conduct comprehensive examinations of primarily SC domestic insurance companies and foreign examinations as needed.	1,2,3 & 4
SC DOI (R200)	4	(Financial Analysis) SC licensed insurance companies, policy holders, and insurance companies	Review financial statements of licensed SC insurers to monitor compliance. Licenses are tracked and usage documented. Review admission applications and make sure insurers maintain the mandated security deposit.	1,2,3 & 4
SC DOI (R200)	5	(Captive Regulation) All Companies	Issue captive licenses. Provide financial surveillance of captives. Monitor market conditions and the business climate necessary to develop the alternative risk market.	1,2,3 & 4
SC DOI (R200)	6	(Rate and Form Regulation) SC Licensed insurers	Review rates, rules, policy forms of licensed insurers for compliance with the state law.	1,2,3 & 4

Key Customers Chart

INSTRUCTIONS: Provide information about the key customer segments identified by the agency and each segment's key requirements/expectations. A customer is defined as an actual or potential user of the agency's deliverables. Please be as specific as possible in describing the separate customer segments (i.e. do not simply put "public.") The Deliverables Cross References column should link customer groups to the deliverable listed in the Key Deliverables Chart, which they utilize. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Customer Segments	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	7	(Individual Licensing) Citizens; insurance companies, executives, agencies, associations, and producers; adjusters; surplus line brokers; attorneys; appraisers; NAIC; state insurance departments; and legislators.	Consumers contact this unit for inquiries regarding trade practices, interpretation of SC insurance law and regulations.	1,2,3 &4
SC DOI (R200)	8	(Education Services) Citizens, insurance companies, producers, adjusters, surplus lines brokers, attorneys, appraisers, insurance agencies (small business), insurance company executives, NAIC, state insurance departments, universities and schools, legislators, licensing exam groups, and insurance associations	Responsible for administering the contract pertaining to the state insurance licensing exams and make sure exams are current with SC law. Certify insurance instructors to teach continuing education.	1,2,3 &4
SC DOI (R200)	9	(Special Services) Third party administrators, Premium finance companies, service contract providers, utilization review organization, and bail bondsman	Determine if the customer groups are qualified to transact business in the state according to the insurance laws of SC. If so, then a license is issued. In addition, respond to inquiries and/or complaints regarding these groups; assess for violation of SC insurance laws.	1,2,3 &4
SC DOI (R200)	10	(General Counsel) DOI units and citizens	Protect consumer interest by providing sound legal advice, advocacy and representation to DOI staff laws on insurance, regulatory, and other legal matters.	1,2,3 &4

Key Customers Chart

INSTRUCTIONS: Provide information about the key customer segments identified by the agency and each segment's key requirements/expectations. A customer is defined as an actual or potential user of the agency's deliverables. Please be as specific as possible in describing the separate customer segments (i.e. do not simply put "public.") The Deliverables Cross References column should link customer groups to the deliverable listed in the Key Deliverables Chart, which they utilize. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Customer Segments	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	11	(Finance and Accounting) DOI staff, the Budget and Control Board, and the legislature (Human Resources) Potential employees and DOI staff (current and past); SC Budget and Control Board, OHR, SC Office of Human Affairs	Provide budgeting, financial planning, payroll processing, revenue collection, procurement and office management. Employee recruitment and selection, relations management, classification and compensation, organizational development, employee training, and human resource analysis and planning.	1,2,3 &4 1,2,3 &4
SC DOI (R200)	12		Provide agencies with the requested data and offer technical support to DOI staff and citizens using the web site. Create internal databases and enhance existing data processes and network operations. Identify critical technological needs.	1,2,3 &4
SC DOI (R200)	13	(Information Technology) Agents, brokers, insurance companies, DOI staff citizens, and other agencies		1,2,3 &4
SC DOI (R200)	14	(Taxation) Insurance company officials, insurance agencies, brokers (surplus lines), agency tax writers, and citizens	Review and audit fee and premium tax returns for licensed insurance companies, captive companies and Surplus Lines Brokers. Insurers that do not submit timely tax returns are referred to Legal.	1,2,3 &4
SC DOI (R200)	15	Safe Home Program (Hurricane Mitigation) Residents in owner-occupied coastal homes	Provide citizens with up to \$5000 to assist individuals in making homes hurricane-resistant. Provide education regarding the grant program, preparation and hurricane safety, and homeowner's insurance.	1,2,3 &4

Key Customers Chart

INSTRUCTIONS: Provide information about the key customer segments identified by the agency and each segment's key requirements/expectations. A customer is defined as an actual or potential user of the agency's deliverables. Please be as specific as possible in describing the separate customer segments (i.e. do not simply put "public.") The Deliverables Cross References column should link customer groups to the deliverable listed in the Key Deliverables Chart, which they utilize. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Customer Segments	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	16	(Residual Market Mechanism) Consumers, Agents, Insurers Real Estate Market, other government agencies	Provides market availability for hard to find insurance coverage: SC Reinsurance Facility, SC Wind and Hail Underwriting Association, SC Health Insurance Pool, and SC Commercial Insurance Plans.	1,2,3 &4
SC DOI (R200)	17	(Records Management and Auxiliary Services) Everyone	Manage records, file storage, and historical retention schedules. Assist customers in locating files per their request.	1,2,3 &4

Key Stakeholder Chart

INSTRUCTIONS: Provide information about the agency's key stakeholder groups and their key requirements and expectations. A stakeholder is defined as a person, group or organization that has interest or concern in an agency. Stakeholders can affect or be affected by the agency's actions, objectives and policies. Please be as specific as possible in describing the separate stakeholder groups (i.e. please do not simply put "the public.") The Deliverables Cross Reference column should link stakeholder groups to the deliverable, listed in the Key Deliverables Chart, for which they group has the most interest or concern. NO Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Stakeholder Group	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	1	Licensed insurance individuals and entities	(Insurance Professional Licensing provides efficient, effective and quality insurance licensing services to producers and other insurance-related service providers. The Section reviews and analyzes applications for professional-services licensure, maintains and accesses agency-specific and national licensing databases, obtains criminal history information on certain applicants, maintains electronic and physical license files, and administers contracts for pre-license examination services and insurance continuing education administration). Consumers and companies contact DOI for inquiries regarding trade practices, interpretation of SC insurance law and regulations.	1,2,3 & 4

Key Stakeholder Chart

INSTRUCTIONS: Provide information about the agency's key stakeholder groups and their key requirements and expectations. A stakeholder is defined as a person, group or organization that has interest or concern in an agency. Stakeholders can affect or be affected by the agency's actions, objectives and policies. Please be as specific as possible in describing the separate stakeholder groups (i.e. please do not simply put "the public.") The Deliverables Cross Reference column should link stakeholder groups to the deliverable, listed in the Key Deliverables Chart, for which they group has the most interest or concern. NO Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Stakeholder Group	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	2	Insurance consumers/customers	(The Consumer Services provides a full range of consumer information and assistance in response to written, telephonic, and walk-in requests; investigates and resolves complaints involving every kind of insurance; examines insurer records to ensure compliance with laws governing marketing, underwriting, and claim-settlement practices; coordinates with other state and federal government agencies to resolve matters involving public benefits programs; assists with insurance-related education and outreach; helps SC businesses and individuals locate difficult-to-find liability insurance). Consumers and companies contact DOI for inquiries regarding trade practices, interpretation of SC insurance law and regulations.	1,2,3 &4

Key Stakeholder Chart

INSTRUCTIONS: Provide information about the agency's key stakeholder groups and their key requirements and expectations. A stakeholder is defined as a person, group or organization that has interest or concern in an agency. Stakeholders can affect or be affected by the agency's actions, objectives and policies. Please be as specific as possible in describing the separate stakeholder groups (i.e. please do not simply put "the public.") The Deliverables Cross Reference column should link stakeholder groups to the deliverable, listed in the Key Deliverables Chart, for which they group has the most interest or concern. NO Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Stakeholder Group	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	3	The Governor, legislators, other government agencies	Compliance with Section 38 Code of Laws; Chapter 69 (Knowledge and expertise in insurance, insurance regulation, and other insurance-related matters. Timely responses (statistics, reports, surveys) to requests for information and research DOI maintains on a variety of issues. Efficient and effective execution of the agency's mission, including a sound, competitive, and safe insurance industry. An attractive environment for business (economic growth) to ensure satisfied agency customers).	
SC DOI (R200)	4	The insurance industry	Compliance with Section 38 Code of Laws; Chapter 69	1,2,3 & 4

Key Stakeholder Chart

INSTRUCTIONS: Provide information about the agency's key stakeholder groups and their key requirements and expectations. A stakeholder is defined as a person, group or organization that has interest or concern in an agency. Stakeholders can affect or be affected by the agency's actions, objectives and policies. Please be as specific as possible in describing the separate stakeholder groups (i.e. please do not simply put "the public.") The Deliverables Cross Reference column should link stakeholder groups to the deliverable, listed in the Key Deliverables Chart, for which they group has the most interest or concern. NO Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Stakeholder Group	Requirements/Expectations	Deliverables Cross References
SC DOI (R200)	5	The NAIC [National Association of Insurance Commissioners]	National compliance with Insurance Laws and Regulations. (The NAIC drafts model legislation, model regulations, and uniform guidelines, processes, and best practices with input from all state regulators that improve the consistency, uniformity, efficiency, and quality of regulation. The NAIC and its affiliates also develop products and services that facilitate regulatory transactions and information sharing among states and with the insurance industry. It also creates shared resources to which states and their customers and stakeholders have access. The NAIC's Accreditation Program develops and maintains standards to promote sound insurance company financial solvency regulation. The program evaluates whether our financial analysis and examination processes are effective and efficient. The NAIC is directly engaged in Washington, D.C. to assist state insurance regulators in addressing the federal government's increased interest in, and impact on, insurance markets and insurance regulation).	1,2,3 &4

INSTRUCTIONS: Provide information about the body that oversees the agency and to whom the agency head reports including what the overseeing body is (i.e. board, commission, etc.), total number of individuals on the body, whether the individuals are elected or appointed, who elects or appoints the individuals, the length of term for each individual; whether there are any limitations on the total number of terms an individual can serve; whether there are any limitations on the number of consecutive terms an individual can serve; and any other requirements or nuances about the body which the agency believes is relevant to understanding how the agency performs and its results.

[illegible]

Overseeing Body - Individual Members Chart

INSTRUCTIONS: Provide information about the individual members on the body that oversees the agency including their name, contact information, length of time on the body, profession and whether they are a Senator or House Member. The Major Program Areas Cross References Column should link the individual to the major program area, in the Major Program Areas Chart, in which the individual has a particular influence, if any, by way of serving on a subcommittee within the body, task force, etc. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Name of Individual on Body	Contact Information	Profession	Date First Started Serving on the Body	Last Date Served on the Body	Length of Time on the Body (in years)	Senator or House Member? (put Senate or House)	Major Program Areas Cross Reference
SC DOI (R200)	N/A (Cabinet Agency of the Governor)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

a) List only the programs that comprise at least 80% of the total budget and include the % of total budget. The remainder of the programs should be "labeled OMI.Y" in the box labeled "Remainder of Expenditures." If the agency has no other programs, list "None." If the agency has no programs, list "None."

If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11, and Measurement Processes Section (see Chart 5.2.1 or Graph 5.2.2). The Legal Standards Cross Reference column should link major programs to the statutes, regulations and provisions listed in the Laws Section of this report, which they satisfy. An additional column, titled "Legal Standards Cross Reference," has been added at the end.

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Key Performance Measures Cross References Column links major programs to the charts/graphs in the Key Performance Measurement Processes Section of the Restructuring Report.



Remainder of Programs: List any programs not included above and show the remainder of expenditures by source of funds.

Land and Buildings	5050000
Toll Operations	3000000

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Remainder of Expenditure

[illegible]

INSTRUCTIONS: Provide information about the agency's Major Program Areas as those are defined in the Appropriations Act. When completing columns B - K, the agency can copy and paste the information the agency submitted in the Program Template of the FY 2013-14 Accountability Report, just make sure of the following:

- a) List only the programs that comprise at least 80% of the total budget and include the % of total budget. The remainder of the programs should be "listed ONLY" in the box labeled "Remainder of Programs", with those program expenditures detailed in the box labeled "Remainder of Expenditures." If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11.
- b) The "Associated Objective(s)" column in the Program Template of the FY 2-13-14 Accountability report has been changed to "Key Performance Measures Cross References." The Key Performance Measures Cross References column should link major programs to charts/graphs in the Key Performance Measurement Processes Section (ex. Chart 5-2-1 or Graph 5-2-2). If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11, and Measurement Processes Section (ex. Chart 5-2-1 or Graph 5-2-2).
- c) An additional column, titled "Legal Standards Cross References," has been added at the end. The Legal Standards Cross References column should include information from the Laws Section of this report, which they satisfy. Included below is an example, with a partial list of past Major Program Areas from the Department of Transportation. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them; please list all that are applicable. agency must complete these columns when submitting this chart in final form.

Note:
-Key Performance Measures Cross References Column links major programs to the charts/graphs in the Key Performance Measurement Processes Section of the Restructuring Report.
-Legal Standards Cross References Column links major programs to the statutes, regulations and provisions they satisfy which are listed in the Laws Section of the Restructuring Report.

Fiscal Year 2013-14 Accountability Report		Agency Name: SC Department of Insurance		Agency Code: R20		Section: 078	
Program Template		Agency Code: R20		Section: 078			
Program/Title	Purpose	2012-13 Expenditures		FY 2013-14 Expenditures		Associated Objective(s)	
		General	Other	Federal	Other	Federal	
I. Administration		\$ 1,392,582	\$ 786,370	\$ -	\$ 2,178,952	\$ 1,391,169	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
Administration (0100.000000.000)	Administration: Office of General Counsel, Information Resource Management(RM), Executive Services	\$ 1,392,582	\$ 786,370	\$ -	\$ 2,178,952	\$ 1,391,169	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
II. Program and Services		\$ 1,546,590	\$ 9,042,592	\$ -	\$ 10,589,182	\$ 1,552,503	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
A. Solvency (4000.050000.000)	Solvency: Financial Examination, Market Conduct Examinations, Financial Analysis, Securities, Securities Custodian and Historical Databases	\$ 167,788	\$ 1,192,205	\$ -	\$ 1,359,993	\$ 168,288	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
B. Licensing (4000.100000.000)	Licensing: Individual Licensing, Companies, Insurer/HMO Licensing, Education, Special Services Division, Third Party Administration Licenses, Utilization Review and Service Contract Providers	\$ 67,528	\$ 483,597	\$ -	\$ 551,125	\$ 67,824	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
C. Taxation (4000.150000.000)	Premium Tax Collection	\$ 113,482	\$ 56,144	\$ -	\$ 169,626	\$ 115,834	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
D. Consumer Sues/Compl (4000.200000.000)	Consumer Assistance	\$ 364,892	\$ 170,383	\$ -	\$ 535,275	\$ 366,649	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
E. Policy Forms & Rates (4000.250000.000)	Policy Forms and Rates: Review Financial Condition and Residual Market	\$ 832,000	\$ 366,050	\$ -	\$ 1,198,050	\$ 833,009	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
F. Loss Mitigation (4000.300000.000)	Hurricane Loss Mitigation	\$ -	\$ 3,008,008	\$ -	\$ 3,008,008	\$ 3,700,110	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
G. Uninsured Motorists (4000.350000.000)	Allocation to Insurance Companies to Reduce Uninsured Motorist Premiums to SC Policy Holders	\$ -	\$ 1,998,934	\$ -	\$ 1,998,934	\$ 1,994,928	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
H. Captives (4000.400000.000)	Captives & ARTS MKT SVC's	\$ 753,101	\$ 698,194	\$ -	\$ 1,451,296	\$ 772,853	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
I. Employee Benefits (0500.050000.000)	Employer Fringe Benefits	\$ 753,101	\$ 698,194	\$ -	\$ 1,451,296	\$ 772,853	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4
Totals		\$ 3,692,274	\$ 10,527,156	\$ -	\$ 14,219,430	\$ 3,716,525	1.3.2-1.3.4; 1.5.2; 1.6.2-1.6.3; 2.1.1-2.1.3; 2.2.1; 2.2.3-2.2.5; 2.3.1-2.3.3; 2.4.1-2.4.3; 2.5.1-2.5.4; 3.1.1-3.1.3; 3.4.1-3.4.3; 4.1.1-4.1.6; 4.2.1-4.2.2; 4.3.1-4.3.2; 4.4.1-4.4.3; 4.5.1; 4.6.1-4.6.2; 4.6.5-4.6.7; 4.7.1-7.4

Legal Standards Chart

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Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	1	1-1-110	State	Establishes the South Carolina Department of Insurance as a part of the Executive Department
SCDOI	2	1-23-10 et seq	State	Sets forth requirements for administrative agencies, rules, regulations and orders.
SCDOI	3	1.30.10	State	Names the agencies that are part of the executive branch of government
SCDOI	4	1.30.55	State	Transferred all rights and duties to the SCDOI as a part of the 1995 restructuring of state government
SCDOI	5	8.3.10	State	The oath of office must be taken before the person can assume the duties of the office
SCDOI	6	8.3.30	State	Provides the requirements for the bond for all public officials
SCDOI	7	8-13-10 et seq	State	Sets forth the ethical requirements for public officers and employees; it defines the appropriate conduct for public employees that regulate certain industries.
SCDOI	8	8-17-10 et seq		Sets forth the grievance procedures that must be followed by agencies for public employees; it defines those actions that are and are not grievable actions
SCDOI	9	38-1-10	State	Establishes the South Carolina insurance law; SCDOI charged with responsibility of enforcing the insurance laws of the state
SCDOI	10	38-1-20	State	Insurance Definitions for Title 38
SCDOI	11	38-2-10	State	Establishes certain administrative penalties for violations of the insurance laws
SCDOI	12	38-3-40	State	Establishes the Department of Insurance and the position of Director of Insurance
SCDOI	13	38-3-40	State	Sets compensation parameters for the Director of Insurance
SCDOI	14	38-3-60	State	Sets the general authority for the Director of Insurance; Directors and designees must follow the general policies and broad objectives established by the General Assembly for the operation of the insurance industry
SCDOI	15	38-3-80	State	Provides for the Department seal
SCDOI	16	38-3-100	State	Director of Insurance has no grievance rights; shall devote all time and energy to duties of his office and shall sever any and all ties with the insurance industry
SCDOI	17	38-3-110	State	Sets for the duties of the Director of Insurance
SCDOI	18	38-3-120	State	Director must take an oath and secure a bond
SCDOI	19	38-3-130	State	Director may hire or appoint actuaries, examiners, clerks and other employees for the proper execution of the work of the Department.
SCDOI	20	38-3-140	State	Violations are deemed to have been committed at the Office of the Director in Columbia
SCDOI	21	38-3-150	State	Provides general information about who may conduct investigations or hearings
SCDOI	22	38-3-160	State	Director, agents or assistants shall administer all required oaths
SCDOI	23	38-3-170	State	Provides the requirements for hearing notices

Legal Standards Chart

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Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	24	38-3-180	State	The Director or his assistants or agents appointed to conduct examinations may summon and compel the attendance or witnesses as a part of any insurance examination or investigation and to hold witnesses failing or refusing to answer in contempt. Director and agents may administer oaths and false testimony is considered perjury.
SCDOI	25	38-3-190	State	SCDOI may pay witnesses mileage
SCDOI	26	38-3-200	State	Orders must be written and signed by the director or his designee to be effective
SCDOI	27	38-3-210	State	Orders or decisions are subject to judicial review in accordance with the procedures of the Administrative Law Division
SCDOI	28	38-3-220	State	Documents executed by the director shall have upon them the state seal and copies of them shall have the same force and effect as the originals.
SCDOI	29	38-3-230	State	Any license issued with the Department seal is evidence that the licensee has the authority to do business in this state
SCDOI	30	38-5-10 et seq	State	Sets forth the requirements for insurers to do business in the State of South Carolina including but not limited to appointment of the director as the attorney for service of process; requirements for issuance of a license including the qualifications of management; grounds for disciplinary action against insurers for violation of the insurance laws including fines, suspensions and revocations of the certificate of authority.
SCDOI	31	38-7-10 et seq	State	Sets forth the fees and taxes to be paid by licensees for the transaction of insurance business in this state and how those fees are to be distributed; it sets forth the premium tax companies are required to pay by line of insurance and the requirements for annual and quarterly premium tax returns; establishes penalties for the filing of fraudulent returns, keeping records or paying taxes when due; establishes requirements for retaliatory taxes, penalties and fees as well; insurers may pay taxes under protest; SC may bring an action for collection of taxes within 10 years; all taxes and fees must be deposited in the general fund unless otherwise noted. Licensees that fail to pay taxes with intent evade are guilty of a misdemeanor. Such violations are subject to fines, penalties and interest and possibly imprisonment. The director has the authority to waive penalties, but must make a record of the reasons for waiver. Insurers may be eligible for certain tax credits under Title 12, if applicable.

Legal Standards Chart

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Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	32	38-9-10 et seq	State	Sets forth capital and surplus requirements of stock and mutual insurers by line of insurance; director shall notify insurers of capital and surplus requirements; director has the discretion to increase capital and surplus above the statutory minimums based on business plans and line of coverage; the director may take regulatory action against insurers that have impaired capital and surplus or fail to meet the minimum requirements; director may hold deposits of insurers that transact business in other states; and set forth the requirements for securities for claims, voluntary deposits, RBC and reserves. The director may retain experts necessary to evaluate the financial condition of a company and those costs are to be borne by the insurer. Certain financial reports are given confidential treatment. The director and designees are given qualified immunity for actions related to RBC.
SCDOI	33	38-10-10 et seq	State	Sets for the requirements for licensure of traditional protected cell companies not held by a captive insurance company; prescribes what protected cells are authorized to do and the attribution of assets and liabilities. Director may take regulatory action against a cell company that violates the provisions of the Code including fines, suspension, revocation, rehabilitation, liquidation or conservation.
SCDOI	34	38-12-10 et seq	State	Sets forth the requirements for investments and the standards and requirements for the board of directors; establishes certain restrictions for investments by line of insurance and company type. Director has the discretion to review and approve investments.
SCDOI	35	38-13-10 et seq	State	Gives the director or designees the authority to conduct examinations of insurers and sets for the procedure that should be followed for the audit and the reporting of findings. Director and designees are provided qualified immunity. Cost of examinations are borne by insurers. Director also has the authority to investigate complaints filed by citizens. The Director has the authority to impose penalties for violations of the insurance laws. The director or his designee has the authority to require financial reporting on a quarterly and annual basis. The Director can request various other reports including special reports. Director may impose penalties for insurers' failure to provide reports or other requested information. Director shall examine the insurance reserve fund every three years and the unemployment compensation fund every five years.
SCDOI	36	38-14-10 et seq	State	Sets requirements for the licensure and transaction of business by Special Purpose Reinsurance Vehicle insurers. Director has the authority to take regulatory action against licensees for violations of the insurance laws.

Legal Standards Chart

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Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	37	38-15-10 et seq	State	Sets forth the for licensure and transaction of business by surety Insurers. The Director or designee may take regulatory action against licensee for violations of the insurance laws. Director may require reciprocals to provide security deposits as required of other insurers doing business in SC in accordance with the requirements of Chapter 9
SCDOI	38	38-17-10 et seq	State	Sets forth the requirements for licensure and transaction of business by reciprocal Insurers. The Director or designee may take regulatory action against licensee for violations of the insurance laws.
SCDOI	39	38-19-10 et seq	State	Sets forth the requirements for licensure and transaction of business by mutual Insurers. Also establishes requirements for proxies, meetings, membership and liability of members. Establishes the standards for liquidation, conversion or merger of a mutual insurer and rights of the members. The Director or designee may take regulatory action against licensee for violations of the insurance laws and is also given the authority to approve transactions related to the mutual's conduct of business in the state including proxies, mergers, acquisitions and other reorganizations of the mutual insurer.
SCDOI	40	38-21-10 et seq	State	Sets for the standards for the director or his designee to approve a merger, acquisition or other acquisition of control. Defines the tuthority of insurers to organize or acquire subsidiaries as well as the requirements and conditions for such acquisitions. Also sets for the standards for various filings including registration statements, Form A, disclaimers of control and Forms A through E filings. The Director has the authority to approve filings, acquisitions, seize securities, and seek injunction or criminal prosecution for violation of the chapter in addition to other regulatory action or penalties.
SCDOI	41	38-23-50 et seq	State	The director has the power to make and promulgate regulations necessary for the execution of the functions vested in him by Sections 38-23-20 through 38-23-90 including, but without limitation, regulations pertaining to and governing the solicitation of proxies, including financial reporting in connection therewith, with respect to the capital stock or other equity securities of any domestic stock insurer; he may, for these purposes, classify domestic insurers, securities, and other persons or matters within his jurisdiction. No provision of Sections 38-23-40 to 38-23-60 imposing any liability applies to any act done or omitted in good faith in conforming with any regulation of the department, notwithstanding that the regulation may, after the act or omission, be amended, rescinded, or determined by judicial or other authority to be invalid for any reason.
SCDOI	42	38-25-10 et seq	State	This chapter defines the unauthorized Transaction of Business and remedies and penalties for such violations. It also establishes certain exemptions for certain insurers. It sets forth the actions an unauthorized insurer may pursue such as motions or other legal actions. It also provides a procedure for the enforcement of foreign decrees.

Legal Standards Chart

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Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	43	38-26-10 et seq	State	This chapter gives the director or his designee the authority to place insurers under Administrative Supervision. It sets for the requirements to take such action and provides limited liability for the director and his designees..
SCDOI	44	38-27-10 et seq	State	This chapter gives the director the authority to place insurers into rehabilitation and/or liquidation. These are judicial proceedings. The director is authorized to appoint special deputies and to hire the experts necessary to effectively administer the rehabilitation with the court's approval.
SCDOI	45	38-29-10 et seq	State	Sets forth the requirements for the administration and functions of Life, Accident, Health Guaranty Association. The Association must submit plan of operation to the Department for approval.
SCDOI	46	38-31-10 et seq	State	Sets for the requirements for the creation, administration and functions of Property and Casualty Guaranty Association. Department reviews and approves amendments and modifications to the plan of operation.
SCDOI	47	38-33-10 et seq	State	Sets for the requirements for licensure and regulation of health maintenance Organizations transacting business in South Carolina. The Director has the authority to license, examine, monitors its operations and to impose or take regulatory action based upon an impaired financial condition or violation of the insurance laws of the state. .
SCDOI	48	38-35-10 et seq	State	Provides for the formation and conduct of mutual benevolent aid associations and their regulation.
SCDOI	49	38-38-10 et seq	State	Any incorporated society, order, or supreme lodge, without capital stock, whether incorporated or not, conducted solely for the benefit of its members and their beneficiaries and not for profit, operated on a lodge system with ritualistic form of work, having a representative form of government, and which provides benefits in accordance with this chapter, is a fraternal benefit society.
SCDOI	50	38-39-10 et seq	State	Sets forth the Licensing requirements, administration and regulation of insurance Premium Service Companies. Dictor has the authority to take regulatory action for violations of the insurance laws.
SCDOI	51	38-41-10 et seq	State	Sets forth the licensing requirements, administration and regulation of Multiple Employer Self-Insured Health Plans. Director has the authority to approve licensure, the plan of operation, conduct of business and to impose regulatory penalties for violations of the insurance laws.
SCDOI	52	38-43-10 et seq	State	Set forth the licensing requirements, administration and regulation of Insurance Producers and Agencies. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.
SCDOI	53	38-44-10 et seq	State	Set forth the licensing requirements, administration and regulation of Insurance managing general agents. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.

Legal Standards Chart

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SCDOI	54	38-45-10 et seq	State	Set forth the licensing requirements, administration and regulation of Insurance brokers. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.Licensing requirements, administration and regulation of Brokers and Surplus Lines. Director may enter into agreements to participate in a clearinghouse subject to General Assembly approval for the distribution of broker premium taxes.
SCDOI	55	38-46-10 et seq	State	Sets forth Licensing requirements, administration and regulation of Reinsurance Intermediaries.
SCDOI	56	38-47-10 et seq	State	Set forth the licensing requirements, administration and regulation of insurance adjusters. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.
SCDOI	57	38-48-10 et seq	State	Set forth the licensing requirements, administration and regulation of insurance adjusters. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.
SCDOI	58	38-49-10 et seq	State	Set forth the licensing requirements, administration and regulation of motor vehicle physical damage appraisers. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license..
SCDOI	59	38-51-10 et seq	State	Set forth the licensing requirements, administration and regulation of third party administrators. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.
SCDOI	60	38-53-10 et seq	State	Set forth the licensing requirements, administration and regulation of bail bondsmen. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license. The Department must suspend bondsmen who make attorney referrals.
SCDOI	61	38-55-10 et seq	State	Sets forth guidelines for conducting insurance business and the authority of the director to revoke the license of insurers who engage in unfair discrimination
SCDOI	62	38-57-10 et seq	state	Sets forth the requirements for insurer trade practices; director has the authority to issue cease and desist orders and to otherwise take regulatory action.
SCDOI	63	38-59-10 et seq	State	Sets forth the requirements for insurer claims practices; defines bad faith and prompt pay guidelines and requirements.

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Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	64	38-61-10 et seq	State	Sets forth the requirements for approval of insurance contracts or forms. All forms must be approved by the director or his designee unless exempted from prior approval. The Director may disapprove or withdraw approval of forms subject to the procedure outlined in the chapter.
SCDOI	65	38-63-10 et seq	State	Sets forth the requirements for Individual Life Insurance, forms, regulation, premiums, etc.
SCDOI	66	38-65-10 et seq	State	Sets forth the requirements for Group Life Insurance, forms, regulation, premiums, etc.
SCDOI	67	38-67-10 et seq	State	Sets guidelines for the regulation of variable annuities
SCDOI	68	38-69-10 et seq	State	Sets for the requirements and guidelines for regulation of individual annuities.
SCDOI	69	38-70-10 et seq	State	Sets for the licensing requirements, administration and regulation of Utilization Reviews and Private Review Agents. Director has authority to conduct periodic reviews of operations and to take regulatory action for violations of the insurance laws.
SCDOI	70	38-71-10 et seq	State	Provides for the regulation of types of coverages, policies for specific ailments, continuation of care, etc. for Accident and Health insurance. The Director must also approve IROs to conduct external review of health insurance claims.
SCDOI	71	38-72-10 et seq	State	Sets forth the requirements, regulation of and approval of Long Term Care products.
SCDOI	72	38-73-10 et seq	State	Sets forth the requirements for property, casualty, inland marine, and surety rates and rate-making Organizations, regulation of, examinations of, etc. Director must conduct reviews of independent rating organizations; sets hearing procedure for certain rates; may declare certain lines of insurance competitive or not; establishes a consumer information system for rate information; etc.
SCDOI	73	38-74-10 et seq	State	Provides for the establishment, eligibility for and administration of Health Insurance Pool which is the state's high risk pool for individual who are unable to obtain coverage in the voluntary market. The Director reviews the plan of operation and must approve assessments.
SCDOI	74	38-75-10 et seq	State	Sets for the requirements for regulation of Property, Casualty and Title Insurance policies and coverages. Provides for the establishment and operation of the Wind Pool; the director has the authority to expand the area covered by the wind pool; establishes a loss mitigation grant program within the DOI; the Director must report within 30 days any need for expansion of the wind pool territory and conduct certain property studies.
SCDOI	75	38-77-10 et seq	State	Governs the regulation of automobile Insurance, arbitration, assignment of risks, etc. The Director or his designee have the authority to ensure that insurers and agents comply with the requirements of this chapter and South Carolina law. Director also has the authority to disburse uninsured motorist funds.

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SCDOI	76	38-78-10 et seq	State	This chapter governs the Licensing requirements, administration and regulation of Service Contracts and service contract providers.
SCDOI	77	38-79-10 et seq	State	Sets forth the requirements governing medical malpractice judgments, settlements, etc.; establishes the residual market mechanisms for medical malpractice insurance i.e., JUA and PCF
SCDOI	78	38-81-10 et seq	State	Reporting requirements and Legal Professional Liability Insurance Joint Underwriting Association. This Association is inactive
SCDOI	79	38-83-10 et seq	State	Organization, coverage and regulation of Joint Underwriting Association for Writing of Professional Liability Insurance. This JUA is inactive.
SCDOI	80	38-85-10 et seq	State	Sets forth requirements for insurers participation in consolidation and mortgage insurance.
SCDOI	81	38-87-10 et seq	State	Sets forth the requirements for licensing, administration and regulation/taxation of Risk Retention Groups and Purchasing Groups.
SCDOI	82	38-89-10 et seq	State	Creation, administration and regulation of Day Care Joint Underwriting Association. Association is inactive
SCDOI	83	38-90-10 et seq	State	Licensing requirements, administration and regulation of Captive Insurance Companies.
SCDOI	84	38-93-10 et seq	State	Sets forth the requirements for the regulation genetic information. Director can penalize members for violating the provision of the chapter.
SCDOI	85	38-95-10 et seq	State	Establishment, regulation and administration of Interstate Insurance Product Regulation Compact.
SCDOI	86	38-97-10 et seq	State	Licensing requirements, administration and regulation of Portable Electronics insurance. Director can impose penalties for violations of the law
SCDOI	87	69-1	State	Adjustment of Claims Under Unusual Circumstances
SCDOI	88	69-3	State	Definitions
SCDOI	89	69-4	State	Life, Accident and Health Insurance - Reserve Tabulations
SCDOI	90	69-5	State	Policy Approvals
SCDOI	91	69-5.1	State	Minimum Standards for the Readability of Commonly Purchased Insurance Policies
SCDOI	92	69-6	State	Brokers Licenses
SCDOI	93	69-7	State	Minimum Reserve Standards for Individual and Group Accident and Health Insurance Contracts
SCDOI	94	69-8	State	Reserves for Mortgage Guaranty Insurance
SCDOI	95	69-9	State	Proxies, Consents and Authorizations of Domestic Insurers
SCDOI	96	69-10	State	Premium Service Companies
SCDOI	97	69-11.1	State	Regulation of Credit Insurance
SCDOI	98	69-12	State	Variable Contracts

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SCDOI	99	69-12.1	State	Replacement of Life Insurance and Annuities
SCDOI	100	69-13.3	State	Uniform Class and Territory Plan - Motorcycles
SCDOI	101	69-14	State	Insurance Holding Company Systems
SCDOI	102	69-15	State	South Carolina Deposits Required of Insurers
SCDOI	103	69-18	State	Title Insurance
SCDOI	104	69-20	State	Campus Life Insurance
SCDOI	105	69-22	State	Health Maintenance Organizations
SCDOI	106	69-23	State	Adjuster, Public Adjuster, Appraiser, Broker, Bondsmen, Runner, Producer and Agency Licenses
SCDOI	107	69-24	State	Workmen's Compensation - Dividends to Policyholders
SCDOI	108	69-25	State	Prohibition Against Decreases in Income Benefits from Group Disability Policies due to Increases in Social Security Benefits
SCDOI	109	69-27	State	Guaranty Act - Applicability
SCDOI	110	69-29	State	Suitability in Annuity Transactions
SCDOI	111	69-30	State	Life Insurance Disclosure Regulation
SCDOI	112	69-31	State	Practice and Procedure for Hearings before the Chief Insurance Commissioner under the State Administrative Procedures Act, Act No. 176 of 1977
SCDOI	113	69-32	State	Unfair Discrimination on the Basis of Blindness or Partial Blindness
SCDOI	114	69-33	State	Dates for Payments of License Fees/Appointment Fees for Adjusters, Agencies, Bail Bondsmen/Runners, Brokers, Motor Vehicle Physical Damage Appraisers, Premium Service Companies, Producer Appointments, Producers, Public Adjusters, Rental Car Companies, Service Contract Providers, Third Party Administrators and Utilization Review Agents
SCDOI	115	69-34	State	Individual Accident and Health Insurance Minimum Standards
SCDOI	116	69-34.1	State	Accident and Health Insurance Solicitations
SCDOI	117	69-34.2	State	Replacement of Accident and Health Insurance
SCDOI	118	69-36	State	Procedure for Permitting Same Minimum Nonforfeiture Standards for Men and Women Under 1980 CSO and CET Mortality Tables
SCDOI	119	69-37	State	Annuity Mortality Tables for Use in Determining Reserve Liabilities for Annuities
SCDOI	120	69-38	State	Regulation Permitting Smoker/Nonsmoker Mortality Tables for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits
SCDOI	121	69-39	State	Annuity Disclosure Regulation
SCDOI	122	69-40	State	Life Insurance Policy Illustration Rules

Legal Standards Chart

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	123	69-40.1	State	Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities
SCDOI	124	69-41	State	Prepaid Dental Service
SCDOI	125	69-42	State	Multiple Employer Self-Insured Plans
SCDOI	126	69-43	State	Group Health Insurance Coordination of Benefits
SCDOI	127	69-44	State	Long Term Care Insurance
SCDOI	128	69-45	State	Data Reporting and Determination of Excess Profits
SCDOI	129	69-46	State	Medicare Supplement Insurance
SCDOI	130	69-47	State	Private Review Agents
SCDOI	131	69-48	State	Life and Health Reinsurance Agreements
SCDOI	132	69-50	State	Continuing Insurance Education
SCDOI	133	69-52	State	Actuarial Opinion and Memorandum Regulation
SCDOI	134	69-53	State	Credit for Reinsurance
SCDOI	135	69-54	State	Experience Modification for Staff Leasing Services Companies in the Workers Compensation Assigned Risk Plan
SCDOI	136	69-56	State	Named Storm or Wind/Hail Deductible
SCDOI	137	69-57	State	Valuation of Life Insurance Policies
SCDOI	138	69-57.1	State	Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits
SCDOI	139	69-57.2	State	Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities
SCDOI	140	69-57.3	State	Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values
SCDOI	141	69-58	State	Privacy of Consumer Financial and Health Information
SCDOI	142	69-60	State	Captive Insurance Companies
SCDOI	143	69-61	State	Service Contracts
SCDOI	144	69-62 et seq	State	Closeout and Termination of the SCAAIP
SCDOI	145	69-63	State	South Carolina Reinsurance Facility Recoupment
SCDOI	146	69-64	State	Exempt Commercial Policies
SCDOI	147	69-65	State	Military Sales Practices
SCDOI	148	69-70	State	Annual Audited Financial Reporting Regulation
SCDOI	149	69-75	State	Tax Credits for Fortification Measures

Legal Standards Chart

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	150	69-76	State	Safe Home Program Wind Inspectors and Contractors
SCDOI	151	McCarran-Ferguson Act	Federal	<p>The McCarran-Ferguson Act of 1945 (15 U.S.C.A. § 1011 et seq.) gives states the authority to regulate the "business of insurance" without interference from federal regulation, unless federal law specifically provides otherwise. The act provides that the "business of insurance, and every person engaged therein, shall be subject to the laws of the several States which relate to the regulation or taxation of such business."</p> <p>Congress passed the McCarran-Ferguson Act primarily in response to the Supreme Court case of United States v. South-Eastern Underwriters Ass'n, 322 U.S. 533, 64 S. Ct. 1162, 88 L. Ed. 1440 (1944).</p> <p>The McCarran-Ferguson Act provides that state law shall govern the regulation of insurance and that no act of Congress shall invalidate any state law unless the federal law specifically relates to insurance. The act thus mandates that a federal law that does not specifically regulate the business of insurance will not preempt a state law enacted for that purpose. A state law has the purpose of regulating the insurance industry if it has the "end, intention or aim of adjusting, managing, or controlling the business of insurance" (U.S. Dept. of Treasury v. Fabe, 508 U.S. 491, 113 S. Ct. 2202, 124 L. Ed. 2d 449 [1993]).</p>
SCDOI	152	Privacy Act of 1974	Federal	<p>The Privacy Act of 1974 is a code of fair information practices which mandates how Government agencies maintain records about individuals. The Privacy Act requires that Government agencies:</p> <ul style="list-style-type: none"> collect only information that is relevant, accurate, complete, and necessary to carry out an agency function; maintain no secret records on individuals. The Privacy Act only applies to Government records that contain information on individuals, are maintained by a Government agency or its contractors in an approved system of records, and are retrieved by a personal identifier, such as a person's name, Social Security Number, medical record number or other unique identifier.

Legal Standards Chart

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	153	Health Insurance Portability and Accountability Act (1996)		The Health Insurance Portability and Accountability Act (HIPAA) of 1996 (P.L. 104-191) amends the Internal Revenue Code of 1986 and is designed to improve the portability and continuity of health insurance coverage in the group and individual health insurance markets; combat waste, fraud and abuse in health insurance and health care delivery; promote the use of medical savings accounts; improve access to long-term care services and coverage and simplify the administration of health insurance. It contains standards for the electronic health information transactions; requires providers and health plans to use the standards for the specified electronic transactions; requires privacy standards to be enacted; and specifies the situations where state law may be preempted and the penalties that may be imposed for violations.
SCDOI	154	Employee Retirement Income Security Act of 1974		ERISA outlines minimum federal standards for private employer-sponsored benefits such as requiring a plan administrator to provide a summary of plan benefits to employees, file annual reports, maintain procedures for claiming benefits and provide administrative and judicial remedies for beneficiaries. HIPAA was enacted to address concerns that insured persons have about losing their coverage if they change jobs or health plans. HIPAA established federal requirements to ensure the availability and renewability of coverage for certain employees and other persons under certain circumstances.
SCDOI	155	Gramm-Leach-Bliley		The Gramm-Leach-Bliley Act broke down the barriers in statutes between banking and insurance. It made it possible for banks to own insurance companies and insurance companies to own banks. It recognized insurance as a financial product. It sets forth specific requirements for financial transactions. It also requires many companies to give consumers privacy notices that explain the institutions' information-sharing practices
SCDOI	156	Sarbannes-Oxley		The Sarbanes-Oxley Act created new standards for corporate accountability as well as new penalties for acts of wrongdoing. It changes how corporate boards and executives must interact with each other and with corporate auditors. It removes the defense of "I wasn't aware of financial issues" from CEOs and CFOs, holding them accountable for the accuracy of financial statements. The Act specifies new financial reporting responsibilities, including adherence to new internal controls and procedures designed to ensure the validity of their financial records.

Legal Standards Chart

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	157	Terrorism Risk in Insurance Act		TRIA establishes a program authorizing the federal government to cover a substantial portion of losses caused by a terrorist attack. The Terrorism Risk Insurance Act of 2002, Pub. L. No. 107-297, 116 Stat. 2322 covers up to \$100 billion in total insured losses. The Act also creates certain requirements for insurers and is likely to affect upcoming insurance renewals and premium rates.
SCDOI	158	18 USC 1033, 1034		Individuals convicted of a crime involving dishonesty, breach of trust or a violation of the Act cannot work or continue to work in the insurance industry without receiving the written consent of the chief insurance regulatory official authorized to regulate the insurer. A prohibited person who continues to work or works without the written consent of the insurance commissioner risk federal criminal penalties. There is no automatic waiver or grandfather provisions.
SCDOI	159	Pregnancy in Discrimination Act	Federal	The Pregnancy Discrimination Act12 requires businesses with 15 or more employees to cover expenses for pregnancy and medical conditions related to pregnancy on the same basis as coverage for other medical conditions.
SCDOI	160	Newborns' and Mothers' Health Protection Act of 1996		This statute requires that employer-sponsored health coverage that includes hospital stays in connection with childbirth must cover a minimum length of stay for mothers and newborns following delivery. For vaginal deliveries, the coverage provided cannot restrict hospital stays to less than 48 hours; for caesarean births, the coverage provided cannot restrict hospital stays to less than 96 hours.
SCDOI	161	Mental Health Parity Act of 1996		The Mental Health Parity Act of 1996 requires that mental health benefits included in employer-sponsored health coverage cannot have annual or lifetime dollar limits on mental health benefits that are lower than any such dollar limits for medical and surgical benefits. The law does not apply to (1) coverage sponsored by a small business with 50 or fewer employees and (2) coverage sponsored by larger businesses that experience an increase in total claims costs of at least 1 percent as a result of complying with the act. The health coverage may still contain other limits, such as those on the number of days or visits covered
SCDOI	162	Women's Health and Cancer Rights Act of 1998		The Women's Health and Cancer Rights Act of 1998 requires that employer-sponsored health coverage that provides coverage for mastectomies also cover related reconstructive surgery and other mastectomy-related benefits, such as coverage for prostheses and physical complications (including lymphedemas).

Legal Standards Chart

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
SCDOI	163	Affordable Care Act		Provisions included in the ACA are intended to expand access to insurance, increase consumer protections, emphasize prevention and wellness, improve quality and system performance, expand the health workforce, and curb rising health care costs. The ACA establishes standards for health insurance policies sold and the rates charged in all states.

INSTRUCTIONS: List all reports, if any, the agency is required to submit to a legislative entity. Exclude each include the following under the appropriate column: a) Name of the report; b) Legislative entity that requires the report; c) Law(s) that require the agency to provide the report; d) Stated legislative intent (from legislative entry, statute, regulation or other source) in providing the report; e) Frequency with which the report is required (i.e. annually, monthly, etc.); f) Approximate cost to complete the report and any positive results from completing and submitting the report; g) Approximate cost to complete the report; h) Method by which the agency receives, completes and submits the report (i.e. resolve via emailed word document, log into or open program, enter date and click submit, etc.). Included below are examples of reports the agency may have to submit. The example does not include information in the columns under # of staff needed to complete the report, approx. total amount of time to complete the report and approx. total cost to complete the report, however the agency must complete these columns when submitting this chart in final form. Please delete the example figures before submitting this chart in final form. Unless it applies to the agency, in which case ensure the information about these reports is complete. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Report Name	Legislative Entity Requesting Report	Law Requiring Report	Stated Intent of Report	Year First Required to Complete Report	Reporting Freq.	# of Days in which to Complete Report	Month Report Template is Received by Agency	Month Agency is Required to Submit the Report	Cost to Complete Report				Positive Results of Reporting	Method in which Report Template is Sent to Agency	Format in which Report Template is Sent to Agency	Method in which Agency Submits Completed Report (i.e. email; mail; click submit on web based form; etc.)	Format in which Agency Submits Report (i.e. Word and Excel)
											# of Staff Members Needed to Complete Report	Approx. Total Amount of Time to Complete Report	Approx. Total Cost to Complete Report (considering staff time, etc.)	Approx. Total Cost to Complete Report (considering staff time, etc.)					
SC DOI (R200)	1	Restructuring Report	House Legislative Oversight Committee		Increased Efficiency	2015	Annually	30	February	March	4	45 Hrs	\$3,500	TBD	Email and Handcopy	Word and Excel	Word and Excel	Email and Handcopy	Word and Excel
SC DOI (R200)	2	Accountability Report	Executive Budget Office		Annual Budget Request	Unknown	Annually	45	August	October	4	30 Hrs	\$2,500	TBD	Email and Handcopy	Word and Excel	Word and Excel	Email and Handcopy	Word and Excel
SC DOI (R200)	3	Other Funds Survey	Executive Budget Office		Used in Connection with Annual Budget Request	Unknown	At least once every seven (7) years	5	October	November	1	10 Hrs	\$500	TBD	Email	Excel	Excel	Email	Excel

INSTRUCTIONS: Identify the agency's internal audit system and policies during the past five fiscal years including the date the agency first started performing audits; individuals responsible for hiring the internal auditors; individuals to whom internal auditors report; the head internal auditor; general subject matters audited; the individual or body that makes decision of when internal audits are conducted; information considered when determining whether to conduct an internal audit; total number of audits performed in the last five fiscal years; # of months it took to start an audit; # of months it took to complete an internal audit; and date of the most recent Peer Review of State Assessment by SC State Internal Auditors Association of other entity (if other entity, name of that entity).

Note: All audits are not the result of suspicious activity or alleged improper actions. Often times regular audits are required by statute/regulation or an agency's standard operating procedures simply as a method of ensuring operations are staying on track.

Agency Submitting Report	Does agency have internal auditors? Y/N	Date Internal Audit Began	Individuals responsible for hiring internal auditors	Individuals to whom internal auditors report	Name and contact information for head internal auditor	General subject matters audited	Who makes decision of when an internal audit is conducted	Information considered when determining whether to conduct an internal audit	Do internal auditors conduct an agency wide risk assessment routinely? Y/N	Do internal auditors routinely evaluate the agency's performance measurement and improvement systems? Y/N	Total Number of Audits performed in last five fiscal years	# of months for shortest audit	# of months for longest audit	# of months (Avg. # of months) needed to conduct audit	Date of most recent Peer Review of Self-Assessment by SCSIAA or other entity (if other entity, name of that entity)
SC DOI (R200)	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	No internal audit, only annual AUP's (Agreed Upon Procedures) from the State Auditor's Office	1	1	1-2 Weeks	N/A

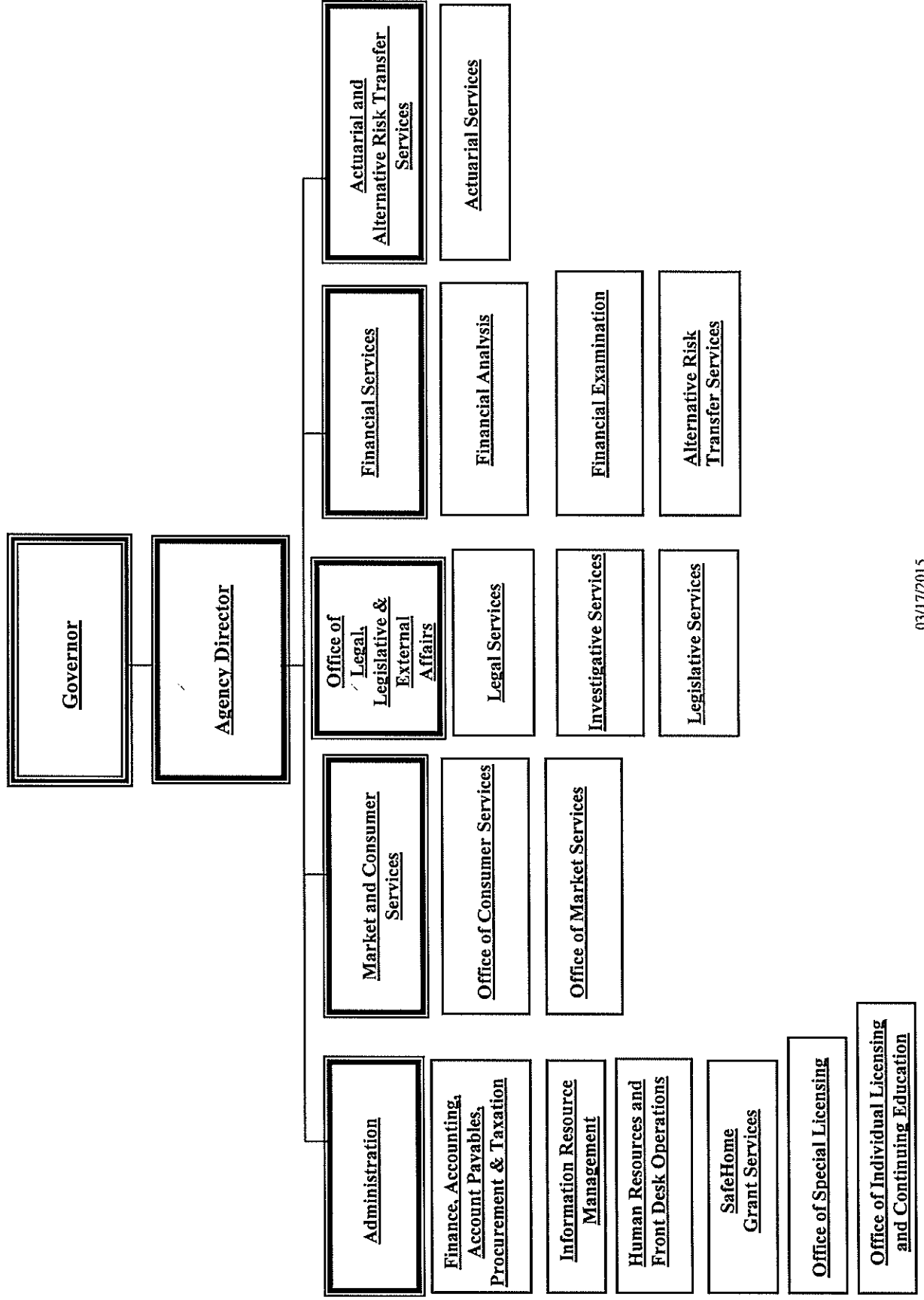
Personnel Involved Chart

INSTRUCTIONS: List the name of all personnel at the agency who were consulted or performed work to obtain the information utilized when answering the questions in these reports, their title and their specific role in answering the question (i.e. searched the agency documents, asked for information because they are in charge of the department, etc.) Please delete the example information and instructions row before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

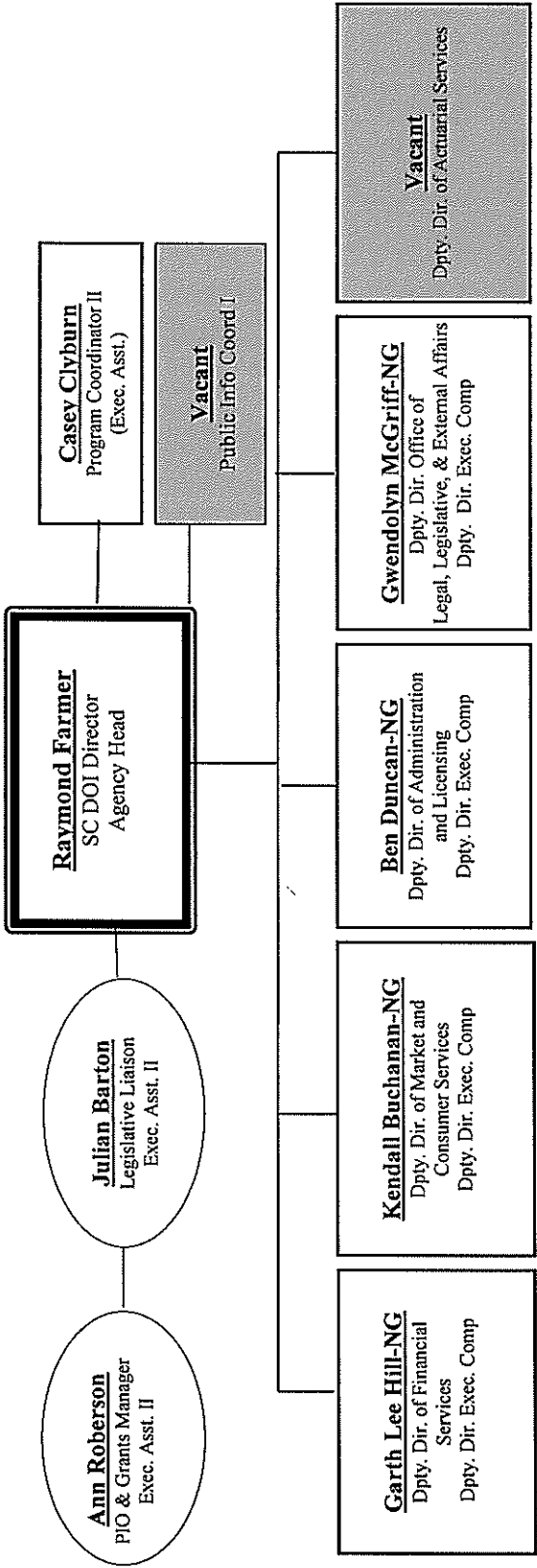
Agency Submitting Report	Name	Phone	Email	Department/Division	Title	Question	Role in Answering Question
SC DOI (R200)	Raymond G. Farmer	803-737-6126	rfarmer@doi.sc.gov	Agency Director	Agency Head	Various	Reviewer & Owner (All)
SC DOI (R200)	Benjamin I. Duncan	803-737-6343	bduncan@doi.sc.gov	Administration & Licensing	Deputy for Administration	Various	Compiler (All)
SC DOI (R200)	John T. Watson	803-737-6141	twatson@doi.sc.gov	Accounting	Finance Director	Various	Compiler (All)
	Gwen McGriff	803-737-6153	gmcgriff@doi.sc.gov	Administration	Legal Div. Director	Various	Compiler (Legal Sids Chart, Historical Perspective, Executive Summary's Historical Perspective & Key Performance Measurement Process)
SC DOI (R200)							

Department of Insurance							Explanation for Category
	Current Month	-1 Month	Monthly Change	Current YTD	Prior YTD	12-Mnth Change	
Rate Turnaround Time PC	10.6	25.6	-58.8%	17.5	20.8	-16.0%	The rate turnaround times are the average days it takes a filing to be closed out in SERFF during a particular time period. The reported values are calculated using data exported from SERFF at the end of each month. Separate values are given for Property and Casualty as well as Life, Accident, and Health filings for the time periods listed. The year to date numbers are based on a calendar year.
Rate Turnaround Time LA&H	16.4	22.7	-27.9%	19.2	31.9	-39.8%	Reflects part of total turnaround time a captive's request to change their business plan is reviewed within DOI. This excludes time the request is suspended while DOI awaits additional information or documentation. This based on year to date.
Captive Business Plan Changes- Net Days (Department's processing time)	2.12	1.71	23.98%	1.89	1.71	10.53%	Total turnaround time from receipt of captive's request to change their business plan until the Department closes (approves or denies) the request. This is based on Year to date.
Captive Business Plan Changes- Total Days (receipt to closure)	3.48	3.45	0.87%	3.46	3.45	0.29%	Sum of hours to process a producer license divided by the number of processed licenses. This is based on year to date.
Producer Licensing Turnaround Time (Hours)	6.02	6.92	-13.01%	6.49	8.85	-26.67%	Total turnaround time from receipt of complaint/inquiry until the Department closes the file. This is based on Year to date.
Complaint/Inquiry Turnaround Time (Days)	7.83	8.35	-6.23%	8.08	7.71	4.66%	This table shows the number of new captive licenses issued per month, per year, and then compares it to the prior period. It attempts to demonstrate growth over time. It is on a calendar year basis.
Captive Insurer Recruitment Statistics	0	1	-100%	1	0	-100%	This area shows closed cases/prior month to present & prior year to date.
Legal Cases Closed	20	12	67.0%	32	53	-39.62%	The licensed entities/licensed/approved/registered are taken from the licensing system including mutual and stock P & C/mutual and stock life/HMO/county mutual/fraternity/title/RRG/eligible surplus lines/purchasing groups and are based on the calendar year.
Insurance Entities Licensed/approved/registered	2	3	-100%	5	11	-55%	The number of new licenses issued for the current month compared to the prior month showing the percentage of change. As well as the number of licenses issued for the current year to date and prior year to date showing the percentage of change.
Newly Licensed Individuals	3,302	3,491	-5.41%	6,793	6,422	6%	

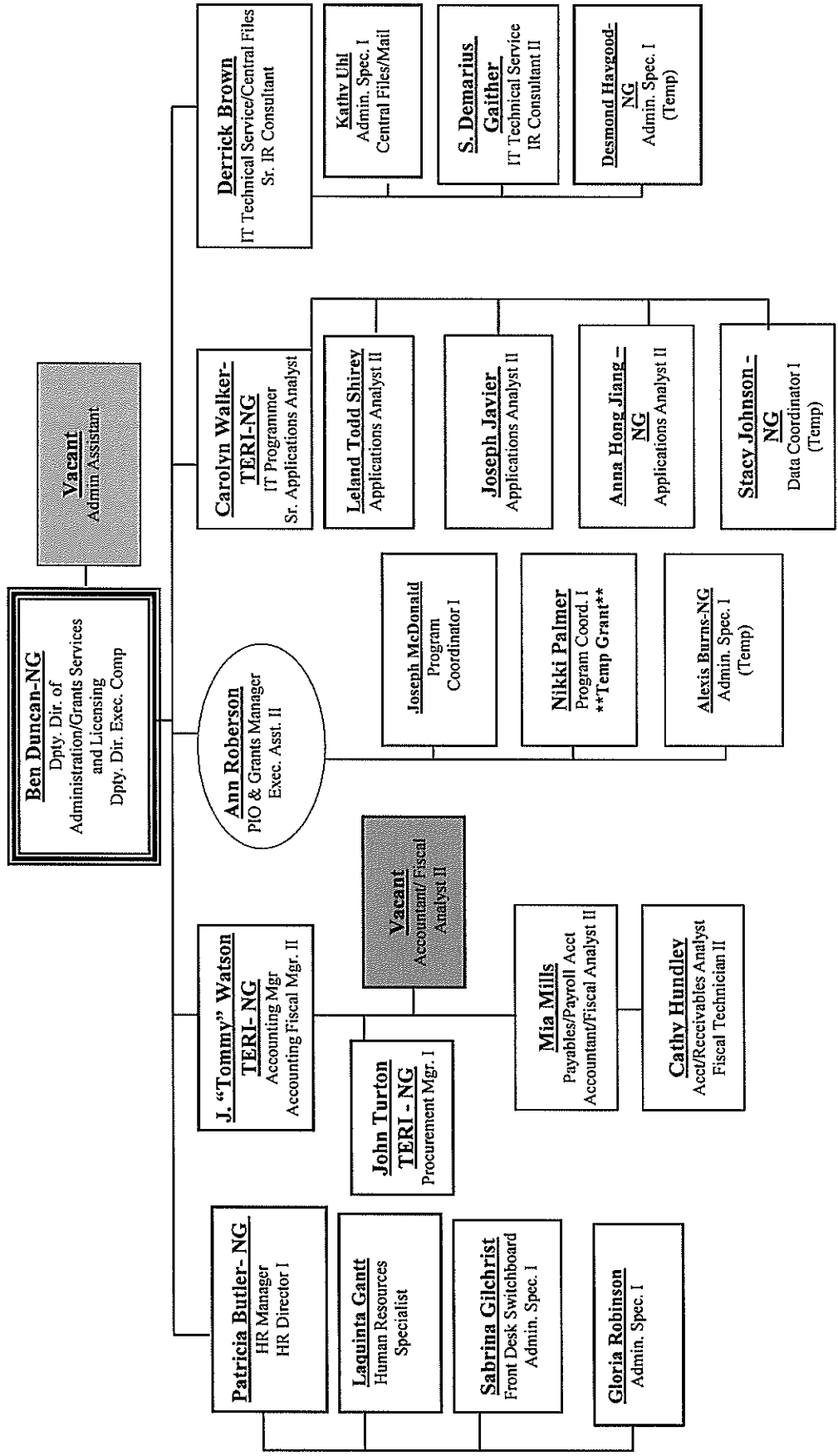
South Carolina Department of Insurance
Organizational Chart



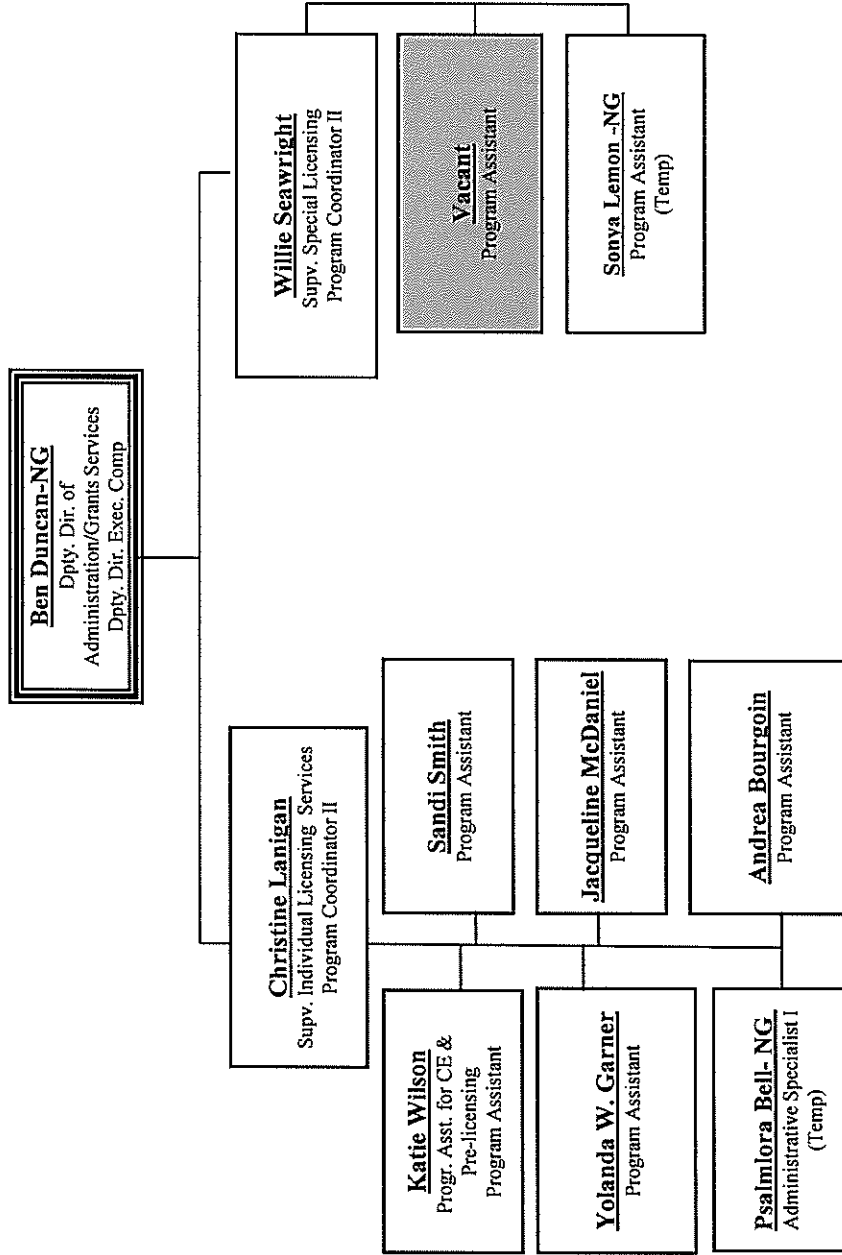
South Carolina Department of Insurance
Executive Services



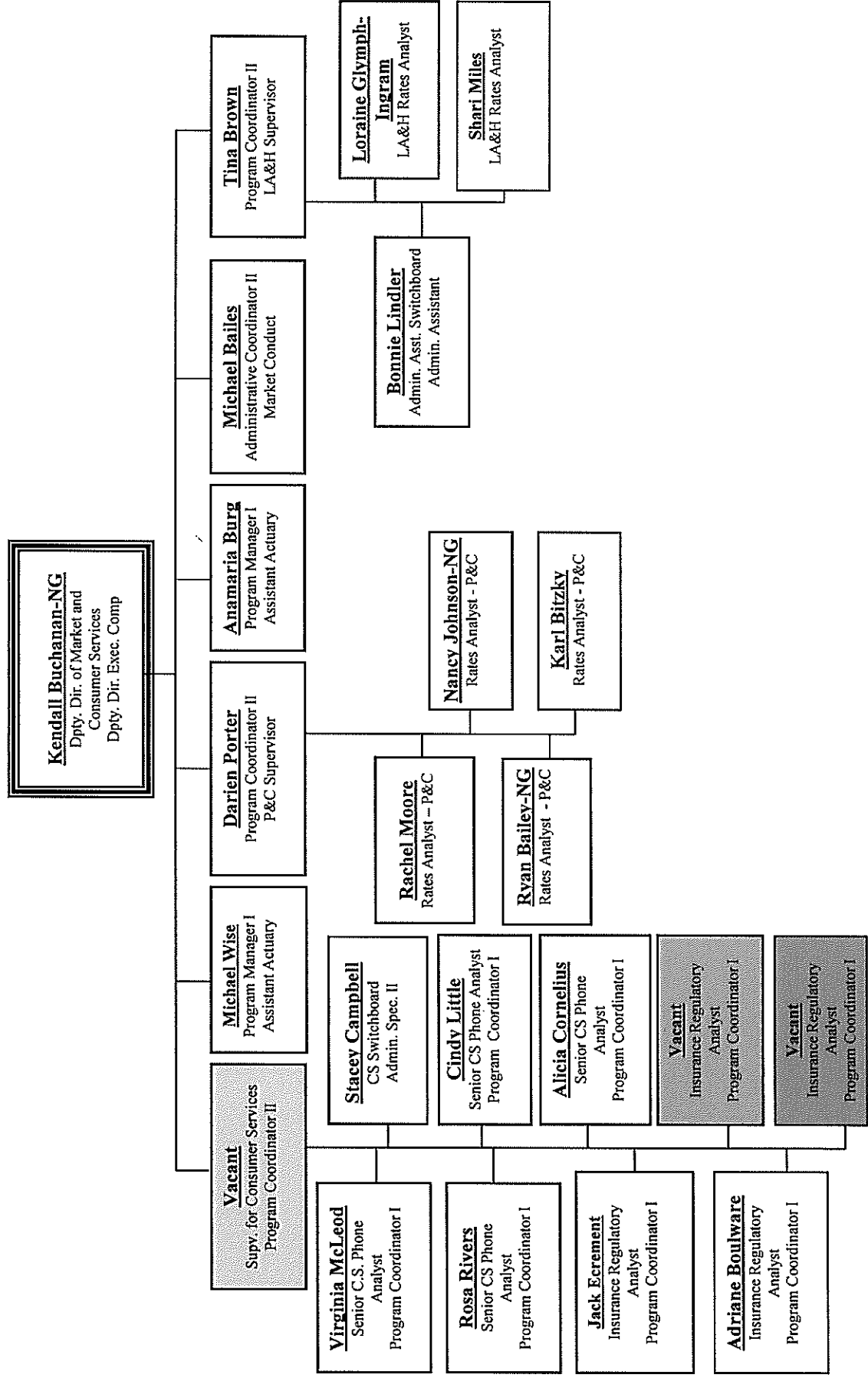
South Carolina Department of Insurance
Division of Administration
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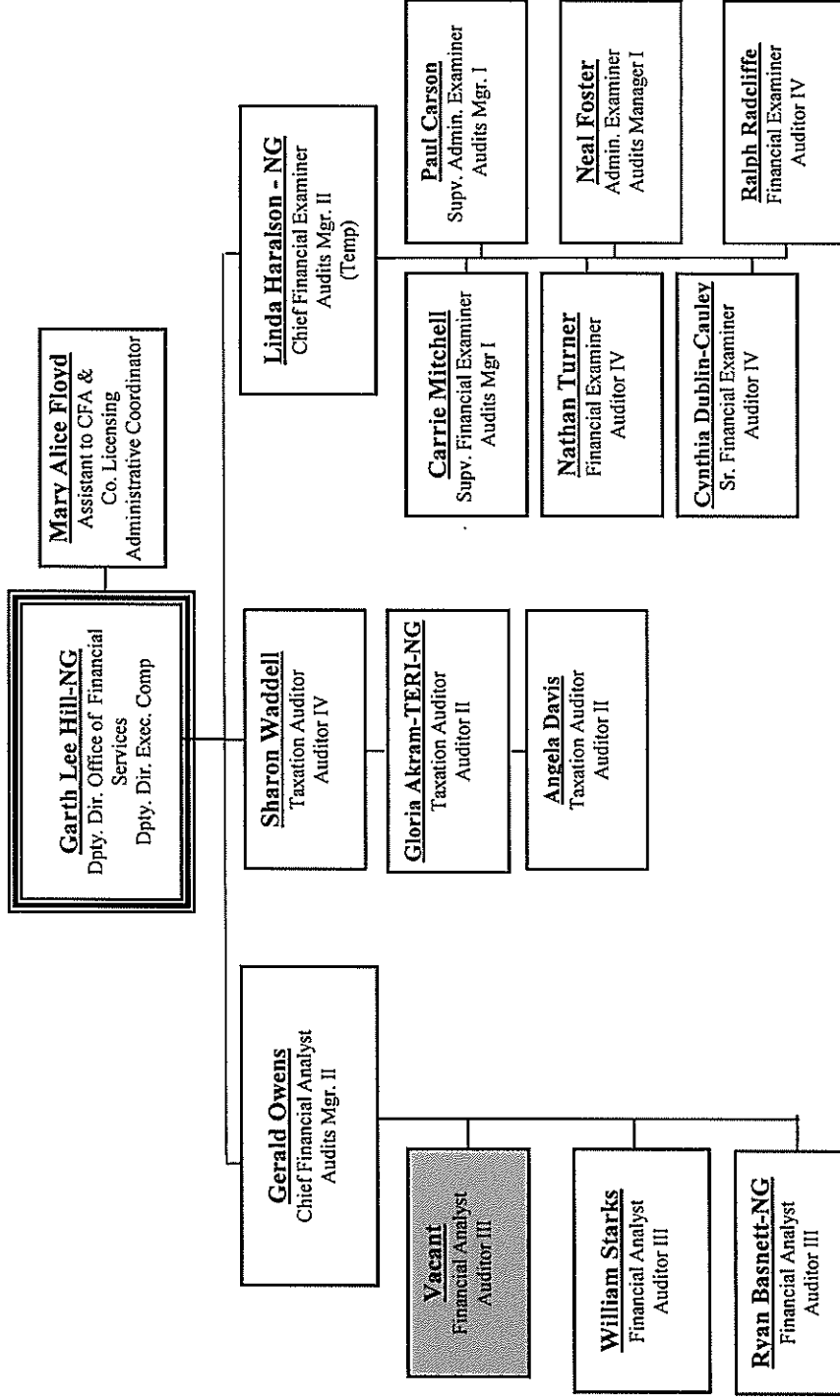
South Carolina Department of Insurance
Division of Individual Licensing and Special Licensing
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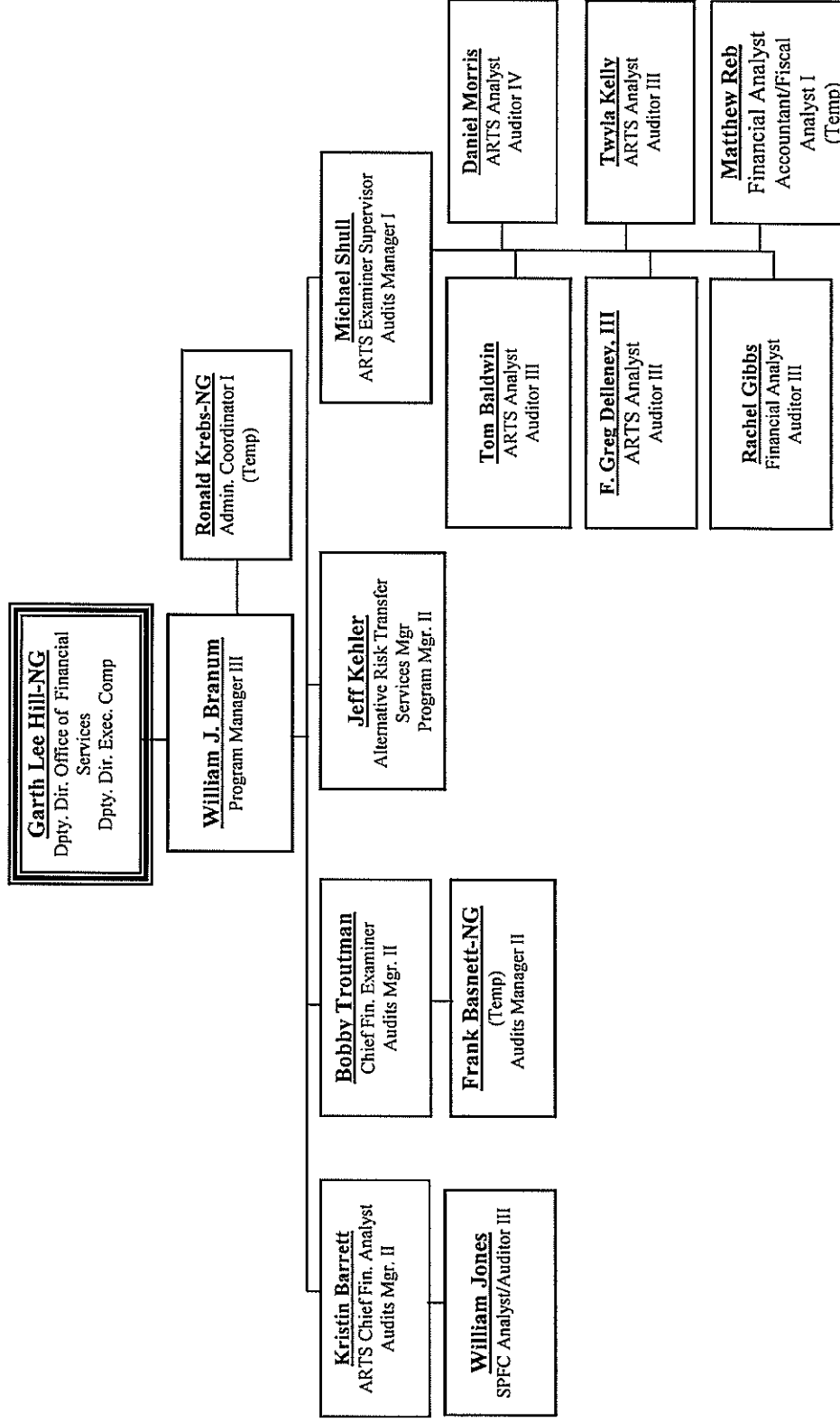
South Carolina Department of Insurance
Division of Consumer Services and Market Regulations



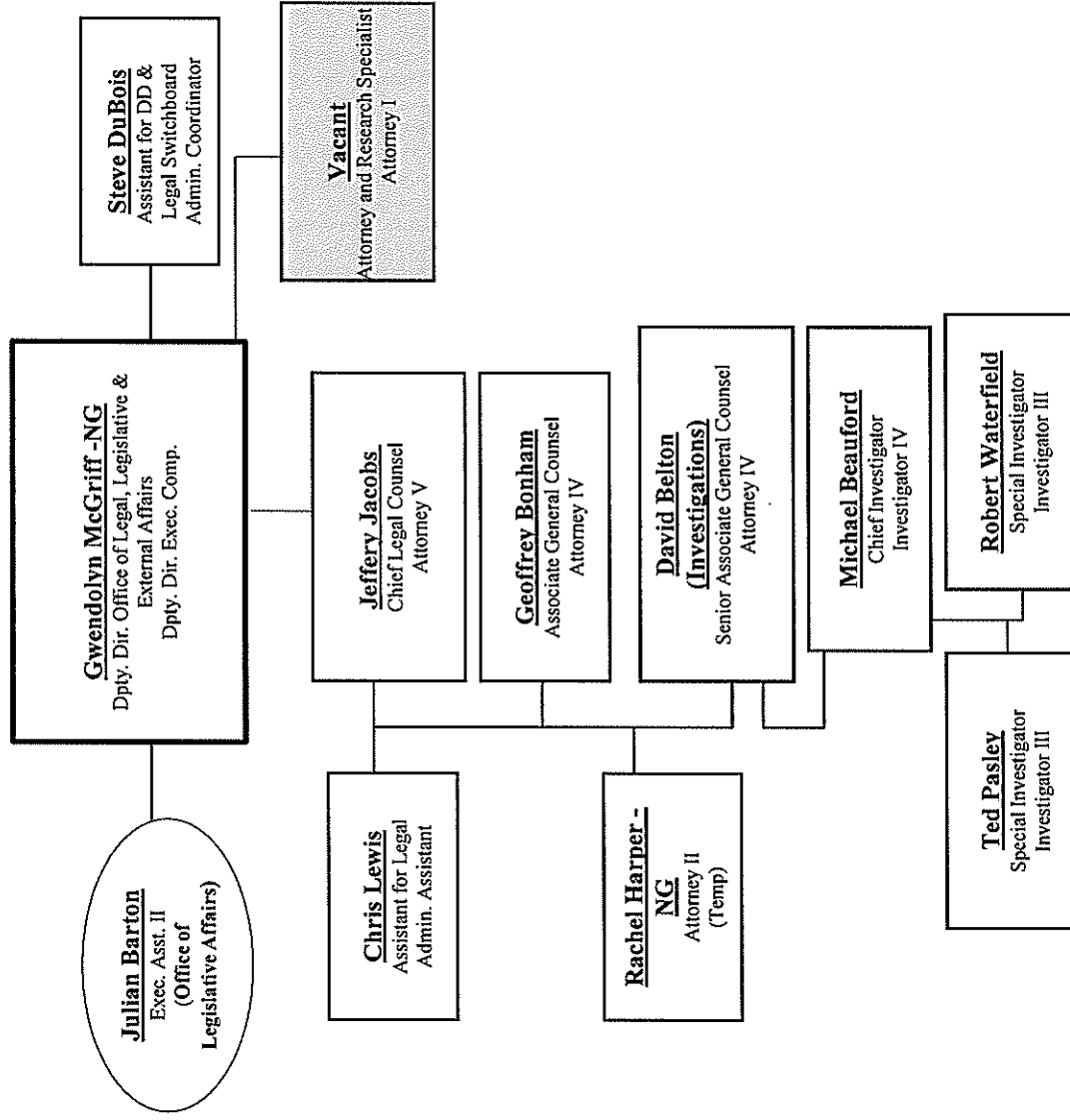
South Carolina Department of Insurance
Division of Financial Services
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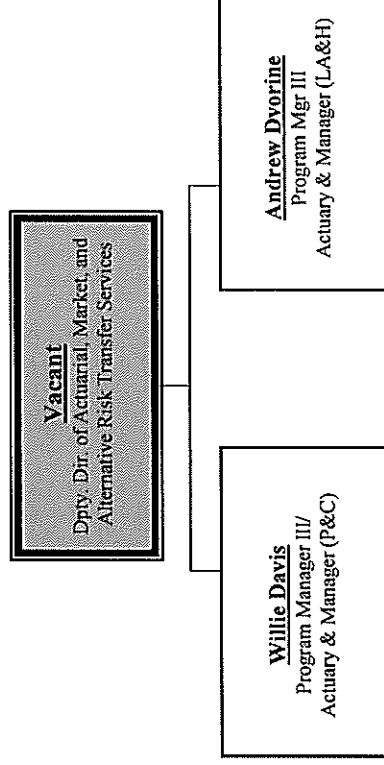
South Carolina Department of Insurance
Division of Financial Services
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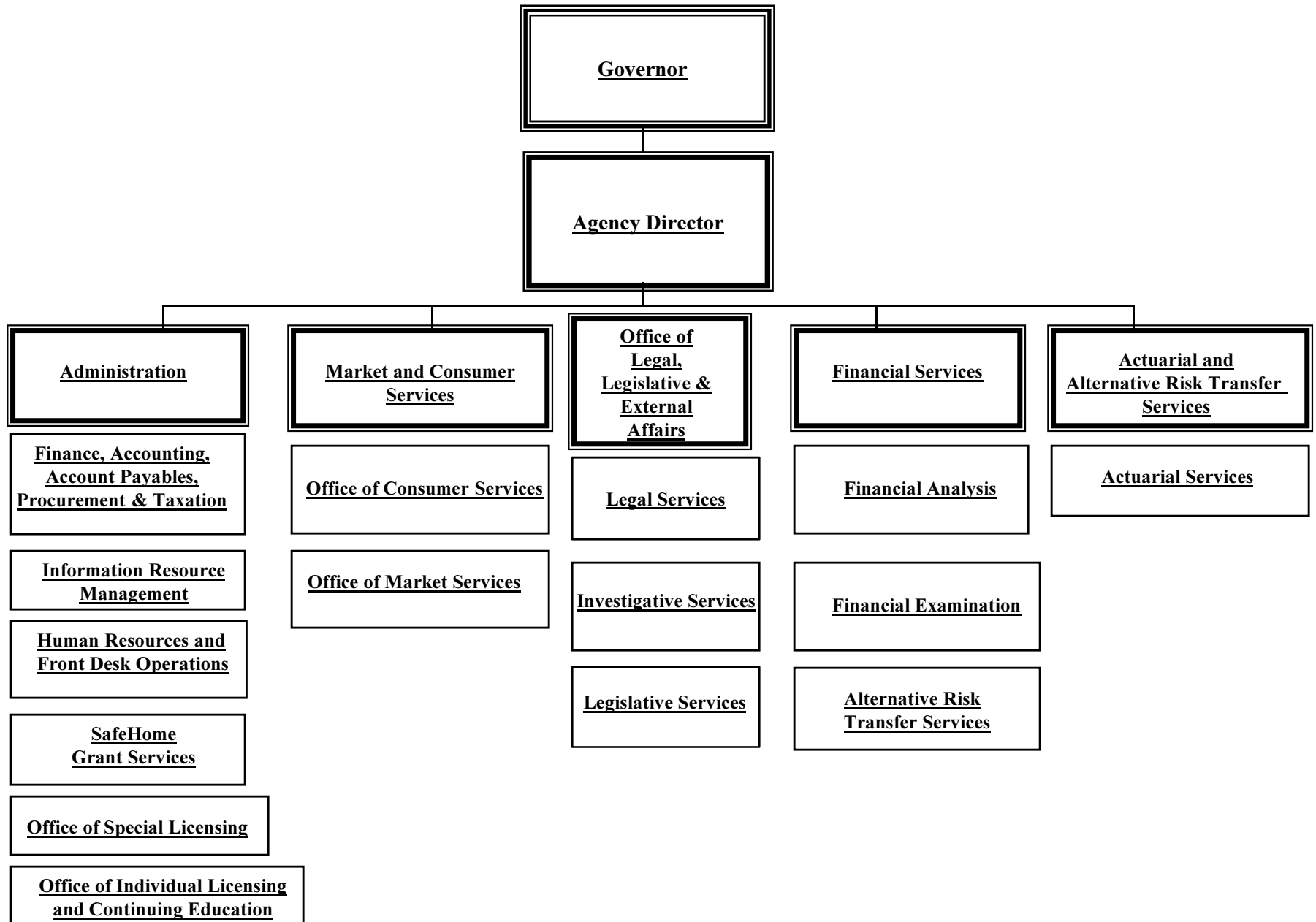
South Carolina Department of Insurance
Office of Legal, Legislative & External Affairs



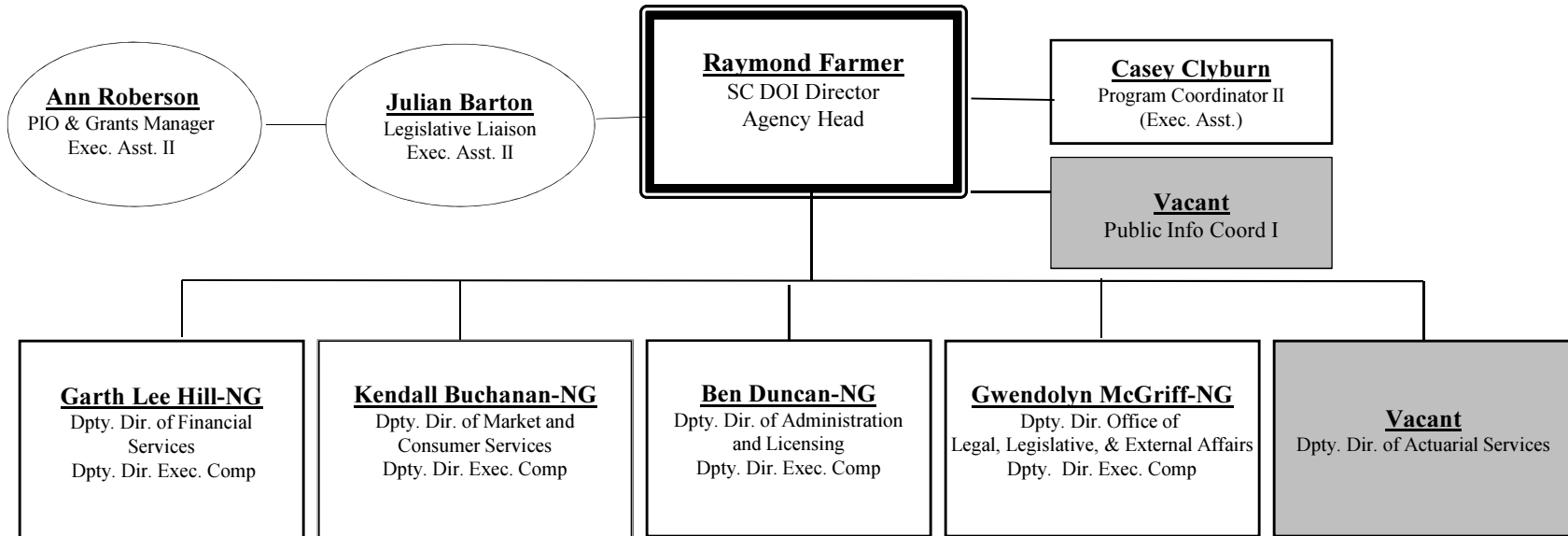
South Carolina Department of Insurance
Division of Actuarial Services



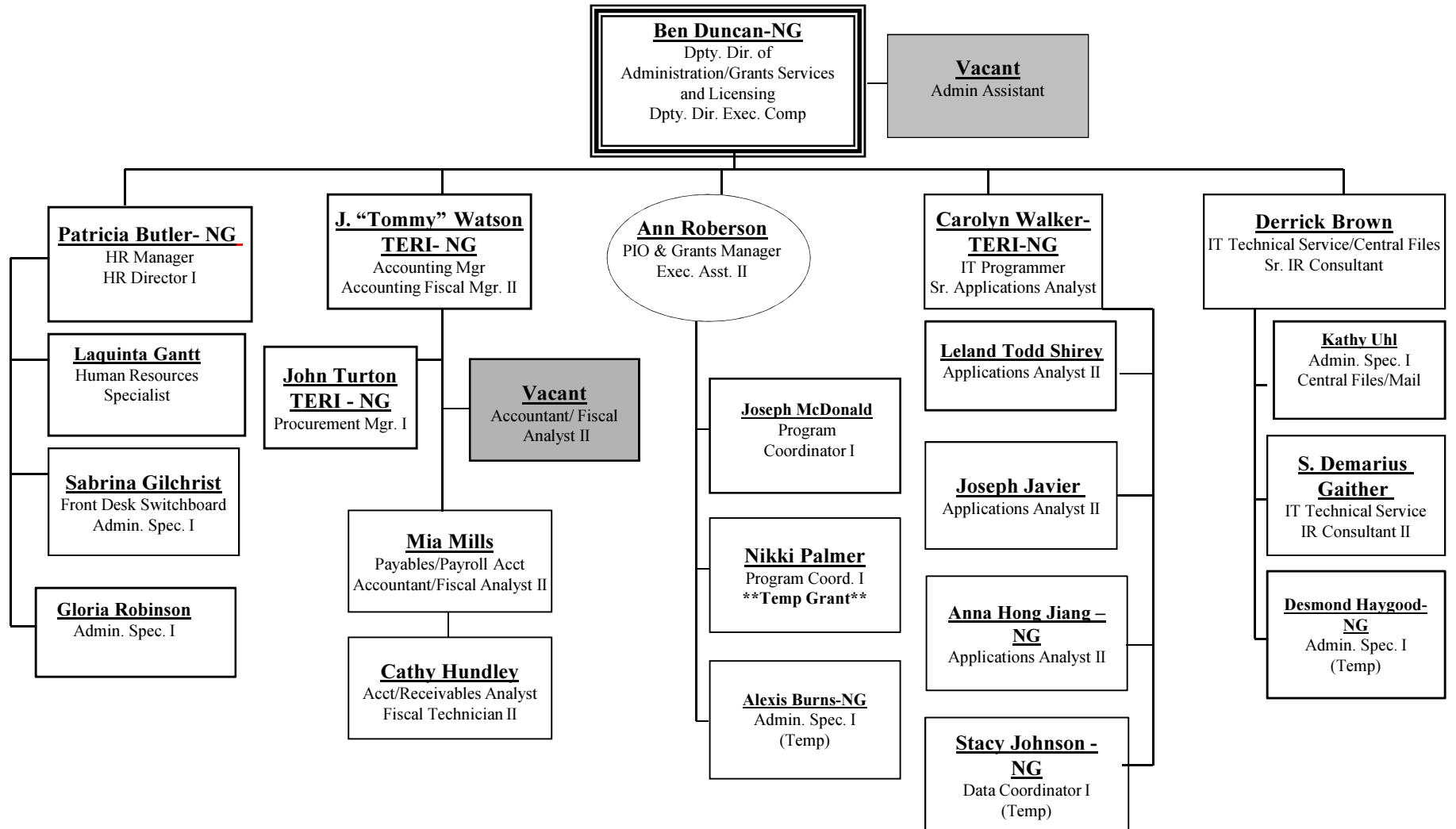
South Carolina Department of Insurance
Organizational Chart



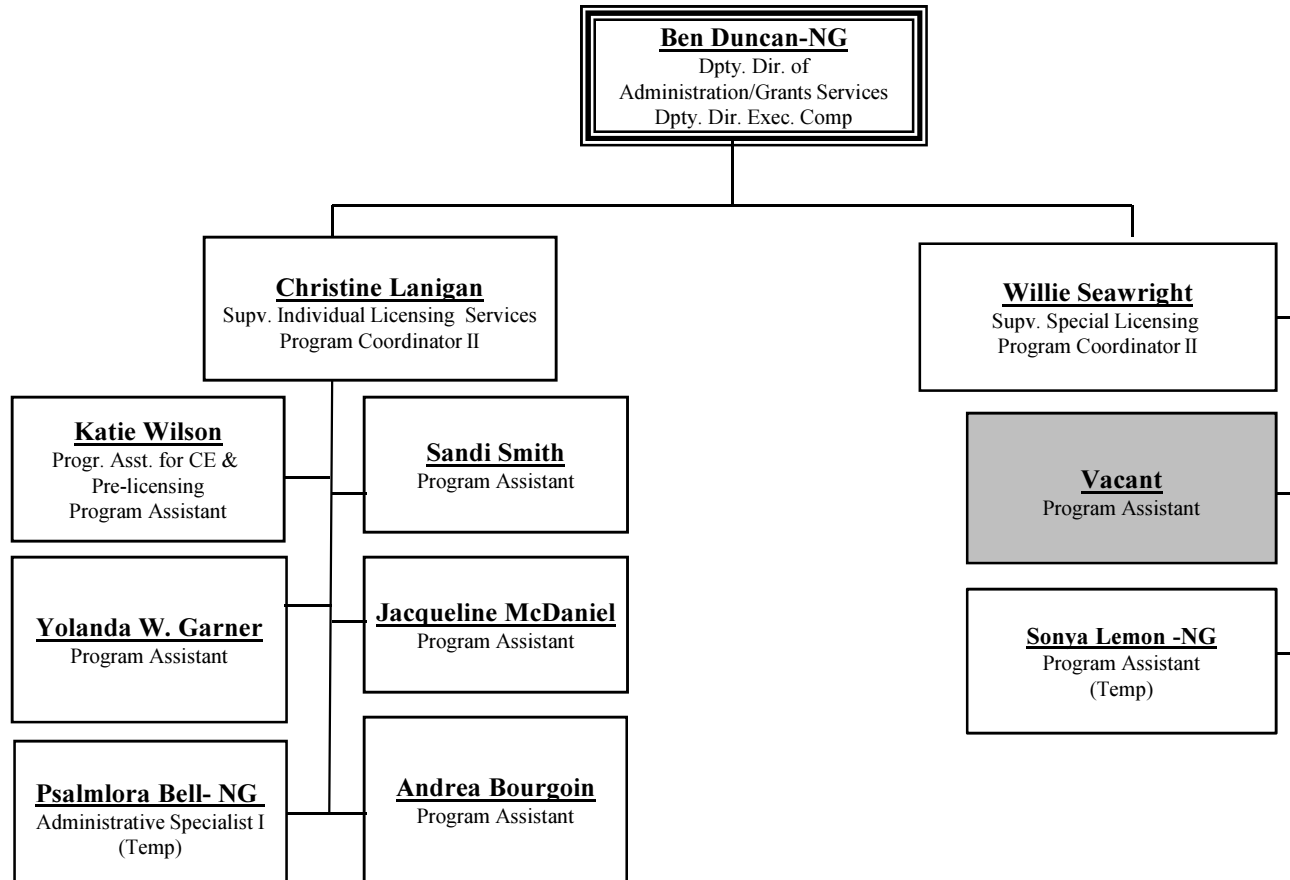
South Carolina Department of Insurance
Executive Services



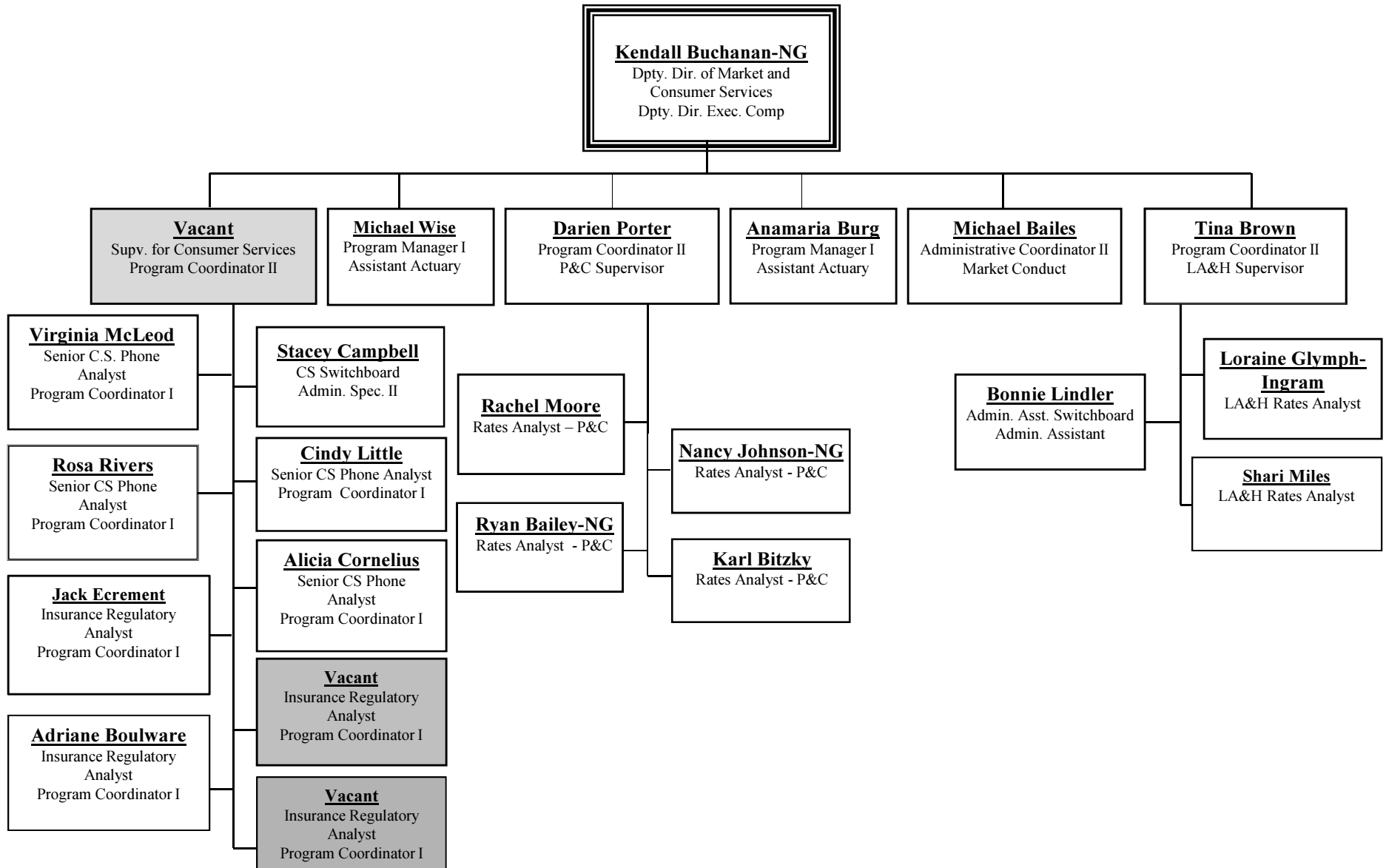
South Carolina Department of Insurance
Division of Administration
(Page 1 of 2)



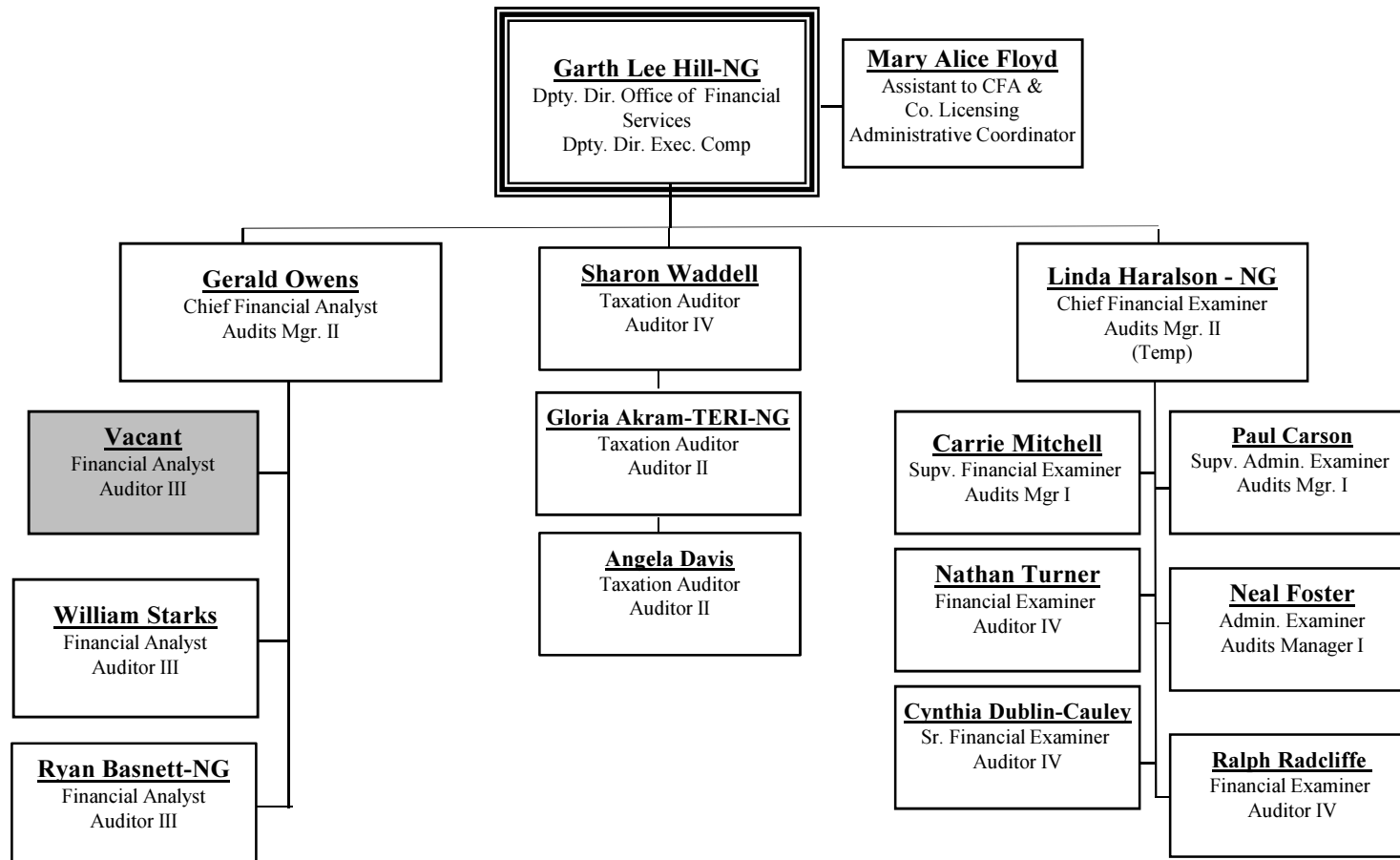
South Carolina Department of Insurance
Division of Individual Licensing and Special Licensing
(Page 2 of 2)



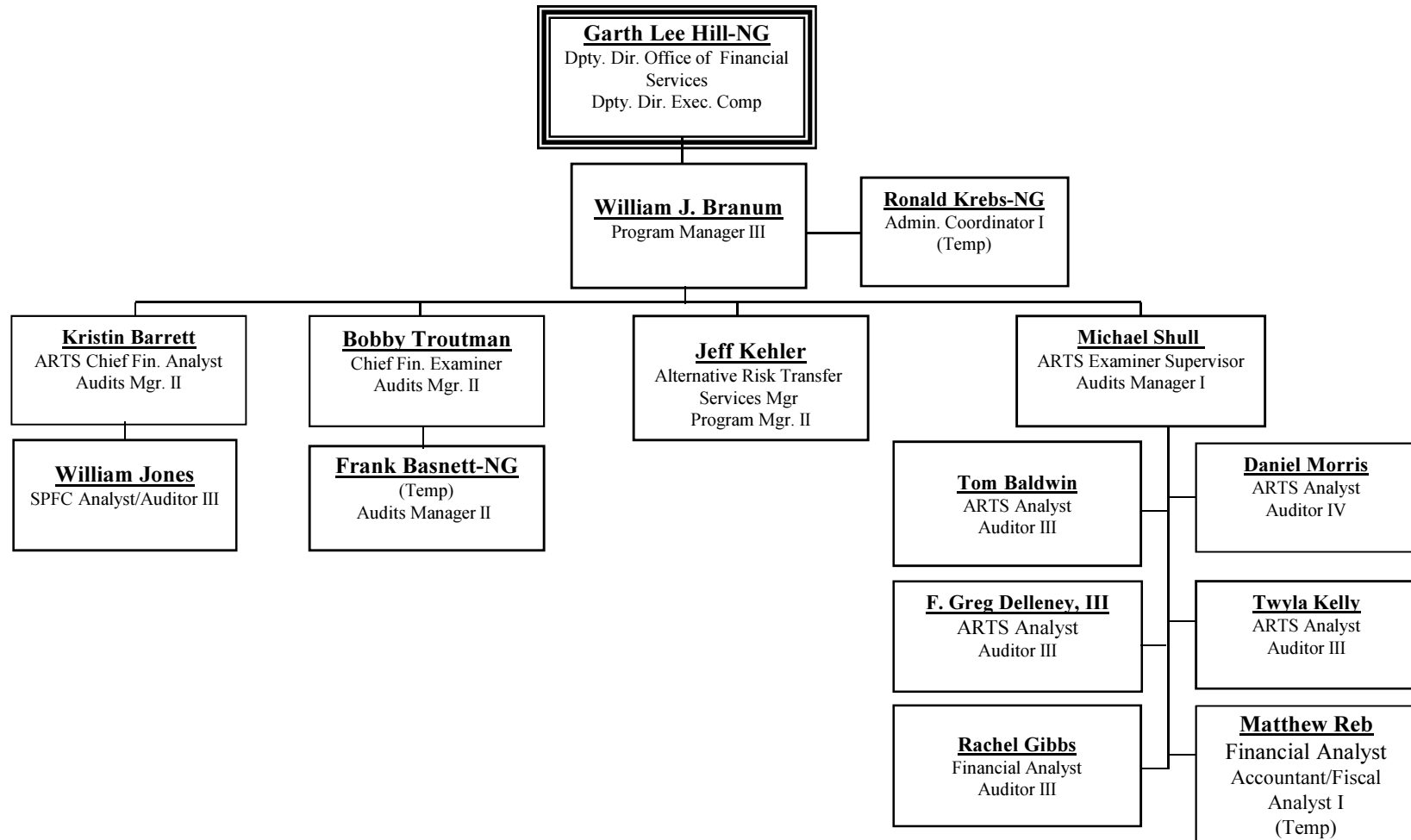
South Carolina Department of Insurance
Division of Consumer Services and Market Regulations



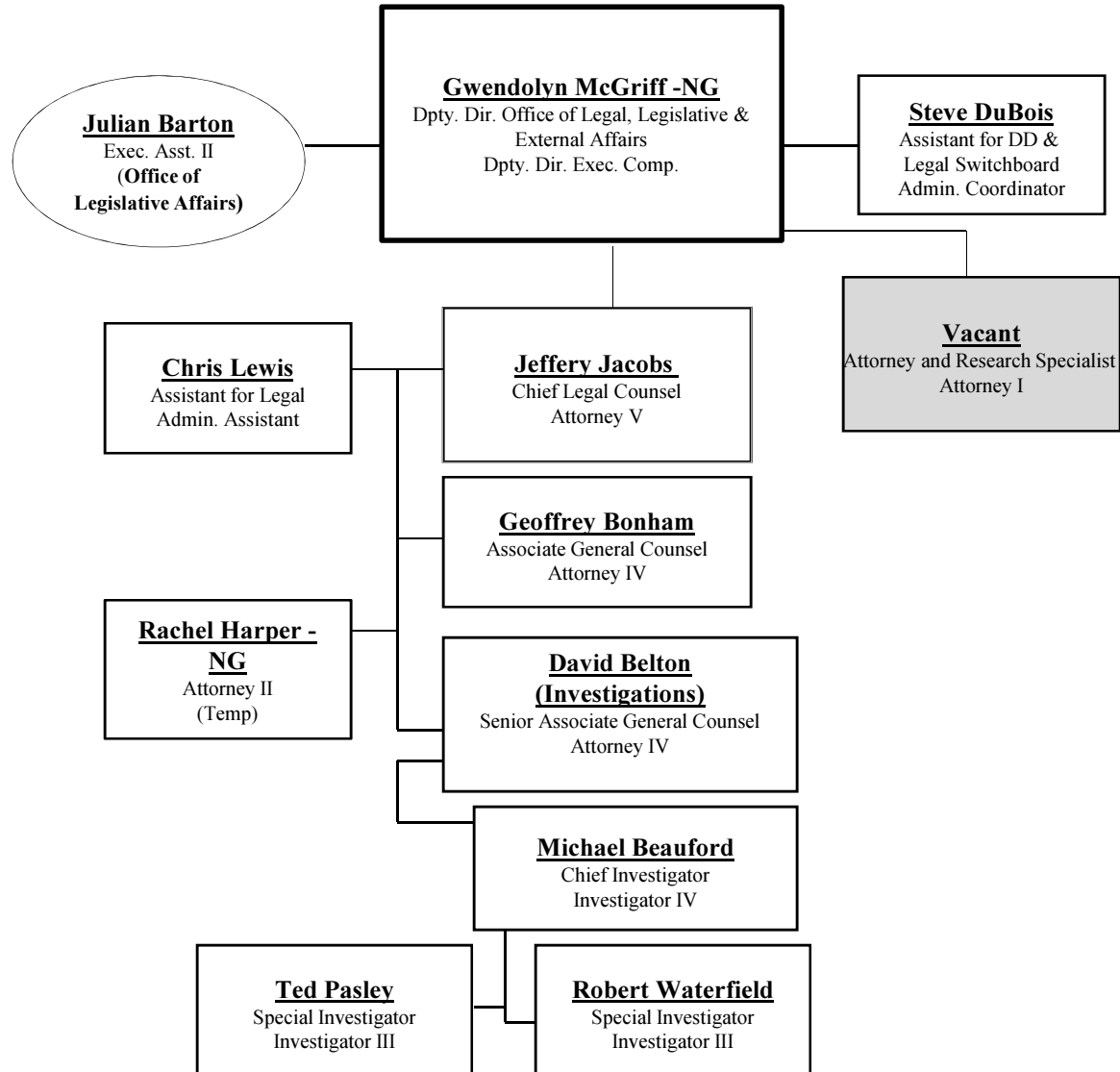
South Carolina Department of Insurance
Division of Financial Services
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South Carolina Department of Insurance
Office of Legal, Legislative & External Affairs



South Carolina Department of Insurance
Division of Actuarial Services

