

HEALTHCARE AND REGULATORY SUBCOMMITTEE

Department of Insurance

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AGENDA



SOUTH CAROLINA
HOUSE OF REPRESENTATIVES
GOVERNMENT EFFICIENCY &
LEGISLATIVE OVERSIGHT COMMITTEE

Healthcare and Regulatory
Subcommittee

Chairman John R. McCravy, III

The Honorable Lucas Atkinson

The Honorable Kathy Landing

The Honorable Annie E. McDaniel

The Honorable Marvin “Mark” Smith

AGENDA

Tuesday, November 18, 2025

10:30 AM

Room 521 – Blatt Building

- I. Approval of Minutes of September 23, 2025 Meeting
- II. Discussion of the study of the Department of Insurance
- III. Adjournment

MINUTES



**SOUTH CAROLINA
HOUSE OF REPRESENTATIVES
GOVERNMENT EFFICIENCY &
LEGISLATIVE OVERSIGHT COMMITTEE**

Chair Jeffrey E. “Jeff” Johnson

Vice-Chair Chris Wooten

Lucas Atkinson	Wendell K. Jones	Scott Montgomery
William H. Bailey	Kathy Landing	Michael Rivers
Phillip Bowers	John R. McCravy III	Richard B. “Blake” Sanders
Gary S. Brewer Jr.	Annie E. McDaniel	Marvin “Mark” Smith
Kambrell H. Garvin	Timothy A. “Tim” McGinnis	Robert Williams
Leon Douglas “Doug” Gilliam	Travis A. Moore	Paul B. Wickensimer
Lewis Carter Research Director	Cathy Greer Administrative Coordinator	Roland Franklin Legal Counsel
Charlie LaRosa Research Analyst	Riley McCullough Research Analyst	

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MEETING MINUTES

Tuesday, September 23, 2025
10:30 a.m.
Room 516 – Blatt Building

Archived Video Available

- I. Pursuant to House Legislative Oversight Committee Rule 6.7, South Carolina ETV was allowed access for streaming the meeting. You may access an archived video of this meeting by visiting the South Carolina General Assembly’s website (<http://www.scstatehouse.gov>) and clicking on Committee Postings and Reports, then under House Standing Committees click on Legislative Oversight. Then, click on Video Archives for a listing of archived videos for the Committee.

Attendance

- I. The Healthcare and Regulatory Subcommittee meeting was called to order by Chair John R. McCravy III on Tuesday, September 23, 2025, in Room 516 of the Blatt Building. All subcommittee members (Chair McCravy; Representative Lucas Atkinson; Representative Kathy Landing; were present for all or a portion of the meeting. Representative Annie E. McDaniel; Representative Marvin “Mark” Smith were not present.

Minutes

- I. House Rule 4.5 requires standing committees to prepare and make available to the public the minutes of committee meetings, but the minutes do not have to be verbatim accounts of meetings.

Approval of Minutes

- I. Representative Smith made a motion to approve the meeting minutes from the prior meeting. A roll call vote was held, and the motion passed.

Rep. Smith motion to approve meeting minutes.	Yea	Nay	Not Voting
Rep. Atkinson	✓.		
Rep. Landing	✓.		
Rep. McCravy	✓.		
Rep. McDaniel			✓.
Rep. Smith			✓.

Discussion of Department of Insurance (DOI)

- I. Prior to beginning his testimony, Chair McCravy informs Michael Wise, DOI Director, that he remains under oath from the Public Input Meeting, March 19, 2025. Chair McCravy also acknowledges that the rest of the DOI staff that will present were sworn in at the first meeting, May 27, 2025.
- II. Insurance Fraud Director, Josh Underwood begins presenting his portion of the presentation.
- III. Topics of Discussion include:
- a. Insurance Fraud Divison
 - b. Actuarial & Market Services Divison
 - c. Rates and Forms

Throughout the testimony, members ask questions to Director Wise and his staff that presented, which they respond accordingly.

Adjournment

- I. There being no further business, the meeting is adjourned.

AGENCY OVERVIEW

DEPARTMENT OF INSURANCE OVERVIEW



EMPLOYEES

112

Authorized FTEs

FUNDING

\$16,224,365

Total Funds

ABOUT

The Department of Insurance is an agency of the Governor's Cabinet. It is managed and operated by the Director appointed by and serves at the will of, the Governor upon the advice and consent of the South Carolina Senate.

MISSION

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

VISION

The Department of Insurance 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.

AGENCY LEADERSHIP

- ❖ **Tom Watson** – Agency Director
- ❖ **Diane Cooper** – Deputy Director, Consumer and External Affairs
- ❖ **Gwen Fuller-McGriff** – Deputy Director, Legal, Legislative, & External Affairs
- ❖ **Geoffrey Bonham** – Deputy Director, Financial Regulation and Solvency
- ❖ **Tommy Watson** – Deputy Director, Administration

DEPARTMENTS

- ❖ Executive Services
- ❖ Division of Administration
- ❖ Division of Licensing and Consumer Services
- ❖ Office of Legal, Legislative & External Affairs
- ❖ Fraud Division
- ❖ Division of Financial Regulation & Solvency
- ❖ Division of Actuarial and Market Services

HISTORY

- ❖ **1908** - The Insurance Department was a part of the Comptroller General's Office until 1908 when the South Carolina Insurance Commission was created.
- ❖ **1947** – The Commission became a formal department, with the SCDOI becoming the state agency responsible for regulating the insurance industry in SC.
- ❖ **1995** – State Government Restructuring Act
In 1995, the Department became a cabinet agency with a director appointed by the Governor upon advice and consent of the Senate. Lee Jedziniak was appointed the first Director of Insurance in 1995.
- ❖ **2007** – The South Carolina Safe Home Program was established through the Omnibus Coastal Property Insurance Reform Act of 2007.
- ❖ **2019** – South Carolina began regulating Pharmacy Benefit Managers (PBMs) in accordance with SC Act No. 48.
- ❖ **2021** – The Office of the Attorney General, SLED, and the Department of Insurance executed a Memorandum of Understanding to relocate the Insurance Fraud Division to the Department of Insurance.

AGENCY PRESENTATION



**PRESENTATION TO THE
SOUTH CAROLINA HOUSE OF REPRESENTATIVES**

**Government Efficiency and
Legislative Oversight Committee**

November 18, 2025

1201 Main Street, Suite 1000

Columbia, S.C. 29201

10:30 a.m.



PRESENTATION OVERVIEW

- **Benefits of the Legislative Oversight Process**
- **Responses to Follow-up Committee Questions**
- **Employee Engagement Survey**
- **Operational Updates**
- **Legislative Items**



BENEFITS OF THE OVERSIGHT PROCESS

- The SCDOI implements the regulatory policies enacted by the S.C. General Assembly. *See* S.C. Code Ann. § 38-3-60.
- We have the same goals and objectives – an insurance regulatory system that provides consumer protection and fosters stable insurance markets.
 - The oversight process has been instructive and beneficial to insurance regulation and the DOI’s operations.
 - Consistent and effective internal and external education and communication are key to the DOI’s ability to accomplish its mission.
 - Consequently, the DOI is enhancing its communication and outreach methods and strategies.



GELOC FOLLOW-UP QUESTIONS



How does the Department of Insurance evaluate whether adopting and consistently enforcing more stringent building codes designed to address common issues in new construction such as structural settling, water intrusion, inadequate insulation, poor ventilation, and roofing failures could enhance home resilience to severe weather events and ultimately help stabilize or reduce insurance rates and premiums in South Carolina? If the Department is not currently engaged in evaluating building codes, could such involvement present an opportunity to open a new avenue for mitigating rising insurance costs statewide?

The Department monitors the work of the SC Building Codes Counsel and remains generally supportive of efforts to strengthen building codes. Building code enforcement is important in determining the cost of insurance for property owners and the resiliency of the structure. Compliance with building codes minimizes the risks associated with structure failures, fire hazards and other risks. Resilient structures impact insurance costs by reducing the likelihood of severe damage and qualifying properties for reduced insurance rates. Property owners who invest in disaster-resistant construction may see financial savings over time through reduced insurance costs and minimized repair expenses after a storm or disaster event. A representative of the SC Building Codes Council serves on the Advisory Committee for SC Safe Home.



Is continuing education in building codes currently required for license renewal for all contractors, including general, plumbing, mechanical, electrical, and roofing professionals? If not, do you believe implementing such a requirement could promote greater awareness of evolving industry standards, technologies, and best practices, ultimately improving construction quality, enhancing the long-term durability of homes, and helping to stabilize or reduce insurance rates and premiums in South Carolina?

South Carolina requires 40 hours of continuing education (CE) for general contractors every two years. CE is not currently required for electricians. Licenses are issued by either the SC Contractor's Licensing Board (for commercial work over \$5,000) or the SC Residential Builders Commission (for residential work over a certain value). For programs such as SC Safe Home, which is administered by the DOI, continuing education in building codes is required. For more information regarding the general CE licensing requirements for contractors, inquiries would be best directed to the SC Department of Labor, Licensing & Regulation.



Has the Department of Insurance ever investigated the possible transfer of revenue between primary insurers and affiliated entities? If not, what factors have influenced that decision, and how would the agency approach investigating whether such transfers have occurred or are currently occurring in South Carolina?

- Insurance transactions between affiliates and subsidiaries are regulated to prevent conflicts of interest and ensure the financial stability of insurance companies. Regulatory initiatives cover various aspects, including prior notice, reporting requirements, and standards for transactions. South Carolina law provides standards for filing, reviewing and approval of affiliate transactions through the South Carolina Insurance Holding Company Regulatory Act. Insurers are required to notify the DOI and to report certain transactions through:
 - **Form D Filings:** Insurers must file a Form D with the DOI, including details about proposed affiliate agreements, at least 30 days before execution. *See S.C. Code Ann. § 38-21-250.*
 - **Annual Filings:** Insurers are required to file Form B and Form F reports annually, providing information about the ultimate controlling person and their subsidiaries. *See S.C. Code Ann. §§ 38-21-125, -130 and -140; 38-21-225.*



What would be the Department's position on legislation granting law enforcement the authority to impound a vehicle when a driver admits it is uninsured, and the officer determines that the provided proof of insurance is fraudulent, with both conditions required for this authority to apply? Do you believe implementing such a policy could influence insurance rates and premiums in South Carolina?

The DOI generally supports initiatives that effectively reduce the number of uninsured drivers. The presence of uninsured drivers significantly impacts the costs of automobile insurance leading to higher insurance premiums.



Employee Engagement Survey

Results, Recommendations & DOI Response



The SCDOI Engagement Survey:

- Consisted of 40 multiple questions with responses ranging from **Strongly Disagree** to **Strongly Agree**.
- One free response question asked employees to share any additional feedback on how to improve the overall operation of the agency.
- The survey was released on September 26, 2025. The deadline for responding was 11:59 p.m. on October 13, 2025.
- 82 out of 105** employees responded to the survey with a response rate of **78%**.
- Respondents were encouraged to use a non-DOI email to ensure anonymity.
- The questionnaire was available via a Survey Monkey link, and that program was used to summarize and analyze the data.

Page 1	SIG Introduction - SC Department of Insurance Employee Engagement Survey (DOI)
Page 2	Workforce Tenure and Professional License Status
1	I have worked for the agency for:
2	I have been in my current position:
3	I am professionally licensed, credentialed or hold a professional designation related to my position.
Page 3	The South Carolina Department of Insurance (Department)
4	I understand the role, function and mission of the Department.
5	I understand how my job fits into the mission of the agency.
6	The vision and goals of the Department are important to me.
7	The Department provides opportunities for training and development.
8	The Department's employees are competent and conduct themselves in a professional manner.
9	I would like to understand more about what the Department does.
Page 4	Onboarding and Training
10	I was advised of benefits and payroll information during the onboarding process.
11	Department policies and procedures were reviewed with me.
Page 5	Job Satisfaction and Opportunities for Growth and Development
12	I have the resources (materials, equipment, information, tools) I need to do my work successfully.
13	I have received the training necessary to do my job successfully.
14	In the last six months, my supervisor has talked to me about my progress and goals.
15	I have communicated my long-term career goal to my supervisor.
16	The Department provides an opportunity to telework or work remotely.
17	This last year, I have had opportunities at work to learn and grow.
18	My job gives me the ability to effectively balance work and my personal life.
19	My current role fits well with my long-term career goals.
20	I believe my work makes a positive difference in the lives of South Carolinians.
21	I enjoy positive working relationships with my coworkers.
22	I am satisfied with my job.
Page 6	Compensation and Benefits
23	My compensation is competitive with similar positions at other state agencies.
24	I am aware of the state rules that require compensation increases to be based on acquiring additional knowledge, additional duties or exceptional performance.
25	I am familiar with the Department's Insurance Designations incentive program that encourages employees to continuously upgrade their skills.
26	I am given opportunities to volunteer for challenging and interesting projects.
Page 7	Management and Leadership
27	My supervisor helps me understand how my work is important to the Department.



Workforce Tenure & Professional License Status

Results At A Glance

- Approximately **37%** of Respondents have worked for the Department less than two years; **70%** have worked for the Department 10 years or less; **29%** have worked for the agency more than 10 years
- About **75%** of Respondents have been in their current position 10 years or less
- 67%** of Respondents hold a professional license or designation related to their position

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q1. I have worked for the agency for:		Responses	
Answer Choices			
Less than two years		36.71%	29
2-5 years		24.05%	19
5-10 years		10.13%	8
10+ years		29.11%	23
		Answered	79
		Skipped	3
Q2. I have been in my current position:		Responses	
Answer Choices			
2 years or less		54.43%	43
3 - 10 years		29.11%	23
10-20 years		8.86%	7
20+ years		7.59%	6
		Answered	79
		Skipped	3
Q3. I am professionally licensed, credentialed or hold a professional designation related to my position?		Responses	
Answer Choices			
Yes		67.09%	53
No		32.91%	26
		Answered	79
		Skipped	3

11



Understanding the Role of the Department

Results At A Glance

- **99%** of Respondents understood how their role fit into the mission of the agency
- **94%** indicated the vision and goals of the DOI were important to them
- **75%** considered their colleagues competent and professional
- **75%** agreed the DOI provided opportunities for training and development

Q4. I understand the role, function and mission of the Department.			
Answer Choices		Responses	
Strongly disagree		0.00%	0
Disagree		1.27%	1
Neither agree nor disagree		1.27%	1
Agree		34.18%	27
Strongly agree		63.29%	50
		Answered	79
		Skipped	3
Q5. I understand how my job fits into the mission of the agency.			
Answer Choices		Responses	
Strongly disagree		0.00%	0
Disagree		0.00%	0
Neither agree nor disagree		1.27%	1
Agree		29.11%	23
Strongly agree		69.62%	55
		Answered	79
		Skipped	3
Q6. The vision and goals of the Department are important to me.			
Answer Choices		Responses	
Strongly disagree		0.00%	0
Disagree		0.00%	0
Neither agree nor disagree		6.25%	5
Agree		32.50%	26
Strongly agree		61.25%	49
		Answered	80
		Skipped	2



Onboarding and Training

Most Respondents indicated they were advised of benefits and policies and procedures were reviewed with them during onboarding and that they had the resources and training necessary to do their jobs.

Q10. I was advised of benefits and payroll information during the onboarding process.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	0.00%	0
Neither agree nor disagree	3.85%	3
Agree	47.44%	37
Strongly agree	48.72%	38
	Answered	78
	Skipped	4

Q11. Department policies and procedures were reviewed with me.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	2.53%	2
Neither agree nor disagree	10.13%	8
Agree	45.57%	36
Strongly agree	41.77%	33
	Answered	79
	Skipped	3

Q12. I have the resources (materials, equipment, information, tools) I need to do my work successfully.

Answer Choices	Responses	
Strongly disagree	3.80%	3
Disagree	7.59%	6
Neither agree nor disagree	13.92%	11
Agree	39.24%	31
Strongly agree	35.44%	28
	Answered	79
	Skipped	3

Q13. I have received the training necessary to do my job successfully.

Answer Choices	Responses	
Strongly disagree	5.06%	4
Disagree	11.39%	9
Neither agree nor disagree	12.66%	10
Agree	41.77%	33
Strongly agree	29.11%	23
	Answered	79
	Skipped	3

13



Job Satisfaction and Opportunities for Growth and Development

Most Respondents have positive working relationships and are satisfied with their jobs.

Q21. I enjoy positive working relationships with my coworkers.			
Answer Choices		Responses	
Strongly disagree		0.00%	0
Disagree		2.53%	2
Neither agree nor disagree		8.86%	7
Agree		34.18%	27
Strongly agree		54.43%	43
		Answered	79
		Skipped	3
Q22. I am satisfied with my job.			
Answer Choices		Responses	
Strongly disagree		2.53%	2
Disagree		8.86%	7
Neither agree nor disagree		13.92%	11
Agree		44.30%	35
Strongly agree		30.38%	24
		Answered	79
		Skipped	3



Compensation & Benefits

Responses At-a-Glance

- Most Respondents indicated they were aware that state compensation increases are based on
 - (1) additional knowledge;
 - (2) additional duties; or
 - (3) exceptional performance.
- However, 39% of Respondents did not think their compensation is competitive with other state agencies.

Q23. My compensation is competitive with similar positions at other state agencies.		
Answer Choices		Responses
Strongly disagree		10.13% 8
Disagree		29.11% 23
Neither agree nor disagree		24.05% 19
Agree		26.58% 21
Strongly agree		10.13% 8
		Answered 79
		Skipped 3
Q24. I am aware of the state rules that require compensation increases to be based on acquiring additional knowledge, additional duties or exceptional performance.		
Answer Choices		Responses
Strongly disagree		1.27% 1
Disagree		2.53% 2
Neither agree nor disagree		12.66% 10
Agree		53.16% 42
Strongly agree		30.38% 24
		Answered 79
		Skipped 3
Q25. I am familiar with the Department's Insurance Designations incentive program that encourages employees to continuously upgrade their skills.		
Answer Choices		Responses
Strongly disagree		0.00% 0
Disagree		5.13% 4
Neither agree nor disagree		11.54% 9
Agree		47.44% 37
Strongly agree		35.90% 28
		Answered 78
		Skipped 4



Compensation & Benefits

SCDOI-Average-Salaries-v.-State-Average-Salaries-by-Class:

Job-Class-Code	Pay-Grade	DOI-Average-Salary	Average-State-Salary
AA50	GEN04	\$39,000.00	\$36,072.17
AC20	GEN08	\$54,060.00	\$54,579.25
AE03	GEN08	\$54,066.12	\$49,361.00
AE30	GEN12	\$94,808.75	\$90,920.67
AE40	GEN13	\$107,850.00	\$110,082.00
AE50	GEN14	\$123,171.00	\$137,878.85
AG09	GEN08	\$52,020.00	\$53,373.66
AG12	GEN10	\$72,226.00	\$67,729.11
AG20	GEN12	\$81,600.00	\$89,737.94
AH10	GEN07	\$49,783.50	\$53,100.98
AH35	GEN08	\$52,644.33	\$50,693.15
AH40	GEN09	\$60,828.67	\$63,686.28
AH45	GEN11	\$83,857.57	\$81,804.93
AH55	GEN13	\$127,500.00	\$130,629.15
AI10	GEN09	\$58,405.00	\$69,566.35
AI20	GEN10	\$94,286.00	\$87,820.39
AM10	TEC06	\$91,377.00	\$84,078.21
AM56	TEC08	\$116,132.00	\$106,470.60
AM65	TEC04	\$66,130.50	\$62,607.27
AN05	GEN08	\$49,596.00	\$52,209.47
AN07	GEN09	\$74,573.00	\$66,551.13
AN19	GEN09	\$55,877.50	\$58,341.10
AN21	GEN10	\$61,637.17	\$69,127.01
AN23	GEN11	\$78,644.83	\$88,494.06
AN25	GEN12	\$84,994.00	\$113,039.76
AN27	GEN13	\$127,574.50	\$130,000.00
AP01	GEN06	\$49,329.00	\$40,169.41
AP03	GEN08	\$7,241.67	\$50,494.92
AP05	GEN09	\$67,643.50	\$61,094.91
AP09	GEN08	\$59,879.50	\$59,725.43
BC34	GEN08	\$61,200.00	\$55,138.82
JA15	GEN08	\$3,171.00	\$57,826.67
JA20	GEN09	\$63,240.00	\$68,909.96
UA01	R20UA01	\$169,305.00	\$200,392.32
UA03	R20J	\$137,185.00	\$168,951.42
UA03	R20J	\$139,603.00	\$168,951.42
UA03	R20K	\$133,486.38	\$168,951.42
UA03	R20B	\$140,797.00	\$168,951.42
UA04	R20B	\$159,086.00	\$154,196.25
UA60	UNCLASS	\$144,856.33	\$199,900.25

- This table shows the 39 state classification codes currently used by the DOI.
- While this table shows the average state salary, it does not show how long the person has been in the position or educational background and experience.
- Since most DOI employees have been in their current position for less than ten years, individuals in similar positions at other agencies may make more than some of our staff.
- The State Division of Human Resources has reviewed DOI salaries and classifications and has not found any issues.



Management & Leadership

Summary At a Glance

- 51% of Respondents indicated they had opportunities to volunteer for interesting projects; 28% had no opinion
- 75% indicated their supervisor helped them understand how their work is important to the DOI
- 94% indicated they understood their responsibilities and what is expected.
- 82% received constructive criticism regarding work performance; 14% had no opinion

Survey Results

Q26. I am given opportunities to volunteer for challenging and interesting projects.		
Answer Choices		Responses
Strongly disagree	3.80%	3
Disagree	17.72%	14
Neither agree nor disagree	27.85%	22
Agree	30.38%	24
Strongly agree	20.25%	16
Answered		79
Skipped		3
Q27. My supervisor helps me understand how my work is important to the Department.		
Answer Choices		Responses
Strongly disagree	2.60%	2
Disagree	7.79%	6
Neither agree nor disagree	14.29%	11
Agree	37.66%	29
Strongly agree	37.66%	29
Answered		77
Skipped		5
Q28. I understand my responsibilities and what is expected from me.		
Answer Choices		Responses
Strongly disagree	1.28%	1
Disagree	1.28%	1
Neither agree nor disagree	3.85%	3
Agree	39.74%	31
Strongly agree	53.85%	42
Answered		78
Skipped		4
Q29. I receive constructive feedback from my supervisor on my work performance.		
Answer Choices		Responses
Strongly disagree	1.28%	1
Disagree	2.56%	2
Neither agree nor disagree	14.10%	11
Agree	43.59%	34
Strongly agree	38.46%	30
Answered		78
Skipped		4
Q30. There are opportunities for advancement within the Department.		
Answer Choices		Responses
Strongly disagree	8.97%	7
Disagree	19.23%	15
Neither agree nor disagree	23.08%	18
Agree	29.49%	23
Strongly agree	19.23%	15
Answered		78
Skipped		4



Management & Leadership

Summary At a Glance

- 77% of Respondents are comfortable discussing growth opportunities with their supervisors
- 40% of Respondents thought policies were applied consistently; 41% had no opinion
- 63% of Respondents indicated agency morale was important to leadership
- 60% believe that employee feedback is important to the DOI

Survey Results

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey			
Q31. I am comfortable discussing opportunities for growth with my supervisor.		Responses	
Answer Choices			
Strongly disagree		7.69%	6
Disagree		3.85%	3
Neither agree nor disagree		11.54%	9
Agree		39.74%	31
Strongly agree		37.18%	29
		Answered	78
		Skipped	4
Q32. Personnel policies (e.g., performance appraisals, promotions, pay increases) are applied in accordance with state rules and consistently across employees.			
Answer Choices		Responses	
Strongly disagree		10.26%	8
Disagree		7.69%	6
Neither agree nor disagree		41.03%	32
Agree		21.79%	17
Strongly agree		19.23%	15
		Answered	78
		Skipped	4
Q33. Agency morale is important to leadership.			
Answer Choices		Responses	
Strongly disagree		12.82%	10
Disagree		7.69%	6
Neither agree nor disagree		16.67%	13
Agree		25.64%	20
Strongly agree		37.18%	29
		Answered	78
		Skipped	4
Q34. Employee feedback is important to the Department.			
Answer Choices		Responses	
Strongly disagree		11.54%	9
Disagree		11.54%	9
Neither agree nor disagree		16.67%	13
Agree		25.64%	20
Strongly agree		34.62%	27
		Answered	78
		Skipped	4



Communication

Summary At a Glance

- 59% of Respondents believed organizational changes are communicated to employees; approximately 40% disagree or have no opinion.
- 77% indicated their supervisor communicated information that affected their job.

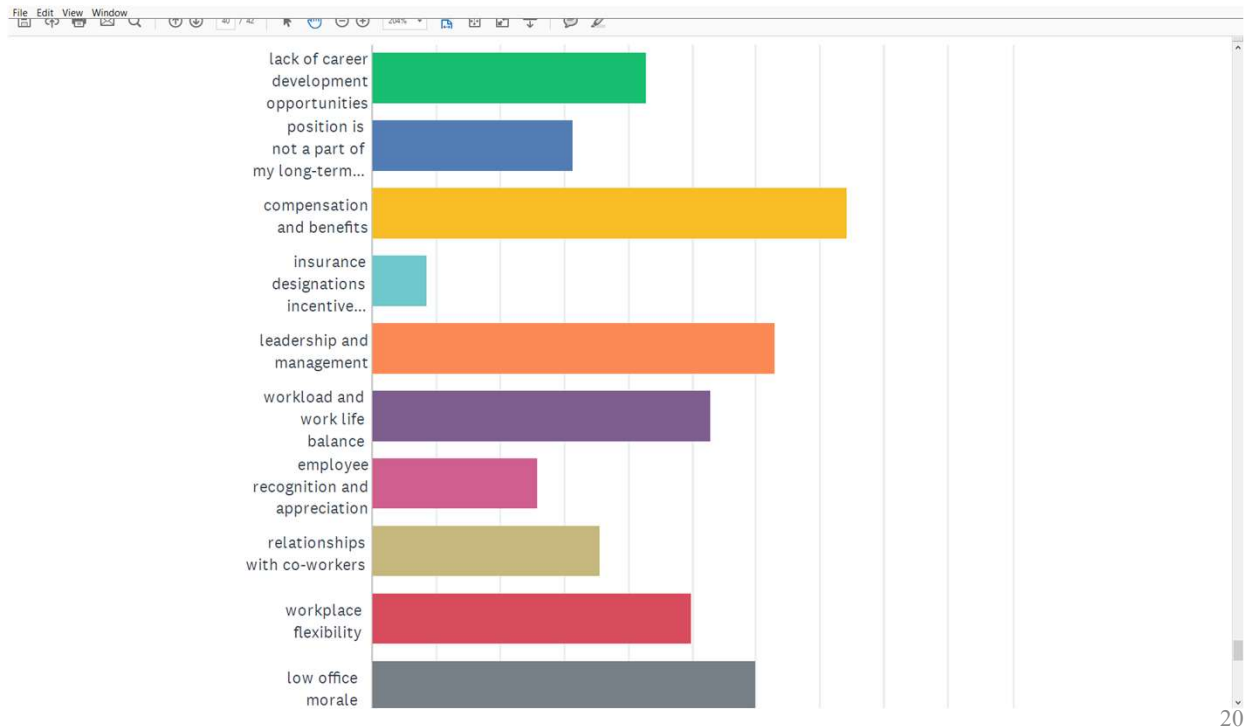
Survey Results

Q36. Organizational changes are communicated to employees.		
Answer Choices	Responses	
Strongly disagree	11.54%	9
Disagree	12.82%	10
Neither agree nor disagree	16.67%	13
Agree	37.18%	29
Strongly agree	21.79%	17
	Answered	78
	Skipped	4
Q37. My supervisor clearly communicates information that affects my job.		
Answer Choices	Responses	
Strongly disagree	3.85%	3
Disagree	6.41%	5
Neither agree nor disagree	12.82%	10
Agree	34.62%	27
Strongly agree	42.31%	33
	Answered	78



Work Environment

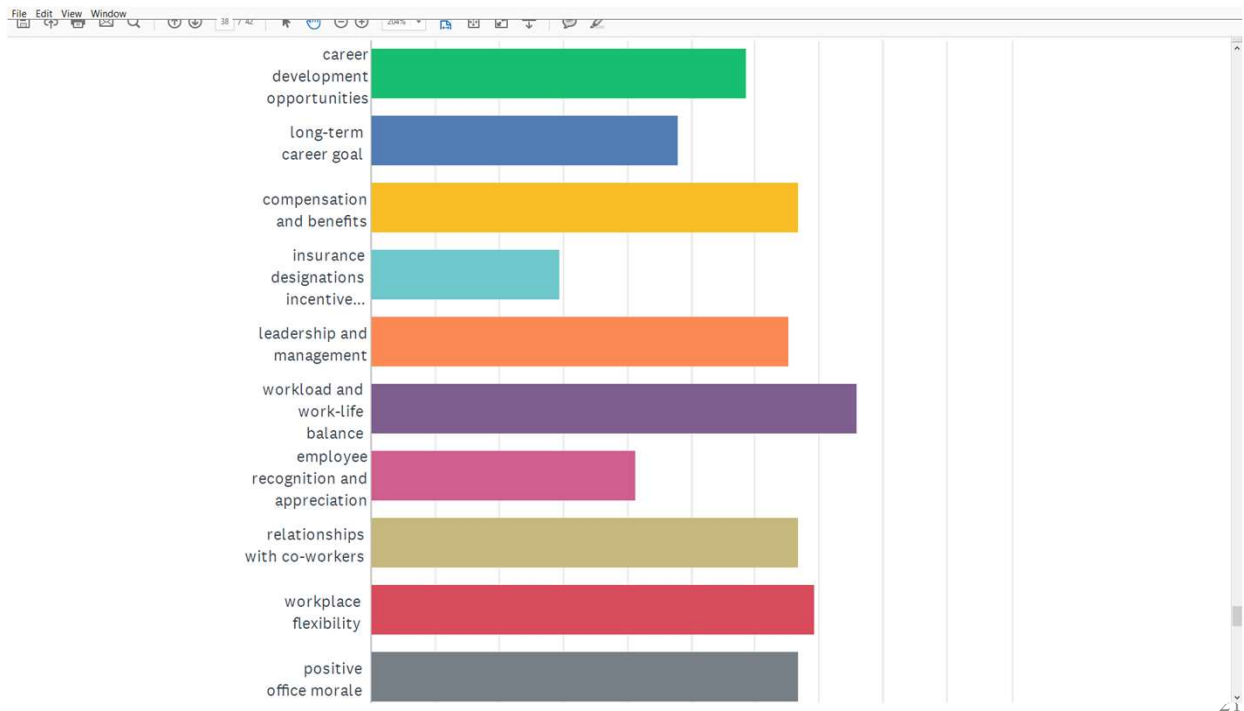
Factors That Would Affect Decision to Leave





Work Environment

Factors That Affect Decision to Stay





Recommendations for Improving the Work Environment

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey		
Q40. My recommendations for improving the work environment include:		
Answer Choices	Responses	
provide more in-house regulatory skill development training (e.g., Lunch and Learns on insurance regulatory topics)	65.15%	43
host more team building activities or cross-team collaborative activities (e.g., the Amazing Race)	59.09%	39
provide more opportunities for mentoring and job shadowing	56.06%	37
	Answered	66
	Skipped	16
Q41. Please share any additional feedback on how to improve the overall operation of the agency:		
Answered	38	
Skipped	44	



Major Themes from Responses to Question 41

38 of the 82 Respondents provided input. Input covered the following perceptions:

Leadership and Management Issues (19 responses)

Compensation and Retention Issues (17 responses)

Training, Development and Career Progression Issues (15 responses)

Report Recommendation: Enhance Leadership Engagement

- ✓ Implement training on people management, enhanced communication, and bias avoidance.
 - ✓ Increase visibility through regular check-ins, open-door policies, and staff roundtables.
 - ✓ Conduct anonymous audits of division climates to identify and resolve any toxic environments.
- The DOI launched a management training series in May 2025 that is ongoing

SCDOI Leadership & Management Training Series

PLEASE MARK YOUR CALENDARS
May 2025-August 2025

The South Carolina Department of Insurance considers its employees to be its most valuable resource and strives to provide opportunities to facilitate their growth and development. Our managers and supervisors plan and direct the work of their staffs necessary for the accomplishment of the Department's mission. For this reason, we view our supervisors and managers as leaders within the organization. In partnership with the State Office of Human Resources and around the Department's scheduling the following scheduled training series to enhance the leadership skills and knowledge of our management team. Sessions are scheduled for Wednesday from 9:30 am - 12:00 pm unless otherwise announced. All executives and managers.

Title	Brief Description	Proposed Dates	Audience
Employee Orientation	This presentation provides an overview of the South Carolina Department of Insurance for new employees. It highlights the Department's mission and its regulatory role in the business of insurance. The work of the each of the Department's divisions is highlighted in this hour-long presentation.	May 28, 2025 Run 1:00 Time 11 am-12 pm	All new employees Completed
SCDOI Policy Overview: HR Policies	This session provides an overview of the Department's HR policies and procedures. It will highlight the policies required by the State of South Carolina including attendance and leave, anti-discrimination, compensation, employee conduct, ethics and professionalism and remote working.	May 28, 2025 Run 1:00 Time 11 am-12 pm	All Employees Completed
Employment Law Basics 101: Understanding Supervisors/Managers Rules and Responsibilities	This presentation provides an overview of the state and federal laws governing the employment relationship. (Estimated length: 1.5-2 hours)	June 4, 2025 Run 1:00 Time 1:30 pm	Supervision and Managers Completed
Employment Law Basics 101:2 What Managers Need to Know about Employment Law	This presentation provides an overview of state and federal laws governing the employment relationship. (Estimated length: 1.5-2 hours)	June 4, 2025 Run 1:00 Time 1:30 pm	Supervision and Managers Completed

SCDOI Leadership & Management Training Series

Title	Brief Description	Proposed Dates	Audience
Employment Law Basics 101:1 Creating and Fostering a Harassment-Free Environment	This presentation reviews the Department's Anti-Harassment policy and provides an overview of the	June 11, 2025 Run 1:00 Time 11 am	Supervision and Managers Completed
Employment Law Basics 101:2 Addressing Liability for Bullying and Retaliation in the Workplace	Bullying claims are on the rise. Bullying is generally defined as "repeated, health-harming mistreatment by one or more employees of another employee that may include verbal abuse or behaviors perceived as threatening, intimidating, or humiliating, work sabotage or any combination of the above. Potential employee liability stems from claims of harassment, retaliation, infliction of emotional distress and sexual harassment or sexual assault. There is no law prohibiting bullying, but employees have been held liable under legal theories prohibiting discrimination based on harassment or retaliation. This session will provide an overview of these types of claims as well as best practices for managers and supervisors.	June 11, 2025 Run 1:00 Time 1:30 pm	Supervision and Managers Completed
SCDOI Policy Overview: Information Security and Data Privacy Policies	This session provides an overview of the Department's policies and procedures. It will highlight the policies required by the State of South Carolina governing attendance and leave, anti-discrimination, employee conduct, ethics and professionalism and remote working.	June 18, 2025 Training Room on Microwave Level	All Employees Privacy Laws October 2025 Information Security Rescheduled to November 2025 See Training Opportunities for more detail.
Employment Law Basics 101:3 Legal Implications of Recruitment	The recruitment and onboarding process is bound by several laws. The pre-employment process.	June 25, 2025 Run 1:00 Time 11:00 am	Supervision and Managers Completed



Report Recommendation: Revamp Compensation & Retention Strategies

- ✓ Update salary scales to align with industry benchmarks, emphasizing merit-based raises tied to performance reviews.
- ✓ Develop targeted recruitment plans for technical roles.
- The DOI must comply with the State Classification and Compensation system requirements.
- The DOI will continue to review salaries in conjunction with the State Division of Human Resources and recommend adjustments where required.
- The state no longer gives merit increases per se. Performance increases must be based on exceptional performance and justified by the supervisor and approved by the division's deputy director to be considered by the Director for final approval.

25



Report Recommendation: Expand Training and Development Opportunities

- ✓ Create inclusive programs for designations, conferences and cross-division shadowing/mentoring
- ✓ Establish succession planning and progression pathways
- ✓ Develop cross-departmental presentations and feed-back mechanisms
- The DOI has a robust and longstanding designation program with stated salary and bonus incentives which it promotes throughout the agency.
- Knowledge transfer and succession plans are updated each fiscal year.
- The DOI will be conducting cross-divisional presentations for interested staff.



Report Recommendation: Improve Communication and Policies

- ✓ Launch agency-wide updates (e.g., monthly newsletters or presentations on division functions)
 - ✓ Conduct Supervisor training
 - ✓ Strengthen HR protocols for confidentiality, responsiveness and documentation
 - ✓ Centralized tracking system for telecommuting productivity
- The DOI publishes a quarterly internal newsletter but is considering a monthly publication.
 - The DOI conducts supervisor training and will continue to do so over the course of the fiscal year.



Report Recommendation: Boost Morale and Collaboration

- ✓ Promote team-building activities
 - ✓ Reduce work-loads where possible
 - ✓ Expand telecommuting and flex-time equitably
 - ✓ Conduct anti-harassment training
- The DOI plans to conduct quarterly team-building activities with the next one scheduled for December 2025.
 - Telecommuting and flex-time schedules are allowed in accordance with state law and the Governor's Executive Order.
 - The DOI will continue conducting anti-harassment training regularly.
 - This fiscal year, training for supervisors was conducted in July 2025 and November 2025.
 - Training for all employees will take place in December 2025.



OPERATIONAL UPDATES

- **Redrafting Mission Statement**
- **Crafting Vision Statement**
- **Finalizing Communications Plan**
- **Formalizing Strategic Plan**



Draft Strategic Plan 2026-2029

Strategic Priority No. 1:

Promote market competitiveness and safeguard the solvency of insurers and other licensees through effective regulation

Goal 1: Attract compliance-focused insurers to the state to promote a more competitive insurance market

Goal 2: Effectively analyze the financial condition of insurers and take action required by law to promote solvency and safeguard markets

Goal 3: Efficiently regulate insurance rates, forms, programs and services of insurers authorized to do business in this state

Goal 4: Ensure licensee compliance with S.C. law through investigations, examinations and market analysis



Draft Strategic Plan 2026-2029

Strategic Priority No. 2:

Protect consumers and stakeholders through effective consumer education, outreach and advocacy, industry regulation, fraud prevention and investigation.

Goal 1: Enhance the quality and delivery of insurance information and tools available to consumers on insurers, insurance products and the insurance claims process

Goal 2: Update the information on the Department's website about the services the Department provides to South Carolina consumers

Goal 3: Provide easy to understand consumer information and excellent customer service

Goal 4: Respond quickly and thoughtfully to questions and complaints and perform thorough and timely reviews of the financial condition and market practices of the insurance industry



Draft Strategic Plan 2026-2029

Strategic Priority No. 3:

Regulate with fairness and consistency to foster an accessible market that provides compliant and reasonable insurance products

Goal 1: Train staff on newly enacted legislation and analyze the impact of bills on the insurance industry and South Carolina insurance markets

Goal 2: Review South Carolina statutes and regulations to ensure insurance laws are appropriate to protect South Carolina consumers and to ensure the Department's accreditation

Goal 3: Identify markets with affordability and availability issues by collecting and analyzing data to develop legislative and regulatory recommendations to address these issues where appropriate



Draft Strategic Plan 2026-2029

Strategic Priority No. 4:

Improve Operational Quality, Service Efficiency and Departmental Productivity

Goal 1: Enhance the collaboration and engagement of department staff

Goal 2: Improve internal and external communications

Goal 3: Increase the awareness and access to internal and external insurance regulatory expertise

Goal 4: Utilize training and technology to enhance the regulatory expertise of Department staff

Goal 5: Promote the succession of the agency through the recruitment and retention of qualified staff dedicated to public service



Draft Strategic Plan 2026-2029

Strategic Priority No. 4:

Improve Operational Quality, Service Efficiency and Departmental Productivity

Goal 6: Provide quality regulator education and training content for all regulatory functions

Goal 7: Leverage professional and technological solutions to deliver program content where appropriate

Goal 8: Develop a regulatory training library where employees can access content as needed

Goal 9: Collect and use data from regulated entities to spot trends and to enable the Department to respond timely to market events and potential disruptions



LEGISLATIVE ITEMS

- **Insurance Fraud**
- **Adjuster Bill (S. 196)**
- **Mitigation and Resiliency**
- **Procedures Bill**
- **Regulations**



Insurance Fraud

- Codification of current MOU among DOI, AG, and SLED and associated edits
- Adding that providing false information on applications and claims as specific examples of false statement or misrepresentation
- Clarification that making a false statement in an attempt to obtain an insurance benefit is still a crime even if the claim is not ultimately paid
- Allow civil fines for making a false statement or misrepresentation



Insurance Fraud

- Make staging a motor vehicle collision for the purposes of fraud a crime
- Add insurance fraud as a type of crime that can be investigated and prosecuted by the State Grand Jury
- Add the highest level offenses of presenting false claims for payment and insurance fraud (making false statement or misrepresentation, or assisting, abetting, solicitor or conspiring to do so) to the list of serious offenses



Adjuster Bill (S. 196)

- Updates licensing requirements for adjusters to be more consistent with other states
- Sets licensing requirements for public adjusters
- Provides public adjuster compliance standards to help protect consumers
- Limits public adjuster fee to 10% of claim value



Mitigation and Resiliency (Draft)

- Enhance SC Safe Home program structure - statewide, increasing grant funding to provide larger grants for certain mitigation/resiliency modifications
 - Clarify language regarding the application review process;
 - Remove specific maximum award amount to allow flexibility
 - Clarify that grant funds can only be used for owner-occupied single family residence and not properties subject to a contract for sale
 - Include flood insurance in eligibility criteria for a grant if the residence is in a flood zone



Mitigation and Resiliency (Draft)

- Mandatory offer of Fortified upgrade endorsement by insurers (possibly mandatory purchase for SCWHUA policies)
- Give DOI emergency authority to issue additional mitigation grants post-wind/hail events for impacted consumers
- Allow catastrophe savings account funds to be used for pre-disaster mitigation efforts, including Fortified endorsement purchases
- Sales tax holiday for mitigation materials at beginning of hurricane season or following a wind/hail event
- Enhance tax credit for property insurance premiums



Procedures Bill

- Amend provisions of South Carolina law that will enable the electronic submissions of Service of Process
- Clarify that examinations of PBMs and PSAOs are subject to the requirements of Chapter 13 of Title 38
- Change the date for submitting group capital calculations from March 1st to May 1st
- Codify language in S.C. Code Ann. Regs. 69-56 (Hurricane, Named Storm, or Wind/Hail Deductible)
- Amend Section 38-90-160 to reference § 38-21-295 which was inadvertently omitted due to a scrivener's error



Regulations

- Repeal Reg. 69-13.3 (Uniform Class and Territorial Plans-Motorcycles) as it is no longer needed
- Amend Reg. 69-14 (Insurance Holding Company Systems) to correct a scrivener's error and to make other technical corrections for clarification purposes
- Repeal Reg. 69-62 (Closeout and Termination of the SCAAIP) as it is no longer needed
- Amend Reg. 69-64 (Exempt Commercial Policies) to correct references to workers' compensation insurance and be consistent with current statutes



South Carolina
Department of Insurance
EMPLOYEE ENGAGEMENT SURVEY RESULTS

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South Carolina Department of Insurance

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Governor

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October 30, 2025

VIA EMAIL TRANSMISSION TO
LewisCarter@schouse.gov and
CharlieLaRosa@schouse.gov for:

The Honorable John R. McCravy, III
Representative
State of South Carolina House of Representatives
420B Blatt Bldg.
Columbia, SC 29201

RE: SCDOI Employee Survey Results

Dear Representative McCravy:

I am writing to extend my sincerest appreciation to you for your leadership and support during the legislative oversight process and to Inspector General Lamkin and his staff for their assistance with the development and administration of the SCDOI Employee Survey. Enclosed is a copy of the SCDOI Employee Survey and the survey results.

We are pleased to report that 82 of 105 employees completed the survey, representing 78% of the Department's staff. Thirty-seven percent of the respondents have been employed by the Department less than two years, 35% have worked with the agency for 10 years or less, and 29% of the respondents have worked for the agency for more than 10 years. In summary, seventy-two percent (72%) of the respondents have been employed by the agency for less than 10 years. Interestingly, most Department employees have been in their current positions less than 10 years.

Overall, the survey results show most respondents understand the mission of the agency (97%), the agency's vision and goals (94%) and their role in accomplishing them (99%), enjoy positive working relationships with coworkers (88%), and are basically satisfied with their jobs (75%). I was especially pleased to see the importance our employees place on teamwork and collaboration given those are critical components to the insurance regulatory function as well as their interest in learning more about insurance regulation. The results indicate that most of our staff are also interested in 1) delivering quality services to the citizens of the State of South Carolina, 2) the agency's ability to keep skilled employees, and 3) job satisfaction and balancing life and work demands, which the management of this agency wholeheartedly supports.

We are a small agency with most managers and deputies handling a workload comparable to or which may exceed that of the employees they supervise. Each of us would like to engage more with staff, however work demands sometimes require otherwise. Over the remainder of this year, it is our goal to be more intentional with our training and departmental communication strategies.

Although the overall results show the Department is performing well in most areas, some of the responses to the open-ended feedback question suggest that we still have some work to do to enhance engagement and to correct misperceptions of some employees. In some instances, however, the comments do not necessarily match the survey data. For example, there were comments about limited access to training and designations but the data indicates that 71% of respondents feel they receive the training necessary to do their jobs successfully, 75% indicated they have the resources to do their jobs successfully, 77% indicated they had opportunities to learn and grow; and 83% indicated they were familiar with the Department's insurance designations incentive program that encourages employees to continuously upgrade their skills. As to expressions of concern about work environment, 89% of respondents indicated they enjoyed positive working relationships with coworkers, 75% were satisfied with their jobs, and 77% are comfortable discussing opportunities for growth with their supervisors.

Our agency works to foster a culture of public service, accountability and consistency. I strongly disagree with any assertion that the management of this agency fosters oppressive or toxic work environments or inconsistently applies disciplinary action or policy enforcement. The data on policy enforcement suggests more training is necessary because it is mixed.¹

This Department does not discourage social interactions. On the contrary, employee collaboration is encouraged by this agency and is critical to what we do. However, we do require employees to adhere to their assigned work, lunch, and break schedules and to perform the essential functions of their jobs. We also do not share personnel information which may be contributing to some of the misperceptions of the workplace and policy enforcement.

We acknowledge that better and more frequent communication is necessary to correct certain misperceptions. It is the primary reason we are doing more in-person training, adding more team-building activities and launching the SCDOI Connect Lunch and Learn series. These are all opportunities for employees to engage with one another and be mentored by more senior staff members or other professionals.

Although no one wants to see negative responses, we understand and recognize the value of employee feedback. It is an important assessment tool and necessary for the culture of the Department, for recruitment, development, and retention of employees, and for the agency's ability

¹ Some respondents (41%) neither agreed nor disagreed (i.e., they were neutral or had no response) with the statement that "personnel policies... are applied in accordance with state rules and consistently across employees" while 40% of respondents indicated they were applied consistently.

to effectively accomplish its mission. Because most of our staff have been with the Department less than 10 years, we are investing significant time and resources in training, recruitment, retention, and professional development. The survey results indicate that much of what we are trying to do resonates with most of our staff even though we still have progress to make in fully engaging the remainder.

We believe many of the recommended actions in the Report are already being employed by the Department. Below is a summary of how the Department is addressing or plans to address each of the report's recommendations:

1. Enhance Leadership Engagement: Implement training for directors, deputies, and managers on people management, enhanced communication, and bias avoidance. Increase visibility through regular check-ins, open-door policies, and staff roundtables. Conduct anonymous audits of division climates to identify and resolve toxic environments.

- *The Department implemented a Management Training Series in June 2025 for supervisors and managers. Attached is a copy of the flyer that describes the sessions conducted. The sessions were instructed by a labor law attorney in South Carolina. See Exhibit B.*
 - *Additionally, the Department has initiated SCDOI Connect: A Lunch and Learn series for employees willing to learn more about the Department, their roles, and effective time or project management strategies, etc. See Exhibit C.*
- *Most divisions employ regular meeting schedules including weekly check-ins and monthly meetings.*
- *Department employees are encouraged to report any concern with their work environment to Human Resources, and those concerns are investigated by our Human Resources Director with action taken if warranted by the facts. Training is also a critical component of the Department's response to employee concerns whether an investigation or inquiry reveals an issue. See Exhibit B.*

2. Revamp Compensation and Retention Strategies: Update salary scales to align with industry benchmarks, emphasizing merit-based raises tied to performance reviews (e.g., bonuses for exceptional work or loyalty milestones at 5/10/15 years). Develop targeted recruitment plans for technical roles, including higher starting salaries and equity adjustments to prevent compression.

- *The Department's compensation plan is consistent with that approved by the State of South Carolina. We are precluded by law from updating salaries to align with industry benchmarks. State agencies must comply with the compensation and classification guidelines set forth by the State.*
 - *The Department conducts regular salary reviews in conjunction with the Division of Human Resources Management to determine whether employees are being paid equitably within the state compensation system.*

- *Reviews were conducted in 2023 (investigators) and 2024 (attorneys) resulting in salary adjustments if warranted per the state's review. Over the past two years, the salaries of several employees were increased based on such studies and recommendations from the National Association of Insurance Commissioners. Specifically, the salaries of staff involved with financial regulation including the Audits Manager I (2022) and Senior Auditors (2024) were increased in accordance with NAIC guidelines. Similarly, financial analysts, rates analysts, and insurance analysts were adjusted in 2024 and 2025. These salary changes were reviewed and approved by the State Division of Human Resources.*
 - *Bonuses and performance-based increases are also awarded. Eighty-two (82) bonuses were awarded from October 2022 to October 2025. The average bonus was \$2,871.95.*
 - *The Department does use targeted strategies to recruit employees, often posting position announcements with professional organizations and other regulatory agencies. Additionally, the Department often hires interns from the University of South Carolina and other colleges as well as through the Columbia Urban League. Some of those interns have subsequently applied for and been selected for technical positions with the Department following graduation.*
- 3. Expand Training and Development Opportunities:** Create inclusive programs for designations, conferences, and cross-division shadowing/mentoring. Establish succession planning and progression pathways accessible to all employees, with formal mechanisms to solicit and act on suggestions. Develop cross-departmental presentations and feedback mechanisms.
- *Attached is a copy of the Department's Employee Designation program. Any employee is eligible to apply for approval to pursue a designation provided the designation relates to the employee's job or the work of the Department. Designations must be approved in advance. To date, 26 employees are pursuing or plan to pursue an insurance designation during this fiscal year.*
 - *Department employees should have an Individualized Development Plan (IDP). These plans are intended to help employees reach their short-term and long-term career goals. They generally outline career objectives, the skills needed, and the steps necessary for professional growth and development. The Department will follow up with supervisors to ensure these plans are updated and in place for all employees.*
 - *The Department is developing a mentoring program for new employees (i.e., less than one year of tenure). It is anticipated an agency-wide program will be implemented this fiscal year.*
 - *As to cross-departmental presentations, please see the attached list of training opportunities for Department employees listed in Exhibit D.*

4. Improve Communication and Policies: Launch agency-wide updates (e.g., monthly newsletters or presentations on division functions) and ensure consistent policy application through supervisor training. Strengthen HR protocols for confidentiality, responsiveness, and documentation, including a centralized system for telecommuting productivity.

- *The Department has launched a quarterly newsletter. See Exhibits E1 through E3.*
- *As to the allegations concerning unauthorized disclosures of confidential information, all Department employees are required to sign confidentiality agreements to protect the confidentiality of the information we receive. Additionally, Department staff are trained on the privacy laws and the requirements under the Department's Professional Conduct and Ethics policy to maintain and preserve the confidentiality of information.*
- *Supervisor training does and will occur throughout the year. See Exhibit B. In addition to in-house training, supervisors and managers also have opportunities to attend supervisor training programs conducted by the State Division of Human Resources.*

5. Boost Morale and Collaboration: Promote team-building activities, reduce workloads where possible (e.g., to 37.5 hours/week), and expand telecommuting/flextime equitably. Recognize contributions through non-monetary incentives and address pettiness via anti-harassment training.

- *The Department has engaged in team-building activities such as the Amazing Race and plans to continue such activities over the course of this fiscal year. Attached as Exhibit F are ideas for upcoming activities.*
- *Most Department employees do not work more than 37.5 hours per week. Those that do are eligible for overtime or compensatory time depending upon their status as an exempt or nonexempt employee.*
- *Employees may, subject to eligibility, participate in remote work² or request a flex schedule.³ A significant number of Department employees collectively either participate in the remote work schedule or have a flex or compressed work schedule. Attached as Exhibit F are copies of the Department's Remote Work and Flex-schedule guidelines and agreement forms. Consistent with state guidelines, employees working remotely must submit weekly productivity reports to their supervisor for work performed on their remote workdays. Employees who violate the terms and conditions of the program risk losing their privilege.*

² [2025-09-11 FILED Executive Order No. 2025-31 - Adoption of Updated Telecommuting & Remote Work Policies & Procedures.pdf](#)

³ See S.C. Code Ann. §8-11-17 (2001) (a state agency or institution specifically may use flexible scheduling of the minimum full-time workweek hours for an employee, including hours before eight-thirty a.m. and after five p.m., so long as the implementation of flextime does not impair the ability of the agency or institution to meet its needs and service delivery requirements).

The Honorable John R. McCravy, III

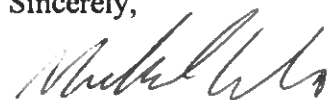
October 30, 2025

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In addition to the foregoing, the Department is working on a communications strategic plan to enhance both external and internal communications.

We look forward to meeting with you and other members of the Committee on November 18, 2025; to discuss the survey results and to address any other questions or concerns you may have about the results or the initiatives referenced in this letter. The House Government Efficiency and Legislative Oversight Committee process and this survey have been extremely valuable in helping our agency prioritize initiatives. Your leadership and support in helping to further the mission and improve the operations of this agency are very much appreciated.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Wise", written in a cursive style.

Michael Wise

Executive Summary: South Carolina Department of Insurance (SCDOI) Employee Engagement Survey Feedback to Question 41. Please share any additional feedback on how to improve the overall operation of the agency:

Overview

The SCDOI Employee Engagement Survey, solicited open-ended feedback from employees on improving agency operations. There were 38 of the 82 respondents to the survey that provided comments to Question 41 (44 skipped). Respondents offered insights into morale, leadership, compensation, training, communication, and the work environment. Responses revealed concerns about operational inefficiencies, retention challenges, and cultural issues, balanced by some positive acknowledgments of specific divisions and overall mission alignment. This summary distills key themes, highlights recurring concerns, and proposes actionable recommendations to enhance agency performance and employee satisfaction.

Key Findings

Employee feedback underscores systemic challenges impacting productivity, retention, and morale. Dominant themes included:

- **Leadership and Management Deficiencies (Cited in ~50% [19] of Responses):**
Employees criticized leadership for lacking visibility, engagement, and interpersonal skills. The Director was described as unapproachable and minimally interactive, contrasting with the previous Director's style. Managers in divisions like Legal, Finance, and others were accused of fostering oppressive, toxic environments, including discouragement of social interactions, favoritism, and inconsistent disciplinary policy enforcement. Perceptions of bias—such as assumptions about leadership potential based on personal circumstances. Positive outliers included praise for the Fraud division's effective leadership and growth.
- **Compensation and Retention Issues (Cited in ~45% [17] of Responses):** Low pay was a major grievance, with employees noting outdated salary standards that fail to compete with other states or industries, leading to high turnover and recruitment difficulties, understaffing forcing overtime, reliance on interns/contracts, and burnout. Merit-based raises based on favoritism rather than performance. Recent minimum salary adjustments pushed some experienced staff back near entry-level pay, exacerbating frustration.
- **Training, Development, and Career Progression (Cited in ~40% [15] of Responses):**
Employees noted that there was limited access to training, designations (e.g., APM, CPM), and conferences. Employees also expressed the need for succession planning, job shadowing across divisions, and clear progression paths to uncover "hidden talent" and build skills. Complex workloads in areas like rate filings and solvency regulation were compounded by insufficient mentoring and pressure to minimize billable hours, leading to rushed work and decreased quality.

- **Communication and Policies (Cited in ~35% [13] of Responses):** Employees commented there was low internal communication from management. Employees were uninformed about procedures, division roles, and agency goals, fostering silos. HR was criticized for breaching confidentiality, slow responses, and disorganized handling of promotions and changes.
- **Work Environment and Morale (Cited in ~30% [11] of Responses):** Toxic environment, including pettiness, harassment, and inconsistent telecommuting and flex-time policies. Overall morale was described as the "worst" witnessed, with declining work product and agency reputation noted by external contacts.
- **Positive Aspects: (Cited in ~15% [6] of Responses)** A minority of the respondents expressed job satisfaction, appreciating exemplary leadership in select areas, talented colleagues, and the agency's mission to serve South Carolinians. Some noted strong direct team performance and opportunities for growth in specific roles. Work-life balance was praised in certain divisions.

Overall, responses indicate low morale due to perceived leadership disconnects and resource constraints, though pockets of excellence (e.g., Fraud division) suggest potential for recovery.

Recommendations

To address these issues and foster a more effective, engaged workforce, SCDOI should prioritize the following:

1. **Enhance Leadership Engagement:** Implement training for directors, deputies, and managers on people management, enhanced communication, and bias avoidance. Increase visibility through regular check-ins, open-door policies, and staff roundtables. Conduct anonymous audits of division climates to identify and resolve toxic environments.
2. **Revamp Compensation and Retention Strategies:** Update salary scales to align with industry benchmarks, emphasizing merit-based raises tied to performance reviews (e.g., bonuses for exceptional work or loyalty milestones at 5/10/15 years). Develop targeted recruitment plans for technical roles, including higher starting salaries and equity adjustments to prevent compression.
3. **Expand Training and Development Opportunities:** Create inclusive programs for designations, conferences, and cross-division shadowing/mentoring. Establish succession planning and progression pathways accessible to all employees, with formal mechanisms to solicit and act on suggestions. Develop cross-departmental presentations and feedback mechanisms.
4. **Improve Communication and Policies:** Launch agency-wide updates (e.g., monthly newsletters or presentations on division functions) and ensure consistent policy application through supervisor training. Strengthen HR protocols for confidentiality,

responsiveness, and documentation, including a centralized tracking system for telecommuting productivity.

5. **Boost Morale and Collaboration:** Promote team-building activities, reduce workloads where possible (e.g., to 37.5 hours/week), and expand telecommuting/flex-time equitably. Recognize contributions through non-monetary incentives and address pettiness via anti-harassment training.

Implementation should begin with a follow-up survey possibly in a year to measure progress, with dedicated resources allocated for HR and leadership development.

Conclusion

The survey feedback signals a need for transformative changes at SCDOI to reverse declining morale and reputational harm, retain talent, and maintain regulatory effectiveness. By addressing leadership gaps, fair compensation, and inclusive growth opportunities, the agency can rebuild trust, enhance operations, and better fulfill its mission.

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q1. I have worked for the agency for:

Answer Choices	Responses	
Less than two years	36.71%	29
2-5 years	24.05%	19
5-10 years	10.13%	8
10+ years	29.11%	23
	Answered	79
	Skipped	3

Q2. I have been in my current position:

Answer Choices	Responses	
2 years or less	54.43%	43
3 - 10 years	29.11%	23
10-20 years	8.86%	7
20+ years	7.59%	6
	Answered	79
	Skipped	3

Q3. I am professionally licensed, credentialed or hold a professional designation related to my position?

Answer Choices	Responses	
Yes	67.09%	53
No	32.91%	26
	Answered	79
	Skipped	3

Q4. I understand the role, function and mission of the Department.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	1.27%	1
Neither agree nor disagree	1.27%	1
Agree	34.18%	27
Strongly agree	63.29%	50
	Answered	79
	Skipped	3

Q5. I understand how my job fits into the mission of the agency.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	0.00%	0
Neither agree nor disagree	1.27%	1
Agree	29.11%	23
Strongly agree	69.62%	55
	Answered	79
	Skipped	3

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q6. The vision and goals of the Department are important to me.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	0.00%	0
Neither agree nor disagree	6.25%	5
Agree	32.50%	26
Strongly agree	61.25%	49
	Answered	80
	Skipped	2

Q7. The Department's employees are competent and conduct themselves in a professional manner.

Answer Choices	Responses	
Strongly disagree	1.25%	1
Disagree	5.00%	4
Neither agree nor disagree	18.75%	15
Agree	45.00%	36
Strongly agree	30.00%	24
	Answered	80
	Skipped	2

Q8. The Department provides opportunities for training and development.

Answer Choices	Responses	
Strongly disagree	2.53%	2
Disagree	6.33%	5
Neither agree nor disagree	15.19%	12
Agree	37.97%	30
Strongly agree	37.97%	30
	Answered	79
	Skipped	3

Q9. I would like to understand more about what the Department does.

Answer Choices	Responses	
Strongly disagree	2.53%	2
Disagree	5.06%	4
Neither agree nor disagree	37.97%	30
Agree	41.77%	33
Strongly agree	12.66%	10
	Answered	79
	Skipped	3

Q10. I was advised of benefits and payroll information during the onboarding process.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	0.00%	0
Neither agree nor disagree	3.85%	3
Agree	47.44%	37
Strongly agree	48.72%	38
	Answered	78
	Skipped	4

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q11. Department policies and procedures were reviewed with me.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	2.53%	2
Neither agree nor disagree	10.13%	8
Agree	45.57%	36
Strongly agree	41.77%	33
	Answered	79
	Skipped	3

Q12. I have the resources (materials, equipment, information, tools) I need to do my work successfully.

Answer Choices	Responses	
Strongly disagree	3.80%	3
Disagree	7.59%	6
Neither agree nor disagree	13.92%	11
Agree	39.24%	31
Strongly agree	35.44%	28
	Answered	79
	Skipped	3

Q13. I have received the training necessary to do my job successfully.

Answer Choices	Responses	
Strongly disagree	5.06%	4
Disagree	11.39%	9
Neither agree nor disagree	12.66%	10
Agree	41.77%	33
Strongly agree	29.11%	23
	Answered	79
	Skipped	3

Q14. In the last six months, my supervisor has talked to me about my progress and goals.

Answer Choices	Responses	
Strongly disagree	1.27%	1
Disagree	5.06%	4
Neither agree nor disagree	10.13%	8
Agree	48.10%	38
Strongly agree	35.44%	28
	Answered	79
	Skipped	3

Q15. I have communicated my long-term career goal to my supervisor.

Answer Choices	Responses	
Strongly disagree	1.27%	1
Disagree	10.13%	8
Neither agree nor disagree	21.52%	17
Agree	36.71%	29
Strongly agree	30.38%	24
	Answered	79
	Skipped	3

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q16. The Department provides an opportunity to telework or work remotely.

Answer Choices	Responses	
Strongly disagree	1.27%	1
Disagree	0.00%	0
Neither agree nor disagree	12.66%	10
Agree	50.63%	40
Strongly agree	35.44%	28
	Answered	79
	Skipped	3

Q17. This last year, I have had opportunities at work to learn and grow.

Answer Choices	Responses	
Strongly disagree	1.27%	1
Disagree	6.33%	5
Neither agree nor disagree	15.19%	12
Agree	43.04%	34
Strongly agree	34.18%	27
	Answered	79
	Skipped	3

Q18. My job gives me the ability to effectively balance work and my personal life.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	5.06%	4
Neither agree nor disagree	12.66%	10
Agree	45.57%	36
Strongly agree	36.71%	29
	Answered	79
	Skipped	3

Q19. My current role fits well with my long-term career goals.

Answer Choices	Responses	
Strongly disagree	1.27%	1
Disagree	5.06%	4
Neither agree nor disagree	11.39%	9
Agree	46.84%	37
Strongly agree	35.44%	28
	Answered	79
	Skipped	3

Q20. I believe my work makes a positive difference in the lives of South Carolinians.

Answer Choices	Responses	
Strongly disagree	0.00%	0
Disagree	2.53%	2
Neither agree nor disagree	10.13%	8
Agree	22.78%	18
Strongly agree	64.56%	51
	Answered	79
	Skipped	3

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q21. I enjoy positive working relationships with my coworkers.

Answer Choices		Responses	
Strongly disagree		0.00%	0
Disagree		2.53%	2
Neither agree nor disagree		8.86%	7
Agree		34.18%	27
Strongly agree		54.43%	43
		Answered	79
		Skipped	3

Q22. I am satisfied with my job.

Answer Choices		Responses	
Strongly disagree		2.53%	2
Disagree		8.86%	7
Neither agree nor disagree		13.92%	11
Agree		44.30%	35
Strongly agree		30.38%	24
		Answered	79
		Skipped	3

Q23. My compensation is competitive with similar positions at other state agencies.

Answer Choices		Responses	
Strongly disagree		10.13%	8
Disagree		29.11%	23
Neither agree nor disagree		24.05%	19
Agree		26.58%	21
Strongly agree		10.13%	8
		Answered	79
		Skipped	3

Q24. I am aware of the state rules that require compensation increases to be based on acquiring additional knowledge, additional duties or exceptional performance.

Answer Choices		Responses	
Strongly disagree		1.27%	1
Disagree		2.53%	2
Neither agree nor disagree		12.66%	10
Agree		53.16%	42
Strongly agree		30.38%	24
		Answered	79
		Skipped	3

Q25. I am familiar with the Department's Insurance Designations incentive program that encourages employees to continuously upgrade their skills.

Answer Choices		Responses	
Strongly disagree		0.00%	0
Disagree		5.13%	4
Neither agree nor disagree		11.54%	9
Agree		47.44%	37
Strongly agree		35.90%	28
		Answered	78
		Skipped	4

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q26. I am given opportunities to volunteer for challenging and interesting projects.

Answer Choices		Responses	
Strongly disagree		3.80%	3
Disagree		17.72%	14
Neither agree nor disagree		27.85%	22
Agree		30.38%	24
Strongly agree		20.25%	16
		Answered	79
		Skipped	3

Q27. My supervisor helps me understand how my work is important to the Department.

Answer Choices		Responses	
Strongly disagree		2.60%	2
Disagree		7.79%	6
Neither agree nor disagree		14.29%	11
Agree		37.66%	29
Strongly agree		37.66%	29
		Answered	77
		Skipped	5

Q28. I understand my responsibilities and what is expected from me.

Answer Choices		Responses	
Strongly disagree		1.28%	1
Disagree		1.28%	1
Neither agree nor disagree		3.85%	3
Agree		39.74%	31
Strongly agree		53.85%	42
		Answered	78
		Skipped	4

Q29. I receive constructive feedback from my supervisor on my work performance.

Answer Choices		Responses	
Strongly disagree		1.28%	1
Disagree		2.56%	2
Neither agree nor disagree		14.10%	11
Agree		43.59%	34
Strongly agree		38.46%	30
		Answered	78
		Skipped	4

Q30. There are opportunities for advancement within the Department.

Answer Choices		Responses	
Strongly disagree		8.97%	7
Disagree		19.23%	15
Neither agree nor disagree		23.08%	18
Agree		29.49%	23
Strongly agree		19.23%	15
		Answered	78
		Skipped	4

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q31. I am comfortable discussing opportunities for growth with my supervisor.

Answer Choices		Responses	
Strongly disagree		7.69%	6
Disagree		3.85%	3
Neither agree nor disagree		11.54%	9
Agree		39.74%	31
Strongly agree		37.18%	29
		Answered	78
		Skipped	4

Q32. Personnel policies (e.g., performance appraisals, promotions, pay increases) are applied in accordance with state rules and consistently across employees.

Answer Choices		Responses	
Strongly disagree		10.26%	8
Disagree		7.69%	6
Neither agree nor disagree		41.03%	32
Agree		21.79%	17
Strongly agree		19.23%	15
		Answered	78
		Skipped	4

Q33. Agency morale is important to leadership.

Answer Choices		Responses	
Strongly disagree		12.82%	10
Disagree		7.69%	6
Neither agree nor disagree		16.67%	13
Agree		25.64%	20
Strongly agree		37.18%	29
		Answered	78
		Skipped	4

Q34. Employee feedback is important to the Department.

Answer Choices		Responses	
Strongly disagree		11.54%	9
Disagree		11.54%	9
Neither agree nor disagree		16.67%	13
Agree		25.64%	20
Strongly agree		34.62%	27
		Answered	78
		Skipped	4

Q35. I can share my ideas and concerns with HR or the management team.

Answer Choices		Responses	
Strongly disagree		8.97%	7
Disagree		8.97%	7
Neither agree nor disagree		23.08%	18
Agree		32.05%	25
Strongly agree		26.92%	21
		Answered	78
		Skipped	4

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q36. Organizational changes are communicated to employees.

Answer Choices	Responses	
Strongly disagree	11.54%	9
Disagree	12.82%	10
Neither agree nor disagree	16.67%	13
Agree	37.18%	29
Strongly agree	21.79%	17
	Answered	78
	Skipped	4

Q37. My supervisor clearly communicates information that affects my job.

Answer Choices	Responses	
Strongly disagree	3.85%	3
Disagree	6.41%	5
Neither agree nor disagree	12.82%	10
Agree	34.62%	27
Strongly agree	42.31%	33
	Answered	78
	Skipped	4

Q38. These factors affect my decision to stay with the agency.

Answer Choices	Responses	
career development opportunities	58.67%	44
long-term career goal	48.00%	36
compensation and benefits	66.67%	50
insurance designations incentive program	29.33%	22
leadership and management	65.33%	49
workload and work-life balance	76.00%	57
employee recognition and appreciation	41.33%	31
relationships with co-workers	66.67%	50
workplace flexibility	69.33%	52
positive office morale	66.67%	50
	Answered	75
	Skipped	7

Q39. These factors affect would affect my decision to consider leaving the agency.

Answer Choices	Responses	
lack of career development opportunities	42.86%	30
position is not a part of my long-term career goals	31.43%	22
compensation and benefits	74.29%	52
insurance designations incentive program	8.57%	6
leadership and management	62.86%	44
workload and work life balance	52.86%	37
employee recognition and appreciation	25.71%	18
relationships with co-workers	35.71%	25
workplace flexibility	50.00%	35
low office morale	60.00%	42
	Answered	70
	Skipped	12

South Carolina Department of Insurance (DOI) -- Employee Engagement Survey

Q40. My recommendations for improving the work environment include:

Answer Choices	Responses	
provide more in-house regulatory skill development training (e.g., Lunch and Learns on insurance regulatory topics)	65.15%	43
host more team building activities or cross-team collaborative activities (e.g., the Amazing Race)	59.09%	39
provide more opportunities for mentoring and job shadowing	56.06%	37
	Answered	66
	Skipped	16

Q41. Please share any additional feedback on how to improve the overall operation of the agency:

Answered	38	
Skipped	44	



THE SCDOI INSIDER

VOLUME 3 | OCTOBER 2025



From the Director

As we welcome the fall season, I want to take a moment to reflect on the incredible work our team has accomplished this year. From advancing consumer protection initiatives to strengthening our disaster preparedness efforts, each of you has played an important role in helping the Department fulfill its mission of serving South Carolinians with integrity and excellence.

Fall is also a time of renewal and preparation. As hurricane season continues and we move toward the year's end, I encourage everyone to stay focused on our goals and continue supporting one another. Your dedication, professionalism, and teamwork make the SC Department of Insurance a trusted resource for our citizens and a workplace we can all be proud of.

Thank you for your continued commitment to our mission. I look forward to closing out the year strong together.

Michael

Belated:

- Gregg Hamby – 10/2
- Erin Beck – 10/5
- Nikki Palmer – 10/6
- Matthew Watts – 10/8
- Brittany Brown – 10/10
- Melanie Darko – 10/10
- Angela Fang – 10/14
- Rosa Rivers – 10/14

Upcoming:

- Moultrie Roberts – 10/20
- Christina Lovette – 10/23
- Emily Knight – 10/24
- Stacy Johnson – 10/26
- Wendy Cox – 11/2
- Taylor Berry – 11/7
- Katie Blackwell – 11/7
- Chevones Crooks – 11/8



Office Tips for this Fall

Prioritize Wellness with Seasonal Shifts: Shorter days and cooler temps can impact energy levels. Encourage hydration, healthy snacks (hello apples and almonds!), and maybe even a lunchtime walk to soak up that autumn sun.

Refresh Your Workflow: Fall is a natural time to reset. Review ongoing projects, clean up your inbox, and streamline your task lists. A little digital decluttering goes a long way.

Revisit Your Calendar: With holidays and year-end deadlines approaching, now's the time to map out key dates.

Set Intentions for Q4: What do you want to accomplish before the year wraps? Whether it's professional development, launching a new initiative, or improving team communication—set clear goals and share them.

Embrace the Season in the Office: Add a touch of fall to your space—think cozy lighting, seasonal decor, or even a pumpkin spice coffee station. It's a small way to boost morale and make the office feel inviting.

- Lindsay Chaffin - 11/22
- Loretta Brown - 11/24
- Jamani Shuler - 11/25
- Jacqueline McDaniel - 11/30
- Andrew Rutland - 11/30
- Derrick Brown - 12/2
- Lleyton Dacuba - 12/2
- Dylan Doceti - 12/3
- Andreea Savu - 12/6
- Heather Pressley - 12/12
- Hinal Patel - 12/20
- Tara Teague - 12/22
- Josh Underwood - 12/22
- Virgie Bell - 12/27
- Tommy Watson - 12/27



Office News

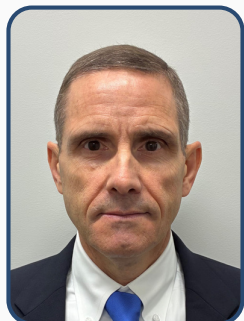
We've welcomed new people to our team over the last several months, so you may be seeing some new faces!



COLIN ANDERSON
joined the Captives
Division as an intern.



CHARLES GWYNNE
joined as an Attorney
in the Office of Legal,
Legislative and
Regulatory Affairs.



BILL HESSE
joined as an Attorney
in the Fraud Division.



MELANIE DARKO
joined as an Attorney
in the Fraud Division.



TARA NIXON
joined as an Attorney
in the Office of Legal,
Legislative and
Regulatory Affairs.



JOHN EBINGER
joined as a Rates
Analyst in Market
Services.

Welcome



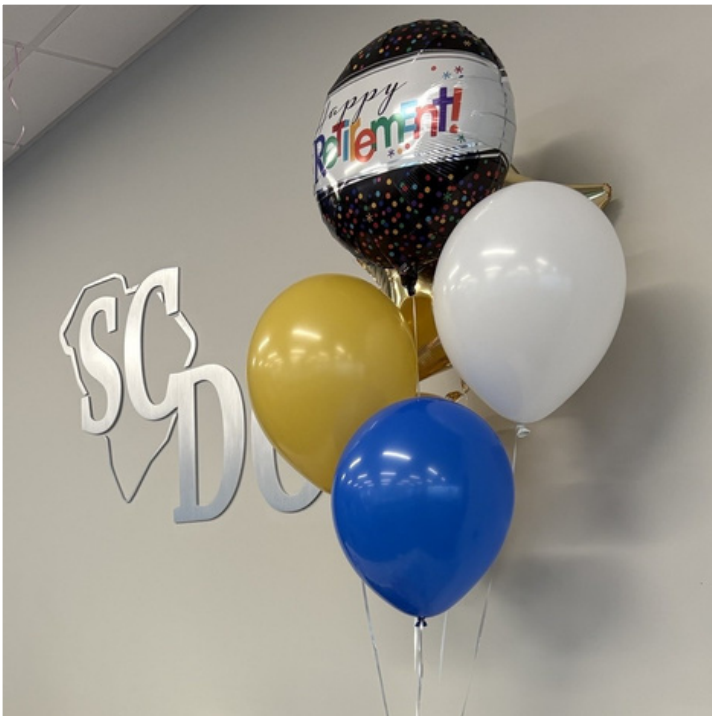
**In July, we celebrated
Kristin Barrett's retirement.**



In August, we celebrated
Stacey Campbell's retirement.



In September, we celebrated
Jamella Williams' retirement.



Earlier this month, we celebrated
Julian Barton's retirement.

In September, the SC Safe Home podcast, *Now That's a Good Question*, began production. The podcast will be available early next year on all major streaming platforms, including videos on YouTube.



Show host, Gavin Jackson, speaks with Allison Dean Love and Neil Rashley.



From left to right: Gavin Jackson (SCETV), Katie Blackwell, Ashley Tribble, Ann Roberson, and Nikki Palmer (Safe Home staff).



Reaching All 46 Counties: A Milestone for Consumer and External Affairs

On August 28, 2025, the Consumer and External Affairs team proudly achieved Director Wise's statewide outreach goal by reaching all 46 counties across South Carolina. Throughout the year, the team connected with thousands of consumers at festivals, hurricane expos, career fairs, senior centers, libraries, and college campuses—bringing vital insurance education and resources directly to communities.



Kamry Bell – NABIPSC Meeting

Following the devastation of Hurricane Helene, the team helped establish insurance villages in the hardest-hit counties. These pop-up sites welcomed major insurers to provide on-site claims assistance, and the SCDOI worked collaboratively to support affected residents.

From the start of the year, insurance education was a top priority. The team focused on empowering consumers with tools and information to make informed decisions. In March, they visited Saluda River Academy for the Arts to introduce students to the concept of insurance. They also participated in events like the Highway Safety Law Enforcement



Lindsay Chaffin & Wendy Cox – Jasper County Law Enforcement Event

Awards Ceremony, celebrating agencies across the state for their achievements in DUI enforcement.

In June, the team launched its Summer Outreach Tour, which focused on storm preparedness and the importance of flood insurance. Over the course of three months, they visited more than 35 counties. As a result of these efforts, the Office of Consumer Services (OCS) has seen a

noticeable increase in consumer inquiries—an encouraging sign that outreach is making a meaningful impact.

This milestone would not have been possible without the support of other divisions within the SCDOI. The Fraud Division joined events like the Jasper County Back to School Bash, offering school supplies and fraud prevention resources. The Administration Division played a key role behind the scenes, ensuring the team had the materials and support needed to meet their goals.

Director Wise's commitment to protecting insurance consumers



Shayna Thompson – Jasper County Back to School Bash



has been evident throughout the year. In August, a Consumer Assistance Site was opened in Greenville to continue supporting residents affected by Hurricane Helene. The OCS was on hand to help consumers file complaints and navigate their claims.

In the coming months, the Consumer and External Affairs team is eager to broaden its outreach through expanded insurance education and closer partnerships within the department.



Director Michael Wise & Deputy Diane Cooper – Greenville Claims Assistance Site



Jasmine Booth – Abbeville County Library

Upcoming initiatives include campus visits to educate students about insurance and career opportunities in the industry, as well as a department-wide calendar of outreach events to foster engagement.

With continued support from Director Wise and the SCDOI, the team is excited for what's next—and remains dedicated to serving and empowering insurance consumers across South Carolina.



Open Enrollment Is Here

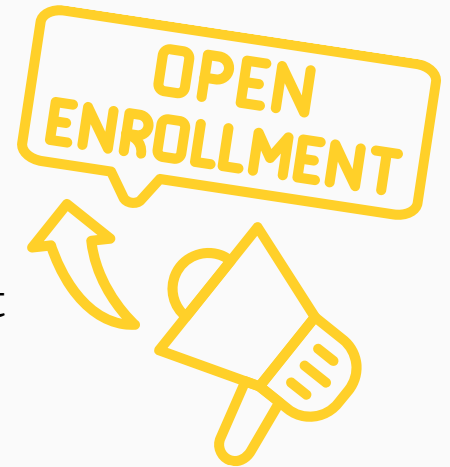
It's that time again—Open Enrollment is officially live, and we're making it easier to get your benefits in order for 2026!

Whether you're sticking with your current plan or exploring new options, now's your chance to dive in and make updates that fit your life.

To help you breeze through the process, HR has launched the brand-new Benefits Hub on SharePoint—your go-to destination for everything Open Enrollment.

Inside, you'll find:

- A clear breakdown of health, dental, vision, and more
- Monthly premium charts and plan guides
- Smart resources to help you choose wisely
- Direct links to MyBenefits for quick enrollment
- A benefits video to walk you through it all



We've also added a live countdown clock, so you'll always know exactly how much time you have left to enroll—down to the second!

Click [here](#) to visit the Benefits Hub.

Open Enrollment ends October 31, 2025, at 11:59 PM. If you have questions, please reach out to our Human Resources team.



Department Spotlight: Insurance Fraud Division

When it comes to safeguarding South Carolina's insurance landscape, few teams work harder—or with more heart—than our Insurance Fraud Division (IFD). Under the leadership of Insurance Fraud Director Joshua Underwood, this powerhouse unit is on the front lines of investigating and prosecuting insurance fraud across the state, and their impact is nothing short of remarkable.

At the core of the IFD's success is a dynamic legal team made up of Special Assistant Attorneys General Moultrie Roberts, Larry Wedekind, Melanie Darko, and Bill Hesse. These attorneys bring deep expertise and tireless dedication to every case, ensuring that fraudulent activity is met with swift and fair prosecution. But behind every great team is a strong support system—and the IFD is no exception.

Program
Coordinator
Shayna
Thompson and
paralegals
Geraldine
Pleasant and
Soraya Purvis
keep operations
running
smoothly, while
law clerks
Lleyton Dacuba
and Terrence
Singleton have



Front Row: Shayna Thompson, Geraldine Pleasant, Larry Wedekind, & Soraya Purvis.

Back Row: Moultrie Roberts, Melanie Darko, Josh Underwood, & Bill Hesse.



provided valuable assistance throughout the semester.

The IFD's work is made possible through a collaborative Memorandum of Understanding (MOU) between the Department of Insurance, the Office of the Attorney General, and the State Law Enforcement Division (SLED). While SLED agents investigate allegations of insurance fraud, the IFD prosecutes these cases, creating a seamless partnership that strengthens the integrity of our insurance system.

Complaints come in from a variety of sources, including the National Insurance Crime Bureau (NICB), the National Association of Insurance Commissioners (NAIC), insurance companies, and concerned citizens.

Each report is carefully reviewed by an IFD attorney, who determines the appropriate course of action: investigation and prosecution, resolution through fines, or dismissal.

And the numbers speak volumes. Despite South Carolina's rank as 23rd in population, NICB reported in 2023 that we ranked 16th nationally for questionable insurance claims. As of August 31, 2025, the IFD has already surpassed the total number of complaints received in any single year prior to 2024. If this pace continues, the Division is on track to break last year's record by more than 1,000 complaints.

The stakes are high. A 2022 study revealed that insurance fraud costs South Carolina an estimated \$4.9 billion annually, roughly \$1,184 per adult. Vehicle-related insurance crimes, in particular, have become a major concern, with our state ranked 13th in the nation for questionable claims in this category. The IFD has made this area a top priority, recognizing the real danger it poses to our citizens.



Beyond enforcement, the IFD is committed to education and outreach. By partnering with other sections of the Department, the Division helps raise public awareness about insurance fraud and how to prevent it. Their efforts are paying off—in 2024 alone, the IFD secured more than \$1 million in restitution orders, the highest single-year total in 15 years.

Thank you to the Insurance Fraud Division, for your hard work, team spirit, and commitment to justice.

The Joy of Giving Back

As we move into the heart of fall and the season of giving, it's the perfect time to reflect on the power of generosity, both in our communities and within ourselves. Giving back isn't just good for the world around us; it's scientifically proven to be good for our minds and hearts, too.

The Science of Generosity

Studies show that acts of giving, whether through time, resources, or kindness, can significantly boost our mental and emotional well-being. Giving activates areas of the brain associated with pleasure, social connection, and trust. It reduces stress, lowers blood pressure, and even increases life expectancy. In short, giving feels good because it is good, for everyone involved.



Building Bonds Through Service

When we come together to support causes close to our hearts, we strengthen our workplace culture and deepen our connections. Whether it's rallying around a local nonprofit or organizing a team volunteer day, these shared experiences foster empathy, collaboration, and a sense of purpose that carries into everything we do.

Creative Ways to Give Back as a Team

- **Themed Drives:** Host a “Warm Winter” drive for coats and blankets, or a “Books & Bears” drive for children’s gifts.
- **Sponsor-a-Family:** Adopt a local family for the holidays and fulfill their wish list together.
- **Skill-Sharing Workshops:** Offer resume help, financial literacy sessions, or career coaching to underserved communities.
- **Gratitude Wall:** Create a space in your office to share notes of thanks and stories of giving—it’s a simple way to celebrate the season.
- **United Way Drive:** It’s almost time for our annual United Way of the Midlands campaign. This drive raises vital funds to support education, financial stability, and health programs across our region. Your participation makes a real difference in the lives of our neighbors. More details will be coming soon!





SCDOI Leadership & Management Training Series

PLEASE MARK YOUR CALENDARS
May 2025-August 2025

The South Carolina Department of Insurance considers its employees to be its most valuable resource and strives to provide opportunities to facilitate their growth and development. Our managers and supervisors plan and direct the work of their units necessary for the accomplishment of the Department’s mission. For this reason, we view our supervisors and managers as leaders within the organization. In partnership with the State Office of Human Resources and counsel, the Department is scheduling the following educational training series to enhance the leadership skills and knowledge of our management team. Sessions are scheduled for Wednesdays from 9:30 a.m. -11:30 a.m. unless otherwise announced. All supervisors and managers

Title	Brief Description	Proposed Date(s)	Audience
Employee Orientation: <i>Overview of Insurance Regulation</i>	This presentation provides an overview of the South Carolina Department of Insurance for new employees. It highlights the Department’s mission and its regulatory role in the business of insurance. The work of the each of the Department’s divisions is highlighted in this hour-long presentation.	This presentation will be included as a part of the onboarding process for new employees. It will take place once a quarter on or about 3/1; 6/1; 9/1 and 12/1 or the next available date as needed.	All new employees Completed
SCDOI Policy Overview: HR Policies	This session provides an overview of the Department’s HR policies and procedures. It will highlight the policies required by the State of South Carolina including attendance and leave, anti-discrimination, compensation, employee conduct, ethics and professionalism and remote working.	May 28, 2025 Rm 1160 Time: 11 am; 2pm	All Employees Completed
Employment Law Basics 101-1: <i>Understanding Supervisor/Manager Roles and Responsibilities</i>	This presentation provides an overview of the roles and responsibilities of new managers. It highlights the sources of potential liability and the importance of proper documentation. It also provides guidance on how to avoid liability. (Estimated length 1.5-2 hours)	June 4, 2025 Rm 1160 Time: 11 am	Supervisors and Managers Completed
Employment Law Basics 101-2: <i>What Managers Need to Know About Employment Law</i>	This presentation provides an overview of state and federal laws governing the employment relationship. (Estimated length: 1.5-2 hours)	June 4, 2025 Rm 1160 Time: 1:30 pm	Supervisors and Managers Completed



SCDOI Leadership & Management Training Series

Title	Brief Description	Proposed Date(s)	Audience
Employment Law Basics 102-1: <i>Creating and Preserving a Harassment-free Environment</i>	This presentation reviews the Department’s Anti-harassment policy and provides an overview of the	June 11, 2025 Rm 1160 Time: 11 am	Supervisors and Managers Completed
Employment Law Basics 102-2: <i>Avoiding Liability for Bullying and Retaliation in the Workplace</i>	Bullying claims are on the rise. Bullying is generally defined as “repeated, health-harming mistreatment by one or more employees of another employee that may include verbal abuse or behaviors perceived as threatening, intimidating or humiliating; work sabotage or any combination of the above. Potential employer liability stems from claims of harassment, retaliation, infliction of emotional distress and assault. There is no law prohibiting bullying, but employers have been held liable under legal theories prohibiting discrimination based on harassment or retaliation. This session will provide an overview of these types of claims as well as best practices for managers and supervisors.	June 11, 2025 Rm 1160 Time 1:30 pm	Supervisors and Managers Completed
SCDOI Policy Overview: <i>Information Security and Data Privacy Policies</i>	This session provides an overview of the Department’s policies and procedures. It will highlight the policies required by the State of South Carolina governing attendance and leave, anti-discrimination, compensation, employee conduct, ethics and professionalism and remote working.	June 18, 2023 <i>Training Room on Mezzanine Level</i>	All Employees Privacy Laws-October 2025 Information Security Rescheduled to November 2025 See Training Opportunities for more detail
Employment Law Basics 103-1: <i>Legal Implications of Recruitment,</i>	The recruitment and onboarding process is bound by several laws. The pre-employment process,	June 25, 2025 Rm 1160 Time 11:00 am	Supervisors and Managers Completed



Title	Brief Description	Proposed Date(s)	Audience
<i>Selection and Onboarding</i>	including recruiting and interviewing, exposes employers to potentially significant legal liability. This Note provides an overview of the legal risks associated with recruiting and interviewing under federal law and identifies practical steps to minimize that risk.		
Employment Law Basics 103-2: <i>Importance of Proper Documentation</i>	This session is designed to focus on the importance of proper employment documentation. It highlights some of the legal issues associated with handling performance and employee misconduct issues and the documentation that is necessary to support employment actions.	June 25, 2025 Rm 1160 Time 1:30 pm	Supervisors and Managers Completed
Employment Law Basics 104-1: <i>Handling Performance Issues</i>	This presentation delves more into performance issues. The participants will be divided into groups and provided with hypothetical performance-based situations to address. Participants will be required to draft performance/disciplinary letters.	July 2, 2023 Rm 1160 Time: 11:00 am	Supervisors and Managers Completed
Employment Law Basics 104-2: <i>Handling Employee Disciplinary Issues</i>	This presentation will review the Department’s Progressive Discipline policy and legal issues associated with demotions, suspensions, and terminations. The SCDOI Grievance policy will be highlighted and well as the State Employee Grievance Procedure.	July 2, 2025 Rm 1160 Time: 1:30 pm	Supervisors and Managers Completed
Employment Law Basics 105: <i>FMLA for Supervisors</i>	This session provides an overview of FMLA and Workers compensation laws for managers and supervisors.	July 9, 2025 <i>Conference Rm- Mezzanine Level</i> Time: 11:00 am	Supervisors and Managers Completed
Employment Law Basics 106:	There are currently 5 generations in the U.S. workforce today.	July 9, 2025 <i>Conference Room-</i>	Supervisors and Managers Completed



SCDOI Leadership & Management Training Series

Title	Brief Description	Proposed Date(s)	Audience
<i>Managing Generational Differences in the Workplace</i>	Each generation brings a unique set of values and skill sets. Understanding the generational differences including values, work habits and contributions is important for managers to effectively lead their business unit.	<i>Mezzanine Level</i> Time: 1:30 pm	
SCDOI Policy Overview: <i>Administrative Policies and Procedures</i>	This session provides an overview of certain administrative policies and procedures including reserving the state vehicle, use of the P-card, etc., process for changing or modifying Department policies and procedures, etc.	July 23, 2025 <i>Conference Rm- Mezzanine Level</i>	All Employees Completed
126 th Legislative Session in Review	This session presents an overview of the legislation that was enacted during the past session that impacts the SCDOI.	July 23, 2025 <i>Conference Room- Mezzanine Level</i>	All Employees To Be Rescheduled
Employment Law Basics 107: <i>Understanding Generational Differences in the Workplace</i>	Develop an understanding of how generational differences impact productivity and working relationships. Learn how to enhance collaboration and team building.	July 30, 2025	All Employees To Be Rescheduled

Encore presentations will be scheduled in December 2025 for managers and supervisors who were not able to attend the original session.

TRAINING OPPORTUNITIES CALENDAR

Date	Topic	Audience	Time	Location
10-15-25	<i>Overview of State and Federal Privacy Laws</i>	All Employee	10:00 am-11:00 am 11:15 am- 12:15 am	Rm 1160
10-17-25	<i>So, I am a Regulator now, exactly what does that mean?</i>	Employees less than 6 months	12:00 pm -1:00 pm	Rm 1160
10-22-25	<i>Data Privacy Basics and SCDOI Data Classifications</i>	All Employees	11:00 am-12:30 pm 2:00 pm-3:30 pm	Mezzanine Conference Rm
10-24-25	<i>Where do I find that? Identifying Regulatory Subject matter experts at the DOI</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160
10-29-25	<i>SCDOI Privacy Policy and Handbook</i>	All Employees	11:00 am-12:30 pm 2:00 pm -3:30 pm	Room 1160
11-5-25	<i>Overview of State and Federal Privacy Laws (Encore Presentation)</i>	For employees who missed the 10/15 presentation	10:00 am-11:00 am 11:15 am- 12:15 am	Mezzanine Conference Rm
11-7-25	<i>Drinking from a Fire Hose Without Drowning</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160
11-12-25	<i>Overview of SCDOI Information Security Policies I</i>	All Employees	11:00 am-12:30 pm 2:00 pm-3:30 pm	Rm 1160
11-19-25	<i>Overview of SCDOI Information Security Policies II</i>	All Employees	11:00 am-12:30 pm 2:00 pm-3:30 pm	TBD
11-21-25	<i>What does your Division do?</i> DOI Spotlights: Legal, Legislative & Regulatory Affairs	Interested Employees	12:00 pm -1:00 pm	Rm 1160
12-5-2025	<i>What does your Division do?</i> DOI Spotlights: Financial Regulation & Solvency	Interested Employees	12:00 pm -1:00 pm	Rm 1160
12-12-2025	<i>What does your Division do?</i> DOI Spotlights: Actuarial Services and Product Regulation	Interested Employees	12:00 pm -1:00 pm	Rm 1160
12-19-25	<i>What does your Division do?</i> DOI Spotlights: Consumer Services, Licensing and External Affairs	Interested Employees	12:00 pm -1:00 pm	Rm 1160
1-9-2025	<i>What does your Division do?</i> DOI Spotlights: Administration & Strategic Planning	Interested Employees	12:00 pm -1:00 pm	Rm 1160
1-23-2025	<i>What does your Division do?</i> DOI Spotlights: Insurance Fraud	Interested Employees	12:00 pm -1:00 pm	Rm 1160
1-28-26	SCDOI Privacy Day: <i>Implications of AI and Usage-based Insurance on Privacy</i>	All Employees	11:00 am-12:30 pm 2:00 pm-3:30 pm	Mezzanine Conference Room
2-4-26	<i>Overview of the South Carolina Ethics Law</i>	All Employees	11:00 am-12:30 pm 2:00 pm-3:30 pm	Mezzanine Conference Rm

TRAINING OPPORTUNITIES CALENDAR

Date	Topic	Audience	Time	Location
2-12-26	<i>Everything You Wanted to Know About FOIA But Were Afraid to Ask</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160
2-26-26	<i>What is a Form A Transaction?</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160
3-5-26	<i>Overview of Life Insurance and the Life Insurance Industry in SC</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160
3-19-26	<i>Overview of Health Insurance and the Health Insurance Industry in SC</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160
4-10-26	<i>The Alphabet Soup of Insurer and Affiliated Party Transactions: Form B through F</i>	Interested Employees	12:00 pm -1:00 pm	Rm 1160