

2026 Annual Accountability Report

Department of Insurance

Agency Code: R200

Table of Contents

Agency's Discussion and Analysis 1

Agency Organization Chart 23

Reorganization and Compliance 26

Strategic Plan Results 28

Strategic Plan Development 34

Budget Data 42

Legal Data 44

Services Data.....77

Partnerships Data.....81

Reports Data 84

Submission Form.....85

AGENCY NAME:	SC Department of Insurance		
AGENCY CODE:	R200	SECTION:	78

AGENCY'S DISCUSSION AND ANALYSIS
Key Strategic Challenges

The regulatory challenges affecting this Department include technological advances including artificial intelligence, data quality, governance and unintended bias; climate risk; cybersecurity capital market solvency risks and consumer privacy as insurers attempt to use more behavioral data in pricing and underwriting other aspects of their operations. Each of these issues requires regulators to balance innovation, modernization and process efficiencies with heightened oversight to ensure fairness in these processes for the protection of consumers. These challenges often intersect with interstate commerce which requires collaboration between state and federal regulators.

Challenge: Increased Federal Involvement in Insurance Regulation

While insurance regulation is state-based, the federal government's role is increasing. In addition to enacting legislation affecting insurance, the federal government also monitors the insurance industry at a national and international level through the Federal Insurance Office (FIO) within the United States Department of Treasury.[1] FIO continues have a significant impact on U.S. insurance markets and its regulation. It does not regulate insurance companies, but it provides advisory services that influence federal financial policy and laws with which insurers must comply. FIO monitors the systemic risk of all financial institutions for the overall stability of U.S. financial markets including insurance. FIO's oversight role has at times come into direct conflict with state regulation.

Additionally, the Executive branch through the White House and other federal agencies are promulgating rules and regulations that impact artificial intelligence, the regulation of the insurance industry and capital markets.

Executive Order 14365, Ensuring a National Policy Framework for Artificial Intelligence

On December 11, 2025, the White House issued Executive Order 14365, "*Ensuring a National Policy Framework for Artificial Intelligence*," articulating a federal policy favoring a minimally burdensome national AI framework and expressing concern about a patchwork of state AI laws. The Executive Order directs, among other actions, that the Attorney General establish an AI Litigation Task Force to identifying "onerous" state AI laws. A key open consideration is whether the federal government will extend to insurance laws and regulations that regulate AI and, if so, whether such challenges are prohibited by the McCarran-Ferguson Act.

It also directs several agencies (including the Federal Communications Commission and Federal Trade Commission) to take additional actions. The Executive Order further directs the Federal

[1] The Federal Insurance Office (FIO) was established by Title V of the federal Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank) and is charged with providing expertise on insurance matters to the Treasury Department and other federal agencies. It is not a regulatory agency but an advisory agency. The FIO is charged with monitoring all aspects of the insurance sector including 1) identifying activities within the sector risks that could potentially contribute to a systemic financial crisis, 2) the affordability and availability of insurance to under-served communities, and 3) its regulation.

Communications Commission (FCC) and Federal Trade Commission (FTC) to identify and, as appropriate, take action against practices involving artificial intelligence that may constitute unfair or deceptive acts or practices under their respective statutory authorities, including in areas such as algorithmic decision making, consumer disclosures and data usage. The Order also contemplates coordination across agencies to promote consistent federal oversight while reducing reliance on divergent state requirements.

Reconstitution of the Federal Advisory Committee on Insurance (FACI)

On March 10, 2026, Treasury published a Federal Register notice reconstituting the Federal Advisory Committee on Insurance (FACI) under the Federal Advisory Committee Act. The FACI provides advice and recommendations to the FIO regarding FIO's statutory duties, including monitoring the insurance sector and advising on matters of national importance. Secretary Bessent's decision to reconstitute the FACI is considered by some to be support for maintaining an active federal insurance policy function within Treasury (through FIO) and comes against an ongoing effort to eliminate the office.[2]

Summarized below are some of the key challenges facing insurance regulation in South Carolina.

Challenge: Effective Regulation of Artificial Intelligence

Technology is reshaping the insurance industry. API-driven underwriting, and cloud platforms let retailers, automakers, and fintechs distribute and even underwrite coverage as part of their sale. Telematics, satellite imagery, Internet of Things (IoT) sensors, and real-time data feeds allow insurers to assess risk more accurately than before through the use of drones and other technologies. There are both benefits and risks to these advances in technology. While more accurate, risk-based pricing may be a benefit, technology also creates new categories of risk. Autonomous vehicle liability, AI errors and omissions, and unfair discrimination in AI decisions are emerging issues.

The insurance industry has embraced the use of artificial intelligence (AI). AI and machine learning (ML) are being incorporated into pricing, product development, claims, fraud detection and product distribution. The United States does not have a federal law regulating artificial intelligence. AI is currently regulated by state laws and federal and state regulatory policies. The FTC penalizes deceptive AI practices, the FCC restricts voice cloning and automated robocalls while the SEC pursues AI-related financial fraud and market manipulation.

Insurance regulators encourage innovation and support the appropriate use of AI. Regulators recognize the potential benefits of AI and ML, but their effective use depends upon the quality of the information inputted into the system to prevent unintentional bias or unfair discrimination. Also, tools like CoPilot, ChatGPT, Claude, and Gemini can answer questions, summarize documents, and assist with writing tasks.

[2] On January 16, former Montana Insurance Commissioner Rep. Troy Downing (MT), along with Reps. Scott Fitzgerald (WI) and Andy Ogles (TN), introduced H.R.7130, the "*McCarran-Ferguson Restoration Act*," which would eliminate FIO and establish a US Insurance Representative within Treasury to perform certain functions, including international engagement and assisting in administering TRIA. The NAIC publicly welcomed the bill and reiterated its position favoring FIO's elimination.

While these tools can be useful, they have limitations. They do not truly understand context and meaning and do and may generate information that sounds accurate but is incorrect. For this reason, AI-generated information should be reviewed carefully, especially when used for important decisions.

State insurance regulation is focused on the responsible deployment of AI and require insurers to comply with state law regarding rates, product development, pricing, claims and consumer protection irrespective of the technology the insurer uses to provide the service or product to the insurance consumer. Transparency is key. Insurers should disclose whether AI is used in the decision-making process and for what areas it is being used. Insurers should have an internal policy for the responsible use of AI and data governance.

The NAIC adopted the FACTS framework for regulation of AI in 2020.[3] In 2023, the NAIC promulgated a Model Bulletin that asks insurers to create an Artificial Intelligence Systems Program. In 2026, the NAIC deployed an AI Systems Evaluation Tool that will enable regulators to audit AI systems during market conduct exams.

Challenge: Climate-related Disasters

Climate change risk has been prioritized in the United States as an urgent threat that needs to be addressed, and the insurance industry has a role in the process. The Financial Stability Oversight Council (FSOC) identified climate-related financial risk as an emerging threat to the financial stability of the United States and increasingly spotlighted the administration's efforts to manage its effects and avert a climate disaster on both a market and a humanitarian basis.

The Federal Insurance Office (FIO) released a report in June 2023 that assessed climate-related issues and gaps in the supervision and regulations of insurers. The report finds that there are important existing efforts to incorporate climate-related risk into state insurance regulation and supervision. However, those efforts are fragmented across states and limited in several critical ways. The report encourages state insurance regulators and the National Association of Insurance Commissioners (NAIC) to build on their progress by prioritizing the creation and use of new and effective climate-related risks tools and processes, such as the development of scenario analysis and increasing their use of the NAIC'S Catastrophe (CAT) Modeling Center of Excellence. More work is needed by state and federal regulators and policymakers, as well as by the private sector and the climate science and research communities, to better understand the nature of climate-related risks for the industry, their implications for insurance regulation and supervision, and for the stability of the financial system, including for housing markets.

Climate-related disasters such as fires, floods and hurricanes are the perils expected to be more frequent and more severe, according to experts. Consumers and property insurance markets may face insurance availability and affordability issues marked by higher prices or inadequate amounts of coverage. Insurers should expect more requirements for disclosing climate-related claims data from state and federal regulators. To respond to consumer concerns, state policymakers are hosting hearings and town meetings

[3] FACTS means Fair and ethical, **A**ccountable, **C**ompliant, **T**ransparent, and **S**ecure/safe.

to address property insurance affordability issues due in part to the impact of extreme weather events. Consumer education regarding mitigation opportunities is essential as both the insurance industry and insurance consumers react to changes due to climate-related disasters. The surplus lines market and residual market mechanisms play an enhanced role in ensuring the availability of coverage.

Challenge: Data Privacy and Cyber Security

Today's economy runs on data, and the insurance industry is no exception. Increasing technology and computer processing capabilities, combined with the availability of unprecedented amounts of digital consumer information, has led to the extensive use of consumer data by a variety of commercial, financial and technology companies. Data privacy refers to the amount of control consumers have over their personal data. Significant amounts of data are collected on individuals via smart phones, internet browsers and other digitally connected services.

The insurance sector continues to shift to digital platforms or technology and is becoming increasingly reliant on digital technologies for internal operations and customer service. The increased use of this technology and artificial intelligence means that insurers are prime targets for data/information security breaches. State and federal governments are enacting laws to protect consumer information from hackers and from being sold without the consumer's consent.

The South Carolina General Assembly enacted an insurance data security law in 2019, and additional state-based legislative activity for privacy laws is rapidly moving forward in other states. Under South Carolina's data security law, insurers are required to notify the Department of any breaches in their security systems and to certify annually their compliance with the law. On average the Department receives about 4.5 notifications per month through its cyber event portal. A review of the portal reflects that thirty-five (35) notifications were received in calendar year 2020; fifty-five (55) in calendar year 2021; forty-six (46) in calendar year 2022; sixty-nine (69) reported cyber security events for the 2023-24; 36 reported cyber events for FY 24-25 and forty-seven (47) for FY 25-26. Over the course of the next fiscal year, there will be increased regulatory scrutiny of the insurer's information security programs and how insurers use, and store data is expected to increase at the state and federal level during the next fiscal year. Licensees are required by law to have an information security program in place.

This Department continues to monitor cybersecurity in the insurance sector closely. In addition, regulators work with insurers to resolve immediate concerns when a data breach occurs at an insurance company. State insurance regulators are also in the unique position of regulating and monitoring the solvency and market activities of insurance carriers underwriting cybersecurity policies.

Actuarial and Market Services

This division has filled several previously open positions, and we are fully staffed. We have successfully trained three (3) new FTEs in the last fiscal year. Training new staff presents an interesting challenge, as it is not common for incoming employees to have both regulatory experience and insurance experience. Government regulatory

analysts are unique in that directly related college courses are uncommon and without doing the specific job previously, work experience is not always translatable. To smooth the process, we have relied on experienced staff to conduct on the job training combined with utilizing available study materials to increase exposure. The more tenured employees showcase ways they contribute to the Division by taking on training opportunities and mentoring new staff. New staff have benefited from this knowledge transfer and have successfully acclimated to the Division. The actuarial staff bring decades of industry experience and knowledge. The Division has also looked internally to further the knowledge base of all employees within the Actuarial and Market Services Division through external training and professional development opportunities.

Because of the limited control we have over the workload itself, we strive to focus on the areas that are within our control with a continual focus on areas for improvement in our processes. For example, the total turnaround time for insurer rate, rule, and form filings is impacted by the quality of each filing at submission, the number of times we must request additional information, support, or clarification from an insurer, and how quickly an insurer provides such information. As the aforementioned items are only minimally within our control, we have sought to emphasize the state's review time as this is entirely based upon how long it takes our staff to review a filing after submission and after a company responds to any follow-up inquiries we may have. Of course, we also understand that the total turnaround time directly impacts speed to market initiatives, so we try to balance the two metrics in our focus. Our unit has also focused on embracing the post-pandemic workplace by scheduling virtual meetings with insurance carriers and offering optional part-time telework schedules for employees. This adaptation aligns closer with today's accepted business practices and serves as an additional benefit for Market Services analysts.

To provide greater transparency for consumers, we continue to leverage SERFF Public Access, a no-cost, Internet-based solution for viewing public insurance company rate, rule, and form filings from anywhere at any time. Consumers simply click a link on our website to begin searching for filings and are then able to download the entirety of the filing or select a subset of the filing to review in more detail.

We continue our efforts to enhance our market analysis efforts, which are critical to monitoring insurer trade practices and identifying emerging trends in the market or in a specific insurance carrier/group.

As we strive to focus on ways to improve what is within our control, we continue to emphasize regular updates to our exhibits and filing/reporting resources that we provide to companies to assist them in preparing and submitting a quality filing/report at initial submission. Our goal for Actuarial and Market Services is to provide insurance carriers with as much pertinent and useful information as we can up front to assist them in complying with South Carolina's insurance laws.

The property and casualty marketplace, specifically automobile insurance, feels the effects of inflation as the price of vehicles and replacement parts remains elevated. Increasing pressure on claims costs have led to significant rate increases being requested from carriers in the personal automobile market. However, those increases have slowed or stopped in recent months, which is hopefully a signal that there will be more stabilization in automobile insurance. Inflation has also impacted the homeowner's insurance market, as necessary coverage amounts continue to rise. While insurer insolvencies have stopped, our coastal property market is still recovering and, as reinsurance costs rise, so do the premiums for coastal insureds. We strive to balance market affordability and the need for insurance carriers to charge an adequate premium to cover claims.

Bill 3430, Tort Reform and Liquor Liability enacts significant reforms to South Carolina's joint and several liability laws, addresses rising insurance costs for businesses, and establishes new safety and insurance requirements for

establishments that serve alcohol. Chapter 73, Title 38 of SC Code has been amended by adding Section 38-73-550 which requires preparation of an annual report on the status of the Commercial General Liability and Liquor Liability insurance markets. Insurers participating in those markets will be required to submit specific information that will assist us in preparing a yearly report for the General Assembly.

The Department was designated as the lead agency for administering South Carolina's approximately $34 million allocation as a beneficiary under the Volkswagen Environmental Mitigation Trust. On December 6, 2018, the Department finalized the State's Beneficiary Mitigation Plan detailing the state's overall goal for the use of the funds and the categories of eligible mitigation actions the state anticipates to-be appropriate to achieve these goals, among other things. The Department issued a request for applications on March 18, 2019, in order to award up to $10 million in funding under the state's allocation. Approximately $9.33 million in funding was awarded on July 30, 2019, to replace school and transit buses. The Department issued a second request for applications in December 2020 seeking to award up to $24,622,804 in funding (the remaining balance under the state's $34 million allocation). Approximately $24.54 million in funding was awarded on April 13, 2021, to replace school and transit buses. Additional details relating to the awards are available on the www.doi.sc.gov/vwsettlement webpage.

Consumers and Licensing Services

Personnel changes and retention have been areas of focus in the Licensing and Consumer Services Division. This past year, the Office of Consumer Services and the Office of Individual Licensing were both fully staffed. The depth of talent remains strong, and retention of staff remains key along with knowledge transfer to ensure a solid succession plan. The Division continues to further the knowledge base of all employees within the Licensing and Consumer Services Division. All Consumer Services analysts are currently involved in professional development programs as are several members of the individual licensing staff.

Complaint volume has increased in conjunction with increased outreach efforts. Many of the duties and responsibilities of the Licensing and Consumer Services Division are dependent upon external factors; the number of consumer calls, consumer complaints, and licensing applications that Division staff must process is directly correlated to how many consumers contact us for assistance. As a result, it can be challenging from a strategic planning perspective to manage resources effectively while ensuring an efficient turnaround of consumer submissions.

Because of the limited control we have over the workload itself, we strive to focus on the areas that are within our control with a continual focus on areas for improvement in our processes. For example, the total turnaround time for complaint resolution depends on how timely and thoroughly companies respond to consumer complaints. Process and technological improvements implemented over the past several years have resulted in continued improvement in complaint turnaround time while simultaneously improving the quality of complaint files.

Content on our website is updated continuously and includes complaint summary information for carriers doing business in the state by line of business. Frequently asked questions are also posted and updated on a regular basis.

The Licensing & CE Division continues to work with the NAIC and the National Insurance Producer Registry (NIPR) to modernize and streamline our processes and take steps to improve uniformity and reciprocity with

regards to producer licensing. NIPR updated their website this past year with additional features to improve user interface to the benefit of licensees.

Financial Regulation & Solvency

The key strategic challenges confronting the Financial Regulation & Solvency Division involve our ability to effectively regulate the financial solvency of our domestic industry and maintain our accreditation by the National Association of Insurance Commissioners (NAIC), license and monitor non-domestic companies writing South Carolina business, implement new regulatory standards in response to legislative changes, respond to systemic financial crises impacting insurers that are members of a holding company system, and grow the domestic captive insurance industry.

The NAIC Accreditation Program was established to develop and maintain standards to promote effective insurance company financial solvency regulation. The purpose of the accreditation program is for state insurance departments to meet baseline standards of solvency regulation, particularly with respect to regulation of multi-state insurers. NAIC accreditation allows non-domestic states to rely on the accredited domestic regulator to fulfill a baseline level of effective financial regulatory oversight. This creates substantial efficiencies for insurance regulators, who are then able to coordinate and rely on each other's work. It also creates far greater efficiencies for insurance companies licensed in accredited states, which are then not subject to financial examinations or other financial oversight by multiple jurisdictions. All fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands are currently accredited.

For a state to remain accredited, an accreditation review must be performed at least once every five years with interim annual reviews. The SCDOI completed its last full review in November of 2021 and was reaccredited for another five years. This review entailed a full external review of laws and regulations, the financial analysis and financial examination functions, department oversight, organizational and personnel practices, primary licensing, redomestications, and change of control of domestic insurers to assist in determining our compliance with the accreditation standards. We are gearing up for a Pre-Accreditation visit by the NAIC in October and a full review by an NAIC accreditation team next year.

In addition to licensing domestic insurers and ensuring they remain solvent; the Department is also responsible for taking regulatory action when deemed necessary. Regulatory actions may include administrative supervision, rehabilitation, and/or liquidation, and Department staff may be called upon to serve in any of these capacities. We also have an obligation to ensure that non-domestic entities writing business here are fully able to pay claims when due. While placing a certain amount of reliance on other states pursuant to the accreditation program described above. We must occasionally place restrictions on companies prior to licensing them. We continually monitor their compliance with these restrictions and take action, when necessary, usually in conjunction with the state of domicile.

The increasing globalization and interconnectedness of financial services firms with other, non-financial firms has given rise to systemic risks with a potentially global impact. In response, U.S. insurance regulators continue to reevaluate their group supervisory framework and pay close attention to the risks that are created by activities going on outside of those entities as well as the reputational and contagion issues that could exist. South Carolina and all other U.S. jurisdictions continue to work to understand the effects of ongoing international discussions on insurance regulation and supervisory standard-setting on the U.S. regulated industry. The Department is actively following these international developments through the efforts of several different working groups created by the NAIC.

South Carolina is also recognized as a leading onshore domicile for captive insurance companies. Another key challenge for our division involves growing the captive industry while maintaining our stellar reputation as a domicile of choice for operating companies that conduct business on a national or global scale, and ensuring these entities are appropriately regulated for solvency. We routinely exhibit at industry conferences, partner with service providers based in South Carolina to license new companies, work to remain competitive with other states, and offer significant value to captive owners so that they continue to make a material economic impact in this State.

Recruitment and retention and personnel turnover continue to present a challenge for this Division. The examination section currently has one vacancy, and the cumulative experience of examination staff has decreased in recent years due to the departure of several veteran examiners over time. As for financial analysis, we are currently in the process of trying to fill several analyst positions, and turnover has also had a significant adverse effect on the overall experience of our analysis staff.

The hiring and retention of qualified financial examination and analysis staff is made more challenging by competition from the private sector, which offers more lucrative compensation, and by the fact that "one size fits all" State salary restrictions do not necessarily address the demands of the analyst and examiner positions, and the depth and extent of specialized financial expertise required. Over the past few years, a considerable number of analysts have left for higher-paying jobs in the private sector; and, compensation of examiners is not commensurate with that offered by other states, nor is it in line with NAIC guidance. Recruiting efforts must be enhanced and salaries increased to attract and retain employees with the necessary expertise within the Division of Financial Regulation and Solvency.

The Division's hiring of interns as a recruiting tool and the use of promotion from within has resulted in limited success in hiring and retaining analysts; however, all new financial examiner hires have come from outside the agency. To meet its regulatory obligations, the Division will likely have to contract with outside consultants during the next year to ensure that financial analysis and examinations are performed in a timely manner and that inexperienced staff receive needed training.

Office of Legal, Legislative and Regulatory Affairs (Legal Affairs)

The office includes six (6) attorney positions (including the Deputy Director & General Counsel), two (2) paralegals, and an administrative coordinator. While the office is staffed leanly compared to national benchmarks, LLRA strives to provide high-quality legal services in the most efficient way possible. The Department promotes a collaborative culture of involving counsel in early planning and problem-solving and the attorneys strive to practice preventative law in all arenas. LLRA's success in providing efficient legal services is dependent on both of these conditions — leaders of all levels utilizing counsel in this proactive manner and a focus on preventative law. Counsel also connects with colleagues within the state and nationwide to stay abreast of best practices for delivering effective and cost-efficient legal services.

AGENCY NAME:	SC Department of Insurance		
AGENCY CODE:	R200	SECTION:	78



The major goals and areas of focus for Legal include:

- Delivering quality and practical legal, investigative and compliance services that promote integrity, efficiency and effectiveness in the Department's operations.
- Planning effectively for the succession of the office.
- Identifying risks in SCDOI programs and operations and making legal recommendations to improve operations and mitigate risk.
- Serving as a resource for informed decision making and creative problem solving to facilitate the Department's mission.

For much of the past fiscal year, Legal Affairs operated with a 40 % staffing shortage. The following highlights the work over the past fiscal year despite its staffing challenges:

Technical advice and assistance on regulatory matters including:

- **Legislative Issues.** Legal Affairs continues to assist with implementation and enforcement of various orders related to Act No. 83 of 2023 (R-98, H. 3532) ("Bond Reform Act") including the drafting of forms and updating of processes related to the Act's implementation. DOI staff continues to work with other stakeholders on enforcement issues and outreach related to the commercial bail bond industry.

- **Implementation issues related to the examination of PBMs and PSAOs**. The OGC drafted, reviewed or assisted with the examination guidelines and plans for these business entities. There are ___ PBM/PSAOs examinations in progress and the fieldwork for ___ examinations have been completed or are nearing completion.
- **Employment Law Issues**. Legal Affairs staff advised on a number of employment related issues ranging from policy development to responses to inquiries from external regulatory agencies about complaints. Legal Affairs assisted with more than 20 employment-related issues during the past fiscal year ranging from immigration law questions to performance to leave.
- **Risk Management/Internal Trainings.** Legal Affairs conducted training sessions for members of the Department on topics that included the following:

Date	Topic
7/2/25	Employment Law Basics 104-1: Handling Performance Issues
7/2/25	Employment Law Basics 104-2: Handling Employee Disciplinary Issues
7/9/25	Employment Law Basics of FMLA for Supervisors
7/9/25	Employment Law Basics 106: Managing Generational Differences in the Workplace
7/23/25	SCDOI Policy Overview Administrative Policies and Procedures
7/30/25	Understanding Generational Differences in the Workplace
10-15-25	Overview of Federal Privacy Laws
10-17-25	So, I am Regulator, Now What
10-22-25	Data Privacy Basics and SCDOI Data Classifications
10-24-25	Where Do I Find That? Identifying Regulatory Subject matter experts at the DOI
10-29-25	SCDOI Privacy Policy and Handbook
11-5-25	Overview of State and Federal Privacy Laws
11-7-25	Drinking from a Fire Hose without Drowning
11-12-25	Overview of SCDOI Information Security Policies I
11-19-25	Overview of SCDOI Information Security Policies II

Date	Topic
11-21-25	What Does Your Division Do? (Legal, Legislative & Regulatory Affairs)
12-5-25	What Does Your Division Do (Financial Regulation & Solvency)
12-12-25	What Does Your Division Do? Actuarial Services & Product Regulation
12-19-25	What Does Your Division Do? Consumer Services, Licensing and External Affairs
1-16-26	What Does Your Division Do? Administration & Strategic Planning
1-23-26	What Does Your Division Do? Insurance Fraud
2-4-26	Overview of the South Carolina Ethics Law
2-12-26	Everything You Wanted to Know About FOIA But Were Afraid to Ask

Additionally, Legal Affairs assisted with some of the following training opportunities for regulatory staff:

Training Topic	Date	Audience
Overview of Risk-focused Analysis	1/28/2026	Analysts & Examiners
Sound Practices in Financial Analysis	1/28/2026	Analysts & Examiners
Sound Practices in Financial Examinations	1/28/2026	All Examiners
Improving the IPS and the SRM	1/28/2026	Analysts and Examiners
Anatomy of an Examination	3/6/2026	Examination Staff
IPS and SRM	4/29/2026	Analysis Staff
Form A Filings Training	6/25/2026	Analysis Staff
Form D Filings Training	6/25/2026	Examiners and Analysts

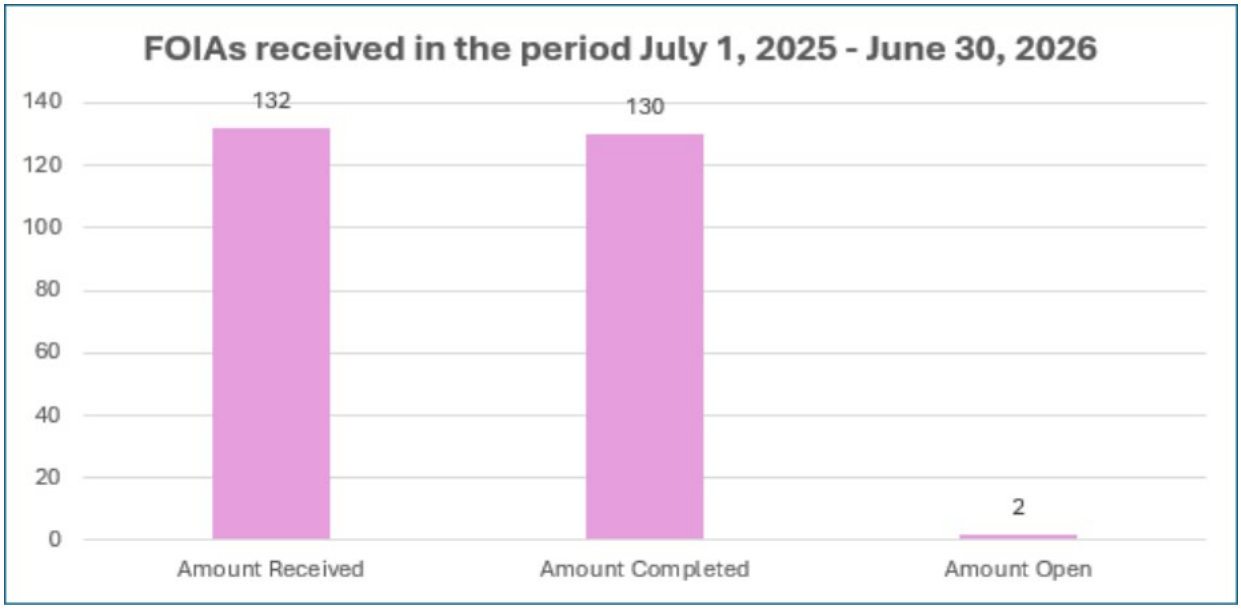
Evaluation of a Form F6/25/26 Filing	Analysts
Reviewing A Form A7/2026 Transaction	All analysts

Litigation. Legal Affairs handles or manages most litigation defense involving the South Carolina Department of Insurance. Counsel works with management of all levels to address problems early and resolve claims before they reach the litigation stage. However, when lawsuits are filed against or by the Department, counsel manages the defense and works closely with outside litigation counsel. Below is a list of lawsuits in which the Department is named as a party.

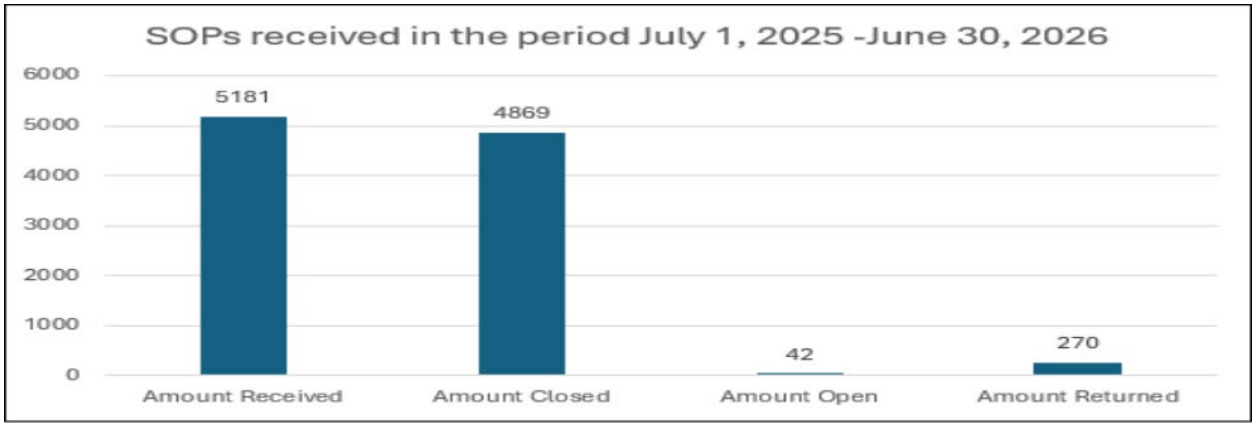
	Name	Docket Number	Status
1	*SCDOI v. Swamp Rabbit Moving, LLC* (unauthorized transaction of insurance business)	2026-CP-40-	Pending
2	*Michael Wise v. Oceanus RRG, In Receivership* (Receivership)	2017-CP-40-05195	Pending
3	*Michael Wise v. Momentum RRG, In Receivership*	2024-CP-40-06937	Pending
4	*Michael Wise v. Roscommon, RRG, In Receivership*	2025-CP-40-04790	Pending
5	*Frank Thomas McNair, et al. v. SCDMV, et al.*	2022-CP-38-00602	Pending
6	*Freeman v. SCDOI* *Appeal to the South Carolina Court of Appeals*	25-ALJ-09-0270-CC	Pending
7	*Jason Shupp v. SCDOI*	2025-CP-40-04598	Dismissed per Stipulation of Dismissal
8	*Reuben P. Carver v. Travelers, et al*	Declaratory Judgment Action- New lawsuit filed on June 5, 2026.	Pending

Name	Docket Number	Status
	The Department became aware of the suit on or about June 15, 2026	

FOIA and Subpoena Requests. Legal Affairs processed 130 out of 132 FOIA requests and 11 subpoena requests.



Service of Process. OGC staff processed 5, 181 SOPs compared to 4,497 SOP requests in FY 2025 and 4,859 in 2024. The number of SOP requests is on the rise.



Investigations and Enforcement. The Department enforces the insurance laws of the State of South Carolina. It is responsible for investigating, examining and resolving cases involving insurance companies, health maintenance organizations (HMOs), producers, agencies, other licensees and applicants. Violations are resolved through consent order, voluntary compliance and through the imposition of administrative disciplinary actions. The Compliance and Enforcement functions consist of investigations and market regulatory oversight. Set forth below is a summary of the investigations conducted over the course of the past fiscal year:

Performance Metric	Number
Investigation Files Opened	408
Number of Investigation Files Closed	317
Number of Files Closed with Action	234
Number of Files Closed with No Action	58
Warning Letters Issued	71
Probation Letters	0
Suspensions	1
Revocations	105
Administrative Hearings	1
Cease and Desist Orders Issued	2
Administrative Fines	31

The total amount of administrative fines collected from individual licensees as of June 30, 2026, was $78,000.

Market Regulation

Market regulation refers to regulatory oversight that primarily focuses on regulated entities' compliance with insurance laws and regulations other than those related to financial solvency. Market regulation complements financial solvency regulation. For example, problems spotted during a market conduct review may be a precursor to financial solvency concerns or vice versa. Market regulation also evaluates companies' fulfillment of contractual obligations to their policyholders and claimants. Staff members (2 employees) perform a combination of in-house reviews and on-site, targeted examinations of company submissions, records and operations in order to execute these responsibilities. They also coordinate multi-state examinations through the National Association of Insurance Commissioners (NAIC).

During the past fiscal year, market regulation staff accomplished the following:

- Processed MCAS waivers and extensions.
- Processed Form 1122 HMO Reports; IRO/Insurer External Review Reports; Certificates of Advertising reviews and developed LAH Complaint summary reports for the DOI website.
- Completed Level 1 Checklists based on indications from the MAPT report.
- Updated application and guidelines for review and approval of Independent Review Organizations.
- Processed 8 Independent Review Organization Renewal Applications and one new IRO application.
- Modified application forms for PBM external reviews.
- Conducted training for Property and Casualty staff on various lines of insurance as requested.
- Participated in market conduct examinations on which South Carolina was a lead state.
- Handled market regulation complaint reviews.
- Reviewed SERFF property and casualty rule, rate and form filings.

Market Regulation

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- Participated in market conduct examinations on which South Carolina was a lead state.
- Handled market regulation complaint reviews
- Reviewed SERFF property and casualty rule, rate and form filings.

Insurance Fraud Division

The Insurance Fraud Division was established by the Omnibus Insurance Fraud and Reporting Immunity Act in 1994. This Act created the Division within the Office of the Attorney General to prosecute insurance fraud throughout the State. The Act further requires the South Carolina Law Enforcement Division (SLED) to investigate allegations of insurance fraud. In 2021, the Office of the Attorney General, SLED, and the Department of Insurance entered into a Memorandum of Understanding to relocate the Insurance Fraud Division to the Department of Insurance.

The first challenge faced by the Department was the building of this new Insurance Fraud Division. Shortly after entering the MOU, the Department was able to acquire additional office space to house the new employees of the Division as well as the SLED agents assigned to investigate insurance fraud. Although the Insurance Fraud Division moved from the Attorney General's Office to the Department of Insurance, the AG employees of the Division remained with that office. The new Director of the Insurance Fraud Division joined the Department of Insurance in September 2021. Despite a competitive job market coming out of the Covid-19 pandemic, the Insurance Fraud Division was staffed by December 2022 with five prosecutors (including the Director), a program coordinator, and two paralegals. A combination of internal promotion and normal employee turnover resulted in several vacancies that were filled in 2025. As of July 2026, all FTE positions in the Insurance Fraud Division were filled. In addition to filling these positions, the Insurance Fraud Division has also hired 1-2 law clerks at a time (subject to class schedules) to both assist with current workload needs and to create a potential pipeline for future full-time employment as new vacancies occur.

Despite these positions being filled, additional SCDOI personnel will be needed to effectively fulfill the mission of the Insurance Fraud Division. The Department will seek to add new FTE positions in multiple phases. In the first phase, The Department sought 6 new FTE position for the next fiscal year (FY27). These positions will include 3 attorneys, 1 paralegal, and 2 additional program coordinators. These positions will be filled in FY25 once adequate office space can be secured. The goal is to eventually employ 1 Director of the Insurance Fraud Division, 12 prosecutors, 4 legal support staff, 4 program staff, and temporary law clerks and interns.

The Insurance Fraud Division also faces a challenge related to investigative resources. In 2009, SLED had four agents assigned to investigate insurance fraud. In that year, the Division received 834 complaints. Since 2021,

the Division has received record high numbers of complaints each year. Pursuant to the MOU, SLED obtained a new agent FTE position, bringing the total number of potential agents up to five. However, since that time one agent passed away following a long illness while 3 other agents retired. The insufficient number of available agents and turnover resulted in both a backlog of cases and a bottleneck preventing the investigation and prosecution of new cases. The Department of Insurance requested that SLED obtain additional FTE positions to meet these needs. Subsequently, SLED obtained additional FTE positions for two agents and one analyst/hybrid position in FY25 and one more agent for FY26. These positions will help get investigations back on track, but many more positions will be needed soon to keep up with the growing number of insurance fraud complaints. SLED will be requesting, in phases, up to a total of 25 investigating agents (currently there are 8) in order meet the current investigative demand and put our fraud fighting efforts on par with other states. The FY27 budget has allocated funds for 8 new FTE positions for investigators and one new FTE position for a supervising Lieutenant, bringing the number of investigators up to 16. Pursuant to the MOU, these SLED FTE positions for Insurance Fraud will be paid through operating funds appropriated to the Department of Insurance.

Another challenge faced by the Insurance Fraud Division is the lack of a fully functional case management system and incompatibility of SLED and DOI software and information exchange capabilities.
To address this challenge, the Department of Insurance has been developing a new case management system (HighQ) to track and dispose of cases while recording important reporting and trend data at the same time much more efficiently. This new system would hopefully aid in the transfer of files between the Insurance Fraud Division and the assigned SLED agents who will have limited access to the new system. The first phase of this system went into operation in mid-2022. This first phase addresses the input of incoming fraud referrals and preliminary decisions or actions taken on each referral. The second phase was expected to become operational in the fall of 2023. This second phase was intended to track the matters that have been opened for investigation and prosecution. As of 2026, the second phase never achieved successful functionality. The Department of Insurance has explored several alternative products to meet this need. The bidding and procurement process is expected to take place and be completed during FY27.

Once a fully operational case management system is fully in place and the Division and SLED are fully staffed, we expect to be able to better address new cases and the existing backlog.

Challenge: Artificial Intelligence and Insurance

The most significant trend in the insurance industry is its growing use of artificial intelligence in claims, distribution, underwriting and pricing of insurance. The proliferation in the use of artificial intelligence can be attributed in part to the COVID-19 pandemic; insurers had to expand their digital capabilities to adjust to a new remote work environment. Insurers are leveraging data from connected devices (aka the Internet of Things) to develop new products and implement new pricing. There is also tremendous interest in sharing this type of data. Some envision circumstances where data from connected devices could be shared directly with insurers allowing the insurer to underwrite, price and the applicant to purchase the product in real-time.

Some property and casualty insurers will use this information about behavior and AI algorithms to decrease cycle times by creating risk profiles that will enable to issue a policy in minutes. Life, accident and health insurance writers are also trying to figure out how to use AI to identify and price risks. Because this type of data enables insurers to make decisions based on forecasts rather than actual results, regulators must be concerned about the assumptions that are being programmed into the predictive models used by insurers.

Consumer protection is the principal regulatory concern with AI and Big data. AI can facilitate policy distribution and automate processes. However, it can also result in increased potential for inaccuracy, unfair discrimination, and data and privacy vulnerabilities. While the Department encourages innovation, insurers utilizing this type of technology must continue to comply with South Carolina insurance laws and state and federal laws governing nondiscrimination, confidentiality and privacy including the South Carolina Insurance Data Security Act.

This Department will promulgate guidance during this fiscal year that will remind insurers transacting business in South Carolina of their responsibility to verify that data usage is appropriate for marketing, writing and rating. As the insurance regulator in South Carolina, we must be able to assess a combination of model inputs to verify their appropriateness. Insurers are expected to adopt practices, including governance frameworks and risk management policies and strategies to ensure that the use of AI does not result in 1) unfair trade practices; 2) unfair claim settlement practices or 3) unfair discrimination. Insurers transacting business in this state must not violate these general statutory requirements regardless of the technologies used to determine or support their business objectives. Additionally, insurers must report on governance practices and provide a summary of the Insurer's corporate governance structure, policies, and practices pursuant to South Carolina's corporate governance requirements for insurers. These requirements apply to the Insurer's use of AI as a part of insurers' overall business strategies.

South Carolina law prohibits insurance rates from being excessive, inadequate, or unfairly discriminatory. South Carolina's rating laws apply regardless of the methodology the Insurer uses to develop rates, rating rules, and rating plans. Accordingly, an Insurer is responsible for ensuring that rates, rating rules, and rating plans developed using AI technologies and predictive models that rely on data and machine learning do not result in rates or practices that violate South Carolina law. The Department will use its financial and market regulation tools to ensure an insurer's AI does not violate state or federal insurance laws.

Challenge: Workforce Planning and Capacity

Since Covid, filling vacancies at the department with the State HR guidelines on salary ranges has been more difficult to say the least. Many applicants are demanding higher salaries than the State currently offers and expect full-time remote options. We did receive a reasonable budget increase in FY2026 to help the retention of existing employees and hiring of new employees.

Our agency's workforce risks are not unlike many other organizations when it comes to an increasing number of eligible employees to retire and the potential loss of their expertise and institutional knowledge. Since FY20, we have taken more proactive steps toward improving our Workforce Plan. For five years now, every employee has completed an Individual Development Plan (IDP) and the "most urgent" positions held by employees have also completed a Knowledge Transfer Plan (KTP). This activity has become an integral part of our overall workforce planning efforts. Both are incorporated into the annual performance review process. These documents capture our most "critical" tasks and establish yearly objectives to document and cross-train others to minimize the number of tasks where institutional and expertise is limited to only a few "key" employees. We recently started working with a consultant to review our plan and processes. It is expected that in FY26 we will embark on an employee engagement survey and incorporate those findings into our workforce planning. No other agencies appear to have a model like ours to follow.

The Department's employees are encouraged to take courses to obtain insurance-related designations and certifications to enhance their insurance knowledge and otherwise prepare them for advancement opportunities as they become available within the organization. Employees are being cross trained, mentored and allowed to shadow employees in positions in which they may have an interest. While no guarantees of promotions or employment are made, these efforts help the Department in the event of an unexpected absence and help prepare the employee should an opportunity become available.

The foregoing discussion summarizes the internal and external factors that impact this agency. It is within this environment that the Department attempts to regulate the South Carolina insurance marketplace. Senior leadership reviews market performance and other regulatory challenges annually. From this, the Department develops its goals and objectives and legislative and other policy recommendations.

Summarized below are the Department's significant achievements during the fiscal year ending June 30, 2026:
Collected $402,047,932 in revenue from taxes, fees, assessment and fines, etc.
Reviewed and analyzed 7,547 rate, rule and form filings. 4,455 were related to property and casualty insurance products and the remaining 3,092 were related to life, accident and health insurance products. Resolved consumer complaints resulting in $10,097,498.72 recovered for consumers through the complaint resolution process during the fiscal year. Reviewed the South Carolina Code of Laws, Title 38 to determine what, if any, laws that are unnecessary and issued 10 bulletins clarifying issues related to the implementation of South Carolina insurance laws. Our outreach team participated in events covering all 46 counties, Director Wise spoke at 21 meetings, conferences and events and attended many others. A strategic plan for fiscal years 2026-2030 was drafted and disseminated to all staff. This plan was based, in part, on staff and stakeholder input.
Enhanced the quality and efficiency of the services provided to stakeholders by automating processes and upgrading technology to enable the Department to be more responsive and to secure the data maintained by the agency.

Risk Assessment and Mitigation Strategies

The mission of the Department is to protect consumers by regulating the insurance industry, promoting a stable and competitive insurance market and enforcing the insurance laws of the state. The Department regulates the industry to assure consumers that insurers transacting business in this state will fulfill their policyholder obligations, i.e., provide the benefits contracted for under the policy. Solvency and market regulation are among the most important consumer protection functions performed by the Department. Market regulation and surveillance activities must also include initiatives to protect consumer information.

Risk assessment and mitigation are necessary to enable the Department to fulfill its mission and to effectively manage its risk exposure. Like most other businesses, the Department's risks include: 1) compliance risk (adherence to laws and regulations); 2) operational risks (day-to-day practices); 3) reputational risks; 4) external risks (economic conditions and budgets); and 5) internal risks (information breaches and noncompliance). Set forth in the table below are the risks the Department encounters and its mitigation strategies:

Risk	Mitigation Strategy
Compliance Risk (adherence to laws and regulations)	➢ Employees are required to adhere to the best practices established by insurance departments through their participation in the National Association of Insurance Commissioners. SCDOI practices and procedures are required to consistent with NAIC practices and guidelines unless otherwise noted in South

	Carolina law. (Examples: NAIC Market Regulation Handbook, Financial Examination Handbook; Financial Analysis Handbook). ➢ Employees are required to read and understand the South Carolina statutory provisions they are charged with implementing. (Example: Requirement is incorporated in employee's planning stage and performance is noted on the evaluation instruments. ➢ Employees are required to attend internal training and trainings sponsored by the NAIC and other organizations related to insurance regulation. (Examples: NAIC Annual Meeting.
	➢ Supervisors and managers are trained on the legal implications of their supervisory responsibilities via state and internal training. (Examples: Supervisors and Managers as Leaders; SCDOI Policies and Procedures Overview; Bullying in the Workplace, Your Role as a Data Owner.
	➢ Employees are trained on state laws affecting the Department as well as Departmental policies and procedures annually. (Examples: S.C. Ethics Laws; State Privacy Laws; etc.)
	➢ SCDOI employees must confer with counsel before taking any action that poses a legal, compliance or litigation risk to the agency.
Operational Risks (day-to-day practices)	➢ SCDOI employees are required to employ best practices in the performance of their job responsibilities ➢ SCDOI employees are provided templates, tools, and checklists to enable them to effectively perform their work assignments ➢ SCDOI employees are required to participate in courses that familiarize them with insurance terminology and how insurance works
External Risks (economic conditions and budgets)	➢ The Department's ability to achieve its mission is dependent upon having stable funding to perform regulatory tasks and meet regulatory challenges. Accordingly, the Department tries to automate processes as much as possible to enhance efficiency and minimize costs. ➢ The Department also attempts to forecast its regulatory needs and to implement them over several years.
Internal Risks (information breaches and noncompliance)	➢ SCDOI requires all employees sign a confidentiality agreement to protect the confidentiality of the information they handle on a daily basis. ➢ SCDOI employees are also provided documents to help them identify confidential information and to apprise them of legal requirements for protecting them.

Data security and privacy continue to be significant risk factors for most organizations. The more data the Department retains the greater the risk exposure. Emerging data sources such as social media, Office 365, G-mail and cloud-based collaboration applications are targets for hackers. The Department mitigates its risk exposure risk through enforcement of its information policies and procedures and training. Specifically, the Department:

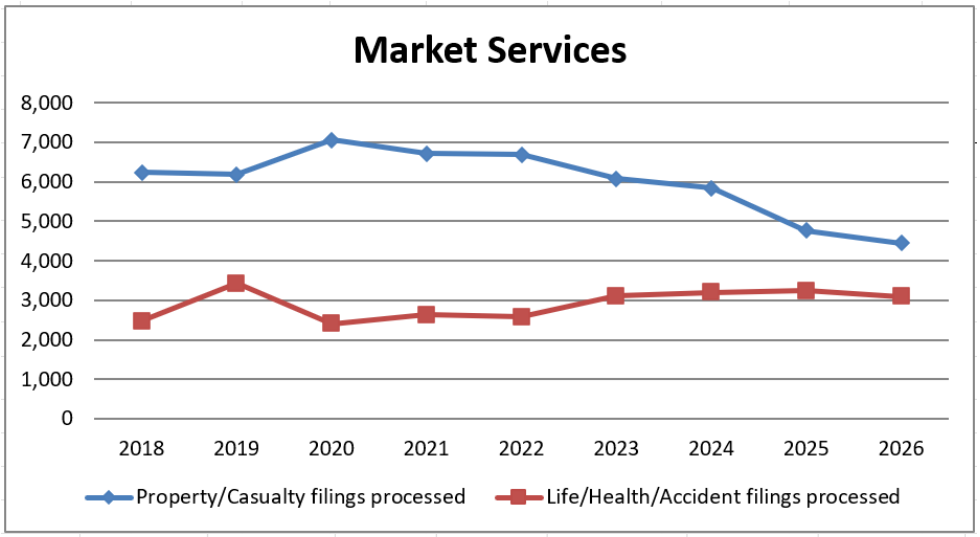
- Limits the amount of PII its collects and maintains, destroying unnecessary files in accordance with state record retention requirements,
- Conducts phishing campaigns regularly.
- Limits employee access to data (least privilege) and
- Requires employees to participate in KnowB4 training modules.

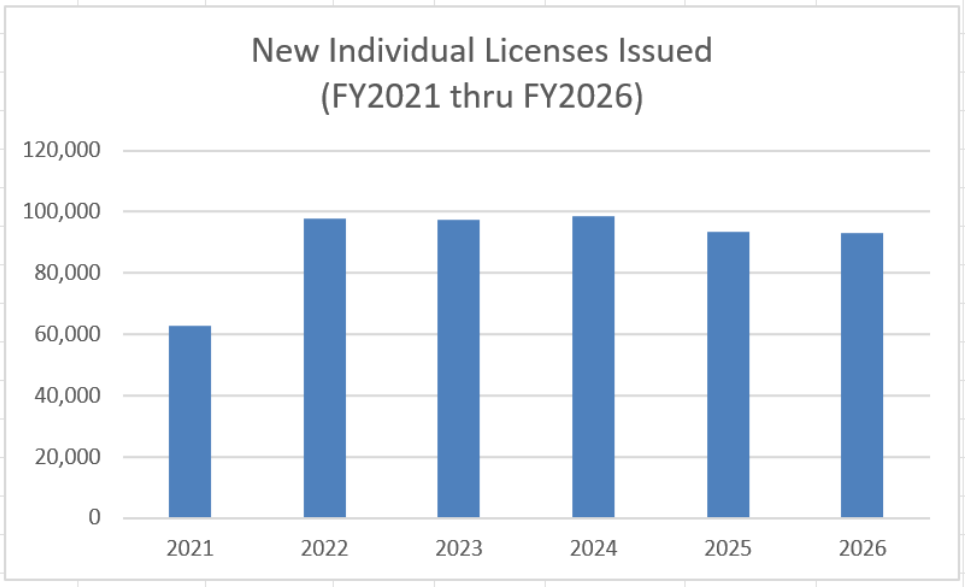
Compliance with Department data security requirements are also included in employee performance appraisals. New employees are also required to participate in training before they can access Department systems.

Over the course of the next fiscal year, the Department will continue its efforts to review and update the Department's data security and privacy policies and procedures as well as its record retention policies and processes and to implement an employee training series that will include additional training on these topics.

Legislatures can help mitigate the risk by:

- Appropriating sufficient funds or providing a dedicated funding source to enable the Department to attract and retain adequate and competent personnel; and
- Review and enact laws periodically to ensure that they protect the insurance-buying public from improper market practices and are compatible with new electronic delivery platforms and artificial intelligence technologies used by the insurance industry.





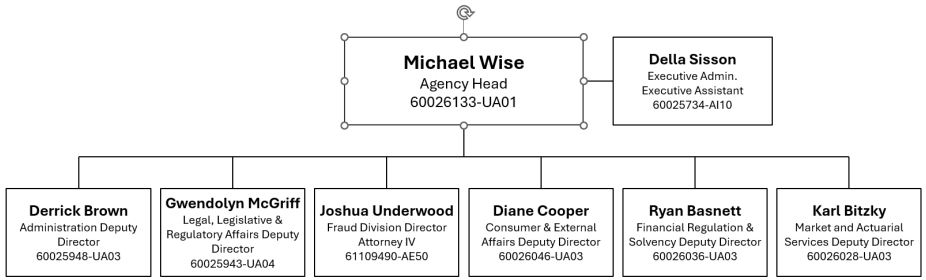
Using the Accountability Report to Improve Organizational Performance

The Department uses the Accountability Report to annually evaluate and critique the progress of the agency's strategic plan. The Report is also used to initiate discussion about potential changes or additions to the current year's action plan. Through this process, the performance measures are accurately linked to larger, strategic goals in such a way that promotes the Department's transparency, efficiency, effectiveness and commitment to its stakeholders.

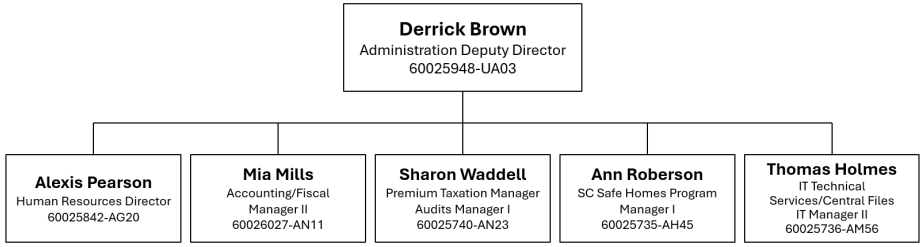
AGENCY NAME:	South Carolina Department of Insurance		
AGENCY CODE:	R200	SECTION:	78

AGENCY ORGANIZATIONAL CHART

Executive Services Organizational Chart

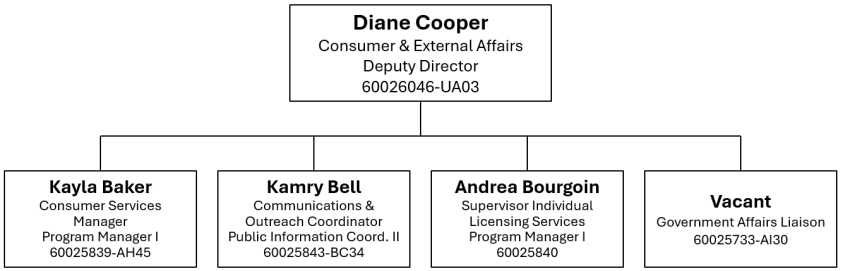


Division of Administration Organizational Chart

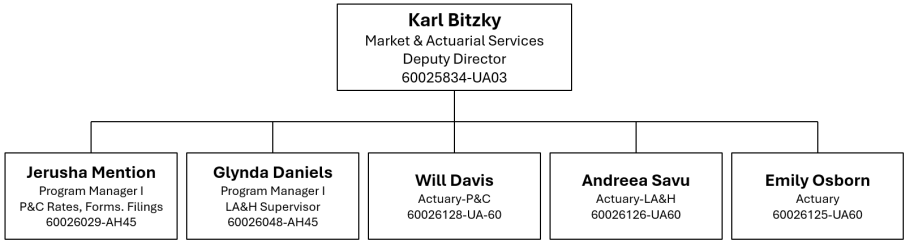


AGENCY NAME:	South Carolina Department of Insurance		
AGENCY CODE:	R200	SECTION:	78

Division of Consumer Affairs & External Affairs Organizational Chart



Division of Market & Actuarial Services Organizational Chart



Division of Legal, Legislative & Regulatory Affairs Organizational Chart

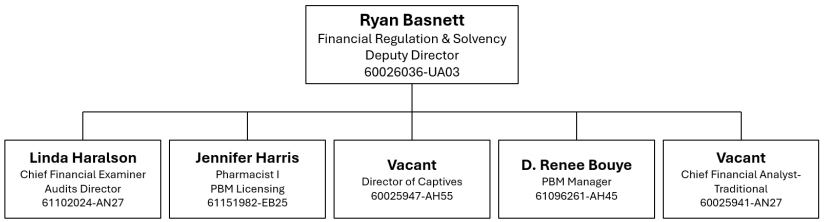


AGENCY NAME:	South Carolina Department of Insurance		
AGENCY CODE:	R200	SECTION:	78

Fraud Division Organizational Chart



Division of Financial Regulation & Solvency Organizational Chart



2026 Reorganization and Compliance

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Primary Contact

First Name	Last Name	Role/Title	Email Address	Phone
Derrick	Brown	Deputy Director of Administration	dbrown@doi.sc.gov	(803) 737-6157

Secondary Contact

First Name	Last Name	Role/Title	Email Address	Phone
Mia	Mills	Accounting/Fiscal Manager II	mmills@doi.sc.gov	(803) 737-6141

Agency Mission	Adopted in:	2012

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.

Agency Vision	Adopted in:	2012

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.

Recommendations for reorganization requiring legislative change:

None

Agency intentions for other major reorganization to divisions, departments, or programs to allow the agency to operate more effectively and efficiently in the succeeding fiscal year:

None

Significant events related to the agency that occurred in FY2026

Description of Event	Start	End	Agency Measures Impacted	Other Impacts
No significant events affected performance measures.				
Is the agency in compliance with S.C. Code Ann. § 2-1-220, which requires submission of certain reports to the Legislative Services Agency for publication online and the State Library? (See also S.C. Code Ann. § 60-2-20).				Yes
Reason agency is out of compliance: (if applicable)				
Is the agency in compliance with various requirements to transfer its records, including electronic ones, to the Department of Archives and History? See the Public Records Act (S.C. Code Ann. § 30-1-10 through 30-1-180) and the South Carolina Uniform Electronic Transactions Act (S.C. Code Ann. § 26-6-10 through 26-10-210).				Yes
Does the law allow the agency to promulgate regulations?				Yes
Law number(s) which gives the agency the authority to promulgate regulations:	**38-3-110; 38-3-440; 38-7-20; 38-9-420; 38-10-80; 38-12-90; 38-14-200; 38-19-1210; 38-21-295; 38-23-100; 38-26-110; 38-33-30; 38-33-200; 38-41-110; 38-43-80; 38-43-100; 38-43-106; 38-43-480; 38-44-80; 38-45-180; 38-46-120; 38-48-160; 38-53-20; 38-55-720; 38-61-30; 38-63-660; 38-65-360; 38-69-330; 38-70-60; 38-71-243; 38-71-530; 38-71-540; 38-71-880; 38-71-1450; 38-71-1720; 38-71-1760; 38-71-2000; 38-71-2060; 38-71-2210; 38-72-67; 38-73-500; 38-73-910; 38-74-20; 38-74-90; 38-75-485; 38-77-114; 38-77-320: 38-77-845; 38-78-110; 38-85-80; 38-87-140; 38-90-150; 38-90-630; 38-97-90; 38-99-90**			
Has the agency promulgated any regulations?				No
Is the agency in compliance with S.C. Code Ann. § 1-23-120 (J), which requires an agency to conduct a formal review of its regulations every five years?				Yes
(End of Reorganization and Compliance Section)				

FY2026

Strategic Plan Results

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Goal 1 Maintain a solvent and competitive insurance marketplace

Goal 2 Promote voluntary compliance by enhancing education and outreach

Goal 3 Protect the public through effective regulatory enforcement of insurance laws

Goal 4 Improve Operational Quality, Service Efficiency, and Departmental Productivity

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1	**Process Rates, Forms and Licenses promptly**									**State Objective:**	**Government and Citizens**			
1.1.1	Percent of licenses who renew online	97%	80%	93%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of licenses renewed online / total number of licenses renewed.	Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.1.2	Number of life, accident and health (LA&H) insurance rate and form filings processed	3,244	2,633	3,092	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Report of number of LA&H filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.3	LA&H Filing Turnaround Time	10.23	20.23	13.59	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average State Turnaround Days for filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.4	Number of property and casualty (P&C) insurance rate, rule and form filings processed	4770	6712	4455	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Report of number of P&C filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.5	P&C Filing Turnaround Time	18.5	12.06	21.78	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average State Turnaround Days for filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.6	Totals number of licensed agents	331,976	247,353	375,536	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of agents	Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.1.7	Number of regulated companies and other carriers (Traditional & Captives)	2,284	1,799	2,237	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).		Company Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1.8	Producer Licensing Turnaround Time (hours)	3	7	4	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average turnaround time in house		Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.1.9	Newly Licensed Individuals	93,320	82,865	93,164	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of new licenses issued	Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.2	**Recruit new insurers to SC to write in underserved markets**										**State Objective: Government and Citizens**			
1.2.1	Track insurance entities licensed/approved/registered in SC	75	815	1.10	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).		Company Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3	**Monitor insurer solvency through financial analysis and examinations**										**State Objective: Government and Citizens**			
1.3.1	Conduct quarterly analysis of the financial statements of all domestic insurers, including domestic RRG Captives, authorized to transact business in SC to insure the company is not operating in a hazardous financial condition. (Traditional & Captives)	356	292	332	Count	equal to or greater than	Calendar Year (January 1 - December 31)	Number of reviews	Traditional Supervising Analyst	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.2	Captive Business Plan Changes - total days (receipt to closure)	5.47	7	7.09	Count	equal to or less than	State Fiscal Year (July 1 - June 30).	Average turnaround time in days	John Michael Alexander	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	
1.3.3	Conduct statutory and limited scope examinations of domestic insurers, including domestic RRG Captives, authorized to transact business in SC to insure the company is not operating in a hazardous financial condition and is not operating in a manner inconsistent with SC laws and regulations.	100%	100%	100%	Percent	Maintain	Other	Number of examinations completed / number of examinations required by statute	Traditional Chief Financial Examiner	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000	
1.3.4	Conduct, no less that annually, analysis of the financial statements of all domestic Non-RRG Captives authorized to transact business in SC to insure the company is not operating in a hazardous financial condition.	193	260	199	Count	equal to or greater than	Calendar Year (January 1 - December 31)	Number of reviews	Captive Supervising Analyst	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	
1.3.5	Conduct statutory and limited scope examinations of domestic Non-RRG Captives authorized to transact business in SC to insure the company is not operating in a hazardous financial condition and is not operating in a manner inconsistent with SC laws and regulations.	100%	100%	100%	Percent	Maintain	Other	Number of examinations completed / number of examinations required by statute	Captive Chief Financial Examiner	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.3.6	Troubled Company Committee meets as necessary, but no less than quarterly, to discuss troubled or potentially troubled companies. The results of these meetings will be reported to the Director and Deputy Director as they occur.	4	4	4	Count	equal to or greater than	Other	Number of meetings	Committee Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.7	Using available reporting, conduct a quarterly review of all foreign and alien insurers, including RRG Captives, authorized to transact business in SC. Contact the companies' domestic states with any concerns.	100%	100%	100%	Percent	Maintain	Other	Number of reviews / Number of required reviews	Captive and Traditional Supervising Analysts	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.8	Number of entities receiving SC DOI solvency-related intervention	3	0	3	Count	Maintain	Other	Number of interventions	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.9	Captive Business Plan Changes - net days (Dept. processing time)	1.37	3	2.09	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average processing time in days	G. Delleney	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	
1.4	**Review insurance laws to reduce impediments to competition or market entry**									**State Objective:**	**Government and Citizens**			
1.4.1	Review provisions of Title 38 affecting licensure of insurers	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.		Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
1.4.2	Identify laws that may require modification or repeal	1	1	1	Count	equal to or greater than	Calendar Year (January 1 - December 31)	Number of laws identified		Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
2.1	**Implement Communications Plan**									**State Objective:**	**Education, Training, and Human Development**			
2.1.1	Communicate insurance related messages via PSAs and social media	204	352	215	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of messages	Annual Communication Plan	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
2.2	**Educate DOI Employees**									**State Objective:**	**Education, Training, and Human Development**			
2.2.1	Provide Agency resources for CISR/AFE/APIR/PIR/CPCU/ Aer/ACAS/CFE Trainings and designations for all approved staff.	100%	100%	100%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of trainings	Internal Records	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
2.2.2	Security/Confidentiality Training	100%	100%	100%	Percent	Maintain	State Fiscal Year (July 1 - June 30).	Number of trainings		Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
2.3	**Implement Disaster Response Plan**									**State Objective:**	**Education, Training, and Human Development**			
2.3.1	Enhance disaster preparedness capabilities through preparing, training, and exercising	4	4	4	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of events		Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
3.1	**Ensure licensees are complying with the requirements of SC law**									**State Objective:**	**Government and Citizens**			
3.1.1	Maintain NAIC Accreditation every Five (5) Years	100%	100%	100%	Count	Maintain	Other	Completion of activities required for National Association of Insurance Commissioners (NAIC) Accreditation, awarded by (what does NAIC stand for?).	NAIC Review	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
3.2	**Promote compliance through education**									**State Objective:**	**Government and Citizens**			
3.2.1	Number of consumers assisted by SCDOI Consumer Help Line Switchboard	10,833	5,507	10,158	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of calls resolved	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.2.2	Number of consumer calls, inquiries addressed by Insurance Regulatory Analysts in the SCDOI's Office of Consumer Services	11,644	7,640	14,990	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Sum of new calls and new visitors handled by staff (excluding switchboard) during FY	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3	**Evaluate opportunities for speedier resolution of some complaints**									**State Objective:**	**Government and Citizens**			
3.3.1	Number of enforcement cases concluded with action	202	101	234	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of cases with actions	Unit Monthly Report	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
3.3.2	Legal cases closed	270	279	317	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of cases closed	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
3.3.3	Dollar amount of penalties assessed for violations of insurance and insurance-related statutes and rules	$10	$288,382	$177,325	Dollar Amount	equal to or greater than		Total amount of penalties assessed	Unit monthly report	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.3.4	Number of referrals of alleged insurer fraud to state and federal prosecutors	9	2	0	Count	Maintain		Number of referrals	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.450000.000	
3.3.5	Number of reports of insurer fraud received Calendar Year	4,947	2,500	5,769	Count	Maintain	Calendar Year (January 1 - December 31)	HighQ	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.450000.000	
3.3.6	Percent of enforcement cases concluded within 365 days	94%	95%	92%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of open divided by # of closed for the year	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
3.3.7	Number of complaints resolved	4,431	3,711	4,832	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Sum of number of files opened and closed during FY	Open/ Closed Complaint Report from SCDOI Market Conduct Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3.8	Dollar amount returned to consumers through complaints resolution	$7,771,773.63	$4,949,089	$10,097,498.72	Dollar Amount	equal to or greater than	State Fiscal Year (July 1 - June 30).	Sum of monthly recovered amounts for July 2015 through June 2016	Dashboard Recovered Amounts Reports from SCDOI Market Conduct Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3.9	Complaint/Inquiry Turnaround Time (days)	8.6	10	10.9	Ratio	equal to or greater than	State Fiscal Year (July 1 - June 30).	Calculated by subtracting the date closed from the date opened; average across all complaints closed during the fiscal year.	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3.10	Average turnaround time (in days) to written consumer complaints	8.6	9	10.9	Ratio	equal to or greater than	State Fiscal Year (July 1 - June 30).	Average of the duration of days between complaint open date and complaint closed date for complaints opened and closed during the FY	Open/ Closed Complaint Report from SCDOI Market Conduct Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.4	**Communicate compliance and enforcement statistics/trends to stakeholders**									**State Objective:**	**Government and Citizens**			
3.4.1	Breakdown of complaint statistics by insurance carrier by year to public	100%	100%	0%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	DOI Market Conduct Database; DOI website	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.4.2	Complete Annual Report to the General Assembly; publish for stakeholders and consumers	100%	100%	100%	Percent Complete	Complete	Calendar Year	Publish data to include number and type of complaints received, Actions taken on complaints, Number of convictions, Restitution collected/ordered, fines collected, etc.	HighQ and Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
4.1	**Recruit, train and retain a knowledgeable and healthy staff**									**State Objective:**	**Education, Training, and Human Development**			
4.1.1	Connect each year using established relationships with institutions of higher education for internship and recruitment. management, and insurance.	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Internal Records	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
4.1.2	Update Succession/Workforce plans with inclusion in staff annual planning stages and evaluations.	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Internal Records	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
4.1.3	Periodically throughout the year, communicate and promote wellness benefits & initiatives to employees regularly and ensure they are aware of other wellness resources such as tobacco use programs, employee assistance programs and ergonomics options.	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.300000.000	
4.2	**Make website more interactive**									**State Objective:**	**Education, Training, and Human Development**			
4.2.1	Enhance SC Safe Home Online Portal w/ recommended items	100%	100%	100%	Percent Complete	Complete	Other	Percent complete as determined by the agency.	Safe Homes Access Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
4.3	**Review and Maintain heightened level security DOI systems & facilities**									**State Objective:**	**Education, Training, and Human Development**			
4.3.1	Integrate network security into daily operations	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Security file	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
4.3.2	Make "Securing the Human" course mandatory for all on a yearly basis	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Security file	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
4.3.3	Implement all DTO recommendations for IT Security immediately	100%	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Security file	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	

FY2027

Strategic Plan Development

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Goal 1 Maintain a solvent and competitive insurance marketplace

Goal 2 Promote voluntary compliance by enhancing education and outreach

Goal 3 Protect the public through effective regulatory enforcement of insurance laws

Goal 4 Improve Operational Quality, Service Efficiency, and Departmental Productivity

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1	**Process Rates, Forms and Licenses promptly**								**State Objective: Government and Citizens**				
1.1.1	Percent of licenses who renew online	97%	80%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of licenses renewed online / total number of licenses renewed.	Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.1.2	Number of life, accident and health (LA&H) insurance rate and form filings processed	3,244	2,633	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Report of number of LA&H filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.3	LA&H Filing Turnaround Time	10.23	20.23	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average State Turnaround Days for filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.4	Number of property and casualty (P&C) insurance rate, rule and form filings processed	4,770	6,712	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Report of number of P&C filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.5	P&C Filing Turnaround Time	18.5	12.06	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average State Turnaround Days for filings with a disposition date between start and end of FY (excluding rejected filings)	SERFF	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.250000.000	
1.1.6	Totals number of licensed agents	331,976	247,353	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of agents	Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1.7	Number of regulated companies and other carriers (Traditional & Captives)	2,284	1,799	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).		Company Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.1.8	Producer Licensing Turnaround Time (hours)	3	7	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average turnaround time in house		Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.1.9	Newly Licensed Individuals	93,320	82,865	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of new licenses issued	Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.100000.000	
1.2	**Recruit new insurers to SC to write in underserved markets**								**State Objective: Government and Citizens**				
1.2.1	Track insurance entities licensed/approved/registered in SC	75	815	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).		Company Licensing System	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3	**Monitor insurer solvency through financial analysis and examinations**								**State Objective: Government and Citizens**				
1.3.1	Conduct quarterly analysis of the financial statements of all domestic insurers, including domestic RRG Captives, authorized to transact business in SC to insure the company is not operating in a hazardous financial condition. (Traditional & Captives)	356	292	Count	equal to or greater than	Calendar Year (January 1 - December 31)	Number of reviews	Traditional Supervising Analyst	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.2	Captive Business Plan Changes - total days (receipt to closure)	5	7	Count	equal to or less than	State Fiscal Year (July 1 - June 30).	Average turnaround time in days	G. Delleney	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.3.3	Conduct statutory and limited scope examinations of domestic insurers, including domestic RRG Captives, authorized to transact business in SC to insure the company is not operating in a hazardous financial condition and is not operating in a manner inconsistent with SC laws and regulations.	100%	100%	Percent	Maintain	Other	Number of examinations completed / number of examinations required by statute	Traditional Chief Financial Examiner	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000	
1.3.4	Conduct, no less that annually, analysis of the financial statements of all domestic Non-RRG Captives authorized to transact business in SC to insure the company is not operating in a hazardous financial condition.	193	260	Count	equal to or greater than	Calendar Year (January 1 - December 31)	Number of reviews	Captive Supervising Analyst	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	
1.3.5	Conduct statutory and limited scope examinations of domestic Non-RRG Captives authorized to transact business in SC to insure the company is not operating in a hazardous financial condition and is not operating in a manner inconsistent with SC laws and regulations.	100%	100%	Percent	Maintain	Other	Number of examinations completed / number of examinations required by statute	Captive Chief Financial Examiner	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	
1.3.6	Troubled Company Committee meets as necessary, but no less than quarterly, to discuss troubled or potentially troubled companies. The results of these meetings will be reported to the Director and Deputy Director as they occur.	4	4	Count	equal to or greater than	Other	Number of meetings	Committee Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.7	Using available reporting, conduct a quarterly review of all foreign and alien insurers, including RRG Captives, authorized to transact business in SC. Contact the companies' domestic states with any concerns.	100%	100%	Percent	Maintain	Other	Number of reviews / Number of required reviews	Captive and Traditional Supervising Analysts	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.3.8	Number of entities receiving SC DOI solvency-related intervention	3	0	Count	Maintain	Other	Number of interventions	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
1.3.9	Captive Business Plan Changes - net days (Dept. processing time)	1	3	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Average processing time in days	G. Delleney	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.400000.000	
1.4	**Review insurance laws to reduce impediments to competition or market entry**								**State Objective:**	**Government and Citizens**			
1.4.1	Review provisions of Title 38 affecting licensure of insurers	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Where does the record of the percentage of this action that has been completed come from?	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
1.4.2	Identify laws that may require modification or repeal	1	1	Count	equal to or greater than	Calendar Year (January 1 - December 31)	Number of laws identified		Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
2.1	**Implement Communications Plan**								**State Objective:**	**Education, Training, and Human Development**			
2.1.1	Communicate insurance related messages via PSAs and social media	204	352	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of messages	Annual Communication Plan	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
2.2	**Educate DOI Employees**								**State Objective:**	**Education, Training, and Human Development**			
2.2.1	Provide Agency resources for CISR/AFE/APIR/PIR/ CPCU /Aer/ACAS/CFE Trainings and designations for all approved staff.	1	1	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of trainings		Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
2.2.2	Security/Confidentiality Training	100%	100%	Percent	Maintain	State Fiscal Year (July 1 - June 30).	Number of trainings		Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
2.3	**Implement Disaster Response Plan**								**State Objective: Education, Training, and Human Development**				
2.3.1	Enhance disaster preparedness capabilities through preparing, training, and exercising	4	4	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of events		Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
3.1	**Ensure licensees are complying with the requirements of SC law**								**State Objective: Government and Citizens**				
3.1.1	Maintain NAIC Accreditation every Five (5) Years	1	1	Count	Maintain	Other	Completion of activities required for NAIC Accreditation, awarded by (what does NAIC stand for?).	NAIC Review	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.050000.000 & 4000.400000.000	
3.2	**Promote compliance through education**								**State Objective: Government and Citizens**				
3.2.1	Number of consumers assisted by SCDOI Consumer Help Line Switchboard	10,833	5,507	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of calls resolved	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.2.2	Number of consumer calls, inquiries addressed by Insurance Regulatory Analysts in the SCDOI's Office of Consumer Services	11,644	7,640	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Sum of new calls and new visitors handled by staff (excluding switchboard) during FY	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3	**Evaluate opportunities for speedier resolution of some complaints**								**State Objective: Government and Citizens**				
3.3.1	Number of enforcement cases concluded with action	202	101	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of cases with actions	Unit Monthly Report	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.3.2	Legal cases closed	270	279	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of cases closed	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
3.3.3	Dollar amount of penalties assessed for violations of insurance and insurance-related statutes and rules	$194,250	$288,382	Dollar Amount	equal to or greater than		Total amount of penalties assessed	Unit monthly report	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
3.3.4	Number of referrals of alleged insurer fraud to state and federal prosecutors	0	2	Count	Maintain		Number of referrals	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.450000.000	
3.3.5	Number of reports of insurer fraud received Calendar Year	4,947	2,500	Count	Maintain	Calendar Year (January 1 - December 31)	HighQ	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.450000.000	
3.3.6	Percent of enforcement cases concluded within 365 days	94%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of open divided by # of closed for the year	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
3.3.7	Number of complaints resolved	4,431	3,711	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Sum of number of files opened and closed during FY	Open/ Closed Complaint Report from SCDOI Market Conduct Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3.8	Dollar amount returned to consumers through complaints resolution	$7,771,773.63	$4,949,089	Dollar Amount	equal to or greater than	State Fiscal Year (July 1 - June 30).	Sum of monthly recovered amounts for July 2015 through June 2016	Dashboard Recovered Amounts Reports from SCDOI Market Conduct Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.3.9	Complaint/Inquiry Turnaround Time (days)	8.6	10	Ratio	equal to or greater than	State Fiscal Year (July 1 - June 30).	Calculated by subtracting the date closed from the date opened; average across all complaints closed during the fiscal year.	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.3.10	Average turnaround time (in days) to written consumer complaints	8.6	9	Ratio	equal to or greater than	State Fiscal Year (July 1 - June 30).	Average of the duration of days between complaint open date and complaint closed date for complaints opened and closed during the FY	Open/ Closed Complaint Report from SCDOI Market Conduct Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.4	**Communicate compliance and enforcement statistics/trends to stakeholders**								**State Objective:**	**Government and Citizens**			
3.4.1	Breakdown of complaint statistics by insurance carrier by year to public	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	DOI Market Conduct Database; DOI website	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.200000.000	
3.4.2	Complete Annual Report to the General Assembly; publish for stakeholders and consumers	100%	100%	Percent Complete	Complete	Calendar Year	Publish data to include number and type of complaints received, Actions taken on complaints, Number of convictions, Restitution collected/ordered, fines collected, etc.	HighQ and Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
4.1	**Recruit, train and retain a knowledgeable and healthy staff**								**State Objective:**	**Education, Training, and Human Development**			
4.1.1	Connect each year using established relationships with institutions of higher education for internship and recruitment. management, and insurance.	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Internal Records	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
4.1.2	Update Succession/Workforce plans with inclusion in staff annual planning stages and evaluations.	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Internal Records	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
4.1.3	Periodically throughout the year, communicate and promote wellness benefits & initiatives to employees regularly and ensure they are aware of other wellness resources such as tobacco use programs, employee assistance programs and ergonomics options.	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Internal Records	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	4000.300000.000	
4.2	**Make website more interactive**									**State Objective:**	**Education, Training, and Human Development**		
4.2.1	Enhance SC Safe Home Online Portal w/ recommended items	100%	100%	Percent Complete	Complete	Other	Percent complete as determined by the agency.	Safe Homes Access Database	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
4.3	**Review and Maintain heightened level security DOI systems & facilities**									**State Objective:**	**Education, Training, and Human Development**		
4.3.1	Integrate network security into daily operations	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Security file	Indirect Benefits to Agency Employees (increase skills and knowledge)	Indirect Benefits to Agency Employees (increase skills and knowledge)	Agency Employees	0100.000000.000	
4.3.2	Make “Securing the Human” course mandatory for all on a yearly basis	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Security file	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	
4.3.3	Implement all DTO recommendations for IT Security immediately	100%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Percent complete as determined by the agency.	Security file	Direct Benefits to agency customers	Direct Benefits to agency customers	Direct Customers	0100.000000.000	

2026 Budget Data

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

State Funded Program No.	State Funded Program Title	Description of State Funded Program	(Actual) General	(Actual) Other	(Actual) Federal	(Actual) Total	(Projected) General	(Projected) Other	(Projected) Federal	(Projected) Total
0100.000000.000	Administration	Administration	$ 1,993,454.07	$ 3,680,500.74	-	$ 5,673,954.81	$ 2,273,186.00	$ 2,033,093.00	-	$ 4,306,279.00
4000.050000.000	Solvency	Solvency	$ 920,564.87	$ 2,142,687.17	-	$ 3,063,252.04	$ 833,617.00	$ 2,044,857.00	-	$ 2,878,474.00
4000.100000.000	Licensing	Licensing	$ 180,371.23	$ 296,797.49	-	$ 477,168.72	$ 335,458.00	$ 711,018.00	-	$ 1,046,476.00
4000.150000.000	Taxation	Taxation	$ 82,104.63	$ 167,300.57	-	$ 249,405.20	$ 128,657.00	$ 353,676.00	-	$ 482,333.00
4000.200000.000	Consumer Services/Complaints	Consumer Services/Complaints	$ 455,579.27	$ 500,145.72	-	$ 955,724.99	$ 803,893.00	$ 350,019.00	-	$ 1,153,912.00
4000.250000.000	Policy Forms And Rates	Policy Forms And Rates	$ 1,306,330.89	$ 344,025.29	-	$ 1,650,356.18	$ 1,937,724.00	$ 454,112.00	-	$ 2,391,836.00
4000.300000.000	Loss Mitigation	Loss Mitigation	$ 2,682,074.23	$ 2,986,874.24	-	$ 5,668,948.47	$ 5,317,925.77	$ 3,034,516.00	-	$ 8,352,441.77
4000.350000.000	Uninsured Motorists	Uninsured Motorists	-	$ 2,154,694.00	-	$ 2,154,694.00	-	$ 2,155,000.00	-	$ 2,155,000.00
4000.400000.000	Captives	Captives	-	$ 1,030,180.51	-	$ 1,030,180.51	-	$ 2,319,147.00	-	$ 2,319,147.00
4000.450000.000	Fraud	Fraud	$ 1,535,494.98	$ -	-	$ 1,535,494.98	$ 5,245,442.00	$ 322,000.00	-	$ 5,567,442.00

State Funded Program No.	State Funded Program Title	Description of State Funded Program	(Actual) General	(Actual) Other	(Actual) Federal	(Actual) Total	(Projected) General	(Projected) Other	(Projected) Federal	(Projected) Total
9500.050000.000	State Employer Contributions	State Employer Contributions	$ 2,096,318.43	$ 1,207,664.93	-	$ 3,303,983.36	$ 2,162,162.00	$ 1,395,007.00	-	$ 3,557,169.00
			$ 11,252,292.60	$ 14,510,870.66		$ 25,763,163.26	$ 19,038,064.77	$ 15,172,445.00		$ 34,210,509.77

2026

Legal Data

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
1-1-110	State	Statute	Establishes the South Carolina Department of Insurance as a part of the Executive Department	Requires a service	Most insurance statutes do not specify who the customer is. However, the Department is established to protect the insurance consumers.	No Change
1-23-10 et seq	State	Statute	Sets forth requirements for administrative agencies, rules, regulations and orders.	Not related to agency deliverable		No Change
1/30/2010	State	Statute	Names the agencies that are part of the executive branch of government	Not related to agency deliverable		No Change
1/30/1955	State	Statute	Transferred all rights and duties to the SCDOI as a part of the 1995 restructuring of state government	Requires a service	Protects insurance consumers	No Change
18 USC 1033, 1034	Federal	Federal Statute	Individuals convicted of a crime involving dishonesty, breach of trust or a violation of the Act cannot work or continue to work in the insurance industry without receiving the written consent of the chief insurance regulatory official authorized to regulate the insurer. A prohibited person who continues to work or works without the written consent of the insurance commissioner risks federal criminal penalties. There is no automatic waiver or grandfather provisions.	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-10-10 et seq	State	Statute	Sets for the requirements for licensure of traditional protected cell companies not held by a captive insurance company; prescribes what protected cells are authorized to do and the attribution of assets and liabilities. Director may take regulatory action against a cell company that violates the provisions of the Code including fines, suspension, revocation, rehabilitation, liquidation or conservation.	Requires a service	Protects insurance consumers and licensees	No Change
38-105-10 et seq	State	Statute	Establishes standards for wellness programs	Requires a service	licensees	No Change
38-1-10	State	Statute	Establishes the South Carolina insurance law; SCDOI charged with responsibility of enforcing the insurance laws of the state	Requires a service	Protects insurance consumers	No Change
38-1-20	State	Statute	Insurance Definitions for Title 38	Not related to agency deliverable		No Change
38-12-10 et seq	State	Statute	Sets forth the requirements for investments and the standards and requirements for the board of directors; establishes certain restrictions for investments by line of insurance and company type. Director has the discretion to review and approve investments.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-13-10 et seq	State	Statute	Gives the director or designees the authority to conduct examinations of insurers and sets forth the procedure that should be followed for the audit and the reporting of findings. Director and designees are provided qualified immunity. Cost of examinations are borne by insurers. Director also has the authority to investigate complaints filed by citizens. The Director has the authority to impose penalties for violations of the insurance laws. The director or his designee has the authority to require financial reporting on a quarterly and annual basis. The Director can request various other reports including special reports. Director may impose penalties for insurers' failure to provide reports or other requested information. Director shall examine the insurance reserve fund every three years and the unemployment compensation fund every five years.	Requires a service	Protects insurance consumers and licensees. Sections 38-13-80 and 38-13-85(a) was amended	Amended. Section 38-3-150 was amended.
38-14-10 et seq	State	Statute	Sets requirements for the licensure and transaction of business by Special Purpose Reinsurance Vehicle insurers. Director has the authority to take regulatory action against licensees for violations of the insurance laws.	Requires a service	Protects insurance consumers and licensees	Amended
38-15-10 et seq	State	Statute	Sets forth the for licensure and transaction of business by surety Insurers. The Director or designee may take regulatory action against licensee for violations of the insurance laws. Director may require reciprocals to provide security deposits as required of other insurers doing business in SC in accordance with the requirements of Chapter 9	Requires a service	Protects insurance consumers and licensees	Amended. Sections 38-13-20 and 38-13-70 were amended this last legislative session.
38-17-10 et seq	State	Statute	Sets forth the requirements for licensure and transaction of business by reciprocal Insurers. The Director or designee may take regulatory action against licensee for violations of the insurance laws.	Requires a service	Protects insurance consumers and licensees	No Change
38-19-10 et seq	State	Statute	Sets forth the requirements for licensure and transaction of business by mutual insurers. Also establishes requirements for proxies, meetings, membership and liability of members. Establishes the standards for liquidation, conversion or merger of a mutual insurer and rights of the members. The Director or designee may take regulatory action against licensee for violations of the insurance laws and is also given the authority to approve transactions related to the mutual' s conduct of business in the state including proxies, mergers, acquisitions and other reorganizations of the mutual insurer.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-2-10	State	Statute	Establishes certain administrative penalties for violations of the insurance laws	Requires a service	Protects insurance consumers	No Change
38-21-10 et seq	State	Statute	Sets for the standards for the director or his designee to approve a merger, acquisition or other acquisition of control. Defines the authority of insurers to organize or acquire subsidiaries as well as the requirements and conditions for such acquisitions. Also sets the standards for various filings including registration statements, Form A, disclaimers of control and Forms A through E filings. The Director has the authority to approve filings, acquisitions, seize securities, and seek injunction or criminal prosecution for violation of the chapter in addition to other regulatory action or penalties.	Requires a service	Protects insurance consumers and licensees	No Change
38-23-50 et seq	State	Statute	The director has the power to make and promulgate regulations necessary for the execution of the functions vested in him by Sections 38-23-20 through 38-23-90 including, but without limitation, regulations pertaining to and governing the solicitation of proxies, including financial reporting in connection therewith, with respect to the capital stock or other equity securities of any domestic stock insurer; he may, for these purposes, classify domestic insurers, securities, and other persons or matters within his jurisdiction. No provision of Sections 38-23-40 to 38-23-60 imposing any liability applies to any act done or omitted in good faith in conforming with any regulation of the department, notwithstanding that the regulation may, after the act or omission, be amended, rescinded, or determined by judicial or other authority to be invalid for any reason.	Requires a service	Protects insurance consumers and licensees	No Change
38-25-10 et seq	State	Statute	This chapter defines the unauthorized Transaction of Business and remedies and penalties for such violations. It also establishes certain exemptions for certain insurers. It sets forth the actions an unauthorized insurer may pursue such as motions or other legal actions. It also provides a procedure for the enforcement of foreign decrees.	Requires a service	Law is designed to protect the public	Amended
38-26-10 et seq	State	Statute	This chapter gives the director or his designee the authority to place insurers under Administrative Supervision. It sets for the requirements to take such action and provides limited liability for the director and his designees..	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-27-10 et seq	State	Statute	This chapter gives the director the authority to place insurers into rehabilitation and/or liquidation. These are judicial proceedings. The director is authorized to appoint special deputies and to hire the experts necessary to effectively administer the rehabilitation with the court's approval.	Requires a service	Protects insurance consumers and licensees	No Change
38-29-10 et seq	State	Statute	Sets forth the requirements for the administration and functions of the Life, Accident, Health Guaranty Association. The Association must submit plan of operation to the Department for approval.	Requires a service	Protects insurance consumers and licensees	No Change
38-3-10 et seq	State	Statute	Creation and organization of the Department	This law sets up the Department and generally describes its function and authority to regulate the insurance industry	Protects the insurance buying public	Amended
38-3-100	State	Statute	Director of Insurance has no grievance rights; shall devote all time and energy to duties of his office and shall sever any and all ties with the insurance industry	Not related to agency deliverable		No Change
38-3-110	State	Statute	Sets for the duties of the Director of Insurance	Requires a service	Director enforces insurance laws for the benefit of the public	No Change
38-31-10 et seq	State	Statute	Sets forth the requirements for the creation, administration and functions of Property and Casualty Guaranty Association. Department reviews and approves amendments and modifications to the plan of operation.	Requires a service	Protects insurance consumers and licensees	No Change
38-3-120	State	Statute	Director must take an oath and secure a bond	Requires a service	Director must secure a bond; bond for protection of the public	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-3-130	State	Statute	Director may hire or appoint actuaries, examiners, clerks and other employees for the proper execution of the work of the Department.	Requires a service	Protects insurance consumers	No Change
38-3-140	State	Statute	Violations are deemed to have been committed at the Office of the Director in Columbia	Requires a service	Protects insurance consumers	No Change
38-3-150	State	Statute	Provides general information about who may conduct investigations or hearings	Requires a service	Protects insurance consumers	No Change
38-3-160	State	Statute	Director, agents or assistants shall administer all required oaths	Not related to agency deliverable		This section was amended to provide that investigations are confidential.
38-3-170	State	Statute	Provides the requirements for hearing notices	Requires a service	Protects insurance consumers and licensees	No Change
38-3-180	State	Statute	The Director or his assistants or agents appointed to conduct examinations may summon and compel the attendance or witnesses as a part of any insurance examination or investigation and to hold witnesses failing or refusing to answer in contempt. Director and agents may administer oaths and false testimony is considered perjury.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-3-190	State	Statute	SCDOI may pay witnesses mileage	Not related to agency deliverable		No Change
38-3-200	State	Statute	Orders must be written and signed by the director or his designee to be effective	Requires a service	Protects insurance consumers and licensees	No Change
38-3-210	State	Statute	Orders or decisions are subject to judicial review in accordance with the procedures of the Administrative Law Division	Requires a service	Protects insurance consumers subject licensees	No Change
38-3-220	State	Statute	Documents executed by the director shall have upon them the state seal and copies of them shall have the same force and effect as the originals.	Requires a service	Protects insurance consumers director licensees	No Change
38-3-230	State	Statute	Any license issued with the Department seal is evidence that the licensee has the authority to do business in this state	Requires a service	Protects insurance consumers the licensees	No Change
38-33-10 et seq	State	Statute	Sets forth the requirements for licensure and regulation of health maintenance Organizations transacting business in South Carolina. The Director has the authority to license, examine, monitors its operations and to impose or take regulatory action based upon an impaired financial condition or violation of the insurance laws of the state. .	Requires a service	Protects insurance consumers and licensees	No Change
38-3-40	State	Statute	Establishes the Department of Insurance and the position of Director of Insurance	Requires a service	Enforce insurance laws	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-3-40	State	Statute	Sets compensation parameters for the Director of Insurance	Not related to agency deliverable		No Change
38-35-10 et seq	State	Statute	Provides for the formation and conduct of mutual benevolent aid associations and their regulation.	Requires a service	Protects insurance consumers and licensees	No Change
38-3-60	State	Statute	Sets the general authority forth the Director of Insurance; Directors and designees must follow the general policies and broad objectives established by the General Assembly for the operation of the insurance industry	Requires a service	The public is the DOI customer	No Change
38-3-80	State	Statute	Provides for the Department seal	Not related to agency deliverable		No Change
38-38-10 et seq	State	Statute	Any incorporated society, order, or supreme lodge, without capital stock, whether incorporated or not, conducted solely for the benefit of its members and their beneficiaries and not for profit, operated on a lodge system with ritualistic form of work, having a representative form of government, and which provides benefits in accordance with this chapter, is a fraternal benefit society.	Requires a service	Protects insurance consumers and licensees	No Change
38-39-10 et seq	State	Statute	Sets forth the Licensing requirements, administration and regulation of insurance Premium Service Companies. Director has the authority to take regulatory action for violations of the insurance laws.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-41-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of Multiple Employer Self-Insured Health Plans. Director has the authority to approve licensure, the plan of operation, conduct of business and to impose regulatory penalties for violations of the insurance laws.	Requires a service	Protects insurance consumers and licensees	No Change
38-43-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of Insurance Producers and Agencies. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.	Requires a service	Protects insurance consumers and licensees	No Change
38-44-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of Insurance managing general agents. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.	Requires a service	Protects insurance consumers and licensees	No Change
38-45-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of Insurance brokers. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license. Licensing requirements, administration and regulation of Brokers and Surplus Lines. Director may enter into agreements to participate in a clearinghouse subject to General Assembly approval for the distribution of broker premium taxes.	Requires a service	Protects insurance consumers and licensees	No Change
38-46-10 et seq	State	Statute	Sets forth Licensing requirements, administration and regulation of Reinsurance Intermediaries.	Requires a service	Protects insurance consumers and licensees	No Change
38-47-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of insurance adjusters. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-48-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of insurance adjusters. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.	Requires a service	Protects insurance consumers and licensees	No Change
38-49-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of motor vehicle physical damage appraisers. Director has the authority to approve licensure, conduct of business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license..	Requires a service	Protects insurance consumers and licensees	Amended
38-5-10 et seq	State	Statute	Sets forth the requirements for insurers to do business in the State of South Carolina including but not limited to appointment of the director as the attorney for service of process; requirements for issuance of a license including the qualifications of management; grounds for disciplinary action against insurers for violation of the insurance laws including fines, suspensions and revocations of the certificate of authority.	Requires a service	Protects insurance consumers and licensees	No Change
38-51-10 et seq	State	Statute	Set forth the licensing requirements, administration and regulation of third party administrators. Director has the authority to approve licensure, conduct business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license.	Requires a service	Protects insurance consumers and licensees	No Change
38-53-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of bail bondsmen. Director has the authority to approve licensure, conduct business and to impose penalties for violations of the insurance laws including the suspension or revocation of the license. The Department must suspend bondsmen who make attorney referrals.	Requires a service	Protects insurance consumers and licensees	No Change
38-55-10 et seq	State	Statute	Sets forth guidelines for conducting insurance business and the authority of the director to revoke the license of insurers who engage in unfair discrimination	Requires a service	Protects insurance consumers and licensees; Section 38-55-730 was added to this chapter	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-57-10 et seq	State	Statute	Sets forth the requirements for insurer trade practices; director has the authority to issue cease and desist orders and to otherwise take regulatory action.	Requires a service	the public is the DOI customer	No Change
38-59-10 et seq	State	Statute	Sets forth the requirements for insurer claims practices; defines bad faith and prompt pay guidelines and requirements.	Requires a service	Protects insurance consumers and licensees	No Change
38-61-10 et seq	State	Statute	Sets forth the requirements for approval of insurance contracts or forms. All forms must be approved by the director or his designee unless exempted from prior approval. The Director may disapprove or withdraw approval of forms subject to the procedure outlined in the chapter.	Requires a service	The public is the DOI customer	No Change
38-63-10 et seq	State	Statute	Sets forth the requirements for Individual Life Insurance, forms, regulation, premiums, etc.	Requires a service	Protects insurance consumers and licensees	No Change
38-65-10 et seq	State	Statute	Sets forth the requirements for Group Life Insurance, forms, regulation, premiums, etc.	Requires a service	Protects insurance consumers and licensees	No Change
38-67-10 et seq	State	Statute	Sets guidelines for the regulation of variable annuities	Requires a service	Protects insurance consumers and licensees	No Change
38-69-10 et seq	State	Statute	Sets forth the requirements and guidelines for regulation of individual annuities.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-70-10 et seq	State	Statute	Sets forth the licensing requirements, administration and regulation of Utilization Reviews and Private Review Agents. Director has authority to conduct periodic reviews of operations and to take regulatory action for violations of the insurance laws.	Requires a service	Protects insurance consumers and licensees	Amended
38-7-10 et seq	State	Statute	Sets forth the fees and taxes to be paid by licensees for the transaction of insurance business in this state and how those fees are to be distributed; it sets forth the premium tax companies are required to pay by line of insurance and the requirements for annual and quarterly premium tax returns; establishes penalties for the filing of fraudulent returns, keeping records or paying taxes when due; establishes requirements for retaliatory taxes, penalties and fees as well; insurers may pay taxes under protest; SC may bring an action for collection of taxes within 10 years; all taxes and fees must be deposited in the general fund unless otherwise noted. Licensees that fail to pay taxes with intent evade are guilty of a misdemeanor. Such violations are subject to fines, penalties and interest and possibly imprisonment. The director has the authority to waive penalties, but must make a record of the reasons for waiver. Insurers may be eligible for certain tax credits under Title 12, if applicable.	Requires a service	Protects insurance consumers and licensees	No Change
38-71-10 et seq	State	Statute	Provides for the regulation of types of coverages, policies for specific ailments, continuation of care, etc. for Accident and Health insurance. The Director must also approve IROs to conduct external review of health insurance claims.	Requires a service	Protects insurance consumers and licensees	No Change
38-72-10 et seq	State	Statute	Sets forth the requirements, regulation and approval of Long Term Care products.	Requires a service	Protects insurance consumers and licensees	No Change
38-73-10 et seq	State	Statute	Sets forth the requirements for property, casualty, inland marine, and surety rates and rate-making Organizations, regulation of, examinations of, etc. Director must conduct reviews of independent rating organizations; sets hearing procedure for certain rates; may declare certain lines of insurance competitive or not; establishes a consumer information system for rate information; etc.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-74-10 et seq	State	Statute	Provides for the establishment, eligibility for and administration of Health Insurance Pool which is the state's high risk pool for individual who are unable to obtain coverage in the voluntary market. The Director reviews the plan of operation and must approve assessments.	Requires a service	the public is the DOI customer	Amended
38-75-10 et seq	State	Statute	Sets forth the requirements for regulation of Property, Casualty and Title Insurance policies and coverages. Provides for the establishment and operation of the Wind Pool; the director has the authority to expand the area covered by the wind pool; establishes a loss mitigation grant program within the DOI; the Director must report within 30 days any need for expansion of the wind pool territory and conduct certain property studies.	Requires a service	Protects insurance consumers and licensees	No Change
38-77-10 et seq	State	Statute	Governs the regulation of automobile insurance, arbitration, assignment of risks, etc. The Director or his designee have the authority to ensure that insurers and agents comply with the requirements of this chapter and South Carolina law. Director also has the authority to disperse uninsured motorist funds.	Requires a service	Protects insurance consumers and licensees	No Change
38-78-10 et seq	State	Statute	This chapter governs the licensing requirements, administration and regulation of Service Contracts and service contract providers.	Requires a service	Protects insurance consumers and licensees	Amended
38-79-10 et seq	State	Statute	Sets forth the requirements governing medical malpractice judgments, settlements, etc.; establishes the residual market mechanisms for medical malpractice insurance i.e., JUA and PCF	Requires a service	the public is the DOI customer. Section 38-79-200 was amended	Amended; Sections 38-78-20 was amended and 38-78-55 was added
38-81-10 et seq	State	Statute	Reporting requirements and Legal Professional Liability Insurance Joint Underwriting Association. This Association is inactive.	Requires a service	Protects insurance consumers and licensees	Amended

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-83-10 et seq	State	Statute	Organization, coverage and regulation of Joint Underwriting Association for Writing of Professional Liability Insurance. This JUA is inactive.	Requires a service	Protects insurance consumers and licensees	No Change
38-85-10 et seq	State	Statute	Sets forth requirements for insurers participation in consolidation and mortgage insurance.	Requires a service	Protects insurance consumers and licensees	No Change
38-87-10 et seq	State	Statute	Sets forth the requirements for licensing, administration and regulation/taxation of Risk Retention Groups and Purchasing Groups.	Requires a service	Protects insurance consumers and licensees	No Change
38-89-10 et seq	State	Statute	Creation, administration and regulation of Day Care Joint Underwriting Association. Association is inactive.	Requires a service	Protects insurance consumers and licensees	No Change
38-90-10 et seq	State	Statute	Licensing requirements, administration and regulation of Captive Insurance Companies.	Requires a service	Protects insurance consumers and licensees	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-9-10 et seq	State	Statute	Sets forth capital and surplus requirements of stock and mutual insurers by line of insurance; director shall notify insurers of capital and surplus requirements; director has the discretion to increase capital and surplus above the statutory minimums based on business plans and line of coverage; the director may take regulatory action against insurers that have impaired capital and surplus or fail to meet the minimum requirements; director may hold deposits of insurers that transact business in other states; and set forth the requirements for securities for claims, voluntary deposits, RBC and reserves. The director may retain experts necessary to evaluate the financial condition of a company and those costs are to be borne by the insurer. Certain financial reports are given confidential treatment. The director and designees are given qualified immunity for actions related to RBC.	Requires a service	Protects insurance consumers and licensees. Sections 38-9-210 and 38-9-220 were amended.	No Change
38-93-10 et seq	State	Statute	Sets forth the requirements for the regulation genetic information. Director can penalize members for violating the provision of the chapter.	Requires a service	The public is the DOI customer	Amended
38-97-10 et seq	State	Statute	Licensing requirements, administration and regulation of Portable Electronics insurance. Director can impose penalties for violations of the law	Requires a service	Protects insurance consumers and licensees	No Change
38-99-10 et seq.	State	Statute	Establishes standards to protect insurance data and notification requirements for cybersecurity events	Requires a service		No Change
69-1	State	Regulation	Adjustment of Claims Under Unusual Circumstances	Requires a service	The public is the DOI customer	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-10	State	Regulation	Premium Service Companies	Requires a service	Protects insurance consumers Broker licensees	Added
69-11.1	State	Regulation	Regulation of Credit Insurance	Requires a service	The public is the DOI customer	No Change
69-12	State	Regulation	Variable Contracts	Requires a service	The public is the DOI customer	No Change
69-12.1	State	Regulation	Replacement of Life Insurance and Annuities	Requires a service	The public is the DOI customer	No Change
69-13-.3	State	Regulation	Uniform Class and Territory Plan - Motorcycles	Requires a service	Protects insurance consumers Plan licensees	No Change
69-14	State	Regulation	Insurance Holding Company Systems	Requires a service		No Change
69-15	State	Regulation	South Carolina Deposits Required of Insurers	Requires a service	the public is the DOI customer	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-18	State	Regulation	Title Insurance	Requires a service	Protects insurance consumers Broker licensees	Amended
69-20	State	Regulation	Campus Life Insurance	Requires a service	Protects insurance consumers Broker licensees	No Change
69-22	State	Regulation	Health Maintenance Organizations	Requires a service	Protects insurance consumers Broker licensees	No Change
69-23	State	Regulation	Adjuster, Public Adjuster, Appraiser, Broker, Bondsmen, Runner, Producer and Agency Licenses	Requires a service	Protects insurance consumers Broker licensees	No Change
69-24	State	Regulation	Workmen's Compensation - Dividends to Policyholders	Requires a service	The public is the DOI customer	No Change
69-25	State	Regulation	Prohibition Against Decreases in Income Benefits from Group Disability Policies due to Increases in Social Security Benefits	Requires a service	The public is the DOI customer	No Change
69-27	State	Regulation	Guaranty Act - Applicability	Requires a service	The public is the DOI customer	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-29	State	Regulation	Suitability in Annuity Transactions	Requires a service	The public is the DOI customer	No Change
69-3	State	Regulation	Definitions	Not related to agency deliverable		No Change
69-30	State	Regulation	Life Insurance Disclosure Regulation	Requires a service	The public is the DOI customer	No Change
69-31	State	Regulation	Practice and Procedure for Hearings before the Chief Insurance Commissioner under the State Administrative Procedures Act, Act No. 176 of 1977	Requires a service	The public is the DOI customer	No Change
69-32	State	Regulation	Unfair Discrimination on the Basis of Blindness or Partial Blindness	Requires a service	Protects insurance consumers Basis licensees	No Change
69-33	State	Regulation	Dates for Payments of License Fees/Appointment Fees for Adjusters, Agencies, Bail Bondsmen/Runners, Brokers, Motor Vehicle Physical Damage Appraisers, Premium Service Companies, Producer Appointments, Producers, Public Adjusters, Rental Car Companies, Service Contract Providers, Third Party Administrators and Utilization Review Agents	Requires a service	Collections mostly for the General Fund	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-34	State	Regulation	Individual Accident and Health Insurance Minimum Standards	Requires a service	The public is the DOI customer	No Change
69-34.1	State	Regulation	Accident and Health Insurance Solicitations	Requires a service	The public is the DOI customer	No Change
69-34-;2	State	Regulation	Replacement of Accident and Health Insurance	Requires a service	The public is the DOI customer	No Change
69-36	State	Regulation	Procedure for Permitting Same Minimum No forfeiture Standards for Men and Women Under 1980 CSO and CET Mortality Tables	Requires a service	The public is the DOI customer	No Change
69-37	State	Regulation	Annuity Mortality Tables for Use in Determining Reserve Liabilities for Annuities	Requires a service	The public is the DOI customer	No Change
69-38	State	Regulation	Regulation Permitting Smoker/Nonsmoker Mortality Tables for Use in Determining Minimum Reserve Liabilities and No forfeiture Benefits	Requires a service	The public is the DOI customer	No Change
69-39	State	Regulation	Annuity Disclosure Regulation	Requires a service	The public is the DOI customer	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-4	State	Regulation	Life, Accident and Health Insurance - Reserve Tabulations	Requires a service	The public is the DOI customer	No Change
69-40	State	Regulation	Life Insurance Policy Illustration Rules	Requires a service	Protects insurance consumers Rules licensees	No Change
69-40.1	State	Regulation	Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities	Requires a service	Protects insurance consumers Certifications licensees	No Change
69-41	State	Regulation	Prepaid Dental Service	Requires a service	The public is the DOI customer	No Change
69-42	State	Regulation	Multiple Employer Self-Insured Plans	Requires a service	The public is the DOI customer	No Change
69-43	State	Regulation	Group Health Insurance Coordination of Benefits	Requires a service	The public is the DOI customer	No Change
69-44	State	Regulation	Long Term Care Insurance	Requires a service	The public is the DOI customer	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-45	State	Regulation	Data Reporting and Determination of Excess Profits	Requires a service	The public is the DOI customer	No Change
69-46	State	Regulation	Medicare Supplement Insurance	Requires a service	The public is the DOI customer	No Change
69-47	State	Regulation	Private Review Agents	Requires a service	Protects insurance consumers	No Change
69-48	State	Regulation	Life and Health Reinsurance Agreements	Requires a service	Protects insurance consumers	No Change
69-5	State	Regulation	Policy Approvals	Requires a service	The public is the DOI customer	No Change
69-5.1	State	Regulation	Minimum Standards for the Readability of Commonly Purchased Insurance Policies	Requires a service	The public is the DOI customer	No Change
69-50	State	Regulation	Continuing Insurance Education	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-52	State	Regulation	Actuarial Opinion and Memorandum Regulation	Requires a service	Protects insurance consumers	No Change
69-53	State	Regulation	Credit for Reinsurance	Requires a service	Protects insurance consumers	No Change
69-54	State	Regulation	Experience Modification for Staff Leasing Services Companies in the Workers Compensation Assigned Risk Plan	Requires a service	Protects insurance consumers	No Change
69-56	State	Regulation	Named Storm or Wind/Hail Deductible	Requires a service	Protects insurance consumers	No Change
69-57	State	Regulation	Valuation of Life Insurance Policies	Requires a service	Protects insurance consumers	No Change
69-57.1	State	Regulation	Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reservice Liabilities and No forfeiture Benefits	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-57.2	State	Regulation	Recognition of Preferred Mortality Tables for Use in Determining Minimum Reservice Liabilities	Requires a service	Protects insurance consumers	No Change
69-57.3	State	Regulation	Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and No forfeiture Values	Requires a service	Protects insurance consumers	No Change
69-58	State	Regulation	Privacy of Consumer Financial and Health Information	Requires a service	Protects insurance consumers and beneficiaries	No Change
69-6	State	Regulation	Brokers Licenses	Requires a service	Protects insurance consumers Broker licensees	No Change
69-60	State	Regulation	Captive Insurance Companies	Requires a service	Protects insurance consumers	No Change
69-61	State	Regulation	Service Contracts	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-62 et seq	State	Regulation	Closeout and Termination of the SCAAIP	Requires a service	Protects insurance consumers	No Change
69-63	State	Regulation	South Carolina Reinsurance Facility Recoupment	Requires a service	Protects insurance consumers	No Change
69-64	State	Regulation	Exempt Commercial Policies	Requires a service	Protects insurance consumers	No Change
69-65	State	Regulation	Military Sales Practices	Requires a service	Protects insurance consumers	No Change
69-7	State	Regulation	Minimum Reserve Standards for Individual and Group Accident and Health Insurance Contracts	Requires a service	The public is the DOI customer	No Change
69-70	State	Regulation	Annual Audited Financial Reporting Regulation	Requires a service	Protects insurance consumers	No Change
69-75	State	Regulation	Tax Credits for Fortification Measures	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
69-76	State	Regulation	Safe Home Program Wind Inspectors and Contractors	Requires a service	Protects insurance consumers	No Change
69-77	State	Regulation	Regulation of Pharmacy Benefit Managers	Requires a service	Protects insurance consumers	No Change
69-78	State	Regulation	Regulation of Pharmacy Services Administrative Organizations	Requires a service	Protects insurance consumers and pharmacies	No Change
69-8	State	Regulation	Reserves for Mortgage Guaranty Insurance	Requires a service	The public is the DOI customer	Amended
69-9	State	Regulation	Proxies, Consents and Authorizations of Domestic Insurers	Requires a service	Protects insurance consumers of licensees	New
8-13-10 et seq	State	Statute	Sets forth the ethical requirements for public officers and employees; it defines the appropriate conduct for public employees that regulate certain industries.	Requires a service	Protects insurance consumers	No Change
8-17-10 et seq	State	Statute	Sets forth the grievance procedures that must be followed by agencies for public employees; it defines those actions that are and are not grievable actions	Requires a service	Public employees are protected by this statute	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
8/3/2010	State	Statute	The oath of office must be taken before the person can assume the duties of the office	Not related to agency deliverable		No Change
8/3/1930	State	Statute	Provides the requirements for the bond for all public officials	Not related to agency deliverable		No Change
Act No. 100/H.3900	State	Statute	This legislation gives podiatrists the ability to administer the COVID-19 vaccine subject to certain conditions.	Requires a service	COVID-19 Administration: Podiatrists	No Change
Act No. 27/H.3101	State	Statute	• This Act sets forth the requirements for the disposition of a motor vehicle subject to an insurance claim by a salvage pool operator where the insurance company denies coverage for the motor vehicle or does not take ownership of the vehicle.	Not related to agency deliverable	"Motor Vehicle Salvage This legislation is enforced by the South Carolina Department of Motor Vehicles. However, it will impact the work of: •Office of Consumer Services"	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Act No. 33/S.623	State	Statute	o"• Before this amendment, Section 38-73-910 addressed both insurance products that were subject to prior approval and automobile insurance rate filings that were subject to flex-rating or modified file and use. Senator Hutto proposed that this section be cleaned up to clarify its application. o Section 38-73-910 has been amended to clarify its application. It applies to all property and casualty insurance coverage rate filings except those governed by Section 38-73-905 (automobile), 38-73-220 and 38-73-260 (property or homeowners). o Rate filings for workers compensation, inland marine, liability, etc. are all subject to prior approval and governed by this provision. o Section B applies to workers compensation insurance coverages. o It deletes the references to automobile insurance coverage that were previously included in this bill. o It also provides that the director can issue a written notice of disapproval if a filing does not comply with the provisions of chapter 73.	Requires a service	"Automobile Insurance Rate Filings Limitations The following business units will be impacted by this legislation: • Actuarial and Product Regulation • Consumer Services • Office of General Counsel"	No Change
Act No. 50/S.435	State	Statute	"This Act permits the licensure of producers that provide travel insurance. It permits any producer licensed for any major line of authority to sell travel insurance if appointed by the insurer. Licensed MGAs and MGAs are also authorized to sell travel insurance by the Limited Lines Travel Insurance Act. The Act also adds travel insurance to the definition of inland marine insurance; specifies the requirements for the forms and rates and provides that the producer is responsible for the acts of the travel insurance retailer; sets forth the requirements for cancellation of the policy; defines what constitutes unfair trade practices, etc. The director may institute administrative disciplinary action in accordance with Section 38-2-10 against the retailer or the producer's license for violations of the article after an opportunity for a hearing. Insurers underwriting travel insurance products are responsible for the actions of the travel administrator. Travel insurers are required to pay premium taxes under Section 38-7-20."	Requires a service	"Limited Lines Travel Insurance This legislation impacts the work of :	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Act No. 62/S.658	State	Statute	This legislation defines the rights of secondary beneficiaries for public employee benefits.	Requires a service	"Retirement systems/Secondary beneficiaries Human Resources"	No Change
Act No. 85/S. 631	State	Statute	This legislation sets forth the requirements for becoming an electronic notary. Electronic notaries must apply, register with the Secretary of State's office, take an electronic notary course and pay a $50 registration fee. Electronic notarizations are permitted if the principal appears in front of the electronic notary public and is known or identified by satisfactory evidence. Electronic notary must comply with the rules set forth in Title 26. Electronic notarizations must also include a certification.	Requires a manner of delivery	"Electronic Public Notary Act All business units that require notarized documents"	No Change
Act No. 99/S.147	State	Statute	This legislation provides immunity for health care providers and businesses that follow public health guidance. Immunity does not apply to gross negligence, reckless, willful or intentional misconduct; failure to adhere to public guidance, etc. The legislation is not to be interpreted as an exclusion or a waiver of any defenses that may exist under the law.	Requires a service	COVID Liability Safe Harbor Act	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Act No.13/H.3585	State	Statute	"• Eliminates the requirement for an order when the Director promulgates an emergency regulation. • Amends the examination statute to allow the Department to send an examination report electronically or by US mail in addition to certified mail requirement option. • Clarifies the date (March 1st) that professional bondsmen must submit their financial statements to the department. • Adds a new section, similar to the market withdrawal notice in Chapter 71, for other insurers to notify the Department of decisions to terminate a line or block of business for the purpose of withdrawing from the market. Health insurance issuers must follow the requirements set forth in Chapter 71. • Amends this section to provide policy language for claims payments for individual major medical policies subject to HIPAA. • Amends this section to make cancellation notices for workers compensation consistent with this section and specify that the notice must also be delivered to the South Carolina Workers Compensation Commission.	Requires a manner of delivery	"SCDOI Clean-up Bill This legislation impacts various units of the Department including: • Director's office • Examinations •Specialty Licensing • Actuarial and Product Regulation • Office of General Counsel"	No Change
Act No.14/H.3587	State	Statute	"• This Act adds the definition of reduction of coverage to Chapter 77. The notice of cancellation or nonrenewal provisions do not apply to reductions in coverage. An insurer must provide notice of a reduction in coverage 15 days prior to the effective date of the renewal. The language in the statute also specifies the language that must be included in the notice. Notices of reduction in coverage must be provided to the Director up on request. The Director has the authority to order the insurer to provide the renewal without the reduction in coverage if the insurer fails to meet the requirements of this section."	Requires a manner of delivery	"Reduction in Coverage •Product Regulation •Consumer Services •Office of General Counsel Note: The Director or his designee may issue guidance to the industry regarding the form and content of the reduction in coverage."	No Change
Affordable Care Act	Federal	Federal Statute	Provisions included in the ACA are intended to expand access to insurance, increase consumer protections, emphasize prevention and wellness, improve quality and system performance, expand the health workforce, and curb rising health care costs. The ACA establishes standards for health insurance policies sold and the rates charged in all states.	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Employee Retirement Income Security Act of 1974	Federal	Federal Statute	ERISA outlines minimum federal standards for private employer-sponsored benefits such as requiring a plan administrator to provide a summary of plan benefits to employees, file annual reports, maintain procedures for claiming benefits and provide administrative and judicial remedies for beneficiaries. HIPAA was enacted to address concerns that insured persons have about losing their coverage if they change jobs or health plans. HIPAA established federal requirements to ensure the availability and renewability of coverage for certain employees and other persons under certain circumstances.	Requires a service	Protects insurance consumers	No Change
Gramm-Leach-Bliley	Federal	Federal Statute	The Gramm-Leach-Bliley Act broke down the barriers in statutes between banking and insurance. It made it possible for banks to own insurance companies and insurance companies to own banks. It recognized insurance as a financial product. It sets forth specific requirements for financial transactions. It also requires many companies to give consumers privacy notices that explain the institutions' information-sharing practices	Requires a service	Protects insurance consumers	No Change
Health Insurance Portability and Accountability Act (1996)	Federal	Federal Statute	The Health Insurance Portability and Accountability Act (HIPAA) of 1996 (P.L. 104-191) amends the Internal Revenue Code of 1986 and is designed to improve the portability and continuity of health insurance coverage in the group and individual health insurance markets; combat waste, fraud and abuse in health insurance and health care delivery; promote the use of medical savings accounts; improve access to long-term care services and coverage and simplify the administration of health insurance. It contains standards for the electronic health information transactions; requires providers and health plans to use the standards for the specified electronic transactions; requires privacy standards to be enacted; and specifies the situations where state law may be preempted and the penalties that may be imposed for violations.	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
McCarran-Ferguson Act	Federal	Federal Statute	"The McCarran-Ferguson Act of 1945 (15 U.S.C.A. § 1011 et seq.) gives states the authority to regulate the ""business of insurance"" without interference from federal regulation, unless federal law specifically provides otherwise. The act provides that the ""business of insurance, and every person engaged therein, shall be subject to the laws of the several States which relate to the regulation or taxation of such business."" Congress passed the McCarran-Ferguson Act primarily in response to the Supreme Court case of United States v. South-Eastern Underwriters Ass'n, 322 U.S. 533, 64 S. Ct. 1162, 88 L. Ed. 1440 (1944). The McCarran-Ferguson Act provides that state law shall govern the regulation of insurance and that no act of Congress shall invalidate any state law unless the federal law specifically relates to insurance. The act thus mandates that a federal law that does not specifically regulate the business of insurance will not preempt a state law enacted for that purpose. A state law has the purpose of regulating the insurance industry if it has the ""end, intention or aim of adjusting, managing, or controlling the business of insurance"" (U.S. Dept. of Treasury v. Fabe, 508 U.S. 491, 113 S. Ct. 2202, 124 L. Ed. 2d 449 [1993]). "	Requires a service	Protects insurance consumers	No Change
Mental Health Parity Act of 1996	Federal	Federal Statute	The Mental Health Parity Act of 1996 requires that mental health benefits included in employer-sponsored health coverage cannot have annual or lifetime dollar limits on mental health benefits that are lower than any such dollar limits for medical and surgical benefits. The law does not apply to (1) coverage sponsored by a small business with 50 or fewer employees and (2) coverage sponsored by larger businesses that experience an increase in total claims costs of at least 1 percent as a result of complying with the act. The health coverage may still contain other limits, such as those on the number of days or visits covered	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Newborns' and Mothers' Health Protection Act of 1996	Federal	Federal Statute	This statute requires that employer-sponsored health coverage that includes hospital stays in connection with childbirth must cover a minimum length of stay for mothers and newborns following delivery. For vaginal deliveries, the coverage provided cannot restrict hospital stays to less than 48 hours; for caesarean births, the coverage provided cannot restrict hospital stays to less than 96 hours.	Requires a service	Protects insurance consumers	No Change
Pregnancy in Discrimination Act	Federal	Federal Statute	The Pregnancy Discrimination Act 12 requires businesses with 15 or more employees to cover expenses for pregnancy and medical conditions related to pregnancy on the same basis as coverage for other medical conditions.	Requires a service	Protects insurance consumers requires licensees	No Change
Privacy Act of 1974	Federal	Federal Statute	"The Privacy Act of 1974 is a code of fair information practices which mandates how Government agencies maintain records about individuals. The Privacy Act requires that Government agencies: collect only information that is relevant, accurate, complete, and necessary to carry out an agency function; maintain no secret records on individuals. The Privacy Act only applies to Government records that contain information on individuals, are maintained by a Government agency or its contractors in an approved system of records, and are retrieved by a personal identifier, such as a person's name, Social Security Number, medical record number or other unique identifier."	Requires a service	Protects insurance consumers	No Change
Sarbanes-Oxley	Federal	Federal Statute	The Sarbanes-Oxley Act created new standards for corporate accountability as well as new penalties for acts of wrongdoing. It changes how corporate boards and executives must interact with each other and with corporate auditors. It removes the defense of "I wasn't aware of financial issues" from CEOs and CFOs, holding them accountable for the accuracy of financial statements. The Act specifies new financial reporting responsibilities, including adherence to new internal controls and procedures designed to ensure the validity of their financial records.	Requires a service	Protects insurance consumers	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Terrorism Risk in Insurance Act	Federal	Federal Statute	"TRIA establishes a program authorizing the federal government to cover a substantial portion of losses caused by a terrorist attack. The Terrorism Risk Insurance Act of 2002, Pub. L. No. 107-297, 116 Stat. 2322 covers up to $100 billion in total insured losses. The Act also creates certain requirements for insurers and is likely to affect upcoming insurance renewals and premium rates. "	Requires a service	Protects insurance consumers and licensees	No Change
Women's Health and Cancer Rights Act of 1998	Federal	Federal Statute	The Women’s Health and Cancer Rights Act of 1998 requires that employer-sponsored health coverage that provides coverage for mastectomies also cover related reconstructive surgery and other mastectomy-related benefits, such as coverage for prostheses and physical complications (including lymphedemas).	Requires a service	Protects insurance consumers	No Change

2026

Services Data

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2026	Summary of changes to services
Respond to inquiries, complaints, and allegations of unfair trade practices, unapproved rates or forms, unfair claims practices, or violation of SC insurance laws.	Citizens	Policy Holders	N/A-Same	SC DOI (R200)	(Consumer Services) Citizens	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
When complaints or allegations are reported, an analysis is conducted to determine if unfair practices are occurring.	DOI Units, citizens, NAIC, MAWG, companies, insurers	Policy Holders	DOI Units, NAIC, MAWG, companies, insurers	SC DOI (R200)	(Market Regulation) DOI Units, citizens, NAIC, MAWG, companies, insurers	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Conduct comprehensive examinations of primarily SC domestic insurance companies and foreign examinations as needed.	Insurance companies licensed in SC, policy holders of the insurers, and insurance companies	Policy Holders	Insurance Companies	SC DOI (R200)	(Financial Examinations) Insurance companies licensed in SC, policy holders of the insurers, and insurance companies	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Review financial statements of licensed SC insurers to monitor compliance. Licenses are tracked and usage documented. Review admission applications and make sure insurers maintain the mandated security deposit.	Insurance companies licensed in SC, policy holders of the insurers, and insurance companies	Policy Holders	Insurance Companies	SC DOI (R200)	(Financial Analysis) SC licensed insurance companies, policy holders, and insurance companies	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Issue captive licenses. Provide financial surveillance of captives. Monitor market conditions and the business climate necessary to develop the alternative risk market.	All Captive Companies	Captive Companies	N/A-Same	SC DOI (R200)	(Captive Regulation) All Companies	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Review rates, rules, policy forms of licensed insurers for compliance with the state law.	SC Licensed insurers	Policy Holders	Insurance Companies	SC DOI (R200)	(Rate and Form Regulation) SC Licensed insurers	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2026	Summary of changes to services
Consumers contact this unit for inquiries regarding trade practices, interpretation of SC insurance law and regulations.	Citizens; insurance companies, executives, agencies, associations, and producers; adjusters; surplus line brokers; attorneys; appraisers; NAIC; state insurance departments; and legislators.	Policy Holders	Citizens; insurance companies, executives, agencies, associations, and producers; adjusters; surplus line brokers; attorneys; appraisers; NAIC; state insurance departments; and legislators.	SC DOI (R200)	(Individual Licensing) Citizens; insurance companies, executives, agencies, associations, and producers; adjusters; surplus line brokers; attorneys; appraisers; NAIC; state insurance departments; and legislators.	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Responsible for administering the contract pertaining to the state insurance licensing exams and make sure exams are current with SC law. Certify insurance instructors to teach continuing education.	Citizens, insurance companies, producers, adjusters, surplus lines brokers, attorneys, appraisers, insurance agencies (small business), insurance company executives, NAIC, state insurance departments, universities and schools, legislators, licensing exam groups, and insurance associations	Policy Holders	Citizens; insurance companies, executives, agencies, associations, and producers; adjusters; surplus line brokers; attorneys; appraisers; NAIC; state insurance departments; and legislators.	SC DOI (R200)	(Education Services) Citizens, insurance companies, producers, adjusters, surplus lines brokers, attorneys, appraisers, insurance agencies (small business), insurance company executives, NAIC, state insurance departments, universities and schools, legislators, licensing exam groups, and insurance associations	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Determine if the customer groups are qualified to transact business in the state according to the insurance laws of SC. If so, then a license is issued. In addition, respond to inquiries and/or complaints regarding these groups; assess for violation of SC insurance laws.	Third party administrators, Premium finance companies, service contract providers, utilization review organization, and bail bondsman	Third party administrators, Premium finance companies, service contract providers, utilization review organization, and bail bondsman	N/A-Same	SC DOI (R200)	(Special Services) Third party administrators, Premium finance companies, service contract providers, utilization review organization, and bail bondsman	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	
Protect consumer interest by providing sound legal advice, advocacy and representation to DOI staff laws on insurance, regulatory, and other legal matters.	DOI units and citizens	DOI units and citizens	N/A-Same	SC DOI (R200)	(General Counsel) DOI units and citizens	Citizens. They would have no recourse outside of hiring an attorney when issues arise.	No Change	

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2026	Summary of changes to services
Provide budgeting, financial planning, payroll processing, revenue collection, procurement and office management.	DOI staff, the Budget and Control Board, and the legislature	DOI staff, the Budget and Control Board, and the legislature	N/A-Same	SC DOI (R200)	(Finance and Accounting) DOI staff, the Budget and Control Board, and the legislature	The Agency could be financially irresponsible, incurring deficits for the state.	No Change	
Employee recruitment and selection, relations management, classification and compensation, organizational development, employee training, and human resource analysis and planning.	Potential employees and DOI staff (current and past); SC Budget and Control Board, OHR, SC Office of Human Affairs	Potential employees and DOI staff (current and past); SC Budget and Control Board, OHR, SC Office of Human Affairs	N/A-Same	SC DOI (R200)	(Human Resources) Potential employees and DOI staff (current and past); SC Budget and Control Board, OHR, SC Office of Human Affairs	The Agency would not have skilled staff to perform the agency mission.	No Change	
Provide agencies with the requested data and offer technical support to DOI staff and citizens using the web site. Create internal databases and enhance existing data processes and network operations. Identify critical technological needs.	Agents, brokers, insurance companies, DOI staff citizens, and other agencies	Agents, brokers, insurance companies, DOI staff citizens, and other agencies	N/A-Same	SC DOI (R200)	(Information Technology) Agents, brokers, insurance companies, DOI staff citizens, and other agencies	The Agency could not operate efficiently.	No Change	
Review and audit fee and premium tax returns for licensed insurance companies, captive companies and Surplus Lines Brokers. Insurers that do not submit timely tax returns are referred to Legal.	Insurance company officials, insurance agencies, brokers (surplus lines), agency tax writers, and citizens	Insurance company officials, insurance agencies, brokers (surplus lines), agency tax writers, and citizens	N/A-Same	SC DOI (R200)	(Taxation) Insurance company officials, insurance agencies, brokers (surplus lines), agency tax writers, and citizens	The state would not receive it's proper share of premium tax revenue.	No Change	
Provide citizens with up to $5000 to assist individuals in making homes hurricane-resistant. Provide education regarding the grant program, preparation and hurricane safety, and homeowner's insurance.	Residents in owner-occupied coastal homes	Residents in owner-occupied coastal homes	N/A-Same	SC DOI (R200)	Safe Home Program (Hurricane Mitigation) Residents in owner-occupied coastal homes	Homeowners would not be able to make needed remediation improvements on their homes to protect from storms. Insurance costs would increase.	No Change	

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2026	Summary of changes to services
Provides market availability for hard to find insurance coverage: SC Reinsurance Facility, SC Wind and Hail Underwriting Association, SC Health Insurance Pool, and SC Commercial Insurance Plans.	Consumers, Agents, Insurers Real Estate Market, other government agencies	Consumers, Agents, Insurers Real Estate Market, other government agencies	N/A-Same	SC DOI (R200)	(Residual Market Mechanism) Consumers, Agents, Insurers Real Estate Market, other government agencies	Citizens would not be able to receive reasonable priced insurance products.	No Change	
Manage records, file storage, and historical retention schedules. Assist customers in locating files per their request.	Everyone	Everyone	N/A-Same	SC DOI (R200)	(Records Management and Auxiliary Services) Everyone	The Agency could not operate efficiently.	No Change	

2026

Partnerships Data

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
Private Business Organization	Institute for Business and Home Safety	Partner with IBHS to provide mitigation credits to qualifying retrofits completed under the SC Safe Home grant program	No Change
Private Business Organization	Municipal Association of South Carolina	Municipal Association collects taxes for municipalities across SC. Agreement with the MASC to facilitate the collection of taxes	No Change
State Government	SC Attorney General's Office and SLED	No formal arrangement, just agency to agency cooperation on various common issues from time to time regarding fraud and legal issues	No Change
State Government	SC Consumer Affairs	No formal arrangement, just agency to agency cooperation on various common issues from time to time. SC Consumer Affairs can intervene, when needed, on rate and filings.	No Change

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
State Government	SC Department of Motor Vehicles	Informal agreement to exchange information related to enforcement of the South Carolina insurance laws	No Change
State Government	SC Dept. of Revenue	MOU associated with electronic payments (ACH)	No Change
Private Business Organization	SC Wind & Hail Association	No formal arrangement, just agency to agency cooperation on various common issues from time to time regarding Safe Homes and Coastal Property (e.g. rates, expansion, etc.)	No Change
State Government	SC Workers Compensation	No formal arrangement, just agency to agency cooperation on various common issues from time to time regarding rates and various committees and task forces	No Change
Private Business Organization	SC.Gov	MOU associated with electronic payments (credit cards)	No Change
State Government	South Carolina Department of Social Services	Agreement to exchange information related to enforcement of South Carolina insurance laws. SCDSS provides information to the SCDOI about individuals who do not pay child support	No Change

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
State Government	State Law Enforcement Division (SLED)	Contractual arrangement to assist with investigating insurance fraud.	No Change

2026 Reports Data

as submitted for the Accountability Report by:

R200 - DEPARTMENT OF INSURANCE

Report Name	Law Number (if applicable)	Summary of information requested in the report	Date of most recent submission DURING the past fiscal year	Reporting Frequency	Type of entity/entities	Method to access the report	Direct access hyperlink or agency contact (if not provided to LSA for posting online)	Changes to this report during the past fiscal year	Explanation why a report wasn't submitted
FY2024 & FY2025 Agreed Upon Procedures Audit		External Audit Report		Annually	South Carolina state agency or agencies	Available on another website	https://osa.sc.gov/reports/	No Change	

AGENCY NAME:	SC Department of Insurance		
AGENCY CODE:	R200	SECTION:	78

2026
Accountability Report

SUBMISSION FORM

I have reviewed and approved the data submitted by the agency in the following templates:

- Data Template
  - Reorganization and Compliance
  - FY2026 Strategic Plan Results
  - FY2027 Strategic Plan Development
  - Legal
  - Services
  - Partnerships
  - Report or Review
  - Budget
- Discussion Template
- Organizational Template

I have reviewed and approved the financial report summarizing the agency's budget and actual expenditures, as entered by the agency into the South Carolina Enterprise Information System.

The information submitted is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR *(SIGN AND DATE)*:	**SIGNATURE ON FILE**	**Signature Received:** 09/15/2026
(TYPE/PRINT NAME):	Michael Wise, ACAS, MAAA	

BOARD/CMSN CHAIR *(SIGN AND DATE)*:	
(TYPE/PRINT NAME):	