



THE SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION

240 Stoneridge Dr, Suite 101

Columbia SC 29210

Phone: (803) 779-8373

Email: info@scwind.com

2015 ASSOCIATION YEAR

FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
ACADIA INSURANCE COMPANY	0.0039%	0.0049%	0.0090%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0224%	0.0284%	0.0519%
ACE USA COMPANIES	0.5479%	0.4270%	0.0000%
ACGS MARINE INSURANCE COMPANY	0.0428%	0.0543%	0.0992%
AEGIS SECURITY INSURANCE COMPANY	0.1602%	0.2031%	0.3712%
AFFILIATED FM INSURANCE COMPANY	0.1508%	0.1480%	0.3240%
ALL AMERICA INS CO	0.0214%	0.0271%	0.0496%
ALLIANZ GLOBAL RISKS US INSURANCE CO	0.2167%	0.2748%	0.5021%
ALLIED WORLD REINSURANCE COMPANY	0.0110%	0.0139%	0.0255%
ALLSTATE INSURANCE GROUP	8.5440%	10.4044%	0.0000%
ALTERRA AMERICA INSURANCE COMPANY	0.0169%	0.0214%	0.0392%
AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.0012%	0.0015%	0.0028%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0590%	0.0748%	0.1367%
AMERICAN CAPITAL ASSURANCE CORP	0.0302%	0.0000%	0.0000%
AMERICAN HALLMARK INSURANCE CO OF TEXAS	0.0058%	0.0074%	0.0134%
AMERICAN INTERNATIONAL GROUP	2.2461%	0.0000%	1.6831%
AMERICAN MODERN HOME INSURANCE GROUP	2.5129%	2.6856%	5.0084%
AMERICAN NATIONAL GENERAL INS COMPANY	0.0204%	0.0259%	0.0473%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3739%	0.4670%	0.8587%
AMERICAN RESOURCES INSURANCE COMPANY INC	0.0029%	0.0037%	0.0067%
AMERICAN STRATEGIC INSURANCE CORP	1.6751%	1.9520%	0.0000%
AMERISURE COMPANIES	0.1841%	0.2334%	0.4265%
AMICA MUTUAL INSURANCE COMPANY	0.2728%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS, INC,	0.0002%	0.0003%	0.0005%
ARCH INSURANCE COMPANY	0.0733%	0.0929%	0.1698%
ARGO GROUP US	0.0293%	0.0372%	0.0679%
ARMED FORCES INSURANCE EXCHANGE	0.1473%	0.1868%	0.3413%
ASPEN AMERICAN INSURANCE COMPANY	0.0067%	0.0085%	0.0155%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0067%	0.0085%	0.0155%
ASSOCIATION INSURANCE COMPANY	0.0071%	0.0090%	0.0165%
ASSURANT SOLUTIONS GROUP	2.7982%	1.8650%	2.6049%
AUTO-OWNERS INSURANCE GROUP	4.2285%	4.9278%	8.7269%
AXA INSURANCE COMPANY	0.0063%	0.0080%	0.0146%
AXIS INSURANCE COMPANY	0.0950%	0.1205%	0.2201%
AXIS REINSURANCE COMPANY	0.0015%	0.0019%	0.0035%
BALBOA INSURANCE GROUP	0.0105%	0.0133%	0.0243%
BANKERS INSURANCE COMPANY	0.0615%	0.0518%	0.1324%
BANKERS INSURANCE GROUP	0.3586%	0.0204%	0.0000%
BERKLEY NATIONAL INSURANCE COMPANY	0.0007%	0.0009%	0.0016%
BERKLEY REGIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BITUMINOUS GROUP	0.0383%	0.0486%	0.0887%
BUILDERS MUTUAL INSURANCE COMPANY	0.1052%	0.1334%	0.2437%
BUILDERS PREMIER INSURANCE COMPANY	0.0288%	0.0365%	0.0667%



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C N A COMPANIES	0.4655%	0.1733%	0.0358%
CAPITOL INDEMNITY CORPORATION	0.0042%	0.0053%	0.0097%
CAPITOL PREFERRED INSURANCE COMPANY	0.9216%	1.1686%	2.1353%
CENTRAL MUTUAL INS CO	0.2629%	0.3334%	0.6091%
CHUBB GROUP OF INSURANCE COMPANIES	1.3880%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3259%	0.4132%	0.7551%
CINCINNATI INSURANCE GROUP	0.9818%	1.1391%	2.2649%
COMPANION PROPERTY & CASUALTY INSURANCE CO	0.6308%	0.0000%	0.0000%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0241%	0.0306%	0.0558%
COREPOINTE INSURANCE COMPANY	0.0079%	0.0100%	0.0183%
CRUM & FORSTER GROUP	0.0243%	0.0308%	0.0563%
CUMIS INSURANCE SOCIETY INC	0.0440%	0.0558%	0.1019%
DARWIN NATIONAL ASSURANCE COMPANY	0.0101%	0.0128%	0.0234%
DELOS INSURANCE COMPANY	0.0002%	0.0003%	0.0005%
DIAMOND STATE INSURANCE COMPANY	0.0093%	0.0118%	0.0215%
ELECTRIC INSURANCE COMPANY	0.0456%	0.0000%	0.0000%
EMCASCO INSURANCE COMPANY	0.0121%	0.0153%	0.0280%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0981%	0.1244%	0.2107%
EVEREST NATIONAL INSURANCE COMPANY	0.0008%	0.0010%	0.0019%
FACTORY MUTUAL INSURANCE COMPANY	0.5965%	0.5883%	1.0178%
FCCI INSURANCE GROUP	0.1448%	0.1810%	0.3298%
FEDERATED MUTUAL INSURANCE COMPANY	0.1320%	0.1674%	0.3058%
FEDERATED RURAL ELECTRIC INS EXCHANGE	0.0771%	0.0961%	0.0000%
FEDERATED SERVICE INSURANCE COMPANY	0.0362%	0.0459%	0.0839%
FIDELITY FIRE & CASUALTY COMPANY	0.7778%	0.0000%	0.4722%
FIDELITY NATIONAL INDEMNITY INSURANCE CO	0.0005%	0.0006%	0.0012%
FIDELITY NATIONAL INSURANCE COMPANY	0.0950%	0.1205%	0.2201%
FIREMAN'S FUND INSURANCE GROUP	0.2709%	0.0000%	0.1478%
FIREMEN'S INSURANCE CO OF WASHINGTON DC	0.0845%	0.1071%	0.1958%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0024%	0.0030%	0.0056%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0280%	0.0355%	0.0649%
FIRST MUTUAL INSURANCE COMPANY	0.0002%	0.0003%	0.0005%
FIRST NONPROFIT INSURANCE COMPANY	0.0245%	0.0311%	0.0568%
FIRST PROTECTIVE INSURANCE COMPANY	0.0219%	0.0000%	0.0000%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0128%	0.0062%	0.0266%
FOREMOST INSURANCE GROUP	3.6146%	4.4616%	7.9343%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.1616%	0.1885%	0.3590%
GENERAL CASUALTY COMPANIES	0.0978%	0.1240%	0.2266%
GENERALI - US BRANCH	0.0200%	0.0254%	0.0463%
GEORGIA CASUALTY & SURETY COMPANY	0.0013%	0.0016%	0.0030%
GERLING AMERICA INSURANCE COMPANY	0.0383%	0.0486%	0.0887%
GREAT AMERICAN INSURANCE GROUP	0.1116%	0.1415%	0.2586%
GREAT DIVIDE INSURANCE COMPANY	0.0013%	0.0016%	0.0030%



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GREAT MIDWEST INSURANCE COMPANY	0.0018%	0.0023%	0.0042%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0003%	0.0004%	0.0007%
GREENWICH INSURANCE COMPANY	0.0049%	0.0062%	0.0114%
GUARD INSURANCE GROUP	0.0881%	0.1117%	0.2041%
GUIDEONE MUTUAL INSURANCE GROUP	0.2315%	0.2935%	0.5364%
HAMILTON INSURANCE COMPANY	0.0091%	0.0115%	0.0211%
HANOVER INSURANCE GROUP	0.2015%	0.2555%	0.4669%
HARCO NATIONAL INSURANCE COMPANY	0.0033%	0.0042%	0.0076%
HARLEYSVILLE INSURANCE GROUP	0.3818%	0.4841%	0.8846%
HARLEYSVILLE WORCESTER INSURANCE COMPANY	0.0422%	0.0535%	0.0978%
HARTFORD INSURANCE GROUP	2.1155%	2.1876%	0.0000%
HOMESITE INS COMPANY OF THE MIDWEST	0.4211%	0.4059%	0.0000%
HORACE MANN INSURANCE COMPANY	0.3918%	0.4944%	0.8903%
HORACE MANN PROPERTY & CASUALTY INS CO	0.1737%	0.2162%	0.3885%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL CO	0.0017%	0.0022%	0.0039%
HOUSING ENTERPRISE INSURANCE COMPANY	0.0096%	0.0122%	0.0222%
HUDSON INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.1149%	0.1412%	0.0740%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0572%	0.0725%	0.1325%
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.0004%	0.0005%	0.0009%
JEWELERS MUTUAL INSURANCE COMPANY	0.0129%	0.0062%	0.0251%
LIBERTY MUTUAL INSURANCE GROUP	2.7304%	2.9436%	3.2113%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.1657%	0.2101%	0.3839%
LITITZ MUTUAL INSURANCE COMPANY	0.1449%	0.1837%	0.3357%
LUMBERMEN'S UNDERWRITING ALLIANCE	0.0161%	0.0072%	0.0000%
MAG MUTUAL INSURANCE COMPANY	0.0118%	0.0150%	0.0273%
MAIN STREET AMERICA ASSURANCE COMPANY	0.4679%	0.5933%	1.0841%
MARKEL AMERICAN INSURANCE COMPANY	0.1185%	0.1503%	0.2746%
MARKEL INSURANCE COMPANY	0.0903%	0.1145%	0.2092%
MERASTAR INSURANCE COMPANY	0.0188%	0.0238%	0.0436%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.1964%	0.0000%	0.0000%
MID-CONTINENT CASUALTY COMPANY	0.0001%	0.0001%	0.0002%
MIDDLEOAK GROUP	0.0291%	0.0369%	0.0674%
MILWAUKEE CASUALTY INSURANCE CO.	0.0000%	0.0000%	0.0000%
MITSUI SUMITOMO INSURANCE GROUP	0.0298%	0.0378%	0.0690%
MOTORISTS INSURANCE GROUP	0.0020%	0.0025%	0.0046%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0028%	0.0036%	0.0065%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3311%	0.3093%	0.2636%
NATIONWIDE INSURANCE GROUP	5.2704%	6.2078%	6.9614%
NAU COUNTRY INSURANCE COMPANY	0.0055%	0.0070%	0.0127%
NEW YORK MARINE AND GENERAL INSURANCE CO	0.0004%	0.0005%	0.0009%
NGM INSURANCE COMPANY	0.1082%	0.1372%	0.2507%
NIPPONKOA INSURANCE CO LTD/US BRANCH	0.0000%	0.0000%	0.0000%



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NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0175%	0.0222%	0.0405%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.5941%	0.7533%	1.3765%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1804%	0.1961%	0.2127%
OHIO CASUALTY INSURANCE GROUP	0.4093%	0.5190%	0.9483%
ONE BEACON INSURANCE GROUP	0.0302%	0.0383%	0.0700%
PACIFIC SPECIALTY INSURANCE COMPANY	0.0012%	0.0015%	0.0028%
PENN NATIONAL INSURANCE GROUP	0.2624%	0.3327%	0.6080%
PENN-STAR INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1750%	0.2219%	0.4055%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0399%	0.0276%	0.0516%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.1412%	0.1790%	0.2960%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.4605%	0.5839%	1.0669%
PLAZA INSURANCE COMPANY	0.0156%	0.0198%	0.0361%
PMA INSURANCE GROUP	0.0109%	0.0138%	0.0253%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.8317%	1.0546%	1.9270%
PRODUCERS AGRICULTURE INSURANCE COMPANY	0.0014%	0.0018%	0.0032%
QBE INSURANCE GROUP	0.4723%	0.3273%	0.0000%
RANCHERS AND FARMERS INSURANCE COMPANY	0.0002%	0.0003%	0.0005%
RIVERPORT INSURANCE COMPANY	0.0033%	0.0042%	0.0076%
RLI INSURANCE COMPANY	0.0133%	0.0166%	0.0297%
RSUI INDEMNITY COMPANY	0.2345%	0.2974%	0.5433%
RURAL COMMUNITY INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
SAFECO INSURANCE GROUP	1.8557%	2.3376%	2.5250%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0050%	0.0063%	0.0116%
SCOTTSDALE INDEMNITY GROUP	0.2235%	0.2834%	0.5178%
SECURITY NATIONAL INSURANCE COMPANY	0.0021%	0.0027%	0.0049%
SELECTIVE INSURANCE GROUP	0.9675%	0.0000%	0.0000%
SENECA INSURANCE COMPANY	0.0433%	0.0549%	0.1003%
SENTRY INSURANCE A MUTUAL COMPANY	0.0128%	0.0162%	0.0297%
SENTRY SELECT INSURANCE COMPANY	0.0669%	0.0848%	0.1550%
SERVICE INSURANCE COMPANY	0.0009%	0.0000%	0.0021%
SOMPO JAPAN INSURANCE CO OF AMERICA	0.1171%	0.1485%	0.2713%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPAN	3.5087%	4.3635%	7.6288%
SOUTHERN FIDELITY INSURANCE COMPANY	0.5730%	0.7266%	1.3276%
SOUTHERN GENERAL FINANCIAL GROUP	0.0247%	0.0313%	0.0572%
SOUTHERN INSURANCE COMPANY OF VA	0.0005%	0.0006%	0.0012%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0547%	0.0694%	0.1267%
SOUTHERN STATES INSURANCE EXCHANGE	0.0087%	0.0110%	0.0202%
SPARTA INS CO	0.0949%	0.1203%	0.2199%
SPARTAN PROPERTY INSURANCE COMPANY	0.1097%	0.1391%	0.2542%
ST JOHNS INSURANCE COMPANY	0.4589%	0.5819%	1.0632%
STAR INSURANCE COMPANY	0.0036%	0.0046%	0.0083%
STARNET INSURANCE COMPANY	0.0328%	0.0416%	0.0760%



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STARR INDEMNITY AND LIABILITY COMPANY	0.1893%	0.2400%	0.4386%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.6326%	0.8021%	1.4657%
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.3370%	0.4273%	0.7808%
STATE FARM GROUP	18.2704%	17.3555%	0.0000%
STATE NATIONAL FIRE INSURANCE COMPANY	0.0019%	0.0024%	0.0044%
STATE NATIONAL INSURANCE COMPANY INC	0.0187%	0.0237%	0.0433%
STONINGTON INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
T. H. E. INSURANCE COMPANY	0.0059%	0.0075%	0.0137%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0001%	0.0001%	0.0002%
TIG INDEMNITY COMPANY	0.0001%	0.0001%	0.0002%
TNUS INSURANCE COMPANY	0.0007%	0.0009%	0.0016%
TOKIO MARINE AMERICA INS CO	0.0190%	0.0241%	0.0440%
TOWER INSURANCE COMPANY OF NEW YORK	0.0191%	0.0242%	0.0443%
TOWER NATIONAL INSURANCE COMPANY	0.0078%	0.0099%	0.0181%
TRANS PACIFIC INSURANCE COMPANY	0.0043%	0.0055%	0.0100%
TRANSGUARD INSURANCE CO OF AMERICA INC	0.0016%	0.0020%	0.0037%
TRAVELERS PROPERTY CASUALTY GROUP	6.3631%	5.0900%	10.1527%
U.S. SPECIALTY INSURANCE COMPANY	0.0068%	0.0086%	0.0158%
UNION INSURANCE COMPANY	0.1055%	0.1338%	0.2444%
UNITED CASUALTY INSURANCE CO OF AMERICA	0.2283%	0.2830%	0.4686%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	1.0755%	1.3638%	2.4918%
UNITED STATES LIABILITY INSURANCE COMPANY	0.0341%	0.0432%	0.0790%
UNITRIN AUTO AND HOME INSURANCE COMPANY	0.2139%	0.2709%	0.4950%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0012%	0.0015%	0.0028%
UNIVERSAL INSURANCE CO	0.0000%	0.0000%	0.0000%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.3816%	0.4673%	0.0000%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.7535%	0.8755%	1.4606%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.4214%	0.0000%	0.0000%
USAA GROUP	6.0786%	7.5921%	0.0000%
UTICA NATIONAL INSURANCE GROUP	0.0473%	0.0600%	0.1096%
VANLINER INSURANCE COMPANY	0.0041%	0.0052%	0.0095%
VININGS INSURANCE COMPANY	0.0018%	0.0023%	0.0042%
WESCO INSURANCE COMPANY	0.0061%	0.0077%	0.0141%
WESTFIELD GROUP	0.2009%	0.2348%	0.4121%
WESTPORT INSURANCE CORPORATION	0.3482%	0.4415%	0.8068%
XL INSURANCE AMERICA INC	0.1801%	0.2284%	0.4173%
XL SPECIALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
YOSEMITE INSURANCE COMPANY	0.0409%	0.0519%	0.0948%
ZURICH AMERICAN INSURANCE GROUP	1.1997%	0.0000%	0.2343%
TOTAL	100.0000%	100.0000%	100.0000%