



# THE SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION

240 Stoneridge Dr, Suite 101

Columbia SC 29210

Phone: (803) 779-8373

Email: [info@scwind.com](mailto:info@scwind.com)

## 2017 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
ACADIA INSURANCE COMPANY	0.0240%	0.0303%	0.0561%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0066%	0.0083%	0.0154%
ACCESS HOME INSURANCE COMPANY	0.0009%	0.0011%	0.0021%
ACE USA COMPANIES	0.5611%	0.0000%	0.0000%
ACGS MARINE INSURANCE COMPANY	0.0347%	0.0438%	0.0812%
AEGIS SECURITY INSURANCE COMPANY	0.2164%	0.2726%	0.5050%
AFFILIATED FM INSURANCE COMPNAY	0.1227%	0.0702%	0.2334%
ALL AMERICA INS CO	0.0330%	0.0416%	0.0549%
ALLIANZ GLOBAL RISKS US INSURANCE CO	0.2580%	0.3255%	0.6035%
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0032%	0.0040%	0.0075%
ALLIED WORLD REINSURANCE COMPANY	0.0314%	0.0396%	0.0734%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0107%	0.0135%	0.0250%
ALLSTATE INSURANCE GROUP	8.6193%	10.4970%	0.6882%
ALTERRA AMERICA INSURANCE COMPANY	0.0115%	0.0145%	0.0269%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0593%	0.0748%	0.1387%
AMERICAN BUILDERS INSURANCE COMPANY	0.0167%	0.0211%	0.0391%
AMERICAN CAPITAL ASSURANCE CORP	0.0183%	0.0000%	0.0000%
AMERICAN COMMERCE INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AMERICAN GENERAL INDEMNITY COMPANY	0.0008%	0.0010%	0.0019%
AMERICAN INTERNATIONAL GROUP	2.3647%	0.0000%	1.4244%
AMERICAN MODERN HOME INSURANCE GROUP	2.1433%	2.2235%	4.3215%
AMERICAN NATIONAL GENERAL INS COMPANY	0.0168%	0.0212%	0.0393%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.4082%	0.5078%	0.9475%
AMERICAN RELIABLE INSURANCE COMPANY	0.0918%	0.1127%	0.1830%
AMERICAN RESOURCES INSURANCE COMPANY INC	0.0089%	0.0112%	0.0208%
AMERICAN STRATEGIC INSURANCE CORP	1.9831%	1.9339%	0.0000%
AMERISURE COMPANIES	0.1821%	0.2297%	0.4259%
AMERISURE PARTNERS INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AMICA MUTUAL INSURANCE COMPANY	0.3209%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS, INC,	0.0008%	0.0010%	0.0019%
ARCH INSURANCE COMPANY	0.0596%	0.0752%	0.1394%
ARGO GROUP US	0.0080%	0.0101%	0.0187%
ARMED FORCES INSURANCE EXCHANGE	0.1425%	0.1798%	0.3333%
ASPEN AMERICAN INSURANCE COMPANY	0.0099%	0.0125%	0.0232%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0063%	0.0079%	0.0147%
ASSURANT SOLUTIONS GROUP	2.4567%	1.7204%	2.9016%
AUTO-OWNERS INSURANCE GROUP	4.1600%	4.9579%	8.6348%
AXA INSURANCE COMPANY	0.0139%	0.0175%	0.0325%
AXIS INSURANCE COMPANY	0.0800%	0.1009%	0.1871%
AXIS REINSURANCE COMPANY	0.0013%	0.0016%	0.0030%
BALBOA INSURANCE GROUP	0.0000%	0.0000%	0.0000%
BANKERS INSURANCE COMPANY	0.0276%	0.0348%	0.0646%
BANKERS INSURANCE GROUP	0.2655%	0.2476%	0.0000%
BERKLEY NATIONAL INSURANCE COMPANY	0.0061%	0.0077%	0.0143%
BERKLEY REGIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BITUMINOUS GROUP	0.0449%	0.0566%	0.1050%



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## 2017 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
BUILDERS MUTUAL INSURANCE COMPANY	0.1079%	0.1361%	0.2524%
BUILDERS PREMIER INSURANCE COMPANY	0.0345%	0.0435%	0.0807%
C N A COMPANIES	0.3558%	0.1385%	0.0820%
CAPITOL INDEMNITY CORPORATION	0.0053%	0.0067%	0.0124%
CAPITOL PREFERRED INSURANCE COMPANY	0.7225%	0.9114%	1.6899%
CATLIN INDEMNITY COMPANY	0.0276%	0.0348%	0.0646%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.1019%	0.0000%	0.0000%
CENTRAL MUTUAL INS CO	0.2667%	0.2463%	0.4251%
CENTURY-NATIONAL INSURANCE COMPANY	0.0008%	0.0010%	0.0019%
CHUBB GROUP OF INSURANCE COMPANIES	1.3931%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3542%	0.4468%	0.8285%
CINCINNATI INSURANCE GROUP	1.1293%	1.2333%	2.5856%
COASTAL SELECT INSURANCE COMPANY	0.1377%	0.0000%	0.0000%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0230%	0.0290%	0.0538%
COREPOINTE INSURANCE COMPANY	0.0010%	0.0013%	0.0023%
CRUM & FORSTER GROUP	0.0328%	0.0414%	0.0767%
CUMIS INSURANCE SOCIETY INC	0.0353%	0.0445%	0.0826%
DELOS INSURANCE COMPANY	0.0003%	0.0004%	0.0007%
DIAMOND STATE INSURANCE COMPANY	0.0128%	0.0161%	0.0299%
DONEGAL MUTUAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
ELECTRIC INSURANCE COMPANY	0.0495%	0.0000%	0.0000%
EMC PROPERTY & CASUALTY COMPANY	0.0007%	0.0009%	0.0001%
EMCASCO INSURANCE COMPANY	0.0270%	0.0341%	0.0494%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0803%	0.1013%	0.1844%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0004%	0.0005%	0.0009%
EVEREST NATIONAL INSURANCE COMPANY	0.0010%	0.0013%	0.0023%
FACTORY MUTUAL INSURANCE COMPANY	0.3963%	0.3467%	0.6446%
FCCI INSURANCE GROUP	0.2293%	0.2866%	0.5215%
FEDERATED MUTUAL INSURANCE COMPANY	0.1465%	0.1848%	0.3427%
FEDERATED NATIONAL INSURANCE COMPANY	0.0713%	0.0899%	0.1668%
FEDERATED RURAL ELECTRIC INS EXCHANGE	0.0778%	0.0198%	0.0073%
FEDERATED SERVICE INSURANCE COMPANY	0.0243%	0.0307%	0.0568%
FIDELITY NATIONAL INDEMNITY INSURANCE CO	0.0048%	0.0061%	0.0112%
FIDELITY NATIONAL INSURANCE COMPANY	0.1405%	0.1772%	0.3286%
FIREMAN'S FUND INSURANCE GROUP	0.1797%	0.0000%	0.1581%
FIREMEN'S INSURANCE CO OF WASHINGTON DC	0.0843%	0.1063%	0.1972%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0054%	0.0068%	0.0126%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0167%	0.0211%	0.0391%
FIRST MUTUAL INSURANCE COMPANY	0.0002%	0.0003%	0.0005%
FIRST NONPROFIT INSURANCE COMPANY	0.0144%	0.0182%	0.0337%
FIRST PROTECTIVE INSURANCE COMPANY	1.0853%	0.0000%	0.0000%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0125%	0.0010%	0.0248%
FOREMOST INSURANCE GROUP	3.4896%	4.2996%	7.8136%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.2050%	0.2410%	0.4407%
GENERAL CASUALTY COMPANIES	0.0536%	0.0676%	0.1254%
GENERALI - US BRANCH	0.0243%	0.0307%	0.0568%



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## 2017 ASSOCIATION YEAR

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GEORGIA CASUALTY & SURETY COMPANY	0.0011%	0.0014%	0.0026%
GERLING AMERICA INSURANCE COMPANY	0.0174%	0.0219%	0.0407%
GREAT AMERICAN INSURANCE GROUP	0.0845%	0.1066%	0.1976%
GREAT DIVIDE INSURANCE COMPANY	0.0045%	0.0057%	0.0105%
GREAT MIDWEST INSURANCE COMPANY	0.0037%	0.0047%	0.0087%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0009%	0.0011%	0.0021%
GREENWICH INSURANCE COMPANY	0.0020%	0.0025%	0.0047%
GUARD INSURANCE GROUP	0.1761%	0.2221%	0.4119%
GUIDEONE MUTUAL INSURANCE GROUP	0.2230%	0.2813%	0.5216%
HAMILTON INSURANCE COMPANY	0.0040%	0.0050%	0.0094%
HANOVER INSURANCE GROUP	0.2912%	0.3673%	0.6811%
HARCO NATIONAL INSURANCE COMPANY	0.0127%	0.0160%	0.0297%
HARLEYSVILLE INSURANCE GROUP	0.1392%	0.1756%	0.3256%
HARLEYSVILLE WORCESTER INSURANCE COMPANY	0.0908%	0.1145%	0.2124%
HARTFORD INSURANCE GROUP	2.0967%	2.2199%	0.0000%
HAULERS INSURANCE COMPANY INC	0.0007%	0.0009%	0.0016%
HISCOX INSURANCE COMPANY INC	0.0001%	0.0001%	0.0002%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.0249%	0.0314%	0.0582%
HOMESITE INS COMPANY OF THE MIDWEST	0.5170%	0.5798%	0.5463%
HORACE MANN INSURANCE COMPANY	0.3491%	0.4378%	0.8028%
HORACE MANN PROPERTY & CASUALTY INS CO	0.1862%	0.2306%	0.4186%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL CO	0.0018%	0.0023%	0.0042%
HOUSING ENTERPRISE INSURANCE COMPANY	0.0053%	0.0067%	0.0124%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.1466%	0.1805%	0.1986%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0590%	0.0744%	0.1380%
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.0000%	0.0000%	0.0000%
INTERBORO INSURANCE COMPANY	0.4305%	0.5431%	1.0069%
JEWELERS MUTUAL INSURANCE COMPANY	0.0123%	0.0000%	0.0008%
KEMPER INSURANCE COMPANIES	0.0011%	0.0014%	0.0026%
LIBERTY MUTUAL INSURANCE GROUP	2.6161%	3.2322%	4.2606%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.2988%	0.3769%	0.6989%
LITITZ MUTUAL INSURANCE COMPANY	0.1794%	0.2263%	0.4196%
LUMBERMEN'S UNDERWRITING ALLIANCE	0.0000%	0.0000%	0.0000%
MAG MUTUAL INSURANCE COMPANY	0.0095%	0.0120%	0.0222%
MAIN STREET AMERICA ASSURANCE COMPANY	0.4483%	0.5655%	1.0486%
MARKEL AMERICAN INSURANCE COMPANY	0.0920%	0.1161%	0.2152%
MARKEL INSURANCE COMPANY	0.0889%	0.1121%	0.2079%
MERASTAR INSURANCE COMPANY	0.0127%	0.0160%	0.0297%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2256%	0.0222%	0.0000%
MIDDLEOAK GROUP	0.0240%	0.0303%	0.0561%
MIDDLESEX INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
MILWAUKEE CASUALTY INSURANCE CO.	0.0000%	0.0000%	0.0000%
MITSUI SUMITOMO INSURANCE GROUP	0.0325%	0.0410%	0.0760%
MOTORISTS INSURANCE GROUP	0.0022%	0.0028%	0.0051%
NATIONAL BUILDERS INSURANCE COMPANY	0.0028%	0.0035%	0.0065%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0018%	0.0023%	0.0042%



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## 2017 ASSOCIATION YEAR

### FINAL REPORT

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NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3259%	0.1028%	0.1515%
NATIONAL SPECIALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
NATIONWIDE INSURANCE GROUP	5.1206%	6.0458%	7.4314%
NEW YORK MARINE AND GENERAL INSURANCE CO	0.0085%	0.0107%	0.0199%
NGM INSURANCE COMPANY	0.0964%	0.1216%	0.2255%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0241%	0.0304%	0.0564%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.6113%	0.4255%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.2042%	0.2039%	0.1739%
OHIO CASUALTY INSURANCE GROUP	0.5600%	0.7064%	1.3098%
ONE BEACON INSURANCE GROUP	0.0388%	0.0489%	0.0908%
PACIFIC SPECIALTY INSURANCE COMPANY	0.0007%	0.0009%	0.0016%
PENN NATIONAL INSURANCE GROUP	0.3178%	0.4009%	0.7433%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1681%	0.2120%	0.3932%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0361%	0.0108%	0.0289%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.1215%	0.0000%	0.2679%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6222%	0.7849%	1.4553%
PLAZA INSURANCE COMPANY	0.0135%	0.0170%	0.0316%
PMA INSURANCE GROUP	0.0114%	0.0144%	0.0267%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.9645%	1.2167%	2.2560%
QBE INSURANCE GROUP	0.6157%	0.4952%	0.0000%
RIVERPORT INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
RLI INSURANCE COMPANY	0.0073%	0.0088%	0.0153%
RSUI INDEMNITY COMPANY	0.3964%	0.5000%	0.9272%
RURAL TRUST INSURANCE COMPANY	0.0332%	0.0419%	0.0777%
SAFE HARBOR INSURANCE COMPANY	0.0033%	0.0042%	0.0077%
SAFECO INSURANCE GROUP	1.7051%	2.0633%	3.0952%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0127%	0.0160%	0.0297%
SCOTTSDALE INDEMNITY GROUP	0.1554%	0.1960%	0.3635%
SECURITY NATIONAL INSURANCE COMPANY	0.0027%	0.0034%	0.0063%
SELECTIVE INSURANCE GROUP	0.9883%	0.4597%	0.0711%
SENECA INSURANCE COMPANY	0.0666%	0.0840%	0.1558%
SENTRY INSURANCE A MUTUAL COMPANY	0.0156%	0.0197%	0.0365%
SENTRY SELECT INSURANCE COMPANY	0.0770%	0.0971%	0.1801%
SERVICE INSURANCE COMPANY	0.0003%	0.0004%	0.0007%
SOMPO JAPAN INSURANCE CO OF AMERICA	0.1391%	0.1755%	0.3254%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPAN'	3.0315%	3.7759%	6.8162%
SOUTHERN FIDELITY INSURANCE COMPANY	0.7895%	0.9959%	1.8466%
SOUTHERN GENERAL FINANCIAL GROUP	0.0231%	0.0291%	0.0540%
SOUTHERN INSURANCE COMPANY OF VA	0.0001%	0.0001%	0.0002%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0796%	0.1004%	0.1862%
SOUTHERN STATES INSURANCE EXCHANGE	0.0120%	0.0151%	0.0281%
SOUTHERN TRUST INSURANCE COMPANY	0.0088%	0.0111%	0.0206%
SPARTA INS CO	0.0000%	0.0000%	0.0000%
SPARTAN PROPERTY INSURANCE COMPANY	0.1007%	0.1270%	0.2355%
ST JOHNS INSURANCE COMPANY	0.6675%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0029%	0.0037%	0.0068%





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STARNET INSURANCE COMPANY	0.0070%	0.0088%	0.0164%
STARR INDEMNITY AND LIABILITY COMPANY	0.0493%	0.0622%	0.1153%
STARSTONE NATIONAL INSURANCE COMPANY	0.1600%	0.0000%	0.2495%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.5675%	0.0000%	0.0000%
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.3602%	0.4539%	0.8398%
STATE FARM GROUP	18.2283%	17.3541%	0.0000%
STATE NATIONAL FIRE INSURANCE COMPANY	0.0014%	0.0018%	0.0033%
STATE NATIONAL INSURANCE COMPANY INC	0.0299%	0.0377%	0.0699%
SUSSEX INSURANCE GROUP	0.0579%	0.0000%	0.0311%
T. H. E. INSURANCE COMPANY	0.0026%	0.0033%	0.0061%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0023%	0.0029%	0.0054%
TNUS INSURANCE COMPANY	0.0005%	0.0006%	0.0012%
TOKIO MARINE AMERICA INS CO	0.0202%	0.0255%	0.0472%
TOWER INSURANCE COMPANY OF NEW YORK	0.0016%	0.0020%	0.0037%
TOWER NATIONAL INSURANCE COMPANY	0.0003%	0.0004%	0.0007%
TRANS PACIFIC INSURANCE COMPANY	0.0079%	0.0100%	0.0185%
TRANSGUARD INSURANCE CO OF AMERICA INC	0.0019%	0.0024%	0.0044%
TRAVELERS PROPERTY CASUALTY GROUP	5.8361%	5.8561%	7.9435%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	0.0104%	0.0131%	0.0243%
U.S. SPECIALTY INSURANCE COMPANY	0.0119%	0.0150%	0.0278%
UNION INSURANCE COMPANY	0.1211%	0.1528%	0.2833%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0009%	0.0011%	0.0021%
UNITED CASUALTY INSURANCE CO OF AMERICA	0.2041%	0.2497%	0.4249%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	1.6808%	2.1202%	3.9314%
UNITED STATES LIABILITY INSURANCE COMPANY	0.0570%	0.0719%	0.1333%
UNITRIN AUTO AND HOME INSURANCE COMPANY	0.1496%	0.1883%	0.3493%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0021%	0.0026%	0.0049%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.4643%	0.5682%	0.0000%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.8058%	0.9316%	1.5504%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.5371%	0.0000%	0.0000%
USAA GROUP	6.0491%	7.5749%	0.0000%
UTICA NATIONAL INSURANCE GROUP	0.0598%	0.0754%	0.1399%
VANLINER INSURANCE COMPANY	0.0027%	0.0034%	0.0063%
WESCO INSURANCE COMPANY	0.0291%	0.0367%	0.0681%
WESTFIELD GROUP	0.2116%	0.2231%	0.4354%
WESTPORT INSURANCE CORPORATION	0.3622%	0.4569%	0.8472%
XL INSURANCE AMERICA INC	0.1465%	0.1848%	0.3427%
XL SPECIALTY INSURANCE COMPANY	0.0028%	0.0035%	0.0065%
YOSEMITE INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
ZURICH AMERICAN INSURANCE GROUP	0.6643%	0.0000%	0.3383%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>