



# 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)

## 2016 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
ACADIA INSURANCE COMPANY	0.0092%	0.0114%	0.0210%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0224%	0.0278%	0.0512%
ACE USA COMPANIES	0.5440%	0.0000%	0.0000%
ACGS MARINE INSURANCE COMPANY	0.0335%	0.0416%	0.0765%
AEGIS SECURITY INSURANCE COMPANY	0.1714%	0.2129%	0.3914%
AFFILIATED FM INSURANCE COMPANY	0.1227%	0.0686%	0.2259%
ALLIANZ GLOBAL RISKS US INSURANCE CO	0.0306%	0.0380%	0.0699%
ALLIED WORLD REINSURANCE COMPANY	0.0071%	0.0088%	0.0162%
ALLSTATE INSURANCE GROUP	8.6082%	10.3110%	6.0670%
ALTERRA AMERICA INSURANCE COMPANY	0.0186%	0.0231%	0.0425%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0594%	0.0738%	0.1356%
AMERICAN CAPITAL ASSURANCE CORP	0.0216%	0.0046%	0.0192%
AMERICAN HALLMARK INSURANCE CO OF TEXAS	0.0000%	0.0000%	0.0000%
AMERICAN INTERNATIONAL GROUP	2.4281%	0.0000%	1.5998%
AMERICAN MODERN HOME INSURANCE GROUP	2.1694%	2.4676%	4.2173%
AMERICAN NATIONAL GENERAL INS COMPANY	0.0186%	0.0231%	0.0425%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3846%	0.4707%	0.8704%
AMERICAN RESOURCES INSURANCE COMPANY INC	0.0105%	0.0130%	0.0240%
AMERICAN STRATEGIC INSURANCE CORP	1.9596%	2.2783%	0.0000%
AMERISURE COMPANIES	0.1750%	0.2174%	0.3996%
AMICA MUTUAL INSURANCE COMPANY	0.3050%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS, INC,	0.0003%	0.0004%	0.0007%
ANCHOR SPECIALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
ARCH INSURANCE GROUP	0.0722%	0.0897%	0.1649%
ARGO GROUP US	0.0159%	0.0198%	0.0363%
ARMED FORCES INSURANCE EXCHANGE	0.1451%	0.1803%	0.3313%
ASPEN AMERICAN INSURANCE COMPANY	0.0082%	0.0102%	0.0187%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0054%	0.0067%	0.0123%
ASSOCIATION INSURANCE COMPANY	0.0083%	0.0103%	0.0190%
ASSURANT SOLUTIONS GROUP	2.6358%	1.8053%	1.9536%
ATAIN INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
AUTO-OWNERS INSURANCE GROUP	4.2069%	4.8472%	8.5071%
AXA INSURANCE COMPANY	0.0100%	0.0124%	0.0228%
AXIS INSURANCE COMPANY	0.0948%	0.1178%	0.2165%
AXIS REINSURANCE COMPANY	0.0013%	0.0016%	0.0030%
BALBOA INSURANCE GROUP	0.0000%	0.0000%	0.0000%
BANKERS INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BANKERS INSURANCE GROUP	0.3232%	0.3639%	0.0000%
BERKLEY NATIONAL INSURANCE COMPANY	0.0045%	0.0056%	0.0103%
BERKLEY REGIONAL INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
BITUMINOUS GROUP	0.0418%	0.0519%	0.0955%
BUILDERS MUTUAL INSURANCE COMPANY	0.0976%	0.1213%	0.2229%
BUILDERS PREMIER INSURANCE COMPANY	0.0298%	0.0370%	0.0680%
C N A COMPANIES	0.4488%	0.1304%	0.0982%
CAPITOL INDEMNITY CORPORATION	0.0063%	0.0078%	0.0144%



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## 2016 ASSOCIATION YEAR

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CAPITOL PREFERRED INSURANCE COMPANY	0.8243%	1.0241%	1.8823%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.0130%	0.0162%	0.0297%
CENTRAL INSURANCE COMPANIES	0.3014%	0.3745%	0.6882%
CHUBB GROUP OF INSURANCE COMPANIES	1.3710%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3311%	0.4114%	0.7561%
CINCINNATI INSURANCE GROUP	1.0448%	1.1829%	2.3253%
COASTAL SELECT INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
COMPANION PROPERTY & CASUALTY INSURANCE CO	0.5755%	0.0000%	0.0000%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0322%	0.0400%	0.0735%
COREPOINTE INSURANCE COMPANY	0.0016%	0.0020%	0.0037%
CRUM & FORSTER GROUP	0.0203%	0.0252%	0.0464%
CUMIS INSURANCE SOCIETY INC	0.0412%	0.0512%	0.0941%
DARWIN NATIONAL ASSURANCE COMPANY	0.0105%	0.0130%	0.0240%
DELOS INSURANCE COMPANY	0.0003%	0.0004%	0.0007%
DIAMOND STATE INSURANCE COMPANY	0.0122%	0.0152%	0.0279%
ELECTRIC INSURANCE COMPANY	0.0483%	0.0000%	0.0000%
EMC PROPERTY & CASUALTY COMPANY	0.0001%	0.0001%	0.0002%
EMCASCO INSURANCE COMPANY	0.0171%	0.0212%	0.0240%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0879%	0.1092%	0.1987%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0006%	0.0007%	0.0014%
EVEREST NATIONAL INSURANCE COMPANY	0.0023%	0.0029%	0.0053%
FACTORY MUTUAL INSURANCE COMPANY	0.5736%	0.6726%	1.0152%
FCCI INSURANCE GROUP	0.1917%	0.2365%	0.4105%
FEDERATED MUTUAL INSURANCE COMPANY	0.1445%	0.1795%	0.3300%
FEDERATED RURAL ELECTRIC INS EXCHANGE	0.0788%	0.0979%	0.1799%
FEDERATED SERVICE INSURANCE COMPANY	0.0361%	0.0449%	0.0824%
FIDELITY FIRE & CASUALTY COMPANY	0.8570%	0.0000%	0.0000%
FIDELITY NATIONAL INDEMNITY INSURANCE CO	0.0045%	0.0056%	0.0103%
FIDELITY NATIONAL INSURANCE COMPANY	0.1222%	0.1518%	0.2790%
FIREMAN'S FUND INSURANCE GROUP	0.2725%	0.0000%	0.0135%
FIREMEN'S INSURANCE CO OF WASHINGTON DC	0.0943%	0.1172%	0.2153%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0041%	0.0051%	0.0094%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0202%	0.0251%	0.0461%
FIRST MUTUAL INSURANCE COMPANY	0.0003%	0.0004%	0.0007%
FIRST NONPROFIT INSURANCE COMPANY	0.0178%	0.0221%	0.0406%
FIRST PROTECTIVE INSURANCE COMPANY	0.0668%	0.0000%	0.0000%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0103%	0.0010%	0.0187%
FOREMOST INSURANCE GROUP	3.5980%	4.3529%	7.7707%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.1816%	0.2256%	0.4147%
GENERAL CASUALTY COMPANIES	0.0955%	0.1187%	0.2181%
GENERALI - US BRANCH	0.0325%	0.0404%	0.0742%
GEORGIA CASUALTY & SURETY COMPANY	0.0014%	0.0017%	0.0032%
GERLING AMERICA INSURANCE COMPANY	0.0216%	0.0268%	0.0493%
GREAT AMERICAN INSURANCE GROUP	0.0843%	0.1047%	0.1925%
GREAT DIVIDE INSURANCE COMPANY	0.0002%	0.0002%	0.0005%



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GREAT MIDWEST INSURANCE COMPANY	0.0038%	0.0047%	0.0087%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0005%	0.0006%	0.0011%
GREENWICH INSURANCE COMPANY	0.0052%	0.0065%	0.0119%
GUARD INSURANCE GROUP	0.1246%	0.1548%	0.2845%
GUIDEONE MUTUAL INSURANCE GROUP	0.2266%	0.2815%	0.5174%
HAMILTON INSURANCE COMPANY	0.0038%	0.0047%	0.0087%
HANOVER INSURANCE GROUP	0.2673%	0.3321%	0.6104%
HARCO NATIONAL INSURANCE COMPANY	0.0046%	0.0057%	0.0105%
HARLEYSVILLE INSURANCE GROUP	0.3161%	0.3927%	0.7218%
HARLEYSVILLE WORCESTER INSURANCE COMPANY	0.1337%	0.1661%	0.3053%
HARTFORD INSURANCE GROUP	2.0778%	2.1120%	0.0000%
HAULERS INSURANCE COMPANY INC	0.0005%	0.0006%	0.0011%
HISCOX INSURANCE COMPANY INC	0.0001%	0.0001%	0.0002%
HOMESITE INS COMPANY OF THE MIDWEST	0.4554%	0.4804%	0.1388%
HORACE MANN INSURANCE COMPANY	0.3790%	0.4694%	0.8631%
HORACE MANN PROPERTY & CASUALTY INS CO	0.1843%	0.2248%	0.4102%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL CO	0.0017%	0.0021%	0.0039%
HOUSING ENTERPRISE INSURANCE COMPANY	0.0051%	0.0063%	0.0116%
HUDSON INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.1429%	0.1731%	0.1435%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0560%	0.0696%	0.1279%
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.0058%	0.0072%	0.0132%
INTERBORO INSURANCE COMPANY	0.2249%	0.2794%	0.5136%
JEWELERS MUTUAL INSURANCE COMPANY	0.0128%	0.0000%	0.0000%
JOHN DEERE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
KEMPER INSURANCE COMPANIES	0.0001%	0.0001%	0.0002%
LIBERTY MUTUAL INSURANCE GROUP	2.7342%	3.3970%	3.3748%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.2847%	0.0000%	0.0000%
LITITZ MUTUAL INSURANCE COMPANY	0.1652%	0.2052%	0.3772%
LUMBERMEN'S UNDERWRITING ALLIANCE	0.0112%	0.0139%	0.0000%
MAG MUTUAL INSURANCE COMPANY	0.0118%	0.0147%	0.0269%
MAIN STREET AMERICA ASSURANCE COMPANY	0.4708%	0.5849%	1.0751%
MARKEL AMERICAN INSURANCE COMPANY	0.0943%	0.1172%	0.2153%
MARKEL INSURANCE COMPANY	0.0936%	0.1163%	0.2137%
MERASTAR INSURANCE COMPANY	0.0143%	0.0178%	0.0327%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2066%	0.0000%	0.0000%
MID-CONTINENT CASUALTY COMPANY	0.0001%	0.0001%	0.0002%
MIDDLEOAK GROUP	0.0249%	0.0309%	0.0569%
MILWAUKEE CASUALTY INSURANCE CO.	0.0001%	0.0001%	0.0002%
MITSUI SUMITOMO INSURANCE GROUP	0.0211%	0.0262%	0.0482%
MOTORISTS INSURANCE GROUP	0.0025%	0.0031%	0.0057%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0025%	0.0031%	0.0057%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0002%	0.0002%	0.0005%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3249%	0.1803%	0.0000%
NATIONAL SPECIALTY INSURANCE COMPANY	0.0001%	0.0001%	0.0002%



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NATIONWIDE INSURANCE GROUP	5.0992%	5.9137%	6.6581%
NEW YORK MARINE AND GENERAL INSURANCE CO	0.0209%	0.0260%	0.0477%
NGM INSURANCE COMPANY	0.1008%	0.1252%	0.2302%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0105%	0.0130%	0.0240%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.6340%	0.7877%	1.4477%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1972%	0.1975%	0.1895%
OHIO CASUALTY INSURANCE GROUP	0.5262%	0.6538%	1.2016%
ONE BEACON INSURANCE GROUP	0.0204%	0.0253%	0.0466%
PACIFIC SPECIALTY INSURANCE COMPANY	0.0009%	0.0011%	0.0021%
PENN NATIONAL INSURANCE GROUP	0.3067%	0.3810%	0.7004%
PENN-STAR INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1634%	0.2030%	0.3731%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0374%	0.0260%	0.0296%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.1432%	0.0000%	0.3061%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.5951%	0.7394%	1.3589%
PLAZA INSURANCE COMPANY	0.0157%	0.0195%	0.0359%
PMA INSURANCE GROUP	0.0121%	0.0150%	0.0276%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.9079%	1.1280%	2.0732%
QBE INSURANCE GROUP	0.5537%	0.0000%	0.0000%
RIVERPORT INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
RLI INSURANCE COMPANY	0.0047%	0.0055%	0.0095%
RSUI INDEMNITY COMPANY	0.2205%	0.2740%	0.5035%
RURAL COMMUNITY INSURANCE COMPANY	0.0012%	0.0015%	0.0027%
RURAL TRUST INSURANCE COMPANY	0.0332%	0.0412%	0.0758%
SAFECO INSURANCE GROUP	1.8305%	2.1610%	2.8824%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0078%	0.0097%	0.0178%
SCOTTSDALE INDEMNITY GROUP	0.1727%	0.2146%	0.3944%
SECURITY NATIONAL INSURANCE COMPANY	0.0013%	0.0016%	0.0030%
SELECTIVE INSURANCE GROUP	0.9907%	0.6540%	2.2623%
SENECA INSURANCE COMPANY	0.0540%	0.0671%	0.1233%
SENTRY INSURANCE A MUTUAL COMPANY	0.0149%	0.0185%	0.0340%
SENTRY SELECT INSURANCE COMPANY	0.0753%	0.0936%	0.1719%
SERVICE INSURANCE COMPANY	0.0005%	0.0000%	0.0011%
SOMPO JAPAN INSURANCE CO OF AMERICA	0.1048%	0.1302%	0.2393%
SOUTH CAROLINA FARM BUREAU MUTUAL INS CO GROUP	3.1822%	3.8784%	6.9573%
SOUTHERN FIDELITY INSURANCE COMPANY	0.7017%	0.8718%	1.6023%
SOUTHERN GENERAL FINANCIAL GROUP	0.0243%	0.0302%	0.0555%
SOUTHERN INSURANCE COMPANY OF VA	0.0001%	0.0001%	0.0002%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0687%	0.0854%	0.1569%
SOUTHERN STATES INSURANCE EXCHANGE	0.0079%	0.0098%	0.0180%
SOUTHERN TRUST INSURANCE COMPANY	0.0011%	0.0014%	0.0025%
SPARTA INS CO	0.0097%	0.0121%	0.0221%
SPARTAN PROPERTY INSURANCE COMPANY	0.1078%	0.1339%	0.2462%
ST JOHNS INSURANCE COMPANY	0.5864%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0032%	0.0040%	0.0073%



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STARNET INSURANCE COMPANY	0.0113%	0.0140%	0.0258%
STARR INDEMNITY AND LIABILITY COMPANY	0.0947%	0.1177%	0.2162%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.6072%	0.7466%	1.3744%
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.3556%	0.4410%	0.7995%
STATE FARM GROUP	18.3355%	17.1630%	0.0000%
STATE NATIONAL FIRE INSURANCE COMPANY	0.0017%	0.0021%	0.0039%
STATE NATIONAL INSURANCE COMPANY INC	0.0225%	0.0280%	0.0514%
T. H. E. INSURANCE COMPANY	0.0050%	0.0062%	0.0114%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0016%	0.0020%	0.0037%
TOKIO MARINE AMERICA INS CO	0.0764%	0.0949%	0.1745%
TOWER INSURANCE COMPANY OF NEW YORK	0.0060%	0.0075%	0.0137%
TOWER NATIONAL INSURANCE COMPANY	0.0005%	0.0006%	0.0011%
TRANS PACIFIC INSURANCE COMPANY	0.0059%	0.0073%	0.0135%
TRANSGUARD INSURANCE CO OF AMERICA INC	0.0022%	0.0027%	0.0050%
TRAVELERS PROPERTY CASUALTY GROUP	6.1474%	6.6455%	5.3101%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	0.0005%	0.0006%	0.0011%
U.S. SPECIALTY INSURANCE COMPANY	0.0113%	0.0140%	0.0258%
UNION INSURANCE COMPANY	0.1421%	0.1765%	0.3245%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0002%	0.0002%	0.0005%
UNITED CASUALTY INSURANCE CO OF AMERICA	0.2132%	0.2568%	0.4237%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	1.3610%	1.6909%	3.1078%
UNITED STATES LIABILITY INSURANCE COMPANY	0.0524%	0.0651%	0.1197%
UNITRIN AUTO AND HOME INSURANCE COMPANY	0.1733%	0.2153%	0.3957%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0021%	0.0022%	0.0042%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.4111%	0.4941%	0.0000%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.8103%	0.9238%	1.4752%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.4824%	0.0000%	0.0000%
USAA GROUP	5.8665%	7.2523%	0.0000%
UTICA NATIONAL INSURANCE GROUP	0.0556%	0.0691%	0.1270%
VANLINER INSURANCE COMPANY	0.0052%	0.0065%	0.0119%
VININGS INSURANCE COMPANY	0.0019%	0.0024%	0.0043%
WESCO INSURANCE COMPANY	0.0159%	0.0198%	0.0363%
WESTFIELD GROUP	0.2059%	0.2095%	0.4405%
WESTPORT INSURANCE CORPORATION	0.3272%	0.4065%	0.7472%
XL INSURANCE AMERICA INC	0.1778%	0.2209%	0.4060%
XL SPECIALTY INSURANCE COMPANY	0.0004%	0.0005%	0.0009%
YOSEMITE INSURANCE COMPANY	0.0168%	0.0209%	0.0384%
ZURICH AMERICAN INSURANCE GROUP	0.8456%	0.0000%	0.0000%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>