



# 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)

## 2019 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
ACADIA INSURANCE COMPANY	0.0124%	0.0158%	0.0263%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0023%	0.0029%	0.0049%
ACCESS HOME INSURANCE COMPANY	0.0027%	0.0034%	0.0057%
ACE USA COMPANIES	0.5514%	0.7029%	1.1705%
ACGS MARINE INSURANCE COMPANY	0.0274%	0.0349%	0.0582%
AEGIS SECURITY INSURANCE COMPANY	0.2582%	0.3286%	0.5466%
AFFILIATED FM INSURANCE COMPANY	0.1681%	0.0688%	0.2434%
ALL AMERICA INS CO	0.3083%	0.3412%	0.4605%
ALLIANZ GLOBAL RISKS US INSURANCE CO	0.2712%	0.3457%	0.5757%
ALLIED WORLD REINSURANCE COMPANY	0.0150%	0.0191%	0.0318%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0060%	0.0076%	0.0127%
ALLSTATE INSURANCE GROUP	8.1162%	9.8622%	2.3690%
ALTERRA AMERICA INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0651%	0.0830%	0.1379%
AMERICAN BUILDERS INSURANCE COMPANY	0.0590%	0.0752%	0.1252%
AMERICAN CAPITAL ASSURANCE CORP	0.0134%	0.0000%	0.0000%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
AMERICAN GENERAL INDEMNITY COMPANY	0.0342%	0.0436%	0.0726%
AMERICAN INTERNATIONAL GROUP	1.9838%	0.0000%	0.0000%
AMERICAN MODERN HOME INSURANCE GROUP	1.8757%	2.0853%	3.5543%
AMERICAN NATIONAL GENERAL INS COMPANY	0.0124%	0.0158%	0.0263%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.5241%	0.6599%	1.1095%
AMERICAN RELIABLE INSURANCE COMPANY	0.0900%	0.1093%	0.1364%
AMERICAN RESOURCES INSURANCE COMPANY INC	0.0047%	0.0060%	0.0100%
AMERICAN STRATEGIC INSURANCE CORP	1.8227%	1.9690%	0.0000%
AMERIPRISE INSURANCE COMPANY	0.0137%	0.0175%	0.0291%
AMERISURE COMPANIES	0.2011%	0.2564%	0.4269%
AMICA MUTUAL INSURANCE COMPANY	0.3655%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS	0.0015%	0.0019%	0.0032%
ARCH INSURANCE COMPANY	0.0556%	0.0709%	0.1180%
ARGO GROUP US	0.0031%	0.0040%	0.0066%
ARMED FORCES INSURANCE EXCHANGE	0.1353%	0.1465%	0.1674%
ASPEN AMERICAN INSURANCE COMPANY	0.0195%	0.0249%	0.0414%
ASSURANT SOLUTIONS GROUP	2.2266%	1.5939%	2.2514%
AUTO-OWNERS INSURANCE GROUP	4.1013%	5.2284%	8.7063%
AXA INSURANCE COMPANY	0.0153%	0.0195%	0.0325%
AXIS INSURANCE COMPANY	0.0461%	0.0588%	0.0979%
AXIS REINSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BANKERS INSURANCE COMPANY	0.0199%	0.0000%	0.0000%
BANKERS INSURANCE GROUP	0.1952%	0.2433%	0.0000%
BCS INS CO	0.0152%	0.0194%	0.0323%
BENCHMARK INSURANCE COMPANY	0.0006%	0.0008%	0.0013%
BERKLEY NATIONAL INSURANCE COMPANY	0.0198%	0.0252%	0.0420%
BERKLEY REGIONAL INSURANCE COMPANY	0.0011%	0.0014%	0.0023%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0109%	0.0139%	0.0231%



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## 2019 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
BITUMINOUS GROUP	0.0509%	0.0649%	0.1081%
BUILDERS MUTUAL INSURANCE COMPANY	0.1633%	0.2082%	0.3467%
BUILDERS PREMIER INSURANCE COMPANY	0.0561%	0.0715%	0.1191%
C N A COMPANIES	0.3538%	0.0156%	0.0337%
CAPITOL INDEMNITY CORPORATION	0.0033%	0.0042%	0.0070%
CAPITOL PREFERRED INSURANCE COMPANY	0.6315%	0.8050%	1.3406%
CATLIN INDEMNITY COMPANY	0.0008%	0.0010%	0.0017%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.2176%	0.0000%	0.0000%
CHUBB GROUP OF INSURANCE COMPANIES	1.1517%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3353%	0.4274%	0.7118%
CINCINNATI INSURANCE GROUP	1.1815%	1.5062%	2.5081%
CLARENDON NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
COASTAL SELECT INSURANCE COMPANY	0.4651%	0.0000%	0.0000%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0253%	0.0323%	0.0537%
COUNTRY INSURANCE & FINANCIAL SERVICES GROUP	0.0058%	0.0074%	0.0123%
CRUM & FORSTER GROUP	0.0467%	0.0595%	0.0991%
CUMIS INSURANCE SOCIETY INC	0.0232%	0.0296%	0.0492%
DELOS INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
DIAMOND STATE INSURANCE COMPANY	0.0117%	0.0149%	0.0248%
DONEGAL MUTUAL INSURANCE COMPANY	0.0016%	0.0020%	0.0034%
ELECTRIC INSURANCE COMPANY	0.0578%	0.0000%	0.0000%
EMC PROPERTY & CASUALTY COMPANY	0.0016%	0.0020%	0.0034%
EMCASCO INSURANCE COMPANY	0.0381%	0.0486%	0.0701%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0793%	0.1010%	0.1683%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0023%	0.0029%	0.0049%
EVEREST NATIONAL INSURANCE COMPANY	0.0969%	0.1235%	0.2057%
FACTORY MUTUAL INSURANCE COMPANY	0.3468%	0.2798%	0.4432%
FBALLIANCE INSURANCE COMPANY	0.0017%	0.0022%	0.0036%
FCCI INSURANCE GROUP	0.2486%	0.3136%	0.5064%
FEDERATED MUTUAL INSURANCE COMPANY	0.1552%	0.1979%	0.3295%
FEDERATED NATIONAL INSURANCE COMPANY	0.4888%	0.0000%	0.0000%
FEDERATED RESERVE INSURANCE COMPANY	0.0022%	0.0028%	0.0047%
FEDERATED RURAL ELECTRIC INS EXCHANGE	0.0697%	0.0321%	0.0000%
FEDERATED SERVICE INSURANCE COMPANY	0.0152%	0.0194%	0.0323%
FIDELITY NATIONAL INDEMNITY INSURANCE CO	0.0056%	0.0071%	0.0119%
FIREMAN'S FUND INSURANCE GROUP	0.1286%	0.1639%	0.2730%
FIREMEN'S INSURANCE CO OF WASHINGTON DC	0.0274%	0.0349%	0.0582%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0062%	0.0079%	0.0132%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO	0.0132%	0.0168%	0.0280%
FIRST MUTUAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
FIRST NONPROFIT INSURANCE COMPANY	0.0068%	0.0087%	0.0144%
FIRST PROTECTIVE INSURANCE COMPANY	1.1996%	0.0000%	0.8388%
FIRSTLINE NATIONAL INSURANCE COMPANY	0.0004%	0.0005%	0.0008%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0141%	0.0070%	0.0287%
FOREMOST INSURANCE GROUP	3.3041%	4.1186%	6.7337%



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FRANKENMUTH MUTUAL INSURANCE GROUP	0.2476%	0.2911%	0.4929%
GENERAL CASUALTY COMPANIES	0.0662%	0.0844%	0.1405%
GENERAL SECURITY NATIONAL INS CO	0.0011%	0.0014%	0.0023%
GENERALI - US BRANCH	0.0029%	0.0037%	0.0062%
GERLING AMERICA INSURANCE COMPANY	0.1218%	0.1553%	0.2586%
GMAC INSURANCE GROUP	0.0003%	0.0004%	0.0006%
GREAT AMERICAN INSURANCE GROUP	0.0845%	0.1077%	0.1794%
GREAT DIVIDE INSURANCE COMPANY	0.0007%	0.0009%	0.0015%
GREAT MIDWEST INSURANCE COMPANY	0.0019%	0.0024%	0.0040%
GREATER NEW YORK MUTUAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
GREENVILLE CASUALTY INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
GUARD INSURANCE GROUP	0.2768%	0.3529%	0.5876%
GUIDEONE MUTUAL INSURANCE GROUP	0.2147%	0.2737%	0.4558%
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	0.3601%	0.0000%	0.0000%
HAMILTON INSURANCE COMPANY	0.0043%	0.0055%	0.0091%
HANOVER INSURANCE GROUP	0.4170%	0.5316%	0.8852%
HARCO NATIONAL INSURANCE COMPANY	0.0251%	0.0320%	0.0533%
HARFORD MUTUAL INSURANCE COMPANY	0.0016%	0.0020%	0.0034%
HARLEYSVILLE INSURANCE GROUP	0.1216%	0.1550%	0.2581%
HARLEYSVILLE WORCESTER INSURANCE COMPANY	0.0669%	0.0853%	0.1420%
HARTFORD INSURANCE GROUP	1.9237%	1.8473%	0.0000%
HAULERS INSURANCE COMPANY INC	0.0015%	0.0019%	0.0032%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	0.2752%	0.3508%	0.5842%
HISCOX INSURANCE COMPANY INC	0.0018%	0.0023%	0.0038%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.2195%	0.0000%	0.0000%
HOMESITE INS COMPANY OF THE MIDWEST	0.7992%	0.7980%	0.0000%
HORACE MANN INSURANCE COMPANY	0.3075%	0.3880%	0.6348%
HORACE MANN PROPERTY & CASUALTY INS CO	0.2048%	0.2565%	0.3982%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL CO	0.0019%	0.0024%	0.0040%
HOUSING ENTERPRISE INSURANCE COMPANY	0.0094%	0.0120%	0.0200%
HUDSON INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.1380%	0.1708%	0.1777%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0775%	0.0988%	0.1645%
INTERBORO INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
INTREPID INSURANCE COMPANY	0.0008%	0.0010%	0.0017%
IRONSHORE INDEMNITY INC	0.0000%	0.0000%	0.0000%
JEWELERS MUTUAL INSURANCE COMPANY	0.0110%	0.0000%	0.0000%
LIBERTY MUTUAL GROUP	2.2377%	2.5571%	3.1447%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.3734%	0.0000%	0.0000%
LITITZ MUTUAL INSURANCE COMPANY	0.1698%	0.2165%	0.3605%
MAG MUTUAL INSURANCE COMPANY	0.0100%	0.0127%	0.0212%
MAIN STREET AMERICA ASSURANCE COMPANY	0.4755%	0.6062%	1.0094%
MARKEL AMERICAN INSURANCE COMPANY	0.1111%	0.1416%	0.2358%
MARKEL INSURANCE COMPANY	0.0794%	0.1012%	0.1686%
MERASTAR INSURANCE COMPANY	0.0090%	0.0115%	0.0191%



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## 2019 ASSOCIATION YEAR

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METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2613%	0.3331%	0.0000%
MIDDLESEX INSURANCE COMPANY	0.0037%	0.0047%	0.0079%
MIDVALE INDEMNITY COMPANY	0.0034%	0.0043%	0.0072%
MILBANK INSURANCE COMPANY	0.0021%	0.0027%	0.0000%
MILFORD CASUALTY INSURANCE CO	0.0009%	0.0011%	0.0019%
MITSUI SUMITOMO INSURANCE GROUP	0.0415%	0.0529%	0.0881%
MOTORISTS INSURANCE GROUP	0.0265%	0.0338%	0.0563%
NATIONAL BUILDERS INSURANCE COMPANY	0.0028%	0.0036%	0.0059%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0022%	0.0028%	0.0047%
NATIONAL GENERAL INSURANCE GROUP	0.1225%	0.1562%	0.2600%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3333%	0.1932%	0.0684%
NATIONWIDE INSURANCE GROUP	5.0617%	5.9325%	6.9603%
NEW YORK MARINE AND GENERAL INSURANCE CO	0.0344%	0.0439%	0.0730%
NGM INSURANCE COMPANY	0.1272%	0.1622%	0.2700%
NORTH AMERICAN ELITE INSURANCE COMPANY	0.0106%	0.0135%	0.0225%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0108%	0.0138%	0.0229%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.7282%	0.2245%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1988%	0.1848%	0.1249%
OHIO CASUALTY INSURANCE GROUP	0.7497%	0.9557%	1.5915%
ONE BEACON INSURANCE GROUP	0.0264%	0.0304%	0.0560%
PACIFIC SPECIALTY INSURANCE COMPANY	0.0003%	0.0004%	0.0006%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0876%	0.1117%	0.1860%
PENN NATIONAL INSURANCE GROUP	0.3039%	0.3874%	0.6451%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1210%	0.1543%	0.2569%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0238%	0.0000%	0.0032%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.0448%	0.0000%	0.0000%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6844%	0.8725%	1.4529%
PLAZA INSURANCE COMPANY	0.0019%	0.0024%	0.0040%
PMA INSURANCE GROUP	0.0238%	0.0303%	0.0505%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.1580%	1.4762%	2.4582%
PROGRESSIVE INSURANCE GROUP	0.0041%	0.0052%	0.0087%
QBE INSURANCE GROUP	0.3907%	0.0000%	0.0000%
RLI INSURANCE COMPANY	0.0113%	0.0138%	0.0189%
RSUI INDEMNITY COMPANY	0.2688%	0.3427%	0.5706%
RURAL TRUST INSURANCE COMPANY	0.0420%	0.0535%	0.0892%
SAFE HARBOR INSURANCE COMPANY	0.0150%	0.0191%	0.0318%
SAFECO INSURANCE GROUP	1.6214%	1.9852%	2.8313%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0017%	0.0022%	0.0036%
SCOTTSDALE INDEMNITY GROUP	0.1272%	0.1622%	0.2700%
SECURITY NATIONAL INSURANCE COMPANY	0.0042%	0.0054%	0.0089%
SELECTIVE INSURANCE GROUP	0.9744%	0.3988%	0.0000%
SENECA INSURANCE COMPANY	0.0733%	0.0934%	0.1556%
SENTRY INSURANCE A MUTUAL COMPANY	0.0197%	0.0251%	0.0418%
SENTRY SELECT INSURANCE COMPANY	0.0630%	0.0803%	0.1337%





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## 2019 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
SERVICE INSURANCE COMPANY	0.3148%	0.0000%	0.0000%
SOMPO JAPAN INSURANCE CO OF AMERICA	0.1041%	0.1327%	0.2210%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPAN'	2.8819%	3.6129%	5.8381%
SOUTHERN FIDELITY INSURANCE COMPANY	0.9589%	1.2224%	2.0356%
SOUTHERN INSURANCE COMPANY OF VA	0.0009%	0.0011%	0.0019%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0940%	0.1198%	0.1995%
SOUTHERN STATES INSURANCE EXCHANGE	0.0111%	0.0142%	0.0236%
SOUTHERN TRUST INSURANCE COMPANY	0.0226%	0.0288%	0.0480%
SPARTAN PROPERTY INSURANCE COMPANY	0.0821%	0.1047%	0.1743%
ST JOHNS INSURANCE COMPANY	0.7089%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0030%	0.0038%	0.0064%
STARNET INSURANCE COMPANY	0.0091%	0.0116%	0.0193%
STARR INDEMNITY AND LIABILITY COMPANY	0.0515%	0.0191%	0.0000%
STARSTONE NATIONAL INSURANCE COMPANY	0.1649%	0.0000%	0.1817%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.5064%	0.6241%	1.0584%
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.4479%	0.5671%	0.9452%
STATE FARM GROUP	16.8055%	15.2588%	0.0000%
STATE NATIONAL FIRE INSURANCE COMPANY	0.0010%	0.0013%	0.0021%
STATE NATIONAL INSURANCE COMPANY INC	0.0071%	0.0091%	0.0149%
STILLWATER INSURANCE COMPANY	0.2536%	0.3233%	0.5383%
T H E INSURANCE COMPANY	0.0073%	0.0093%	0.0155%
TECHNOLOGY INSURANCE COMPANY	0.0086%	0.0110%	0.0183%
TNUS INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
TOKIO MARINE AMERICA INS CO	0.0110%	0.0140%	0.0234%
TOWER HILL PRIME INSURANCE COMPANY	0.0301%	0.0384%	0.0639%
TRANS PACIFIC INSURANCE COMPANY	0.0007%	0.0009%	0.0015%
TRANSGUARD INSURANCE CO OF AMERICA INC	0.0021%	0.0027%	0.0045%
TRAVELERS PROPERTY CASUALTY GROUP	5.8244%	5.8510%	7.1226%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	0.0358%	0.0456%	0.0760%
UNION INSURANCE COMPANY	0.0569%	0.0725%	0.1208%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0177%	0.0226%	0.0376%
UNITED CASUALTY INSURANCE CO OF AMERICA	0.1905%	0.2346%	0.3543%
UNITED PROPERTY AND CASUALTY INSURANCE COMPANY	2.0862%	2.6595%	4.4286%
UNITED STATES LIABILITY INSURANCE COMPANY	0.0774%	0.0987%	0.1643%
UNITRIN AUTO AND HOME INSURANCE COMPANY	0.1239%	0.1567%	0.2630%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0010%	0.0013%	0.0021%
UNITRIN SAFEGUARD	0.0004%	0.0005%	0.0008%
UNIVERSAL INSURANCE CO	0.0028%	0.0036%	0.0059%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.4547%	0.5630%	0.2282%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.6705%	0.7817%	1.2073%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.5862%	0.0000%	0.0000%
US SPECIALTY INSURANCE COMPANY	0.0123%	0.0157%	0.0261%
USAA GROUP	6.9992%	8.8998%	4.5504%
UTICA NATIONAL INSURANCE GROUP	0.0725%	0.0924%	0.1539%
VALIANT INSURANCE COMPANY	0.0344%	0.0439%	0.0730%



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**2019 ASSOCIATION YEAR**

***FINAL REPORT***

<b>Company or Group</b>	<b>Original Percentage</b>	<b>Zone 1 Pct After Credits</b>	<b>Zone 2 Pct After Credits</b>
VANLINER INSURANCE COMPANY	0.0017%	0.0022%	0.0036%
WESCO INSURANCE COMPANY	0.0161%	0.0205%	0.0342%
WESTFIELD GROUP	0.2371%	0.3023%	0.4499%
WESTPORT INSURANCE CORPORATION	0.2129%	0.2714%	0.4519%
XL INSURANCE AMERICA INC	0.1887%	0.2406%	0.4006%
XL SPECIALTY INSURANCE COMPANY	0.0045%	0.0057%	0.0096%
ZURICH AMERICAN INSURANCE GROUP	0.6279%	0.0000%	1.2715%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>