



# 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)

## 2020 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0009%	0.0011%	0.0018%
ACCESS HOME INSURANCE COMPANY	0.0037%	0.0046%	0.0073%
ACCREDITED SURETY AND CASUALTY COMPANY, INC.	0.0194%	0.0243%	0.0385%
AEGIS SECURITY INSURANCE COMPANY	0.2400%	0.2992%	0.4747%
ALL AMERICA INS CO	0.0456%	0.0521%	0.0881%
ALLIANZ OF AMERICA GROUP	0.4541%	0.5680%	0.9009%
ALLIED WORLD INSURANCE COMPANY	0.0055%	0.0069%	0.0109%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0061%	0.0076%	0.0121%
ALLSTATE INSURANCE GROUP	7.8573%	9.5784%	2.9172%
ALTERRA AMERICA INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0618%	0.0773%	0.1226%
AMERICAN BUILDERS INSURANCE COMPANY	0.0600%	0.0750%	0.1190%
AMERICAN CAPITAL ASSURANCE CORP.	0.0179%	0.0224%	0.0355%
AMERICAN INTERNATIONAL GROUP	1.6010%	0.0000%	0.0000%
AMERICAN MODERN HOME INSURANCE GROUP	1.7837%	1.9422%	3.2065%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0110%	0.0138%	0.0218%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.5145%	0.6435%	1.0179%
AMERICAN RELIABLE INSURANCE COMPANY	0.1021%	0.1243%	0.1728%
AMERICAN RESOURCES INSURANCE COMPANY INC	0.0014%	0.0018%	0.0028%
AMERICAN STRATEGIC INSURANCE CORP.	1.8285%	2.2869%	3.6278%
AMERIPRISE AUTO & HOME INSURANCE	0.0216%	0.0270%	0.0429%
AMERISURE COMPANIES	0.1739%	0.2175%	0.3450%
AMGUARD INSURANCE COMPANY	0.2993%	0.3743%	0.5938%
AMICA MUTUAL INSURANCE COMPANY	0.3924%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	0.0025%	0.0031%	0.0050%
ARCH INSURANCE COMPANY	0.0591%	0.0739%	0.1173%
ARGO GROUP US	0.0039%	0.0049%	0.0077%
ARMED FORCES INSURANCE EXCHANGE	0.1263%	0.1332%	0.1428%
ASPEN AMERICAN INSURANCE COMPANY	0.0171%	0.0214%	0.0339%
ASSURANT SOLUTIONS GROUP	2.3386%	1.8944%	2.5838%
AUTO-OWNERS INSURANCE GROUP	4.1767%	5.0188%	7.3561%
AXA INSURANCE GROUP	0.2856%	0.3572%	0.5666%
AXIS INSURANCE COMPANY	0.0366%	0.0458%	0.0726%
BANKERS INSURANCE GROUP	0.1941%	0.1646%	0.0000%
BCS INS CO	0.0153%	0.0191%	0.0304%
BENCHMARK INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0012%	0.0015%	0.0024%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0113%	0.0141%	0.0224%
BITCO GENERAL INSURANCE CORPORATION	0.0246%	0.0308%	0.0488%
BITCO NATIONAL INSURANCE COMPANY	0.0224%	0.0280%	0.0444%
BLACKBOARD INSURANCE COMPANY	0.0844%	0.1056%	0.1675%
BUILDERS MUTUAL INS CO	0.1629%	0.2037%	0.3232%
BUILDERS PREMIER INSURANCE COMPANY	0.0556%	0.0695%	0.1103%
C N A COMPANIES	0.3670%	0.0993%	0.1035%
CAPITOL INDEMNITY CORPORATION	0.0030%	0.0038%	0.0060%
CAPITOL PREFERRED INSURANCE COMPANY, INC.	0.6634%	0.8297%	1.3162%



# 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)

## 2020 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.2421%	0.0000%	0.0000%
CENTRAL MUTUAL INS CO	0.2779%	0.2568%	0.5408%
CHUBB GROUP OF INSURANCE COMPANIES	1.8061%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3333%	0.4169%	0.6613%
CINCINNATI CASUALTY COMPANY, THE	0.0691%	0.0864%	0.1371%
CINCINNATI INDEMNITY COMPANY, THE	0.0458%	0.0573%	0.0909%
CINCINNATI INSURANCE COMPANY	1.0620%	0.6873%	2.0184%
COASTAL SELECT INSURANCE COMPANY	0.4111%	0.0000%	0.0000%
CONTRACTORS BONDING AND INSURANCE COMPANY	0.0006%	0.0008%	0.0012%
COUNTRY INSURANCE & FINANCIAL SERVICES GROUP	0.0062%	0.0078%	0.0123%
CRUM & FORSTER GROUP	0.0450%	0.0563%	0.0893%
CUMIS INSURANCE SOCIETY INC	0.0215%	0.0269%	0.0427%
DONEGAL MUTUAL INSURANCE COMPANY	0.0012%	0.0015%	0.0024%
ELECTRIC INSURANCE COMPANY	0.0568%	0.0000%	0.0031%
EMC INSURANCE COMPANIES	0.1497%	0.1872%	0.2970%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0029%	0.0036%	0.0058%
EVEREST RE GROUP	0.0058%	0.0073%	0.0115%
FBALLIANCE INSURANCE COMPANY	0.0431%	0.0539%	0.0855%
FCCI INSURANCE GROUP	0.2922%	0.3647%	0.5404%
FEDERATED INSURANCE GROUP	0.1739%	0.2175%	0.3450%
FEDERATED NATIONAL INSURANCE COMPANY	0.7623%	0.0000%	0.0000%
FEDERATED RURAL ELECTRIC INS EXCHANGE	0.0706%	0.0354%	0.0000%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0058%	0.0073%	0.0115%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0087%	0.0109%	0.0173%
FIRST MUTUAL INSURANCE COMPANY	0.0005%	0.0006%	0.0010%
FIRST NONPROFIT INSURANCE COMPANY	0.0073%	0.0091%	0.0145%
FIRST PROTECTIVE INSURANCE COMPANY	1.1314%	0.0000%	0.0000%
FIRSTLINE NATIONAL INSURANCE COMPANY	0.0020%	0.0025%	0.0040%
FM GLOBAL INSURANCE COMPANIES	0.6273%	0.5436%	0.9246%
FOREMOST INSURANCE GROUP	3.1589%	3.8809%	6.0376%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.2760%	0.3167%	0.5140%
GENERALI - U.S. BRANCH	0.0002%	0.0003%	0.0004%
GLOBAL INDEMNITY GROUP	0.0097%	0.0121%	0.0192%
GREAT AMERICAN INSURANCE GROUP	0.0901%	0.1127%	0.1788%
GREAT MIDWEST INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0001%	0.0001%	0.0002%
GUIDEONE ELITE INSURANCE COMPANY	0.0432%	0.0540%	0.0857%
GUIDEONE MUTUAL INSURANCE COMPANY	0.1285%	0.1607%	0.2549%
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.0202%	0.0253%	0.0401%
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	0.4231%	0.0000%	0.0000%
HANOVER INSURANCE GROUP	0.4721%	0.5905%	0.9366%
HARCO NATIONAL INSURANCE COMPANY	0.0376%	0.0470%	0.0746%
HARFORD MUTUAL INSURANCE COMPANY	0.0185%	0.0231%	0.0367%
HARLEYSVILLE INSURANCE GROUP	0.1420%	0.1776%	0.2817%
HARTFORD INSURANCE GROUP	1.9118%	1.8397%	0.0000%
HAULERS INSURANCE COMPANY INC	0.0029%	0.0036%	0.0058%



# 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)

## 2020 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
HDI GLOBAL INSURANCE COMPANY	0.2402%	0.3004%	0.4766%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	0.4063%	0.5082%	0.8061%
HISCOX INSURANCE COMPANY INC	0.0026%	0.0033%	0.0052%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INS. CO., IN	0.0017%	0.0021%	0.0034%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.3162%	0.0000%	0.0000%
HOMESITE INS COMPANY OF THE MIDWEST	0.9547%	0.9443%	0.0000%
HORACE MANN INSURANCE COMPANY	0.2794%	0.3479%	0.5389%
HORACE MANN PROPERTY & CASUALTY INS CO	0.2086%	0.2564%	0.3793%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0018%	0.0023%	0.0036%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0089%	0.0111%	0.0177%
HUDSON INSURANCE COMPANY	0.0020%	0.0025%	0.0040%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.1127%	0.1362%	0.1386%
IMPERIUM INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0948%	0.1186%	0.1881%
INTERBORO INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
JEWELERS MUTUAL INSURANCE COMPANY	0.0104%	0.0000%	0.0144%
KEMPER UNITRIN GROUP COMPANIES	0.1203%	0.1492%	0.2387%
LIBERTY MUTUAL INSURANCE GROUP	4.5104%	5.3122%	7.2883%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.5244%	0.0000%	0.0000%
LITITZ MUTUAL INSURANCE COMPANY	0.1551%	0.1940%	0.3077%
LYNDON SOUTHERN INSURANCE COMPANY	0.0009%	0.0011%	0.0018%
MAG MUTUAL INSURANCE COMPANY	0.0092%	0.0115%	0.0183%
MAIN STREET AMERICA ASSURANCE COMPANY	0.3660%	0.4578%	0.7261%
MARKEL CORP	0.2149%	0.2688%	0.4264%
MERASTAR INSURANCE COMPANY	0.0074%	0.0093%	0.0147%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2859%	0.1389%	0.0000%
MIDVALE INDEMNITY COMPANY	0.0052%	0.0065%	0.0103%
MILFORD CASUALTY INSURANCE CO.	0.0008%	0.0010%	0.0016%
MITSUMI SUMITOMO INSURANCE GROUP	0.0492%	0.0615%	0.0976%
MOTORISTS INSURANCE GROUP	0.0397%	0.0394%	0.0000%
NATIONAL BUILDERS INSURANCE COMPANY	0.0035%	0.0044%	0.0069%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0031%	0.0039%	0.0062%
NATIONAL GENERAL INSURANCE GROUP	0.1218%	0.1489%	0.2376%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3368%	0.3786%	0.1892%
NATIONWIDE INSURANCE GROUP	4.6188%	5.5152%	6.9133%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0295%	0.0369%	0.0585%
NGM INSURANCE COMPANY	0.1708%	0.2136%	0.3389%
NORTH AMERICAN ELITE INSURANCE COMPANY	0.0347%	0.0434%	0.0688%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0153%	0.0191%	0.0304%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.7708%	0.9641%	1.5293%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1806%	0.1723%	0.1218%
ONE BEACON INSURANCE GROUP	0.0086%	0.0108%	0.0171%
PALOMAR SPECIALTY INSURANCE COMPANY	0.1590%	0.1989%	0.3155%
PENN NATIONAL INSURANCE GROUP	0.2928%	0.3662%	0.5809%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1743%	0.2180%	0.3458%



# 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)

## 2020 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0216%	0.0000%	0.0000%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.0293%	0.0000%	0.0000%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6234%	0.7797%	1.2368%
PMA INSURANCE GROUP	0.0241%	0.0301%	0.0478%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.2121%	1.5160%	2.4048%
PROGRESSIVE INSURANCE GROUP	0.0050%	0.0063%	0.0099%
QBE INSURANCE GROUP	0.4563%	0.5707%	0.9053%
RLI INSURANCE COMPANY	0.0098%	0.0110%	0.0180%
RSUI INDEMNITY COMPANY	0.2541%	0.3178%	0.5041%
RURAL TRUST INSURANCE COMPANY	0.0380%	0.0475%	0.0754%
SAFE HARBOR INSURANCE COMPANY	0.0180%	0.0091%	0.0000%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0000%	0.0000%	0.0000%
SECURITY NATIONAL INSURANCE COMPANY	0.0045%	0.0056%	0.0089%
SELECTIVE INSURANCE GROUP	0.9653%	0.8935%	0.9093%
SENECA INSURANCE COMPANY, INC.	0.0724%	0.0906%	0.1436%
SENTRY INSURANCE GROUP	0.1007%	0.1234%	0.1986%
SERVICE INSURANCE COMPANY	0.2975%	0.3721%	0.5902%
SOMPO AMERICA INSURANCE COMPANY	0.1003%	0.1254%	0.1990%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRO	2.8314%	3.4930%	5.3088%
SOUTHERN FIDELITY INSURANCE COMPANY	1.0340%	1.2932%	2.0515%
SOUTHERN INSURANCE COMPANY OF VA	0.0017%	0.0021%	0.0034%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0867%	0.1084%	0.1720%
SOUTHERN STATES INSURANCE EXCHANGE	0.0094%	0.0118%	0.0186%
SOUTHERN TRUST INSURANCE COMPANY	0.0392%	0.0490%	0.0778%
SPARTAN PROPERTY INSURANCE COMPANY	0.0787%	0.0984%	0.1561%
SPINNAKER INSURANCE COMPANY	0.1172%	0.1466%	0.2325%
ST JOHNS INSURANCE COMPANY	0.7040%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0017%	0.0021%	0.0034%
STARR INDEMNITY AND LIABILITY COMPANY	0.0291%	0.0000%	0.0000%
STARSTONE NATIONAL INSURANCE COMPANY	0.0810%	0.1013%	0.1607%
STATE AUTO INSURANCE GROUP	0.9928%	1.2224%	1.9563%
STATE FARM GROUP	16.1587%	14.3265%	0.0000%
STATE NATIONAL COMPANIES	0.0115%	0.0144%	0.0228%
STATE NATIONAL FIRE INSURANCE COMPANY	0.0009%	0.0011%	0.0018%
STILLWATER INSURANCE COMPANY	0.2424%	0.3032%	0.4809%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0015%	0.0019%	0.0030%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0095%	0.0119%	0.0188%
TOKIO MARINE GROUP	0.0118%	0.0148%	0.0234%
TOWER HILL PRIME INSURANCE COMPANY	0.0680%	0.0850%	0.1349%
TRANSGUARD INSURANCE CO OF AMERICA INC	0.0033%	0.0041%	0.0065%
TRAVELERS PROPERTY CASUALTY GROUP	5.9429%	6.0879%	7.3907%
TRIANGLE INSURANCE COMPANY, INC.	0.0008%	0.0010%	0.0016%
U.S. SPECIALTY INSURANCE COMPANY	0.0125%	0.0156%	0.0248%
UNITED CASUALTY INSURANCE CO OF AMERICA	0.1769%	0.2130%	0.3016%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	2.1893%	2.7382%	4.3436%
UNITED STATES LIABILITY INSURANCE COMPANY	0.0882%	0.1103%	0.1750%



# 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)

## 2020 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0009%	0.0011%	0.0018%
UNIVERSAL INSURANCE CO	0.0219%	0.0274%	0.0434%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.4230%	0.5167%	0.2879%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.6107%	0.7101%	1.0405%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.6080%	0.0000%	0.6923%
USAA GROUP	7.2741%	9.0841%	2.4272%
UTICA NATIONAL INSURANCE GROUP	0.0898%	0.1123%	0.1782%
VANLINER INSURANCE COMPANY	0.0017%	0.0021%	0.0034%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0012%	0.0015%	0.0024%
VAULT RECIPROCAL EXCHANGE	0.0468%	0.0585%	0.0929%
W. R. BERKLEY INSURANCE GROUP	0.2119%	0.2650%	0.4204%
WESCO INSURANCE CO	0.0201%	0.0251%	0.0399%
WESTFIELD GROUP	0.2317%	0.2898%	0.4597%
WESTMINSTER AMERICAN INSURANCE COMPANY	0.0069%	0.0086%	0.0137%
WESTPORT INSURANCE CORPORATION	0.1591%	0.1990%	0.3157%
WRIGHT NATIONAL FLOOD INSURANCE COMPANY	0.0056%	0.0070%	0.0111%
ZURICH AMERICAN INSURANCE GROUP	0.7283%	0.0000%	0.0344%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>