



THE SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION

240 Stoneridge Dr, Suite 101

Columbia SC 29210

Phone: (803) 779-8373

Email: info@scwind.com

2021 ASSOCIATION YEAR

FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
21ST CENTURY INSURANCE GROUP	0.0011%	0.0014%	0.0020%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
ACCESS HOME INSURANCE COMPANY	0.0048%	0.0062%	0.0087%
ACCREDITED SURETY AND CASUALTY COMPANY, INC.	0.0246%	0.0316%	0.0447%
AEGIS SECURITY INSURANCE COMPANY	0.2373%	0.3009%	0.4145%
ALL AMERICA INS CO	0.0379%	0.0305%	0.0591%
ALLIANZ OF AMERICA GROUP	0.6316%	0.8104%	1.1477%
ALLIED WORLD INSURANCE COMPANY	0.0034%	0.0044%	0.0062%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0065%	0.0083%	0.0118%
ALLSTATE INSURANCE GROUP	7.8219%	10.0361%	14.2137%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0643%	0.0825%	0.1168%
AMERICAN BUILDERS INSURANCE COMPANY	0.0528%	0.0677%	0.0959%
AMERICAN CAPITAL ASSURANCE CORP.	0.0897%	0.1151%	0.1630%
AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0255%	0.0327%	0.0463%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSU	0.1000%	0.1240%	0.1102%
AMERICAN INTERNATIONAL GROUP	1.6375%	0.0000%	0.0000%
AMERICAN MODERN HOME INSURANCE GROUP	1.5482%	1.5596%	2.3022%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0094%	0.0121%	0.0171%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.5325%	0.6832%	0.9650%
AMERICAN RELIABLE INSURANCE COMPANY	0.0825%	0.1023%	0.1343%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0000%	0.0000%	0.0000%
AMERICAN STRATEGIC INSURANCE CORP.	1.7806%	2.2847%	3.2357%
AMERISURE COMPANIES	0.1465%	0.1880%	0.2662%
AMGUARD INSURANCE COMPANY	0.3166%	0.4062%	0.5753%
AMICA MUTUAL INS CO	0.3988%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	0.0023%	0.0030%	0.0042%
ARCH INSURANCE COMPANY	0.0613%	0.0787%	0.1114%
ARGO GROUP US	0.0031%	0.0040%	0.0056%
ARMED FORCES INSURANCE EXCHANGE	0.1136%	0.1199%	0.1350%
ASCOT INSURANCE COMPANY	0.0244%	0.0313%	0.0443%
ASPEN AMERICAN INSURANCE COMPANY	0.0111%	0.0142%	0.0202%
ASSURANT SOLUTIONS GROUP	2.0919%	1.7467%	2.0499%
AUTO-OWNERS INSURANCE GROUP	4.1778%	5.2438%	6.7861%
AXA INSURANCE GROUP	0.2975%	0.3817%	0.5406%
AXIS INSURANCE COMPANY	0.0176%	0.0226%	0.0320%
BANKERS INSURANCE GROUP	0.1654%	0.1443%	0.0000%
BCS INS CO	0.0155%	0.0199%	0.0282%
BENCHMARK INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BERKLEY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0046%	0.0059%	0.0084%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0136%	0.0174%	0.0247%
BITCO GENERAL INSURANCE CORPORATION	0.0161%	0.0207%	0.0293%
BITCO NATIONAL INSURANCE COMPANY	0.0220%	0.0282%	0.0400%
BUILDERS MUTUAL INS CO	0.1552%	0.1991%	0.2820%



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BUILDERS PREMIER INSURANCE COMPANY	0.0748%	0.0960%	0.1359%
C N A COMPANIES	0.3562%	0.1818%	0.2145%
CAPITOL INDEMNITY CORPORATION	0.0042%	0.0054%	0.0076%
CAPITOL PREFERRED INSURANCE COMPANY, INC.	0.6954%	0.8923%	1.2637%
CENTAURI SPECIALTY INSURANCE COMPANY	0.2540%	0.0000%	0.0000%
CENTRAL MUTUAL INS CO	0.2555%	0.2469%	0.3971%
CHUBB GROUP OF INSURANCE COMPANIES	1.8316%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3408%	0.4373%	0.6193%
CINCINNATI CASUALTY COMPANY, THE	0.0522%	0.0670%	0.0949%
CINCINNATI INDEMNITY COMPANY, THE	0.0390%	0.0500%	0.0709%
CINCINNATI INS CO	0.9927%	0.4164%	1.7200%
COASTAL SELECT INSURANCE COMPANY	0.3601%	0.0000%	0.0000%
CONTRACTORS BONDING AND INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
COUNTRY INSURANCE & FINANCIAL SERVICES GROUP	0.0065%	0.0083%	0.0118%
CRUM & FORSTER GROUP	0.0571%	0.0733%	0.1038%
CUMIS INS SOCIETY INC	0.0193%	0.0248%	0.0351%
DONEGAL MUTUAL INSURANCE CO.	0.0084%	0.0108%	0.0153%
ELECTRIC INSURANCE COMPANY	0.0531%	0.0000%	0.0010%
EMC INSURANCE COMPANIES	0.1380%	0.1771%	0.2507%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
EVEREST RE GROUP	0.0352%	0.0452%	0.0640%
FALLS LAKE NATIONAL INS. CO.	0.0008%	0.0010%	0.0015%
FBALLIANCE INSURANCE COMPANY	0.0719%	0.0000%	0.0000%
FCCI INSURANCE GROUP	0.2607%	0.3331%	0.4437%
FEDERATED INSURANCE GROUP	0.1934%	0.2481%	0.3514%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0708%	0.0363%	0.0000%
FEDNAT INSURANCE COMPANY	1.0446%	0.0000%	0.0000%
FIRST ACCEPTANCE INSURANCE COMPANY, INC.	0.0043%	0.0055%	0.0078%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0079%	0.0101%	0.0144%
FIRST MUTUAL INSURANCE COMPANY	0.0005%	0.0006%	0.0009%
FIRST NONPROFIT INSURANCE COMPANY	0.0058%	0.0074%	0.0105%
FIRST PROTECTIVE INSURANCE COMPANY	1.0607%	0.0000%	0.0000%
FIRSTLINE NATIONAL INSURANCE COMPANY	0.0139%	0.0178%	0.0253%
FM GLOBAL INSURANCE COMPANIES	0.7530%	0.7713%	1.0894%
FOREMOST INSURANCE GROUP	3.0607%	3.8641%	5.4045%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.2829%	0.3619%	0.5129%
GENERALI - U.S. BRANCH	0.0002%	0.0003%	0.0004%
GLOBAL INDEMNITY GROUP	0.0099%	0.0127%	0.0180%
GREAT AMERICAN INSURANCE GROUP	0.0852%	0.1093%	0.1548%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0001%	0.0001%	0.0002%
GUIDEONE ELITE INSURANCE COMPANY	0.0283%	0.0363%	0.0514%
GUIDEONE MUTUAL INSURANCE COMPANY	0.1186%	0.1522%	0.2155%
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.0200%	0.0257%	0.0363%
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	0.4451%	0.0000%	0.0000%



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HANOVER INSURANCE GROUP	0.5643%	0.7240%	1.0254%
HARCO NATIONAL INSURANCE COMPANY	0.0431%	0.0553%	0.0783%
HARFORD MUTUAL INSURANCE COMPANY	0.0231%	0.0296%	0.0420%
HARLEYSVILLE INSURANCE GROUP	0.0715%	0.0917%	0.1299%
HARTFORD INSURANCE GROUP	1.8596%	2.0590%	0.3911%
HAULERS INSURANCE COMPANY, INC.	0.0040%	0.0051%	0.0073%
HDI GLOBAL INSURANCE COMPANY	0.2209%	0.2834%	0.4014%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	0.5664%	0.7267%	1.0292%
HISCOX INSURANCE COMPANY INC.	0.0032%	0.0041%	0.0058%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INS. CO., IN	0.0109%	0.0140%	0.0198%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.4739%	0.0000%	0.0000%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.0789%	1.0856%	0.0000%
HORACE MANN INSURANCE COMPANY	0.2517%	0.3230%	0.4574%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.2034%	0.2610%	0.3696%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0018%	0.0023%	0.0033%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0042%	0.0054%	0.0076%
HUDSON INSURANCE COMPANY	0.0020%	0.0026%	0.0036%
IMPERIUM INSURANCE COMPANY	0.0005%	0.0006%	0.0009%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.1037%	0.1331%	0.1884%
JEWELERS MUTUAL INS CO	0.0101%	0.0000%	0.0025%
KEMPER UNITRIN GROUP COMPANIES	0.1093%	0.1402%	0.1986%
LIBERTY MUTUAL INSURANCE GROUP	4.1958%	5.1481%	6.4080%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.6260%	0.0000%	0.0000%
LITITZ MUTUAL INS CO	0.1385%	0.1777%	0.2517%
LYNDON SOUTHERN INSURANCE COMPANY	0.0018%	0.0023%	0.0033%
MAG MUTUAL INSURANCE COMPANY	0.0105%	0.0135%	0.0191%
MAIN STREET AMERICA ASSURANCE COMPANY	0.2578%	0.3308%	0.4685%
MARKEL CORP	0.2311%	0.2965%	0.4199%
MERASTAR INSURANCE COMPANY	0.0074%	0.0095%	0.0134%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2839%	0.2744%	0.0000%
MIDVALE INDEMNITY COMPANY	0.0064%	0.0082%	0.0116%
MILFORD CASUALTY INSURANCE CO.	0.0004%	0.0005%	0.0007%
MITSUI SUMITOMO INSURANCE GROUP	0.0464%	0.0595%	0.0843%
MOTORISTS INSURANCE GROUP	0.3450%	0.2320%	0.2994%
NATIONAL BUILDERS INSURANCE COMPANY	0.0058%	0.0074%	0.0105%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0029%	0.0037%	0.0053%
NATIONAL GENERAL INSURANCE GROUP	0.0912%	0.1157%	0.1654%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0003%	0.0004%	0.0005%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3353%	0.2594%	0.3748%
NATIONWIDE INSURANCE GROUP	4.1933%	4.8668%	5.0412%
NAVIGATORS INSURANCE COMPANY	0.0043%	0.0055%	0.0078%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0576%	0.0739%	0.1047%
NGM INSURANCE COMPANY	0.1952%	0.2505%	0.3547%
NORTH AMERICAN ELITE INSURANCE COMPANY	0.0935%	0.1200%	0.1699%



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NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0118%	0.0151%	0.0214%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	0.8502%	0.0000%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1514%	0.1604%	0.1654%
ONE BEACON INSURANCE GROUP	0.0089%	0.0114%	0.0162%
PALOMAR SPECIALTY INSURANCE COMPANY	0.2825%	0.3625%	0.5134%
PENN NATIONAL INSURANCE GROUP	0.2797%	0.3589%	0.5083%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.0765%	0.0982%	0.1390%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0221%	0.0000%	0.0009%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.0308%	0.0000%	0.0440%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6000%	0.7698%	1.0903%
PMA INSURANCE GROUP	0.0235%	0.0302%	0.0427%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.2669%	1.6255%	2.3022%
PROGRESSIVE INSURANCE GROUP	0.0057%	0.0073%	0.0104%
QBE INSURANCE GROUP	0.3362%	0.3096%	0.0703%
RLI INSURANCE CO	0.0097%	0.0124%	0.0159%
RSUI INDEMNITY COMPANY	0.2784%	0.3572%	0.5059%
RURAL TRUST INSURANCE COMPANY	0.0401%	0.0515%	0.0729%
SAFE HARBOR INSURANCE COMPANY	0.0221%	0.0009%	0.0000%
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANC	0.0187%	0.0240%	0.0340%
SECURITY NATIONAL INSURANCE COMPANY	0.0029%	0.0037%	0.0053%
SELECTIVE INSURANCE GROUP	0.9554%	1.2259%	1.3889%
SENECA INSURANCE COMPANY, INC.	0.0704%	0.0903%	0.1279%
SENTRY INSURANCE GROUP	0.0796%	0.1016%	0.1436%
SERVICE INSURANCE COMPANY	0.3418%	0.0000%	0.0000%
SOMPO AMERICA INSURANCE COMPANY	0.1064%	0.1365%	0.1933%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRC	2.6595%	3.3692%	4.5023%
SOUTHERN FIDELITY INSURANCE COMPANY	1.1307%	1.4508%	2.0547%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0072%	0.0092%	0.0131%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0172%	0.0221%	0.0313%
SOUTHERN STATES INSURANCE EXCHANGE	0.0110%	0.0141%	0.0200%
SOUTHERN TRUST INSURANCE COMPANY	0.0605%	0.0776%	0.1099%
SPARTAN PROPERTY INSURANCE COMPANY	0.0742%	0.0952%	0.1348%
SPINNAKER INSURANCE COMPANY	0.2033%	0.0557%	0.1577%
ST. JOHNS INSURANCE COMPANY, INC.	0.6886%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0005%	0.0006%	0.0009%
STARR INDEMNITY & LIABILITY COMPANY	0.0092%	0.0053%	0.0000%
STARSTONE NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
STATE AUTO INSURANCE GROUP	1.0347%	0.8454%	1.8258%
STATE FARM GROUP	15.9498%	14.5326%	0.0000%
STATE NATIONAL COMPANIES	0.0483%	0.0620%	0.0878%
STILLWATER INSURANCE COMPANY	0.2201%	0.2824%	0.4000%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0118%	0.0151%	0.0214%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0045%	0.0058%	0.0082%
TOKIO MARINE GROUP	0.0104%	0.0133%	0.0189%



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TOWER HILL PRIME INSURANCE COMPANY	0.0937%	0.1202%	0.1703%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0041%	0.0053%	0.0075%
TRAVELERS PROPERTY CASUALTY GROUP	6.1857%	6.4360%	8.3686%
TRIANGLE INSURANCE COMPANY, INC.	0.0009%	0.0012%	0.0016%
U.S. SPECIALTY INSURANCE COMPANY	0.0164%	0.0210%	0.0298%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.1606%	0.1983%	0.2483%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	2.2818%	2.9277%	4.1464%
UNITED STATES LIABILITY INS CO	0.0812%	0.1042%	0.1476%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0005%	0.0006%	0.0009%
UNIVERSAL INSURANCE COMPANY	0.0628%	0.0688%	0.0935%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.3679%	0.4596%	0.2730%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.5373%	0.6516%	0.8715%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.6338%	0.0000%	0.0000%
USAA GROUP	7.1749%	9.1683%	0.8320%
UTICA NATIONAL INSURANCE GROUP	0.1097%	0.1408%	0.1993%
VANLINER INSURANCE COMPANY	0.0007%	0.0009%	0.0013%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0068%	0.0087%	0.0124%
VAULT RECIPROCAL EXCHANGE	0.2189%	0.2809%	0.3978%
W. R. BERKLEY INSURANCE GROUP	0.2584%	0.3315%	0.4696%
WESCO INSURANCE CO	0.0093%	0.0119%	0.0169%
WESTFIELD GROUP	0.2076%	0.2661%	0.3326%
WESTMINSTER AMERICAN INSURANCE COMPANY	0.0071%	0.0091%	0.0129%
WESTPORT INSURANCE CORPORATION	0.2118%	0.2718%	0.3849%
WRIGHT NATIONAL FLOOD INSURANCE COMPANY	0.0057%	0.0073%	0.0104%
ZURICH AMERICAN INSURANCE GROUP	0.7517%	0.0000%	0.1719%

TOTAL 100.0000% 100.0000% 100.0000%