



# 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)

## 2022 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
21ST CENTURY INSURANCE GROUP	0.0040%	0.0051%	0.0075%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
ACCESS HOME INSURANCE COMPANY	0.0050%	0.0063%	0.0094%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0000%	0.0000%	0.0000%
AEGIS SECURITY INSURANCE COMPANY	0.2383%	0.2936%	0.4363%
ALL AMERICA INS CO	0.0427%	0.0542%	0.0806%
ALLIANZ OF AMERICA GROUP	0.7027%	0.8918%	1.3260%
ALLIED WORLD INSURANCE COMPANY	0.0018%	0.0023%	0.0034%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0067%	0.0085%	0.0126%
ALLSTATE INSURANCE GROUP	7.3269%	8.7318%	4.4467%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0161%	0.0204%	0.0304%
AMERICAN BUILDERS INSURANCE COMPANY	0.0137%	0.0174%	0.0259%
AMERICAN CAPITAL ASSURANCE CORP.	0.1338%	0.1698%	0.2525%
AMERICAN INTERNATIONAL GROUP	1.5308%	0.0000%	0.1341%
AMERICAN MODERN HOME INSURANCE GROUP	1.5827%	1.1324%	2.4047%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0089%	0.0113%	0.0168%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.5650%	0.7170%	1.0631%
AMERICAN RELIABLE INSURANCE COMPANY	0.0979%	0.1219%	0.1739%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0039%	0.0049%	0.0074%
AMERICAN STRATEGIC INSURANCE CORP.	1.7363%	2.2035%	3.2763%
AMERIPRISE AUTO & HOME INSURANCE	0.0289%	0.0367%	0.0545%
AMERISURE COMPANIES	0.1376%	0.1746%	0.2596%
AMGUARD INSURANCE COMPANY	0.3115%	0.3953%	0.5878%
AMICA MUTUAL INS CO	0.3903%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY	0.0023%	0.0029%	0.0043%
ARCH INSURANCE COMPANY	0.0664%	0.0843%	0.1253%
ARGO GROUP US	0.0024%	0.0030%	0.0045%
ARMED FORCES INSURANCE EXCHANGE	0.1002%	0.1105%	0.1173%
ASCOT INSURANCE COMPANY	0.0004%	0.0005%	0.0008%
ASPEN AMERICAN INSURANCE COMPANY	0.0097%	0.0123%	0.0183%
ASSURANT SOLUTIONS GROUP	2.1507%	1.6995%	2.3121%
AUTO-OWNERS INSURANCE GROUP	3.9941%	5.0531%	7.5246%
AXA INSURANCE GROUP	0.2881%	0.3656%	0.5436%
AXIS INSURANCE COMPANY	0.0160%	0.0203%	0.0302%
BANKERS INSURANCE GROUP	0.1415%	0.1183%	0.0000%
BCS INS CO	0.0176%	0.0223%	0.0332%
BENCHMARK INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
BERKLEY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0154%	0.0195%	0.0291%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0121%	0.0154%	0.0228%
BITCO GENERAL INSURANCE CORPORATION	0.0147%	0.0187%	0.0277%
BITCO NATIONAL INSURANCE COMPANY	0.0145%	0.0184%	0.0274%
BUILDERS MUTUAL INS CO	0.2189%	0.2778%	0.4131%
BUILDERS PREMIER INSURANCE COMPANY	0.0655%	0.0831%	0.1236%
C N A COMPANIES	0.4418%	0.5607%	0.8337%



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## 2022 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>
CAPITOL INDEMNITY CORPORATION	0.0025%	0.0032%	0.0047%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.2475%	0.0000%	0.0000%
CENTRAL MUTUAL INS CO	0.2440%	0.2379%	0.3743%
CHUBB GROUP OF INSURANCE COMPANIES	1.8746%	0.0000%	0.0965%
CHURCH MUTUAL INSURANCE COMPANY	0.3534%	0.4485%	0.6669%
CINCINNATI CASUALTY COMPANY, THE	0.0815%	0.1034%	0.1538%
CINCINNATI INDEMNITY COMPANY, THE	0.0347%	0.0440%	0.0655%
CINCINNATI INS COMPANY	0.9305%	0.8396%	1.6392%
CLEAR SPRING PROPERTY AND CASUALTY CO.	0.0027%	0.0034%	0.0051%
CM SELECT INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
COASTAL SELECT INSURANCE COMPANY	0.3035%	0.0000%	0.0000%
COUNTRY INSURANCE & FINANCIAL SERVICES GROUP	0.0130%	0.0165%	0.0245%
CRUM & FORSTER GROUP	0.0558%	0.0708%	0.1053%
CUMIS INS SOCIETY INC	0.0187%	0.0237%	0.0353%
DONEGAL MUTUAL INSURANCE COMPANY	0.0159%	0.0202%	0.0300%
ELECTRIC INSURANCE COMPANY	0.0524%	0.0000%	0.0000%
EMC INSURANCE COMPANIES	0.1325%	0.1681%	0.2499%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
EVEREST RE GROUP	0.0194%	0.0246%	0.0366%
FALLS LAKE NATIONAL INS. CO.	0.0045%	0.0057%	0.0085%
FBALLIANCE INSURANCE COMPANY	0.0896%	0.0000%	0.0000%
FCCI INSURANCE GROUP	0.2683%	0.3391%	0.4760%
FEDERATED INSURANCE GROUP	0.1938%	0.2459%	0.3657%
FEDERATED NATIONAL INSURANCE COMPANY	1.3653%	0.0000%	0.0000%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0683%	0.0334%	0.0036%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0050%	0.0063%	0.0094%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0059%	0.0075%	0.0111%
FIRST MUTUAL INSURANCE COMPANY	0.0005%	0.0006%	0.0009%
FIRST NONPROFIT INSURANCE COMPANY	0.0003%	0.0004%	0.0006%
FIRST PROTECTIVE INSURANCE COMPANY	1.2727%	0.0000%	0.0000%
FIRSTLINE NATIONAL INSURANCE COMPANY	0.0517%	0.0656%	0.0976%
FM GLOBAL INSURANCE COMPANIES	0.8550%	0.9334%	1.5175%
FOREMOST INSURANCE GROUP	3.0044%	3.7516%	5.5288%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.2705%	0.3421%	0.5077%
GENERALI - U.S. BRANCH	0.0027%	0.0034%	0.0051%
GLOBAL INDEMNITY GROUP	0.0095%	0.0121%	0.0179%
GREAT AMERICAN INSURANCE GROUP	0.0696%	0.0883%	0.1313%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0001%	0.0001%	0.0002%
GUIDEONE ELITE INSURANCE COMPANY	0.0249%	0.0316%	0.0470%
GUIDEONE MUTUAL INSURANCE COMPANY	0.1153%	0.1463%	0.2176%
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.0156%	0.0198%	0.0294%
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	0.3615%	0.4588%	0.6821%
HANOVER INSURANCE GROUP	0.5770%	0.7322%	1.0888%
HARCO NATIONAL INSURANCE COMPANY	0.0231%	0.0293%	0.0436%
HARFORD MUTUAL INSURANCE COMPANY	0.0324%	0.0411%	0.0611%



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HARLEYSVILLE INSURANCE GROUP	0.0979%	0.1242%	0.1847%
HARTFORD INSURANCE GROUP	1.8562%	1.8682%	0.5639%
HAULERS INSURANCE COMPANY, INC.	0.0054%	0.0069%	0.0102%
HDI GLOBAL INSURANCE COMPANY	0.2279%	0.2892%	0.4300%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	0.8650%	1.0977%	1.6322%
HISCOX INSURANCE COMPANY INC	0.0011%	0.0014%	0.0021%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INS. CO., IN	0.0138%	0.0175%	0.0260%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.7418%	0.0000%	0.0000%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.2099%	1.4001%	0.3341%
HORACE MANN INSURANCE COMPANY	0.2343%	0.2973%	0.4203%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.1737%	0.2159%	0.3113%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0018%	0.0023%	0.0034%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0085%	0.0108%	0.0160%
HUDSON INSURANCE COMPANY	0.0019%	0.0024%	0.0036%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.0844%	0.1029%	0.1220%
IMPERIUM INSURANCE COMPANY	0.0007%	0.0009%	0.0013%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.1027%	0.1303%	0.1938%
JEWELERS MUTUAL INS CO	0.0098%	0.0000%	0.0029%
JOURNEY INSURANCE COMPANY	0.0397%	0.0504%	0.0749%
KEMPER UNITRIN GROUP COMPANIES	0.1039%	0.1319%	0.1961%
LIBERTY MUTUAL INSURANCE GROUP	3.8445%	4.7059%	6.2545%
LIBERTY MUTUAL PERSONAL INS. CO.	0.0001%	0.0001%	0.0002%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.6789%	0.0000%	0.0000%
LITITZ MUTUAL INS CO	0.1249%	0.1585%	0.2357%
LYNDON SOUTHERN INSURANCE COMPANY	0.0044%	0.0056%	0.0083%
MAG MUTUAL INSURANCE COMPANY	0.0100%	0.0127%	0.0189%
MAIN STREET AMERICA ASSURANCE COMPANY	0.2195%	0.2786%	0.4142%
MARKEL CORP	0.2226%	0.2825%	0.4200%
MERASTAR INSURANCE COMPANY	0.0043%	0.0055%	0.0081%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2531%	0.1414%	0.0000%
MIDVALE INDEMNITY COMPANY	0.0082%	0.0104%	0.0155%
MILFORD CASUALTY INSURANCE CO.	0.0003%	0.0004%	0.0006%
MITSUMI SUMITOMO INSURANCE GROUP	0.0585%	0.0742%	0.1104%
MOTORISTS COMMERCIAL MUTUAL INS CO	0.3407%	0.4324%	0.6429%
NATIONAL AMERICAN INS CO	0.0001%	0.0001%	0.0002%
NATIONAL BUILDERS INSURANCE COMPANY	0.0040%	0.0051%	0.0075%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0029%	0.0037%	0.0055%
NATIONAL GENERAL INSURANCE GROUP	0.1036%	0.1290%	0.1952%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0003%	0.0004%	0.0006%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3179%	0.3441%	0.4108%
NATIONWIDE INSURANCE GROUP	3.6905%	4.3170%	4.5266%
NAVIGATORS INSURANCE COMPANY	0.0042%	0.0053%	0.0079%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0592%	0.0751%	0.1117%
NGM INSURANCE COMPANY	0.1967%	0.2496%	0.3712%
NORTH AMERICAN ELITE INSURANCE COMPANY	0.0609%	0.0773%	0.1149%



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NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0049%	0.0062%	0.0092%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	0.8942%	0.0000%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1233%	0.1269%	0.1428%
ONE BEACON INSURANCE GROUP	0.0030%	0.0038%	0.0057%
PALOMAR SPECIALTY INSURANCE COMPANY	0.3763%	0.1742%	0.6002%
PENN NATIONAL INSURANCE GROUP	0.2871%	0.3643%	0.5417%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1368%	0.1736%	0.2581%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0227%	0.0000%	0.0023%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.0267%	0.0000%	0.0384%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.5749%	0.7296%	1.0848%
PMA INSURANCE GROUP	0.0255%	0.0324%	0.0481%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.2726%	1.6150%	2.4014%
PROGRESSIVE INSURANCE GROUP	0.0072%	0.0091%	0.0136%
QBE INSURANCE GROUP	0.3351%	0.4253%	0.6323%
RLI INSURANCE COMPANY	0.0072%	0.0091%	0.0128%
RSUI INDEMNITY COMPANY	0.2856%	0.3624%	0.5389%
RURAL TRUST INSURANCE COMPANY	0.0366%	0.0464%	0.0691%
SAFE HARBOR INSURANCE COMPANY	0.0270%	0.0000%	0.0000%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0216%	0.0274%	0.0408%
SECURITY NATIONAL INSURANCE COMPANY	0.0019%	0.0024%	0.0036%
SELECTIVE INSURANCE GROUP	0.9387%	0.9644%	1.0755%
SENECA INSURANCE COMPANY, INC.	0.0636%	0.0807%	0.1200%
SENTRY INSURANCE GROUP	0.1090%	0.1378%	0.2046%
SERVICE INSURANCE COMPANY	0.4425%	0.0000%	0.0000%
SOMPO AMERICA INSURANCE COMPANY	0.1191%	0.1511%	0.2247%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRO	2.4420%	3.0579%	4.3975%
SOUTHERN FIDELITY INSURANCE COMPANY	1.8480%	2.3452%	3.4871%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0125%	0.0159%	0.0236%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0141%	0.0179%	0.0266%
SOUTHERN STATES INSURANCE EXCHANGE	0.0105%	0.0133%	0.0198%
SOUTHERN TRUST INSURANCE COMPANY	0.0763%	0.0968%	0.1440%
SPINNAKER INSURANCE COMPANY	0.2315%	0.1198%	0.2490%
ST JOHNS INSURANCE COMPANY	0.6714%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0037%	0.0047%	0.0070%
STARR INDEMNITY AND LIABILITY COMPANY	0.0005%	0.0006%	0.0009%
STARSTONE NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
STATE AUTO INSURANCE GROUP	1.0226%	1.2764%	1.8636%
STATE FARM FIRE AND CASUALTY CO	15.6416%	13.9863%	0.0000%
STATE NATIONAL COMPANIES	0.0041%	0.0052%	0.0077%
STILLWATER INSURANCE COMPANY	0.1845%	0.2341%	0.3481%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0279%	0.0354%	0.0526%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0057%	0.0072%	0.0108%
TOKIO MARINE GROUP	0.0231%	0.0293%	0.0436%
TOWER HILL PRIME INSURANCE COMPANY	0.1544%	0.1959%	0.2913%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0062%	0.0079%	0.0117%



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TRAVELERS PROPERTY CASUALTY GROUP	6.4873%	8.2327%	12.2413%
TRIANGLE INSURANCE COMPANY, INC.	0.0012%	0.0015%	0.0023%
U.S. SPECIALTY INSURANCE COMPANY	0.0123%	0.0156%	0.0232%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.1461%	0.1806%	0.2313%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	2.2963%	2.9141%	4.3331%
UNITED STATES LIABILITY INS CO	0.0879%	0.1115%	0.1659%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0003%	0.0004%	0.0006%
UNIVERSAL INSURANCE CO	0.0971%	0.1115%	0.1322%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.3059%	0.3778%	0.2196%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.5488%	0.6399%	0.8586%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.6356%	0.0000%	0.1243%
USAA GROUP	7.1828%	9.0723%	0.0917%
UTICA NATIONAL INSURANCE GROUP	0.1361%	0.1727%	0.2568%
VANLINER INSURANCE COMPANY	0.0004%	0.0005%	0.0008%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0070%	0.0089%	0.0132%
VAULT RECIPROCAL EXCHANGE	0.3189%	0.4047%	0.6018%
W. R. BERKLEY INSURANCE GROUP	0.2903%	0.3684%	0.5478%
WESCO INSURANCE CO	0.0096%	0.0122%	0.0181%
WESTFIELD GROUP	0.2214%	0.2669%	0.3687%
WESTMINISTER AMERICAN INSURANCE COMPANY	0.0304%	0.0386%	0.0574%
WESTPORT INSURANCE CORPORATION	0.2584%	0.3279%	0.4876%
ZURICH AMERICAN INSURANCE GROUP	0.8831%	0.0000%	0.6188%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>