



THE SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION

240 Stoneridge Dr, Suite 101

Columbia SC 29210

Phone: (803) 779-8373

Email: info@scwind.com

2023 ASSOCIATION YEAR

FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
21ST CENTURY INSURANCE GROUP	0.0041%	0.0055%	0.0075%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.1604%	0.2141%	0.2916%
AEGIS SECURITY INSURANCE COMPANY	0.1014%	0.1133%	0.1740%
AFFILIATED FM INSURANCE COMPANY	0.1926%	0.2085%	0.3289%
ALL AMERICA INS CO	0.0492%	0.0623%	0.0814%
ALLIANZ OF AMERICA GROUP	0.7458%	0.9955%	1.3556%
ALLIED WORLD INSURANCE COMPANY	0.0038%	0.0051%	0.0069%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0068%	0.0091%	0.0124%
ALLSTATE INSURANCE GROUP	7.0245%	8.8654%	6.0109%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0144%	0.0192%	0.0262%
AMERICAN BUILDERS INSURANCE COMPANY	0.0132%	0.0176%	0.0240%
AMERICAN EUROPEAN INSURANCE COMPANY (C)	0.0912%	0.1217%	0.1658%
AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0432%	0.0577%	0.0785%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE (0.0734%	0.0932%	0.1096%
AMERICAN INTERNATIONAL GROUP	1.2354%	0.0000%	0.3751%
AMERICAN MODERN HOME INSURANCE GROUP	1.7607%	0.0000%	1.1336%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0078%	0.0104%	0.0142%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.5783%	0.7719%	1.0510%
AMERICAN RELIABLE INSURANCE COMPANY	0.0911%	0.1209%	0.1526%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0012%	0.0016%	0.0022%
AMERICAN STRATEGIC INSURANCE CORP.	1.7208%	2.2970%	3.1279%
AMERISURE COMPANIES	0.1398%	0.1866%	0.2541%
AMGUARD INSURANCE COMPANY	0.2955%	0.3944%	0.5371%
AMICA MUTUAL INS CO	0.3453%	0.0000%	0.0000%
AMTRUST FINANCIAL GROUP	0.0300%	0.0400%	0.0545%
ARCH INSURANCE GROUP	0.0730%	0.0974%	0.1327%
ARGO GROUP US	0.0066%	0.0088%	0.0120%
ARMED FORCES INSURANCE EXCHANGE	0.0867%	0.0959%	0.0837%
ASCOT INSURANCE COMPANY	0.0168%	0.0224%	0.0305%
ASPEN AMERICAN INSURANCE COMPANY	0.0021%	0.0028%	0.0038%
ASSURANT SOLUTIONS GROUP	2.2470%	2.1423%	3.1248%
AUTO-OWNERS INSURANCE GROUP	3.8625%	4.9922%	6.4060%
AXA INSURANCE GROUP	0.2698%	0.3601%	0.4904%
AXIS INSURANCE COMPANY	0.0139%	0.0186%	0.0253%
BANKERS INSURANCE GROUP	0.0887%	0.0765%	0.0058%
BCS INS CO	0.0238%	0.0318%	0.0433%
BENCHMARK INSURANCE COMPANY	0.0049%	0.0065%	0.0089%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0359%	0.0479%	0.0653%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0120%	0.0160%	0.0218%
BITCO GENERAL INSURANCE CORPORATION	0.0112%	0.0150%	0.0204%
BITCO NATIONAL INSURANCE COMPANY	0.0080%	0.0107%	0.0145%
BUILDERS MUTUAL INS CO	0.2248%	0.3001%	0.4086%
BUILDERS PREMIER INSURANCE COMPANY	0.0792%	0.1057%	0.1440%
C N A COMPANIES	0.4166%	0.2987%	0.5090%



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CAPITOL INDEMNITY CORPORATION	0.0000%	0.0000%	0.0000%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.3553%	0.0000%	0.0000%
CENTRAL MUTUAL INS CO	0.2313%	0.1904%	0.3671%
CHUBB GROUP OF INSURANCE COMPANIES	1.6884%	0.0000%	0.6923%
CHURCH MUTUAL INSURANCE COMPANY	0.3404%	0.4544%	0.6187%
CINCINNATI CASUALTY COMPANY, THE	0.1193%	0.1592%	0.2169%
CINCINNATI INDEMNITY COMPANY, THE	0.0447%	0.0597%	0.0813%
CINCINNATI INS COMPANY	0.8090%	0.0000%	1.4705%
CLEAR BLUE INSURANCE COMPANY	0.0013%	0.0017%	0.0024%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0065%	0.0087%	0.0118%
CM SELECT INSURANCE COMPANY	0.0022%	0.0029%	0.0040%
COASTAL SELECT INSURANCE COMPANY	0.0124%	0.0000%	0.0000%
COUNTRY INSURANCE & FINANCIAL SERVICES GROUP	0.0123%	0.0164%	0.0224%
CRUM & FORSTER GROUP	0.0395%	0.0527%	0.0718%
CUMIS INS SOCIETY INC	0.0192%	0.0256%	0.0349%
DONEGAL MUTUAL INSURANCE COMPANY	0.0245%	0.0327%	0.0445%
ELECTRIC INSURANCE COMPANY	0.0495%	0.0000%	0.0000%
EMC INSURANCE COMPANIES	0.1232%	0.1645%	0.2237%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0017%	0.0023%	0.0031%
EVEREST RE GROUP	0.0470%	0.0627%	0.0854%
FACTORY MUTUAL INSURANCE COMPANY	0.7539%	0.9485%	1.2777%
FALLS LAKE NATIONAL INS. CO.	0.0059%	0.0079%	0.0107%
FARMERS PROPERTY & CASUALTY INSURANCE GROUP	0.2168%	0.1413%	0.0000%
FBALLIANCE INSURANCE COMPANY	0.0948%	0.0589%	0.0000%
FCCI INSURANCE GROUP	0.2414%	0.3162%	0.4059%
FEDERATED INSURANCE GROUP	0.2279%	0.3042%	0.4143%
FEDERATED NATIONAL INSURANCE COMPANY	1.3223%	0.0000%	0.0000%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0656%	0.0000%	0.0000%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0033%	0.0044%	0.0060%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0005%	0.0007%	0.0009%
FIRST MUTUAL INSURANCE COMPANY	0.0003%	0.0004%	0.0005%
FIRST PROTECTIVE INSURANCE COMPANY	1.5802%	0.0000%	0.0000%
FIRSTLINE INSURANCE COMPANY	0.0479%	0.0639%	0.0871%
FOREMOST INSURANCE GROUP	2.9277%	3.8193%	5.2261%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.3002%	0.0000%	0.5368%
GENERALI - U.S. BRANCH	0.0032%	0.0043%	0.0058%
GLOBAL INDEMNITY GROUP	0.0080%	0.0107%	0.0145%
GREAT AMERICAN INSURANCE GROUP	0.0684%	0.0913%	0.1243%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0001%	0.0001%	0.0002%
GUIDEONE ELITE INSURANCE COMPANY	0.0222%	0.0296%	0.0404%
GUIDEONE INSURANCE COMPANY	0.1099%	0.1467%	0.1998%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0108%	0.0144%	0.0196%
HANOVER INSURANCE COMPANY	0.5403%	0.7212%	0.9821%
HARCO NATIONAL INSURANCE COMPANY	0.0079%	0.0105%	0.0144%
HARFORD MUTUAL INSURANCE COMPANY	0.0535%	0.0714%	0.0972%



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HARLEYSVILLE INSURANCE GROUP	0.0831%	0.1109%	0.1511%
HARTFORD INSURANCE GROUP	1.8196%	1.9792%	0.1789%
HAULERS INSURANCE COMPANY, INC.	0.0045%	0.0060%	0.0082%
HDI GLOBAL INSURANCE COMPANY	0.4470%	0.5967%	0.8125%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	1.1390%	1.5204%	2.0704%
HISCOX INSURANCE COMPANY INC	0.0014%	0.0019%	0.0025%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INS. CO., IN	0.0097%	0.0129%	0.0176%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	1.3980%	0.0000%	0.0000%
HOMESITE INSURANCE COMPANY	0.1273%	0.1699%	0.2314%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.3176%	1.3352%	0.0000%
HORACE MANN INSURANCE COMPANY	0.2204%	0.2839%	0.3382%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.1481%	0.1932%	0.2569%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0017%	0.0023%	0.0031%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0052%	0.0069%	0.0095%
HUDSON INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
IMPERIUM INSURANCE COMPANY	0.0008%	0.0011%	0.0015%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.1123%	0.1499%	0.2041%
JEWELERS MUTUAL INS CO	0.0084%	0.0000%	0.0037%
KEMPER UNITRIN GROUP COMPANIES	0.1048%	0.1375%	0.1905%
LIBERTY MUTUAL PERSONAL INS. CO.	0.0001%	0.0001%	0.0002%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.5453%	0.0000%	0.0000%
LITITZ MUTUAL INS CO	0.1134%	0.1514%	0.2061%
LYNDON SOUTHERN INSURANCE COMPANY	0.0052%	0.0069%	0.0095%
MAG MUTUAL INSURANCE COMPANY	0.0092%	0.0123%	0.0167%
MAIN STREET AMERICA ASSURANCE COMPANY	0.2674%	0.3569%	0.4861%
MARKEL CORP	0.1728%	0.2307%	0.3141%
MERASTAR INSURANCE COMPANY	0.0043%	0.0057%	0.0078%
MIDVALE INDEMNITY COMPANY	0.0095%	0.0127%	0.0173%
MITSUMI SUMITOMO INSURANCE GROUP	0.0633%	0.0845%	0.1151%
MOTORISTS COMMERCIAL MUTUAL INS CO	0.3210%	0.4159%	0.5337%
NATIONAL BUILDERS INSURANCE COMPANY	0.0046%	0.0061%	0.0084%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0034%	0.0045%	0.0062%
NATIONAL GENERAL INSURANCE GROUP	0.1105%	0.1449%	0.1966%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3326%	0.3909%	0.4518%
NATIONWIDE INSURANCE GROUP	3.3458%	4.1793%	4.7034%
NAVIGATORS INSURANCE COMPANY	0.0016%	0.0021%	0.0029%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0583%	0.0778%	0.1060%
NEXT INSURANCE US COMPANY	0.0106%	0.0141%	0.0193%
NGM INSURANCE COMPANY	0.1831%	0.2444%	0.3328%
NORTH AMERICAN ELITE INSURANCE COMPANY	0.0671%	0.0896%	0.1220%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	0.9357%	0.0000%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1084%	0.1265%	0.1491%
ONE BEACON INSURANCE GROUP	0.0032%	0.0043%	0.0058%



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PALOMAR SPECIALTY INSURANCE COMPANY	0.0691%	0.0000%	0.0000%
PENN NATIONAL INSURANCE GROUP	0.2713%	0.3621%	0.4931%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1167%	0.1558%	0.2121%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0237%	0.0000%	0.0087%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.0216%	0.0000%	0.0304%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.5487%	0.7324%	0.9974%
PMA INSURANCE GROUP	0.0173%	0.0231%	0.0314%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.2801%	1.7087%	2.3268%
PROGRESSIVE INSURANCE GROUP	0.0090%	0.0120%	0.0164%
QBE INSURANCE GROUP	0.3290%	0.1956%	0.0000%
RLI INSURANCE COMPANY	0.0075%	0.0099%	0.0133%
RSUI INDEMNITY COMPANY	0.2557%	0.3413%	0.4648%
RURAL TRUST INSURANCE COMPANY	0.0381%	0.0509%	0.0693%
SAFE HARBOR INSURANCE COMPANY	0.0808%	0.0000%	0.0000%
SAFECO INSURANCE GROUP	3.7323%	4.7773%	6.0390%
SAFEPORT INSURANCE COMPANY	1.0128%	0.0000%	0.0000%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0222%	0.0296%	0.0404%
SELECTIVE INSURANCE GROUP	0.9332%	0.9818%	1.0259%
SENECA INSURANCE COMPANY, INC.	0.0634%	0.0846%	0.1152%
SENTRY INSURANCE GROUP	0.1202%	0.1593%	0.2170%
SOMPO AMERICA INSURANCE COMPANY	0.1456%	0.1944%	0.2647%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRO	2.3482%	3.0959%	4.0807%
SOUTHERN FIDELITY INSURANCE COMPANY	1.5239%	2.0341%	2.7700%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0211%	0.0282%	0.0384%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0115%	0.0154%	0.0209%
SOUTHERN STATES INSURANCE EXCHANGE	0.0105%	0.0140%	0.0191%
SOUTHERN TRUST INSURANCE COMPANY	0.0829%	0.1107%	0.1507%
SPINNAKER INSURANCE COMPANY	0.2403%	0.3208%	0.4368%
ST JOHNS INSURANCE COMPANY	0.5170%	0.6901%	0.9398%
STAR INSURANCE COMPANY	0.0040%	0.0053%	0.0073%
STARR INDEMNITY AND LIABILITY COMPANY	0.0068%	0.0091%	0.0124%
STATE AUTO INSURANCE GROUP	1.1091%	1.0643%	1.2820%
STATE FARM GROUP	15.8388%	15.1899%	0.0000%
STATE NATIONAL COMPANIES	0.0123%	0.0164%	0.0224%
STILLWATER INSURANCE COMPANY	0.1531%	0.2044%	0.2783%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0636%	0.0849%	0.1156%
TOKIO MARINE GROUP	0.0283%	0.0378%	0.0514%
TOWER HILL PRIME INSURANCE COMPANY	0.2820%	0.3764%	0.5126%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0086%	0.0115%	0.0156%
TRAVELERS PROPERTY CASUALTY GROUP	6.9906%	7.1527%	6.1278%
TRIANGLE INSURANCE COMPANY, INC.	0.0013%	0.0017%	0.0024%
TRISURA INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
TYPTAP INSURANCE COMPANY	0.0033%	0.0000%	0.0001%
U.S. SPECIALTY INSURANCE COMPANY	0.0124%	0.0166%	0.0225%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.1321%	0.1686%	0.2057%



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UNITED STATES LIABILITY INS CO	0.0995%	0.1328%	0.1809%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0002%	0.0003%	0.0004%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0009%	0.0012%	0.0016%
UNIVERSAL INSURANCE CO	0.1333%	0.1540%	0.1692%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.7958%	0.9495%	0.0000%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.6229%	0.0000%	0.3223%
UPC INSURANCE GROUP	1.8128%	2.4198%	3.2951%
USAA GROUP	7.2293%	9.6313%	10.2858%
UTICA NATIONAL INSURANCE GROUP	0.1746%	0.2331%	0.3174%
VANLINER INSURANCE COMPANY	0.0008%	0.0011%	0.0015%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0079%	0.0105%	0.0144%
VAULT RECIPROCAL EXCHANGE	0.4055%	0.5413%	0.7371%
W. R. BERKLEY INSURANCE GROUP	0.2825%	0.3771%	0.5135%
WESTFIELD GROUP	0.2777%	0.3696%	0.4454%
WESTMINISTER AMERICAN INSURANCE COMPANY	0.0778%	0.1038%	0.1414%
WESTPORT INSURANCE CORPORATION	0.2073%	0.2767%	0.3768%
ZURICH AMERICAN INSURANCE GROUP	0.9913%	0.0000%	1.0853%
TOTAL	100.0000%	100.0000%	100.0000%