



# 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)

## 2024 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
21ST CENTURY INSURANCE GROUP	0.0034%	0.0048%	0.0073%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.2138%	0.3002%	0.4606%
AEGIS SECURITY INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
AFFILIATED FM INSURANCE COMPANY	0.2085%	0.2170%	0.4492%
ALLIANZ OF AMERICA GROUP	0.7524%	1.0563%	1.6210%
ALLIED TRUST INSURANCE COMPANY	0.1813%	0.2545%	0.3906%
ALLIED WORLD INSURANCE COMPANY	0.0036%	0.0051%	0.0078%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0075%	0.0105%	0.0162%
ALLSTATE INSURANCE GROUP	7.0843%	9.4368%	8.7114%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0104%	0.0146%	0.0224%
AMERICAN BUILDERS INSURANCE COMPANY	0.0145%	0.0204%	0.0312%
AMERICAN EUROPEAN INSURANCE COMPANY (C)	0.3746%	0.5259%	0.8070%
AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0642%	0.0901%	0.1383%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE (	0.0709%	0.0947%	0.1361%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	0.0001%	0.0001%	0.0002%
AMERICAN INTERNATIONAL GROUP	0.9044%	0.0000%	0.0985%
AMERICAN MODERN HOME INSURANCE GROUP	2.2005%	0.0000%	0.0000%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.6186%	0.8685%	1.3327%
AMERICAN RELIABLE INSURANCE COMPANY	0.0797%	0.1091%	0.1680%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0011%	0.0015%	0.0024%
AMERICAN STRATEGIC INSURANCE CORP.	1.7376%	2.4395%	3.7435%
AMERISURE COMPANIES	0.1438%	0.2019%	0.3098%
AMGUARD INSURANCE COMPANY	0.2505%	0.3517%	0.5397%
AMICA MUTUAL INS CO	0.3209%	0.0000%	0.0000%
AMTRUST FINANCIAL GROUP	0.0403%	0.0566%	0.0868%
ARCH INSURANCE GROUP	0.0727%	0.1021%	0.1566%
ARGO GROUP US	0.0094%	0.0132%	0.0203%
ARMED FORCES INSURANCE EXCHANGE	0.0800%	0.1002%	0.1611%
ASCOT INSURANCE COMPANY	0.0233%	0.0327%	0.0502%
ASPEN AMERICAN INSURANCE COMPANY	0.0033%	0.0046%	0.0071%
ASSURANT SOLUTIONS GROUP	2.2197%	2.3098%	3.5226%
AUTO-OWNERS INSURANCE GROUP	4.0462%	5.6806%	8.7171%
AXA INSURANCE GROUP	0.2647%	0.3716%	0.5703%
AXIS INSURANCE COMPANY	0.0093%	0.0131%	0.0200%
AXIS REINSURANCE COMPANY	0.0000%	0.0000%	0.0000%
BANKERS INSURANCE GROUP	0.0180%	0.0000%	0.0160%
BCS INS CO	0.0216%	0.0303%	0.0465%
BENCHMARK INSURANCE COMPANY	0.0093%	0.0131%	0.0200%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0638%	0.0896%	0.1374%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0160%	0.0225%	0.0345%
BITCO GENERAL INSURANCE CORPORATION	0.0051%	0.0072%	0.0110%
BITCO NATIONAL INSURANCE COMPANY	0.0081%	0.0114%	0.0175%
BUILDERS MUTUAL INS CO	0.2346%	0.3294%	0.5054%
BUILDERS PREMIER INSURANCE COMPANY	0.0919%	0.1290%	0.1980%
C N A COMPANIES	0.4127%	0.4462%	0.7769%



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## 2024 ASSOCIATION YEAR

### FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.4094%	0.0000%	0.0000%
CENTRAL INSURANCE COMPANIES	0.2964%	0.2937%	0.5828%
CHUBB GROUP OF INSURANCE COMPANIES	1.6510%	0.0000%	0.8765%
CHURCH MUTUAL INSURANCE COMPANY	0.3631%	0.5098%	0.7823%
CINCINNATI CASUALTY COMPANY, THE	0.1601%	0.2248%	0.3449%
CINCINNATI INDEMNITY COMPANY, THE	0.0521%	0.0731%	0.1122%
CINCINNATI INS COMPANY	0.7738%	0.0000%	1.4286%
CLEAR BLUE INSURANCE COMPANY	0.0008%	0.0011%	0.0017%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0000%	0.0000%	0.0000%
CM SELECT INSURANCE COMPANY	0.0049%	0.0069%	0.0106%
COASTAL SELECT INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
COUNTRY INSURANCE & FINANCIAL SERVICES GROUP	0.0003%	0.0004%	0.0006%
CRUM & FORSTER GROUP	0.0338%	0.0475%	0.0728%
CUMIS INS SOCIETY INC	0.0169%	0.0237%	0.0364%
DONEGAL MUTUAL INSURANCE COMPANY	0.0196%	0.0275%	0.0422%
ELECTRIC INSURANCE COMPANY	0.0488%	0.0000%	0.0000%
EMC INSURANCE COMPANIES	0.1099%	0.1543%	0.2366%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0020%	0.0028%	0.0043%
EVEREST RE GROUP	0.0289%	0.0406%	0.0623%
FACTORY MUTUAL INSURANCE COMPANY	0.5670%	0.6704%	1.1596%
FALLS LAKE NATIONAL INS. CO.	0.0016%	0.0022%	0.0034%
FARMERS MUTUAL HAIL INS CO OF IOWA	0.0015%	0.0021%	0.0032%
FARMERS PROPERTY & CASUALTY INSURANCE GROUP	0.1897%	0.1223%	0.0000%
FBALLIANCE INSURANCE COMPANY	0.0960%	0.0940%	0.0000%
FCCI INSURANCE GROUP	0.1951%	0.2674%	0.3988%
FEDERATED INSURANCE GROUP	0.2471%	0.3469%	0.5323%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0634%	0.0000%	0.0000%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0025%	0.0035%	0.0054%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0000%	0.0000%	0.0000%
FIRST MUTUAL INSURANCE COMPANY	0.0003%	0.0004%	0.0006%
FIRST PROTECTIVE INSURANCE COMPANY	2.2500%	0.0000%	0.0000%
FIRSTLINE INSURANCE COMPANY	0.0565%	0.0793%	0.1217%
FOREMOST INSURANCE GROUP	2.7627%	3.8222%	5.8717%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.3083%	0.4277%	0.6624%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0067%	0.0094%	0.0144%
GENERALI - U.S. BRANCH	0.0000%	0.0000%	0.0000%
GLENCAR INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
GLOBAL INDEMNITY GROUP	0.0081%	0.0114%	0.0175%
GREAT AMERICAN INSURANCE GROUP	0.0658%	0.0924%	0.1418%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0000%	0.0000%	0.0000%
GUIDEONE ELITE INSURANCE COMPANY	0.0224%	0.0314%	0.0483%
GUIDEONE INSURANCE COMPANY	0.1059%	0.1487%	0.2281%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0080%	0.0112%	0.0172%
HANOVER INSURANCE COMPANY	0.5487%	0.7703%	1.1821%
HARCO NATIONAL INSURANCE COMPANY	0.0024%	0.0034%	0.0052%



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HARFORD MUTUAL INSURANCE COMPANY	0.0845%	0.1186%	0.1820%
HARLEYSVILLE INSURANCE GROUP	0.0703%	0.0987%	0.1515%
HARTFORD INSURANCE GROUP	1.7951%	2.2565%	0.9569%
HAULERS INSURANCE COMPANY, INC.	0.0052%	0.0073%	0.0112%
HCI GROUP	0.6221%	0.0000%	0.0000%
HDI GLOBAL INSURANCE COMPANY	0.2715%	0.3812%	0.5849%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	1.3642%	1.9153%	2.9390%
HISCOX INSURANCE COMPANY INC	0.0039%	0.0055%	0.0084%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	2.1539%	0.0000%	0.0000%
HOMESITE INSURANCE COMPANY	0.3182%	0.4467%	0.6855%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.5079%	1.5124%	0.0000%
HORACE MANN INSURANCE COMPANY	0.2084%	0.2661%	0.4483%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.1297%	0.1760%	0.2635%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0019%	0.0027%	0.0041%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0045%	0.0063%	0.0097%
HUDSON INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
IMPERIUM INSURANCE COMPANY	0.0009%	0.0013%	0.0019%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.1085%	0.1523%	0.2338%
JEWELERS MUTUAL INS CO	0.0075%	0.0000%	0.0000%
KEMPER UNITRIN GROUP COMPANIES	0.0824%	0.1157%	0.1748%
KIN INTERINSURANCE NEXUS	0.0002%	0.0003%	0.0004%
LIBERTY MUTUAL PERSONAL INS. CO.	0.0000%	0.0000%	0.0000%
LIO INSURANCE COMPANY	0.0080%	0.0112%	0.0172%
LITITZ MUTUAL INS CO	0.0986%	0.1384%	0.2124%
LYNDON SOUTHERN INSURANCE COMPANY	0.0002%	0.0003%	0.0004%
MAG MUTUAL INSURANCE COMPANY	0.0088%	0.0124%	0.0190%
MAIN STREET AMERICA ASSURANCE COMPANY	0.2854%	0.4007%	0.6149%
MARKEL CORP	0.1653%	0.2321%	0.3561%
MERASTAR INSURANCE COMPANY	0.0012%	0.0017%	0.0026%
MIDVALE INDEMNITY COMPANY	0.0108%	0.0152%	0.0233%
MITSUI SUMITOMO INSURANCE GROUP	0.0531%	0.0745%	0.1144%
MOTORISTS COMMERCIAL MUTUAL INS CO	0.2925%	0.4091%	0.6071%
NATIONAL BUILDERS INSURANCE COMPANY	0.0054%	0.0076%	0.0116%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0032%	0.0045%	0.0069%
NATIONAL GENERAL INSURANCE GROUP	0.1101%	0.1514%	0.2347%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0003%	0.0004%	0.0006%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3288%	0.4196%	0.5852%
NATIONWIDE INSURANCE GROUP	3.2433%	4.2924%	5.5880%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0344%	0.0483%	0.0741%
NEXT INSURANCE US COMPANY	0.0150%	0.0211%	0.0323%
NGM INSURANCE COMPANY	0.1861%	0.2613%	0.4009%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	1.1505%	0.0000%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.0841%	0.0992%	0.1381%
ONE BEACON INSURANCE GROUP	0.0022%	0.0031%	0.0047%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0279%	0.0000%	0.0000%



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## 2024 ASSOCIATION YEAR

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PENN NATIONAL INSURANCE GROUP	0.2437%	0.3421%	0.5250%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1379%	0.1936%	0.2971%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0197%	0.0153%	0.0139%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.0022%	0.0000%	0.0047%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.5627%	0.7900%	1.2123%
PMA INSURANCE GROUP	0.0197%	0.0277%	0.0424%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.3584%	1.9071%	2.9265%
PROGRESSIVE INSURANCE GROUP	0.0198%	0.0278%	0.0427%
QBE INSURANCE GROUP	0.3255%	0.1732%	0.2225%
RLI INSURANCE COMPANY	0.0069%	0.0083%	0.0139%
ROCK RIDGE INSURANCE COMPANY	0.0640%	0.0899%	0.1379%
RSUI INDEMNITY COMPANY	0.2337%	0.3281%	0.5035%
RURAL TRUST INSURANCE COMPANY	0.0420%	0.0590%	0.0905%
SAFE HARBOR INSURANCE COMPANY	0.2111%	0.0000%	0.0000%
SAFECO INSURANCE GROUP	3.7688%	5.1016%	7.4286%
SAFEPORT INSURANCE COMPANY	1.1461%	0.0000%	0.0000%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0230%	0.0323%	0.0496%
SELECTIVE INSURANCE GROUP	0.9574%	1.0955%	1.4555%
SENECA INSURANCE COMPANY, INC.	0.0776%	0.1089%	0.1672%
SENTRY INSURANCE GROUP	0.1301%	0.1815%	0.2797%
SLIDE INSURANCE COMPANY	0.4071%	0.5715%	0.8770%
SOMPO AMERICA INSURANCE COMPANY	0.1237%	0.1737%	0.2665%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRO	2.4047%	3.3298%	5.0038%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0322%	0.0452%	0.0694%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0130%	0.0183%	0.0280%
SOUTHERN STATES INSURANCE EXCHANGE	0.0098%	0.0138%	0.0211%
SOUTHERN TRUST INSURANCE COMPANY	0.0948%	0.1331%	0.2042%
SPINNAKER INSURANCE COMPANY	0.2189%	0.3073%	0.4716%
STAR INSURANCE COMPANY	0.0049%	0.0069%	0.0106%
STARR INDEMNITY AND LIABILITY COMPANY	0.0054%	0.0076%	0.0116%
STATE AUTO INSURANCE GROUP	1.1797%	0.6030%	0.5269%
STATE FARM FIRE AND CASUALTY CO	16.0721%	17.1555%	0.0000%
STATE NATIONAL COMPANIES	0.0069%	0.0097%	0.0149%
STILLWATER INSURANCE COMPANY	0.1275%	0.1790%	0.2747%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.1081%	0.1518%	0.2329%
SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE	1.1611%	0.0000%	0.0000%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE COR	0.0017%	0.0024%	0.0037%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPO	0.4372%	0.6138%	0.9419%
TOKIO MARINE GROUP	0.1468%	0.2061%	0.3163%
TOWER HILL PRIME INSURANCE COMPANY	0.3179%	0.4463%	0.6849%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0185%	0.0260%	0.0399%
TRAVELERS PROPERTY CASUALTY GROUP	7.2398%	2.5110%	1.3968%
TRIANGLE INSURANCE COMPANY, INC.	0.0012%	0.0017%	0.0026%
TRISURA INSURANCE COMPANY	0.0188%	0.0264%	0.0405%
U.S. SPECIALTY INSURANCE COMPANY	0.0123%	0.0173%	0.0265%



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UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.0995%	0.1334%	0.1842%
UNITED STATES LIABILITY INS CO	0.1075%	0.1509%	0.2316%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0000%	0.0000%	0.0000%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0028%	0.0039%	0.0060%
UNIVERSAL INSURANCE CO	0.1724%	0.2182%	0.3420%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.7465%	1.0480%	1.6082%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.6348%	0.0000%	0.4525%
USAA GROUP	7.2063%	10.0467%	2.4179%
UTICA NATIONAL INSURANCE GROUP	0.1834%	0.2575%	0.3951%
VANLINER INSURANCE COMPANY	0.0016%	0.0022%	0.0034%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0078%	0.0110%	0.0168%
VAULT RECIPROCAL EXCHANGE	0.3879%	0.5446%	0.8357%
W. R. BERKLEY INSURANCE GROUP	0.2864%	0.4021%	0.6170%
WESTFIELD GROUP	0.3035%	0.4261%	0.6014%
WESTMINISTER AMERICAN INSURANCE COMPANY	0.0924%	0.1297%	0.1991%
WESTPORT INSURANCE CORPORATION	0.0357%	0.0501%	0.0769%
WHITE PINE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
WILLIAMSBURG NATIONAL INSURANCE COMPANY	0.0011%	0.0015%	0.0024%
ZURICH AMERICAN INSURANCE GROUP	0.9816%	1.3781%	0.3513%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>