



THE SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION

240 Stoneridge Dr, Suite 101

Columbia SC 29210

Phone: (803) 779-8373

Email: info@scwind.com

2025 ASSOCIATION YEAR

PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
1842 INSURANCE COMPANY	0.0055%	0.0073%	0.0103%
21ST CENTURY INSURANCE GROUP	0.0035%	0.0047%	0.0065%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0963%	0.1285%	0.1795%
AEGIS SECURITY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AFFILIATED FM INSURANCE COMPANY	0.2021%	0.2465%	0.3624%
ALLIANZ OF AMERICA GROUP	0.7340%	0.9798%	1.3685%
ALLIED TRUST INSURANCE COMPANY	0.1504%	0.2008%	0.2804%
ALLIED WORLD INSURANCE COMPANY	0.0033%	0.0044%	0.0062%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0015%	0.0020%	0.0028%
ALLSTATE INSURANCE GROUP	6.6538%	8.6269%	8.8082%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0051%	0.0068%	0.0095%
AMERICAN BUILDERS INSURANCE COMPANY	0.0005%	0.0007%	0.0009%
AMERICAN EUROPEAN INSURANCE COMPANY (C)	1.1169%	1.4909%	2.0823%
AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0602%	0.0804%	0.1122%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE (0.0629%	0.0840%	0.1173%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	0.0360%	0.0481%	0.0671%
AMERICAN INTERNATIONAL GROUP	0.7639%	0.0000%	0.3953%
AMERICAN MODERN HOME INSURANCE GROUP	2.0136%	0.0000%	0.5781%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.5803%	0.7746%	1.0819%
AMERICAN RELIABLE INSURANCE COMPANY	0.0397%	0.0530%	0.0740%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0007%	0.0009%	0.0013%
AMERICAN STRATEGIC INSURANCE CORP.	1.8533%	2.4738%	3.4553%
AMERISURE COMPANIES	0.1339%	0.1787%	0.2496%
AMGUARD INSURANCE COMPANY	0.2148%	0.2867%	0.4005%
AMICA MUTUAL INS CO	0.3182%	0.0000%	0.0000%
AMTRUST FINANCIAL GROUP	0.0440%	0.0587%	0.0820%
ARCH INSURANCE GROUP	0.0704%	0.0940%	0.1313%
ARGO GROUP US	0.0060%	0.0080%	0.0112%
ARMED FORCES INSURANCE EXCHANGE	0.0727%	0.0901%	0.1092%
ASCOT INSURANCE COMPANY	0.0089%	0.0119%	0.0166%
ASPEN AMERICAN INSURANCE COMPANY	0.0018%	0.0024%	0.0034%
ASSURANT SOLUTIONS GROUP	1.2596%	1.1411%	1.7765%
AUTO-OWNERS INSURANCE GROUP	4.2192%	5.5422%	7.3684%
AXA INSURANCE GROUP	0.2813%	0.3755%	0.5245%
AXIS INSURANCE COMPANY	0.0112%	0.0150%	0.0209%
BANKERS INSURANCE GROUP	0.0104%	0.0136%	0.0158%
BCS INS CO	0.0161%	0.0215%	0.0300%
BENCHMARK INSURANCE COMPANY	0.0088%	0.0117%	0.0164%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1404%	0.1874%	0.2618%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0216%	0.0288%	0.0403%
BITCO GENERAL INSURANCE CORPORATION	0.0062%	0.0083%	0.0116%
BITCO NATIONAL INSURANCE COMPANY	0.0055%	0.0073%	0.0103%
BUILDERS MUTUAL INS CO	0.2532%	0.3380%	0.4721%
BUILDERS PREMIER INSURANCE COMPANY	0.1146%	0.1530%	0.2137%
C N A COMPANIES	0.3760%	0.4160%	0.6100%



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PRELIMINARY REPORT

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CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.3394%	0.0000%	0.0000%
CENTRAL INSURANCE COMPANIES	0.3023%	0.4035%	0.5636%
CHUBB GROUP OF INSURANCE COMPANIES	1.7724%	0.0000%	0.9576%
CHURCH MUTUAL INSURANCE COMPANY	0.3526%	0.4707%	0.6574%
CINCINNATI CASUALTY COMPANY, THE	0.2416%	0.3225%	0.4504%
CINCINNATI INDEMNITY COMPANY, THE	0.0503%	0.0671%	0.0938%
CINCINNATI INS COMPANY	0.7173%	0.0000%	0.8436%
CLEAR BLUE INSURANCE COMPANY	0.0007%	0.0009%	0.0013%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0017%	0.0023%	0.0032%
CM SELECT INSURANCE COMPANY	0.0115%	0.0154%	0.0214%
COLISEUM REINSURANCE COMPANY	0.0001%	0.0001%	0.0002%
CRUM & FORSTER GROUP	0.0410%	0.0547%	0.0764%
CUMIS INS SOCIETY INC	0.0160%	0.0214%	0.0298%
DONEGAL MUTUAL INSURANCE COMPANY	0.0133%	0.0178%	0.0248%
ELECTRIC INSURANCE COMPANY	0.0443%	0.0000%	0.0408%
EMC INSURANCE COMPANIES	0.1160%	0.1548%	0.2163%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0023%	0.0031%	0.0043%
EVEREST RE GROUP	0.0236%	0.0315%	0.0440%
FACTORY MUTUAL INSURANCE COMPANY	0.3695%	0.4272%	0.6468%
FALLS LAKE NATIONAL INS. CO.	0.0051%	0.0068%	0.0095%
FARMERS PROPERTY & CASUALTY INSURANCE GROUP	0.1834%	0.1720%	0.0112%
FBALLIANCE INSURANCE COMPANY	0.0917%	0.1001%	0.0000%
FCCI INSURANCE GROUP	0.1833%	0.2234%	0.3303%
FEDERATED INSURANCE GROUP	0.2835%	0.3784%	0.5286%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0655%	0.0187%	0.0246%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0027%	0.0036%	0.0050%
FIRST MUTUAL INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
FIRST PROTECTIVE INSURANCE COMPANY	3.3785%	0.0000%	0.0000%
FIRSTLINE INSURANCE COMPANY	0.0803%	0.1072%	0.1497%
FOREMOST INSURANCE GROUP	2.9461%	3.9047%	5.4355%
FRANKENMUTH INSURANCE GROUP	0.3042%	0.4030%	0.5668%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0041%	0.0055%	0.0076%
GLENCAR INSURANCE COMPANY	0.0006%	0.0008%	0.0011%
GLOBAL INDEMNITY GROUP	0.0076%	0.0101%	0.0142%
GREAT AMERICAN INSURANCE GROUP	0.0626%	0.0836%	0.1167%
GUIDEONE ELITE INSURANCE COMPANY	0.0138%	0.0184%	0.0257%
GUIDEONE INSURANCE COMPANY	0.1040%	0.1388%	0.1939%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0125%	0.0167%	0.0233%
HANOVER INSURANCE COMPANY	0.5776%	0.7710%	1.0769%
HARCO NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
HARFORD MUTUAL INSURANCE COMPANY	0.1051%	0.1403%	0.1959%
HARLEYSVILLE INSURANCE GROUP	0.0525%	0.0701%	0.0979%
HARTFORD INSURANCE GROUP	1.8629%	0.0000%	0.0000%
HAULERS INSURANCE COMPANY, INC.	0.0050%	0.0067%	0.0093%
HCI GROUP	0.9125%	0.0000%	0.0000%



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HDI GLOBAL INSURANCE COMPANY	0.3112%	0.4154%	0.5802%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	1.0455%	1.3956%	1.9492%
HISCOX INSURANCE COMPANY INC	0.0081%	0.0108%	0.0151%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	1.4730%	0.0000%	0.0000%
HOMESITE INSURANCE COMPANY	0.3731%	0.4980%	0.6956%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.9189%	2.5614%	3.5776%
HORACE MANN INSURANCE COMPANY	0.2131%	0.2727%	0.3406%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.1192%	0.1562%	0.2025%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0017%	0.0023%	0.0032%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0071%	0.0095%	0.0132%
HUDSON INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
IMPERIUM INSURANCE COMPANY	0.0010%	0.0013%	0.0019%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.1403%	0.1873%	0.2616%
INSUREMAX INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
JEWELERS MUTUAL INS CO	0.0084%	0.0026%	0.0000%
KEMPER UNITRIN GROUP COMPANIES	0.0551%	0.0735%	0.1027%
KIN INTERINSURANCE NEXUS EXCHANGE	0.0510%	0.0681%	0.0951%
LIBERTY MUTUAL PERSONAL INS. CO.	0.0000%	0.0000%	0.0000%
LIO INSURANCE COMPANY	0.0125%	0.0167%	0.0233%
LITITZ MUTUAL INS CO	0.0935%	0.1248%	0.1743%
LYNDON SOUTHERN INSURANCE COMPANY	0.0018%	0.0024%	0.0034%
MAG MUTUAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
MAIN STREET AMERICA ASSURANCE COMPANY	0.3208%	0.4282%	0.5981%
MARKEL CORP	0.1427%	0.1905%	0.2660%
MIDVALE INDEMNITY COMPANY	0.0176%	0.0235%	0.0328%
MITSUI SUMITOMO INSURANCE GROUP	0.0502%	0.0670%	0.0936%
MOTORISTS COMMERCIAL MUTUAL INS CO	0.2766%	0.3692%	0.5157%
NATIONAL AMERICAN INS CO	0.0001%	0.0001%	0.0002%
NATIONAL BUILDERS INSURANCE COMPANY	0.0007%	0.0009%	0.0013%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0029%	0.0039%	0.0054%
NATIONAL GENERAL INSURANCE GROUP	0.1496%	0.1962%	0.2663%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0004%	0.0005%	0.0007%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3119%	0.3969%	0.5099%
NATIONWIDE INSURANCE GROUP	2.7973%	3.6145%	4.8483%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0173%	0.0231%	0.0323%
NEXT INSURANCE US COMPANY	0.0164%	0.0219%	0.0306%
NGM INSURANCE COMPANY	0.2046%	0.2731%	0.3815%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	1.3084%	0.9625%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.0889%	0.1187%	0.1657%
ONE BEACON INSURANCE GROUP	0.0100%	0.0133%	0.0186%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
PENN NATIONAL INSURANCE GROUP	0.2340%	0.3123%	0.4363%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1534%	0.2048%	0.2860%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0182%	0.0066%	0.0221%



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PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6026%	0.8044%	1.1235%
PMA INSURANCE GROUP	0.0189%	0.0252%	0.0352%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.2857%	1.7162%	2.3970%
PROGRESSIVE INSURANCE GROUP	0.0421%	0.0562%	0.0785%
PROPERTY INSURANCE COMPANY OF AMERICA	0.0009%	0.0012%	0.0017%
QBE INSURANCE GROUP	0.3344%	0.4464%	0.6235%
RLI INSURANCE COMPANY	0.0066%	0.0083%	0.0117%
ROCK RIDGE INSURANCE COMPANY	0.2487%	0.3320%	0.4637%
RSUI INDEMNITY COMPANY	0.2461%	0.3285%	0.4588%
RURAL TRUST INSURANCE COMPANY	0.0450%	0.0601%	0.0839%
SAFE HARBOR INSURANCE COMPANY	0.2373%	0.0000%	0.0000%
SAFECO INSURANCE GROUP	3.6642%	4.7694%	6.3219%
SAFEPORT INSURANCE COMPANY	0.6196%	0.5783%	0.6284%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0239%	0.0319%	0.0446%
SELECTIVE INSURANCE GROUP	1.0156%	1.2048%	1.3951%
SENECA INSURANCE COMPANY, INC.	0.1260%	0.1682%	0.2349%
SENTRY INSURANCE GROUP	0.1524%	0.2027%	0.2837%
SLIDE INSURANCE COMPANY	0.1541%	0.2057%	0.2873%
SOMPO AMERICA INSURANCE COMPANY	0.1428%	0.1906%	0.2662%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRO	2.4355%	3.2260%	4.4139%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0206%	0.0275%	0.0384%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0084%	0.0112%	0.0157%
SOUTHERN STATES INSURANCE EXCHANGE	0.0094%	0.0125%	0.0175%
SOUTHERN TRUST INSURANCE COMPANY	0.0877%	0.1171%	0.1635%
SPINNAKER INSURANCE COMPANY	0.1752%	0.2339%	0.3266%
STAR INSURANCE COMPANY	0.0038%	0.0051%	0.0071%
STARR INDEMNITY AND LIABILITY COMPANY	0.0272%	0.0363%	0.0507%
STATE AUTO INSURANCE GROUP	0.9167%	0.8369%	0.7297%
STATE FARM FIRE AND CASUALTY CO	16.2637%	18.3750%	0.0000%
STATE NATIONAL COMPANIES	0.0109%	0.0145%	0.0203%
STILLWATER INSURANCE COMPANY	0.1040%	0.1388%	0.1939%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.1194%	0.1594%	0.2226%
SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE	1.7731%	0.0000%	0.0000%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE COR	0.0278%	0.0371%	0.0518%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPO	0.4123%	0.5503%	0.7687%
TOKIO MARINE GROUP	0.0309%	0.0412%	0.0576%
TOWER HILL PRIME INSURANCE COMPANY	0.3281%	0.4380%	0.6117%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0138%	0.0184%	0.0257%
TRAVELERS PROPERTY CASUALTY GROUP	7.6220%	6.3051%	4.9949%
TRIANGLE INSURANCE COMPANY, INC.	0.0012%	0.0016%	0.0022%
TRISURA INSURANCE COMPANY	0.0112%	0.0150%	0.0209%
U.S. SPECIALTY INSURANCE COMPANY	0.0147%	0.0196%	0.0274%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.0774%	0.1000%	0.1255%
UNITED STATES LIABILITY INS CO	0.1146%	0.1530%	0.2137%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0020%	0.0027%	0.0037%



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UNIVERSAL INSURANCE CO	0.2358%	0.2892%	0.3397%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.5548%	0.7406%	1.0344%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.7761%	0.1938%	0.3337%
USAA GROUP	7.0966%	9.4492%	6.9149%
UTICA NATIONAL INSURANCE GROUP	0.2369%	0.3162%	0.4417%
VANLINER INSURANCE COMPANY	0.0031%	0.0041%	0.0058%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0074%	0.0099%	0.0138%
VAULT RECIPROCAL EXCHANGE	0.1613%	0.2153%	0.3007%
W. R. BERKLEY INSURANCE GROUP	0.3316%	0.4426%	0.6182%
WESTFIELD GROUP	0.2849%	0.3795%	0.5176%
WESTMINISTER AMERICAN INSURANCE COMPANY	0.1122%	0.1498%	0.2092%
WESTPORT INSURANCE CORPORATION	0.0000%	0.0000%	0.0000%
WHITE PINE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
WILLIAMSBURG NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
ZURICH AMERICAN INSURANCE GROUP	1.0247%	0.0000%	0.0000%
TOTAL	100.0000%	100.0000%	100.0000%