



# 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)

## 2018 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
ACADIA INSURANCE COMPANY	0.0219%	0.0280%	0.0498%
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0.0061%	0.0078%	0.0139%
ACCESS HOME INSURANCE COMPANY	0.0018%	0.0023%	0.0041%
ACE USA COMPANIES	0.5967%	0.0000%	0.0000%
ACGS MARINE INSURANCE COMPANY	0.0326%	0.0416%	0.0741%
AEGIS SECURITY INSURANCE COMPANY	0.2433%	0.3098%	0.5510%
AFFILIATED FM INSURANCE COMPNAY	0.1425%	0.0585%	0.2235%
ALLIANZ GLOBAL RISKS US INSURANCE CO	0.3085%	0.3938%	0.7009%
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0017%	0.0022%	0.0039%
ALLIED WORLD REINSURANCE COMPANY	0.0210%	0.0268%	0.0477%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0086%	0.0110%	0.0195%
ALLSTATE INSURANCE GROUP	8.4485%	10.4250%	4.1662%
ALTERRA AMERICA INSURANCE COMPANY	0.0042%	0.0054%	0.0095%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0598%	0.0763%	0.1359%
AMERICAN BUILDERS INSURANCE COMPANY	0.0297%	0.0379%	0.0675%
AMERICAN CAPITAL ASSURANCE CORP	0.0144%	0.0000%	0.0000%
AMERICAN GENERAL INDEMNITY COMPANY	0.0186%	0.0237%	0.0423%
AMERICAN INTERNATIONAL GROUP	1.9282%	0.0000%	0.0571%
AMERICAN MODERN HOME INSURANCE GROUP	2.1858%	2.3774%	4.4063%
AMERICAN NATIONAL GENERAL INS COMPANY	0.0145%	0.0185%	0.0329%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.4048%	0.5092%	0.9163%
AMERICAN RELIABLE INSURANCE COMPANY	0.0934%	0.1162%	0.1769%
AMERICAN RESOURCES INSURANCE COMPANY INC	0.0052%	0.0066%	0.0118%
AMERICAN STRATEGIC INSURANCE CORP	1.8025%	1.6606%	0.0000%
AMERIPRISE INSURANCE COMPANY	0.0018%	0.0023%	0.0041%
AMERISURE COMPANIES	0.2425%	0.3096%	0.5509%
AMERISURE PARTNERS INSURANCE COMPANY	0.0011%	0.0014%	0.0025%
AMICA MUTUAL INSURANCE COMPANY	0.3354%	0.0000%	0.0000%
AMTRUST INSURANCE COMPANY OF KANSAS, INC,	0.0008%	0.0010%	0.0018%
ARCH INSURANCE GROUP	0.0466%	0.0595%	0.1059%
ARGO GROUP US	0.0029%	0.0037%	0.0066%
ARMED FORCES INSURANCE EXCHANGE	0.1450%	0.1507%	0.1698%
ASPEN AMERICAN INSURANCE COMPANY	0.0137%	0.0175%	0.0311%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
ASSURANT SOLUTIONS GROUP	2.3884%	1.6582%	2.4081%
AUTO-OWNERS INSURANCE GROUP	4.0255%	4.8930%	8.0397%
AXA INSURANCE COMPANY	0.0105%	0.0134%	0.0239%
AXIS INSURANCE COMPANY	0.0989%	0.1263%	0.2247%
AXIS REINSURANCE COMPANY	0.0014%	0.0018%	0.0032%
BALBOA INSURANCE GROUP	0.0000%	0.0000%	0.0000%
BANKERS INSURANCE COMPANY	0.0175%	0.0000%	0.0000%
BANKERS INSURANCE GROUP	0.2186%	0.2726%	0.0000%
BCS INS CO	0.0107%	0.0137%	0.0243%
BENCHMARK INSURANCE COMPANY	0.0009%	0.0011%	0.0020%
BERKLEY NATIONAL INSURANCE COMPANY	0.0111%	0.0142%	0.0252%
BERKLEY REGIONAL INSURANCE COMPANY	0.0006%	0.0008%	0.0014%



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## 2018 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0107%	0.0137%	0.0243%
BITUMINOUS GROUP	0.0544%	0.0694%	0.1236%
BUILDERS MUTUAL INSURANCE COMPANY	0.1301%	0.1661%	0.2956%
BUILDERS PREMIER INSURANCE COMPANY	0.0401%	0.0512%	0.0911%
C N A COMPANIES	0.3620%	0.0108%	0.2247%
CAPITOL INDEMNITY CORPORATION	0.0046%	0.0059%	0.0105%
CAPITOL PREFERRED INSURANCE COMPANY	0.6406%	0.8178%	1.4554%
CATLIN INDEMNITY COMPANY	0.0283%	0.0361%	0.0643%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.1671%	0.0000%	0.0000%
CENTRAL INSURANCE COMPANIES	0.3060%	0.3052%	0.5105%
CHUBB GROUP OF INSURANCE COMPANIES	1.1983%	0.0000%	0.0000%
CHURCH MUTUAL INSURANCE COMPANY	0.3409%	0.4352%	0.7745%
CINCINNATI INSURANCE GROUP	1.1849%	1.5127%	2.6920%
COASTAL SELECT INSURANCE COMPANY	0.3792%	0.0000%	0.0000%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0231%	0.0295%	0.0525%
CRUM & FORSTER GROUP	0.0380%	0.0485%	0.0863%
CUMIS INSURANCE SOCIETY INC	0.0255%	0.0326%	0.0579%
DELOS INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
DIAMOND STATE INSURANCE COMPANY	0.0119%	0.0152%	0.0270%
DONEGAL MUTUAL INSURANCE COMPANY	0.0007%	0.0009%	0.0016%
ELECTRIC INSURANCE COMPANY	0.0560%	0.0000%	0.0000%
EMC PROPERTY & CASUALTY COMPANY	0.0049%	0.0063%	0.0111%
EMCASCO INSURANCE COMPANY	0.0324%	0.0405%	0.0444%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0850%	0.1081%	0.1892%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0238%	0.0304%	0.0541%
EVEREST NATIONAL INSURANCE COMPANY	0.0066%	0.0084%	0.0150%
FACTORY MUTUAL INSURANCE COMPANY	0.3910%	0.3173%	0.6697%
FCCI INSURANCE GROUP	0.2451%	0.3123%	0.5218%
FEDERATED MUTUAL INSURANCE COMPANY	0.1451%	0.1852%	0.3297%
FEDERATED NATIONAL INSURANCE COMPANY	0.3027%	0.0000%	0.0000%
FEDERATED RURAL ELECTRIC INS EXCHANGE	0.0690%	0.0363%	0.0000%
FEDERATED SERVICE INSURANCE COMPANY	0.0160%	0.0204%	0.0364%
FIDELITY NATIONAL INDEMNITY INSURANCE CO	0.0054%	0.0069%	0.0123%
FIREMAN'S FUND INSURANCE GROUP	0.1200%	0.1532%	0.2726%
FIREMEN'S INSURANCE CO OF WASHINGTON DC	0.0542%	0.0692%	0.1231%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0040%	0.0051%	0.0091%
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO.	0.0142%	0.0181%	0.0323%
FIRST MUTUAL INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
FIRST NONPROFIT INSURANCE COMPANY	0.0107%	0.0137%	0.0243%
FIRST PROTECTIVE INSURANCE COMPANY	1.1447%	0.0000%	0.0000%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0127%	0.0067%	0.0289%
FOREMOST INSURANCE GROUP	3.3721%	4.2032%	7.3297%
FRANKENMUTH MUTUAL INSURANCE GROUP	0.2245%	0.2648%	0.4755%
GENERAL CASUALTY COMPANIES	0.0630%	0.0804%	0.1431%
GENERALI - US BRANCH	0.0227%	0.0290%	0.0516%
GEORGIA CASUALTY & SURETY COMPANY	0.0000%	0.0000%	0.0000%



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GERLING AMERICA INSURANCE COMPANY	0.1623%	0.2072%	0.3687%
GREAT AMERICAN INSURANCE GROUP	0.0843%	0.1076%	0.1915%
GREAT DIVIDE INSURANCE COMPANY	0.0016%	0.0020%	0.0036%
GREAT MIDWEST INSURANCE COMPANY	0.0021%	0.0027%	0.0048%
GREATER NEW YORK MUTUAL INSURANCE COMPANY	0.0003%	0.0004%	0.0007%
GREENVILLE CASUALTY INSURANCE COMPANY, INC.	0.0003%	0.0004%	0.0007%
GREENWICH INSURANCE COMPANY	0.0021%	0.0027%	0.0048%
GUARD INSURANCE GROUP	0.2389%	0.3050%	0.5428%
GUIDEONE MUTUAL INSURANCE GROUP	0.2198%	0.2806%	0.4994%
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPAN	0.1763%	0.0000%	0.0000%
HAMILTON INSURANCE COMPANY	0.0055%	0.0070%	0.0000%
HANOVER INSURANCE GROUP	0.3869%	0.4939%	0.8790%
HARCO NATIONAL INSURANCE COMPANY	0.0248%	0.0317%	0.0563%
HARLEYSVILLE INSURANCE GROUP	0.1286%	0.1642%	0.2922%
HARLEYSVILLE WORCESTER INSURANCE COMPANY	0.0781%	0.0997%	0.1774%
HARTFORD INSURANCE GROUP	2.0029%	2.1085%	0.1058%
HAULERS INSURANCE COMPANY INC	0.0012%	0.0015%	0.0027%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	0.0311%	0.0397%	0.0707%
HISCOX INSURANCE COMPANY INC	0.0017%	0.0022%	0.0039%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.1287%	0.1643%	0.2924%
HOMESITE INS COMPANY OF THE MIDWEST	0.6954%	0.7521%	0.0000%
HORACE MANN INSURANCE COMPANY	0.3349%	0.4241%	0.7379%
HORACE MANN PROPERTY & CASUALTY INS CO	0.2002%	0.2509%	0.4325%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL CO	0.0018%	0.0023%	0.0041%
HOUSING ENTERPRISE INSURANCE COMPANY	0.0080%	0.0102%	0.0182%
HUDSON INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
IDS PROPERTY CASUALTY INSURANCE COMPANY	0.1433%	0.1782%	0.1917%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0598%	0.0763%	0.1359%
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.0000%	0.0000%	0.0000%
INTERBORO INSURANCE COMPANY	0.2483%	0.3170%	0.5641%
IRONSHORE INDEMNITY INC	0.0002%	0.0003%	0.0005%
JEWELERS MUTUAL INSURANCE COMPANY	0.0122%	0.0000%	0.0000%
LIBERTY MUTUAL INSURANCE GROUP	2.4509%	2.6191%	3.5468%
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0.3270%	0.0000%	0.0000%
LITITZ MUTUAL INSURANCE COMPANY	0.1827%	0.2332%	0.4151%
MAG MUTUAL INSURANCE COMPANY	0.0107%	0.0137%	0.0243%
MAIN STREET AMERICA ASSURANCE COMPANY	0.4502%	0.5747%	1.0228%
MARKEL AMERICAN INSURANCE COMPANY	0.1049%	0.1339%	0.2383%
MARKEL INSURANCE COMPANY	0.0641%	0.0818%	0.1456%
MERASTAR INSURANCE COMPANY	0.0108%	0.0138%	0.0245%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.2421%	0.0468%	0.0000%
MIDDLEOAK GROUP	0.0043%	0.0055%	0.0098%
MIDDLESEX INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
MIDVALE INDEMNITY COMPANY	0.0024%	0.0031%	0.0055%
MILWAUKEE CASUALTY INSURANCE CO.	0.0006%	0.0008%	0.0014%
MITSUI SUMITOMO INSURANCE GROUP	0.0320%	0.0409%	0.0727%



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MOTORISTS INSURANCE GROUP	0.0019%	0.0024%	0.0043%
NATIONAL BUILDERS INSURANCE COMPANY	0.0028%	0.0036%	0.0064%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0019%	0.0024%	0.0043%
NATIONAL GENERAL INSURANCE GROUP	0.0217%	0.0277%	0.0493%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3286%	0.1409%	0.0000%
NATIONAL SPECIALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
NATIONWIDE INSURANCE GROUP	5.2149%	6.2616%	7.1486%
NEW YORK MARINE AND GENERAL INSURANCE CO	0.0137%	0.0175%	0.0311%
NGM INSURANCE COMPANY	0.1052%	0.1343%	0.2390%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.0134%	0.0171%	0.0304%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.6850%	0.3140%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.2004%	0.0672%	0.0000%
OHIO CASUALTY INSURANCE GROUP	0.6500%	0.8298%	1.4768%
ONE BEACON INSURANCE GROUP	0.0261%	0.0333%	0.0593%
PACIFIC SPECIALTY INSURANCE COMPANY	0.0005%	0.0006%	0.0011%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0371%	0.0474%	0.0843%
PENN NATIONAL INSURANCE GROUP	0.2931%	0.3742%	0.6659%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1425%	0.1819%	0.3238%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0239%	0.0000%	0.0044%
PHENIX MUTUAL FIRE INSURANCE COMPANY	0.1821%	0.0000%	0.2427%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6194%	0.7908%	1.4073%
PLAZA INSURANCE COMPANY	0.0028%	0.0036%	0.0064%
PMA INSURANCE GROUP	0.0191%	0.0244%	0.0434%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.0569%	1.3493%	2.4012%
PROGRESSIVE INSURANCE GROUP	0.0015%	0.0019%	0.0034%
QBE INSURANCE GROUP	0.5184%	0.0000%	0.0000%
RLI INSURANCE COMPANY	0.0229%	0.0288%	0.0509%
RSUI INDEMNITY COMPANY	0.2796%	0.3569%	0.6352%
RURAL TRUST INSURANCE COMPANY	0.0368%	0.0470%	0.0836%
SAFE HARBOR INSURANCE COMPANY	0.0101%	0.0025%	0.0000%
SAFECO INSURANCE GROUP	1.6120%	1.9744%	2.8709%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0080%	0.0102%	0.0182%
SCOTTSDALE INDEMNITY GROUP	0.1373%	0.1753%	0.3119%
SECURITY NATIONAL INSURANCE COMPANY	0.0019%	0.0024%	0.0043%
SELECTIVE INSURANCE GROUP	1.0020%	0.6743%	0.2622%
SENECA INSURANCE COMPANY	0.0691%	0.0882%	0.1570%
SENTRY INSURANCE A MUTUAL COMPANY	0.0112%	0.0143%	0.0254%
SENTRY SELECT INSURANCE COMPANY	0.0677%	0.0864%	0.1538%
SERVICE INSURANCE COMPANY	0.1243%	0.0000%	0.0000%
SOMPO JAPAN INSURANCE CO OF AMERICA	0.1318%	0.1683%	0.2994%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPAN	2.9575%	3.7230%	6.4319%
SOUTHERN FIDELITY INSURANCE COMPANY	0.8598%	1.0977%	1.9534%
SOUTHERN GENERAL FINANCIAL GROUP	0.0210%	0.0268%	0.0477%
SOUTHERN INSURANCE COMPANY OF VA	0.0001%	0.0001%	0.0002%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0891%	0.1137%	0.2024%
SOUTHERN STATES INSURANCE EXCHANGE	0.0108%	0.0138%	0.0245%



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### PRELIMINARY REPORT

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SOUTHERN TRUST INSURANCE COMPANY	0.0118%	0.0151%	0.0268%
SPARTAN PROPERTY INSURANCE COMPANY	0.0908%	0.1159%	0.2063%
ST JOHNS INSURANCE COMPANY	0.6848%	0.0000%	0.0000%
STAR INSURANCE COMPANY	0.0032%	0.0041%	0.0073%
STARNET INSURANCE COMPANY	0.0065%	0.0083%	0.0148%
STARR INDEMNITY AND LIABILITY COMPANY	0.0560%	0.0715%	0.1272%
STARSTONE NATIONAL INSURANCE COMPANY	0.1994%	0.0000%	0.2417%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.5318%	0.6700%	1.1964%
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.3880%	0.4941%	0.8801%
STATE FARM GROUP	17.7766%	16.7779%	0.0000%
STATE NATIONAL FIRE INSURANCE COMPANY	0.0011%	0.0014%	0.0025%
STATE NATIONAL INSURANCE COMPANY INC	0.0132%	0.0169%	0.0300%
STILLWATER INSURANCE COMPANY	0.1785%	0.2279%	0.4055%
SUSSEX INSURANCE GROUP	0.0000%	0.0000%	0.0000%
T. H. E. INSURANCE COMPANY	0.0042%	0.0054%	0.0095%
TECHNOLOGY INSURANCE COMPANY, INC.	0.0033%	0.0042%	0.0075%
TNUS INSURANCE COMPANY	0.0015%	0.0019%	0.0034%
TOKIO MARINE AMERICA INS CO	0.0277%	0.0354%	0.0629%
TRANS PACIFIC INSURANCE COMPANY	0.0002%	0.0003%	0.0005%
TRANSGUARD INSURANCE CO OF AMERICA INC	0.0021%	0.0027%	0.0048%
TRAVELERS PROPERTY CASUALTY GROUP	5.7800%	5.8745%	7.3451%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	0.0171%	0.0218%	0.0389%
U.S. SPECIALTY INSURANCE COMPANY	0.0127%	0.0162%	0.0289%
UNION INSURANCE COMPANY	0.0930%	0.1187%	0.2113%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0057%	0.0073%	0.0130%
UNITED CASUALTY INSURANCE CO OF AMERICA	0.1968%	0.2448%	0.3940%
UNITED PROPERTY AND CASUALTY INSURANCE COMPANY	1.9197%	2.4508%	4.3615%
UNITED STATES LIABILITY INSURANCE COMPANY	0.0677%	0.0864%	0.1538%
UNITRIN AUTO AND HOME INSURANCE COMPANY	0.0057%	0.0073%	0.0130%
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0012%	0.0015%	0.0027%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0.4789%	0.5941%	0.1181%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.7651%	0.8861%	1.4657%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.5583%	0.0000%	0.0000%
USAA GROUP	6.4971%	8.2549%	1.7567%
UTICA NATIONAL INSURANCE GROUP	0.0712%	0.0909%	0.1618%
VALIANT INSURANCE COMPANY	0.0020%	0.0026%	0.0045%
VANLINER INSURANCE COMPANY	0.0016%	0.0020%	0.0036%
WESCO INSURANCE COMPANY	0.0156%	0.0199%	0.0354%
WESTFIELD GROUP	0.2151%	0.2439%	0.4629%
WESTPORT INSURANCE CORPORATION	0.1886%	0.2408%	0.4285%
XL INSURANCE AMERICA INC	0.1568%	0.2002%	0.3562%
XL SPECIALTY INSURANCE COMPANY	0.0050%	0.0064%	0.0114%
ZURICH AMERICAN INSURANCE GROUP	0.7436%	0.0000%	0.3480%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>