



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

FINAL REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
1842 INSURANCE COMPANY	0.0055%	0.0072%	0.0105%
21ST CENTURY INSURANCE GROUP	0.0035%	0.0046%	0.0067%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0955%	0.1252%	0.1830%
AEGIS SECURITY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AFFILIATED FM INSURANCE COMPANY	0.2005%	0.2388%	0.3675%
ALLIANZ OF AMERICA GROUP	0.7281%	0.9545%	1.3955%
ALLIED TRUST INSURANCE COMPANY	0.1492%	0.1956%	0.2860%
ALLIED WORLD INSURANCE COMPANY	0.0033%	0.0043%	0.0063%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0015%	0.0020%	0.0029%
ALLSTATE INSURANCE GROUP	6.6006%	8.3902%	8.4368%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0051%	0.0067%	0.0098%
AMERICAN BUILDERS INSURANCE COMPANY	0.0005%	0.0007%	0.0010%
AMERICAN EUROPEAN INSURANCE COMPANY (C)	1.1079%	1.4524%	2.1235%
AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0598%	0.0784%	0.1146%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE (0.0624%	0.0818%	0.1196%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	0.0358%	0.0469%	0.0686%
AMERICAN INTERNATIONAL GROUP	0.7578%	0.0000%	0.2470%
AMERICAN MODERN HOME INSURANCE GROUP	1.9975%	0.0000%	0.1075%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.5757%	0.7547%	1.1034%
AMERICAN RELIABLE INSURANCE COMPANY	0.0394%	0.0516%	0.0755%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0007%	0.0009%	0.0013%
AMERICAN STRATEGIC INSURANCE CORP.	1.8384%	2.4100%	3.5236%
AMERISURE COMPANIES	0.1328%	0.1741%	0.2545%
AMGUARD INSURANCE COMPANY	0.2131%	0.2794%	0.4084%
AMICA MUTUAL INS CO	0.3156%	0.0000%	0.0000%
AMTRUST FINANCIAL GROUP	0.0436%	0.0572%	0.0836%
ARCH INSURANCE GROUP	0.0698%	0.0915%	0.1338%
ARGO GROUP US	0.0060%	0.0079%	0.0115%
ARMED FORCES INSURANCE EXCHANGE	0.0721%	0.0873%	0.1073%
ASCOT INSURANCE COMPANY	0.0088%	0.0115%	0.0169%
ASPEN AMERICAN INSURANCE COMPANY	0.0018%	0.0024%	0.0034%
ASSURANT SOLUTIONS GROUP	2.0345%	2.1103%	3.2294%
AUTO-OWNERS INSURANCE GROUP	4.1855%	5.3944%	7.4390%
AXA INSURANCE GROUP	0.2791%	0.3659%	0.5349%
AXIS INSURANCE COMPANY	0.0111%	0.0146%	0.0213%
BANKERS INSURANCE GROUP	0.0103%	0.0132%	0.0155%
BCS INS CO	0.0159%	0.0208%	0.0305%
BENCHMARK INSURANCE COMPANY	0.0087%	0.0114%	0.0167%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1393%	0.1826%	0.2670%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0214%	0.0281%	0.0410%
BITCO GENERAL INSURANCE CORPORATION	0.0062%	0.0081%	0.0119%
BITCO NATIONAL INSURANCE COMPANY	0.0054%	0.0071%	0.0103%
BUILDERS MUTUAL INS CO	0.2511%	0.3292%	0.4813%
BUILDERS PREMIER INSURANCE COMPANY	0.1137%	0.1491%	0.2179%
C N A COMPANIES	0.3730%	0.4004%	0.6083%



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CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.3367%	0.0000%	0.0000%
CENTRAL INSURANCE COMPANIES	0.2999%	0.3931%	0.5748%
CHUBB GROUP OF INSURANCE COMPANIES	1.7582%	0.0000%	0.6203%
CHURCH MUTUAL INSURANCE COMPANY	0.3498%	0.4586%	0.6704%
CINCINNATI CASUALTY COMPANY, THE	0.2396%	0.3141%	0.4592%
CINCINNATI INDEMNITY COMPANY, THE	0.0499%	0.0654%	0.0956%
CINCINNATI INS COMPANY	0.7116%	0.0000%	0.7854%
CLEAR BLUE INSURANCE COMPANY	0.0007%	0.0009%	0.0013%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0017%	0.0022%	0.0033%
CM SELECT INSURANCE COMPANY	0.0114%	0.0149%	0.0218%
COLISEUM REINSURANCE COMPANY	0.0001%	0.0001%	0.0002%
CRUM & FORSTER GROUP	0.0407%	0.0534%	0.0780%
CUMIS INS SOCIETY INC	0.0159%	0.0208%	0.0305%
DONEGAL MUTUAL INSURANCE COMPANY	0.0132%	0.0173%	0.0253%
ELECTRIC INSURANCE COMPANY	0.0440%	0.0000%	0.0354%
EMC INSURANCE COMPANIES	0.1151%	0.1509%	0.2206%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0023%	0.0030%	0.0044%
EVEREST RE GROUP	0.0234%	0.0307%	0.0448%
FACTORY MUTUAL INSURANCE COMPANY	0.3665%	0.4124%	0.6531%
FALLS LAKE NATIONAL INS. CO.	0.0050%	0.0066%	0.0096%
FARMERS PROPERTY & CASUALTY INSURANCE GROUP	0.1819%	0.1634%	0.0000%
FBALLIANCE INSURANCE COMPANY	0.0909%	0.0961%	0.0000%
FCCI INSURANCE GROUP	0.1819%	0.2165%	0.3353%
FEDERATED INSURANCE GROUP	0.2812%	0.3686%	0.5390%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0650%	0.0144%	0.0104%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0027%	0.0035%	0.0052%
FIRST MUTUAL INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
FIRST PROTECTIVE INSURANCE COMPANY	3.3667%	0.0000%	0.0000%
FIRSTLINE INSURANCE COMPANY	0.0796%	0.1043%	0.1526%
FOREMOST INSURANCE GROUP	2.9225%	3.8025%	5.5345%
FRANKENMUTH INSURANCE GROUP	0.3018%	0.3925%	0.5780%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0041%	0.0054%	0.0079%
GLENCAR INSURANCE COMPANY	0.0006%	0.0008%	0.0011%
GLOBAL INDEMNITY GROUP	0.0075%	0.0098%	0.0144%
GREAT AMERICAN INSURANCE GROUP	0.0621%	0.0814%	0.1190%
GUIDEONE ELITE INSURANCE COMPANY	0.0137%	0.0180%	0.0263%
GUIDEONE INSURANCE COMPANY	0.1031%	0.1352%	0.1976%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0124%	0.0163%	0.0238%
HANOVER INSURANCE COMPANY	0.5730%	0.7512%	1.0982%
HARCO NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
HARFORD MUTUAL INSURANCE COMPANY	0.1042%	0.1366%	0.1997%
HARLEYSVILLE INSURANCE GROUP	0.0521%	0.0683%	0.0999%
HARTFORD INSURANCE GROUP	1.8480%	2.1849%	1.3920%
HAULERS INSURANCE COMPANY, INC.	0.0049%	0.0064%	0.0094%
HCI GROUP	0.9052%	0.0000%	0.0000%



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HDI GLOBAL INSURANCE COMPANY	0.3087%	0.4047%	0.5917%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	1.0371%	1.3595%	1.9878%
HISCOX INSURANCE COMPANY INC	0.0080%	0.0105%	0.0153%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	1.4612%	0.0000%	0.0000%
HOMESITE INSURANCE COMPANY	0.3701%	0.4852%	0.7094%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.9035%	2.4953%	3.6484%
HORACE MANN INSURANCE COMPANY	0.2114%	0.2650%	0.3387%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.1182%	0.1520%	0.2034%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0017%	0.0022%	0.0033%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0070%	0.0092%	0.0134%
HUDSON INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
IMPERIUM INSURANCE COMPANY	0.0010%	0.0013%	0.0019%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.1392%	0.1825%	0.2668%
INSUREMAX INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
JEWELERS MUTUAL INS CO	0.0083%	0.0021%	0.0000%
KEMPER UNITRIN GROUP COMPANIES	0.0547%	0.0717%	0.1048%
KIN INTERINSURANCE NEXUS EXCHANGE	0.0506%	0.0663%	0.0970%
LIBERTY MUTUAL PERSONAL INS. CO.	0.0000%	0.0000%	0.0000%
LIO INSURANCE COMPANY	0.0124%	0.0163%	0.0238%
LITITZ MUTUAL INS CO	0.0928%	0.1217%	0.1779%
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	0.3182%	0.4171%	0.6099%
MARKEL CORP	0.1416%	0.1856%	0.2714%
MIDVALE INDEMNITY COMPANY	0.0174%	0.0228%	0.0333%
MITSUI SUMITOMO INSURANCE GROUP	0.0498%	0.0653%	0.0954%
MOTORISTS COMMERCIAL MUTUAL INS CO	0.2744%	0.3597%	0.5259%
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%	0.0038%	0.0056%
NATIONAL GENERAL INSURANCE GROUP	0.1484%	0.1909%	0.2697%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0004%	0.0005%	0.0008%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.3094%	0.3855%	0.5092%
NATIONWIDE INSURANCE GROUP	2.7750%	3.5147%	4.8888%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0172%	0.0225%	0.0330%
NEXT INSURANCE US COMPANY	0.0162%	0.0212%	0.0310%
NGM INSURANCE COMPANY	0.2029%	0.2660%	0.3889%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	1.2980%	0.8935%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.0881%	0.1155%	0.1689%
ONE BEACON INSURANCE GROUP	0.0099%	0.0130%	0.0190%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
PENN NATIONAL INSURANCE GROUP	0.2321%	0.3043%	0.4449%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1522%	0.1995%	0.2917%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0181%	0.0055%	0.0208%



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PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.5978%	0.7837%	1.1458%
PMA INSURANCE GROUP	0.0187%	0.0245%	0.0358%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.2755%	1.6721%	2.4447%
PROGRESSIVE INSURANCE GROUP	0.0418%	0.0548%	0.0801%
PROPERTY INSURANCE COMPANY OF AMERICA	0.0009%	0.0012%	0.0017%
QBE INSURANCE GROUP	0.3317%	0.4348%	0.6358%
RLI INSURANCE COMPANY	0.0065%	0.0080%	0.0117%
ROCK RIDGE INSURANCE COMPANY	0.2467%	0.3234%	0.4728%
RSUI INDEMNITY COMPANY	0.2441%	0.3200%	0.4679%
RURAL TRUST INSURANCE COMPANY	0.0446%	0.0585%	0.0855%
SAFE HARBOR INSURANCE COMPANY	0.2354%	0.0000%	0.0000%
SAFECO INSURANCE GROUP	3.6349%	4.6397%	6.3698%
SAFEPORT INSURANCE COMPANY	0.6147%	0.5494%	0.5610%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0237%	0.0311%	0.0454%
SELECTIVE INSURANCE GROUP	1.0075%	1.1653%	1.3471%
SENECA INSURANCE COMPANY, INC.	0.1250%	0.1639%	0.2396%
SENTRY INSURANCE GROUP	0.1512%	0.1975%	0.2893%
SLIDE INSURANCE COMPANY	0.1529%	0.2004%	0.2931%
SOMPO AMERICA INSURANCE COMPANY	0.1416%	0.1856%	0.2714%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRO	2.4160%	3.1414%	4.4820%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0204%	0.0267%	0.0391%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0083%	0.0109%	0.0159%
SOUTHERN STATES INSURANCE EXCHANGE	0.0093%	0.0122%	0.0178%
SOUTHERN TRUST INSURANCE COMPANY	0.0870%	0.1140%	0.1667%
SPINNAKER INSURANCE COMPANY	0.1738%	0.2278%	0.3331%
STAR INSURANCE COMPANY	0.0038%	0.0050%	0.0073%
STARR INDEMNITY AND LIABILITY COMPANY	0.0270%	0.0354%	0.0517%
STATE AUTO INSURANCE GROUP	0.9094%	0.7936%	0.5956%
STATE FARM FIRE AND CASUALTY CO	16.1336%	17.7135%	0.0000%
STATE NATIONAL COMPANIES	0.0108%	0.0142%	0.0207%
STILLWATER INSURANCE COMPANY	0.1032%	0.1353%	0.1978%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.1185%	0.1553%	0.2271%
SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE	1.7590%	0.0000%	0.0000%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE COR	0.0276%	0.0362%	0.0529%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPO	0.4090%	0.5362%	0.7839%
TOKIO MARINE GROUP	0.0307%	0.0402%	0.0588%
TOWER HILL PRIME INSURANCE COMPANY	0.3254%	0.4266%	0.6237%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0137%	0.0180%	0.0263%
TRAVELERS PROPERTY CASUALTY GROUP	7.5610%	5.9244%	3.6951%
TRIANGLE INSURANCE COMPANY, INC.	0.0012%	0.0016%	0.0023%
TRISURA INSURANCE COMPANY	0.0111%	0.0146%	0.0213%
U.S. SPECIALTY INSURANCE COMPANY	0.0146%	0.0191%	0.0280%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.0768%	0.0973%	0.1251%
UNITED STATES LIABILITY INS CO	0.1137%	0.1491%	0.2179%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0020%	0.0026%	0.0038%



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UNIVERSAL INSURANCE CO	0.2339%	0.2802%	0.3312%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.5504%	0.7215%	1.0549%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	0.7699%	0.1413%	0.1714%
USAA GROUP	7.0398%	9.2043%	6.0933%
UTICA NATIONAL INSURANCE GROUP	0.2350%	0.3081%	0.4504%
VANLINER INSURANCE COMPANY	0.0030%	0.0039%	0.0057%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0073%	0.0096%	0.0140%
VAULT RECIPROCAL EXCHANGE	0.1600%	0.2097%	0.3067%
W. R. BERKLEY INSURANCE GROUP	0.3289%	0.4312%	0.6304%
WESTFIELD GROUP	0.2826%	0.3696%	0.5257%
WESTMINSTER AMERICAN INSURANCE COMPANY	0.1113%	0.1459%	0.2133%
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	1.0165%	0.0000%	0.0000%
TOTAL	100.0000%	100.0000%	100.0000%