



# 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)

## 2026 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
1842 INSURANCE COMPANY	0.0477%	0.0623%	0.0790%
21ST CENTURY INSURANCE GROUP	0.0027%	0.0035%	0.0045%
ACCELERANT NATIONAL INSURANCE COMPANY	0.0139%	0.0182%	0.0230%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0597%	0.0780%	0.0988%
AEGIS SECURITY INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AFFILIATED FM INSURANCE COMPANY	0.1232%	0.1232%	0.1972%
ALLIANZ OF AMERICA GROUP	0.9371%	1.2249%	1.5512%
ALLIED TRUST INSURANCE COMPANY	0.2535%	0.3314%	0.4196%
ALLIED WORLD INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0015%	0.0020%	0.0025%
ALLSTATE INSURANCE GROUP	6.4136%	8.1344%	9.1117%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0197%	0.0257%	0.0326%
AMERICAN BUILDERS INSURANCE COMPANY	0.0004%	0.0005%	0.0007%
AMERICAN EUROPEAN INSURANCE COMPANY (C)	1.0180%	1.3306%	1.6852%
AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0239%	0.0312%	0.0396%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE	0.0270%	0.0353%	0.0438%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	0.2020%	0.2640%	0.3344%
AMERICAN INTERNATIONAL GROUP	0.5527%	0.0000%	0.4904%
AMERICAN MODERN HOME INSURANCE GROUP	1.4655%	1.4228%	1.4589%
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	0.3836%	0.5014%	0.6350%
AMERICAN RELIABLE INSURANCE COMPANY	0.0357%	0.0467%	0.0591%
AMERICAN RESOURCES INSURANCE COMPANY, INC.	0.0000%	0.0000%	0.0000%
AMERICAN STRATEGIC INSURANCE CORP.	1.7800%	2.3266%	2.9466%
AMERICAN SUMMIT INSURANCE COMPANY	0.0003%	0.0004%	0.0005%
AMERISURE COMPANIES	0.1029%	0.1345%	0.1703%
AMGUARD INSURANCE COMPANY	0.1543%	0.2017%	0.2554%
AMICA MUTUAL INS CO	0.3104%	0.0000%	0.1575%
AMTRUST FINANCIAL GROUP	0.0553%	0.0723%	0.0915%
ARCH INSURANCE GROUP	0.0712%	0.0931%	0.1179%
ARGO GROUP US	0.0063%	0.0082%	0.0104%
ARMED FORCES INSURANCE EXCHANGE	0.0684%	0.0894%	0.1132%
ASCOT INSURANCE COMPANY	0.0192%	0.0251%	0.0318%
ASPEN AMERICAN INSURANCE COMPANY	0.0026%	0.0034%	0.0043%
ASSURANT SOLUTIONS GROUP	2.1262%	1.8512%	2.9640%
ATLANTIC STATES INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
AUTO-OWNERS INSURANCE GROUP	4.5960%	5.9307%	7.3651%
AXA INSURANCE GROUP	0.4009%	0.5240%	0.6636%
AXIS INSURANCE COMPANY	0.0161%	0.0210%	0.0267%
BANKERS INSURANCE GROUP	0.0088%	0.0115%	0.0050%
BCS INS CO	0.0149%	0.0195%	0.0247%
BENCHMARK INSURANCE COMPANY	0.0071%	0.0093%	0.0118%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1704%	0.2227%	0.2821%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0219%	0.0286%	0.0363%
BITCO GENERAL INSURANCE CORPORATION	0.0099%	0.0129%	0.0164%



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## 2026 ASSOCIATION YEAR

### PRELIMINARY REPORT

Company or Group	Original Percentage	Zone 1 Pct After Credits	Zone 2 Pct After Credits
BITCO NATIONAL INSURANCE COMPANY	0.0033%	0.0043%	0.0055%
BUILDERS MUTUAL INS CO	0.3591%	0.4694%	0.5944%
BUILDERS PREMIER INSURANCE COMPANY	0.0657%	0.0859%	0.1088%
C N A COMPANIES	0.3442%	0.4093%	0.5274%
CENTAURI SPECIALTY INSURANCE HOLDINGS INC	0.4319%	0.5645%	0.7150%
CENTRAL INSURANCE COMPANIES	0.2878%	0.3308%	0.4545%
CHUBB GROUP OF INSURANCE COMPANIES	1.6330%	0.0000%	2.7032%
CHURCH MUTUAL INSURANCE COMPANY	0.2815%	0.3679%	0.4660%
CINCINNATI CASUALTY COMPANY, THE	0.3335%	0.4359%	0.5521%
CINCINNATI INDEMNITY COMPANY, THE	0.0635%	0.0830%	0.1051%
CINCINNATI INS COMPANY	0.6749%	0.0000%	0.7063%
CLEAR BLUE INSURANCE COMPANY	0.0012%	0.0016%	0.0020%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0023%	0.0030%	0.0038%
CM SELECT INSURANCE COMPANY	0.0184%	0.0241%	0.0305%
COLISEUM REINSURANCE COMPANY	0.0000%	0.0000%	0.0000%
CONCERT INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
CONTRACTORS BONDING AND INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
CRUM & FORSTER GROUP	0.0312%	0.0408%	0.0516%
CUMIS INS SOCIETY INC	0.0138%	0.0180%	0.0228%
DONEGAL MUTUAL INSURANCE COMPANY	0.0117%	0.0153%	0.0194%
EMC INSURANCE COMPANIES	0.1130%	0.1477%	0.1871%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0022%	0.0029%	0.0036%
EVEREST RE GROUP	0.0168%	0.0220%	0.0278%
EVERSPAN INSURANCE COMPANY	0.0003%	0.0004%	0.0005%
FACTORY MUTUAL INSURANCE COMPANY	0.3119%	0.3460%	0.4928%
FALLS LAKE NATIONAL INS. CO.	0.0098%	0.0128%	0.0162%
FARMERS PROPERTY & CASUALTY INSURANCE GROUP	0.1865%	0.1670%	0.1812%
FBALLIANCE INSURANCE COMPANY	0.0019%	0.0025%	0.0031%
FCCI INSURANCE GROUP	0.1967%	0.2301%	0.3223%
FEDERATED INSURANCE GROUP	0.3071%	0.4014%	0.5084%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0695%	0.0157%	0.0783%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0009%	0.0012%	0.0015%
FIRST FINANCIAL INSURANCE CO.	0.0000%	0.0000%	0.0000%
FIRST MUTUAL INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
FIRST PROTECTIVE INSURANCE COMPANY	3.7647%	0.0000%	0.0000%
FIRSTLINE INSURANCE COMPANY	0.0759%	0.0992%	0.1256%
FOREMOST INSURANCE GROUP	2.5679%	3.3229%	4.2211%
FRANKENMUTH INSURANCE GROUP	0.3271%	0.4214%	0.5414%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
GLENCAR INSURANCE COMPANY	0.0007%	0.0009%	0.0012%
GLOBAL INDEMNITY GROUP	0.0083%	0.0108%	0.0137%
GREAT AMERICAN INSURANCE GROUP	0.0682%	0.0891%	0.1129%
GUIDEONE ELITE INSURANCE COMPANY	0.0193%	0.0252%	0.0319%
GUIDEONE INSURANCE COMPANY	0.0925%	0.1209%	0.1531%



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GUIDEONE SPECIALTY INSURANCE COMPANY	0.0157%	0.0205%	0.0260%
HANOVER INSURANCE COMPANY	0.6039%	0.7894%	0.9997%
HARFORD MUTUAL INSURANCE COMPANY	0.1269%	0.1659%	0.2101%
HARLEYSVILLE INSURANCE GROUP	0.0317%	0.0414%	0.0525%
HARTFORD INSURANCE GROUP	2.0134%	2.6317%	0.0000%
HAULERS INSURANCE COMPANY, INC.	0.0043%	0.0056%	0.0071%
HCI GROUP	0.8424%	0.0000%	0.0000%
HDI GLOBAL INSURANCE COMPANY	0.2185%	0.2856%	0.3617%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	0.9627%	1.2583%	1.5936%
HISCOX INSURANCE COMPANY INC	0.0121%	0.0158%	0.0200%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.9967%	0.1518%	0.0000%
HOMESITE INSURANCE COMPANY	0.3074%	0.4018%	0.5089%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	2.5539%	2.7172%	1.7517%
HORACE MANN INSURANCE COMPANY	0.2334%	0.2975%	0.3582%
HORACE MANN PROPERTY & CASUALTY INSURANCE CO.	0.1095%	0.1431%	0.1746%
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0.0016%	0.0021%	0.0026%
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	0.0053%	0.0069%	0.0088%
IMPERIUM INSURANCE COMPANY	0.0009%	0.0012%	0.0015%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0281%	0.0367%	0.0465%
INSUREMAX INSURANCE COMPANY	0.0023%	0.0030%	0.0038%
JEWELERS MUTUAL INS CO	0.0076%	0.0013%	0.0042%
KEMPER UNITRIN GROUP COMPANIES	0.0012%	0.0016%	0.0020%
KIN INTERINSURANCE NEXUS EXCHANGE	0.1627%	0.2127%	0.2693%
LIO INSURANCE COMPANY	0.0085%	0.0111%	0.0141%
LITITZ MUTUAL INS CO	0.1179%	0.1541%	0.1952%
LYNDON SOUTHERN INSURANCE COMPANY	0.0114%	0.0149%	0.0187%
MAIN STREET AMERICA ASSURANCE COMPANY	0.2781%	0.3635%	0.4604%
MARKEL CORP	0.1150%	0.1503%	0.1904%
MIDVALE INDEMNITY COMPANY	0.0493%	0.0338%	0.0802%
MITSUI SUMITOMO INSURANCE GROUP	0.0516%	0.0674%	0.0854%
MOTORISTS MUTUAL INSURANCE GROUP	0.3092%	0.3992%	0.4984%
NATIONAL AMERICAN INS CO	0.0002%	0.0003%	0.0003%
NATIONAL BUILDERS INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0020%	0.0026%	0.0033%
NATIONAL GENERAL INSURANCE GROUP	1.0406%	1.3568%	1.7196%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0003%	0.0004%	0.0005%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
NATIONAL SECURITY FIRE AND CASUALTY COMPANY	0.2089%	0.2701%	0.3327%
NATIONWIDE INSURANCE GROUP	1.9424%	2.5129%	3.1606%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0.0155%	0.0203%	0.0257%
NEXT INSURANCE US COMPANY	0.0111%	0.0145%	0.0184%
NGM INSURANCE COMPANY	0.1957%	0.2558%	0.3240%
OCCIDENTAL FIRE AND CASUALTY CO OF NC	1.4806%	0.0000%	0.0000%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0.1336%	0.0933%	0.1843%



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ONE BEACON INSURANCE GROUP	0.0313%	0.0409%	0.0518%
PENN NATIONAL INSURANCE GROUP	0.2279%	0.2979%	0.3773%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.1455%	0.1902%	0.2409%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0150%	0.0000%	0.0185%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.6008%	0.7853%	0.9945%
PMA INSURANCE GROUP	0.0100%	0.0131%	0.0166%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1.3169%	1.7213%	2.1800%
PROGRESSIVE INSURANCE GROUP	0.0644%	0.0842%	0.1066%
PROPERTY INSURANCE COMPANY OF AMERICA	0.0539%	0.0000%	0.0000%
QBE INSURANCE GROUP	0.1967%	0.0293%	0.0000%
RIVERSTONE INTERNATIONAL INSURANCE, INC.	0.0000%	0.0000%	0.0000%
RLI INSURANCE COMPANY	0.0073%	0.0091%	0.0115%
ROCK RIDGE INSURANCE COMPANY	0.3067%	0.4009%	0.5077%
RSUI INDEMNITY COMPANY	0.2219%	0.2900%	0.3673%
RURAL TRUST INSURANCE COMPANY	0.0443%	0.0579%	0.0733%
SAFE HARBOR INSURANCE COMPANY	0.2380%	0.0654%	0.2024%
SAFECO INSURANCE GROUP	3.6727%	4.6863%	5.8149%
SAFEPORT INSURANCE COMPANY	0.6253%	0.0000%	0.0000%
SAMSUNG FIRE & MARINE MANAGEMENT CORP	0.0187%	0.0244%	0.0310%
SELECTIVE INSURANCE GROUP	1.0376%	1.2612%	1.4819%
SENECA INSURANCE COMPANY, INC.	0.0952%	0.1244%	0.1576%
SENTRY INSURANCE GROUP	0.1469%	0.1891%	0.2432%
SLIDE INSURANCE COMPANY	0.1869%	0.2443%	0.3094%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0100%	0.0131%	0.0166%
SOMPO AMERICA INSURANCE COMPANY	0.1269%	0.1659%	0.2101%
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY GRC	2.6278%	3.4116%	4.2578%
SOUTHERN INSURANCE COMPANY OF VIRGINIA	0.0217%	0.0284%	0.0359%
SOUTHERN MUTUAL INSURANCE COMPANY	0.0032%	0.0042%	0.0053%
SOUTHERN STATES INSURANCE EXCHANGE	0.0090%	0.0118%	0.0149%
SOUTHERN TRUST INSURANCE COMPANY	0.0779%	0.1018%	0.1290%
SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY	0.0000%	0.0000%	0.0000%
SPINNAKER INSURANCE COMPANY	0.1943%	0.2540%	0.3216%
STAR INSURANCE COMPANY	0.0048%	0.0063%	0.0079%
STARR INDEMNITY AND LIABILITY COMPANY	0.0167%	0.0218%	0.0276%
STATE AUTO INSURANCE GROUP	0.3209%	0.4183%	0.5309%
STATE FARM FIRE AND CASUALTY CO	16.3120%	17.3333%	0.0000%
STATE NATIONAL COMPANIES	0.0208%	0.0272%	0.0344%
STILLWATER INSURANCE COMPANY	0.0831%	0.1086%	0.1376%
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0959%	0.1254%	0.1588%
SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE	1.8905%	0.0000%	0.0000%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE COR	0.0177%	0.0231%	0.0293%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPO	0.3867%	0.5055%	0.6401%
TOKIO MARINE GROUP	0.0351%	0.0459%	0.0581%
TOWER HILL PRIME INSURANCE COMPANY	0.2639%	0.3449%	0.4369%



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TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0.0179%	0.0234%	0.0296%
TRAVELERS PROPERTY CASUALTY GROUP	7.1071%	6.0596%	8.1104%
TRIANGLE INSURANCE COMPANY, INC.	0.0012%	0.0016%	0.0020%
TRISURA INSURANCE COMPANY	0.0071%	0.0093%	0.0118%
U.S. SPECIALTY INSURANCE COMPANY	0.0161%	0.0210%	0.0267%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	0.0649%	0.0817%	0.0995%
UNITED STATES LIABILITY INS CO	0.1140%	0.1490%	0.1887%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0018%	0.0024%	0.0030%
UNIVERSAL INSURANCE CO	0.3028%	0.3571%	0.4658%
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.4580%	0.5987%	0.7582%
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY	1.0629%	0.2742%	0.6721%
USAA GROUP	7.4198%	8.9947%	8.0867%
UTICA NATIONAL INSURANCE GROUP	0.2747%	0.3591%	0.4547%
VANLINER INSURANCE COMPANY	0.0028%	0.0037%	0.0046%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0033%	0.0043%	0.0055%
VAULT RECIPROCAL EXCHANGE	0.0712%	0.0931%	0.1179%
W. R. BERKLEY INSURANCE GROUP	0.3485%	0.4555%	0.5769%
WESTFIELD GROUP	0.3106%	0.4044%	0.5080%
WESTMINSTER AMERICAN INSURANCE COMPANY	0.1622%	0.2120%	0.2685%
WHITE PINE INSURANCE COMPANY	0.0001%	0.0001%	0.0002%
ZURICH AMERICAN INSURANCE GROUP	1.0331%	0.0000%	0.0000%
<b>TOTAL</b>	<b>100.0000%</b>	<b>100.0000%</b>	<b>100.0000%</b>