



## **WIND AND HAIL UPDATE**

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March 22, 2007  
07-03

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### **TERRITORY EXPANDED** **\*\*\* Important Update \*\*\***

Governor Mark Sanford was joined by Legislators and Department of Insurance Director Scott Richardson to announce reforms aimed at alleviating insurance cost and access issues faced by thousands of residents on South Carolina's coast. The press conference took place on Thursday, March 22, 2007.

It was announced that Director Richardson had signed an order expanding the Coastal Area effective March 30, 2007. The order includes dividing the Coastal Area into two zones. Zone 1 is the existing "beach territory" plus the 150 foot set-back in Horry and Georgetown counties. Zone 2 is the expanded areas in Charleston, Georgetown, and Horry counties.

SC Wind is to prepare a rate filing based on the two zones. It is also anticipated that a county factor will be included in the rate filing. Until the filing is approved, the existing SC Wind rate is to be used in both zones. The definition of the expanded Coastal Area is presented on the next page.

The announcements also included plans for tax credits to assist low income families with insurance premiums, sales tax credits for mitigation supplies, and requirements for premium credits for mitigation efforts.

The web site "in or out" function now includes Zone 2. Updated maps will soon be posted on the web site.

New business applications for the expanded territory can be submitted using eApps.

Additional information will be distributed as it becomes available.

Effective March 30, 2007, the eligible territory will be defined as:

1. The Coastal Area plus the expanded territory are defined as follows:

(a) all areas in Beaufort County and Colleton County which are east of the west bank of the intracoastal waterway;

(b) the following areas in Georgetown County: all areas between the Harrell Siau Bridge and the Georgetown – Horry County border which are east of a line paralleling U.S. Highway No. 17, and Cedar Island, North Island, and South Island;

(c) all areas in Horry County east of U. S. Highway No. 17 or By-Pass 17, whichever is further west;

(d) the following areas in Charleston County: Edisto Island, Edingsville Beach, Kiawah Island, Botany Bay Island, Folly Island, Seabrook Island, Morris Island, and all areas north of the city of Charleston which are east of the west bank of the intracoastal waterway, and the following areas:

- (1) The portion of James Island which is east of the west bank of the James Island Creek.
- (2) The portion of John's Island which is east of a line paralleling Exchange Road which becomes Plow Ground Road to Hoopstick Island Road to Church Creek.
- (3) The portion of Wadmalaw Island which is east of a line paralleling Roseville Road to west of Cherry Point Road to Maybank Highway to Brigger Hill Road.