SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION

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November 17, 2008

TO: CHIEF EXECUTIVE OFFICER VOLUNTARY CREDIT KEY CONTACTS

2008 Voluntary Credit Reporting

Let me begin by thanking all of the companies who participated in the electronic reporting of voluntary credit for Reporting Year 2007 (Participation Year 2009). Thanks to your efforts, the new procedures were extremely successful.

Several companies offered a number of suggestions on ways to enhance the reporting system. We appreciate your comments.

One important suggestion was to make provision for multiple buildings at multiple locations. This change has now been incorporated into the manual which is on our website. In addition, the web processes now include the additional field. Please go to www.scwind.com and click on "Member Company Info." The updated manual is available for viewing and / or downloading.

Please note that the record size has changed as a result of this suggestion. It will be necessary for you to alter your record format in order to perform test bordereau submissions. This also holds true for the final submission.

If you or your company has any additional suggestions, please feel free to let us know. We welcome your suggestions and ideas.

Please remember that the final day to report 2008 voluntary business will be March 31, 2009. By state law, there can be no exceptions.

Sincerely,

J. Smith Harrison, Jr., CPCU Executive Director

JSH/sb