SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION BALANCE SHEET QUARTER ENDED APRIL 30, 2015

EXHIBIT 1

	LEDGER	NON- LEDGER	ASSETS NOT	ADMITTED
DESCRIPTION	ASSETS	ASSETS	ADMITTED	ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	0			0
Cash	24,053,471			24,053,471
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	166,500			166,500
Assessments receivable	0		0	0
Reinsurance recoverable	0			0
on loss payments	0	0		0
Interest accrued		0		0
Data processing equipment				- /
(less accumulated depreciation)	81,793			81,793
Furniture, fixtures & equipment	00.440		00.440	<u> </u>
(less accumulated depreciation)	28,442		28,442	0
Programming (net of amortization)	13,006		13,006	0
Section 444 Deposit (I.R.S.)	459,969			459,969
Prepaid operating expense	5,071,075		5,450	5,065,625
TOTAL ASSETS	29,874,256	0	46,898	29,827,358
LIABILITIES AND EQUITY: Reserves for: Unpaid losses Reinsurance recoverable-unpaid losses				546,000 (300)
Unpaid loss adjustment expense				6,385
Reinsurance recoverable-unpaid loss exp.				(315)
Operating expenses				81,360
Unearned premiums: net				37,590,423
Accrual for premium & municipal taxes				2,656,331
TOTAL RESERVES				40,879,884
Payables for: Accounts payable				0
Amounts withheld for account of others				34,119
Post retirement benefit payable				1,667,235
Reinsurance premium payable TOTAL PAYABLES				<u>203,237</u> 1,904,591
TOTAL FATABLES				1,904,591
MEMBERS' EQUITY				(12,957,117)
Total Liabilities and Equity				29,827,358

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION INCOME STATEMENT AND EQUITY ACCOUNT QUARTER ENDED APRIL 30, 2015

EXHIBIT 2

DESCRIPTION	QUARTER: 02-01-2015 04-30-2015	YEAR-TO-DATE 11-01-2014 04-30-2015
UNDERWRITING INCOME: Net Premiums Earned	4,060,057	9,107,480
DEDUCTIONS:		
Losses incurred	(69,487)	239,322
Loss expenses incurred	39,852	71,541
Operating expenses incurred	2,794,179	5,381,463
TOTAL DEDUCTIONS	2,764,544	5,692,326
Net Underwriting Gain or (Loss)	1,295,513	3,415,154
OTHER INCOME OR (OUTGO)		
Net Investment Income	1,093	1,596
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	1,093	1,596
Net Income or (Loss)	1,296,606	3,416,750
EQUITY ACCOUNT:		
Members' Equity (Prior Period)	(14,245,198)	(16,413,145)
Net income or (loss)	1,296,606	3,416,750
Change in assets not admitted	(8,525)	39,278
Assessments or (distributions)	0 Ú	0
Net change in equity	1,288,081	3,456,028
Mombara' Equity (Current Daried)	(12 057 447)	(42 057 447)
Members' Equity (Current Period)	(12,957,117)	(12,957,117)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION ANALYSIS OF INVESTMENT INCOME QUARTER ENDED APRIL 30, 2015

EXHIBIT 2A

	Quarter 02-01-2015 04-30-2015	Year-To-Date 11-01-2014 04-30-2015
Investment Income Received/T-Bills Investment Income Received/Sweep Account	0 1,093	0 1,596
Total Investment Income Received	1,093	1,596
Interest Accrued (Prior Period)	0	0
Interest Accrued (Current Period)	0	0
Investment Income Earned	1,093	1,596

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT QUARTER ENDED APRIL 30, 2015

EXHIBIT 3A

Combined Zones			r 02-01-2015 to		Year-To-Date at 04-30-2015 Association Year					
DESCRIPTION	2045		Association Ye		Tetal	2045	204.4			Tetal
DESCRIPTION	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
INCOME RECEIVED:										
Premiums Written	17,522,779	0	0	0	17,522,779	31,200,931	0	0	0	31,200,931
Reinsurance Premiums Ceded	(15,682,218)	0	0	0	(15,682,218)	(31,365,916)	0	0	0	(31,365,916
Net Premiums Written	1,840,561	0	0	0	1,840,561	(164,985)	0	0	0	(164,985
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	39,809,919	0	0	0	39,809,919
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(39,809,919)	0	0	(39,809,919)
Acquisition Allowance on	Ū	Ŭ	•		•		(00,000,010)	Ū	Ū	(00,000,010
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(6,286,901)	0	0	0	(6,286,901
										••••
To Secceeding Assoc. Yr.	0	0	0	0	0	0	6,286,901	0	0	6,286,901
Investment Income Received	1,093	0	0	0	1,093	1,596	0	0	0	1,596
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0
Other Interest Income	0	0	0	0	0	0	0	0	0	0
Total Income	1,841,654	0	0	0	1,841,654	33,359,629	(33,523,018)	0	0	(163,389)
EXPENSES PAID:										
Losses	22,977	204,994	12,024	0	239,995	51,762	412,876	12,867	0	477,505
Reins. Recovered-Losses Paid	(1,682)	0	0	0	(1,682)	(1,682)	(901)	0	0	(2,583)
Loss Adjustment Expenses	11,388	26,521	1,863	0	39,772	19,956	48,382	1,863	0	70,201
Reins. Recovered-Loss Exp. Paid	(550)	0	0	0	(550)	(550)	0	0	0	(550)
Commissions	1,752,278	0	0	0	1,752,278	3,120,093	0	0	0	3,120,093
		0	0	0	(206,704)		0	0	0	(339,032)
Commissions Ceded Operating Expenses	(206,704)	0		0		(339,032)				,
Premium Taxes	733,712		0		733,712	1,517,492	123,604 476,297	0	0	1,641,096
	0	186,773	0	0	186,773	0		0	0	476,297
Total Expenses Paid	2,311,419	418,288	13,887	0	2,743,594	4,368,039	1,060,258	14,730	0	5,443,027
Net Cash Change	(469,765)	(418,288)	(13,887)	0	(901,940)	28,991,590	(34,583,276)	(14,730)	0	(5,606,416)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	ů 0	0	0	0	0	0	0	0	0	0
Net Change	0	0	0	0	0	0	0	0	0	0
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	1,800	544,200	0	0	546,000	1,800	544,200	0	0	546,000
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	1,890	4,495	0	0	6,385	1,890	4,495	0	0	6,385
Reins. Recoverable-Unpd. Loss Exp.	0	(315)	0	0	(315)	0	(315)	0	0	(315)
Operating Expenses	81,360	0	0	0	81,360	81,360	0	0	0	81,360
Unearned Premiums Unearned Premiums Ceded	38,986,667	0	0	0 0	38,986,667	38,986,667	0	0	0 0	38,986,667
Premium Taxes	(1,396,244) 1,001,550	1,654,781	0	0	(1,396,244) 2,656,331	(1,396,244) 1,001,550	1,654,781	0	0	(1,396,244) 2,656,331
ADD (PRIOR PERIOD)	.,001,000	.,	0	0	_,000,001	.,	.,	0	5	_,000,001
Unpaid Losses	900	852,600	0	0	853,500	0	781,300	0	0	781,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	945	4,495	0	0	5,440	0	4,180	0	0	4,180
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	128,948	0	0	0	128,948	0	123,604	0	0	123,604
Unearned Premiums Unearned Premiums Ceded	41,318,348	0	0	0	41,318,348	0	48,575,220	0	0	48,575,220
Premium Taxes	(1,508,429) 439,069	1,841,554	0	0 0	(1,508,429) 2,280,623	0	(1,712,332) 2,131,078	0	0	(1,712,332) 2,131,078
Net Reserve Change	1,702,758	495,788	0	0	2,198,546	(38,677,023)	47,700,189	0	0	9,023,166
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(38,373)	0	0	0	(38,373)	0	(86,176)	0	0	(86,176)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted Net Other Changes	(46,898) (8,525)	0	0	0	(46,898) (8,525)	(46,898) (46,898)	0 86,176	0	0	(46,898) 39,278
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	1,224,468	77,500	(13,887)	0	1,288,081	(9,732,331)	13,203,089	(14,730)	0	3,456,028

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT Quarter 02-01-2015 to 04-30-2015

EXHIBIT 3A 1

DESCRIPTION INCOME RECEIVED: Premiums Written Reinsurance Premiums Ceded	2015	A	Coopintion V-	ar	Year-To-Date at 04-30-2015 Association Year					
INCOME RECEIVED: Premiums Written	2010	2014	Association Yea 2013	ar 2012	Total	2015	2014	2013	ear 2012	Total
Premiums Written		2014	2013	2012	Total	2013	2014	2013	2012	TOLAI
	14,439,220	0	0	0	14,439,220	25,447,445	0	0	0	25,447,445
	(12,580,120)	0	0	0	(12,580,120)	(25,019,035)	0	0	0	(25,019,035)
Net Premiums Written	1,859,100	0	0	0	1,859,100	428,410	0	0	0	428,410
	1,000,100		Ŭ		.,,	120,110	Ū	Ŭ		0,0
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	32,933,758	0	0	0	32,933,758
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(32,933,758)	0	0	(32,933,758)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(5,328,636)	0	0	0	(5,328,636)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	5,328,636	0	0	5,328,636
nvestment Income Received	897	0	0	0	897	1,302	0	0	0	1,302
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0
Other Interest Income	0	0	0	0	0	0	0	0	0	0
Total Income	1,859,997	0	0	0	1,859,997	28,034,834	(27,605,122)	0	0	429,712
EXPENSES PAID:										
Losses	14,898	166,612	12,024	0	193,534	41,327	311,674	12,867	0	365,868
Reins. Recovered-Losses Paid	(1,682)	0	0	0	(1,682)	(1,682)	(901)	0	0	(2,583)
Loss Adjustment Expenses	10,568	18,041	1,863	0	30,472	17,926	35,611	1,863	0	55,400
Reins. Recovered-Loss Exp. Paid	0	0	1,000	0	00,412	0	0	1,000	0	00,400
Commissions	1,443,922	0	0	0	1,443,922	2,544,744	0	0	0	2,544,744
Commissions Ceded	(77,232)	0	0	0	(77,232)	(145,760)	0	0	0	(145,760)
Operating Expenses	606,876	0	0	0	606,876	1,237,665	101,502	0	0	1,339,167
Premium Taxes	000,070	153,375	0	0	153,375	1,237,005	391,128	0	0	391,128
Total Expenses Paid	1,997,350	338,028	13,887	0	2,349,265	3,694,220	839,014	14,730	0	4,547,964
Total Expenses Faid	1,337,330	550,020	13,007	0	2,343,203	3,034,220	000,014	14,750	0	4,547,504
Net Cash Change	(137,353)	(338,028)	(13,887)	0	(489,268)	24,340,614	(28,444,136)	(14,730)	0	(4,118,252)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Net Change	0	0	0	0	0	0	0	0	0	0
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	1,500	584,500	0	0	586,000	1,500	403,300	0	0	404,800
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	(300)	0	0	(300
Unpaid Loss Adjustment Expense	1,575	4,810	0	0	6,385	1,575	3,235	0	0	4,810
Reins. Recoverable-Unpd. Loss Exp.	0	(630)	0	0	(630)	0	(630)	0	0	(630)
Operating Expenses	91,527	0	0	0	91,527	66,357	0	0	0	66,357
Jnearned Premiums	39,432,094	0	ů 0	0	39,432,094	31,893,851	0	ů 0	0	31,893,851
Unearned Premiums Ceded	(1,412,283)	0	ů 0	0	(1,412,283)	(750,201)	0	0	ů 0	(750,201)
Premium Taxes	902,568	1,688,178	0	0	2,590,746	816,863	1,358,882	0	0	2,175,745
					2,590,746	010,003	1,330,002	0	0	2,175,745
ADD (PRIOR PERIOD)	0	0	0	0			000 400	0		
Unpaid Losses	900	852,600	0	0	853,500	0	636,400	0	0	636,400
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Jnpaid Loss Adjustment Expense	945	4,495	0	0	5,440	0	2,920	0	0	2,920
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	128,948	0	0	0	128,948	0	101,502	0	0	101,502
Unearned Premiums	41,318,348	0	0	0	41,318,348	0	39,944,896	0	0	39,944,896
Unearned Premiums Ceded	(1,508,429)	0	0	0	(1,508,429)	0	(991,391)	0	0	(991,391)
Premium Taxes	439,069	1,841,554	0	0	2,280,623	0	1,750,011	0	0	1,750,011
Net Reserve Change	1,362,800	422,091	0	0	1,784,891	(32,029,945)	39,679,851	0	0	7,649,906
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	~	0	0	0	0	0	
INCIGE AUGUEU		0	0	0		0	(70,766)	0	0	(70 766)
Assots Not Admitted	(38,373)	0	U	0	(38,373)	U	(70,766)	U	0	(70,766)
		-	-			-	-	-	-	
ADD (CURRENT PERIOD)	-	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD) nterest Accrued	0		-			(39.250)				
ADD (CURRENT PERIOD) Interest Accrued Assets Not Admitted	(45,740)	0	0	0	(45,740)	(38,250)	0	0	0	
Assets Not Admitted ADD (CURRENT PERIOD) Interest Accrued Assets Not Admitted Net Other Changes			0	0	(45,740) (7,367)	(38,250)	70,766	0	0	(38,250) 32,516
ADD (CURRENT PERIOD) Interest Accrued Assets Not Admitted	(45,740)	0								
ADD (CURRENT PERIOD) Interest Accrued Assets Not Admitted Net Other Changes	(45,740) (7,367)	0	0	0	(7,367)	(38,250)	70,766	0	0	32,516

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT Quarter 02-01-2015 to 04-30-2015

EXHIBIT 3A 2

Zone 2			r 02-01-2015 to				Yea	r-To-Date at 0 Association Y		
DESCRIPTION	2015	2014	Association Yes 2013	ar 2012	Total	2015	2014	2013	2012	Total
NCOME RECEIVED:	2010	2014	2010	2012	rotar	2010	2014	2010	2012	Total
Premiums Written	3,083,559	0	0	0	3,083,559	5,753,486	0	0	0	5,753,486
Reinsurance Premiums Ceded	(3,102,098)	0	0	0	(3,102,098)	(6,346,881)	0	0	0	(6,346,881
Net Premiums Written	(18,539)	0	0	0	(18,539)	(593,395)	0	0	0	(593,395
Portfolio Transfer of										
Inearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	6,876,161	0	0	0	6,876,161
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(6,876,161)	0	0	(6,876,161
cquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(958,265)	0	0	0	(958,265
To Secceeding Assoc. Yr.	0	0	0	0	0	0	958,265	0	0	958,265
nvestment Income Received	196	0	0	0	196	294	0	0	0	294
Aiscellaneous Income	0	0	0	0	0	0	0	0	0	0
Other Interest Income	0	0	0	0	0	0	0	0	0	0
otal Income	(18,343)	0	0	0	(18,343)	5,324,795	(5,917,896)	0	0	(593,101
XPENSES PAID:										
osses	8,079	38,382	0	0	46,461	10,435	101,202	0	0	111,637
Reins. Recovered-Losses Paid	0,079	0	0	0	40,401	10,435	01,202	0	0	0
oss Adjustment Expenses	820	8,480	0	0	9,300	2,030	12,771	0	0	14,801
Reins. Recovered-Loss Exp. Paid	(550)	0,400	ů 0	0	(550)	(550)	0	0	0	(550
Commissions	308,356	0	0	0	308,356	575,349	0	0	0	575,349
Commissions Ceded	(129,472)	0	0	0	(129,472)	(193,272)	0	0	0	(193,272
Operating Expenses	126,836	0	0	0	126,836	279,827	22,102	0	0	301,929
Premium Taxes	0	33,398	0	0	33,398	0	85,169	0	0	85,169
otal Expenses Paid	314,069	80,260	0	0	394,329	673,819	221,244	0	0	895,063
let Cash Change	(332,412)	(80,260)	0	0	(412,672)	4,650,976	(6,139,140)	0	0	(1,488,164
	(332,412)	(80,200)	0	0	(412,072)	4,050,970	(0,139,140)	0	0	(1,400,104
EINSURANCE RECOVERABLE:										
EDUCT (PRIOR PERIOD)										
eins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
eins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
DD (CURRENT PERIOD)	0	0	0	0						
eins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
eins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
et Change	0	0	0	0	0	0	0	0	0	0
ESERVES:										
EDUCT (CURRENT PERIOD)										
npaid Losses	300	(40,300)	0	0	(40,000)	300	140,900	0	0	141,200
eins. Recoverable-Unpaid Losses	0	(40,300)	0	0	(40,000)	0	140,900	0	0	141,200
npaid Loss Adjustment Expense	315	(315)	0	0	0	315	1,260	0	0	1,575
eins. Recoverable-Unpd. Loss Exp.	0	315	0	0	315	0	315	0	0	315
perating Expenses	(10,167)	0	0	0	(10,167)	15,003	0	0	0	15,003
nearned Premiums	(445,427)	0	0	0	(445,427)	7,092,816	0	0	0	7,092,816
nearned Premiums Ceded	16,039	0	0	0	(445,427) 16,039	(646,043)	0	0	0	(646,043
remium Taxes	98,982	(33,397)	0	0	65,585	184,687	295,899	0	0	480,586
DD (PRIOR PERIOD)	90,902	(33,397)	0	0	55,505	107,007	200,000	v	0	-00,000
npaid Losses	0	0	0	0	0	0	144,900	0	0	144,900
eins. Recoverable-Unpaid Losses	0	0	0	0	0	0	144,900	0	0	144,500
npaid Loss Adjustment Expense	0	0	0	0	0	0	1,260	0	0	1,260
eins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	1,200	0	0	1,200
perating Expenses	0	0	0	0	0	0	22,102	0	0	22,102
nearned Premiums	0	0	0	0	0	0	8,630,324	0	0	8,630,324
nearned Premiums Ceded	0	0	0	0	0	0	(720,941)	0	0	(720,941
remium Taxes	0	0	0	0	0	0	381,067	0	0	381,067
et Reserve Change	339,958	73,697	0	0	413,655	(6,647,078)	8,020,338	0	0	1,373,260
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2,207	č	5	,	(.,,0.0)	.,,	č	č	,,
THER CHANGES:										
	•	0	0	0	0	0	0	0	0	0
terest Accrued	0				0	0	(15,410)	0	0	(15,410
terest Accrued ssets Not Admitted	0	0	0	0						
terest Accrued ssets Not Admitted DD (CURRENT PERIOD)	0									
terest Accrued ssets Not Admitted DD (CURRENT PERIOD) terest Accrued	0 0	0	0	0	0	0	0	0	0	
terest Accrued ssets Not Admitted DD (CURRENT PERIOD) terest Accrued ssets Not Admitted	0 0 (1,158)	0 0	0	0 0	0 (1,158)	(8,648)	0	0	0	0 (8,648
DEDUCT (PRIOR PERIOD) terest Accrued ussets Not Admitted DD (CURRENT PERIOD) nterest Accrued ussets Not Admitted let Other Changes	0 0	0	0	0	0					
nterest Accrued ssets Not Admitted DD (CURRENT PERIOD) nterest Accrued ssets Not Admitted	0 0 (1,158)	0 0	0	0 0	0 (1,158)	(8,648)	0	0	0	(8,648

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2015

Combined Zones					EXHIBIT 3B
DESCRIPTION	2015	2014	2013	2012	Total
INCOME RECEIVED:					
Premiums Written	31,200,931	84,427,607	92,647,681	95,819,496	304,095,715
Reinsurance Premiums Ceded	(31,365,916)	(67,602,681)	(82,578,157)	(88,433,277)	(269,980,031)
Net Premiums Written	(164,985)	16,824,926	10,069,524	7,386,219	34,115,684
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	39,809,919	46,304,456	47,905,372	49,944,347	183,964,094
To Succeeding Assoc. Yr.	0	(39,809,919)	(46,304,456)	(47,905,372)	(134,019,747)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(6,286,901)	(6,286,901)	(6,327,676)	(6,565,579)	(25,467,057)
To Secceeding Assoc. Yr.	0	6,286,901	6,286,901	6,327,676	18,901,478
Investment Income Received	1,596	2,241	3,038	12,017	18,892
Miscellaneous Income	0	, 0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	33,359,629	23,321,704	11,632,703	9,199,308	77,513,344
EXPENSES PAID:	- /				
Losses	51,762	1,550,234	901,215	153,946	2,657,157
Reins. Recovered-Losses Paid	(1,682)	(8,333)	(11,666)	0	(21,681)
Loss Adjustment Expenses	19,956	227,174	178,504	60,622	486,256
Reins. Recovered-Loss Exp. Paid	(550)	(1,155)	(2,625)	(999)	(5,329)
Commissions	3,120,093	8,442,760	9,264,768	9,581,950	30,409,571
Commissions Ceded	(339,032)	(825,951)	(668,927)	(527,682)	(2,361,592)
Operating Expenses	1,517,492	3,309,792	3,204,857	3,321,379	11,353,520
Premium Taxes	0	1,055,345	2,937,880	3,032,552	7,025,777
Total Expenses Paid	4,368,039	13,749,866	15,804,006	15,621,768	49,543,679
Net Cash Change	28,991,590	9,571,838	(4,171,303)	(6,422,460)	27,969,665
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
. ,	0	0	0	0	0
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid Net Change	0 28,991,590	0 9,571,838	<u>0</u> (4,171,303)	(6,422,460)	27,969,665
Net Change	20,001,000	0,071,000	(4,171,000)	(0,422,400)	27,000,000
RESERVES:					
DEDUCT (CURRENT PERIOD)					- /
Unpaid Losses	1,800	544,200	0	0	546,000
Reins. Recoverable-Unpaid Losses Unpaid Loss Adjustment Expense	0 1,890	(300) 4,495	0 0	0 0	(300) 6,385
Reins. Recoverable-Unpd. Loss Exp.	1,890	(315)	0	0	(315)
Operating Expenses	81,360	0	0	0	81,360
Unearned Premiums	38,986,667	0	0	0	38,986,667
Unearned Premiums Ceded	(1,396,244)	0	0	0	(1,396,244)
Premium Taxes	1,001,550	1,654,781	0	0	2,656,331
Total Reserves	38,677,023	2,202,861	0	0	40,879,884
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(46,898)	0	0	0	(46,898)
Total Other Changes	(46,898)	0	0	0	<u>(46,898)</u> 0
Assessments or (Distributions)	0	0	0	0	0
Net Members' Fauity	(9 732 331)	7 368 977	(4 171 303)	(6 422 460)	0 (12 957 117)

(9,732,331) 7,368,977 (4,171,303) (6,422,460) (12,957,117)

Net Members' Equity

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2015

Zone 1

EXHIBIT 3B1

					EXHIBIT 3D1			
DESCRIPTION	2015	2014	2013	2012	Total			
INCOME RECEIVED:								
Premiums Written	25,447,445	69,330,736	75,996,400	79,755,903	250,530,484			
Reinsurance Premiums Ceded	(25,019,035)	(54,571,869)	(66,668,957)	(72,669,455)	(218,929,315)			
Net Premiums Written	428,410	14,758,867	9,327,443	7,086,448	31,601,169			
Portfolio Transfer of Unearned Premiums:								
From Prior Assoc. Year	32,933,758	37,704,299	39,486,328	42,094,902	152,219,287			
To Succeeding Assoc. Yr.	02,000,700	(32,933,758)	(37,704,299)	(39,486,328)	(110,124,385)			
Acquisition Allowance on Portfolio Transfer	Ũ	(02,000,100)	(01,101,200)	(00,100,020)	(110,121,000)			
From Prior Assoc. Year	(5,328,636)	(5,119,231)	(5,215,630)	(5,510,754)	(21,174,251)			
To Secceeding Assoc. Yr.	0	5,328,636	5,119,231	5,215,630	15,663,497			
Investment Income Received	1,302	1,840	2,492	10,002	15,636			
Miscellaneous Income	0	0	0	0	0			
Other Interest Income	0	0	0	0	0			
Total Income	28,034,834	19,740,653	11,015,565	9,409,900	68,200,953			
EXPENSES PAID:								
Losses	41,327	1,164,445	389,711	115,625	1,711,108			
Reins. Recovered-Losses Paid	(1,682)	(8,333)	10	0	(10,005)			
Loss Adjustment Expenses	17,926	167,614	109,552	46,777	341,869			
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0			
Commissions	2,544,744	6,933,073	7,599,640	7,975,591	25,053,048			
Commissions Ceded	(145,760)	(504,593)	(304,474)	(241,734)	(1,196,561)			
Operating Expenses	1,237,665	2,717,954	2,628,858	2,764,569	9,349,046			
Premium Taxes	0	866,634	2,409,864	2,524,162	5,800,660			
Total Expenses Paid	3,694,220	11,336,794	12,833,161	13,184,990	41,049,165			
Net Cash Change	24,340,614	8,403,859	(1,817,596)	(3,775,090)	27,151,788			
REINSURANCE RECOVERABLE:								
ADD (CURRENT PERIOD)	0	0	0	0	0			
Reins Recoverable-Losses Paid	0	0	0 0	0 0	0			
Reins Recoverable-Loss Exp. Paid Net Change	24,340,614	0 8,403,859	(1,817,596)	(3,775,090)	0 27,151,788			
-	,,-	-, -,			, , ,			
RESERVES: DEDUCT (CURRENT PERIOD)	0	0	0	0	0			
Unpaid Losses	1,500	403,300	0	0	404,800			
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)			
Unpaid Loss Adjustment Expense	1,575	3,235	0	0	4,810			
Reins. Recoverable-Unpd. Loss Exp.	0	(630)	0	0	(630)			
Operating Expenses	66,357	(000)	0	0	66,357			
Unearned Premiums	31,893,851	0	0	0	31,893,851			
Unearned Premiums Ceded	(750,201)	0	0 0	0	(750,201)			
Premium Taxes	816,863	1,358,882	0	0	2,175,745			
Total Reserves	32,029,945	1,764,487	0	0	33,794,432			
OTHER CHANGES:								
Interest Accrued	0	0	0	0	0			
Assets Not Admitted	(38,250)	0	0	0	(38,250)			
Total Other Changes	(38,250)	0	0	0	(38,250)			
-	(00,200)	0			(00,200)			
Assessments or (Distributions)	0	0	0	0	0			
Net Members' Equity	(7,727,581)	6,639,372	(1,817,596)	(3,775,090)	(6,680,894)			

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2015

Zone 2

EXHIBIT 3B2

DESCRIPTION 2015 2014 2013 2012 Total INCOME RECEIVED: Premiums Written 5,753,486 15,096,871 16,651,281 16,063,593 53,565,231 Net Premiums Written (5,346,881) (13,000,812) (15,909,200) (15,763,322) (51,000,716) Net Premiums Written (5346,881) (13,000,812) (15,909,200) (15,783,322) (51,000,716) Portfolio Transfer of Unearmed Premiums: From Prior Assoc. Yer. (6,876,161) (8,600,157) (8,419,044) (23,985,322) Portfolio Transfer From Prior Assoc. Yer. 0 958,265 (1,167,670) (1,112,046) (20,153,237,861) Torsal Income 0	Zolle Z					
Premiums Written Reinsurance Premiums Ceded 5.753.486 15.098.871 16.651.281 16.063.583 53.652.31 Portfolio Transfer of Unearned Premiums: From Prior Assoc. Year Caquistion Allowance on Portfolio Transfer Tos Soc. Year 6.876.161 8.600.157 8.419.044 7.849.445 31.744.807 Caquistion Allowance on Portfolio Transfer From Prior Assoc. Year 0.876.161 8.600.157 8.419.044 7.849.445 31.744.807 To Succeeding Assoc. Year 0.958.265 1.167.670 (1.112.046) (1.054.825) (4.292.806) To Scceeding Assoc. Year 0.958.265 1.167.670 1.112.046 3.237.881 Investiment Income 0 0 0 0 0 Other Interest Income 0 0 0 0 0 0 Losses 10.435 385.783 511.504 38.321 946.049 Reins. Recovered-Losses Paid 0 0 0 0 (11.676) 0 (11.6703) Commissions Ceded (13.272) (23.1384) (364.453) (286.948) (1.165.031) 22.004.474		2015	2014	2013	2012	Total
Reinsurance Premiums Ceded Net Premiums Written (6.346.881) (13.030.812) (15.909.200) (15.763.822) (51.050.716) Portfolio Transfer of Unaarned Premiums: (593.395) 2.066.059 742.081 299.771 2.514.515 Portfolio Transfer of Unaarned Premiums: 6.876.161 8.600.157 8.419.044 7.849.445 31.744.807 Portfolio Transfer From Prior Assoc. Year 0 6.876.161 (8.600.157) (8.419.044) (23.298.5362) Prom Prior Assoc. Year 0 958.265 (1.167.670) (1.112.046) 3.237.981 Investment Income Received 294 401 546 2.015 3.256 Miscellaneous Income 0 0 0 0 0 0 Coses 10.435 385.789 511.504 3.845 144.337 Reins. Recovered-Losse Paid 0 0 0 1(11.676.31) 1.666.122 1600.330 1.225.137 Cosmissions Ceded (13.272) (23.1561 617.138 120.658.930 1.265.241 1606.330 1.226.117		E 7E2 496	15 006 971	16 651 001	16 062 502	E2 E6E 224
Net Premiums Written (593,395) 2,066,059 742,081 299,771 2,514,515 Portfolio Transfer of Unearned Premiums: From Prior Assoc. Year Acquisition Allowance on Portfolio Transfer 6,876,161 8,600,157 8,419,044 7,849,445 31,744,807 Post Collio Transfer 0 6,876,161 8,600,157 8,419,044 7,849,445 31,744,807 To Succeeding Assoc. Yr. 0 (6,876,161) (8,600,157) (8,419,044) (23,895,362) Investment Income Received 294 401 546 2,015 3,237,881 Investment Income 0 1,167,670 1,112,046 3,237,881 Investment Income 5,324,795 3,581,051 617,138 (210,582) 9,312,391 1,4387 Cos Adjustment Expenses Paid 0 0 0 0 0,435 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Portfolio Transfer of Unearned Premiums: From Prior Assoc. Yr. 6,876,161 8,600,157 8,419,044 7,849,445 31,744,807 To Succeeding Assoc. Yr. 0 (6,876,161) (8,600,157) (8,419,044) (23,985,362) Acquisition Allowance on Portfolio Transfer (958,265) (1,112,046) (1,054,825) (4,292,806) To Secceeding Assoc. Yr. 0 958,265 1,187,670 (1,112,046) 3,237,981 Investment Income Received 294 401 546 2,015 3,258 Investment Income Received 0 11,876) 0 11,876) 0 11,876) 0 11,457,878 51,504 38,321 946,049 946,049 11,877 12,654,233 1,606,359 5,556,523 Commissions 575,349 1,659,128 1,606,359						
Uneared Premiums: From Prior Assoc. Year 6,876,161 8,600,157 8,419,044 7,849,445 31,744,807 Acquisition Allowance on Portfolio Transfer 0 (6,876,161) (8,600,157) (8,419,044) (23,895,362) Acquisition Allowance on Portfolio Transfer (958,265) (1,167,670) (1,112,046) (1,054,825) (4,292,806) Investment Income Received 294 401 546 2,015 3,256 Miscellaneous Income 0 0 0 0 0 0 Cother Interest Income 5,324,795 3,581,051 617,138 (210,592) 9,312,391 EXPENSES PAID: Losses 10,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losse Exp. Paid 0 0 0 (116,76) 0 (11,165,031) Commissions Coded (193,272) (231,358) (364,453) (285,948) (1,650,31) Operating Expenses 203,057 51,1504 38,321 948,044 Yeas (11,67,637) (2,647,370) 817,877	Net Fremiums written	(090,090)	2,000,009	742,001	233,111	2,014,010
From Prior Assoc. Year To Succeeding Assoc. Yr. 6,876,161 8,600,157 8,419,044 7,849,445 31,744,807 Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year 0 (6,876,161) (8,600,157) (8,419,044) (23,895,362) Acquisition Allowance on Portfolio Transfer 1 0 0 (24,992,806) (1,167,670) (1,112,046) (1,054,825) (4,292,806) To Succeeding Assoc. Yr. 0 958,265 (1,167,670) (1,112,046) (1,054,825) (4,292,806) Investment Income Received 294 401 546 2,015 3,256 Miscellaneous Income 0						
To Succeeding Assoc. Yr. 0 (6,876,161) (8,00,157) (8,419,044) (23,895,362) Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year (958,265) (1,167,670) (1,112,046) (1,054,825) (4,292,806) To Secceeding Assoc. Yr. 0 958,265 (1,167,670) (1,112,046) 3,237,981 Investment Income Received 294 401 546 2,015 3,238 Miscelianeous Income 0 0 0 0 0 0 Total Income 5,324,795 3,581,051 617,138 (210,592) 9,312,391 EXPENSES PAID: Losses 10,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losses Paid 0 0 (11,676) 0 (11,676,39) 53,66,523 Commissions C542,927 591,867 1,666,128 1,606,399 5,536,523 Commissions Ceded (193,272) 1,237,381 2,413,072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976		0.070.404	0 000 457	0 440 044	7 0 40 4 45	04 744 007
Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year (958,265) (1,167,670) (1,112,046) (1,054,825) (4,292,806) To Secceeding Assoc. Yr. 0 998,265 1,167,670 1,112,046 3,237,981 Investment Income Received 294 401 546 2,015 3,258 Other Interest Income 0 0 0 0 0 0 Total Income 5,324,795 3,581,051 617,138 (210,592) 9,312,391 EXPENSES PAID: Losses 10,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losse Sp. Paid (500) (11,157) (2,625) (999) (5,529) Commissions Ceded (193,272) (321,358) (364,453) (285,948) (1,165,031) Operating Expenses 279,827 591,838 575,999 536,623 (2,004,474 Premium Taxes 0 188,711 528,016 508,930 (2,447,370) 817,877 REINSURANCE RECOVERABLE: Application on table on table on table on tabl						
Portfolio Transfer (958,265) (1,167,670) (1,112,046) (1,054,825) (4,292,806) To Secceeding Assoc. Yr. 0 938,265 1,167,670 1,112,046 3,237,981 Investment Income Received 294 401 546 2,015 3,256 Miscellaneous Income 0 0 0 0 0 0 Other Interest Income 0 0 0 0 0 0 0 EXPENSES PAID: Losses 10,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losses Paid 0 0 0 0 (11,676) 0 (11,676) Commissions 575,349 1,509,687 1,665,128 1,606,359 5,366,523 Commissions Ceded (193,272) (321,358) 6364,453) (285,948) (1,165,031) Operating Expenses 278,827 5418,3072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370)		0	(0,870,101)	(8,600,157)	(8,419,044)	(23,895,362)
From Prior Assoc. Year To Secceeding Assoc. Yr. (958,265) (1,167,670) (1,112,046) (1,054,25) (4,292,806) Investment Income Received 0 11,61,63 0 0 11,61,63 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
To Secceeding Assoc. Yr. 0 958,265 1,167,670 1,112,046 3,237,881 Investment Income Received 294 401 546 2,015 3,256 Miscellaneous Income 0		(958 265)	(1 167 670)	(1 112 046)	(1 054 825)	(4 292 806)
Investment Income Received 294 401 546 2,015 3,256 Miscellaneous Income 0 1.650 53.54 3.65.62 3.056.623 2.665.610 2.904.44 4.016.327 2.970.847 1.650.859 5.365.623 2.004.474 Yereium Taxes 0 1.673.819 2.413.072 2.930.845 2.436.778						
Miscellaneous Income 0						
Other Interest Income 0						
Total Income 5.324,795 3.581,061 617,138 (210,592) 9,312,391 EXPENSES PAID: Losses I0,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losses Paid 0 0 (11,676) 0 (11,676) Loss Adjustment Expenses 2,030 59,560 68,952 13,845 144,387 Reins. Recovered-Loss Exp. Paid (550) (1,155) (2,625) (999) (5,329) Commissions Ceded (193,272) (321,386) (384,453) (285,948) (1,165,031) Operating Expenses 279,827 591,838 575,999 566,810 2,004,474 Premium Taxes 0 188,711 528,016 508,390 1,225,117 Total Expenses Paid 0 0 0 0 0 0 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINSURANCE RECOVERABLE: 0 0 0 0 0 0 0 0						
Losses 10,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losse Paid 0 0 0 (11,676) 0 (11,676) Loss Adjustment Expenses 2,030 59,560 68,952 13,845 144,387 Reins. Recovered-Loss Exp. Paid (550) (1,155) (2,625) (999) (5,329) Commissions C6ded (193,272) (321,358) (364,453) (285,948) (1,165,031) Operating Expenses 279,827 591,838 575,999 556,810 2,004,474 Premium Taxes 0 188,711 528,016 508,390 1,225,117 Total Expenses Paid 673,819 2,413,072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINSURANCE RECOVERABLE: ADD (0 0 0 0 0 0 Abit Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877	Total Income	5,324,795	3,581,051	617,138	(210,592)	9,312,391
Losses 10,435 385,789 511,504 38,321 946,049 Reins. Recovered-Losse Paid 0 0 0 (11,676) 0 (11,676) Loss Adjustment Expenses 2,030 59,560 68,952 13,845 144,387 Reins. Recovered-Loss Exp. Paid (550) (1,155) (2,625) (999) (5,329) Commissions C6ded (193,272) (321,358) (364,453) (285,948) (1,165,031) Operating Expenses 279,827 591,838 575,999 556,810 2,004,474 Premium Taxes 0 188,711 528,016 508,390 1,225,117 Total Expenses Paid 673,819 2,413,072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINSURANCE RECOVERABLE: ADD (0 0 0 0 0 0 Abit Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877						
Reins. Recovered-Losses Paid 0 0 (11,676) 0 (11,676) Loss Adjustment Expenses 2,030 59,560 68,952 13,845 144,387 Reins. Recovered-Loss Exp. Paid (550) (1,155) (2,625) (999) (5,329) Commissions 575,349 1,509,687 1,666,128 1,606,359 5,366,523 Commissions 279,827 591,838 575,999 556,610 2,004,474 Premium Taxes 0 188,711 528,016 508,390 1,225,117 Total Expenses Paid 673,819 2,413,072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINSURANCE RECOVERABLE: A 0 0 0 0 0 0 ADD (CURRENT PERIOD) Heins Recoverable-Losse Exp. Paid 0 0 0 1,575 Reins. Recoverable-Unpaid Losses 0 0 0 0 1,575 DEDUCT (CURENT PERIOD) </td <td></td> <td>10 /35</td> <td>385 780</td> <td>511 504</td> <td>30 201</td> <td>046 040</td>		10 /35	385 780	511 504	30 201	046 040
Loss Adjustment Expenses 2,030 59,560 68,952 13,845 144,387 Reins, Recovered-Loss Exp, Paid (550) (1,155) (2,625) (999) (5,329) Commissions 575,349 1,509,687 1,666,1528 1,666,359 5,356,523 Commissions Ceded (193,272) (321,358) (364,453) (225,948) (1,165,031) Operating Expenses 279,827 591,838 575,999 556,810 2,004,474 Premium Taxes 0 188,711 528,016 508,390 1,225,117 Total Expenses Paid 673,819 2,413,072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINS Recoverable-Losses Paid 0 0 0 0 0 0 Net Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINS Recoverable-Losses Paid 0 0 0 0 0 0 DEDUC						
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Operating Expenses 279,827 591,838 575,999 556,810 2,004,474 Premium Taxes 0 188,711 528,016 508,390 1,225,117 Total Expenses Paid 673,819 2,413,072 2,970,845 2,436,778 8,494,514 Net Cash Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Loss Exp. Paid 0 0 0 0 0 0 Net Change 4,650,976 1,167,979 (2,353,707) (2,647,370) 817,877 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Loss Adjustment Expense 0 0 0 0 0 Unpaid Loss Adjustment Expense Reins. Recoverable-Unpdi Loss Exp. 0 140,900 0 141,200 Unearned Premiums 7,092,816 0 0 0 15,003 Unearned Premiums Ceded 15,003 0 0 150,03 0 166,46,043) Premium Taxes 6,647,078 438,374 0 0 7,082,456,452 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Premium Taxes Total Expenses Paid 0 188,711 528,016 508,390 1,225,117 Net Cash Change 4,650,976 1,167,979 2,353,707) (2,647,370) 817,877 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Paid 0 0 0 0 0 Reins Recoverable-Losse Sp. Paid Net Change 0 0 0 0 0 0 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 300 140,900 0 0 0 0 Net Change 300 140,900 0 0 0 0 0 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Loss Adjustment Expense 315 1,260 0 141,200 Question Recoverable-Unpaid Losses 0 0 0 15,003 0 1,575 Reins. Recoverable-Unpaid Loss Exp. 0 315 0 0 1,575 Question Recoverable-Unpaid Loss Exp. 0 315 0 0 1,503 Question Recoverable-Unpaid Loss Exp. 0 0 0 7,092,8					• • •	
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ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 <t< td=""><td>Net Cash Change</td><td>4,650,976</td><td>1,167,979</td><td>(2,353,707)</td><td>(2,647,370)</td><td>817,877</td></t<>	Net Cash Change	4,650,976	1,167,979	(2,353,707)	(2,647,370)	817,877
ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
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Unpaid Loss Adjustment Expense 315 1,260 0 0 1,575 Reins. Recoverable-Unpd. Loss Exp. 0 315 0 0 315 Operating Expenses 15,003 0 0 15,003 0 0 15,003 Unearned Premiums 7,092,816 0 0 0 7,092,816 Unearned Premiums Ceded (646,043) 0 0 0 (646,043) Premium Taxes 184,687 295,899 0 0 480,586 Total Reserves 6,647,078 438,374 0 0 7,085,452 OTHER CHANGES: Interest Accrued 0 0 0 0 (8,648) Total Other Changes (8,648) 0 0 0 (8,648) Assessments or (Distributions) 0 0 0 0 0 0						
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Operating Expenses 15,003 0 0 15,003 Unearned Premiums 7,092,816 0 0 7,092,816 Unearned Premiums Ceded (646,043) 0 0 (646,043) Premium Taxes 184,687 295,899 0 0 480,586 Total Reserves 6,647,078 438,374 0 0 7,085,452 OTHER CHANGES: Interest Accrued 0 0 0 0 0 Assets Not Admitted (8,648) 0 0 0 (8,648) 0 0 (8,648) Other Changes 0 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
Unearned Premiums $7,092,816$ 000 $7,092,816$ Unearned Premiums Ceded $(646,043)$ 000 $(646,043)$ Premium Taxes $184,687$ $295,899$ 00 $480,586$ Total Reserves $6,647,078$ $438,374$ 00 $7,085,452$ OTHER CHANGES: 0 00000Interest Accrued 0 0000Assets Not Admitted $(8,648)$ 000 $(8,648)$ Total Other Changes $(8,648)$ 000 $(8,648)$ Assessments or (Distributions) 0 00 0 000000000000000						
Unearned Premiums Ceded (646,043) 0 0 0 (646,043) Premium Taxes 184,687 295,899 0 0 480,586 Total Reserves 6,647,078 438,374 0 0 7,085,452 OTHER CHANGES: Interest Accrued 0 0 0 0 0 Assets Not Admitted (8,648) 0 0 0 (8,648) Total Other Changes (8,648) 0 0 0 (8,648) Assessments or (Distributions) 0 0 0 0 0 0						
Premium Taxes 184,687 295,899 0 0 480,586 Total Reserves 6,647,078 438,374 0 0 7,085,452 OTHER CHANGES: Interest Accrued 0 0 0 0 0 0 Assets Not Admitted (8,648) 0 0 0 (8,648) 0 0 (8,648) Total Other Changes (8,648) 0 0 0 (8,648) 0<			0	0	0	
OTHER CHANGES: 0	Premium Taxes		295,899	0	0	
Interest Accrued 0	Total Reserves	6,647,078	438,374	0	0	7,085,452
Interest Accrued 0	OTHER CHANGES					
Assets Not Admitted (8,648) 0 0 0 (8,648) Total Other Changes (8,648) 0 0 0 (8,648) Assessments or (Distributions) 0 0 0 0 0 0 0 0 0 0 0 0		٥	0	0	٥	0
Total Other Changes (8,648) 0 0 0 (8,648) Assessments or (Distributions) 0						
Assessments or (Distributions) 0 0 0 0 0 0 0 0						
0	-	X * Z	_	-		0
	Assessments or (Distributions)	0	0	0	0	
	Net Members' Equity	(2,004,750)	729,605	(2,353,707)	(2,647,370)	•

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF PREMIUMS QUARTER ENDED APRIL 30, 2015

EXHIBIT 4A

DESCRIPTION	QUARTER 02-01-2015 04-30-2015	YEAR-TO-DATE 11-01-2014 04-30-2015
PREMIUMS WRITTEN:		
Allied Lines (Windstorm & Hail)	17,522,779	31,200,931
Reinsurance Premium Ceded	(15,682,218)	(31,365,916)
Net Premiums Written	1,840,561	(164,985)
UNEARNED PREMIUMS (PRIOR PERIOD):		
Allied Lines (Windstorm & Hail)	39,283,225	46,023,402
Advance Premiums (On Policies Not Yet In Force)	2,035,123	2,551,818
Reinsurance Premium Ceded	(1,508,429)	(1,712,332)
Net Prior Unearned	39,809,919	46,862,888
UNEARNED PREMIUMS (CURRENT PERIOD):		
Allied Lines (Windstorm & Hail)	36,161,862	36,161,862
Advance Premiums (On Policies Not Yet In Force)	2,824,805	2,824,805
Reinsurance Premium Ceded	(1,396,244)	(1,396,244)
Net Current Unearned	37,590,423	37,590,423
EARNED PREMIUMS		
Allied Lines (Windstorm & Hail)	4,060,057	9,107,480

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSSES QUARTER ENDED APRIL 30, 2015

EXHIBIT 4B

	Quarter 02-01-2015 to 04-30-2015					Year-To-Date 11-01-2014 to 04-30-2015				
		Associ	iation Year				As	sociation Yea	r	
-	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
PAID LOSSES						_ /				
Allied Lines (Windstom & Hail)	22,977	204,994	12,024	0	239,995	51,762	412,876	12,867	0	477,505
REINSURANCE RECOVERED			_				()			
Reins. Recovered-Paid Losses	-1,682	0	0	0	-1,682	(1,682)	(901)	0	0	-2,583
(CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
(PRIOR PERIOD)	0	0	0	0		0	0	0	0	•
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	21,295	204,994	12,024	U	238,313	50,080	411,975	12,867	0	474,922
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,800	44,200	0	0	46,000	1,800	44,200	0	0	46,000
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-300	0	0	-300	0	-300	0	0	-300
Outstanding Losses Net of Reins.	1,800	43,900	0	0	45,700	1,800	43,900	0	0	45,700
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	900	152,600	0	0	153,500	0	81,300	0	0	81,300
REINSURANCE RECOVERABLE:		.02,000	Ŭ	· ·	,	Ũ	01,000	Ū	Ŭ	• 1,000
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	900	152,600	0	0	153,500	0	81,300	0	0	81,300
		,					,			<u> </u>
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	22,195	-103,706	12,024	0	-69,487	51,880	174,575	12,867	0	239,322
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	500,000	0	0	500,000	0	500,000	0	0	500,000
	0	000,000	0	0	500,000	U	500,000	U	0	500,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	700,000	0	0	700,000	0	700,000	0	0	700,000

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES QUARTER ENDED APRIL 30, 2015

EXHIBIT 4C

	Quarter 02-01-2015 to 04-30-2015 Association Year					Year-To-Date 11-01-2014 to 04-30-2015 Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	11,388	26,521	1,863	0	39,772	19,956	48,382	1,863	0	70,201
REINSURANCE RECOVERED	.,		.,	-	,	,	,	.,	-	,
Reins. Recovered-Paid Loss Expense	-550	0	0	0	-550	-550	0	0	0	-550
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	10,838	26,521	1,863	0	39,222	19,406	48,382	1,863	0	69,651
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD) Allied Lines (Windstorm & Hail)	1,890	4,495	0	0	6,385	1,890	4,495	0	0	6,385
REINSURANCE RECOVERABLE:	1,690	4,495	0	0	0,305	1,690	4,495	0	0	0,305
Reins. Recoverable-Unpaid Loss Exp.	0	-315	0	0	-315	0	-315	0	0	-315
Outstanding Loss Expense Net of Reins.	1,890	4,180	0	0	6,070	1,890	4,180	0	0	6,070
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	945	4,495	0	0	5,440	0	4,180	0	0	4,180
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	945	4,495	0	0	5,440	0	4,180	0	0	4,180
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	11,783	26.206	1.863	0	39.852	21.296	48.382	1.863	0	71,541
	,	,•	.,		,-•=	,	,	.,		,

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION CUMULATIVE REPORT OF CATASTROPHE LOSSES PERIOD FROM NOVEMBER 1, 2003 TO APRIL 30, 2015

	FISCAL NAME					CLAIM EXPENSES				
CAT	ACCIDENT	DATE	OF	LOSSES		ALLOCATED		UNALLOCATED		
NUMBER	YEAR	OF LOSS	STORM	Case O/S	PAID	Case O/S	PAID	Case O/S	PAID	
N/A	2004	Aug 12-13 '04	BONNIE	0	111,622	0	1,892	0	9,699	
26	2004	Aug 14-15 '04	CHARLEY	0	2,656,258	0	15,860	0	256,956	
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,773	
28	2004	Sep 06-07 '04	FRANCES	0	27,457	0	3,086	0	5,652	
30	2004	Sep 16-17 '04	IVAN	0	3,708	0	0	0	2,749	
29	2004	Sep 27-28 '04	JEANNE	0	6,689	0	0	0	2,943	

EXHIBIT 5

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATUS REPORT - IN-FORCE LIABILITY

Page 1

AS OF: APRIL 30, 2015		Zone 1	Zone 1	Zone 2	Zone 2
CITY		Policies	Limits	Policies	Limits
(County)	Class	In-force	(000 omitted)	In-force	(000 omitted)
	Dwelling	773	387,934	0	C
FRIPP ISLAND	Mobile Home	0	0	0	C
(Beaufort County)	Commercial	3	207	0	C
	Ducelling	136	60.007	0	C
HARBOR ISLAND	Dwelling Mobile Home	130	60,007 0	0	(
(Beaufort County)	Commercial	0	0	0	(
(Dedulor county)	Commercial	Ŭ	0	Ū	
	Dwelling	5,196	2,840,662	0	C
HILTON HEAD ISLAND	Mobile Home	15	848	0	C
(Beaufort County)	Commercial	121	22,806	0	(
	Dwelling	0	0	899	324,723
LADY'S ISLAND	Mobile Home	0	0	2 9	189
(Beaufort County)	Commercial	0	0	9	1,672
	Dwelling	462	166,900	7	2,428
ST HELENA ISLAND	Mobile Home	33	2,309	1	2, .20
(Beaufort County)	Commercial	1	265	0	C
	Dwelling	146	99,637	53	27,978
REMAINDER OF COUNTY	Mobile Home	4	174	3	350
(Beaufort County)	Commercial	1	5	0	C
TOTAL	Dwelling	6,713	3,555,139	959	355,128
BEAUFORT	Mobile Home	52	3,330	6	629
COUNTY	Commercial	126	23,283	9	1,672
	TOTALS	6,891	3,581,753	974	357,429
	Dwelling	670	257,120	32	8,107
FOLLY BEACH	Mobile Home	0	0	0	C
(Charleston County)	Commercial	11	1,390	0	C
	Dwelling	1,403	794,464	13	5,332
ISLE OF PALMS	Mobile Home	0	0	0	0
(Charleston County)	Commercial	15	2,579	0	C
	Dwelling	0	0	1,832	568,407
JAMES ISLAND	Mobile Home	0	0	19	1,103
(Charleston County)	Commercial	0	0	5	2,398
	Dwelling	476	303,315	0	C
KIAWAH ISLAND	Mobile Home	0	0	0	C
(Charleston County)	Commercial	1	130	0	C
	Dwelling	0	0	1.830	616,982
MOUNT PLEASANT	Mobile Home	0	0	4	286
(Charleston County)	Commercial	0	0	12	1,771
	Dwelling	408	219.642	0	C
SEABROOK ISLAND	Mobile Home	0	0	0	C
(Charleston County)	Commercial	0	0	0	C
	Dwelling	406	263,230	0	C
SULLIVANS ISLAND	Mobile Home	0	0	0	C C
(Charleston County)	Commercial	2	722	0	C
	Dwelling	176	86,527	438	184,283
REMAINDER OF COUNTY	Mobile Home	2	205	438	930
(Charleston County)	Commercial	7	995	12	2,483
TOTAL	Dwelling	3,539	1,924,298	4,145	1,383,110
CHARLESTON	Mobile Home	3,539	1,924,298 205	4,145	1,383,110 2,319
COUNTY	Commercial	36	5,815	29	6,651
	TOTALS	3,577	1,930,318	4,215	1,392,080
	Dwelling	896	333,391	0	C
EDISTO BEACH	Mobile Home	0	0	0	C
(Colleton County)	Commercial	22	4,905	0	C
TOTAL	Dwelling	896	333,391	0	C
COLLETON	Mobile Home	0	0	0	C

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATUS REPORT - IN-FORCE LIABILITY

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AS OF: APRIL 30, 2015					Page 2
		Zone 1	Zone 1	Zone 2	Zone 2
CITY (County)	Class	Policies In-force	Limits (000 omitted)	Policies In-force	Limits (000 omitted)
	Dualling	145	115 001	0	<u> </u>
DEBORDIEU BEACH	Dwelling Mobile Home	145	115,021 0	0	0 0
(Georgetown County)	Commercial	0	0	0	0
	Dwelling	295	126,546	2	478
GARDEN CITY	Mobile Home	0	0	0	0
(Georgetown County)	Commercial	2	1,320	0	0
	Dwelling	44	36,812	133	41,110
GEORGETOWN	Mobile Home Commercial	0	0	0	0 2,200
(Georgetown County)	Commercial	0	0	0	2,200
	Dwelling Mabile Llama	97	34,661	13	6,561
LITCHFIELD BEACH (Georgetown County)	Mobile Home Commercial	0 0	0 0	0 1	0 10
	D	074	105.010	105	50.000
MURRELLS INLET	Dwelling Mobile Home	371 11	135,212 459	165 81	50,969 5,768
(Georgetown County)	Commercial	2		4	425
	Dwelling	986	394,687	501	171.093
PAWLEYS ISLAND	Mobile Home	15	,	10	669
(Georgetown County)	Commercial	17	7,533	6	391
	Dwelling	166	70,575	42	9,715
REMAINDER OF COUNTY	Mobile Home	0	0	0	0
(Georgetown County)	Commercial	1	2,575	0	0
TOTAL	Dwelling	2,104	/ -	856	279,926
GEORGETOWN COUNTY	Mobile Home Commercial	26 22	,	91 19	6,436 3,026
	TOTALS	2,152	,	966	289,388
	Dwelling	510	121,679	3	615
GARDEN CITY	Mobile Home	415	27,448	1	95
(Horry County)	Commercial	16	6,581	0	0
	Dwelling	1	329	880	218,862
LITTLE RIVER	Mobile Home	0	0	65	4,709
(Horry County)	Commercial	0	0	14	2,737
	Dwelling	526	151,707	423	105,031
MURRELLS INLET (Horry County)	Mobile Home Commercial	132 3	,	16 2	1,214 122
(Horry County)	Commercial	5	903	2	122
	Dwelling	3,494	888,106	1,107	250,671
MYRTLE BEACH (Horry County)	Mobile Home Commercial	1,066 259	60,911 209,932	96 22	6,564 13,719
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N MYRTLE BEACH	Dwelling Mobile Home	4,498 166		281 46	60,053 2,640
(Horry County)	Commercial	114	,	23	3,525
	Dwolling	2 0 2 0	E12 4E0	4	904
SURFSIDE BEACH	Dwelling Mobile Home	2,039 506		4 0	904 0
(Horry County)	Commercial	25		0	0
	Dwelling	15	2,765	5	2,254
REMAINDER OF COUNTY	Mobile Home	0	0	1	88
(Horry County)	Commercial	2	322	0	0
TOTAL	Dwelling	11,083		2,703	638,390
HORRY COUNTY	Mobile Home Commercial	2,285 419	158,143 301,390	225 61	15,310 20,103
	TOTALS	13,787		2,989	673,802
	Dwolling	04.005	0 560 350	0.000	2 656 554
ZONES	Dwelling Mobile Home	24,335 2,365	9,560,358 162,771	8,663 363	2,656,554 24,693
TOTAL	Commercial	625	347,983	118	31,452
	TOTALS	27,325	10,071,112	9,144	2,712,700