

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED JULY 31, 2015**

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS:</b>				
Investments:				
U.S. Treasury Bills - at cost	0			0
Cash	35,146,858			35,146,858
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	167,420			167,420
Assessments receivable	19,252		0	19,252
Reinsurance recoverable on loss payments	0			0
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	83,216			83,216
Furniture, fixtures & equipment (less accumulated depreciation)	29,297		29,297	0
Programming (net of amortization)	17,469		17,469	0
Section 444 Deposit (I.R.S.)	459,969			459,969
Prepaid operating expense	4,375,988		5,155	4,370,833
<b>TOTAL ASSETS</b>	<b>40,299,469</b>	<b>0</b>	<b>51,921</b>	<b>40,247,548</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				566,000
Reinsurance recoverable-unpaid losses				(300)
Unpaid loss adjustment expense				7,245
Reinsurance recoverable-unpaid loss exp.				(315)
Operating expenses				71,702
Unearned premiums: net				40,892,253
Accrual for premium & municipal taxes				1,447,701
<b>TOTAL RESERVES</b>				<b>42,984,286</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				24,311
Post retirement benefit payable				1,667,235
Reinsurance premium payable				286,572
<b>TOTAL PAYABLES</b>				<b>1,978,118</b>
<b>MEMBERS' EQUITY</b>				<b>(4,714,856)</b>
Total Liabilities and Equity				<b>40,247,548</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED JULY 31, 2015**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 05-01-2015 07-31-2015</b>	<b>YEAR-TO-DATE 11-01-2014 07-31-2015</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	5,543,250	14,650,730
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	280,313	519,635
Loss expenses incurred	46,498	118,039
Operating expenses incurred	3,393,939	8,775,402
<b>TOTAL DEDUCTIONS</b>	<b>3,720,750</b>	<b>9,413,076</b>
 Net Underwriting Gain or (Loss)	 1,822,500	 5,237,654
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	2,324	3,920
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>2,324</b>	<b>3,920</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>1,824,824</b>	 <b>5,241,574</b>
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(12,957,117)	(16,413,145)
 Net income or (loss)	 1,824,824	 5,241,574
Change in assets not admitted	(5,023)	34,255
Assessments or (distributions)	6,422,460	6,422,460
<b>Net change in equity</b>	<b>8,242,261</b>	<b>11,698,289</b>
 <b>Members' Equity (Current Period)</b>	 <b>(4,714,856)</b>	 <b>(4,714,856)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED JULY 31, 2015**

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>05-01-2015</b>	<b>11-01-2014</b>
	<b>07-31-2015</b>	<b>07-31-2015</b>
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	2,324	3,920
 Total Investment Income Received	 2,324	 3,920
 Interest Accrued (Prior Period)	 0	 0
Interest Accrued (Current Period)	0	0
 <b>Investment Income Earned</b>	 <u>2,324</u>	 <u>3,920</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

QUARTER ENDED JULY 31, 2015

EXHIBIT 3A

**Combined Zones**

DESCRIPTION	Quarter 05-01-2015 to 07-31-2015					Year-To-Date at 07-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	23,285,691	0	0	0	23,285,691	54,486,622	0	0	0	54,486,622
Reinsurance Premiums Ceded	(14,440,611)	0	0	0	(14,440,611)	(45,806,527)	0	0	0	(45,806,527)
Net Premiums Written	8,845,080	0	0	0	8,845,080	8,680,095	0	0	0	8,680,095
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	39,809,919	0	0	0	39,809,919
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(39,809,919)	0	0	(39,809,919)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(6,286,901)	0	0	0	(6,286,901)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	6,286,901	0	0	6,286,901
Investment Income Received	2,324	0	0	0	2,324	3,920	0	0	0	3,920
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
<b>Total Income</b>	<b>8,847,404</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,847,404</b>	<b>42,207,033</b>	<b>(33,523,018)</b>	<b>0</b>	<b>0</b>	<b>8,684,015</b>
<b>EXPENSES PAID:</b>										
Losses	32,069	212,856	18,996	0	263,921	83,831	625,732	31,863	0	741,426
Reins. Recovered-Losses Paid	1,682	(5,290)	0	0	(3,608)	0	(6,191)	0	0	(6,191)
Loss Adjustment Expenses	18,693	23,445	4,340	0	46,478	38,649	71,827	6,203	0	116,679
Reins. Recovered-Loss Exp. Paid	550	(1,390)	0	0	(840)	0	(1,390)	0	0	(1,390)
Commissions	2,328,569	0	0	0	2,328,569	5,448,662	0	0	0	5,448,662
Commissions Ceded	(326,332)	0	0	0	(326,332)	(665,364)	0	0	0	(665,364)
Operating Expenses	749,840	0	0	0	749,840	2,267,332	123,604	0	0	2,390,936
Premium Taxes	263,836	1,596,314	0	0	1,860,150	263,836	2,072,611	0	0	2,336,447
<b>Total Expenses Paid</b>	<b>3,068,907</b>	<b>1,825,935</b>	<b>23,336</b>	<b>0</b>	<b>4,918,178</b>	<b>7,436,946</b>	<b>2,886,193</b>	<b>38,066</b>	<b>0</b>	<b>10,361,205</b>
<b>Net Cash Change</b>	<b>5,778,497</b>	<b>(1,825,935)</b>	<b>(23,336)</b>	<b>0</b>	<b>3,929,226</b>	<b>34,770,087</b>	<b>(36,409,211)</b>	<b>(38,066)</b>	<b>0</b>	<b>(1,677,190)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
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
<b>ADD (CURRENT PERIOD)</b>										
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
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	294,800	262,200	9,000	0	566,000	294,800	262,200	9,000	0	566,000
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	5,355	1,575	315	0	7,245	5,355	1,575	315	0	7,245
Reins. Recoverable-Unpd. Loss Exp.	0	(315)	0	0	(315)	0	(315)	0	0	(315)
Operating Expenses	71,702	0	0	0	71,702	71,702	0	0	0	71,702
Unearned Premiums	42,590,354	0	0	0	42,590,354	42,590,354	0	0	0	42,590,354
Unearned Premiums Ceded	(1,698,101)	0	0	0	(1,698,101)	(1,698,101)	0	0	0	(1,698,101)
Premium Taxes	1,447,701	0	0	0	1,447,701	1,447,701	0	0	0	1,447,701
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	1,800	544,200	0	0	546,000	0	781,300	0	0	781,300
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	0	0	0	0
Unpaid Loss Adjustment Expense	1,890	4,495	0	0	6,385	0	4,180	0	0	4,180
Reins. Recoverable-Unpd. Loss Exp.	0	(315)	0	0	(315)	0	0	0	0	0
Operating Expenses	81,360	0	0	0	81,360	0	123,604	0	0	123,604
Unearned Premiums	38,986,667	0	0	0	38,986,667	0	48,575,220	0	0	48,575,220
Unearned Premiums Ceded	(1,396,244)	0	0	0	(1,396,244)	0	(1,712,332)	0	0	(1,712,332)
Premium Taxes	1,001,550	1,654,781	0	0	2,656,331	0	2,131,078	0	0	2,131,078
<b>Net Reserve Change</b>	<b>(4,034,788)</b>	<b>1,939,701</b>	<b>(9,315)</b>	<b>0</b>	<b>(2,104,402)</b>	<b>(42,711,811)</b>	<b>49,639,890</b>	<b>(9,315)</b>	<b>0</b>	<b>6,918,764</b>
<b>OTHER CHANGES:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(46,898)	0	0	0	(46,898)	0	(86,176)	0	0	(86,176)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(51,921)	0	0	0	(51,921)	(51,921)	0	0	0	(51,921)
<b>Net Other Changes</b>	<b>(5,023)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(5,023)</b>	<b>(51,921)</b>	<b>86,176</b>	<b>0</b>	<b>0</b>	<b>34,255</b>
Assessments or (Distributions)	0	0	0	6,422,460	6,422,460	0	0	0	6,422,460	6,422,460
<b>Change In Members' Equity</b>	<b>1,738,686</b>	<b>113,766</b>	<b>(32,651)</b>	<b>6,422,460</b>	<b>8,242,261</b>	<b>(7,993,645)</b>	<b>13,316,855</b>	<b>(47,381)</b>	<b>6,422,460</b>	<b>11,698,289</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT**

Quarter 05-01-2015 to 07-31-2015

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 05-01-2015 to 07-31-2015					Year-To-Date at 07-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	19,047,718	0	0	0	19,047,718	44,495,163	0	0	0	44,495,163
Reinsurance Premiums Ceded	(11,494,296)	0	0	0	(11,494,296)	(36,513,331)	0	0	0	(36,513,331)
Net Premiums Written	7,553,422	0	0	0	7,553,422	7,981,832	0	0	0	7,981,832
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	32,933,758	0	0	0	32,933,758
To Seceding 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 Seceding Assoc. Yr.	0	0	0	0	0	0	5,328,636	0	0	5,328,636
Investment Income Received	1,899	0	0	0	1,899	3,201	0	0	0	3,201
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
<b>Total Income</b>	<b>7,555,321</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,555,321</b>	<b>35,590,155</b>	<b>(27,605,122)</b>	<b>0</b>	<b>0</b>	<b>7,985,033</b>
<b>EXPENSES PAID:</b>										
Losses	6,259	123,687	18,996	0	148,942	47,586	435,361	31,863	0	514,810
Reins. Recovered-Losses Paid	1,682	(5,290)	0	0	(3,608)	0	(6,191)	0	0	(6,191)
Loss Adjustment Expenses	13,348	17,582	4,340	0	35,270	31,274	53,193	6,203	0	90,670
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	1,904,772	0	0	0	1,904,772	4,449,516	0	0	0	4,449,516
Commissions Ceded	(209,226)	0	0	0	(209,226)	(354,986)	0	0	0	(354,986)
Operating Expenses	613,896	0	0	0	613,896	1,851,561	101,502	0	0	1,953,063
Premium Taxes	215,455	1,310,870	0	0	1,526,325	215,455	1,701,998	0	0	1,917,453
<b>Total Expenses Paid</b>	<b>2,546,186</b>	<b>1,446,849</b>	<b>23,336</b>	<b>0</b>	<b>4,016,371</b>	<b>6,240,406</b>	<b>2,285,863</b>	<b>38,066</b>	<b>0</b>	<b>8,564,335</b>
<b>Net Cash Change</b>	<b>5,009,135</b>	<b>(1,446,849)</b>	<b>(23,336)</b>	<b>0</b>	<b>3,538,950</b>	<b>29,349,749</b>	<b>(29,890,985)</b>	<b>(38,066)</b>	<b>0</b>	<b>(579,302)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
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
<b>ADD (CURRENT PERIOD)</b>										
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
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	244,200	353,100	9,000	0	606,300	243,900	212,200	9,000	0	465,100
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	4,725	2,835	315	0	7,875	4,410	1,575	315	0	6,300
Reins. Recoverable-Unpd. Loss Exp.	0	(315)	0	0	(315)	0	(630)	0	0	(630)
Operating Expenses	73,557	0	0	0	73,557	58,554	0	0	0	58,554
Unearned Premiums	41,880,819	0	0	0	41,880,819	34,788,003	0	0	0	34,788,003
Unearned Premiums Ceded	(1,629,637)	0	0	0	(1,629,637)	(983,594)	0	0	0	(983,594)
Premium Taxes	1,366,917	295,899	0	0	1,662,816	1,182,230	0	0	0	1,182,230
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	1,800	544,200	0	0	546,000	0	636,400	0	0	636,400
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	0	0	0	0
Unpaid Loss Adjustment Expense	1,890	4,495	0	0	6,385	0	2,920	0	0	2,920
Reins. Recoverable-Unpd. Loss Exp.	0	(315)	0	0	(315)	0	0	0	0	0
Operating Expenses	81,360	0	0	0	81,360	0	101,502	0	0	101,502
Unearned Premiums	38,986,667	0	0	0	38,986,667	0	39,944,896	0	0	39,944,896
Unearned Premiums Ceded	(1,396,244)	0	0	0	(1,396,244)	0	(991,391)	0	0	(991,391)
Premium Taxes	1,001,550	1,654,781	0	0	2,656,331	0	1,750,011	0	0	1,750,011
<b>Net Reserve Change</b>	<b>(3,263,558)</b>	<b>1,551,642</b>	<b>(9,315)</b>	<b>0</b>	<b>(1,721,231)</b>	<b>(35,293,503)</b>	<b>41,231,493</b>	<b>(9,315)</b>	<b>0</b>	<b>5,928,675</b>
<b>OTHER CHANGES:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(46,898)	0	0	0	(46,898)	0	(70,766)	0	0	(70,766)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(51,048)	0	0	0	(51,048)	(42,400)	0	0	0	(42,400)
<b>Net Other Changes</b>	<b>(4,150)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(4,150)</b>	<b>(42,400)</b>	<b>70,766</b>	<b>0</b>	<b>0</b>	<b>28,366</b>
Assessments or (Distributions)	0	0	0	3,775,090	3,775,090	0	0	0	3,775,090	3,775,090
<b>Change In Members' Equity</b>	<b>1,741,427</b>	<b>104,793</b>	<b>(32,651)</b>	<b>3,775,090</b>	<b>5,588,659</b>	<b>(5,986,154)</b>	<b>11,411,274</b>	<b>(47,381)</b>	<b>3,775,090</b>	<b>9,152,829</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

Quarter 05-01-2015 to 07-31-2015

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 05-01-2015 to 07-31-2015					Year-To-Date at 07-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	4,237,973	0	0	0	4,237,973	9,991,459	0	0	0	9,991,459
Reinsurance Premiums Ceded	(2,946,315)	0	0	0	(2,946,315)	(9,293,196)	0	0	0	(9,293,196)
Net Premiums Written	1,291,658	0	0	0	1,291,658	698,263	0	0	0	698,263
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	6,876,161	0	0	0	6,876,161
To Seceeding Assoc. Yr.	0	0	0	0	0	0	(6,876,161)	0	0	(6,876,161)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(958,265)	0	0	0	(958,265)
To Seceeding Assoc. Yr.	0	0	0	0	0	0	958,265	0	0	958,265
Investment Income Received	425	0	0	0	425	719	0	0	0	719
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
<b>Total Income</b>	<b>1,292,083</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,292,083</b>	<b>6,616,878</b>	<b>(5,917,896)</b>	<b>0</b>	<b>0</b>	<b>698,982</b>
<b>EXPENSES PAID:</b>										
Losses	25,810	89,169	0	0	114,979	36,245	190,371	0	0	226,616
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	5,345	5,863	0	0	11,208	7,375	18,634	0	0	26,009
Reins. Recovered-Loss Exp. Paid	550	(1,390)	0	0	(840)	0	(1,390)	0	0	(1,390)
Commissions	423,797	0	0	0	423,797	999,146	0	0	0	999,146
Commissions Ceded	(117,106)	0	0	0	(117,106)	(310,378)	0	0	0	(310,378)
Operating Expenses	135,944	0	0	0	135,944	415,771	22,102	0	0	437,873
Premium Taxes	48,381	285,444	0	0	333,825	48,381	370,613	0	0	418,994
<b>Total Expenses Paid</b>	<b>522,721</b>	<b>379,086</b>	<b>0</b>	<b>0</b>	<b>901,807</b>	<b>1,196,540</b>	<b>600,330</b>	<b>0</b>	<b>0</b>	<b>1,796,870</b>
<b>Net Cash Change</b>	<b>769,362</b>	<b>(379,086)</b>	<b>0</b>	<b>0</b>	<b>390,276</b>	<b>5,420,338</b>	<b>(6,518,226)</b>	<b>0</b>	<b>0</b>	<b>(1,097,888)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
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
<b>ADD (CURRENT PERIOD)</b>										
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
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	50,600	(90,900)	0	0	(40,300)	50,900	50,000	0	0	100,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	630	(1,260)	0	0	(630)	945	0	0	0	945
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	315	0	0	315
Operating Expenses	(1,855)	0	0	0	(1,855)	13,148	0	0	0	13,148
Unearned Premiums	709,535	0	0	0	709,535	7,802,351	0	0	0	7,802,351
Unearned Premiums Ceded	(68,464)	0	0	0	(68,464)	(714,507)	0	0	0	(714,507)
Premium Taxes	80,784	(295,899)	0	0	(215,115)	265,471	0	0	0	265,471
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	0	0	0	0	0	0	144,900	0	0	144,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	0	0	0	0	0	1,260	0	0	1,260
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	0	0	0	0	0	0	22,102	0	0	22,102
Unearned Premiums	0	0	0	0	0	0	8,630,324	0	0	8,630,324
Unearned Premiums Ceded	0	0	0	0	0	0	(720,941)	0	0	(720,941)
Premium Taxes	0	0	0	0	0	0	381,067	0	0	381,067
<b>Net Reserve Change</b>	<b>(771,230)</b>	<b>388,059</b>	<b>0</b>	<b>0</b>	<b>(383,171)</b>	<b>(7,418,308)</b>	<b>8,408,397</b>	<b>0</b>	<b>0</b>	<b>990,089</b>
<b>OTHER CHANGES:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	0	0	0	0	0	0	(15,410)	0	0	(15,410)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(873)	0	0	0	(873)	(9,521)	0	0	0	(9,521)
<b>Net Other Changes</b>	<b>(873)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(873)</b>	<b>(9,521)</b>	<b>15,410</b>	<b>0</b>	<b>0</b>	<b>5,889</b>
<b>Assessments or (Distributions)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,647,370</b>	<b>2,647,370</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,647,370</b>	<b>2,647,370</b>
<b>Change In Members' Equity</b>	<b>(2,741)</b>	<b>8,973</b>	<b>0</b>	<b>2,647,370</b>	<b>2,653,602</b>	<b>(2,007,491)</b>	<b>1,905,581</b>	<b>0</b>	<b>2,647,370</b>	<b>2,545,460</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2015**

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	54,486,622	84,427,607	92,647,681	95,819,496	327,381,406
Reinsurance Premiums Ceded	(45,806,527)	(67,602,681)	(82,578,157)	(88,433,277)	(284,420,642)
Net Premiums Written	<u>8,680,095</u>	<u>16,824,926</u>	<u>10,069,524</u>	<u>7,386,219</u>	<u>42,960,764</u>
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 Succeeding Assoc. Yr.	0	6,286,901	6,286,901	6,327,676	18,901,478
Investment Income Received	3,920	2,241	3,038	12,017	21,216
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>42,207,033</u>	<u>23,321,704</u>	<u>11,632,703</u>	<u>9,199,308</u>	<u>86,360,748</u>
<b>EXPENSES PAID:</b>					
Losses	83,831	1,763,090	920,211	153,946	2,921,078
Reins. Recovered-Losses Paid	0	(13,623)	(11,666)	0	(25,289)
Loss Adjustment Expenses	38,649	250,619	182,844	60,622	532,734
Reins. Recovered-Loss Exp. Paid	0	(2,545)	(2,625)	(999)	(6,169)
Commissions	5,448,662	8,442,760	9,264,768	9,581,950	32,738,140
Commissions Ceded	(665,364)	(825,951)	(668,927)	(527,682)	(2,687,924)
Operating Expenses	2,267,332	3,309,792	3,204,857	3,321,379	12,103,360
Premium Taxes	263,836	2,651,659	2,937,880	3,032,552	8,885,927
Total Expenses Paid	<u>7,436,946</u>	<u>15,575,801</u>	<u>15,827,342</u>	<u>15,621,768</u>	<u>54,461,857</u>
Net Cash Change	<u>34,770,087</u>	<u>7,745,903</u>	<u>(4,194,639)</u>	<u>(6,422,460)</u>	<u>31,898,891</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>34,770,087</u>	<u>7,745,903</u>	<u>(4,194,639)</u>	<u>(6,422,460)</u>	<u>31,898,891</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	294,800	262,200	9,000	0	566,000
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	5,355	1,575	315	0	7,245
Reins. Recoverable-Unpd. Loss Exp.	0	(315)	0	0	(315)
Operating Expenses	71,702	0	0	0	71,702
Unearned Premiums	42,590,354	0	0	0	42,590,354
Unearned Premiums Ceded	(1,698,101)	0	0	0	(1,698,101)
Premium Taxes	1,447,701	0	0	0	1,447,701
Total Reserves	<u>42,711,811</u>	<u>263,160</u>	<u>9,315</u>	<u>0</u>	<u>42,984,286</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(51,921)	0	0	0	(51,921)
Total Other Changes	<u>(51,921)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(51,921)</u>
Assessments or (Distributions)	0	0	0	6,422,460	6,422,460
Net Members' Equity	<u>(7,993,645)</u>	<u>7,482,743</u>	<u>(4,203,954)</u>	<u>0</u>	<u>(4,714,856)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2015**

**Zone 1**

EXHIBIT 3B1

<b>DESCRIPTION</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>Total</b>
<b>INCOME RECEIVED:</b>					
Premiums Written	44,495,163	69,330,736	75,996,400	79,755,903	269,578,202
Reinsurance Premiums Ceded	(36,513,331)	(54,571,869)	(66,668,957)	(72,669,455)	(230,423,612)
Net Premiums Written	<u>7,981,832</u>	<u>14,758,867</u>	<u>9,327,443</u>	<u>7,086,448</u>	<u>39,154,590</u>
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.	0	(32,933,758)	(37,704,299)	(39,486,328)	(110,124,385)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(5,328,636)	(5,119,231)	(5,215,630)	(5,510,754)	(21,174,251)
To Succeeding Assoc. Yr.	0	5,328,636	5,119,231	5,215,630	15,663,497
Investment Income Received	3,201	1,840	2,492	10,002	17,535
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>35,590,155</u>	<u>19,740,653</u>	<u>11,015,565</u>	<u>9,409,900</u>	<u>75,756,273</u>
<b>EXPENSES PAID:</b>					
Losses	47,586	1,288,132	408,707	115,625	1,860,050
Reins. Recovered-Losses Paid	0	(13,623)	10	0	(13,613)
Loss Adjustment Expenses	31,274	185,196	113,892	46,777	377,139
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0
Commissions	4,449,516	6,933,073	7,599,640	7,975,591	26,957,820
Commissions Ceded	(354,986)	(504,593)	(304,474)	(241,734)	(1,405,787)
Operating Expenses	1,851,561	2,717,954	2,628,858	2,764,569	9,962,942
Premium Taxes	215,455	2,177,504	2,409,864	2,524,162	7,326,985
Total Expenses Paid	<u>6,240,406</u>	<u>12,783,643</u>	<u>12,856,497</u>	<u>13,184,990</u>	<u>45,065,536</u>
Net Cash Change	<u>29,349,749</u>	<u>6,957,010</u>	<u>(1,840,932)</u>	<u>(3,775,090)</u>	<u>30,690,737</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>29,349,749</u>	<u>6,957,010</u>	<u>(1,840,932)</u>	<u>(3,775,090)</u>	<u>30,690,737</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	243,900	212,200	9,000	0	465,100
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	4,410	1,575	315	0	6,300
Reins. Recoverable-Unpd. Loss Exp.	0	(630)	0	0	(630)
Operating Expenses	58,554	0	0	0	58,554
Unearned Premiums	34,788,003	0	0	0	34,788,003
Unearned Premiums Ceded	(983,594)	0	0	0	(983,594)
Premium Taxes	1,182,230	0	0	0	1,182,230
Total Reserves	<u>35,293,503</u>	<u>212,845</u>	<u>9,315</u>	<u>0</u>	<u>35,515,663</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(42,400)	0	0	0	(42,400)
Total Other Changes	<u>(42,400)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(42,400)</u>
Assessments or (Distributions)	0	0	0	3,775,090	3,775,090
Net Members' Equity	<u>(5,986,154)</u>	<u>6,744,165</u>	<u>(1,850,247)</u>	<u>0</u>	<u>(1,092,236)</u>



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2015**

**Zone 2**

EXHIBIT 3B2

DESCRIPTION	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	9,991,459	15,096,871	16,651,281	16,063,593	57,803,204
Reinsurance Premiums Ceded	(9,293,196)	(13,030,812)	(15,909,200)	(15,763,822)	(53,997,030)
Net Premiums Written	<u>698,263</u>	<u>2,066,059</u>	<u>742,081</u>	<u>299,771</u>	<u>3,806,174</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	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)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(958,265)	(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	3,237,981
Investment Income Received	719	401	546	2,015	3,681
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>6,616,878</u>	<u>3,581,051</u>	<u>617,138</u>	<u>(210,592)</u>	<u>10,604,475</u>
<b>EXPENSES PAID:</b>					
Losses	36,245	474,958	511,504	38,321	1,061,028
Reins. Recovered-Losses Paid	0	0	(11,676)	0	(11,676)
Loss Adjustment Expenses	7,375	65,423	68,952	13,845	155,595
Reins. Recovered-Loss Exp. Paid	0	(2,545)	(2,625)	(999)	(6,169)
Commissions	999,146	1,509,687	1,665,128	1,606,359	5,780,320
Commissions Ceded	(310,378)	(321,358)	(364,453)	(285,948)	(1,282,137)
Operating Expenses	415,771	591,838	575,999	556,810	2,140,418
Premium Taxes	48,381	474,155	528,016	508,390	1,558,942
Total Expenses Paid	<u>1,196,540</u>	<u>2,792,158</u>	<u>2,970,845</u>	<u>2,436,778</u>	<u>9,396,321</u>
Net Cash Change	<u>5,420,338</u>	<u>788,893</u>	<u>(2,353,707)</u>	<u>(2,647,370)</u>	<u>1,208,154</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>5,420,338</u>	<u>788,893</u>	<u>(2,353,707)</u>	<u>(2,647,370)</u>	<u>1,208,154</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	50,900	50,000	0	0	100,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	945	0	0	0	945
Reins. Recoverable-Unpd. Loss Exp.	0	315	0	0	315
Operating Expenses	13,148	0	0	0	13,148
Unearned Premiums	7,802,351	0	0	0	7,802,351
Unearned Premiums Ceded	(714,507)	0	0	0	(714,507)
Premium Taxes	265,471	0	0	0	265,471
Total Reserves	<u>7,418,308</u>	<u>50,315</u>	<u>0</u>	<u>0</u>	<u>7,468,623</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(9,521)	0	0	0	(9,521)
Total Other Changes	<u>(9,521)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(9,521)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,647,370</u>	<u>2,647,370</u>
Net Members' Equity	<u>(2,007,491)</u>	<u>738,578</u>	<u>(2,353,707)</u>	<u>0</u>	<u>(3,622,620)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF PREMIUMS  
 QUARTER ENDED JULY 31, 2015**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 05-01-2015 07-31-2015</b>	<b>YEAR-TO-DATE 11-01-2014 07-31-2015</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	23,285,691	54,486,622
Reinsurance Premium Ceded	(14,440,611)	(45,806,527)
Net Premiums Written	8,845,080	8,680,095
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	36,161,862	46,023,402
Advance Premiums (On Policies Not Yet In Force)	2,824,805	2,551,818
Reinsurance Premium Ceded	(1,396,244)	(1,712,332)
Net Prior Unearned	37,590,423	46,862,888
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	39,184,158	39,184,158
Advance Premiums (On Policies Not Yet In Force)	3,406,196	3,406,196
Reinsurance Premium Ceded	(1,698,101)	(1,698,101)
Net Current Unearned	40,892,253	40,892,253
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	5,543,250	14,650,730

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES  
QUARTER ENDED JULY 31, 2015**

EXHIBIT 4B

	Quarter 05-01-2015 to 07-31-2015					Year-To-Date 11-01-2014 to 07-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	32,069	212,856	18,996	0	263,921	83,831	625,732	31,863	0	741,426
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	1,682	-5,290	0	0	-3,608	0	(6,191)	0	0	-6,191
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>33,751</b>	<b>207,566</b>	<b>18,996</b>	<b>0</b>	<b>260,313</b>	<b>83,831</b>	<b>619,541</b>	<b>31,863</b>	<b>0</b>	<b>735,235</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	44,800	12,200	9,000	0	66,000	44,800	12,200	9,000	0	66,000
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	-300	0	0	-300	0	-300	0	0	-300
<b>Outstanding Losses Net of Reins.</b>	<b>44,800</b>	<b>11,900</b>	<b>9,000</b>	<b>0</b>	<b>65,700</b>	<b>44,800</b>	<b>11,900</b>	<b>9,000</b>	<b>0</b>	<b>65,700</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,800	44,200	0	0	46,000	0	81,300	0	0	81,300
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	-300	0	0	-300	0	0	0	0	0
<b>Outstanding Losses Net of Reins.</b>	<b>1,800</b>	<b>43,900</b>	<b>0</b>	<b>0</b>	<b>45,700</b>	<b>0</b>	<b>81,300</b>	<b>0</b>	<b>0</b>	<b>81,300</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	326,751	-74,434	27,996	0	280,313	378,631	100,141	40,863	0	519,635
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	250,000	250,000	0	0	500,000	250,000	250,000	0	0	500,000
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	500,000	0	0	500,000	0	700,000	0	0	700,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
QUARTER ENDED JULY 31, 2015**

EXHIBIT 4C

	Quarter 05-01-2015 to 07-31-2015					Year-To-Date 11-01-2014 to 07-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	18,693	23,445	4,340	0	46,478	38,649	71,827	6,203	0	116,679
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Loss Expense	550	-1,390	0	0	-840	0	-1,390	0	0	-1,390
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>19,243</b>	<b>22,055</b>	<b>4,340</b>	<b>0</b>	<b>45,638</b>	<b>38,649</b>	<b>70,437</b>	<b>6,203</b>	<b>0</b>	<b>115,289</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	5,355	1,575	315	0	7,245	5,355	1,575	315	0	7,245
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-315	0	0	-315	0	-315	0	0	-315
<b>Outstanding Loss Expense Net of Reins.</b>	<b>5,355</b>	<b>1,260</b>	<b>315</b>	<b>0</b>	<b>6,930</b>	<b>5,355</b>	<b>1,260</b>	<b>315</b>	<b>0</b>	<b>6,930</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,890	4,495	0	0	6,385	0	4,180	0	0	4,180
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-315	0	0	-315	0	0	0	0	0
<b>Outstanding Loss Expense Net of Reins.</b>	<b>1,890</b>	<b>4,180</b>	<b>0</b>	<b>0</b>	<b>6,070</b>	<b>0</b>	<b>4,180</b>	<b>0</b>	<b>0</b>	<b>4,180</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	22,708	19,135	4,655	0	46,498	44,004	67,517	6,518	0	118,039

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 CUMULATIVE REPORT OF CATASTROPHE LOSSES  
 PERIOD FROM NOVEMBER 1, 2003 TO JULY 31, 2015**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	NAME OF STORM	LOSSES		CLAIM EXPENSES			
				Case O/S	PAID	ALLOCATED		UNALLOCATED	
				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

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

Page 1

AS OF: JULY 31, 2015

CITY (County)	Class	Zone 1	Zone 1	Zone 2	Zone 2
		Policies In-force	Limits (000 omitted)	Policies In-force	Limits (000 omitted)
FRIPP ISLAND (Beaufort County)	Dwelling	736	370,251	0	0
	Mobile Home	0	0	0	0
	Commercial	2	107	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	126	55,492	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	4,968	2,700,562	0	0
	Mobile Home	15	848	0	0
	Commercial	115	21,595	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	890	323,748
	Mobile Home	0	0	3	295
	Commercial	0	0	7	1,347
ST HELENA ISLAND (Beaufort County)	Dwelling	453	164,796	6	2,171
	Mobile Home	38	2,854	1	94
	Commercial	1	265	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	142	96,707	54	29,432
	Mobile Home	4	174	3	350
	Commercial	1	5	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>6,425</b>	<b>3,387,808</b>	<b>950</b>	<b>355,352</b>
<b>BEAUFORT</b>	<b>Mobile Home</b>	<b>57</b>	<b>3,875</b>	<b>7</b>	<b>739</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>119</b>	<b>21,972</b>	<b>7</b>	<b>1,347</b>
	<b>TOTALS</b>	<b>6,601</b>	<b>3,413,655</b>	<b>964</b>	<b>357,437</b>
FOLLY BEACH (Charleston County)	Dwelling	642	248,056	30	7,276
	Mobile Home	0	0	0	0
	Commercial	11	1,401	0	0
ISLE OF PALMS (Charleston County)	Dwelling	1,319	747,090	13	5,341
	Mobile Home	0	0	0	0
	Commercial	14	2,255	0	0
JAMES ISLAND (Charleston County)	Dwelling	0	0	1,758	553,779
	Mobile Home	0	0	17	1,033
	Commercial	0	0	5	2,541
KIAWAH ISLAND (Charleston County)	Dwelling	461	290,934	0	0
	Mobile Home	0	0	0	0
	Commercial	1	130	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	1	214	1,756	596,555
	Mobile Home	0	0	7	375
	Commercial	0	0	12	1,771
SEABROOK ISLAND (Charleston County)	Dwelling	392	209,682	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	387	252,270	0	0
	Mobile Home	0	0	0	0
	Commercial	2	735	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	169	83,464	423	175,684
	Mobile Home	2	205	17	917
	Commercial	6	605	10	2,263
<b>TOTAL</b>	<b>Dwelling</b>	<b>3,371</b>	<b>1,831,708</b>	<b>3,980</b>	<b>1,338,635</b>
<b>CHARLESTON</b>	<b>Mobile Home</b>	<b>2</b>	<b>205</b>	<b>41</b>	<b>2,326</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>34</b>	<b>5,125</b>	<b>27</b>	<b>6,575</b>
	<b>TOTALS</b>	<b>3,407</b>	<b>1,837,038</b>	<b>4,048</b>	<b>1,347,536</b>
EDISTO BEACH (Colleton County)	Dwelling	867	325,209	0	0
	Mobile Home	0	0	0	0
	Commercial	22	4,905	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>867</b>	<b>325,209</b>	<b>0</b>	<b>0</b>
<b>COLLETON</b>	<b>Mobile Home</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>22</b>	<b>4,905</b>	<b>0</b>	<b>0</b>
	<b>TOTALS</b>	<b>889</b>	<b>330,114</b>	<b>0</b>	<b>0</b>

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

AS OF: JULY 31, 2015

CITY (County)	Class	Zone 1	Zone 1	Zone 2	Zone 2
		Policies In-force	Limits (000 omitted)	Policies In-force	Limits (000 omitted)
DEBORDIEU BEACH (Georgetown County)	Dwelling	140	111,646	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	290	125,522	3	607
	Mobile Home	0	0	0	0
	Commercial	2	1,320	0	0
GEORGETOWN (Georgetown County)	Dwelling	44	37,144	131	40,476
	Mobile Home	0	0	0	0
	Commercial	0	0	8	2,200
LITCHFIELD BEACH (Georgetown County)	Dwelling	88	30,868	13	6,561
	Mobile Home	0	0	0	0
	Commercial	0	0	1	10
MURRELLS INLET (Georgetown County)	Dwelling	360	130,584	172	53,653
	Mobile Home	15	688	82	5,695
	Commercial	2	1,162	4	425
PAWLEYS ISLAND (Georgetown County)	Dwelling	947	379,888	480	167,065
	Mobile Home	16	733	10	669
	Commercial	16	7,332	6	1,701
REMAINDER OF COUNTY (Georgetown County)	Dwelling	159	68,089	39	9,696
	Mobile Home	0	0	0	0
	Commercial	1	2,575	0	0
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>2,028</b>	<b>883,742</b>	<b>838</b>	<b>278,059</b>
	<b>Mobile Home</b>	<b>31</b>	<b>1,422</b>	<b>92</b>	<b>6,363</b>
	<b>Commercial</b>	<b>21</b>	<b>12,389</b>	<b>19</b>	<b>4,336</b>
	<b>TOTALS</b>	<b>2,080</b>	<b>897,552</b>	<b>949</b>	<b>288,758</b>

GARDEN CITY (Horry County)	Dwelling	496	118,738	2	486
	Mobile Home	415	27,459	0	0
	Commercial	14	6,483	0	0
LITTLE RIVER (Horry County)	Dwelling	2	629	831	209,240
	Mobile Home	0	0	62	4,469
	Commercial	0	0	14	2,737
MURRELLS INLET (Horry County)	Dwelling	506	148,275	394	97,716
	Mobile Home	140	9,279	16	1,215
	Commercial	3	919	3	152
MYRTLE BEACH (Horry County)	Dwelling	3,341	845,701	1,065	242,275
	Mobile Home	1,050	60,150	101	6,969
	Commercial	225	157,343	20	10,835
N MYRTLE BEACH (Horry County)	Dwelling	4,372	1,126,155	278	60,884
	Mobile Home	162	9,012	43	2,484
	Commercial	101	68,442	24	3,625
SURFSIDE BEACH (Horry County)	Dwelling	1,948	491,021	4	912
	Mobile Home	501	51,342	0	0
	Commercial	24	7,860	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	15	2,798	5	2,254
	Mobile Home	0	0	1	94
	Commercial	2	322	0	0
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>10,680</b>	<b>2,733,318</b>	<b>2,579</b>	<b>613,768</b>
	<b>Mobile Home</b>	<b>2,268</b>	<b>157,242</b>	<b>223</b>	<b>15,231</b>
	<b>Commercial</b>	<b>369</b>	<b>241,369</b>	<b>61</b>	<b>17,349</b>
	<b>TOTALS</b>	<b>13,317</b>	<b>3,131,929</b>	<b>2,863</b>	<b>646,347</b>

<b>ZONES</b>	<b>Dwelling</b>	<b>23,371</b>	<b>9,161,784</b>	<b>8,347</b>	<b>2,585,813</b>
	<b>Mobile Home</b>	<b>2,358</b>	<b>162,744</b>	<b>363</b>	<b>24,659</b>
<b>TOTAL</b>	<b>Commercial</b>	<b>565</b>	<b>285,760</b>	<b>114</b>	<b>29,606</b>
	<b>TOTALS</b>	<b>26,294</b>	<b>9,610,288</b>	<b>8,824</b>	<b>2,640,078</b>