

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED OCTOBER 31, 2022

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	0			0
Cash	20,765,976			20,765,976
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	61,065			61,065
Assessments receivable	296,909		0	296,909
Reinsurance recoverable on loss payments	375,161			375,161
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	59,990			59,990
Furniture, fixtures & equipment (less accumulated depreciation)	18,936		18,936	0
Programming (net of amortization)	17,850		17,850	0
Section 444 Deposit (I.R.S.)	112,200			112,200
Prepaid operating expense	1,993,445		3,862	1,989,583
TOTAL ASSETS	23,701,532	0	40,648	23,660,884
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				3,316,820
Reinsurance recoverable-unpaid losses				(29,200)
Unpaid loss adjustment expense				75,630
Reinsurance recoverable-unpaid loss exp.				(3,990)
Operating expenses				130,387
Unearned premiums: net				21,266,091
Accrual for premium & municipal taxes				982,020
TOTAL RESERVES				25,737,758
Payables for:				
Accounts payable				0
Amounts withheld for account of others				58,156
Post retirement benefit payable				3,624,691
Reinsurance premium payable				266,958
TOTAL PAYABLES				3,949,805
MEMBERS' EQUITY				(6,026,679)
Total Liabilities and Equity				23,660,884

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED OCTOBER 31, 2022**

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2022 10-31-2022	YEAR-TO-DATE 11-01-2021 10-31-2022
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	2,824,782	10,019,290
<u>DEDUCTIONS:</u>		
Losses incurred	3,270,744	3,985,694
Loss expenses incurred	199,209	601,743
Operating expenses incurred	966,825	7,743,821
TOTAL DEDUCTIONS	4,436,778	12,331,258
 Net Underwriting Gain or (Loss)	 (1,611,996)	 (2,311,968)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	11,925	18,295
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	11,925	18,295
 <u>Net Income or (Loss)</u>	 (1,600,071)	 (2,293,673)
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(4,523,272)	(3,827,300)
 Net income or (loss)	 (1,600,071)	 (2,293,673)
Change in assets not admitted	7,106	4,736
Assessments or (distributions)	89,558	89,558
Net change in equity	(1,503,407)	(2,199,379)
 Members' Equity (Current Period)	 (6,026,679)	 (6,026,679)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED OCTOBER 31, 2022**

EXHIBIT 2A

	Quarter	Year-To-Date
	08-01-2022	11-01-2021
	10-31-2022	10-31-2022
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	11,925	18,295
Total Investment Income Received	11,925	18,295
Interest Accrued (Prior Period)	0	0
Interest Accrued (Current Period)	0	0
Investment Income Earned	<u>11,925</u>	<u>18,295</u>

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

QUARTER ENDED OCTOBER 31, 2022

EXHIBIT 3A

Combined Zones

DESCRIPTION	Quarter 08-01-2022 to 10-31-2022					Year-To-Date at 10-31-2022				
	Association Year					Association Year				
	2022	2021	2020	2016	Total	2022	2021	2020	2016	Total
INCOME RECEIVED:										
Premiums Written	11,632,895	0	0	0	11,632,895	36,853,358	0	0	0	36,853,358
Reinsurance Premiums Ceded	(6,477,323)	0	0	0	(6,477,323)	(23,651,722)	0	0	0	(23,651,722)
Net Premiums Written	<u>5,155,572</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,155,572</u>	<u>13,201,636</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>13,201,636</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	16,885,942	0	0	0	16,885,942
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(16,885,942)	0	0	(16,885,942)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,172,855)	0	0	0	(2,172,855)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	2,172,855	0	0	2,172,855
Investment Income Received	11,925	0	0	0	11,925	18,295	0	0	0	18,295
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	<u>5,167,497</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,167,497</u>	<u>27,933,018</u>	<u>(14,713,087)</u>	<u>0</u>	<u>0</u>	<u>13,219,931</u>
EXPENSES PAID:										
Losses	468,098	183,104	45,976	0	697,178	696,291	1,101,080	400,299	450,000	2,647,670
Reins. Recovered-Losses Paid	(5,949)	(18,930)	(16,308)	(1,354,763)	(1,395,950)	(16,012)	(293,561)	(68,283)	(1,354,763)	(1,732,619)
Loss Adjustment Expenses	154,239	19,354	5,160	3,773	182,526	205,833	115,788	39,131	394,872	755,624
Reins. Recovered-Loss Exp. Paid	(1,930)	(2,165)	(1,560)	(709,214)	(714,869)	(5,257)	(30,434)	(5,792)	(709,214)	(750,697)
Commissions	1,163,290	0	0	0	1,163,290	3,685,336	0	0	0	3,685,336
Commissions Ceded	14,638	0	0	0	14,638	(479,774)	0	0	0	(479,774)
Operating Expenses	(206,571)	0	0	0	(206,571)	3,361,518	96,663	0	0	3,458,181
Premium Taxes	99,183	0	0	0	99,183	198,366	679,595	0	0	877,961
Total Expenses Paid	<u>1,684,998</u>	<u>181,363</u>	<u>33,268</u>	<u>(2,060,204)</u>	<u>(160,575)</u>	<u>7,646,301</u>	<u>1,669,131</u>	<u>365,355</u>	<u>(1,219,105)</u>	<u>8,461,682</u>
Net Cash Change	<u>3,482,499</u>	<u>(181,363)</u>	<u>(33,268)</u>	<u>2,060,204</u>	<u>5,328,072</u>	<u>20,286,717</u>	<u>(16,382,218)</u>	<u>(365,355)</u>	<u>1,219,105</u>	<u>4,758,249</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	10,063	177,564	40,362	1,310,687	1,538,676	0	77,004	2,500	1,237,499	1,317,003
Reins Recoverable-Loss Exp. Paid	2,722	19,319	3,032	680,550	705,623	0	7,435	0	604,112	611,547
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	16,627	245,373	71,080	0	333,080	16,627	245,373	71,080	0	333,080
Reins Recoverable-Loss Exp. Paid	11,125	24,199	6,757	0	42,081	11,125	24,199	6,757	0	42,081
Net Change	<u>14,967</u>	<u>72,889</u>	<u>34,443</u>	<u>(1,991,237)</u>	<u>(1,869,138)</u>	<u>27,752</u>	<u>185,133</u>	<u>75,337</u>	<u>(1,841,611)</u>	<u>(1,553,389)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	3,099,220	217,300	300	0	3,316,820	3,099,220	217,300	300	0	3,316,820
Reins. Recoverable-Unpaid Losses	(8,300)	(20,900)	0	0	(29,200)	(8,300)	(20,900)	0	0	(29,200)
Unpaid Loss Adjustment Expense	70,650	4,650	330	0	75,630	70,650	4,650	330	0	75,630
Reins. Recoverable-Unpd. Loss Exp.	(2,330)	(1,660)	0	0	(3,990)	(2,330)	(1,660)	0	0	(3,990)
Operating Expenses	130,387	0	0	0	130,387	130,387	0	0	0	130,387
Unearned Premiums	22,359,098	0	0	0	22,359,098	22,359,098	0	0	0	22,359,098
Unearned Premiums Ceded	(1,093,007)	0	0	0	(1,093,007)	(1,093,007)	0	0	0	(1,093,007)
Premium Taxes	982,020	0	0	0	982,020	982,020	0	0	0	982,020
ADD (PRIOR PERIOD)										
Unpaid Losses	439,600	92,400	(8,300)	0	523,700	0	353,300	50,600	800,000	1,203,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(3,000)	0	0	(3,000)
Unpaid Loss Adjustment Expense	2,310	990	330	0	3,630	0	3,630	660	40,000	44,290
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	66,213	0	0	0	66,213	0	96,663	0	0	96,663
Unearned Premiums	19,865,397	0	0	0	19,865,397	0	19,030,172	0	0	19,030,172
Unearned Premiums Ceded	(930,096)	0	0	0	(930,096)	0	(946,427)	0	0	(946,427)
Premium Taxes	662,406	487,503	0	0	1,149,909	0	813,627	0	0	813,627
Net Reserve Change	<u>(5,431,908)</u>	<u>381,503</u>	<u>(8,600)</u>	<u>0</u>	<u>(5,059,005)</u>	<u>(25,537,738)</u>	<u>19,148,575</u>	<u>50,630</u>	<u>840,000</u>	<u>(5,498,533)</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(47,754)	0	0	0	(47,754)	0	(45,384)	0	0	(45,384)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(40,648)	0	0	0	(40,648)	(40,648)	0	0	0	(40,648)
Net Other Changes	<u>7,106</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>7,106</u>	<u>(40,648)</u>	<u>45,384</u>	<u>0</u>	<u>0</u>	<u>4,736</u>
Assessments or (Distributions)	0	0	0	89,558	89,558	0	0	0	89,558	89,558
Change In Members' Equity	<u>(1,927,336)</u>	<u>272,829</u>	<u>(7,425)</u>	<u>158,525</u>	<u>(1,503,407)</u>	<u>(5,263,917)</u>	<u>2,996,874</u>	<u>(239,388)</u>	<u>307,052</u>	<u>(2,199,379)</u>

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

Quarter 08-01-2022 to 10-31-2022

EXHIBIT 3A 1

Zone 1

DESCRIPTION	Quarter 08-01-2022 to 10-31-2022					Year-To-Date at 10-31-2022				
	Association Year					Association Year				
	2022	2021	2020	2016	Total	2022	2021	2020	2016	Total
INCOME RECEIVED:										
Premiums Written	9,158,887	0	0	0	9,158,887	28,622,091	0	0	0	28,622,091
Reinsurance Premiums Ceded	(4,995,353)	0	0	0	(4,995,353)	(18,129,470)	0	0	0	(18,129,470)
Net Premiums Written	4,163,534	0	0	0	4,163,534	10,492,621	0	0	0	10,492,621
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	13,452,380	0	0	0	13,452,380
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(13,452,380)	0	0	(13,452,380)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,731,030)	0	0	0	(1,731,030)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	1,731,030	0	0	1,731,030
Investment Income Received	9,293	0	0	0	9,293	14,209	0	0	0	14,209
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	4,172,827	0	0	0	4,172,827	22,228,180	(11,721,350)	0	0	10,506,830
EXPENSES PAID:										
Losses	306,997	110,395	31,279	0	448,671	444,456	752,885	356,014	450,000	2,003,355
Reins. Recovered-Losses Paid	(5,730)	0	(16,308)	(1,934,872)	(1,956,910)	(8,310)	(137,142)	(65,783)	(1,934,872)	(2,146,107)
Loss Adjustment Expenses	124,517	13,484	2,400	3,773	144,174	154,371	80,828	33,766	394,872	663,837
Reins. Recovered-Loss Exp. Paid	(2,000)	(1,660)	0	0	(3,660)	(2,000)	(1,660)	0	0	(3,660)
Commissions	915,889	0	0	0	915,889	2,862,209	0	0	0	2,862,209
Commissions Ceded	21,288	0	0	0	21,288	(300,737)	0	0	0	(300,737)
Operating Expenses	(142,858)	0	0	0	(142,858)	2,610,717	77,762	0	0	2,688,479
Premium Taxes	78,685	0	0	0	78,685	155,440	546,713	0	0	702,153
Total Expenses Paid	1,296,788	122,219	17,371	(1,931,099)	(494,721)	5,916,146	1,319,386	323,997	(1,090,000)	6,469,529
Net Cash Change	2,876,039	(122,219)	(17,371)	1,931,099	4,667,548	16,312,034	(13,040,736)	(323,997)	1,090,000	4,037,301
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	10,063	177,564	40,362	1,310,687	1,538,676	0	0	0	1,159,860	1,159,860
Reins Recoverable-Loss Exp. Paid	2,722	19,319	3,032	680,550	705,623	0	0	0	562,732	562,732
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	16,408	219,480	63,154	80,394	379,436	8,925	123,298	63,154	0	195,377
Reins Recoverable-Loss Exp. Paid	6,865	21,954	5,197	43,855	77,871	4,748	13,374	5,197	0	23,319
Net Change	10,488	44,551	24,957	(1,866,988)	(1,786,992)	13,673	136,672	68,351	(1,722,592)	(1,503,896)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	2,878,476	143,679	300	0	3,022,455	2,878,476	143,679	300	0	3,022,455
Reins. Recoverable-Unpaid Losses	(8,000)	(20,900)	0	0	(28,900)	(8,000)	(20,900)	0	0	(28,900)
Unpaid Loss Adjustment Expense	63,990	3,650	330	0	67,970	63,990	3,650	330	0	67,970
Reins. Recoverable-Unpd. Loss Exp.	(2,000)	0	0	0	(2,000)	(2,000)	0	0	0	(2,000)
Operating Expenses	102,172	0	0	0	102,172	102,172	0	0	0	102,172
Unearned Premiums	17,447,480	0	0	0	17,447,480	17,447,480	0	0	0	17,447,480
Unearned Premiums Ceded	(685,665)	0	0	0	(685,665)	(685,665)	0	0	0	(685,665)
Premium Taxes	762,684	546,713	0	0	1,309,397	762,684	546,713	0	0	1,309,397
ADD (PRIOR PERIOD)										
Unpaid Losses	333,384	51,893	(8,300)	0	376,977	0	268,207	31,734	800,000	1,099,941
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	1,650	660	330	0	2,640	0	2,970	330	40,000	43,300
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	51,241	0	0	0	51,241	0	78,065	0	0	78,065
Unearned Premiums	15,425,626	0	0	0	15,425,626	0	15,370,430	0	0	15,370,430
Unearned Premiums Ceded	(609,991)	0	0	0	(609,991)	0	(589,157)	0	0	(589,157)
Premium Taxes	511,194	546,713	0	0	1,057,907	0	654,537	554,396	0	1,208,933
Net Reserve Change	(4,846,033)	(73,876)	(8,600)	0	(4,928,509)	(20,559,137)	15,111,910	585,830	840,000	(4,021,397)
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(36,853)	0	0	0	(36,853)	0	(36,510)	0	0	(36,510)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(31,569)	0	0	0	(31,569)	(31,569)	0	0	0	(31,569)
Net Other Changes	5,284	0	0	0	5,284	(31,569)	36,510	0	0	4,941
Assessments or (Distributions)	0	0	0	787,567	787,567	0	0	0	787,567	787,567
Change In Members' Equity	(1,954,222)	(151,544)	(1,014)	851,678	(1,255,102)	(4,264,999)	2,244,356	330,184	994,975	(695,484)

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

Quarter 08-01-2022 to 10-31-2022

EXHIBIT 3A 2

Zone 2

DESCRIPTION	Quarter 08-01-2022 to 10-31-2022					Year-To-Date at 10-31-2022				
	Association Year					Association Year				
	2022	2021	2020	2016	Total	2022	2021	2020	2016	Total
INCOME RECEIVED:										
Premiums Written	2,474,008	0	0	0	2,474,008	8,231,267	0	0	0	8,231,267
Reinsurance Premiums Ceded	(1,481,970)	0	0	0	(1,481,970)	(5,522,252)	0	0	0	(5,522,252)
Net Premiums Written	<u>992,038</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>992,038</u>	<u>2,709,015</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,709,015</u>
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	3,433,562	0	0	0	3,433,562
To Seceding Assoc. Yr.	0	0	0	0	0	0	(3,433,562)	0	0	(3,433,562)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(441,825)	0	0	0	(441,825)
To Seceding Assoc. Yr.	0	0	0	0	0	0	441,825	0	0	441,825
Investment Income Received	2,632	0	0	0	2,632	4,086	0	0	0	4,086
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	<u>994,670</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>994,670</u>	<u>5,704,838</u>	<u>(2,991,737)</u>	<u>0</u>	<u>0</u>	<u>2,713,101</u>
EXPENSES PAID:										
Losses	161,101	72,709	14,697	0	248,507	251,835	348,195	44,285	0	644,315
Reins. Recovered-Losses Paid	(219)	(18,930)	0	580,109	560,960	(7,702)	(156,419)	(2,500)	580,109	413,488
Loss Adjustment Expenses	29,722	5,870	2,760	0	38,352	51,462	34,960	5,365	0	91,787
Reins. Recovered-Loss Exp. Paid	70	(505)	(1,560)	(709,214)	(711,209)	(3,257)	(28,774)	(5,792)	(709,214)	(747,037)
Commissions	247,401	0	0	0	247,401	823,127	0	0	0	823,127
Commissions Ceded	(6,650)	0	0	0	(6,650)	(179,037)	0	0	0	(179,037)
Operating Expenses	(63,713)	0	0	0	(63,713)	750,801	18,901	0	0	769,702
Premium Taxes	20,498	0	0	0	20,498	42,926	132,882	0	0	175,808
Total Expenses Paid	<u>388,210</u>	<u>59,144</u>	<u>15,897</u>	<u>(129,105)</u>	<u>334,146</u>	<u>1,730,155</u>	<u>349,745</u>	<u>41,358</u>	<u>(129,105)</u>	<u>1,992,153</u>
Net Cash Change	<u>606,460</u>	<u>(59,144)</u>	<u>(15,897)</u>	<u>129,105</u>	<u>660,524</u>	<u>3,974,683</u>	<u>(3,341,482)</u>	<u>(41,358)</u>	<u>129,105</u>	<u>720,948</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	77,004	2,500	77,639	157,143
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	7,435	0	41,380	48,815
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	219	25,893	7,926	(80,394)	(46,356)	7,702	122,075	7,926	0	137,703
Reins Recoverable-Loss Exp. Paid	4,260	2,245	1,560	(43,855)	(35,790)	6,377	10,825	1,560	0	18,762
Net Change	<u>4,479</u>	<u>28,138</u>	<u>9,486</u>	<u>(124,249)</u>	<u>(82,146)</u>	<u>14,079</u>	<u>48,461</u>	<u>6,986</u>	<u>(119,019)</u>	<u>(49,493)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	220,744	73,621	0	0	294,365	220,744	73,621	0	0	294,365
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	6,660	1,000	0	0	7,660	6,660	1,000	0	0	7,660
Reins. Recoverable-Unpd. Loss Exp.	(330)	(1,660)	0	0	(1,990)	(330)	(1,660)	0	0	(1,990)
Operating Expenses	28,215	0	0	0	28,215	28,215	0	0	0	28,215
Unearned Premiums	4,911,618	0	0	0	4,911,618	4,911,618	0	0	0	4,911,618
Unearned Premiums Ceded	(407,342)	0	0	0	(407,342)	(407,342)	0	0	0	(407,342)
Premium Taxes	219,336	(546,713)	0	0	(327,377)	219,336	(546,713)	0	0	(327,377)
ADD (PRIOR PERIOD)										
Unpaid Losses	106,216	40,507	0	0	146,723	0	85,093	18,866	0	103,959
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(3,000)	0	0	(3,000)
Unpaid Loss Adjustment Expense	660	330	0	0	990	0	660	330	0	990
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	14,972	0	0	0	14,972	0	18,598	0	0	18,598
Unearned Premiums	4,439,771	0	0	0	4,439,771	0	3,659,742	0	0	3,659,742
Unearned Premiums Ceded	(320,105)	0	0	0	(320,105)	0	(357,270)	0	0	(357,270)
Premium Taxes	151,212	(59,210)	0	0	92,002	0	159,090	(554,396)	0	(395,306)
Net Reserve Change	<u>(585,875)</u>	<u>455,379</u>	<u>0</u>	<u>0</u>	<u>(130,496)</u>	<u>(4,978,601)</u>	<u>4,036,665</u>	<u>(535,200)</u>	<u>0</u>	<u>(1,477,136)</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(10,901)	0	0	0	(10,901)	0	(8,874)	0	0	(8,874)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(9,079)	0	0	0	(9,079)	(9,079)	0	0	0	(9,079)
Net Other Changes	<u>1,822</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,822</u>	<u>(9,079)</u>	<u>8,874</u>	<u>0</u>	<u>0</u>	<u>(205)</u>
Assessments or (Distributions)	0	0	0	(698,009)	(698,009)	0	0	0	(698,009)	(698,009)
Change In Members' Equity	<u>26,886</u>	<u>424,373</u>	<u>(6,411)</u>	<u>(693,153)</u>	<u>(248,305)</u>	<u>(998,918)</u>	<u>752,518</u>	<u>(569,572)</u>	<u>(687,923)</u>	<u>(1,503,895)</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2022

Combined Zones

EXHIBIT 3B

DESCRIPTION	2022	2021	2020	2016	Total
INCOME RECEIVED:					
Premiums Written	36,853,358	31,738,601	32,829,220	59,233,264	160,654,443
Reinsurance Premiums Ceded	(23,651,722)	(22,597,848)	(23,344,433)	(52,050,124)	(121,644,127)
Net Premiums Written	13,201,636	9,140,753	9,484,787	7,183,140	39,010,316
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	16,885,942	16,747,227	18,495,373	35,908,182	88,036,724
To Succeeding Assoc. Yr.	0	(16,885,942)	(16,747,227)	(29,062,067)	(62,695,236)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(2,172,855)	(2,146,768)	(2,505,830)	(4,560,694)	(11,386,147)
To Succeeding Assoc. Yr.	0	2,172,855	2,146,768	3,920,839	8,240,462
Investment Income Received	18,295	4,480	53,167	31,947	107,889
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	27,933,018	9,032,605	10,927,038	13,421,347	61,314,008
EXPENSES PAID:					
Losses	696,291	2,105,048	2,079,579	17,728,219	22,609,137
Reins. Recovered-Losses Paid	(16,012)	(442,085)	(155,945)	(12,185,198)	(12,799,240)
Loss Adjustment Expenses	205,833	270,212	214,843	9,178,765	9,869,653
Reins. Recovered-Loss Exp. Paid	(5,257)	(45,009)	(18,887)	(4,120,325)	(4,189,478)
Commissions	3,685,336	3,173,860	3,282,922	5,923,326	16,065,444
Commissions Ceded	(479,774)	(497,600)	(508,877)	(952,664)	(2,438,915)
Operating Expenses	3,361,518	4,933,150	4,674,440	4,109,677	17,078,785
Premium Taxes	198,366	884,777	919,366	1,829,105	3,831,614
Total Expenses Paid	7,646,301	10,382,353	10,487,441	21,510,905	50,027,000
Net Cash Change	20,286,717	(1,349,748)	439,597	(8,089,558)	11,287,008
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	16,627	245,373	71,080	0	333,080
Reins Recoverable-Loss Exp. Paid	11,125	24,199	6,757	0	42,081
Net Change	20,314,469	(1,080,176)	517,434	(8,089,558)	11,662,169
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	3,099,220	217,300	300	0	3,316,820
Reins. Recoverable-Unpaid Losses	(8,300)	(20,900)	0	0	(29,200)
Unpaid Loss Adjustment Expense	70,650	4,650	330	0	75,630
Reins. Recoverable-Unpd. Loss Exp.	(2,330)	(1,660)	0	0	(3,990)
Operating Expenses	130,387	0	0	0	130,387
Unearned Premiums	22,359,098	0	0	0	22,359,098
Unearned Premiums Ceded	(1,093,007)	0	0	0	(1,093,007)
Premium Taxes	982,020	0	0	0	982,020
Total Reserves	25,537,738	199,390	630	0	25,737,758
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(40,648)	0	0	0	(40,648)
Total Other Changes	(40,648)	0	0	0	(40,648)
Assessments or (Distributions)	0	0	0	8,089,558	8,089,558
Net Members' Equity	(5,263,917)	(1,279,566)	516,804	0	(6,026,679)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2022

Zone 1

EXHIBIT 3B1

DESCRIPTION	2022	2021	2020	2016	Total
INCOME RECEIVED:					
Premiums Written	28,622,091	25,532,698	26,400,858	47,609,814	128,165,461
Reinsurance Premiums Ceded	(18,129,470)	(17,901,269)	(18,353,791)	(40,602,668)	(94,987,198)
Net Premiums Written	<u>10,492,621</u>	<u>7,631,429</u>	<u>8,047,067</u>	<u>7,007,146</u>	<u>33,178,263</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	13,452,380	13,478,948	14,743,207	28,897,651	70,572,186
To Succeeding Assoc. Yr.	0	(13,452,380)	(13,478,948)	(23,238,837)	(50,170,165)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(1,731,030)	(1,727,819)	(1,997,471)	(3,670,287)	(9,126,607)
To Succeeding Assoc. Yr.	0	1,731,030	1,727,819	3,135,212	6,594,061
Investment Income Received	14,209	3,604	42,756	25,678	86,247
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>22,228,180</u>	<u>7,664,812</u>	<u>9,084,430</u>	<u>12,156,563</u>	<u>51,133,985</u>
EXPENSES PAID:					
Losses	444,456	1,363,945	1,589,200	16,520,690	19,918,291
Reins. Recovered-Losses Paid	(8,310)	(162,224)	(80,945)	(12,078,748)	(12,330,227)
Loss Adjustment Expenses	154,371	183,444	152,047	8,523,877	9,013,739
Reins. Recovered-Loss Exp. Paid	(2,000)	(1,660)	0	(2,498,257)	(2,501,917)
Commissions	2,862,209	2,553,270	2,640,086	4,760,981	12,816,546
Commissions Ceded	(300,737)	(316,908)	(283,378)	(507,593)	(1,408,616)
Operating Expenses	2,610,717	3,968,562	3,759,128	3,303,228	13,641,635
Premium Taxes	155,440	712,418	739,913	1,470,177	3,077,948
Total Expenses Paid	<u>5,916,146</u>	<u>8,300,847</u>	<u>8,516,051</u>	<u>19,494,355</u>	<u>42,227,399</u>
Net Cash Change	<u>16,312,034</u>	<u>(636,035)</u>	<u>568,379</u>	<u>(7,337,792)</u>	<u>8,906,586</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	8,925	123,298	63,154	0	195,377
Reins Recoverable-Loss Exp. Paid	4,748	13,374	5,197	0	23,319
Net Change	<u>16,325,707</u>	<u>(499,363)</u>	<u>636,730</u>	<u>(7,337,792)</u>	<u>9,125,282</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	2,878,476	143,679	300	0	3,022,455
Reins. Recoverable-Unpaid Losses	(8,000)	(20,900)	0	0	(28,900)
Unpaid Loss Adjustment Expense	63,990	3,650	330	0	67,970
Reins. Recoverable-Unpd. Loss Exp.	(2,000)	0	0	0	(2,000)
Operating Expenses	102,172	0	0	0	102,172
Unearned Premiums	17,447,480	0	0	0	17,447,480
Unearned Premiums Ceded	(685,665)	0	0	0	(685,665)
Premium Taxes	762,684	546,713	0	0	1,309,397
Total Reserves	<u>20,559,137</u>	<u>673,142</u>	<u>630</u>	<u>0</u>	<u>21,232,909</u>
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(31,569)	0	0	0	(31,569)
Total Other Changes	<u>(31,569)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(31,569)</u>
Assessments or (Distributions)	0	0	0	7,337,792	7,337,792
Net Members' Equity	<u>(4,264,999)</u>	<u>(1,172,505)</u>	<u>636,100</u>	<u>0</u>	<u>(4,801,404)</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2022

Zone 2

EXHIBIT 3B2

DESCRIPTION	2022	2021	2020	2016	Total
INCOME RECEIVED:					
Premiums Written	8,231,267	6,205,903	6,428,362	11,623,450	32,488,982
Reinsurance Premiums Ceded	(5,522,252)	(4,696,579)	(4,990,642)	(11,447,456)	(26,656,929)
Net Premiums Written	<u>2,709,015</u>	<u>1,509,324</u>	<u>1,437,720</u>	<u>175,994</u>	<u>5,832,053</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	3,433,562	3,268,279	3,752,166	7,010,531	17,464,538
To Succeeding Assoc. Yr.	0	(3,433,562)	(3,268,279)	(5,823,230)	(12,525,071)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(441,825)	(418,949)	(508,359)	(890,407)	(2,259,540)
To Succeeding Assoc. Yr.	0	441,825	418,949	785,627	1,646,401
Investment Income Received	4,086	876	10,411	6,269	21,642
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>5,704,838</u>	<u>1,367,793</u>	<u>1,842,608</u>	<u>1,264,784</u>	<u>10,180,023</u>
EXPENSES PAID:					
Losses	251,835	741,103	490,379	1,207,529	2,690,846
Reins. Recovered-Losses Paid	(7,702)	(279,861)	(75,000)	(106,450)	(469,013)
Loss Adjustment Expenses	51,462	86,768	62,796	654,888	855,914
Reins. Recovered-Loss Exp. Paid	(3,257)	(43,349)	(18,887)	(1,622,068)	(1,687,561)
Commissions	823,127	620,590	642,836	1,162,345	3,248,898
Commissions Ceded	(179,037)	(180,692)	(225,499)	(445,071)	(1,030,299)
Operating Expenses	750,801	964,588	915,312	806,449	3,437,150
Premium Taxes	42,926	172,359	179,453	358,928	753,666
Total Expenses Paid	<u>1,730,155</u>	<u>2,081,506</u>	<u>1,971,390</u>	<u>2,016,550</u>	<u>7,799,601</u>
Net Cash Change	<u>3,974,683</u>	<u>(713,713)</u>	<u>(128,782)</u>	<u>(751,766)</u>	<u>2,380,422</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	7,702	122,075	7,926	0	137,703
Reins Recoverable-Loss Exp. Paid	6,377	10,825	1,560	0	18,762
Net Change	<u>3,988,762</u>	<u>(580,813)</u>	<u>(119,296)</u>	<u>(751,766)</u>	<u>2,536,887</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	220,744	73,621	0	0	294,365
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	6,660	1,000	0	0	7,660
Reins. Recoverable-Unpd. Loss Exp.	(330)	(1,660)	0	0	(1,990)
Operating Expenses	28,215	0	0	0	28,215
Unearned Premiums	4,911,618	0	0	0	4,911,618
Unearned Premiums Ceded	(407,342)	0	0	0	(407,342)
Premium Taxes	219,336	(546,713)	0	0	(327,377)
Total Reserves	<u>4,978,601</u>	<u>(473,752)</u>	<u>0</u>	<u>0</u>	<u>4,504,849</u>
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(9,079)	0	0	0	(9,079)
Total Other Changes	<u>(9,079)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(9,079)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>751,766</u>	<u>751,766</u>
Net Members' Equity	<u>(998,918)</u>	<u>(107,061)</u>	<u>(119,296)</u>	<u>0</u>	<u>(1,225,275)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED OCTOBER 31, 2022**

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2022 10-31-2022	YEAR-TO-DATE 11-01-2021 10-31-2022
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	11,632,895	36,853,358
Reinsurance Premium Ceded	<u>(6,477,323)</u>	<u>(23,651,722)</u>
Net Premiums Written	5,155,572	13,201,636
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	18,404,979	18,000,316
Advance Premiums (On Policies Not Yet In Force)	1,460,418	1,029,856
Reinsurance Premium Ceded	<u>(930,096)</u>	<u>(946,427)</u>
Net Prior Unearned	18,935,301	18,083,745
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	21,226,337	21,226,337
Advance Premiums (On Policies Not Yet In Force)	1,132,761	1,132,761
Reinsurance Premium Ceded	<u>(1,093,007)</u>	<u>(1,093,007)</u>
Net Current Unearned	21,266,091	21,266,091
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>2,824,782</u>	<u>10,019,290</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED OCTOBER 31, 2022

EXHIBIT 4B

	Quarter 08-01-2022 to 10-31-2022					Year-To-Date 11-01-2021 to 10-31-2022				
	Association Year					Association Year				
	2022	2021	2020	2016	Total	2022	2021	2020	2016	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	468,098	183,104	45,976	0	697,178	696,291	1,101,080	400,299	450,000	2,647,670
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	(5,949)	(18,930)	(16,308)	(1,354,763)	(1,395,950)	(16,012)	(293,561)	(68,283)	(1,354,763)	(1,732,619)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	(16,627)	(245,373)	(71,080)	0	(333,080)	(16,627)	(245,373)	(71,080)	0	(333,080)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	10,063	177,564	40,362	1,310,687	1,538,676	0	77,004	2,500	1,237,499	1,317,003
Total Paid Loss Net of Reinsurance	455,585	96,365	(1,050)	(44,076)	506,824	663,652	639,150	263,436	332,736	1,898,974
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	2,286,720	29,800	300	0	2,316,820	2,286,720	29,800	300	0	2,316,820
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	(8,300)	(20,900)	0	0	(29,200)	(8,300)	(20,900)	0	0	(29,200)
Outstanding Losses Net of Reins.	2,278,420	8,900	300	0	2,287,620	2,278,420	8,900	300	0	2,287,620
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	2,100	29,900	(8,300)	0	23,700	0	3,300	600	200,000	203,900
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(3,000)	0	0	(3,000)
Outstanding Losses Net of Reins.	2,100	29,900	(8,300)	0	23,700	0	300	600	200,000	200,900
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	3,106,905	200,365	7,550	(44,076)	3,270,744	3,754,572	485,250	213,136	(467,264)	3,985,694
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	812,500	187,500	0	0	1,000,000	812,500	187,500	0	0	1,000,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	437,500	62,500	0	0	500,000	0	350,000	50,000	600,000	1,000,000

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED OCTOBER 31, 2022

EXHIBIT 4C

	Quarter 08-01-2022 to 10-31-2022					Year-To-Date 11-01-2021 to 10-31-2022				
	Association Year					Association Year				
	2022	2021	2020	2016	Total	2022	2021	2020	2016	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	154,239	19,354	5,160	3,773	182,526	205,833	115,788	39,131	394,872	755,624
REINSURANCE RECOVERED										
Reins. Recovered-Paid Loss Expense	(1,930)	(2,165)	(1,560)	(709,214)	(714,869)	(5,257)	(30,434)	(5,792)	(709,214)	(750,697)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	(11,125)	(24,199)	(6,757)	0	(42,081)	(11,125)	(24,199)	(6,757)	0	(42,081)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	2,722	19,319	3,032	680,550	705,623	0	7,435	0	604,112	611,547
Total Paid Loss Adj Expense Net of Reinsurance	143,906	12,309	(125)	(24,891)	131,199	189,451	68,590	26,582	289,770	574,393
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	70,650	4,650	330	0	75,630	70,650	4,650	330	0	75,630
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	(2,330)	(1,660)	0	0	(3,990)	(2,330)	(1,660)	0	0	(3,990)
Outstanding Loss Expense Net of Reins.	68,320	2,990	330	0	71,640	68,320	2,990	330	0	71,640
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	2,310	990	330	0	3,630	0	3,630	660	40,000	44,290
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	2,310	990	330	0	3,630	0	3,630	660	40,000	44,290
INCURRED LOSS EXPENSES:										
Allied Lines (Windstorm & Hail)	209,916	14,309	(125)	(24,891)	199,209	257,771	67,950	26,252	249,770	601,743

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM OCTOBER 1, 2016 TO OCTOBER 31, 2022**

EXHIBIT 5

HURRICANE MATTHEW

CAT NUMBER	FISCAL LOSS YR	DATE OF LOSS	Wind Zone	TOTAL CLAIMS	PAID LOSS	CASE O/S	PAID ADJ EXP	O/S ADJ EXP	IBNR
904	2016	Oct 7-8 '16	1	3,391	15,674,643	200,000	7,870,588	0	600,000
			2	684	1,137,751	0	648,777	0	0
			TOTAL	4,075	16,812,394	200,000	8,519,365	0	600,000

HURRICANE IRMA

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	Wind Zone	TOTAL CLAIMS	PAID LOSS	CASE O/S	PAID ADJ EXP	O/S ADJ EXP	IBNR
N/A	2017	Sep 6-12 '17	1	143	247,804	0	132,945	0	0
			2	57	179,153	0	50,979	0	0
			TOTAL	200	426,957	0	183,924	0	0

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

Page 1

AS OF: OCTOBER 31, 2022

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	234	134,747	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	16	6,900	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,525	889,942	0	0
	Mobile Home	11	576	0	0
	Commercial	22	5,512	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	347	161,932
	Mobile Home	0	0	7	787
	Commercial	0	0	0	0
ST HELENA ISLAND (Beaufort County)	Dwelling	297	133,956	5	2,706
	Mobile Home	38	3,252	1	94
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	53	33,734	23	13,677
	Mobile Home	1	25	3	283
	Commercial	0	0	0	0
TOTAL	Dwelling	2,125	1,199,278	375	178,315
BEAUFORT	Mobile Home	50	3,853	11	1,165
COUNTY	Commercial	22	5,512	0	0
	TOTALS	2,197	1,208,643	386	179,479
FOLLY BEACH (Charleston County)	Dwelling	219	105,488	20	2,932
	Mobile Home	0	0	0	0
	Commercial	4	496	0	0
ISLE OF PALMS (Charleston County)	Dwelling	510	332,073	15	6,439
	Mobile Home	0	0	0	0
	Commercial	9	1,481	0	0
JAMES ISLAND (Charleston County)	Dwelling	1	622	610	264,363
	Mobile Home	0	0	6	648
	Commercial	0	0	1	144
KIAWAH ISLAND (Charleston County)	Dwelling	169	121,223	0	0
	Mobile Home	0	0	0	0
	Commercial	1	133	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	498	228,589
	Mobile Home	0	0	5	386
	Commercial	0	0	5	2,253
SEABROOK ISLAND (Charleston County)	Dwelling	106	60,959	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	135	105,738	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	100	62,211	171	86,639
	Mobile Home	3	305	11	1,050
	Commercial	0	0	1	1,377
TOTAL	Dwelling	1,240	788,314	1,314	588,964
CHARLESTON	Mobile Home	3	305	22	2,083
COUNTY	Commercial	14	2,110	7	3,774
	TOTALS	1,257	790,728	1,343	594,821
EDISTO BEACH (Colleton County)	Dwelling	275	116,118	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
TOTAL	Dwelling	275	116,118	0	0
COLLETON	Mobile Home	0	0	0	0
COUNTY	Commercial	0	0	0	0
	TOTALS	275	116,118	0	0

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

AS OF: OCTOBER 31, 2022

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	34	27,250	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	88	41,032	0	0
	Mobile Home	0	0	0	0
	Commercial	1	20	0	0
GEORGETOWN (Georgetown County)	Dwelling	29	23,479	92	37,527
	Mobile Home	0	0	1	91
	Commercial	0	0	6	3,717
LITCHFIELD BEACH (Georgetown County)	Dwelling	38	13,973	5	3,361
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
MURRELLS INLET (Georgetown County)	Dwelling	214	93,613	100	40,600
	Mobile Home	8	390	82	6,999
	Commercial	3	1,720	0	0
PAWLEYS ISLAND (Georgetown County)	Dwelling	446	208,707	324	146,835
	Mobile Home	12	893	9	896
	Commercial	2	191	3	1,478
REMAINDER OF COUNTY (Georgetown County)	Dwelling	46	26,032	15	3,986
	Mobile Home	0	0	0	0
	Commercial	0	0	1	305
TOTAL	Dwelling	895	434,086	536	232,309
GEORGETOWN	Mobile Home	20	1,283	92	7,986
COUNTY	Commercial	6	1,931	10	5,500
	TOTALS	921	437,299	638	245,794

GARDEN CITY (Horry County)	Dwelling	144	37,177	0	0
	Mobile Home	172	13,073	0	0
	Commercial	3	445	0	0
LITTLE RIVER (Horry County)	Dwelling	1	376	341	98,463
	Mobile Home	0	0	57	4,594
	Commercial	0	0	4	902
MURRELLS INLET (Horry County)	Dwelling	232	75,227	192	64,451
	Mobile Home	139	11,765	16	1,299
	Commercial	2	402	3	735
MYRTLE BEACH (Horry County)	Dwelling	1,480	455,346	386	117,643
	Mobile Home	826	65,621	95	7,193
	Commercial	87	29,455	10	2,711
N MYRTLE BEACH (Horry County)	Dwelling	1,761	520,134	158	37,849
	Mobile Home	101	5,942	50	3,138
	Commercial	27	12,430	17	29,809
SURFSIDE BEACH (Horry County)	Dwelling	732	224,968	1	51
	Mobile Home	328	35,959	0	0
	Commercial	10	7,781	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	13	4,920	2	409
	Mobile Home	0	0	1	94
	Commercial	1	267	0	0
TOTAL	Dwelling	4,363	1,318,148	1,080	318,866
HORRY	Mobile Home	1,566	132,362	219	16,318
COUNTY	Commercial	130	50,781	34	34,157
	TOTALS	6,059	1,501,290	1,333	369,341

ZONES	Dwelling	8,898	3,855,944	3,305	1,318,453
TOTAL	Mobile Home	1,639	137,802	344	27,552
	Commercial	172	60,333	51	43,431
	TOTALS	10,709	4,054,079	3,700	1,389,436