

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED JULY 31, 2023**

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	30,325,164			30,325,164
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	61,616			61,616
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	239,616			239,616
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	68,254			68,254
Furniture, fixtures & equipment (less accumulated depreciation)	18,325		18,325	0
Programming (net of amortization)	17,131		17,131	0
Section 444 Deposit (I.R.S.)	112,200			112,200
Prepaid operating expense	3,723,340		4,036	3,719,304
<b>TOTAL ASSETS</b>	<b>34,565,646</b>	<b>0</b>	<b>39,492</b>	<b>34,526,154</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				1,600,200
Reinsurance recoverable-unpaid losses				(12,000)
Unpaid loss adjustment expense				3,650
Reinsurance recoverable-unpaid loss exp.				(330)
Operating expenses				66,213
Unearned premiums: net				34,360,479
Accrual for premium & municipal taxes				1,390,453
<b>TOTAL RESERVES</b>				<b>37,408,665</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				59,503
Post retirement benefit payable				3,624,691
Reinsurance premium payable				295,615
<b>TOTAL PAYABLES</b>				<b>3,979,809</b>
<b>MEMBERS' EQUITY</b>				<b>(6,862,320)</b>
Total Liabilities and Equity				<b>34,526,154</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED JULY 31, 2023**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 05-01-2023 07-31-2023</b>	<b>YEAR-TO-DATE 11-01-2022 07-31-2023</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	4,322,802	10,623,941
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	285,829	1,681,618
Loss expenses incurred	33,805	186,385
Operating expenses incurred	3,741,113	9,660,376
<b>TOTAL DEDUCTIONS</b>	<b>4,060,747</b>	<b>11,528,379</b>
 Net Underwriting Gain or (Loss)	 262,055	 (904,438)
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	32,317	67,641
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>32,317</b>	<b>67,641</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>294,372</b>	 <b>(836,797)</b>
 <b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(7,157,350)	(6,026,679)
 Net income or (loss)	 294,372	 (836,797)
Change in assets not admitted	658	1,156
Assessments or (distributions)	0	0
<b>Net change in equity</b>	<b>295,030</b>	<b>(835,641)</b>
 <b>Members' Equity (Current Period)</b>	<b>(6,862,320)</b>	<b>(6,862,320)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED JULY 31, 2023**

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>05-01-2023</b>	<b>11-01-2022</b>
	<b>07-31-2023</b>	<b>07-31-2023</b>
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	32,318	67,641
 Total Investment Income Received	 32,318	 67,641
 Interest Accrued (Prior Period)	 0	 0
 Interest Accrued (Current Period)	 0	 0
 <b>Investment Income Earned</b>	 <b>32,318</b>	 <b>67,641</b>

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

QUARTER ENDED JULY 31, 2023

EXHIBIT 3A

**Combined Zones**

DESCRIPTION	Quarter 05-01-2023 to 07-31-2023					Year-To-Date at 07-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	20,012,571	0	0	0	20,012,571	46,282,185	0	0	0	46,282,185
Reinsurance Premiums Ceded	(9,999,713)	0	0	0	(9,999,713)	(22,563,856)	0	0	0	(22,563,856)
Net Premiums Written	10,012,858	0	0	0	10,012,858	23,718,329	0	0	0	23,718,329
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	20,378,237	0	0	0	20,378,237
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(20,378,237)	0	0	(20,378,237)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,595,395)	0	0	0	(2,595,395)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	2,595,395	0	0	2,595,395
Investment Income Received	32,317	0	0	0	32,317	67,641	0	0	0	67,641
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	10,045,175	0	0	0	10,045,175	41,568,812	(17,782,842)	0	0	23,785,970
<b>EXPENSES PAID:</b>										
Losses	131,333	133,902	39,537	10,673	315,445	185,427	3,010,396	261,527	38,285	3,495,635
Reins. Recovered-Losses Paid	(5,511)	(21,147)	(25,994)	0	(52,652)	(5,511)	(89,681)	(122,246)	(14,557)	(231,995)
Loss Adjustment Expenses	32,234	10,671	2,659	0	45,564	42,714	191,809	28,423	2,759	265,705
Reins. Recovered-Loss Exp. Paid	(998)	(3,299)	(2,760)	0	(7,057)	(998)	(15,987)	(9,997)	(2,165)	(29,147)
Commissions	2,001,258	0	0	0	2,001,258	4,628,219	0	0	0	4,628,219
Commissions Ceded	(198,468)	0	0	0	(198,468)	(420,457)	0	0	0	(420,457)
Operating Expenses	1,433,300	0	0	0	1,433,300	4,057,516	130,387	0	0	4,187,903
Premium Taxes	115,167	542,984	0	0	658,151	115,167	805,285	0	0	920,452
Total Expenses Paid	3,508,315	663,111	13,442	10,673	4,195,541	8,602,077	4,032,209	157,707	24,322	12,816,315
Net Cash Change	6,536,860	(663,111)	(13,442)	(10,673)	5,849,634	32,966,735	(21,815,051)	(157,707)	(24,322)	10,969,655
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	84,168	102,544	146	186,858	0	16,627	245,373	71,080	333,080
Reins Recoverable-Loss Exp. Paid	0	7,905	9,997	0	17,902	0	11,125	24,199	6,757	42,081
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	8,011	102,912	104,613	146	215,682	8,011	102,912	104,613	146	215,682
Reins Recoverable-Loss Exp. Paid	2,467	11,470	9,997	0	23,934	2,467	11,470	9,997	0	23,934
Net Change	10,478	22,309	2,069	0	34,856	10,478	86,630	(154,962)	(77,691)	(135,545)
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	828,700	735,800	35,400	300	1,600,200	828,700	735,800	35,400	300	1,600,200
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	(12,000)	0	0	(12,000)	0	(12,000)
Unpaid Loss Adjustment Expense	660	2,330	330	330	3,650	660	2,330	330	330	3,650
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)	0	(330)	0	0	(330)
Operating Expenses	66,213	0	0	0	66,213	66,213	0	0	0	66,213
Unearned Premiums	35,505,703	0	0	0	35,505,703	35,505,703	0	0	0	35,505,703
Unearned Premiums Ceded	(1,145,224)	0	0	0	(1,145,224)	(1,145,224)	0	0	0	(1,145,224)
Premium Taxes	1,390,453	0	0	0	1,390,453	1,390,453	0	0	0	1,390,453
ADD (PRIOR PERIOD)										
Unpaid Losses	813,100	732,100	300	300	1,545,800	0	3,099,220	217,300	300	3,316,820
Reins. Recoverable-Unpaid Losses	0	(300)	(9,160)	0	(9,460)	0	(8,300)	(20,900)	0	(29,200)
Unpaid Loss Adjustment Expense	660	1,660	330	330	2,980	0	70,650	4,650	330	75,630
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	(660)	0	(990)	0	(2,330)	(1,660)	0	(3,990)
Operating Expenses	44,213	0	0	0	44,213	0	130,387	0	0	130,387
Unearned Premiums	29,568,986	0	0	0	29,568,986	0	22,359,098	0	0	22,359,098
Unearned Premiums Ceded	(898,563)	0	0	0	(898,563)	0	(1,093,007)	0	0	(1,093,007)
Premium Taxes	843,255	722,326	0	0	1,565,581	0	982,020	0	0	982,020
Net Reserve Change	(6,274,854)	717,656	(32,920)	0	(5,590,118)	(36,646,505)	24,799,938	175,660	0	(11,670,907)
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(40,150)	0	0	0	(40,150)	0	(40,648)	0	0	(40,648)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(39,492)	0	0	0	(39,492)	(39,492)	0	0	0	(39,492)
Net Other Changes	658	0	0	0	658	(39,492)	40,648	0	0	1,156
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	273,142	76,854	(44,293)	(10,673)	295,030	(3,708,784)	3,112,165	(137,009)	(102,013)	(835,641)

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

Quarter 05-01-2023 to 07-31-2023

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 05-01-2023 to 07-31-2023					Year-To-Date at 07-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	15,959,487	0	0	0	15,959,487	37,539,280	0	0	0	37,539,280
Reinsurance Premiums Ceded	(7,866,670)	0	0	0	(7,866,670)	(18,063,270)	0	0	0	(18,063,270)
Net Premiums Written	8,092,817	0	0	0	8,092,817	19,476,010	0	0	0	19,476,010
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	15,916,290	0	0	0	15,916,290
To Seceeding Assoc. Yr.	0	0	0	0	0	0	(15,916,290)	0	0	(15,916,290)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,027,116)	0	0	0	(2,027,116)
To Seceeding Assoc. Yr.	0	0	0	0	0	0	2,027,116	0	0	2,027,116
Investment Income Received	25,845	0	0	0	25,845	54,863	0	0	0	54,863
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>8,118,662</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,118,662</b>	<b>33,420,047</b>	<b>(13,889,174)</b>	<b>0</b>	<b>0</b>	<b>19,530,873</b>
<b>EXPENSES PAID:</b>										
Losses	43,677	93,921	11,086	10,673	159,357	65,976	2,821,136	139,747	29,869	3,056,728
Reins. Recovered-Losses Paid	0	(18,319)	0	0	(18,319)	0	(65,402)	(78,542)	(6,485)	(150,429)
Loss Adjustment Expenses	10,858	3,286	0	0	14,144	16,743	158,931	15,503	2,759	193,936
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	(330)	0	0	(330)
Commissions	1,595,949	0	0	0	1,595,949	3,753,928	0	0	0	3,753,928
Commissions Ceded	(124,573)	0	0	0	(124,573)	(269,578)	0	0	0	(269,578)
Operating Expenses	1,135,310	0	0	0	1,135,310	3,291,034	101,265	0	0	3,392,299
Premium Taxes	93,481	421,707	0	0	515,188	93,481	625,423	0	0	718,904
<b>Total Expenses Paid</b>	<b>2,754,702</b>	<b>500,595</b>	<b>11,086</b>	<b>10,673</b>	<b>3,277,056</b>	<b>6,951,584</b>	<b>3,641,023</b>	<b>76,708</b>	<b>26,143</b>	<b>10,695,458</b>
<b>Net Cash Change</b>	<b>5,363,960</b>	<b>(500,595)</b>	<b>(11,086)</b>	<b>(10,673)</b>	<b>4,841,606</b>	<b>26,468,463</b>	<b>(17,530,197)</b>	<b>(76,708)</b>	<b>(26,143)</b>	<b>8,835,415</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Reins Recoverable-Losses Paid	0	84,168	102,544	146	186,858	0	8,925	123,298	63,154	195,377
Reins Recoverable-Loss Exp. Paid	0	7,905	9,997	0	17,902	0	4,748	13,374	5,197	23,319
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	0	86,238	102,544	146	188,928	0	64,787	64,299	0	129,086
Reins Recoverable-Loss Exp. Paid	0	9,135	9,997	0	19,132	0	6,920	6,037	0	12,957
<b>Net Change</b>	<b>0</b>	<b>3,300</b>	<b>0</b>	<b>0</b>	<b>3,300</b>	<b>0</b>	<b>58,034</b>	<b>(66,336)</b>	<b>(68,351)</b>	<b>(76,653)</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	616,656	566,179	0	300	1,183,135	616,656	566,179	0	300	1,183,135
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	2,330	0	330	2,660	0	2,330	0	330	2,660
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	53,745	0	0	0	53,745	53,745	0	0	0	53,745
Unearned Premiums	28,799,274	0	0	0	28,799,274	28,799,274	0	0	0	28,799,274
Unearned Premiums Ceded	(743,435)	0	0	0	(743,435)	(743,435)	0	0	0	(743,435)
Premium Taxes	1,127,790	625,423	0	0	1,753,213	1,127,790	625,423	0	0	1,753,213
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	616,356	562,479	0	300	1,179,135	0	2,878,476	143,679	300	3,022,455
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	(8,000)	(20,900)	0	(28,900)
Unpaid Loss Adjustment Expense	0	1,660	0	330	1,990	0	63,990	3,650	330	67,970
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	(2,000)	0	0	(2,000)
Operating Expenses	36,021	0	0	0	36,021	0	102,172	0	0	102,172
Unearned Premiums	24,176,951	0	0	0	24,176,951	0	17,447,480	0	0	17,447,480
Unearned Premiums Ceded	(554,036)	0	0	0	(554,036)	0	(685,665)	0	0	(685,665)
Premium Taxes	692,712	203,716	0	0	896,428	0	762,684	546,713	0	1,309,397
<b>Net Reserve Change</b>	<b>(4,886,026)</b>	<b>(426,377)</b>	<b>0</b>	<b>0</b>	<b>(5,312,403)</b>	<b>(29,854,030)</b>	<b>19,365,205</b>	<b>673,142</b>	<b>0</b>	<b>(9,815,683)</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	(32,982)	0	0	0	(32,982)	0	(31,569)	0	0	(31,569)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(32,032)	0	0	0	(32,032)	(32,032)	0	0	0	(32,032)
<b>Net Other Changes</b>	<b>950</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>950</b>	<b>(32,032)</b>	<b>31,569</b>	<b>0</b>	<b>0</b>	<b>(463)</b>
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
<b>Change In Members' Equity</b>	<b>478,884</b>	<b>(923,672)</b>	<b>(11,086)</b>	<b>(10,673)</b>	<b>(466,547)</b>	<b>(3,417,599)</b>	<b>1,924,611</b>	<b>530,098</b>	<b>(94,494)</b>	<b>(1,057,384)</b>

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

Quarter 05-01-2023 to 07-31-2023

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 05-01-2023 to 07-31-2023					Year-To-Date at 07-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	4,053,084	0	0	0	<b>4,053,084</b>	8,742,905	0	0	0	<b>8,742,905</b>
Reinsurance Premiums Ceded	(2,133,043)	0	0	0	<b>(2,133,043)</b>	(4,500,586)	0	0	0	<b>(4,500,586)</b>
Net Premiums Written	<u>1,920,041</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>1,920,041</b></u>	<u>4,242,319</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>4,242,319</b></u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	<b>0</b>	4,461,947	0	0	0	<b>4,461,947</b>
To Seceding Assoc. Yr.	0	0	0	0	<b>0</b>	0	(4,461,947)	0	0	<b>(4,461,947)</b>
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	<b>0</b>	(568,279)	0	0	0	<b>(568,279)</b>
To Seceding Assoc. Yr.	0	0	0	0	<b>0</b>	0	568,279	0	0	<b>568,279</b>
Investment Income Received	6,472	0	0	0	<b>6,472</b>	12,778	0	0	0	<b>12,778</b>
Miscellaneous Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Other Interest Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Total Income	<u>1,926,513</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>1,926,513</b></u>	<u>8,148,765</u>	<u>(3,893,668)</u>	<u>0</u>	<u>0</u>	<u><b>4,255,097</b></u>
<b>EXPENSES PAID:</b>										
Losses	87,656	39,981	28,451	0	<b>156,088</b>	119,451	189,260	121,780	8,416	<b>438,907</b>
Reins. Recovered-Losses Paid	(5,511)	(2,828)	(25,994)	0	<b>(34,333)</b>	(5,511)	(24,279)	(43,704)	(8,072)	<b>(81,566)</b>
Loss Adjustment Expenses	21,376	7,385	2,659	0	<b>31,420</b>	25,971	32,878	12,920	0	<b>71,769</b>
Reins. Recovered-Loss Exp. Paid	(998)	(3,299)	(2,760)	0	<b>(7,057)</b>	(998)	(15,657)	(9,997)	(2,165)	<b>(28,817)</b>
Commissions	405,309	0	0	0	<b>405,309</b>	874,291	0	0	0	<b>874,291</b>
Commissions Ceded	(73,895)	0	0	0	<b>(73,895)</b>	(150,879)	0	0	0	<b>(150,879)</b>
Operating Expenses	297,990	0	0	0	<b>297,990</b>	766,482	29,122	0	0	<b>795,604</b>
Premium Taxes	21,686	121,277	0	0	<b>142,963</b>	21,686	179,862	0	0	<b>201,548</b>
Total Expenses Paid	<u>753,613</u>	<u>162,516</u>	<u>2,356</u>	<u>0</u>	<u><b>918,485</b></u>	<u>1,650,493</u>	<u>391,186</u>	<u>80,999</u>	<u>(1,821)</u>	<u><b>2,120,857</b></u>
Net Cash Change	<u>1,172,900</u>	<u>(162,516)</u>	<u>(2,356)</u>	<u>0</u>	<u><b>1,008,028</b></u>	<u>6,498,272</u>	<u>(4,284,854)</u>	<u>(80,999)</u>	<u>1,821</u>	<u><b>2,134,240</b></u>
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	<b>0</b>	0	7,702	122,075	7,926	<b>137,703</b>
Reins Recoverable-Loss Exp. Paid	0	0	0	0	<b>0</b>	0	6,377	10,825	1,560	<b>18,762</b>
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	8,011	16,674	2,069	0	<b>26,754</b>	8,011	38,125	40,314	146	<b>86,596</b>
Reins Recoverable-Loss Exp. Paid	2,467	2,335	0	0	<b>4,802</b>	2,467	4,550	3,960	0	<b>10,977</b>
Net Change	<u>10,478</u>	<u>19,009</u>	<u>2,069</u>	<u>0</u>	<u><b>31,556</b></u>	<u>10,478</u>	<u>28,596</u>	<u>(88,626)</u>	<u>(9,340)</u>	<u><b>(58,892)</b></u>
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	212,044	169,621	35,400	0	<b>417,065</b>	212,044	169,621	35,400	0	<b>417,065</b>
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	<b>(12,000)</b>	0	0	(12,000)	0	<b>(12,000)</b>
Unpaid Loss Adjustment Expense	660	0	330	0	<b>990</b>	660	0	330	0	<b>990</b>
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	<b>(330)</b>	0	(330)	0	0	<b>(330)</b>
Operating Expenses	12,468	0	0	0	<b>12,468</b>	12,468	0	0	0	<b>12,468</b>
Unearned Premiums	6,706,429	0	0	0	<b>6,706,429</b>	6,706,429	0	0	0	<b>6,706,429</b>
Unearned Premiums Ceded	(401,789)	0	0	0	<b>(401,789)</b>	(401,789)	0	0	0	<b>(401,789)</b>
Premium Taxes	262,663	(625,423)	0	0	<b>(362,760)</b>	262,663	(625,423)	0	0	<b>(362,760)</b>
ADD (PRIOR PERIOD)										
Unpaid Losses	196,744	169,621	300	0	<b>366,665</b>	0	220,744	73,621	0	<b>294,365</b>
Reins. Recoverable-Unpaid Losses	0	0	(9,160)	0	<b>(9,160)</b>	0	(300)	0	0	<b>(300)</b>
Unpaid Loss Adjustment Expense	660	0	330	0	<b>990</b>	0	6,660	1,000	0	<b>7,660</b>
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	(660)	0	<b>(990)</b>	0	(330)	(1,660)	0	<b>(1,990)</b>
Operating Expenses	8,192	0	0	0	<b>8,192</b>	0	28,215	0	0	<b>28,215</b>
Unearned Premiums	5,392,035	0	0	0	<b>5,392,035</b>	0	4,911,618	0	0	<b>4,911,618</b>
Unearned Premiums Ceded	(344,527)	0	0	0	<b>(344,527)</b>	0	(407,342)	0	0	<b>(407,342)</b>
Premium Taxes	150,543	518,610	0	0	<b>669,153</b>	0	219,336	(546,713)	0	<b>(327,377)</b>
Net Reserve Change	<u>(1,388,828)</u>	<u>1,144,033</u>	<u>(32,920)</u>	<u>0</u>	<u><b>(277,715)</b></u>	<u>(6,792,475)</u>	<u>5,434,733</u>	<u>(497,482)</u>	<u>0</u>	<u><b>(1,855,224)</b></u>
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	(7,168)	0	0	0	<b>(7,168)</b>	0	(9,079)	0	0	<b>(9,079)</b>
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	(7,460)	0	0	0	<b>(7,460)</b>	(7,460)	0	0	0	<b>(7,460)</b>
Net Other Changes	<u>(292)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>(292)</b></u>	<u>(7,460)</u>	<u>9,079</u>	<u>0</u>	<u>0</u>	<u><b>1,619</b></u>
Assessments or (Distributions)	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Change In Members' Equity	<u>(205,742)</u>	<u>1,000,526</u>	<u>(33,207)</u>	<u>0</u>	<u><b>761,577</b></u>	<u>(291,185)</u>	<u>1,187,554</u>	<u>(667,107)</u>	<u>(7,519)</u>	<u><b>221,743</b></u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2023**

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	46,282,185	36,853,358	31,738,601	32,829,220	147,703,364
Reinsurance Premiums Ceded	(22,563,856)	(23,651,722)	(22,597,848)	(23,344,433)	(92,157,859)
Net Premiums Written	23,718,329	13,201,636	9,140,753	9,484,787	55,545,505
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	20,378,237	16,885,942	16,747,227	18,495,373	72,506,779
To Succeeding Assoc. Yr.	0	(20,378,237)	(16,885,942)	(16,747,227)	(54,011,406)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(2,595,395)	(2,172,855)	(2,146,768)	(2,505,830)	(9,420,848)
To Succeeding Assoc. Yr.	0	2,595,395	2,172,855	2,146,768	6,915,018
Investment Income Received	67,641	18,295	4,480	53,167	143,583
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	41,568,812	10,150,176	9,032,605	10,927,038	71,678,631
<b>EXPENSES PAID:</b>					
Losses	185,427	3,706,687	2,366,575	2,117,864	8,376,553
Reins. Recovered-Losses Paid	(5,511)	(105,693)	(564,331)	(170,502)	(846,037)
Loss Adjustment Expenses	42,714	397,642	298,635	217,602	956,593
Reins. Recovered-Loss Exp. Paid	(998)	(21,244)	(55,006)	(21,052)	(98,300)
Commissions	4,628,219	3,685,336	3,173,860	3,282,922	14,770,337
Commissions Ceded	(420,457)	(479,774)	(497,600)	(508,877)	(1,906,708)
Operating Expenses	4,057,516	3,491,905	4,933,150	4,674,440	17,157,011
Premium Taxes	115,167	1,003,651	884,777	919,366	2,922,961
Total Expenses Paid	8,602,077	11,678,510	10,540,060	10,511,763	41,332,410
Net Cash Change	32,966,735	(1,528,334)	(1,507,455)	415,275	30,346,221
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	8,011	102,912	104,613	146	215,682
Reins Recoverable-Loss Exp. Paid	2,467	11,470	9,997	0	23,934
Net Change	32,977,213	(1,413,952)	(1,392,845)	415,421	30,585,837
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	828,700	735,800	35,400	300	1,600,200
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	(12,000)
Unpaid Loss Adjustment Expense	660	2,330	330	330	3,650
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)
Operating Expenses	66,213	0	0	0	66,213
Unearned Premiums	35,505,703	0	0	0	35,505,703
Unearned Premiums Ceded	(1,145,224)	0	0	0	(1,145,224)
Premium Taxes	1,390,453	0	0	0	1,390,453
Total Reserves	36,646,505	737,800	23,730	630	37,408,665
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(39,492)	0	0	0	(39,492)
Total Other Changes	(39,492)	0	0	0	(39,492)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(3,708,784)	(2,151,752)	(1,416,575)	414,791	(6,862,320)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2023**

**Zone 1**

EXHIBIT 3B1

DESCRIPTION	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	37,539,280	28,622,091	25,532,698	26,400,858	118,094,927
Reinsurance Premiums Ceded	(18,063,270)	(18,129,470)	(17,901,269)	(18,353,791)	(72,447,800)
Net Premiums Written	19,476,010	10,492,621	7,631,429	8,047,067	45,647,127
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	15,916,290	13,452,380	13,478,948	14,743,207	57,590,825
To Succeeding Assoc. Yr.	0	(15,916,290)	(13,452,380)	(13,478,948)	(42,847,618)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(2,027,116)	(1,731,030)	(1,727,819)	(1,997,471)	(7,483,436)
To Succeeding Assoc. Yr.	0	2,027,116	1,731,030	1,727,819	5,485,965
Investment Income Received	54,863	14,209	3,604	42,756	115,432
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	33,420,047	8,339,006	7,664,812	9,084,430	58,508,295
<b>EXPENSES PAID:</b>					
Losses	65,976	3,265,592	1,503,692	1,619,069	6,454,329
Reins. Recovered-Losses Paid	0	(73,712)	(240,766)	(87,430)	(401,908)
Loss Adjustment Expenses	16,743	313,302	198,947	154,806	683,798
Reins. Recovered-Loss Exp. Paid	0	(2,330)	(1,660)	0	(3,990)
Commissions	3,753,928	2,862,209	2,553,270	2,640,086	11,809,493
Commissions Ceded	(269,578)	(300,737)	(316,908)	(283,378)	(1,170,601)
Operating Expenses	3,291,034	2,711,982	3,968,562	3,759,128	13,730,706
Premium Taxes	93,481	780,863	712,418	739,913	2,326,675
Total Expenses Paid	6,951,584	9,557,169	8,377,555	8,542,194	33,428,502
Net Cash Change	26,468,463	(1,218,163)	(712,743)	542,236	25,079,793
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	64,787	64,299	0	129,086
Reins Recoverable-Loss Exp. Paid	0	6,920	6,037	0	12,957
Net Change	26,468,463	(1,146,456)	(642,407)	542,236	25,221,836
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	616,656	566,179	0	300	1,183,135
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	2,330	0	330	2,660
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	53,745	0	0	0	53,745
Unearned Premiums	28,799,274	0	0	0	28,799,274
Unearned Premiums Ceded	(743,435)	0	0	0	(743,435)
Premium Taxes	1,127,790	625,423	0	0	1,753,213
Total Reserves	29,854,030	1,193,932	0	630	31,048,592
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(32,032)	0	0	0	(32,032)
Total Other Changes	(32,032)	0	0	0	(32,032)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(3,417,599)	(2,340,388)	(642,407)	541,606	(5,858,788)



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2023**

**Zone 2**

EXHIBIT 3B2

DESCRIPTION	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	8,742,905	8,231,267	6,205,903	6,428,362	29,608,437
Reinsurance Premiums Ceded	(4,500,586)	(5,522,252)	(4,696,579)	(4,990,642)	(19,710,059)
Net Premiums Written	4,242,319	2,709,015	1,509,324	1,437,720	9,898,378
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	4,461,947	3,433,562	3,268,279	3,752,166	14,915,954
To Succeeding Assoc. Yr.	0	(4,461,947)	(3,433,562)	(3,268,279)	(11,163,788)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(568,279)	(441,825)	(418,949)	(508,359)	(1,937,412)
To Succeeding Assoc. Yr.	0	568,279	441,825	418,949	1,429,053
Investment Income Received	12,778	4,086	876	10,411	28,151
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	8,148,765	1,811,170	1,367,793	1,842,608	13,170,336
<b>EXPENSES PAID:</b>					
Losses	119,451	441,095	862,883	498,795	1,922,224
Reins. Recovered-Losses Paid	(5,511)	(31,981)	(323,565)	(83,072)	(444,129)
Loss Adjustment Expenses	25,971	84,340	99,688	62,796	272,795
Reins. Recovered-Loss Exp. Paid	(998)	(18,914)	(53,346)	(21,052)	(94,310)
Commissions	874,291	823,127	620,590	642,836	2,960,844
Commissions Ceded	(150,879)	(179,037)	(180,692)	(225,499)	(736,107)
Operating Expenses	766,482	779,923	964,588	915,312	3,426,305
Premium Taxes	21,686	222,788	172,359	179,453	596,286
Total Expenses Paid	1,650,493	2,121,341	2,162,505	1,969,569	7,903,908
Net Cash Change	6,498,272	(310,171)	(794,712)	(126,961)	5,266,428
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	8,011	38,125	40,314	146	86,596
Reins Recoverable-Loss Exp. Paid	2,467	4,550	3,960	0	10,977
Net Change	6,508,750	(267,496)	(750,438)	(126,815)	5,364,001
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	212,044	169,621	35,400	0	417,065
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	(12,000)
Unpaid Loss Adjustment Expense	660	0	330	0	990
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)
Operating Expenses	12,468	0	0	0	12,468
Unearned Premiums	6,706,429	0	0	0	6,706,429
Unearned Premiums Ceded	(401,789)	0	0	0	(401,789)
Premium Taxes	262,663	(625,423)	0	0	(362,760)
Total Reserves	6,792,475	(456,132)	23,730	0	6,360,073
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(7,460)	0	0	0	(7,460)
Total Other Changes	(7,460)	0	0	0	(7,460)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(291,185)	188,636	(774,168)	(126,815)	(1,003,532)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF PREMIUMS  
 QUARTER ENDED JULY 31, 2023**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 05-01-2023 07-31-2023</b>	<b>YEAR-TO-DATE 11-01-2022 07-31-2023</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	20,012,571	46,282,185
Reinsurance Premium Ceded	(9,999,713)	(22,563,856)
Net Premiums Written	10,012,858	23,718,329
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	27,602,351	21,226,337
Advance Premiums (On Policies Not Yet In Force)	1,966,635	1,132,761
Reinsurance Premium Ceded	(898,563)	(1,093,007)
Net Prior Unearned	28,670,423	21,266,091
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	33,509,773	33,509,773
Advance Premiums (On Policies Not Yet In Force)	1,995,930	1,995,930
Reinsurance Premium Ceded	(1,145,224)	(1,145,224)
Net Current Unearned	34,360,479	34,360,479
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	4,322,802	10,623,941

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSSES**  
**QUARTER ENDED JULY 31, 2023**

EXHIBIT 4B

	Quarter 05-01-2023 to 07-31-2023					Year-To-Date 11-01-2022 to 07-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	131,333	133,902	39,537	10,673	<b>315,445</b>	185,427	3,010,396	261,527	38,285	<b>3,495,635</b>
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	(5,511)	(21,147)	(25,994)	0	<b>(52,652)</b>	(5,511)	(89,681)	(122,246)	(14,557)	<b>(231,995)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	(8,011)	(102,912)	(104,613)	(146)	<b>(215,682)</b>	(8,011)	(102,912)	(104,613)	(146)	<b>(215,682)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	84,168	102,544	146	<b>186,858</b>	0	16,627	245,373	71,080	<b>333,080</b>
<b>Total Paid Loss Net of Reinsurance</b>	<b>117,811</b>	<b>94,011</b>	<b>11,474</b>	<b>10,673</b>	<b>233,969</b>	<b>171,905</b>	<b>2,834,430</b>	<b>280,041</b>	<b>94,662</b>	<b>3,381,038</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	16,200	48,300	35,400	300	<b>100,200</b>	16,200	48,300	35,400	300	<b>100,200</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	<b>(12,000)</b>	0	0	(12,000)	0	<b>(12,000)</b>
<b>Outstanding Losses Net of Reins.</b>	<b>16,200</b>	<b>48,300</b>	<b>23,400</b>	<b>300</b>	<b>88,200</b>	<b>16,200</b>	<b>48,300</b>	<b>23,400</b>	<b>300</b>	<b>88,200</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	600	44,600	300	300	<b>45,800</b>	0	2,286,720	29,800	300	<b>2,316,820</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	(300)	(9,160)	0	<b>(9,460)</b>	0	(8,300)	(20,900)	0	<b>(29,200)</b>
<b>Outstanding Losses Net of Reins.</b>	<b>600</b>	<b>44,300</b>	<b>(8,860)</b>	<b>300</b>	<b>36,340</b>	<b>0</b>	<b>2,278,420</b>	<b>8,900</b>	<b>300</b>	<b>2,287,620</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	<b>133,411</b>	<b>98,011</b>	<b>43,734</b>	<b>10,673</b>	<b>285,829</b>	<b>1,000,605</b>	<b>479,310</b>	<b>107,041</b>	<b>94,662</b>	<b>1,681,618</b>
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	812,500	687,500	0	0	<b>1,500,000</b>	812,500	687,500	0	0	<b>1,500,000</b>
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	812,500	687,500	0	0	<b>1,500,000</b>	0	812,500	187,500	0	<b>1,000,000</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES**  
**QUARTER ENDED JULY 31, 2023**

EXHIBIT 4C

	Quarter 05-01-2023 to 07-31-2023					Year-To-Date 11-01-2022 to 07-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	32,234	10,671	2,659	0	45,564	42,714	191,809	28,423	2,759	265,705
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Loss Expense	(998)	(3,299)	(2,760)	0	(7,057)	(998)	(15,987)	(9,997)	(2,165)	(29,147)
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	(2,467)	(11,470)	(9,997)	0	(23,934)	(2,467)	(11,470)	(9,997)	0	(23,934)
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	7,905	9,997	0	17,902	0	11,125	24,199	6,757	42,081
<b>Total Paid Loss Adj Expense Net of Reinsurance</b>	<b>28,769</b>	<b>3,807</b>	<b>(101)</b>	<b>0</b>	<b>32,475</b>	<b>39,249</b>	<b>175,477</b>	<b>32,628</b>	<b>7,351</b>	<b>254,705</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	660	2,330	330	330	3,650	660	2,330	330	330	3,650
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	(330)	0	0	(330)	0	(330)	0	0	(330)
<b>Outstanding Loss Expense Net of Reins.</b>	<b>660</b>	<b>2,000</b>	<b>330</b>	<b>330</b>	<b>3,320</b>	<b>660</b>	<b>2,000</b>	<b>330</b>	<b>330</b>	<b>3,320</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	660	1,660	330	330	2,980	0	70,650	4,650	330	75,630
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	(330)	(660)	0	(990)	0	(2,330)	(1,660)	0	(3,990)
<b>Outstanding Loss Expense Net of Reins.</b>	<b>660</b>	<b>1,330</b>	<b>(330)</b>	<b>330</b>	<b>1,990</b>	<b>0</b>	<b>68,320</b>	<b>2,990</b>	<b>330</b>	<b>71,640</b>
<b>INCURRED LOSS EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	28,769	4,477	559	0	33,805	39,909	109,157	29,968	7,351	186,385

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 CUMULATIVE REPORT OF CATASTROPHE LOSSES  
 PERIOD FROM OCTOBER 1, 2016 TO JULY 31, 2023**

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	0	7,870,588	0	0
			2	684	1,137,751	0	648,777	0	0
<b>TOTAL</b>				<b>4,075</b>	<b>16,812,394</b>	<b>0</b>	<b>8,519,365</b>	<b>0</b>	<b>0</b>

**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
<b>TOTAL</b>				<b>200</b>	<b>426,957</b>	<b>0</b>	<b>183,924</b>	<b>0</b>	<b>0</b>

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

Page 1

AS OF: JULY 31, 2023

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	235	138,281	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	15	6,894	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,518	892,624	0	0
	Mobile Home	11	579	0	0
	Commercial	21	5,495	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	344	163,020
	Mobile Home	0	0	9	940
	Commercial	0	0	0	0
ST HELENA ISLAND (Beaufort County)	Dwelling	303	138,918	5	2,706
	Mobile Home	36	3,202	1	94
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	52	33,241	25	15,332
	Mobile Home	1	25	3	283
	Commercial	0	0	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>2,123</b>	<b>1,209,957</b>	<b>374</b>	<b>181,058</b>
<b>BEAUFORT</b>	<b>Mobile Home</b>	<b>48</b>	<b>3,806</b>	<b>13</b>	<b>1,317</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>21</b>	<b>5,495</b>	<b>0</b>	<b>0</b>
	<b>TOTALS</b>	<b>2,192</b>	<b>1,219,258</b>	<b>387</b>	<b>182,375</b>
FOLLY BEACH (Charleston County)	Dwelling	218	106,124	19	2,824
	Mobile Home	0	0	0	0
	Commercial	4	496	0	0
ISLE OF PALMS (Charleston County)	Dwelling	506	332,052	15	6,473
	Mobile Home	0	0	0	0
	Commercial	9	1,481	0	0
JAMES ISLAND (Charleston County)	Dwelling	1	219	617	273,192
	Mobile Home	0	0	6	648
	Commercial	0	0	1	144
KIAWAH ISLAND (Charleston County)	Dwelling	168	122,087	0	0
	Mobile Home	0	0	0	0
	Commercial	1	133	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	491	229,806
	Mobile Home	0	0	4	329
	Commercial	0	0	5	2,300
SEABROOK ISLAND (Charleston County)	Dwelling	108	63,202	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	137	106,277	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	103	65,489	169	89,302
	Mobile Home	3	305	11	1,110
	Commercial	0	0	1	1,377
<b>TOTAL</b>	<b>Dwelling</b>	<b>1,241</b>	<b>795,450</b>	<b>1,311</b>	<b>601,598</b>
<b>CHARLESTON</b>	<b>Mobile Home</b>	<b>3</b>	<b>305</b>	<b>21</b>	<b>2,087</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>14</b>	<b>2,110</b>	<b>7</b>	<b>3,821</b>
	<b>TOTALS</b>	<b>1,258</b>	<b>797,865</b>	<b>1,339</b>	<b>607,505</b>
EDISTO BEACH (Colleton County)	Dwelling	272	116,974	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>272</b>	<b>116,974</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>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>TOTALS</b>	<b>272</b>	<b>116,974</b>	<b>0</b>	<b>0</b>

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

AS OF: JULY 31, 2023

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	27,301	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	85	39,881	0	0
	Mobile Home	0	0	0	0
	Commercial	1	20	0	0
GEORGETOWN (Georgetown County)	Dwelling	29	23,580	93	37,762
	Mobile Home	0	0	1	91
	Commercial	0	0	5	3,702
LITCHFIELD BEACH (Georgetown County)	Dwelling	37	13,852	5	3,539
	Mobile Home	0	0	0	0
	Commercial	10	9,891	0	0
MURRELLS INLET (Georgetown County)	Dwelling	216	95,086	98	40,450
	Mobile Home	10	672	80	6,795
	Commercial	2	1,700	0	0
PAWLEYS ISLAND (Georgetown County)	Dwelling	442	209,818	328	149,422
	Mobile Home	12	882	9	896
	Commercial	2	191	2	1,458
REMAINDER OF COUNTY (Georgetown County)	Dwelling	44	25,031	17	4,540
	Mobile Home	0	0	0	0
	Commercial	0	0	1	305
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>887</b>	<b>434,551</b>	<b>541</b>	<b>235,713</b>
	<b>Mobile Home</b>	<b>22</b>	<b>1,554</b>	<b>90</b>	<b>7,781</b>
	<b>Commercial</b>	<b>15</b>	<b>11,802</b>	<b>8</b>	<b>5,464</b>
	<b>TOTALS</b>	<b>924</b>	<b>447,907</b>	<b>639</b>	<b>248,959</b>
GARDEN CITY (Horry County)	Dwelling	146	38,663	0	0
	Mobile Home	161	12,248	0	0
	Commercial	3	495	0	0
LITTLE RIVER (Horry County)	Dwelling	1	376	350	102,223
	Mobile Home	0	0	58	4,757
	Commercial	0	0	3	862
MURRELLS INLET (Horry County)	Dwelling	233	74,998	203	69,674
	Mobile Home	142	12,001	12	1,000
	Commercial	2	402	4	860
MYRTLE BEACH (Horry County)	Dwelling	1,475	463,999	396	122,867
	Mobile Home	814	65,599	94	7,093
	Commercial	93	46,580	8	1,822
N MYRTLE BEACH (Horry County)	Dwelling	1,734	521,424	160	38,986
	Mobile Home	96	5,643	52	3,446
	Commercial	25	12,220	17	31,059
SURFSIDE BEACH (Horry County)	Dwelling	741	233,210	1	53
	Mobile Home	317	35,063	0	0
	Commercial	10	8,142	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	16	5,564	3	1,344
	Mobile Home	0	0	1	94
	Commercial	0	0	0	0
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>4,346</b>	<b>1,338,234</b>	<b>1,113</b>	<b>335,147</b>
	<b>Mobile Home</b>	<b>1,530</b>	<b>130,554</b>	<b>217</b>	<b>16,390</b>
	<b>Commercial</b>	<b>133</b>	<b>67,839</b>	<b>32</b>	<b>34,602</b>
	<b>TOTALS</b>	<b>6,009</b>	<b>1,536,627</b>	<b>1,362</b>	<b>386,140</b>
<b>ZONES TOTAL</b>	<b>Dwelling</b>	<b>8,869</b>	<b>3,895,166</b>	<b>3,339</b>	<b>1,353,516</b>
	<b>Mobile Home</b>	<b>1,603</b>	<b>136,219</b>	<b>341</b>	<b>27,575</b>
	<b>Commercial</b>	<b>183</b>	<b>87,245</b>	<b>47</b>	<b>43,887</b>
	<b>TOTALS</b>	<b>10,655</b>	<b>4,118,630</b>	<b>3,727</b>	<b>1,424,978</b>