

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED OCTOBER 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	29,723,272			29,723,272
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	111,285			111,285
Assessments receivable	1,123,508		0	1,123,508
Reinsurance recoverable on loss payments	7,597			7,597
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	61,593			61,593
Furniture, fixtures & equipment (less accumulated depreciation)	18,050		18,050	0
Programming (net of amortization)	15,520		15,520	0
Section 444 Deposit (I.R.S.)	112,200			112,200
Prepaid operating expense	3,721,960		2,656	3,719,304
<b>TOTAL ASSETS</b>	<b>34,894,985</b>	<b>0</b>	<b>36,226</b>	<b>34,858,759</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				1,538,500
Reinsurance recoverable-unpaid losses				(28,000)
Unpaid loss adjustment expense				2,640
Reinsurance recoverable-unpaid loss exp.				(330)
Operating expenses				138,993
Unearned premiums: net				33,263,648
Accrual for premium & municipal taxes				1,699,877
<b>TOTAL RESERVES</b>				<b>36,615,328</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				59,503
Post retirement benefit payable				4,206,388
Reinsurance premium payable				3,807,969
<b>TOTAL PAYABLES</b>				<b>8,073,860</b>
<b>MEMBERS' EQUITY</b>				<b>(9,830,429)</b>
Total Liabilities and Equity				<b>34,858,759</b>

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

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2023 10-31-2023	YEAR-TO-DATE 11-01-2022 10-31-2023
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	(227,722)	10,396,219
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	391,495	2,073,113
Loss expenses incurred	72,853	259,238
Operating expenses incurred	3,429,979	13,090,355
<b>TOTAL DEDUCTIONS</b>	<b>3,894,327</b>	<b>15,422,706</b>
 Net Underwriting Gain or (Loss)	 (4,122,049)	 (5,026,487)
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	34,389	102,030
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>34,389</b>	<b>102,030</b>
 <b><u>Net Income or (Loss)</u></b>	 (4,087,660)	 (4,924,457)
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(6,862,320)	(6,026,679)
 Net income or (loss)	 (4,087,660)	 (4,924,457)
Change in assets not admitted	3,266	4,422
Assessments or (distributions)	1,116,285	1,116,285
<b>Net change in equity</b>	<b>(2,968,109)</b>	<b>(3,803,750)</b>
 <b>Members' Equity (Current Period)</b>	 <b>(9,830,429)</b>	 <b>(9,830,429)</b>

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

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>08-01-2023</b>	<b>11-01-2022</b>
	<b>10-31-2023</b>	<b>10-31-2023</b>
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	34,389	102,030
 Total Investment Income Received	 34,389	 102,030
 Interest Accrued (Prior Period)	 0	 0
 Interest Accrued (Current Period)	 0	 0
 <b>Investment Income Earned</b>	 <u>34,389</u>	 <u>102,030</u>

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

QUARTER ENDED OCTOBER 31, 2023

EXHIBIT 3A

**Combined Zones**

DESCRIPTION	Quarter 08-01-2023 to 10-31-2023					Year-To-Date at 10-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	13,843,616	0	0	0	13,843,616	60,125,801	0	0	0	60,125,801
Reinsurance Premiums Ceded	(15,168,169)	0	0	0	(15,168,169)	(37,732,025)	0	0	0	(37,732,025)
Net Premiums Written	(1,324,553)	0	0	0	(1,324,553)	22,393,776	0	0	0	22,393,776
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	34,389	0	0	0	34,389	102,030	0	0	0	102,030
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>(1,290,164)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,290,164)</b>	<b>40,278,648</b>	<b>(17,782,842)</b>	<b>0</b>	<b>0</b>	<b>22,495,806</b>
<b>EXPENSES PAID:</b>										
Losses	133,925	120,685	40,311	0	294,921	319,352	3,131,081	301,838	38,285	3,790,556
Reins. Recovered-Losses Paid	(3,192)	(13,846)	(19,134)	0	(36,172)	(8,703)	(103,527)	(141,380)	(14,557)	(268,167)
Loss Adjustment Expenses	42,940	10,082	2,928	0	55,950	85,654	201,891	31,351	2,759	321,655
Reins. Recovered-Loss Exp. Paid	(1,469)	(2,191)	0	0	(3,660)	(2,467)	(18,178)	(9,997)	(2,165)	(32,807)
Commissions	1,384,361	0	0	0	1,384,361	6,012,580	0	0	0	6,012,580
Commissions Ceded	(201,180)	0	0	0	(201,180)	(621,637)	0	0	0	(621,637)
Operating Expenses	1,749,427	0	0	0	1,749,427	5,806,943	130,387	0	0	5,937,330
Premium Taxes	115,167	0	0	0	115,167	230,334	805,285	0	0	1,035,619
<b>Total Expenses Paid</b>	<b>3,219,979</b>	<b>114,730</b>	<b>24,105</b>	<b>0</b>	<b>3,358,814</b>	<b>11,822,056</b>	<b>4,146,939</b>	<b>181,812</b>	<b>24,322</b>	<b>16,175,129</b>
<b>Net Cash Change</b>	<b>(4,510,143)</b>	<b>(114,730)</b>	<b>(24,105)</b>	<b>0</b>	<b>(4,648,978)</b>	<b>28,456,592</b>	<b>(21,929,781)</b>	<b>(181,812)</b>	<b>(24,322)</b>	<b>6,320,677</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Reins Recoverable-Losses Paid	8,011	102,912	104,613	146	215,682	0	16,627	245,373	71,080	333,080
Reins Recoverable-Loss Exp. Paid	2,467	11,470	9,997	0	23,934	0	11,125	24,199	6,757	42,081
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	5,236	0	0	0	5,236	5,236	0	0	0	5,236
Reins Recoverable-Loss Exp. Paid	2,361	0	0	0	2,361	2,361	0	0	0	2,361
<b>Net Change</b>	<b>(2,881)</b>	<b>(114,382)</b>	<b>(114,610)</b>	<b>(146)</b>	<b>(232,019)</b>	<b>7,597</b>	<b>(27,752)</b>	<b>(269,572)</b>	<b>(77,837)</b>	<b>(367,564)</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	821,800	716,700	0	0	1,538,500	821,800	716,700	0	0	1,538,500
Reins. Recoverable-Unpaid Losses	0	(28,000)	0	0	(28,000)	0	(28,000)	0	0	(28,000)
Unpaid Loss Adjustment Expense	990	1,650	0	0	2,640	990	1,650	0	0	2,640
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)	0	(330)	0	0	(330)
Operating Expenses	138,993	0	0	0	138,993	138,993	0	0	0	138,993
Unearned Premiums	34,570,966	0	0	0	34,570,966	34,570,966	0	0	0	34,570,966
Unearned Premiums Ceded	(1,307,318)	0	0	0	(1,307,318)	(1,307,318)	0	0	0	(1,307,318)
Premium Taxes	1,699,877	0	0	0	1,699,877	1,699,877	0	0	0	1,699,877
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	828,700	735,800	35,400	300	1,600,200	0	3,099,220	217,300	300	3,316,820
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	(12,000)	0	(8,300)	(20,900)	0	(29,200)
Unpaid Loss Adjustment Expense	660	2,330	330	330	3,650	0	70,650	4,650	330	75,630
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)	0	(2,330)	(1,660)	0	(3,990)
Operating Expenses	66,213	0	0	0	66,213	0	130,387	0	0	130,387
Unearned Premiums	35,505,703	0	0	0	35,505,703	0	22,359,098	0	0	22,359,098
Unearned Premiums Ceded	(1,145,224)	0	0	0	(1,145,224)	0	(1,093,007)	0	0	(1,093,007)
Premium Taxes	1,390,453	0	0	0	1,390,453	0	982,020	0	0	982,020
<b>Net Reserve Change</b>	<b>721,197</b>	<b>47,780</b>	<b>23,730</b>	<b>630</b>	<b>793,337</b>	<b>(35,925,308)</b>	<b>24,847,718</b>	<b>199,390</b>	<b>630</b>	<b>(10,877,570)</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	(39,492)	0	0	0	(39,492)	0	(40,648)	0	0	(40,648)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(36,226)	0	0	0	(36,226)	(36,226)	0	0	0	(36,226)
<b>Net Other Changes</b>	<b>3,266</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,266</b>	<b>(36,226)</b>	<b>40,648</b>	<b>0</b>	<b>0</b>	<b>4,422</b>
<b>Assessments or (Distributions)</b>	<b>0</b>	<b>0</b>	<b>1,531,560</b>	<b>(415,275)</b>	<b>1,116,285</b>	<b>0</b>	<b>0</b>	<b>1,531,560</b>	<b>(415,275)</b>	<b>1,116,285</b>
<b>Change In Members' Equity</b>	<b>(3,788,561)</b>	<b>(181,332)</b>	<b>1,416,575</b>	<b>(414,791)</b>	<b>(2,968,109)</b>	<b>(7,497,345)</b>	<b>2,930,833</b>	<b>1,279,566</b>	<b>(516,804)</b>	<b>(3,803,750)</b>

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

Quarter 08-01-2023 to 10-31-2023

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 08-01-2023 to 10-31-2023					Year-To-Date at 10-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	10,932,491	0	0	0	10,932,491	48,471,771	0	0	0	48,471,771
Reinsurance Premiums Ceded	(11,984,472)	0	0	0	(11,984,472)	(30,047,742)	0	0	0	(30,047,742)
Net Premiums Written	(1,051,981)	0	0	0	(1,051,981)	18,424,029	0	0	0	18,424,029
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	15,916,290	0	0	0	15,916,290
To Succeeding 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 Succeeding Assoc. Yr.	0	0	0	0	0	0	2,027,116	0	0	2,027,116
Investment Income Received	27,391	0	0	0	27,391	82,254	0	0	0	82,254
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>(1,024,590)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,024,590)</b>	<b>32,395,457</b>	<b>(13,889,174)</b>	<b>0</b>	<b>0</b>	<b>18,506,283</b>
<b>EXPENSES PAID:</b>										
Losses	69,139	105,777	22,717	0	197,633	135,115	2,926,913	162,464	29,869	3,254,361
Reins. Recovered-Losses Paid	0	0	0	0	0	0	(65,402)	(78,542)	(6,485)	(150,429)
Loss Adjustment Expenses	31,033	7,656	1,728	0	40,417	47,776	166,587	17,231	2,759	234,353
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	(330)	0	0	(330)
Commissions	1,093,249	0	0	0	1,093,249	4,847,177	0	0	0	4,847,177
Commissions Ceded	(190,498)	0	0	0	(190,498)	(460,076)	0	0	0	(460,076)
Operating Expenses	1,390,364	0	0	0	1,390,364	4,681,398	101,265	0	0	4,782,663
Premium Taxes	92,364	0	0	0	92,364	185,845	625,423	0	0	811,268
<b>Total Expenses Paid</b>	<b>2,485,651</b>	<b>113,433</b>	<b>24,445</b>	<b>0</b>	<b>2,623,529</b>	<b>9,437,235</b>	<b>3,754,456</b>	<b>101,153</b>	<b>26,143</b>	<b>13,318,987</b>
<b>Net Cash Change</b>	<b>(3,510,241)</b>	<b>(113,433)</b>	<b>(24,445)</b>	<b>0</b>	<b>(3,648,119)</b>	<b>22,958,222</b>	<b>(17,643,630)</b>	<b>(101,153)</b>	<b>(26,143)</b>	<b>5,187,296</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Reins Recoverable-Losses Paid	8,011	102,912	104,613	146	215,682	0	8,925	123,298	63,154	195,377
Reins Recoverable-Loss Exp. Paid	2,467	11,470	9,997	0	23,934	0	4,748	13,374	5,197	23,319
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	8,011	38,125	40,314	146	86,596	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	3,837	4,550	3,960	0	12,347	1,370	0	0	0	1,370
<b>Net Change</b>	<b>1,370</b>	<b>(71,707)</b>	<b>(70,336)</b>	<b>0</b>	<b>(140,673)</b>	<b>1,370</b>	<b>(13,673)</b>	<b>(136,672)</b>	<b>(68,351)</b>	<b>(217,326)</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	625,656	547,079	0	0	1,172,735	625,656	547,079	0	0	1,172,735
Reins. Recoverable-Unpaid Losses	0	(28,000)	0	0	(28,000)	0	(28,000)	0	0	(28,000)
Unpaid Loss Adjustment Expense	990	1,650	0	0	2,640	990	1,650	0	0	2,640
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	112,146	0	0	0	112,146	112,146	0	0	0	112,146
Unearned Premiums	27,845,698	0	0	0	27,845,698	27,845,698	0	0	0	27,845,698
Unearned Premiums Ceded	(825,259)	0	0	0	(825,259)	(825,259)	0	0	0	(825,259)
Premium Taxes	1,370,394	625,423	0	0	1,995,817	1,370,394	625,423	0	0	1,995,817
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	616,656	566,179	0	300	1,183,135	0	2,878,476	143,679	300	3,022,455
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(8,000)	(20,900)	0	(28,900)
Unpaid Loss Adjustment Expense	0	2,330	0	330	2,660	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	53,745	0	0	0	53,745	0	102,172	0	0	102,172
Unearned Premiums	28,799,274	0	0	0	28,799,274	0	17,447,480	0	0	17,447,480
Unearned Premiums Ceded	(743,435)	0	0	0	(743,435)	0	(685,665)	0	0	(685,665)
Premium Taxes	1,127,790	625,423	0	0	1,753,213	0	762,684	546,713	0	1,309,397
<b>Net Reserve Change</b>	<b>724,405</b>	<b>47,780</b>	<b>0</b>	<b>630</b>	<b>772,815</b>	<b>(29,129,625)</b>	<b>19,412,985</b>	<b>673,142</b>	<b>630</b>	<b>(9,042,868)</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	(32,032)	0	0	0	(32,032)	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	(29,204)	0	0	0	(29,204)	(29,204)	0	0	0	(29,204)
<b>Net Other Changes</b>	<b>2,828</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,828</b>	<b>(29,204)</b>	<b>31,569</b>	<b>0</b>	<b>0</b>	<b>2,365</b>
<b>Assessments or (Distributions)</b>	<b>0</b>	<b>0</b>	<b>737,188</b>	<b>(542,236)</b>	<b>194,952</b>	<b>0</b>	<b>0</b>	<b>737,188</b>	<b>(542,236)</b>	<b>194,952</b>
<b>Change In Members' Equity</b>	<b>(2,781,638)</b>	<b>(137,360)</b>	<b>642,407</b>	<b>(541,606)</b>	<b>(2,818,197)</b>	<b>(6,199,237)</b>	<b>1,787,251</b>	<b>1,172,505</b>	<b>(636,100)</b>	<b>(3,875,581)</b>

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

Quarter 08-01-2023 to 10-31-2023

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 08-01-2023 to 10-31-2023					Year-To-Date at 10-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	2,911,125	0	0	0	2,911,125	11,654,030	0	0	0	11,654,030
Reinsurance Premiums Ceded	(3,183,697)	0	0	0	(3,183,697)	(7,684,283)	0	0	0	(7,684,283)
Net Premiums Written	(272,572)	0	0	0	(272,572)	3,969,747	0	0	0	3,969,747
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	4,461,947	0	0	0	4,461,947
To Seceding Assoc. Yr.	0	0	0	0	0	0	(4,461,947)	0	0	(4,461,947)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(568,279)	0	0	0	(568,279)
To Seceding Assoc. Yr.	0	0	0	0	0	0	568,279	0	0	568,279
Investment Income Received	6,998	0	0	0	6,998	19,776	0	0	0	19,776
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>(265,574)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(265,574)</b>	<b>7,883,191</b>	<b>(3,893,668)</b>	<b>0</b>	<b>0</b>	<b>3,989,523</b>
<b>EXPENSES PAID:</b>										
Losses	64,786	14,908	17,594	0	97,288	184,237	204,168	139,374	8,416	536,195
Reins. Recovered-Losses Paid	(3,192)	(13,846)	(19,134)	0	(36,172)	(8,703)	(38,125)	(62,838)	(8,072)	(117,738)
Loss Adjustment Expenses	11,907	2,426	1,200	0	15,533	37,878	35,304	14,120	0	87,302
Reins. Recovered-Loss Exp. Paid	(1,469)	(2,191)	0	0	(3,660)	(2,467)	(17,848)	(9,997)	(2,165)	(32,477)
Commissions	291,112	0	0	0	291,112	1,165,403	0	0	0	1,165,403
Commissions Ceded	(10,682)	0	0	0	(10,682)	(161,561)	0	0	0	(161,561)
Operating Expenses	359,063	0	0	0	359,063	1,125,545	29,122	0	0	1,154,667
Premium Taxes	22,803	0	0	0	22,803	44,489	179,862	0	0	224,351
<b>Total Expenses Paid</b>	<b>734,328</b>	<b>1,297</b>	<b>(340)</b>	<b>0</b>	<b>735,285</b>	<b>2,384,821</b>	<b>392,483</b>	<b>80,659</b>	<b>(1,821)</b>	<b>2,856,142</b>
<b>Net Cash Change</b>	<b>(999,902)</b>	<b>(1,297)</b>	<b>340</b>	<b>0</b>	<b>(1,000,859)</b>	<b>5,498,370</b>	<b>(4,286,151)</b>	<b>(80,659)</b>	<b>1,821</b>	<b>1,133,381</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	7,702	122,075	7,926	137,703
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	6,377	10,825	1,560	18,762
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	(2,775)	(38,125)	(40,314)	(146)	(81,360)	5,236	0	0	0	5,236
Reins Recoverable-Loss Exp. Paid	(1,476)	(4,550)	(3,960)	0	(9,986)	991	0	0	0	991
<b>Net Change</b>	<b>(4,251)</b>	<b>(42,675)</b>	<b>(44,274)</b>	<b>(146)</b>	<b>(91,346)</b>	<b>6,227</b>	<b>(14,079)</b>	<b>(132,900)</b>	<b>(9,486)</b>	<b>(150,238)</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	196,144	169,621	0	0	365,765	196,144	169,621	0	0	365,765
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	0	0	0	0	0	0	0	0	0
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)	0	(330)	0	0	(330)
Operating Expenses	26,847	0	0	0	26,847	26,847	0	0	0	26,847
Unearned Premiums	6,725,268	0	0	0	6,725,268	6,725,268	0	0	0	6,725,268
Unearned Premiums Ceded	(482,059)	0	0	0	(482,059)	(482,059)	0	0	0	(482,059)
Premium Taxes	329,483	(625,423)	0	0	(295,940)	329,483	(625,423)	0	0	(295,940)
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	212,044	169,621	35,400	0	417,065	0	220,744	73,621	0	294,365
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	(12,000)	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	660	0	330	0	990	0	6,660	1,000	0	7,660
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)	0	(330)	(1,660)	0	(1,990)
Operating Expenses	12,468	0	0	0	12,468	0	28,215	0	0	28,215
Unearned Premiums	6,706,429	0	0	0	6,706,429	0	4,911,618	0	0	4,911,618
Unearned Premiums Ceded	(401,789)	0	0	0	(401,789)	0	(407,342)	0	0	(407,342)
Premium Taxes	262,663	(625,423)	0	0	(362,760)	0	219,336	(546,713)	0	(327,377)
<b>Net Reserve Change</b>	<b>(3,208)</b>	<b>0</b>	<b>23,730</b>	<b>0</b>	<b>20,522</b>	<b>(6,795,683)</b>	<b>5,434,733</b>	<b>(473,752)</b>	<b>0</b>	<b>(1,834,702)</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	(7,460)	0	0	0	(7,460)	0	(9,079)	0	0	(9,079)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(7,022)	0	0	0	(7,022)	(7,022)	0	0	0	(7,022)
<b>Net Other Changes</b>	<b>438</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>438</b>	<b>(7,022)</b>	<b>9,079</b>	<b>0</b>	<b>0</b>	<b>2,057</b>
Assessments or (Distributions)	0	0	794,372	126,961	921,333	0	0	794,372	126,961	921,333
<b>Change In Members' Equity</b>	<b>(1,006,923)</b>	<b>(43,972)</b>	<b>774,168</b>	<b>126,815</b>	<b>(149,912)</b>	<b>(1,298,108)</b>	<b>1,143,582</b>	<b>107,061</b>	<b>119,296</b>	<b>71,831</b>

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

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	60,125,801	36,853,358	31,738,601	32,829,220	161,546,980
Reinsurance Premiums Ceded	(37,732,025)	(23,651,722)	(22,597,848)	(23,344,433)	(107,326,028)
Net Premiums Written	22,393,776	13,201,636	9,140,753	9,484,787	54,220,952
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Yr.	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	102,030	18,295	4,480	53,167	177,972
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	40,278,648	10,150,176	9,032,605	10,927,038	70,388,467
<b>EXPENSES PAID:</b>					
Losses	319,352	3,827,372	2,406,886	2,117,864	8,671,474
Reins. Recovered-Losses Paid	(8,703)	(119,539)	(583,465)	(170,502)	(882,209)
Loss Adjustment Expenses	85,654	407,724	301,563	217,602	1,012,543
Reins. Recovered-Loss Exp. Paid	(2,467)	(23,435)	(55,006)	(21,052)	(101,960)
Commissions	6,012,580	3,685,336	3,173,860	3,282,922	16,154,698
Commissions Ceded	(621,637)	(479,774)	(497,600)	(508,877)	(2,107,888)
Operating Expenses	5,806,943	3,491,905	4,933,150	4,674,440	18,906,438
Premium Taxes	230,334	1,003,651	884,777	919,366	3,038,128
Total Expenses Paid	11,822,056	11,793,240	10,564,165	10,511,763	44,691,224
Net Cash Change	28,456,592	(1,643,064)	(1,531,560)	415,275	25,697,243
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	5,236	0	0	0	5,236
Reins Recoverable-Loss Exp. Paid	2,361	0	0	0	2,361
Net Change	28,464,189	(1,643,064)	(1,531,560)	415,275	25,704,840
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	821,800	716,700	0	0	1,538,500
Reins. Recoverable-Unpaid Losses	0	(28,000)	0	0	(28,000)
Unpaid Loss Adjustment Expense	990	1,650	0	0	2,640
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)
Operating Expenses	138,993	0	0	0	138,993
Unearned Premiums	34,570,966	0	0	0	34,570,966
Unearned Premiums Ceded	(1,307,318)	0	0	0	(1,307,318)
Premium Taxes	1,699,877	0	0	0	1,699,877
Total Reserves	35,925,308	690,020	0	0	36,615,328
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(36,226)	0	0	0	(36,226)
Total Other Changes	(36,226)	0	0	0	(36,226)
Assessments or (Distributions)	0	0	1,531,560	(415,275)	1,116,285
Net Members' Equity	(7,497,345)	(2,333,084)	0	0	(9,830,429)

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

**Zone 1**

EXHIBIT 3B1

DESCRIPTION	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	48,471,771	28,622,091	25,532,698	26,400,858	129,027,418
Reinsurance Premiums Ceded	(30,047,742)	(18,129,470)	(17,901,269)	(18,353,791)	(84,432,272)
Net Premiums Written	18,424,029	10,492,621	7,631,429	8,047,067	44,595,146
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	82,254	14,209	3,604	42,756	142,823
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	32,395,457	8,339,006	7,664,812	9,084,430	57,483,705
<b>EXPENSES PAID:</b>					
Losses	135,115	3,371,369	1,526,409	1,619,069	6,651,962
Reins. Recovered-Losses Paid	0	(73,712)	(240,766)	(87,430)	(401,908)
Loss Adjustment Expenses	47,776	320,958	200,675	154,806	724,215
Reins. Recovered-Loss Exp. Paid	0	(2,330)	(1,660)	0	(3,990)
Commissions	4,847,177	2,862,209	2,553,270	2,640,086	12,902,742
Commissions Ceded	(460,076)	(300,737)	(316,908)	(283,378)	(1,361,099)
Operating Expenses	4,681,398	2,711,982	3,968,562	3,759,128	15,121,070
Premium Taxes	185,845	780,863	712,418	739,913	2,419,039
Total Expenses Paid	9,437,235	9,670,602	8,402,000	8,542,194	36,052,031
Net Cash Change	22,958,222	(1,331,596)	(737,188)	542,236	21,431,674
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	1,370	0	0	0	1,370
Net Change	22,959,592	(1,331,596)	(737,188)	542,236	21,433,044
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	625,656	547,079	0	0	1,172,735
Reins. Recoverable-Unpaid Losses	0	(28,000)	0	0	(28,000)
Unpaid Loss Adjustment Expense	990	1,650	0	0	2,640
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	112,146	0	0	0	112,146
Unearned Premiums	27,845,698	0	0	0	27,845,698
Unearned Premiums Ceded	(825,259)	0	0	0	(825,259)
Premium Taxes	1,370,394	625,423	0	0	1,995,817
Total Reserves	29,129,625	1,146,152	0	0	30,275,777
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(29,204)	0	0	0	(29,204)
Total Other Changes	(29,204)	0	0	0	(29,204)
Assessments or (Distributions)	0	0	737,188	(542,236)	194,952
Net Members' Equity	(6,199,237)	(2,477,748)	0	0	(8,676,985)



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

**Zone 2**

EXHIBIT 3B2

DESCRIPTION	2023	2022	2021	2020	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	11,654,030	8,231,267	6,205,903	6,428,362	32,519,562
Reinsurance Premiums Ceded	(7,684,283)	(5,522,252)	(4,696,579)	(4,990,642)	(22,893,756)
Net Premiums Written	<u>3,969,747</u>	<u>2,709,015</u>	<u>1,509,324</u>	<u>1,437,720</u>	<u>9,625,806</u>
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	19,776	4,086	876	10,411	35,149
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>7,883,191</u>	<u>1,811,170</u>	<u>1,367,793</u>	<u>1,842,608</u>	<u>12,904,762</u>
<b>EXPENSES PAID:</b>					
Losses	184,237	456,003	880,477	498,795	2,019,512
Reins. Recovered-Losses Paid	(8,703)	(45,827)	(342,699)	(83,072)	(480,301)
Loss Adjustment Expenses	37,878	86,766	100,888	62,796	288,328
Reins. Recovered-Loss Exp. Paid	(2,467)	(21,105)	(53,346)	(21,052)	(97,970)
Commissions	1,165,403	823,127	620,590	642,836	3,251,956
Commissions Ceded	(161,561)	(179,037)	(180,692)	(225,499)	(746,789)
Operating Expenses	1,125,545	779,923	964,588	915,312	3,785,368
Premium Taxes	44,489	222,788	172,359	179,453	619,089
Total Expenses Paid	<u>2,384,821</u>	<u>2,122,638</u>	<u>2,162,165</u>	<u>1,969,569</u>	<u>8,639,193</u>
Net Cash Change	<u>5,498,370</u>	<u>(311,468)</u>	<u>(794,372)</u>	<u>(126,961)</u>	<u>4,265,569</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	5,236	0	0	0	5,236
Reins Recoverable-Loss Exp. Paid	991	0	0	0	991
Net Change	<u>5,504,597</u>	<u>(311,468)</u>	<u>(794,372)</u>	<u>(126,961)</u>	<u>4,271,796</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	196,144	169,621	0	0	365,765
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	0	0	0	0
Reins. Recoverable-Unpd. Loss Exp.	0	(330)	0	0	(330)
Operating Expenses	26,847	0	0	0	26,847
Unearned Premiums	6,725,268	0	0	0	6,725,268
Unearned Premiums Ceded	(482,059)	0	0	0	(482,059)
Premium Taxes	329,483	(625,423)	0	0	(295,940)
Total Reserves	<u>6,795,683</u>	<u>(456,132)</u>	<u>0</u>	<u>0</u>	<u>6,339,551</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(7,022)	0	0	0	(7,022)
Total Other Changes	<u>(7,022)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(7,022)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>794,372</u>	<u>126,961</u>	<u>921,333</u>
Net Members' Equity	<u>(1,298,108)</u>	<u>144,664</u>	<u>0</u>	<u>0</u>	<u>(1,153,444)</u>

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

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 08-01-2023 10-31-2023</b>	<b>YEAR-TO-DATE 11-01-2022 10-31-2023</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	13,843,616	60,125,801
Reinsurance Premium Ceded	<u>(15,168,169)</u>	<u>(37,732,025)</u>
Net Premiums Written	(1,324,553)	22,393,776
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	33,509,773	21,226,337
Advance Premiums (On Policies Not Yet In Force)	1,995,930	1,132,761
Reinsurance Premium Ceded	<u>(1,145,224)</u>	<u>(1,093,007)</u>
Net Prior Unearned	34,360,479	21,266,091
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	33,043,840	33,043,840
Advance Premiums (On Policies Not Yet In Force)	1,527,126	1,527,126
Reinsurance Premium Ceded	<u>(1,307,318)</u>	<u>(1,307,318)</u>
Net Current Unearned	33,263,648	33,263,648
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>(227,722)</u>	<u>10,396,219</u>

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

EXHIBIT 4B

	Quarter 08-01-2023 to 10-31-2023					Year-To-Date 11-01-2022 to 10-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	133,925	120,685	40,311	0	<b>294,921</b>	319,352	3,131,081	301,838	38,285	<b>3,790,556</b>
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	(3,192)	(13,846)	(19,134)	0	<b>(36,172)</b>	(8,703)	(103,527)	(141,380)	(14,557)	<b>(268,167)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	(5,236)	0	0	0	<b>(5,236)</b>	(5,236)	0	0	0	<b>(5,236)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	8,011	102,912	104,613	146	<b>215,682</b>	0	16,627	245,373	71,080	<b>333,080</b>
<b>Total Paid Loss Net of Reinsurance</b>	<b>133,508</b>	<b>209,751</b>	<b>125,790</b>	<b>146</b>	<b>469,195</b>	<b>305,413</b>	<b>3,044,181</b>	<b>405,831</b>	<b>94,808</b>	<b>3,850,233</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	9,300	29,200	0	0	<b>38,500</b>	9,300	29,200	0	0	<b>38,500</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	(28,000)	0	0	<b>(28,000)</b>	0	(28,000)	0	0	<b>(28,000)</b>
<b>Outstanding Losses Net of Reins.</b>	<b>9,300</b>	<b>1,200</b>	<b>0</b>	<b>0</b>	<b>10,500</b>	<b>9,300</b>	<b>1,200</b>	<b>0</b>	<b>0</b>	<b>10,500</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	16,200	48,300	35,400	300	<b>100,200</b>	0	2,286,720	29,800	300	<b>2,316,820</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	0	(12,000)	0	<b>(12,000)</b>	0	(8,300)	(20,900)	0	<b>(29,200)</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>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>126,608</b>	<b>162,651</b>	<b>102,390</b>	<b>(154)</b>	<b>391,495</b>	<b>1,127,213</b>	<b>641,961</b>	<b>209,431</b>	<b>94,508</b>	<b>2,073,113</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 OCTOBER 31, 2023**

EXHIBIT 4C

	Quarter 08-01-2023 to 10-31-2023					Year-To-Date 11-01-2022 to 10-31-2023				
	Association Year					Association Year				
	2023	2022	2021	2020	Total	2023	2022	2021	2020	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	42,940	10,082	2,928	0	55,950	85,654	201,891	31,351	2,759	321,655
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Loss Expense	(1,469)	(2,191)	0	0	(3,660)	(2,467)	(18,178)	(9,997)	(2,165)	(32,807)
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	(2,361)	0	0	0	(2,361)	(2,361)	0	0	0	(2,361)
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	2,467	11,470	9,997	0	23,934	0	11,125	24,199	6,757	42,081
<b>Total Paid Loss Adj Expense Net of Reinsurance</b>	<b>41,577</b>	<b>19,361</b>	<b>12,925</b>	<b>0</b>	<b>73,863</b>	<b>80,826</b>	<b>194,838</b>	<b>45,553</b>	<b>7,351</b>	<b>328,568</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	990	1,650	0	0	2,640	990	1,650	0	0	2,640
<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>990</b>	<b>1,320</b>	<b>0</b>	<b>0</b>	<b>2,310</b>	<b>990</b>	<b>1,320</b>	<b>0</b>	<b>0</b>	<b>2,310</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	660	2,330	330	330	3,650	0	70,650	4,650	330	75,630
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	(330)	0	0	(330)	0	(2,330)	(1,660)	0	(3,990)
<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>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)	41,907	18,681	12,595	(330)	72,853	81,816	127,838	42,563	7,021	259,238

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 CUMULATIVE REPORT OF CATASTROPHE LOSSES  
 PERIOD FROM OCTOBER 1, 2016 TO OCTOBER 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: OCTOBER 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	242	155,213	0	0
	Mobile Home	0	0	0	0
	Commercial	15	20,837	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	18	8,263	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,690	1,026,810	1	360
	Mobile Home	12	814	0	0
	Commercial	369	389,160	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	341	176,052
	Mobile Home	0	0	6	711
	Commercial	0	0	22	20,387
ST HELENA ISLAND (Beaufort County)	Dwelling	329	165,845	4	2,255
	Mobile Home	45	4,626	1	94
	Commercial	3	2,980	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	56	38,964	26	17,233
	Mobile Home	1	25	3	283
	Commercial	0	0	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>2,335</b>	<b>1,395,095</b>	<b>372</b>	<b>195,900</b>
<b>BEAUFORT</b>	<b>Mobile Home</b>	<b>58</b>	<b>5,466</b>	<b>10</b>	<b>1,088</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>387</b>	<b>412,977</b>	<b>22</b>	<b>20,387</b>
	<b>TOTALS</b>	<b>2,780</b>	<b>1,813,537</b>	<b>404</b>	<b>217,376</b>
FOLLY BEACH (Charleston County)	Dwelling	233	125,296	24	4,604
	Mobile Home	0	0	0	0
	Commercial	9	7,786	10	23,015
ISLE OF PALMS (Charleston County)	Dwelling	534	376,439	15	7,812
	Mobile Home	0	0	0	0
	Commercial	22	17,526	0	0
JAMES ISLAND (Charleston County)	Dwelling	3	582	657	315,902
	Mobile Home	0	0	8	1,224
	Commercial	0	0	2	2,644
KIAWAH ISLAND (Charleston County)	Dwelling	175	136,767	1	307
	Mobile Home	0	0	0	0
	Commercial	22	38,643	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	510	257,548
	Mobile Home	0	0	7	614
	Commercial	0	0	8	2,690
SEABROOK ISLAND (Charleston County)	Dwelling	113	71,662	0	0
	Mobile Home	0	0	0	0
	Commercial	50	91,351	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	140	114,589	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	117	78,532	167	92,163
	Mobile Home	3	333	14	1,544
	Commercial	0	0	1	1,672
<b>TOTAL</b>	<b>Dwelling</b>	<b>1,315</b>	<b>903,868</b>	<b>1,374</b>	<b>678,334</b>
<b>CHARLESTON</b>	<b>Mobile Home</b>	<b>3</b>	<b>333</b>	<b>29</b>	<b>3,382</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>103</b>	<b>155,307</b>	<b>21</b>	<b>30,021</b>
	<b>TOTALS</b>	<b>1,421</b>	<b>1,059,508</b>	<b>1,424</b>	<b>711,736</b>
EDISTO BEACH (Colleton County)	Dwelling	273	127,964	1	383
	Mobile Home	0	0	0	0
	Commercial	25	10,000	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>273</b>	<b>127,964</b>	<b>1</b>	<b>383</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>25</b>	<b>10,000</b>	<b>0</b>	<b>0</b>
	<b>TOTALS</b>	<b>298</b>	<b>137,964</b>	<b>1</b>	<b>383</b>

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

**AS OF: OCTOBER 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	38	33,629	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	74	37,440	0	0
	Mobile Home	0	0	0	0
	Commercial	10	4,209	0	0
GEORGETOWN (Georgetown County)	Dwelling	34	28,464	129	50,967
	Mobile Home	0	0	2	116
	Commercial	0	0	5	4,859
LITCHFIELD BEACH (Georgetown County)	Dwelling	38	14,709	7	4,384
	Mobile Home	0	0	0	0
	Commercial	11	14,071	0	0
MURRELLS INLET (Georgetown County)	Dwelling	214	104,419	122	56,033
	Mobile Home	10	575	90	8,161
	Commercial	4	8,262	6	1,194
PAWLEYS ISLAND (Georgetown County)	Dwelling	478	246,518	346	162,413
	Mobile Home	16	1,393	9	908
	Commercial	29	17,836	19	8,832
REMAINDER OF COUNTY (Georgetown County)	Dwelling	41	23,649	20	6,378
	Mobile Home	0	0	0	0
	Commercial	1	981	1	392
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>917</b>	<b>488,828</b>	<b>624</b>	<b>280,174</b>
	<b>Mobile Home</b>	<b>26</b>	<b>1,968</b>	<b>101</b>	<b>9,184</b>
	<b>Commercial</b>	<b>55</b>	<b>45,358</b>	<b>31</b>	<b>15,277</b>
	<b>TOTALS</b>	<b>998</b>	<b>536,154</b>	<b>756</b>	<b>304,635</b>

GARDEN CITY (Horry County)	Dwelling	135	39,200	0	0
	Mobile Home	156	12,976	0	0
	Commercial	23	16,376	0	0
LITTLE RIVER (Horry County)	Dwelling	1	436	364	115,487
	Mobile Home	0	0	71	6,745
	Commercial	0	0	18	20,086
MURRELLS INLET (Horry County)	Dwelling	243	84,541	209	75,645
	Mobile Home	181	16,557	11	970
	Commercial	5	5,405	0	0
MYRTLE BEACH (Horry County)	Dwelling	1,507	520,713	411	140,286
	Mobile Home	839	74,263	104	8,761
	Commercial	114	90,882	9	2,854
N MYRTLE BEACH (Horry County)	Dwelling	1,738	574,661	168	45,634
	Mobile Home	106	7,468	60	4,372
	Commercial	96	100,417	26	34,743
SURFSIDE BEACH (Horry County)	Dwelling	737	248,669	1	53
	Mobile Home	326	38,011	0	0
	Commercial	13	13,262	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	15	6,217	3	1,382
	Mobile Home	0	0	1	94
	Commercial	0	0	1	1,100
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>4,376</b>	<b>1,474,437</b>	<b>1,156</b>	<b>378,488</b>
	<b>Mobile Home</b>	<b>1,608</b>	<b>149,276</b>	<b>247</b>	<b>20,942</b>
	<b>Commercial</b>	<b>251</b>	<b>226,341</b>	<b>54</b>	<b>58,783</b>
	<b>TOTALS</b>	<b>6,235</b>	<b>1,850,053</b>	<b>1,457</b>	<b>458,213</b>

<b>ZONES</b>	<b>Dwelling</b>	<b>9,216</b>	<b>4,390,192</b>	<b>3,527</b>	<b>1,533,280</b>
	<b>Mobile Home</b>	<b>1,695</b>	<b>157,042</b>	<b>387</b>	<b>34,596</b>
<b>TOTAL</b>	<b>Commercial</b>	<b>821</b>	<b>849,983</b>	<b>128</b>	<b>124,467</b>
	<b>TOTALS</b>	<b>11,732</b>	<b>5,397,217</b>	<b>4,042</b>	<b>1,692,343</b>