

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED JULY 31, 2025**

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b><u>ASSETS:</u></b>				
Investments:				
Life Ins Policy - at cost	183,276		183,276	
Cash	21,289,988			21,289,988
Funds held in escrow	-			-
Accounts receivable (reinsurance premium adj.)	105,350			105,350
Assessments receivable	-		-	-
Reinsurance recoverable on loss payments	44,521			44,521
Interest accrued		-		-
Data processing equipment (less accumulated depreciation)	60,337			60,337
Furniture, fixtures & equipment (less accumulated depreciation)	16,768		16,768	-
Programming (net of amortization)	14,526		14,526	-
Section 444 Deposit (I.R.S.)	508			508
Prepaid operating expense	3,426,955		45,080	3,381,875
<b>TOTAL ASSETS</b>	<b>25,142,229</b>	<b>-</b>	<b>259,650</b>	<b>24,882,579</b>
<b><u>LIABILITIES AND EQUITY:</u></b>				
Reserves for:				
Unpaid losses				1,723,200
Reinsurance recoverable-unpaid losses				-
Unpaid loss adjustment expense				5,980
Reinsurance recoverable-unpaid loss exp.				-
Operating expenses				66,000
Unearned premiums: net				30,705,501
Accrual for premium & municipal taxes				1,052,555
<b>TOTAL RESERVES</b>				<b>33,553,236</b>
Payables for:				
Accounts payable				-
Amounts withheld for account of others				61,395
Post retirement benefit payable				5,756,962
Reinsurance premium payable				383,114
<b>TOTAL PAYABLES</b>				<b>6,201,471</b>
<b>MEMBERS' EQUITY</b>				<b>(14,872,128)</b>
Total Liabilities and Equity				<b>24,882,579</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**INCOME STATEMENT AND EQUITY ACCOUNT**  
**QUARTER ENDED JULY 31, 2025**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 05-01-2025 07-31-2025</b>	<b>YEAR-TO-DATE 11-01-2024 07-31-2025</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	3,951,225	10,230,502
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	260,382	640,629
Loss expenses incurred	46,997	100,851
Operating expenses incurred	3,472,652	9,418,923
<b>TOTAL DEDUCTIONS</b>	<b>3,780,031</b>	<b>10,160,403</b>
 Net Underwriting Gain or (Loss)	 171,194	 70,099
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	134,351	413,075
Miscellaneous income	-	-
Other interest income	-	-
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>134,351</b>	<b>413,075</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>305,545</b>	 <b>483,174</b>
 <b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(15,136,081)	(15,232,247)
 Net income or (loss)	 305,545	 483,174
Change in assets not admitted	(41,592)	(123,055)
Assessments or (distributions)	-	-
<b>Net change in equity</b>	<b>263,953</b>	<b>360,119</b>
 <b>Members' Equity (Current Period)</b>	 <b>(14,872,128)</b>	 <b>(14,872,128)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED JULY 31, 2025**

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>05-01-2025</b>	<b>11-01-2024</b>
	<b>07-31-2025</b>	<b>07-31-2025</b>
Unrealized Gain/(Loss) from investment	-	-
Investment Income Received/Sweep Account	134,351	413,075
Total Investment Income Received	134,351	413,075
Interest Accrued (Prior Period)	-	-
Interest Accrued (Current Period)	-	-
<b>Investment Income Earned</b>	<b>134,351</b>	<b>413,075</b>

## SOUTH CAROLINA WIND &amp; HAIL UNDERWRITING ASSOCIATION

## MEMBERS' ACCOUNT

QUARTER ENDED JULY 31, 2025

EXHIBIT 3A

## Combined Zones

DESCRIPTION	Quarter 05-01-2025 to 07-31-2025					Year-To-Date at 07-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	17,811,461	-	-	-	17,811,461	40,890,783	-	-	-	40,890,783
Reinsurance Premiums Ceded	(10,858,192)	-	-	-	(10,858,192)	(32,813,161)	-	-	-	(32,813,161)
Net Premiums Written	6,953,269	-	-	-	6,953,269	8,077,622	-	-	-	8,077,622
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	-	-	-	-	-	29,784,164	-	-	-	29,784,164
To Succeeding Assoc. Yr.	-	-	-	-	-	-	(29,784,164)	-	-	(29,784,164)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	-	-	-	-	-	(4,062,552)	-	-	-	(4,062,552)
To Succeeding Assoc. Yr.	-	-	-	-	-	-	4,062,552	-	-	4,062,552
Investment Income Received	134,351	-	-	-	134,351	413,075	-	-	-	413,075
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Other Interest Income	-	-	-	-	-	-	-	-	-	-
Total Income	7,087,620	-	-	-	7,087,620	34,212,309	(25,721,612)	-	-	8,490,697
<b>EXPENSES PAID:</b>										
Losses	171,393	101,778	8,006	24,354	305,531	235,276	656,942	17,838	115,281	1,025,337
Reins. Recovered-Losses Paid	(16,703)	(14,026)	-	-	(30,729)	(16,703)	(107,844)	-	(7,204)	(131,751)
Loss Adjustment Expenses	37,544	9,644	1,227	1,465	49,880	55,302	72,996	1,227	9,681	139,206
Reins. Recovered-Loss Exp. Paid	(2,558)	(965)	-	-	(3,523)	(2,558)	(12,488)	-	(1,455)	(16,501)
Commissions	1,781,146	-	-	-	1,781,146	4,089,078	-	-	-	4,089,078
Commissions Ceded	(214,328)	-	-	-	(214,328)	(508,813)	-	-	-	(508,813)
Operating Expenses	1,568,480	19,948	21,671	19,694	1,629,793	4,746,963	160,670	21,671	19,694	4,948,998
Premium Taxes	176,584	829,638	-	-	1,006,222	176,584	1,160,186	-	-	1,336,770
Total Expenses Paid	3,501,558	946,017	30,904	45,513	4,523,992	8,775,129	1,930,462	40,736	135,997	10,882,324
Net Cash Change	3,586,062	(946,017)	(30,904)	(45,513)	2,563,628	25,437,180	(27,652,074)	(40,736)	(135,997)	(2,391,627)
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	-	11,941	-	-	11,941	-	46,297	-	1,507	47,804
Reins Recoverable-Loss Exp. Paid	360	1,200	-	-	1,560	-	7,396	-	-	7,396
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	24,065	16,196	-	-	40,261	24,065	16,196	-	-	40,261
Reins Recoverable-Loss Exp. Paid	2,770	1,490	-	-	4,260	2,770	1,490	-	-	4,260
Net Change	26,475	4,545	-	-	31,020	26,835	(36,007)	-	(1,507)	(10,679)
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	952,900	770,000	300	-	1,723,200	952,900	770,000	300	-	1,723,200
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	3,320	2,330	330	-	5,980	3,320	2,330	330	-	5,980
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	66,000	-	-	-	66,000	66,000	-	-	-	66,000
Unearned Premiums	31,971,339	-	-	-	31,971,339	31,971,339	-	-	-	31,971,339
Unearned Premiums Ceded	(1,265,838)	-	-	-	(1,265,838)	(1,265,838)	-	-	-	(1,265,838)
Premium Taxes	1,052,555	-	-	-	1,052,555	1,052,555	-	-	-	1,052,555
ADD (PRIOR PERIOD)										
Unpaid Losses	936,200	765,000	7,800	600	1,709,600	-	1,293,700	695,300	300	1,989,300
Reins. Recoverable-Unpaid Losses	(300)	-	-	-	(300)	-	(5,600)	-	-	(5,600)
Unpaid Loss Adjustment Expense	1,320	330	660	660	2,970	-	32,640	660	330	33,630
Reins. Recoverable-Unpd. Loss Exp.	(330)	-	-	-	(330)	-	(2,660)	-	-	(2,660)
Operating Expenses	44,000	-	-	-	44,000	-	140,722	-	-	140,722
Unearned Premiums	28,822,162	-	-	-	28,822,162	-	34,313,451	-	-	34,313,451
Unearned Premiums Ceded	(1,118,705)	-	-	-	(1,118,705)	-	(1,455,070)	-	-	(1,455,070)
Premium Taxes	697,205	1,107,531	-	-	1,804,736	-	1,424,943	-	-	1,424,943
Net Reserve Change	(3,398,724)	1,100,531	7,830	1,260	(2,289,103)	(32,780,276)	34,969,796	695,330	630	2,885,480
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(218,058)	-	-	-	(218,058)	-	(136,595)	-	-	(136,595)
ADD (CURRENT PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(259,650)	-	-	-	(259,650)	(259,650)	-	-	-	(259,650)
Net Other Changes	(41,592)	-	-	-	(41,592)	(259,650)	136,595	-	-	(123,055)
Assessments or (Distributions)	-	-	-	-	-	-	-	-	-	-
Change In Members' Equity	172,221	159,059	(23,074)	(44,253)	263,953	(7,575,911)	7,418,310	654,594	(136,874)	360,119

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

Quarter 05-01-2025 to 07-31-2025

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 05-01-2025 to 07-31-2025					Year-To-Date at 07-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	13,433,358	-	-	-	<b>13,433,358</b>	29,943,979	-	-	-	<b>29,943,979</b>
Reinsurance Premiums Ceded	(8,253,385)	-	-	-	<b>(8,253,385)</b>	(23,915,563)	-	-	-	<b>(23,915,563)</b>
Net Premiums Written	<u>5,179,973</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>5,179,973</b></u>	<u>6,028,416</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>6,028,416</b></u>
 Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	-	-	-	-	-	22,271,433	-	-	-	<b>22,271,433</b>
To Succeeding Assoc. Yr.	-	-	-	-	-	-	(22,271,433)	-	-	<b>(22,271,433)</b>
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	-	-	-	-	-	(3,037,818)	-	-	-	<b>(3,037,818)</b>
To Succeeding Assoc. Yr.	-	-	-	-	-	-	3,037,818	-	-	<b>3,037,818</b>
Investment Income Received	103,096	-	-	-	<b>103,096</b>	302,491	-	-	-	<b>302,491</b>
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Other Interest Income	-	-	-	-	-	-	-	-	-	-
Total Income	<u>5,283,069</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>5,283,069</b></u>	<u>25,564,522</u>	<u>(19,233,615)</u>	<u>-</u>	<u>-</u>	<u><b>6,330,907</b></u>
 <b>EXPENSES PAID:</b>										
Losses	78,275	37,483	-	19,677	<b>135,435</b>	118,829	430,040	1,685	104,959	<b>655,513</b>
Reins. Recovered-Losses Paid	(11,293)	-	-	-	<b>(11,293)</b>	(11,293)	(30,198)	-	(7,204)	<b>(48,695)</b>
Loss Adjustment Expenses	19,899	2,566	-	1,465	<b>23,930</b>	34,585	40,251	-	8,634	<b>83,470</b>
Reins. Recovered-Loss Exp. Paid	-	-	-	-	-	-	-	-	-	-
Commissions	1,343,336	-	-	-	<b>1,343,336</b>	2,994,398	-	-	-	<b>2,994,398</b>
Commissions Ceded	(141,186)	-	-	-	<b>(141,186)</b>	(338,627)	-	-	-	<b>(338,627)</b>
Operating Expenses	1,202,319	14,653	-	-	<b>1,216,972</b>	3,476,161	118,016	-	-	<b>3,594,177</b>
Premium Taxes	130,331	609,388	-	-	<b>739,719</b>	130,331	852,183	-	-	<b>982,514</b>
Total Expenses Paid	<u>2,621,681</u>	<u>664,090</u>	<u>-</u>	<u>21,142</u>	<u><b>3,306,913</b></u>	<u>6,404,384</u>	<u>1,410,292</u>	<u>1,685</u>	<u>106,389</u>	<u><b>7,922,750</b></u>
 Net Cash Change	<u>2,661,388</u>	<u>(664,090)</u>	<u>-</u>	<u>(21,142)</u>	<u><b>1,976,156</b></u>	<u>19,160,138</u>	<u>(20,643,907)</u>	<u>(1,685)</u>	<u>(106,389)</u>	<u><b>(1,591,843)</b></u>
 <b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	-	11,941	-	-	<b>11,941</b>	-	18,626	-	1,507	<b>20,133</b>
Reins Recoverable-Loss Exp. Paid	360	1,200	-	-	<b>1,560</b>	-	2,380	-	-	<b>2,380</b>
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	-	11,941	-	-	<b>11,941</b>	-	-	-	-	-
Reins Recoverable-Loss Exp. Paid	-	1,200	-	-	<b>1,200</b>	-	-	-	-	-
Net Change	<u>(360)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>(360)</b></u>	<u>-</u>	<u>(21,006)</u>	<u>-</u>	<u>(1,507)</u>	<u><b>(22,513)</b></u>
 <b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	702,666	575,326	300	-	<b>1,278,292</b>	702,666	575,326	300	-	<b>1,278,292</b>
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	2,660	2,330	330	-	<b>5,320</b>	2,660	2,330	330	-	<b>5,320</b>
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	48,713	-	-	-	<b>48,713</b>	48,713	-	-	-	<b>48,713</b>
Unearned Premiums	23,638,786	-	-	-	<b>23,638,786</b>	23,638,786	-	-	-	<b>23,638,786</b>
Unearned Premiums Ceded	(865,173)	-	-	-	<b>(865,173)</b>	(865,173)	-	-	-	<b>(865,173)</b>
Premium Taxes	770,777	852,183	-	-	<b>1,622,960</b>	770,777	852,183	-	-	<b>1,622,960</b>
ADD (PRIOR PERIOD)										
Unpaid Losses	697,666	570,326	6,300	600	<b>1,274,892</b>	-	1,065,056	524,179	300	<b>1,589,535</b>
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	660	330	330	660	<b>1,980</b>	-	23,320	330	330	<b>23,980</b>
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	32,268	-	-	-	<b>32,268</b>	-	106,635	-	-	<b>106,635</b>
Unearned Premiums	21,106,031	-	-	-	<b>21,106,031</b>	-	25,947,825	-	-	<b>25,947,825</b>
Unearned Premiums Ceded	(766,734)	-	-	-	<b>(766,734)</b>	-	(1,033,330)	-	-	<b>(1,033,330)</b>
Premium Taxes	498,771	242,795	-	-	<b>741,566</b>	-	1,046,653	1,241,765	-	<b>2,288,418</b>
Net Reserve Change	<u>(2,729,767)</u>	<u>(616,388)</u>	<u>6,000</u>	<u>1,260</u>	<u><b>(3,338,895)</b></u>	<u>(24,298,429)</u>	<u>25,726,320</u>	<u>1,765,644</u>	<u>630</u>	<u><b>3,194,165</b></u>
 <b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(155,996)	-	-	-	<b>(155,996)</b>	-	(100,332)	-	-	<b>(100,332)</b>
ADD (CURRENT PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(190,140)	-	-	-	<b>(190,140)</b>	(190,140)	-	-	-	<b>(190,140)</b>
Net Other Changes	<u>(34,144)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>(34,144)</b></u>	<u>(190,140)</u>	<u>100,332</u>	<u>-</u>	<u>-</u>	<u><b>(89,808)</b></u>
 Assessments or (Distributions)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Change In Members' Equity	<u>(102,883)</u>	<u>(1,280,478)</u>	<u>6,000</u>	<u>(19,882)</u>	<u><b>(1,397,243)</b></u>	<u>(5,328,431)</u>	<u>5,161,739</u>	<u>1,763,959</u>	<u>(107,266)</u>	<u><b>1,490,001</b></u>

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

Quarter 05-01-2025 to 07-31-2025

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 05-01-2025 to 07-31-2025					Year-To-Date at 07-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	4,378,103	-	-	-	<b>4,378,103</b>	10,946,804	-	-	-	<b>10,946,804</b>
Reinsurance Premiums Ceded	(2,604,807)	-	-	-	<b>(2,604,807)</b>	(8,897,598)	-	-	-	<b>(8,897,598)</b>
Net Premiums Written	<u>1,773,296</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>1,773,296</b></u>	<u>2,049,206</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>2,049,206</b></u>
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	-	-	-	-	-	7,512,731	-	-	-	<b>7,512,731</b>
To Succeeding Assoc. Yr.	-	-	-	-	-	-	(7,512,731)	-	-	<b>(7,512,731)</b>
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	-	-	-	-	-	(1,024,734)	-	-	-	<b>(1,024,734)</b>
To Succeeding Assoc. Yr.	-	-	-	-	-	-	1,024,734	-	-	<b>1,024,734</b>
Investment Income Received	31,255	-	-	-	<b>31,255</b>	110,584	-	-	-	<b>110,584</b>
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Other Interest Income	-	-	-	-	-	-	-	-	-	-
Total Income	<u>1,804,551</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>1,804,551</b></u>	<u>8,647,787</u>	<u>(6,487,997)</u>	<u>-</u>	<u>-</u>	<u><b>2,159,790</b></u>
<b>EXPENSES PAID:</b>										
Losses	93,118	64,295	8,006	4,677	<b>170,096</b>	116,447	226,902	16,153	10,322	<b>369,824</b>
Reins. Recovered-Losses Paid	(5,410)	(14,026)	-	-	<b>(19,436)</b>	(5,410)	(77,646)	-	-	<b>(83,056)</b>
Loss Adjustment Expenses	17,645	7,078	1,227	-	<b>25,950</b>	20,717	32,745	1,227	1,047	<b>55,736</b>
Reins. Recovered-Loss Exp. Paid	(2,558)	(965)	-	-	<b>(3,523)</b>	(2,558)	(12,488)	-	(1,455)	<b>(16,501)</b>
Commissions	437,810	-	-	-	<b>437,810</b>	1,094,680	-	-	-	<b>1,094,680</b>
Commissions Ceded	(73,142)	-	-	-	<b>(73,142)</b>	(170,186)	-	-	-	<b>(170,186)</b>
Operating Expenses	366,161	5,295	21,671	19,694	<b>412,821</b>	1,270,802	42,654	21,671	19,694	<b>1,354,821</b>
Premium Taxes	46,253	220,250	-	-	<b>266,503</b>	46,253	308,003	-	-	<b>354,256</b>
Total Expenses Paid	<u>879,877</u>	<u>281,927</u>	<u>30,904</u>	<u>24,371</u>	<u><b>1,217,079</b></u>	<u>2,370,745</u>	<u>520,170</u>	<u>39,051</u>	<u>29,608</u>	<u><b>2,959,574</b></u>
Net Cash Change	<u>924,674</u>	<u>(281,927)</u>	<u>(30,904)</u>	<u>(24,371)</u>	<u><b>587,472</b></u>	<u>6,277,042</u>	<u>(7,008,167)</u>	<u>(39,051)</u>	<u>(29,608)</u>	<u><b>(799,784)</b></u>
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	-	-	-	-	-	-	27,671	-	-	<b>27,671</b>
Reins Recoverable-Loss Exp. Paid	-	-	-	-	-	-	5,016	-	-	<b>5,016</b>
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	24,065	4,255	-	-	<b>28,320</b>	24,065	16,196	-	-	<b>40,261</b>
Reins Recoverable-Loss Exp. Paid	2,770	290	-	-	<b>3,060</b>	2,770	1,490	-	-	<b>4,260</b>
Net Change	<u>26,835</u>	<u>4,545</u>	<u>-</u>	<u>-</u>	<u><b>31,380</b></u>	<u>26,835</u>	<u>(15,001)</u>	<u>-</u>	<u>-</u>	<u><b>11,834</b></u>
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	250,234	194,674	-	-	<b>444,908</b>	250,234	194,674	-	-	<b>444,908</b>
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	660	-	-	-	<b>660</b>	660	-	-	-	<b>660</b>
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	17,287	-	-	-	<b>17,287</b>	17,287	-	-	-	<b>17,287</b>
Unearned Premiums	8,332,553	-	-	-	<b>8,332,553</b>	8,332,553	-	-	-	<b>8,332,553</b>
Unearned Premiums Ceded	(400,665)	-	-	-	<b>(400,665)</b>	(400,665)	-	-	-	<b>(400,665)</b>
Premium Taxes	281,778	(852,183)	-	-	<b>(570,405)</b>	281,778	(852,183)	-	-	<b>(570,405)</b>
ADD (PRIOR PERIOD)										
Unpaid Losses	238,534	194,674	1,500	-	<b>434,708</b>	-	228,644	171,121	-	<b>399,765</b>
Reins. Recoverable-Unpaid Losses	(300)	-	-	-	<b>(300)</b>	-	(5,600)	-	-	<b>(5,600)</b>
Unpaid Loss Adjustment Expense	660	-	330	-	<b>990</b>	-	9,320	330	-	<b>9,650</b>
Reins. Recoverable-Unpd. Loss Exp.	(330)	-	-	-	<b>(330)</b>	-	(2,660)	-	-	<b>(2,660)</b>
Operating Expenses	11,732	-	-	-	<b>11,732</b>	-	34,087	-	-	<b>34,087</b>
Unearned Premiums	7,716,131	-	-	-	<b>7,716,131</b>	-	8,365,626	-	-	<b>8,365,626</b>
Unearned Premiums Ceded	(351,971)	-	-	-	<b>(351,971)</b>	-	(421,740)	-	-	<b>(421,740)</b>
Premium Taxes	198,434	864,736	-	-	<b>1,063,170</b>	-	378,290	(1,241,765)	-	<b>(863,475)</b>
Net Reserve Change	<u>(668,957)</u>	<u>1,716,919</u>	<u>1,830</u>	<u>-</u>	<u><b>1,049,792</b></u>	<u>(8,481,847)</u>	<u>9,243,476</u>	<u>(1,070,314)</u>	<u>-</u>	<u><b>(308,685)</b></u>
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(62,062)	-	-	-	<b>(62,062)</b>	-	(36,263)	-	-	<b>(36,263)</b>
ADD (CURRENT PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(69,510)	-	-	-	<b>(69,510)</b>	(69,510)	-	-	-	<b>(69,510)</b>
Net Other Changes	<u>(7,448)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u><b>(7,448)</b></u>	<u>(69,510)</u>	<u>36,263</u>	<u>-</u>	<u>-</u>	<u><b>(33,247)</b></u>
Assessments or (Distributions)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Change In Members' Equity	<u>275,104</u>	<u>1,439,537</u>	<u>(29,074)</u>	<u>(24,371)</u>	<u><b>1,661,196</b></u>	<u>(2,247,480)</u>	<u>2,256,571</u>	<u>(1,109,365)</u>	<u>(29,608)</u>	<u><b>(1,129,882)</b></u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2025**

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2025	2024	2023	2022	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	40,890,783	56,506,708	60,125,801	36,853,358	194,376,650
Reinsurance Premiums Ceded	(32,813,161)	(45,556,276)	(37,732,025)	(23,651,722)	(139,753,184)
Net Premiums Written	8,077,622	10,950,432	22,393,776	13,201,636	54,623,466
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	29,784,164	29,392,052	20,378,237	16,885,942	96,440,395
To Succeeding Assoc. Yr.	-	(29,784,164)	(29,392,052)	(20,378,237)	(79,554,453)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(4,062,552)	(3,513,401)	(2,595,395)	(2,172,855)	(12,344,203)
To Succeeding Assoc. Yr.	-	4,062,552	3,513,401	2,595,395	10,171,348
Investment Income Received	413,075	447,825	102,030	18,295	981,225
Miscellaneous Income	-	-	-	-	-
Other Interest Income	-	-	-	-	-
Total Income	34,212,309	11,555,296	14,399,997	10,150,176	70,317,778
<b>EXPENSES PAID:</b>					
Losses	235,276	2,157,647	577,687	4,623,161	7,593,771
Reins. Recovered-Losses Paid	(16,703)	(235,345)	(15,125)	(242,016)	(509,189)
Loss Adjustment Expenses	55,302	305,097	122,491	476,032	958,922
Reins. Recovered-Loss Exp. Paid	(2,558)	(29,506)	(4,435)	(35,667)	(72,166)
Commissions	4,089,078	5,650,671	6,012,580	3,685,336	19,437,665
Commissions Ceded	(508,813)	(728,595)	(621,637)	(479,774)	(2,338,819)
Operating Expenses	4,746,963	7,638,326	5,967,607	3,511,599	21,864,495
Premium Taxes	176,584	1,535,972	1,770,655	1,003,651	4,486,862
Total Expenses Paid	8,775,129	16,294,267	13,809,823	12,542,322	51,421,541
Net Cash Change	25,437,180	(4,738,971)	590,174	(2,392,146)	18,896,237
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	24,065	16,196	-	-	40,261
Reins Recoverable-Loss Exp. Paid	2,770	1,490	-	-	4,260
Net Change	25,464,015	(4,721,285)	590,174	(2,392,146)	18,940,758
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	952,900	770,000	300	-	1,723,200
Reins. Recoverable-Unpaid Losses	-	-	-	-	-
Unpaid Loss Adjustment Expense	3,320	2,330	330	-	5,980
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-
Operating Expenses	66,000	-	-	-	66,000
Unearned Premiums	31,971,339	-	-	-	31,971,339
Unearned Premiums Ceded	(1,265,838)	-	-	-	(1,265,838)
Premium Taxes	1,052,555	-	-	-	1,052,555
Total Reserves	32,780,276	772,330	630	-	33,553,236
<b>OTHER CHANGES:</b>					
Interest Accrued	-	-	-	-	-
Assets Not Admitted	(259,650)	-	-	-	(259,650)
Total Other Changes	(259,650)	-	-	-	(259,650)
Assessments or (Distributions)	-	-	-	-	-
Net Members' Equity	(7,575,911)	(5,493,615)	589,544	(2,392,146)	(14,872,128)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2025**

**Zone 1**

EXHIBIT 3B1

DESCRIPTION	2025	2024	2023	2022	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	29,943,979	41,505,444	48,471,771	28,622,091	148,543,285
Reinsurance Premiums Ceded	(23,915,563)	(33,294,670)	(30,047,742)	(18,129,470)	(105,387,445)
Net Premiums Written	6,028,416	8,210,774	18,424,029	10,492,621	43,155,840
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	22,271,433	22,013,481	15,916,290	13,452,380	73,653,584
To Succeeding Assoc. Yr.	-	(22,271,433)	(22,013,481)	(15,916,290)	(60,201,204)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(3,037,818)	(2,631,398)	(2,027,116)	(1,731,030)	(9,427,362)
To Succeeding Assoc. Yr.	-	3,037,818	2,631,398	2,027,116	7,696,332
Investment Income Received	302,491	328,938	82,254	14,209	727,892
Miscellaneous Income	-	-	-	-	-
Other Interest Income	-	-	-	-	-
Total Income	25,564,522	8,688,180	13,013,374	8,339,006	55,605,082
<b>EXPENSES PAID:</b>					
Losses	118,829	1,345,489	232,287	3,976,630	5,673,235
Reins. Recovered-Losses Paid	(11,293)	(87,528)	(6,422)	(133,791)	(239,034)
Loss Adjustment Expenses	34,585	180,851	64,669	373,439	653,544
Reins. Recovered-Loss Exp. Paid	-	-	-	(2,330)	(2,330)
Commissions	2,994,398	4,150,545	4,847,177	2,862,209	14,854,329
Commissions Ceded	(338,627)	(484,938)	(460,076)	(300,737)	(1,584,378)
Operating Expenses	3,476,161	5,610,522	4,793,450	2,711,982	16,592,115
Premium Taxes	130,331	1,136,943	1,427,610	780,863	3,475,747
Total Expenses Paid	6,404,384	11,851,884	10,898,695	10,268,265	39,423,228
Net Cash Change	19,160,138	(3,163,704)	2,114,679	(1,929,259)	16,181,854
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	-	-	-	-	-
Reins Recoverable-Loss Exp. Paid	-	-	-	-	-
Net Change	19,160,138	(3,163,704)	2,114,679	(1,929,259)	16,181,854
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	702,666	575,326	300	-	1,278,292
Reins. Recoverable-Unpaid Losses	-	-	-	-	-
Unpaid Loss Adjustment Expense	2,660	2,330	330	-	5,320
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-
Operating Expenses	48,713	-	-	-	48,713
Unearned Premiums	23,638,786	-	-	-	23,638,786
Unearned Premiums Ceded	(865,173)	-	-	-	(865,173)
Premium Taxes	770,777	852,183	-	-	1,622,960
Total Reserves	24,298,429	1,429,839	630	-	25,728,898
<b>OTHER CHANGES:</b>					
Interest Accrued	-	-	-	-	-
Assets Not Admitted	(190,140)	-	-	-	(190,140)
Total Other Changes	(190,140)	-	-	-	(190,140)
Assessments or (Distributions)	-	-	-	-	-
Net Members' Equity	(5,328,431)	(4,593,543)	2,114,049	(1,929,259)	(9,737,184)



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2025**

**Zone 2**

EXHIBIT 3B2

DESCRIPTION	2025	2024	2023	2022	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	10,946,804	15,001,264	11,654,030	8,231,267	45,833,365
Reinsurance Premiums Ceded	(8,897,598)	(12,261,606)	(7,684,283)	(5,522,252)	(34,365,739)
Net Premiums Written	2,049,206	2,739,658	3,969,747	2,709,015	11,467,626
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	7,512,731	7,378,571	4,461,947	3,433,562	22,786,811
To Succeeding Assoc. Yr.	-	(7,512,731)	(7,378,571)	(4,461,947)	(19,353,249)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(1,024,734)	(882,003)	(568,279)	(441,825)	(2,916,841)
To Succeeding Assoc. Yr.	-	1,024,734	882,003	568,279	2,475,016
Investment Income Received	110,584	118,887	19,776	4,086	253,333
Miscellaneous Income	-	-	-	-	-
Other Interest Income	-	-	-	-	-
Total Income	8,647,787	2,867,116	1,386,623	1,811,170	14,712,696
<b>EXPENSES PAID:</b>					
Losses	116,447	812,158	345,400	646,531	1,920,536
Reins. Recovered-Losses Paid	(5,410)	(147,817)	(8,703)	(108,225)	(270,155)
Loss Adjustment Expenses	20,717	124,246	57,822	102,593	305,378
Reins. Recovered-Loss Exp. Paid	(2,558)	(29,506)	(4,435)	(33,337)	(69,836)
Commissions	1,094,680	1,500,126	1,165,403	823,127	4,583,336
Commissions Ceded	(170,186)	(243,657)	(161,561)	(179,037)	(754,441)
Operating Expenses	1,270,802	2,027,804	1,174,157	799,617	5,272,380
Premium Taxes	46,253	399,029	343,045	222,788	1,011,115
Total Expenses Paid	2,370,745	4,442,383	2,911,128	2,274,057	11,998,313
Net Cash Change	6,277,042	(1,575,267)	(1,524,505)	(462,887)	2,714,383
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	24,065	16,196	-	-	40,261
Reins Recoverable-Loss Exp. Paid	2,770	1,490	-	-	4,260
Net Change	6,303,877	(1,557,581)	(1,524,505)	(462,887)	2,758,904
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	250,234	194,674	-	-	444,908
Reins. Recoverable-Unpaid Losses	-	-	-	-	-
Unpaid Loss Adjustment Expense	660	-	-	-	660
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-
Operating Expenses	17,287	-	-	-	17,287
Unearned Premiums	8,332,553	-	-	-	8,332,553
Unearned Premiums Ceded	(400,665)	-	-	-	(400,665)
Premium Taxes	281,778	(852,183)	-	-	(570,405)
Total Reserves	8,481,847	(657,509)	-	-	7,824,338
<b>OTHER CHANGES:</b>					
Interest Accrued	-	-	-	-	-
Assets Not Admitted	(69,510)	-	-	-	(69,510)
Total Other Changes	(69,510)	-	-	-	(69,510)
Assessments or (Distributions)	-	-	-	-	-
Net Members' Equity	(2,247,480)	(900,072)	(1,524,505)	(462,887)	(5,134,944)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF PREMIUMS  
QUARTER ENDED JULY 31, 2025**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 05-01-2025 07-31-2025</b>	<b>YEAR-TO-DATE 11-01-2024 07-31-2025</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	17,811,461	40,890,783
Reinsurance Premium Ceded	(10,858,192)	(32,813,161)
Net Premiums Written	6,953,269	8,077,622
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	26,823,486	32,421,630
Advance Premiums (On Policies Not Yet In Force)	1,998,676	1,891,821
Reinsurance Premium Ceded	(1,118,705)	(1,455,070)
Net Prior Unearned	27,703,457	32,858,381
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	29,826,401	29,826,401
Advance Premiums (On Policies Not Yet In Force)	2,144,938	2,144,938
Reinsurance Premium Ceded	(1,265,838)	(1,265,838)
Net Current Unearned	30,705,501	30,705,501
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	3,951,225	10,230,502

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSSES**  
**QUARTER ENDED JULY 31, 2025**

EXHIBIT 4B

	Quarter 05-01-2025 to 07-31-2025					Year-To-Date 11-01-2024 to 07-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	171,393	101,778	8,006	24,354	<b>305,531</b>	235,276	656,942	17,838	115,281	<b>1,025,337</b>
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	(16,703)	(14,026)	-	-	<b>(30,729)</b>	(16,703)	(107,844)	-	(7,204)	<b>(131,751)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	(24,065)	(16,196)	-	-	<b>(40,261)</b>	(24,065)	(16,196)	-	-	<b>(40,261)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	-	11,941	-	-	<b>11,941</b>	-	46,297	-	1,507	<b>47,804</b>
<b>Total Paid Loss Net of Reinsurance</b>	<b>130,625</b>	<b>83,497</b>	<b>8,006</b>	<b>24,354</b>	<b>246,482</b>	<b>194,508</b>	<b>579,199</b>	<b>17,838</b>	<b>109,584</b>	<b>901,129</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	17,900	5,000	300	-	<b>23,200</b>	17,900	5,000	300	-	<b>23,200</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	-	-	-	-	<b>-</b>	-	-	-	-	<b>-</b>
<b>Outstanding Losses Net of Reins.</b>	<b>17,900</b>	<b>5,000</b>	<b>300</b>	<b>-</b>	<b>23,200</b>	<b>17,900</b>	<b>5,000</b>	<b>300</b>	<b>-</b>	<b>23,200</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,200	-	7,800	600	<b>9,600</b>	-	481,200	7,800	300	<b>489,300</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	(300)	-	-	-	<b>(300)</b>	-	(5,600)	-	-	<b>(5,600)</b>
<b>Outstanding Losses Net of Reins.</b>	<b>900</b>	<b>-</b>	<b>7,800</b>	<b>600</b>	<b>9,300</b>	<b>-</b>	<b>475,600</b>	<b>7,800</b>	<b>300</b>	<b>483,700</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	147,625	88,497	506	23,754	<b>260,382</b>	1,147,408	61,099	(677,162)	109,284	<b>640,629</b>
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	935,000	765,000	-	-	<b>1,700,000</b>	935,000	765,000	-	-	<b>1,700,000</b>
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	935,000	765,000	-	-	<b>1,700,000</b>	-	812,500	687,500	-	<b>1,500,000</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES**  
**QUARTER ENDED JULY 31, 2025**

EXHIBIT 4C

	Quarter 05-01-2025 to 07-31-2025					Year-To-Date 11-01-2024 to 07-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	37,544	9,644	1,227	1,465	<b>49,880</b>	55,302	72,996	1,227	9,681	<b>139,206</b>
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Loss Expense	(2,558)	(965)	-	-	<b>(3,523)</b>	(2,558)	(12,488)	-	(1,455)	<b>(16,501)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	(2,770)	(1,490)	-	-	<b>(4,260)</b>	(2,770)	(1,490)	-	-	<b>(4,260)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	360	1,200	-	-	<b>1,560</b>	-	7,396	-	-	<b>7,396</b>
<b>Total Paid Loss Adj Expense Net of Reinsurance</b>	<b>32,576</b>	<b>8,389</b>	<b>1,227</b>	<b>1,465</b>	<b>43,657</b>	<b>49,974</b>	<b>66,414</b>	<b>1,227</b>	<b>8,226</b>	<b>125,841</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	3,320	2,330	330	-	<b>5,980</b>	3,320	2,330	330	-	<b>5,980</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	-	-	-	-	<b>-</b>	-	-	-	-	<b>-</b>
<b>Outstanding Loss Expense Net of Reins.</b>	<b>3,320</b>	<b>2,330</b>	<b>330</b>	<b>-</b>	<b>5,980</b>	<b>3,320</b>	<b>2,330</b>	<b>330</b>	<b>-</b>	<b>5,980</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,320	330	660	660	<b>2,970</b>	-	32,640	660	330	<b>33,630</b>
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	(330)	-	-	-	<b>(330)</b>	-	(2,660)	-	-	<b>(2,660)</b>
<b>Outstanding Loss Expense Net of Reins.</b>	<b>990</b>	<b>330</b>	<b>660</b>	<b>660</b>	<b>2,640</b>	<b>-</b>	<b>29,980</b>	<b>660</b>	<b>330</b>	<b>30,970</b>
<b>INCURRED LOSS EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	<b>34,906</b>	<b>10,389</b>	<b>897</b>	<b>805</b>	<b>46,997</b>	<b>53,294</b>	<b>38,764</b>	<b>897</b>	<b>7,896</b>	<b>100,851</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**CUMULATIVE REPORT OF CATASTROPHE LOSSES**  
**PERIOD FROM OCTOBER 1, 2016 TO JULY 31, 2025**

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	-	7,870,588	-	-
			2	684	1,137,751	-	648,777	-	-
			<b>TOTAL</b>	<b>4,075</b>	<b>16,812,394</b>	<b>-</b>	<b>8,519,365</b>	<b>-</b>	<b>-</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	-	132,945	-	-
			2	57	179,153	-	50,979	-	-
			<b>TOTAL</b>	<b>200</b>	<b>426,957</b>	<b>-</b>	<b>183,924</b>	<b>-</b>	<b>-</b>

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

Page 1

**AS OF: JULY 31, 2025**

<b>CITY</b> <b>(County)</b>	<b>Class</b>	<b>Zone 1</b> <b>Policies</b> <b>In-force</b>	<b>Zone 1</b> <b>Limits</b> <b>(000 omitted)</b>	<b>Zone 2</b> <b>Policies</b> <b>In-force</b>	<b>Zone 2</b> <b>Limits</b> <b>(000 omitted)</b>
FRIPP ISLAND (Beaufort County)	Dwelling	234	159,659	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
HARBOR ISLAND (Beaufort County)	Dwelling	25	13,772	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,481	986,422	-	-
	Mobile Home	15	1,196	-	-
	Commercial	23	8,517	-	-
LADY'S ISLAND (Beaufort County)	Dwelling	-	-	325	178,723
	Mobile Home	-	-	12	1,852
	Commercial	-	-	2	1,336
ST HELENA ISLAND (Beaufort County)	Dwelling	312	170,418	3	1,688
	Mobile Home	63	8,279	2	307
	Commercial	2	480	1	546
REMAINDER OF COUNTY (Beaufort County)	Dwelling	45	30,072	24	15,967
	Mobile Home	3	375	4	407
	Commercial	-	-	-	-
<b>TOTAL</b>	<b>Dwelling</b>	<b>2,097</b>	<b>1,360,343</b>	<b>352</b>	<b>196,377</b>
<b>BEAUFORT</b>	<b>Mobile Home</b>	<b>81</b>	<b>9,850</b>	<b>18</b>	<b>2,566</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>25</b>	<b>8,998</b>	<b>3</b>	<b>1,882</b>
	<b>TOTALS</b>	<b>2,203</b>	<b>1,379,191</b>	<b>373</b>	<b>200,825</b>
FOLLY BEACH (Charleston County)	Dwelling	201	112,527	18	4,724
	Mobile Home	-	-	-	-
	Commercial	8	7,637	-	-
ISLE OF PALMS (Charleston County)	Dwelling	476	347,693	19	11,034
	Mobile Home	-	-	-	-
	Commercial	7	1,447	-	-
JAMES ISLAND (Charleston County)	Dwelling	3	372	867	437,024
	Mobile Home	-	-	9	1,595
	Commercial	-	-	2	2,644
KIAWAH ISLAND (Charleston County)	Dwelling	160	121,450	-	-
	Mobile Home	-	-	-	-
	Commercial	1	140	-	-
MOUNT PLEASANT (Charleston County)	Dwelling	-	-	662	364,880
	Mobile Home	-	-	33	2,495
	Commercial	-	-	6	2,839
SEABROOK ISLAND (Charleston County)	Dwelling	104	71,025	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
SULLIVANS ISLAND (Charleston County)	Dwelling	112	96,953	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
REMAINDER OF COUNTY (Charleston County)	Dwelling	133	96,190	197	122,769
	Mobile Home	4	449	18	1,506
	Commercial	-	-	1	22
<b>TOTAL</b>	<b>Dwelling</b>	<b>1,189</b>	<b>846,211</b>	<b>1,763</b>	<b>940,431</b>
<b>CHARLESTON</b>	<b>Mobile Home</b>	<b>4</b>	<b>449</b>	<b>60</b>	<b>5,595</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>16</b>	<b>9,225</b>	<b>9</b>	<b>5,504</b>
	<b>TOTALS</b>	<b>1,209</b>	<b>855,884</b>	<b>1,832</b>	<b>951,531</b>
EDISTO BEACH (Colleton County)	Dwelling	247	127,577	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
<b>TOTAL</b>	<b>Dwelling</b>	<b>247</b>	<b>127,577</b>	<b>-</b>	<b>-</b>
<b>COLLETON</b>	<b>Mobile Home</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>TOTALS</b>	<b>247</b>	<b>127,577</b>	<b>-</b>	<b>-</b>

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

Page 2

**AS OF: JULY 31, 2025**

<b>CITY (County)</b>	<b>Class</b>	<b>Zone 1 Policies In-force</b>	<b>Zone 1 Limits (000 omitted)</b>	<b>Zone 2 Policies In-force</b>	<b>Zone 2 Limits (000 omitted)</b>
DEBORDIEU BEACH (Georgetown County)	Dwelling	27	23,837	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
GARDEN CITY (Georgetown County)	Dwelling	55	30,949	-	-
	Mobile Home	-	-	-	-
	Commercial	1	35	-	-
GEORGETOWN (Georgetown County)	Dwelling	38	31,854	184	74,045
	Mobile Home	1	119	5	385
	Commercial	8	7,780	5	3,906
LITCHFIELD BEACH (Georgetown County)	Dwelling	34	14,790	6	2,861
	Mobile Home	-	-	-	-
	Commercial	11	14,071	-	-
MURRELLS INLET (Georgetown County)	Dwelling	217	104,179	141	68,739
	Mobile Home	22	2,182	130	13,907
	Commercial	1	658	-	-
PAWLEYS ISLAND (Georgetown County)	Dwelling	482	260,595	440	223,501
	Mobile Home	15	1,180	22	2,728
	Commercial	3	248	9	8,190
REMAINDER OF COUNTY (Georgetown County)	Dwelling	34	20,703	20	8,182
	Mobile Home	-	-	-	-
	Commercial	-	-	1	392
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>887</b>	<b>486,907</b>	<b>791</b>	<b>377,327</b>
	<b>Mobile Home</b>	<b>38</b>	<b>3,481</b>	<b>157</b>	<b>17,021</b>
	<b>Commercial</b>	<b>24</b>	<b>22,792</b>	<b>15</b>	<b>12,488</b>
	<b>TOTALS</b>	<b>949</b>	<b>513,179</b>	<b>963</b>	<b>406,836</b>
GARDEN CITY (Horry County)	Dwelling	122	37,172	1	505
	Mobile Home	166	15,562	-	-
	Commercial	11	5,687	-	-
LITTLE RIVER (Horry County)	Dwelling	1	450	393	136,735
	Mobile Home	-	-	87	8,778
	Commercial	-	-	4	3,169
MURRELLS INLET (Horry County)	Dwelling	265	98,736	282	111,397
	Mobile Home	249	26,848	23	2,268
	Commercial	3	2,040	-	-
MYRTLE BEACH (Horry County)	Dwelling	1,690	616,236	486	178,780
	Mobile Home	766	74,566	135	13,072
	Commercial	70	46,729	7	5,059
N MYRTLE BEACH (Horry County)	Dwelling	1,678	586,129	190	57,708
	Mobile Home	107	8,476	65	5,715
	Commercial	18	9,356	14	4,279
SURFSIDE BEACH (Horry County)	Dwelling	791	285,122	-	-
	Mobile Home	327	43,279	-	-
	Commercial	13	14,880	-	-
REMAINDER OF COUNTY (Horry County)	Dwelling	15	5,965	7	3,078
	Mobile Home	-	-	1	94
	Commercial	-	-	1	1,000
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>4,562</b>	<b>1,629,810</b>	<b>1,359</b>	<b>488,203</b>
	<b>Mobile Home</b>	<b>1,615</b>	<b>168,731</b>	<b>311</b>	<b>29,927</b>
	<b>Commercial</b>	<b>115</b>	<b>78,692</b>	<b>26</b>	<b>13,508</b>
	<b>TOTALS</b>	<b>6,292</b>	<b>1,877,233</b>	<b>1,696</b>	<b>531,637</b>
<b>ZONES</b>	<b>Dwelling</b>	<b>8,982</b>	<b>4,450,848</b>	<b>4,265</b>	<b>2,002,338</b>
	<b>Mobile Home</b>	<b>1,738</b>	<b>182,511</b>	<b>546</b>	<b>55,109</b>
<b>TOTAL</b>	<b>Commercial</b>	<b>180</b>	<b>119,706</b>	<b>53</b>	<b>33,382</b>
	<b>TOTALS</b>	<b>10,900</b>	<b>4,753,065</b>	<b>4,864</b>	<b>2,090,829</b>