

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

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<u>ASSETS:</u>				
Investments:				
Life Ins Policy - at cost	183,276		183,276	
Cash	23,386,268			23,386,268
Funds held in escrow	-			-
Accounts receivable (reinsurance premium adj.)	226,710			226,710
Assessments receivable	2,392,146		-	2,392,146
Reinsurance recoverable on loss payments	30,640			30,640
Interest accrued		-		-
Data processing equipment (less accumulated depreciation)	57,007			57,007
Furniture, fixtures & equipment (less accumulated depreciation)	16,619		16,619	-
Programming (net of amortization)	14,486		14,486	-
Section 444 Deposit (I.R.S.)	508			508
Prepaid operating expense	3,383,318		1,443	3,381,875
TOTAL ASSETS	29,690,978	-	215,824	29,475,154
<u>LIABILITIES AND EQUITY:</u>				
Reserves for:				
Unpaid losses				1,716,000
Reinsurance recoverable-unpaid losses				(9,500)
Unpaid loss adjustment expense				4,310
Reinsurance recoverable-unpaid loss exp.				-
Operating expenses				276,498
Unearned premiums: net				32,113,215
Accrual for premium & municipal taxes				1,476,970
TOTAL RESERVES				35,577,493
Payables for:				
Accounts payable				-
Amounts withheld for account of others				61,395
Post retirement benefit payable				6,340,515
Reinsurance premium payable				292,446
TOTAL PAYABLES				6,694,356
MEMBERS' EQUITY				(12,796,695)
Total Liabilities and Equity				29,475,154

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

EXHIBIT 2

DESCRIPTION	QUARTER:	YEAR-TO-DATE
	08-01-2025 10-31-2025	11-01-2024 10-31-2025
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	3,977,175	14,207,677
<u>DEDUCTIONS:</u>		
Losses incurred	141,087	781,716
Loss expenses incurred	33,356	134,207
Operating expenses incurred	4,326,726	13,745,649
TOTAL DEDUCTIONS	4,501,169	14,661,572
 Net Underwriting Gain or (Loss)	 (523,994)	 (453,895)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	163,455	576,530
Miscellaneous income	-	-
Other interest income	-	-
TOTAL OTHER INCOME OR (OUTGO)	163,455	576,530
 <u>Net Income or (Loss)</u>	 (360,539)	 122,635
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(14,872,128)	(15,232,247)
 Net income or (loss)	 (360,539)	 122,635
Change in assets not admitted	43,826	(79,229)
Assessments or (distributions)	2,392,146	2,392,146
Net change in equity	2,075,433	2,435,552
 Members' Equity (Current Period)	 (12,796,695)	 (12,796,695)

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

EXHIBIT 2A

	Quarter	Year-To-Date
	08-01-2025	11-01-2024
	10-31-2025	10-31-2025
Unrealized Gain/(Loss) from investment	-	-
Investment Income Received/Sweep Account	163,455	576,530
Total Investment Income Received	163,455	576,530
Interest Accrued (Prior Period)	-	-
Interest Accrued (Current Period)	-	-
Investment Income Earned	163,455	576,530

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED OCTOBER 31, 2025

EXHIBIT 3A

Combined Zones

DESCRIPTION	Quarter 08-01-2025 to 10-31-2025					Year-To-Date at 10-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
INCOME RECEIVED:										
Premiums Written	16,122,858	-	-	-	16,122,858	57,013,641	-	-	-	57,013,641
Reinsurance Premiums Ceded	(10,737,969)	-	-	-	(10,737,969)	(43,551,130)	-	-	-	(43,551,130)
Net Premiums Written	5,384,889	-	-	-	5,384,889	13,462,511	-	-	-	13,462,511
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	163,455	-	-	-	163,455	576,530	-	-	-	576,530
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Other Interest Income	-	-	-	-	-	-	-	-	-	-
Total Income	5,548,344	-	-	-	5,548,344	39,760,653	(25,721,612)	-	-	14,039,041
EXPENSES PAID:										
Losses	162,337	11,038	24,593	-	197,968	397,613	667,980	42,431	115,281	1,223,305
Reins. Recovered-Losses Paid	(37,306)	(16,196)	-	-	(53,502)	(54,009)	(124,040)	-	(7,204)	(185,253)
Loss Adjustment Expenses	34,825	2,840	1,453	-	39,118	90,127	75,836	2,680	9,681	178,324
Reins. Recovered-Loss Exp. Paid	(3,162)	(1,490)	-	-	(4,652)	(5,720)	(13,978)	-	(1,455)	(21,153)
Commissions	1,612,286	-	-	-	1,612,286	5,701,364	-	-	-	5,701,364
Commissions Ceded	(219,949)	-	-	-	(219,949)	(728,762)	-	-	-	(728,762)
Operating Expenses	2,122,892	-	-	-	2,122,892	6,869,855	160,670	21,671	19,694	7,071,890
Premium Taxes	176,584	-	-	-	176,584	353,168	1,160,186	-	-	1,513,354
Total Expenses Paid	3,848,507	(3,808)	26,046	-	3,870,745	12,623,636	1,926,654	66,782	135,997	14,753,069
Net Cash Change	1,699,837	3,808	(26,046)	-	1,677,599	27,137,017	(27,648,266)	(66,782)	(135,997)	(714,028)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	24,065	16,196	-	-	40,261	-	46,297	-	1,507	47,804
Reins Recoverable-Loss Exp. Paid	2,770	1,490	-	-	4,260	-	7,396	-	-	7,396
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	26,940	-	-	-	26,940	26,940	-	-	-	26,940
Reins Recoverable-Loss Exp. Paid	3,700	-	-	-	3,700	3,700	-	-	-	3,700
Net Change	3,805	(17,686)	-	-	(13,881)	30,640	(53,693)	-	(1,507)	(24,560)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	946,000	770,000	-	-	1,716,000	946,000	770,000	-	-	1,716,000
Reins. Recoverable-Unpaid Losses	(9,500)	-	-	-	(9,500)	(9,500)	-	-	-	(9,500)
Unpaid Loss Adjustment Expense	1,980	2,330	-	-	4,310	1,980	2,330	-	-	4,310
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	276,498	-	-	-	276,498	276,498	-	-	-	276,498
Unearned Premiums	33,482,715	-	-	-	33,482,715	33,482,715	-	-	-	33,482,715
Unearned Premiums Ceded	(1,369,500)	-	-	-	(1,369,500)	(1,369,500)	-	-	-	(1,369,500)
Premium Taxes	1,476,970	-	-	-	1,476,970	1,476,970	-	-	-	1,476,970
ADD (PRIOR PERIOD)										
Unpaid Losses	952,900	770,000	300	-	1,723,200	-	1,293,700	695,300	300	1,989,300
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	(5,600)	-	-	(5,600)
Unpaid Loss Adjustment Expense	3,320	2,330	330	-	5,980	-	32,640	660	330	33,630
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	(2,660)	-	-	(2,660)
Operating Expenses	66,000	-	-	-	66,000	-	140,722	-	-	140,722
Unearned Premiums	31,971,339	-	-	-	31,971,339	-	34,313,451	-	-	34,313,451
Unearned Premiums Ceded	(1,265,838)	-	-	-	(1,265,838)	-	(1,455,070)	-	-	(1,455,070)
Premium Taxes	1,052,555	-	-	-	1,052,555	-	1,424,943	-	-	1,424,943
Net Reserve Change	(2,024,887)	-	630	-	(2,024,257)	(34,805,163)	34,969,796	695,960	630	861,223
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(259,650)	-	-	-	(259,650)	-	(136,595)	-	-	(136,595)
ADD (CURRENT PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(215,824)	-	-	-	(215,824)	(215,824)	-	-	-	(215,824)
Net Other Changes	43,826	-	-	-	43,826	(215,824)	136,595	-	-	(79,229)
Assessments or (Distributions)	-	-	-	2,392,146	2,392,146	-	-	-	2,392,146	2,392,146
Change In Members' Equity	(277,419)	(13,878)	(25,416)	2,392,146	2,075,433	(7,853,330)	7,404,432	629,178	2,255,272	2,435,552

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

Quarter 08-01-2025 to 10-31-2025

EXHIBIT 3A 1

Zone 1

DESCRIPTION	Quarter 08-01-2025 to 10-31-2025					Year-To-Date at 10-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
INCOME RECEIVED:										
Premiums Written	11,979,468	-	-	-	11,979,468	41,923,447	-	-	-	41,923,447
Reinsurance Premiums Ceded	(7,865,396)	-	-	-	(7,865,396)	(31,780,959)	-	-	-	(31,780,959)
Net Premiums Written	4,114,072	-	-	-	4,114,072	10,142,488	-	-	-	10,142,488
 Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	-	-	-	-	-	22,271,433	-	-	-	22,271,433
To Succeeding Assoc. Yr.	-	-	-	-	-	-	(22,271,433)	-	-	(22,271,433)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	-	-	-	-	-	(3,037,818)	-	-	-	(3,037,818)
To Succeeding Assoc. Yr.	-	-	-	-	-	-	3,037,818	-	-	3,037,818
Investment Income Received	121,445	-	-	-	121,445	423,936	-	-	-	423,936
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Other Interest Income	-	-	-	-	-	-	-	-	-	-
Total Income	4,235,517	-	-	-	4,235,517	29,800,039	(19,233,615)	-	-	10,566,424
 EXPENSES PAID:										
Losses	52,343	6,160	2,863	-	61,366	171,172	436,200	4,548	104,959	716,879
Reins. Recovered-Losses Paid	-	-	-	-	-	(11,293)	(30,198)	-	(7,204)	(48,695)
Loss Adjustment Expenses	16,785	2,044	-	-	18,829	51,370	42,295	-	8,634	102,299
Reins. Recovered-Loss Exp. Paid	-	-	-	-	-	-	-	-	-	-
Commissions	1,197,947	-	-	-	1,197,947	4,192,345	-	-	-	4,192,345
Commissions Ceded	(124,291)	-	-	-	(124,291)	(462,918)	-	-	-	(462,918)
Operating Expenses	1,575,402	-	-	-	1,575,402	5,051,563	118,016	-	-	5,169,579
Premium Taxes	132,630	-	-	-	132,630	262,961	852,183	-	-	1,115,144
Total Expenses Paid	2,850,816	8,204	2,863	-	2,861,883	9,255,200	1,418,496	4,548	106,389	10,784,633
 Net Cash Change	1,384,701	(8,204)	(2,863)	-	1,373,634	20,544,839	(20,652,111)	(4,548)	(106,389)	(218,209)
 REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	24,065	16,196	-	-	40,261	-	18,626	-	1,507	20,133
Reins Recoverable-Loss Exp. Paid	2,770	1,490	-	-	4,260	-	2,380	-	-	2,380
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	32,793	16,196	-	-	48,989	8,728	-	-	-	8,728
Reins Recoverable-Loss Exp. Paid	4,003	1,490	-	-	5,493	1,233	-	-	-	1,233
Net Change	9,961	-	-	-	9,961	9,961	(21,006)	-	(1,507)	(12,552)
 RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	697,966	575,326	-	-	1,273,292	697,966	575,326	-	-	1,273,292
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	1,320	2,330	-	-	3,650	1,320	2,330	-	-	3,650
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	205,874	-	-	-	205,874	205,874	-	-	-	205,874
Unearned Premiums	24,855,840	-	-	-	24,855,840	24,855,840	-	-	-	24,855,840
Unearned Premiums Ceded	(860,167)	-	-	-	(860,167)	(860,167)	-	-	-	(860,167)
Premium Taxes	1,086,050	852,183	-	-	1,938,233	1,086,050	852,183	-	-	1,938,233
ADD (PRIOR PERIOD)										
Unpaid Losses	702,666	575,326	300	-	1,278,292	-	1,065,056	524,179	300	1,589,535
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	2,660	2,330	330	-	5,320	-	23,320	330	330	23,980
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	48,713	-	-	-	48,713	-	106,635	-	-	106,635
Unearned Premiums	23,638,786	-	-	-	23,638,786	-	25,947,825	-	-	25,947,825
Unearned Premiums Ceded	(865,173)	-	-	-	(865,173)	-	(1,033,330)	-	-	(1,033,330)
Premium Taxes	770,777	852,183	-	-	1,622,960	-	1,046,653	1,241,765	-	2,288,418
Net Reserve Change	(1,688,454)	-	630	-	(1,687,824)	(25,986,883)	25,726,320	1,766,274	630	1,506,341
 OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(190,140)	-	-	-	(190,140)	-	(100,332)	-	-	(100,332)
ADD (CURRENT PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(158,700)	-	-	-	(158,700)	(158,700)	-	-	-	(158,700)
Net Other Changes	31,440	-	-	-	31,440	(158,700)	100,332	-	-	(58,368)
 Assessments or (Distributions)	-	-	-	1,929,259	1,929,259	-	-	-	1,929,259	1,929,259
 Change In Members' Equity	(262,352)	(8,204)	(2,233)	1,929,259	1,656,470	(5,590,783)	5,153,535	1,761,726	1,821,993	3,146,471

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

Quarter 08-01-2025 to 10-31-2025

EXHIBIT 3A 2

Zone 2

DESCRIPTION	Quarter 08-01-2025 to 10-31-2025					Year-To-Date at 10-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
INCOME RECEIVED:										
Premiums Written	4,143,390	-	-	-	4,143,390	15,090,194	-	-	-	15,090,194
Reinsurance Premiums Ceded	(2,872,573)	-	-	-	(2,872,573)	(11,770,171)	-	-	-	(11,770,171)
Net Premiums Written	<u>1,270,817</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,270,817</u>	<u>3,320,023</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,320,023</u>
 Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	-	-	-	-	-	7,512,731	-	-	-	7,512,731
To Succeeding Assoc. Yr.	-	-	-	-	-	-	(7,512,731)	-	-	(7,512,731)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	-	-	-	-	-	(1,024,734)	-	-	-	(1,024,734)
To Succeeding Assoc. Yr.	-	-	-	-	-	-	1,024,734	-	-	1,024,734
Investment Income Received	42,010	-	-	-	42,010	152,594	-	-	-	152,594
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Other Interest Income	-	-	-	-	-	-	-	-	-	-
Total Income	<u>1,312,827</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,312,827</u>	<u>9,960,614</u>	<u>(6,487,997)</u>	<u>-</u>	<u>-</u>	<u>3,472,617</u>
 EXPENSES PAID:										
Losses	109,994	4,878	21,730	-	136,602	226,441	231,780	37,883	10,322	506,426
Reins. Recovered-Losses Paid	(37,306)	(16,196)	-	-	(53,502)	(42,716)	(93,842)	-	-	(136,558)
Loss Adjustment Expenses	18,040	796	1,453	-	20,289	38,757	33,541	2,680	1,047	76,025
Reins. Recovered-Loss Exp. Paid	(3,162)	(1,490)	-	-	(4,652)	(5,720)	(13,978)	-	(1,455)	(21,153)
Commissions	414,339	-	-	-	414,339	1,509,019	-	-	-	1,509,019
Commissions Ceded	(95,658)	-	-	-	(95,658)	(265,844)	-	-	-	(265,844)
Operating Expenses	547,490	-	-	-	547,490	1,818,292	42,654	21,671	19,694	1,902,311
Premium Taxes	43,954	-	-	-	43,954	90,207	308,003	-	-	398,210
Total Expenses Paid	<u>997,691</u>	<u>(12,012)</u>	<u>23,183</u>	<u>-</u>	<u>1,008,862</u>	<u>3,368,436</u>	<u>508,158</u>	<u>62,234</u>	<u>29,608</u>	<u>3,968,436</u>
 Net Cash Change	<u>315,136</u>	<u>12,012</u>	<u>(23,183)</u>	<u>-</u>	<u>303,965</u>	<u>6,592,178</u>	<u>(6,996,155)</u>	<u>(62,234)</u>	<u>(29,608)</u>	<u>(495,819)</u>
 REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	-	-	-	-	-	-	27,671	-	-	27,671
Reins Recoverable-Loss Exp. Paid	-	-	-	-	-	-	5,016	-	-	5,016
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	(5,853)	(16,196)	-	-	(22,049)	18,212	-	-	-	18,212
Reins Recoverable-Loss Exp. Paid	(303)	(1,490)	-	-	(1,793)	2,467	-	-	-	2,467
Net Change	<u>(6,156)</u>	<u>(17,686)</u>	<u>-</u>	<u>-</u>	<u>(23,842)</u>	<u>20,679</u>	<u>(32,687)</u>	<u>-</u>	<u>-</u>	<u>(12,008)</u>
 RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	248,034	194,674	-	-	442,708	248,034	194,674	-	-	442,708
Reins. Recoverable-Unpaid Losses	(9,500)	-	-	-	(9,500)	(9,500)	-	-	-	(9,500)
Unpaid Loss Adjustment Expense	660	-	-	-	660	660	-	-	-	660
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	-	-	-	-
Operating Expenses	70,624	-	-	-	70,624	70,624	-	-	-	70,624
Unearned Premiums	8,626,875	-	-	-	8,626,875	8,626,875	-	-	-	8,626,875
Unearned Premiums Ceded	(509,333)	-	-	-	(509,333)	(509,333)	-	-	-	(509,333)
Premium Taxes	390,920	(852,183)	-	-	(461,263)	390,920	(852,183)	-	-	(461,263)
ADD (PRIOR PERIOD)										
Unpaid Losses	250,234	194,674	-	-	444,908	-	228,644	171,121	-	399,765
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	(5,600)	-	-	(5,600)
Unpaid Loss Adjustment Expense	660	-	-	-	660	-	9,320	330	-	9,650
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-	-	(2,660)	-	-	(2,660)
Operating Expenses	17,287	-	-	-	17,287	-	34,087	-	-	34,087
Unearned Premiums	8,332,553	-	-	-	8,332,553	-	8,365,626	-	-	8,365,626
Unearned Premiums Ceded	(400,665)	-	-	-	(400,665)	-	(421,740)	-	-	(421,740)
Premium Taxes	281,778	(852,183)	-	-	(570,405)	-	378,290	(1,241,765)	-	(863,475)
Net Reserve Change	<u>(336,433)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(336,433)</u>	<u>(8,818,280)</u>	<u>9,243,476</u>	<u>(1,070,314)</u>	<u>-</u>	<u>(645,118)</u>
 OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(69,510)	-	-	-	(69,510)	-	(36,263)	-	-	(36,263)
ADD (CURRENT PERIOD)										
Interest Accrued	-	-	-	-	-	-	-	-	-	-
Assets Not Admitted	(57,124)	-	-	-	(57,124)	(57,124)	-	-	-	(57,124)
Net Other Changes	<u>12,386</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,386</u>	<u>(57,124)</u>	<u>36,263</u>	<u>-</u>	<u>-</u>	<u>(20,861)</u>
 Assessments or (Distributions)	<u>-</u>	<u>-</u>	<u>-</u>	<u>462,887</u>	<u>462,887</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>462,887</u>	<u>462,887</u>
 Change In Members' Equity	<u>(15,067)</u>	<u>(5,674)</u>	<u>(23,183)</u>	<u>462,887</u>	<u>418,963</u>	<u>(2,262,547)</u>	<u>2,250,897</u>	<u>(1,132,548)</u>	<u>433,279</u>	<u>(710,919)</u>

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

Combined Zones

EXHIBIT 3B

DESCRIPTION	2025	2024	2023	2022	Total
INCOME RECEIVED:					
Premiums Written	57,013,641	56,506,708	60,125,801	36,853,358	210,499,508
Reinsurance Premiums Ceded	(43,551,130)	(45,556,276)	(37,732,025)	(23,651,722)	(150,491,153)
Net Premiums Written	13,462,511	10,950,432	22,393,776	13,201,636	60,008,355
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	576,530	447,825	102,030	18,295	1,144,680
Miscellaneous Income	-	-	-	-	-
Other Interest Income	-	-	-	-	-
Total Income	39,760,653	11,555,296	14,399,997	10,150,176	75,866,122
EXPENSES PAID:					
Losses	397,613	2,168,685	602,280	4,623,161	7,791,739
Reins. Recovered-Losses Paid	(54,009)	(251,541)	(15,125)	(242,016)	(562,691)
Loss Adjustment Expenses	90,127	307,937	123,944	476,032	998,040
Reins. Recovered-Loss Exp. Paid	(5,720)	(30,996)	(4,435)	(35,667)	(76,818)
Commissions	5,701,364	5,650,671	6,012,580	3,685,336	21,049,951
Commissions Ceded	(728,762)	(728,595)	(621,637)	(479,774)	(2,558,768)
Operating Expenses	6,869,855	7,638,326	5,967,607	3,511,599	23,987,387
Premium Taxes	353,168	1,535,972	1,770,655	1,003,651	4,663,446
Total Expenses Paid	12,623,636	16,290,459	13,835,869	12,542,322	55,292,286
Net Cash Change	27,137,017	(4,735,163)	564,128	(2,392,146)	20,573,836
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	26,940	-	-	-	26,940
Reins Recoverable-Loss Exp. Paid	3,700	-	-	-	3,700
Net Change	27,167,657	(4,735,163)	564,128	(2,392,146)	20,604,476
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	946,000	770,000	-	-	1,716,000
Reins. Recoverable-Unpaid Losses	(9,500)	-	-	-	(9,500)
Unpaid Loss Adjustment Expense	1,980	2,330	-	-	4,310
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-
Operating Expenses	276,498	-	-	-	276,498
Unearned Premiums	33,482,715	-	-	-	33,482,715
Unearned Premiums Ceded	(1,369,500)	-	-	-	(1,369,500)
Premium Taxes	1,476,970	-	-	-	1,476,970
Total Reserves	34,805,163	772,330	-	-	35,577,493
OTHER CHANGES:					
Interest Accrued	-	-	-	-	-
Assets Not Admitted	(215,824)	-	-	-	(215,824)
Total Other Changes	(215,824)	-	-	-	(215,824)
Assessments or (Distributions)	-	-	-	2,392,146	2,392,146
Net Members' Equity	(7,853,330)	(5,507,493)	564,128	-	(12,796,695)

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

Zone 1

EXHIBIT 3B1

DESCRIPTION	2025	2024	2023	2022	Total
INCOME RECEIVED:					
Premiums Written	41,923,447	41,505,444	48,471,771	28,622,091	160,522,753
Reinsurance Premiums Ceded	(31,780,959)	(33,294,670)	(30,047,742)	(18,129,470)	(113,252,841)
Net Premiums Written	10,142,488	8,210,774	18,424,029	10,492,621	47,269,912
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	423,936	328,938	82,254	14,209	849,337
Miscellaneous Income	-	-	-	-	-
Other Interest Income	-	-	-	-	-
Total Income	29,800,039	8,688,180	13,013,374	8,339,006	59,840,599
EXPENSES PAID:					
Losses	171,172	1,351,649	235,150	3,976,630	5,734,601
Reins. Recovered-Losses Paid	(11,293)	(87,528)	(6,422)	(133,791)	(239,034)
Loss Adjustment Expenses	51,370	182,895	64,669	373,439	672,373
Reins. Recovered-Loss Exp. Paid	-	-	-	(2,330)	(2,330)
Commissions	4,192,345	4,150,545	4,847,177	2,862,209	16,052,276
Commissions Ceded	(462,918)	(484,938)	(460,076)	(300,737)	(1,708,669)
Operating Expenses	5,051,563	5,610,522	4,793,450	2,711,982	18,167,517
Premium Taxes	262,961	1,136,943	1,427,610	780,863	3,608,377
Total Expenses Paid	9,255,200	11,860,088	10,901,558	10,268,265	42,285,111
Net Cash Change	20,544,839	(3,171,908)	2,111,816	(1,929,259)	17,555,488
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	8,728	-	-	-	8,728
Reins Recoverable-Loss Exp. Paid	1,233	-	-	-	1,233
Net Change	20,554,800	(3,171,908)	2,111,816	(1,929,259)	17,565,449
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	697,966	575,326	-	-	1,273,292
Reins. Recoverable-Unpaid Losses	-	-	-	-	-
Unpaid Loss Adjustment Expense	1,320	2,330	-	-	3,650
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-
Operating Expenses	205,874	-	-	-	205,874
Unearned Premiums	24,855,840	-	-	-	24,855,840
Unearned Premiums Ceded	(860,167)	-	-	-	(860,167)
Premium Taxes	1,086,050	852,183	-	-	1,938,233
Total Reserves	25,986,883	1,429,839	-	-	27,416,722
OTHER CHANGES:					
Interest Accrued	-	-	-	-	-
Assets Not Admitted	(158,700)	-	-	-	(158,700)
Total Other Changes	(158,700)	-	-	-	(158,700)
Assessments or (Distributions)	-	-	-	1,929,259	1,929,259
Net Members' Equity	(5,590,783)	(4,601,747)	2,111,816	-	(8,080,714)

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

Zone 2

EXHIBIT 3B2

DESCRIPTION	2025	2024	2023	2022	Total
INCOME RECEIVED:					
Premiums Written	15,090,194	15,001,264	11,654,030	8,231,267	49,976,755
Reinsurance Premiums Ceded	(11,770,171)	(12,261,606)	(7,684,283)	(5,522,252)	(37,238,312)
Net Premiums Written	3,320,023	2,739,658	3,969,747	2,709,015	12,738,443
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	152,594	118,887	19,776	4,086	295,343
Miscellaneous Income	-	-	-	-	-
Other Interest Income	-	-	-	-	-
Total Income	9,960,614	2,867,116	1,386,623	1,811,170	16,025,523
EXPENSES PAID:					
Losses	226,441	817,036	367,130	646,531	2,057,138
Reins. Recovered-Losses Paid	(42,716)	(164,013)	(8,703)	(108,225)	(323,657)
Loss Adjustment Expenses	38,757	125,042	59,275	102,593	325,667
Reins. Recovered-Loss Exp. Paid	(5,720)	(30,996)	(4,435)	(33,337)	(74,488)
Commissions	1,509,019	1,500,126	1,165,403	823,127	4,997,675
Commissions Ceded	(265,844)	(243,657)	(161,561)	(179,037)	(850,099)
Operating Expenses	1,818,292	2,027,804	1,174,157	799,617	5,819,870
Premium Taxes	90,207	399,029	343,045	222,788	1,055,069
Total Expenses Paid	3,368,436	4,430,371	2,934,311	2,274,057	13,007,175
Net Cash Change	6,592,178	(1,563,255)	(1,547,688)	(462,887)	3,018,348
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	18,212	-	-	-	18,212
Reins Recoverable-Loss Exp. Paid	2,467	-	-	-	2,467
Net Change	6,612,857	(1,563,255)	(1,547,688)	(462,887)	3,039,027
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	248,034	194,674	-	-	442,708
Reins. Recoverable-Unpaid Losses	(9,500)	-	-	-	(9,500)
Unpaid Loss Adjustment Expense	660	-	-	-	660
Reins. Recoverable-Unpd. Loss Exp.	-	-	-	-	-
Operating Expenses	70,624	-	-	-	70,624
Unearned Premiums	8,626,875	-	-	-	8,626,875
Unearned Premiums Ceded	(509,333)	-	-	-	(509,333)
Premium Taxes	390,920	(852,183)	-	-	(461,263)
Total Reserves	8,818,280	(657,509)	-	-	8,160,771
OTHER CHANGES:					
Interest Accrued	-	-	-	-	-
Assets Not Admitted	(57,124)	-	-	-	(57,124)
Total Other Changes	(57,124)	-	-	-	(57,124)
Assessments or (Distributions)	-	-	-	462,887	462,887
Net Members' Equity	(2,262,547)	(905,746)	(1,547,688)	-	(4,715,981)

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

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2025 10-31-2025	YEAR-TO-DATE 11-01-2024 10-31-2025
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	16,122,858	57,013,641
Reinsurance Premium Ceded	(10,737,969)	(43,551,130)
Net Premiums Written	5,384,889	13,462,511
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	29,826,401	32,421,630
Advance Premiums (On Policies Not Yet In Force)	2,144,938	1,891,821
Reinsurance Premium Ceded	(1,265,838)	(1,455,070)
Net Prior Unearned	30,705,501	32,858,381
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	31,982,014	31,982,014
Advance Premiums (On Policies Not Yet In Force)	1,500,701	1,500,701
Reinsurance Premium Ceded	(1,369,500)	(1,369,500)
Net Current Unearned	32,113,215	32,113,215
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	3,977,175	14,207,677

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

EXHIBIT 4B

	Quarter 08-01-2025 to 10-31-2025					Year-To-Date 11-01-2024 to 10-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	162,337	11,038	24,593	-	197,968	397,613	667,980	42,431	115,281	1,223,305
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	(37,306)	(16,196)	-	-	(53,502)	(54,009)	(124,040)	-	(7,204)	(185,253)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	(26,940)	-	-	-	(26,940)	(26,940)	-	-	-	(26,940)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	24,065	16,196	-	-	40,261	-	46,297	-	1,507	47,804
Total Paid Loss Net of Reinsurance	122,156	11,038	24,593	-	157,787	316,664	590,237	42,431	109,584	1,058,916
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	11,000	5,000	-	-	16,000	11,000	5,000	-	-	16,000
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	(9,500)	-	-	-	(9,500)	(9,500)	-	-	-	(9,500)
Outstanding Losses Net of Reins.	1,500	5,000	-	-	6,500	1,500	5,000	-	-	6,500
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	17,900	5,000	300	-	23,200	-	481,200	7,800	300	489,300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-	-	-	-	-	-	(5,600)	-	-	(5,600)
Outstanding Losses Net of Reins.	17,900	5,000	300	-	23,200	-	475,600	7,800	300	483,700
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	105,756	11,038	24,293	-	141,087	1,253,164	72,137	(652,869)	109,284	781,716
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	935,000	765,000	-	-	1,700,000	935,000	765,000	-	-	1,700,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	935,000	765,000	-	-	1,700,000	-	812,500	687,500	-	1,500,000

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

EXHIBIT 4C

	Quarter 08-01-2025 to 10-31-2025					Year-To-Date 11-01-2024 to 10-31-2025				
	Association Year					Association Year				
	2025	2024	2023	2022	Total	2025	2024	2023	2022	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	34,825	2,840	1,453	-	39,118	90,127	75,836	2,680	9,681	178,324
REINSURANCE RECOVERED										
Reins. Recovered-Paid Loss Expense	(3,162)	(1,490)	-	-	(4,652)	(5,720)	(13,978)	-	(1,455)	(21,153)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	(3,700)	-	-	-	(3,700)	(3,700)	-	-	-	(3,700)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	2,770	1,490	-	-	4,260	-	7,396	-	-	7,396
Total Paid Loss Adj Expense Net of Reinsurance	30,733	2,840	1,453	-	35,026	80,707	69,254	2,680	8,226	160,867
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,980	2,330	-	-	4,310	1,980	2,330	-	-	4,310
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-	-	-	-	-	-	-	-	-	-
Outstanding Loss Expense Net of Reins.	1,980	2,330	-	-	4,310	1,980	2,330	-	-	4,310
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	3,320	2,330	330	-	5,980	-	32,640	660	330	33,630
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-	-	-	-	-	-	(2,660)	-	-	(2,660)
Outstanding Loss Expense Net of Reins.	3,320	2,330	330	-	5,980	-	29,980	660	330	30,970
INCURRED LOSS EXPENSES:										
Allied Lines (Windstorm & Hail)	29,393	2,840	1,123	-	33,356	82,687	41,604	2,020	7,896	134,207

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM OCTOBER 1, 2016 TO OCTOBER 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	-	-
			TOTAL	4,075	16,812,394	-	8,519,365	-	-

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	-	-
			TOTAL	200	426,957	-	183,924	-	-

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

Page 1

AS OF: OCTOBER 31, 2025

CITY (County)	Class	Zone 1 Policies In-force	Zone 1 Limits (000 omitted)	Zone 2 Policies In-force	Zone 2 Limits (000 omitted)
FRIPP ISLAND (Beaufort County)	Dwelling	223	151,298	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
HARBOR ISLAND (Beaufort County)	Dwelling	25	14,659	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,441	970,579	-	-
	Mobile Home	16	1,426	-	-
	Commercial	23	9,629	-	-
LADY'S ISLAND (Beaufort County)	Dwelling	-	-	326	180,873
	Mobile Home	-	-	14	2,163
	Commercial	-	-	2	1,336
ST HELENA ISLAND (Beaufort County)	Dwelling	301	165,665	3	1,722
	Mobile Home	67	8,665	2	307
	Commercial	2	480	1	546
REMAINDER OF COUNTY (Beaufort County)	Dwelling	44	29,481	23	15,491
	Mobile Home	3	375	4	407
	Commercial	-	-	-	-
TOTAL	Dwelling	2,034	1,331,682	352	198,087
BEAUFORT	Mobile Home	86	10,466	20	2,876
COUNTY	Commercial	25	10,110	3	1,882
	TOTALS	2,145	1,352,258	375	202,845
FOLLY BEACH (Charleston County)	Dwelling	200	114,057	18	4,726
	Mobile Home	-	-	-	-
	Commercial	8	7,637	-	-
ISLE OF PALMS (Charleston County)	Dwelling	462	341,755	17	10,297
	Mobile Home	-	-	-	-
	Commercial	7	1,448	-	-
JAMES ISLAND (Charleston County)	Dwelling	2	296	880	450,052
	Mobile Home	-	-	9	1,724
	Commercial	-	-	2	2,644
KIAWAH ISLAND (Charleston County)	Dwelling	157	120,846	-	-
	Mobile Home	-	-	-	-
	Commercial	1	140	-	-
MOUNT PLEASANT (Charleston County)	Dwelling	-	-	669	376,854
	Mobile Home	-	-	33	2,495
	Commercial	-	-	6	2,849
SEABROOK ISLAND (Charleston County)	Dwelling	98	64,920	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
SULLIVANS ISLAND (Charleston County)	Dwelling	115	100,678	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
REMAINDER OF COUNTY (Charleston County)	Dwelling	131	98,201	192	121,229
	Mobile Home	4	461	19	1,561
	Commercial	-	-	2	187
TOTAL	Dwelling	1,165	840,753	1,776	963,158
CHARLESTON	Mobile Home	4	461	61	5,779
COUNTY	Commercial	16	9,226	10	5,679
	TOTALS	1,185	850,440	1,847	974,616
EDISTO BEACH (Colleton County)	Dwelling	244	127,618	1	1,035
	Mobile Home	1	93	-	-
	Commercial	-	-	-	-
TOTAL	Dwelling	244	127,618	1	1,035
COLLETON	Mobile Home	1	93	-	-
COUNTY	Commercial	-	-	-	-
	TOTALS	245	127,711	1	1,035

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

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AS OF: OCTOBER 31, 2025

CITY (County)	Class	Zone 1 Policies In-force	Zone 1 Limits (000 omitted)	Zone 2 Policies In-force	Zone 2 Limits (000 omitted)
DEBORDIEU BEACH (Georgetown County)	Dwelling	26	23,100	-	-
	Mobile Home	-	-	-	-
	Commercial	-	-	-	-
GARDEN CITY (Georgetown County)	Dwelling	52	31,108	-	-
	Mobile Home	-	-	-	-
	Commercial	1	35	-	-
GEORGETOWN (Georgetown County)	Dwelling	39	33,355	176	70,966
	Mobile Home	-	-	5	385
	Commercial	8	7,866	5	3,906
LITCHFIELD BEACH (Georgetown County)	Dwelling	33	15,289	6	2,897
	Mobile Home	-	-	-	-
	Commercial	11	14,071	-	-
MURRELLS INLET (Georgetown County)	Dwelling	207	102,125	135	66,042
	Mobile Home	21	2,167	144	16,031
	Commercial	1	658	-	-
PAWLEYS ISLAND (Georgetown County)	Dwelling	466	255,701	439	224,975
	Mobile Home	14	975	28	3,540
	Commercial	3	248	9	8,090
REMAINDER OF COUNTY (Georgetown County)	Dwelling	32	20,643	20	8,282
	Mobile Home	-	-	-	-
	Commercial	-	-	1	392
TOTAL GEORGETOWN COUNTY	Dwelling	855	481,321	776	373,162
	Mobile Home	35	3,142	177	19,956
	Commercial	24	22,878	15	12,388
	TOTALS	914	507,341	968	405,506
GARDEN CITY (Horry County)	Dwelling	124	38,125	1	505
	Mobile Home	167	15,992	-	-
	Commercial	11	5,870	-	-
LITTLE RIVER (Horry County)	Dwelling	-	-	380	134,358
	Mobile Home	-	-	92	9,555
	Commercial	-	-	5	3,454
MURRELLS INLET (Horry County)	Dwelling	256	95,576	282	113,824
	Mobile Home	288	30,871	20	2,094
	Commercial	3	2,040	-	-
MYRTLE BEACH (Horry County)	Dwelling	1,628	601,273	475	174,026
	Mobile Home	788	74,649	135	13,305
	Commercial	72	44,790	5	2,916
N MYRTLE BEACH (Horry County)	Dwelling	1,613	570,629	193	59,866
	Mobile Home	108	8,783	70	6,459
	Commercial	17	9,272	12	2,802
SURFSIDE BEACH (Horry County)	Dwelling	773	279,064	-	-
	Mobile Home	326	43,207	-	-
	Commercial	12	14,905	-	-
REMAINDER OF COUNTY (Horry County)	Dwelling	14	4,450	6	2,728
	Mobile Home	-	-	1	94
	Commercial	-	-	-	-
TOTAL HORRY COUNTY	Dwelling	4,408	1,589,118	1,337	485,307
	Mobile Home	1,677	173,502	318	31,507
	Commercial	115	76,876	22	9,172
	TOTALS	6,200	1,839,496	1,677	525,986
ZONES	Dwelling	8,706	4,370,492	4,242	2,020,749
	Mobile Home	1,803	187,663	576	60,118
TOTAL	Commercial	180	119,089	50	29,121
	TOTALS	10,689	4,677,244	4,868	2,109,989