



September 9, 2009

TO: CHIEF EXECUTIVE OFFICER
VOLUNTARY CREDIT KEY CONTACT

Voluntary Credit for 2011 Participation

Now is the time to use the preliminary bordereau submission at www.scwind.com. This facility is available every day of the year to submit test submissions for voluntary credit. This will allow you to determine which risks are in Zone 1, Zone 2, or out of the territory. The address data base will be updated around December 1, 2009. Some addresses will vary based on the updates.

For further information on the voluntary credit process, please go to www.scwind.com and click on Member Company Info. Select the link labeled Member Company Participation and Bordereau Manual.

While you need to review the entire manual, here are some important points to remember:

- Voluntary Credit for 2011 will be based on in-force business as of December 31, 2009.
- Voluntary writings must include the wind peril.
- Building and contents are the only reportable coverages. Do not include inland marine premium, time element coverage, etc.
- Final submissions will be accepted via the web from March 1 – March 31, 2010. No late submissions will be accepted.
- Final submissions must be submitted using the final submission portal.
- Paper bordereaux will not be accepted.

The Association will audit your final submissions. Please avoid these common mistakes when responding to an audit:

- The policy was not in effect on December 31, 2009.
- The policy excluded wind.
- The Information on the dec sheet did not match the data sent via the web.
- The dec sheet submitted from the audit was for a time period that did not include December 31, 2009.

If you have technical questions concerning voluntary credit procedures, please contact Ashley Carder (ashley@scwind.com).

If you have underwriting questions concerning voluntary credit procedures, please contact David Leadbitter (david@scwind.com).

Sincerely,

J. Smith Harrison, Jr., CPCU
Executive Director

JSH/sb