SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION BALANCE SHEET QUARTER ENDED JANUARY 31, 2011

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	5,999,431			5,999,431
Cash	23,142,785			23,142,785
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	0			0
Assessments receivable	0		0	0
Reinsurance recoverable				
on loss payments	0			0
Interest accrued		341		341
Data processing equipment				
(less accumulated depreciation)	87,482			87,482
Furniture, fixtures & equipment				
(less accumulated depreciation)	42,769		42,769	0
Programming (net of amortization)	21,897		21,897	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	6,882,934		2,142	6,880,792
TOTAL ASSETS	36,177,298	341	66,808	36,110,831
LIABILITIES AND EQUITY: Reserves for: Unpaid losses Reinsurance recoverable-unpaid losses Unpaid loss adjustment expense Reinsurance recoverable-unpaid loss exp. Operating expenses Unearned premiums: net Premium taxes TOTAL RESERVES				120,050 0 4,500 0 101,226 48,291,539 2,761,518 51,278,833
Payables for: Accounts payable Amounts withheld for account of others Post Retirement Benefit Payable Reinsurance Premium Payable TOTAL PAYABLES				0 0 927,644 95,564 1,023,208
MEMBERS' EQUITY				(16,191,210)
Total Liabilities and Equity				36,110,831

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION INCOME STATEMENT AND EQUITY ACCOUNT QUARTER ENDED JANUARY 31, 2011

EXHIBIT 2

DESCRIPTION	QUARTER: 11-01-2010 01-31-2011	YEAR-TO-DATE 11-01-2010 01-31-2011
UNDERWRITING INCOME:		
Net Premiums Earned	3,434,997	3,434,997
DEDUCTIONS:		
Losses incurred	17,111	17,111
Loss expenses incurred	19,425	19,425
Operating expenses incurred	2,777,132	2,777,132
TOTAL DEDUCTIONS	2,813,668	2,813,668
Net Underwriting Gain or (Loss)	621,329	621,329
OTHER INCOME OR (OUTGO) Net Investment Income Miscellaneous income	7,457 0	7,457 0
Other interest income TOTAL OTHER INCOME OR (OUTGO)	0	0
	7,457	7,457
Net Income or (Loss)	628,786	628,786
EQUITY ACCOUNT:		
Members' Equity (Prior Period)	(16,827,391)	(16,827,391)
Net income or (loss)	628,786	628,786
Change in assets not admitted	7,395	7,395
Assessments or (distributions)	0	0
Net change in equity	636,181	636,181
Members' Equity (Current Period)	(16,191,210)	(16,191,210)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT QUARTER ENDED JANUARY 31, 2011

EXHIBIT 3A

Combined Zones			r 11-01-2010 t		Į	Year-To-Date at 01-31-2011							
DESCRIPTION	2011	2010	Association Ye 2009	2008 2008	Total	2011	2010	Association Y 2009	2008	Total			
INCOME RECEIVED:													
Premiums Written	17,076,180	0	0	0	17,076,180	17,076,180	0	0	0	17,076,180			
Reinsurance Premiums Ceded Net Premiums Written	(21,025,796) (3,949,616)	0	0	0	(21,025,796)		0	0	0	(21,025,796)			
Net Premiums written	(3,949,616)	0	0	0	(3,949,616)	(3,949,616)	0	0	0	(3,949,616)			
Portfolio Transfer of													
Unearned Premiums:		_					_		_				
From Prior Assoc. Year	49,205,735	0	0	0	49,205,735	49,205,735	0	0	0	49,205,735			
To Secceeding Assoc. Yr. Acquisition Allowance on	0	(49,205,735)	0	0	(49,205,735)	0	(49,205,735)	0	0	(49,205,735)			
Portfolio Transfer													
From Prior Assoc. Year	(6,630,285)	0	0	0	(6,630,285)	(6,630,285)	0	0	0	(6,630,285)			
To Secceeding Assoc. Yr.	0	6,630,285	0	0	6,630,285	0	6,630,285	0	0	6,630,285			
Investment Income Received	7,116	3,111	0	0	10,227	7,116	3,111	0	0	10,227			
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0			
Other Interest Income	0	0	0	0	0	0	0	0	0	0			
Total Income	38,632,950	(42,572,339)	0	0	(3,939,389)	38,632,950	(42,572,339)	0	0	(3,939,389)			
EXPENSES PAID:													
Losses	1,513	9,257	0	12,491	23,261	1,513	9,257	0	12,491	23,261			
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0			
Loss Adjustment Expenses	1,748	18,620	2,636	1,171	24,175	1,748	18,620	2,636	1,171	24,175			
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0			
Commissions	1,707,618	0	0	0	1,707,618	1,707,618	0	0	0	1,707,618			
Commissions Ceded	(87,863)	0	0	0	(87,863)	(87,863)	0	0	0	(87,863)			
Operating Expenses	616,118	35,005	0	0	651,123	616,118	35,005	0	0	651,123			
Premium Taxes	0 2,239,134	301,463	0 2,636	0 13,662	301,463	0	301,463	0	0 13,662	301,463			
Total Expenses Paid	2,239,134	364,345	2,030	13,002	2,619,777	2,239,134	364,345	2,636	13,002	2,619,777			
Net Cash Change	36,393,816	(42,936,684)	(2,636)	(13,662)	(6,559,166)	36,393,816	(42,936,684)	(2,636)	(13,662)	(6,559,166)			
REINSURANCE RECOVERABLE:													
DEDUCT (PRIOR PERIOD)													
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0			
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0			
ADD (CURRENT PERIOD)	_	_			_					_			
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0			
Reins Recoverable-Loss Exp. Paid Net Change	0	0	0	0	0	0	0	0	0	0			
RESERVES:													
DEDUCT (CURRENT PERIOD)													
Unpaid Losses	600	51,950	67,500	0	120,050	600	51,950	67,500	0	120,050			
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0			
Unpaid Loss Adjustment Expense	250	1,500	2,500	250	4,500	250	1,500	2,500	250	4,500			
Reins. Recoverable-Unpd. Loss Exp. Operating Expenses	0 101,226	0 0	0 0	0 0	0 101,226	0 101,226	0 0	0 0	0 0	0 101,226			
Unearned Premiums	49,205,735	0	0	0	49,205,735	49,205,735	0	0	0	49,205,735			
Unearned Premiums Ceded	(914,196)	0	0	0	(914,196)		0	0	0	(914,196)			
Premium Taxes	548,145	2,213,373	0	0	2,761,518	548,145	2,213,373	0	0	2,761,518			
ADD (PRIOR PERIOD)													
Unpaid Losses	0	58,700	67,500	0	126,200	0	58,700	67,500	0	126,200			
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0			
Unpaid Loss Adjustment Expense	0	6,750	2,500	0	9,250	0	6,750	2,500	0	9,250			
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0			
Operating Expenses	0	143,117	0	0	143,117	0	143,117	0	0	143,117			
Unearned Premiums	0	56,653,117	0	0	56,653,117	0	56,653,117	0	0	56,653,117			
Unearned Premiums Ceded Premium Taxes	0 0	(976,965) 2 514 826	0 0	0 0	(976,965)	0	(976,965)	0 0	0 0	(976,965) 2 514 826			
Net Reserve Change	(48,941,760)	2,514,836 56,132,732	0	(250)	2,514,836 7,190,722	(48,941,760)	2,514,836 56,132,732	0	(250)	2,514,836 7,190,722			
-													
OTHER CHANGES:													
DEDUCT (PRIOR PERIOD)	^	0.444	^	^	0.444		0.414	^	^				
Interest Accrued	0 0	3,111 (74,203)	0	0	3,111 (74 203)	0	3,111 (74,203)	0	0	3,111 (74,203)			
Assets Not Admitted ADD (CURRENT PERIOD)	U	(74,203)	0	0	(74,203)	U	(74,203)	0	0	(74,203)			
Interest Accrued	341	0	0	0	341	341	0	0	0	341			
Assets Not Admitted	(66,808)	0	0	0	(66,808)	(66,808)	0	0	0	(66,808)			
Net Other Changes	(66,467)	71,092	0	0	4,625	(66,467)	71,092	0	0	4,625			
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0			
Change In Members' Equity	(12,614,411)	13,267,140	(2,636)	(13,912)	636,181	(12,614,411)	13,267,140	(2,636)	(13,912)	636,181			
Equity	(.=,)		(2,000)	(10,012)		(,,)		(2,000)	(10,012)	000,101			

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT Quarter 11-01-2010 to 01-31-2011

EXHIBIT 3A 1

Zone 1		1	Year-To-Date at 01-31-2011 Association Year							
DESCRIPTION	2011	م 2010	Association Y 2009	ear 2008	Total	2011	2010	2009	2008	Total
INCOME RECEIVED:	2011	2010	2000	2000		2011	2010	2000	2000	
Premiums Written	14,280,636	0	0	0	14,280,636	14,280,636	0	0	0	14,280,636
Reinsurance Premiums Ceded	(17,397,141)	0	0	0	(17,397,141)		0	0	0	(17,397,141)
Net Premiums Written	(3,116,505)	0	0	0	(3,116,505)	(3,116,505)	0	0	0	(3,116,505)
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	41,413,228	0	0	0	41,413,228	41,413,228	0	0	0	41,413,228
To Secceeding Assoc. Yr.	0	(41,413,228)	0	0	(41,413,228)	0	(41,413,228)	0	0	(41,413,228)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(5,580,274)	0	0	0	(5,580,274)	(5,580,274)	0	0	0	(5,580,274)
To Secceeding Assoc. Yr.	0	5,580,274	0	0	5,580,274	0	5,580,274	0	0	5,580,274
Investment Income Received	5,951	2,633	0	0	8,584	5,951	2,633	0	0	8,584
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0
Other Interest Income	0	0	0	0	0	0	0	0	0	0
Total Income	32,722,400	(35,830,321)	0	0	(3,107,921)	32,722,400	(35,830,321)	0	0	(3,107,921)
EXPENSES PAID:	4 540	E 74F	0	~	7 000	4 540	E 74F	0	0	7 000
Losses	1,513	5,715	0	0	7,228	1,513	5,715	0	0	7,228
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	1,748	17,135	2,636	0	21,519	1,748	17,135	2,636	0	21,519
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	1,428,064	0	0	0	1,428,064	1,428,064	0	0	0	1,428,064
Commissions Ceded	(34,463)	0	0	0	(34,463)	(34,463)	0	0	0	(34,463)
Operating Expenses	515,253	29,627	0	0	544,880	515,253	29,627	0	0	544,880
Premium Taxes	0	255,144	0	0	255,144	0	255,144	0	0	255,144
Total Expenses Paid	1,912,115	307,621	2,636	0	2,222,372	1,912,115	307,621	2,636	0	2,222,372
Net Cash Change	30,810,285	(36,137,942)	(2,636)	0	(5,330,293)	30,810,285	(36,137,942)	(2,636)	0	(5,330,293)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	1	0	0	0	0
Net Change	0	0	0	0	0	0	0	0	0	0
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	600	41,650	57,500	0	99,750	600	41,650	57,500	0	99,750
Reins. Recoverable-Unpaid Losses	0	0	0,000	0	00,100	0	0	0	0	0
Unpaid Loss Adjustment Expense	250	1,250	2,500	0	4,000	250	1,250	2,500	0	4,000
Reins. Recoverable-Unpd. Loss Exp.	0	0	2,000	0	4,000	0	0	2,000	0	4,000
Operating Expenses	84,654	0	0	0	84,654	84,654	0	0	0	84,654
Unearned Premiums	41,413,228	0	0	0	41,413,228	41,413,228	0	0	0	41,413,228
Unearned Premiums Ceded	(464,285)	0	0	0	(464,285)	(464,285)	0	0	0	(464,285)
Premium Taxes	458,408	1,873,296	0	0	2,331,704	458,408	1,873,296	0	0	2,331,704
ADD (PRIOR PERIOD)	430,400	1,073,290	0	0	2,331,704	458,408	1,673,290	0	0	2,331,704
Unpaid Losses	0	58,700	67,500	0	126,200	0	58,700	67,500	0	126,200
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	6,750	2,500	0	9,250	0	6,750	2,500	0	9,250
Reins. Recoverable-Unpd. Loss Exp.	0	0	2,000	0	0,200	0	0	2,000	0	0,200
Operating Expenses	0	121,128	0	0	121,128	0	121,128	0	0	121,128
Unearned Premiums	0	47,855,920	0	0	47,855,920	0	47,855,920	0	0	47,855,920
Unearned Premiums Ceded	0	(527,197)	0	0	(527,197)		(527,197)	0	0	(527,197)
Premium Taxes	0	2,128,440	0	0	2,128,440	0	2,128,440	0	0	2,128,440
Net Reserve Change	(41,492,855)	47,727,545	10,000	0	6,244,690	(41,492,855)	47,727,545	10,000	0	6,244,690
		, ,	-,		-, ,	(/ - //	, ,	-,		-, ,
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	2,633	0	0	2,633	0	2,633	0	0	2,633
Assets Not Admitted	0	(62,802)	0	0	(62,802)	0	(62,802)	0	0	(62,802)
ADD (CURRENT PERIOD)										,
Interest Accrued	285	0	0	0	285	285	0	0	0	285
Assets Not Admitted	(55,871)	0	0	0	(55,871)	(55,871)	0	0	0	(55,871)
Net Other Changes	(55,586)	60,169	0	0	4,583	(55,586)	60,169	0	0	4,583
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	(10,738,156)	11,649,772	7,364	0	918,980	(10,738,156)	11,649,772	7,364	0	918,980
	(10,100,100)		.,	5	0.0,000	(,		.,504		5.0,000

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT Quarter 11-01-2010 to 01-31-2011

EXHIBIT 3A 2

Zone 2			r 11-01-2010 (1	Year-To-Date at 01-31-2011						
DESCRIPTION	2011	A 2010	Association Y 2009	ear 2008	Total	2011	2010	Association Y 2009	2008 2008	Total		
INCOME RECEIVED:												
Premiums Written	2,795,544	0	0	0	2,795,544	2,795,544	0	0	0	2,795,544		
Reinsurance Premiums Ceded	(3,628,655)	0	0	0	(3,628,655)	(3,628,655)	0	0	0	(3,628,655)		
Net Premiums Written	(833,111)	0	0	0	(833,111)	(833,111)	0	0	0	(833,111)		
Portfolio Transfer of												
Unearned Premiums:												
From Prior Assoc. Year	7,792,507	0	0	0	7,792,507	7,792,507	0	0	0	7,792,507		
To Secceeding Assoc. Yr.	0	(7,792,507)	0	0	(7,792,507)	0	(7,792,507)	0	0	(7,792,507)		
Acquisition Allowance on												
Portfolio Transfer												
From Prior Assoc. Year	(1,050,011)	0	0	0	(1,050,011)	(1,050,011)	0	0	0	(1,050,011)		
To Secceeding Assoc. Yr.	0	1,050,011	0	0	1,050,011	0	1,050,011	0	0	1,050,011		
Investment Income Received	1,165	478	0	0	1,643	1,165	478	0	0	1,643		
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0		
Other Interest Income	0	0	0	0	0	0	0	0	0	0		
Total Income	5,910,550	(6,742,018)	0	0	(831,468)	5,910,550	(6,742,018)	0	0	(831,468)		
EXPENSES PAID:												
Losses	0	3,542	0	0	3,542	0	3,542	0	0	3,542		
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0		
Loss Adjustment Expenses	0	1,485	0	0	1,485	0	1,485	0	0	1,485		
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0		
Commissions	279,554	0	0	0	279,554	279,554	0	0	0	279,554		
Commissions Ceded	(53,400)	0	0	0	(53,400)	(53,400)	0	0	0	(53,400)		
Operating Expenses	100,865	5,378	0	0	106,243	100,865	5,378	0	0	106,243		
Premium Taxes	0	46,319	0	0	46,319	0	46,319	0	0	46,319		
Total Expenses Paid	327,019	56,724	0	0	383,743	327,019	56,724	0	0	383,743		
Net Cash Change	5,583,531	(6,798,742)	0	0	(1,215,211)	5,583,531	(6,798,742)	0	0	(1,215,211)		
REINSURANCE RECOVERABLE:												
DEDUCT (PRIOR PERIOD)												
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0		
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0		
ADD (CURRENT PERIOD)												
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0		
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0		
Net Change	0	0	0	0	0	0	0	0	0	0		
RESERVES:												
DEDUCT (CURRENT PERIOD)												
Unpaid Losses	0	10,300	10,000	0	20,300	0	10,300	10,000	0	20,300		
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0		
Unpaid Loss Adjustment Expense	0	250	0	0	250	0	250	0	0	250		
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0		
Operating Expenses	16,572	0	0	0	16,572	16,572	0	0	0	16,572		
Unearned Premiums	7,792,507	0	0	0	7,792,507	7,792,507	0	0	0	7,792,507		
Unearned Premiums Ceded	(449,911)	0	0	0	(449,911)	(449,911)	0	0	0	(449,911)		
	89,737	340,077	0	0	429,814	89,737	340,077	0	0	429,814		
ADD (PRIOR PERIOD) Unpaid Losses	0	0	0	0	0	0	0	0	0	•		
Reins. Recoverable-Unpaid Losses	0	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	0	0	0	0	0	0	0	0	ő		
Operating Expenses	0	21,989	0	0	21,989	0	21,989	0	0	21,989		
Unearned Premiums	0	8,797,197	0	0	8,797,197	0	8,797,197	0	0	8,797,197		
Unearned Premiums Ceded	0	(449,768)	0	0	(449,768)	0	(449,768)	0	0	(449,768)		
Premium Taxes	0	386,396	0	0	386,396	0	386,396	0	0	386,396		
Net Reserve Change	(7,448,905)	8,405,187	(10,000)	0	946,282	(7,448,905)	8,405,187	(10,000)	0	946,282		
OTHER CHANGES:												
DEDUCT (PRIOR PERIOD)												
Interest Accrued	0	478	0	0	478	0	478	0	0	478		
Assets Not Admitted	0	(11,401)	0	0	(11,401)	0	(11,401)	0	0	(11,401)		
ADD (CURRENT PERIOD)	,	/	-	-	, , ,		/	-				
Interest Accrued	56	0	0	0	56	56	0	0	0	56		
Assets Not Admitted	(10,937)	0	0	0	(10,937)	(10,937)	0	0	0	(10,937)		
Net Other Changes	(10,881)	10,923	0	0	42	(10,881)	10,923	0	0	42		
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0		
Change In Members' Equity	(1,876,255)	1,617,368	(10,000)	0	(268,887)	(1,876,255)	1,617,368	(10,000)	0	(268,887)		
	·											

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2011

Combined Zones

EXHIBIT 3B

DESCRIPTION	2011	2010	2009	2008	Total
INCOME RECEIVED:					
Premiums Written	17,076,180	97,126,555	96,468,252	96,671,087	307,342,074
Reinsurance Premiums Ceded	(21,025,796)	(84,873,172)	(85,765,386)	(75,944,952)	(267,609,306)
Net Premiums Written	(3,949,616)	12,253,383	10,702,866	20,726,135	39,732,768
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	49,205,735	49,508,128	49,129,063	45,782,978	193,625,904
To Succeeding Assoc. Yr.	0	(49,205,735)	(49,508,128)	(49,129,063)	(147,842,926)
Acquisition Allowance on					
Portfolio Transfer	(0,000,005)	(0, 400, 400)	(0, 774, 740)	(0.000.440)	(00.044.554)
From Prior Assoc. Year	(6,630,285)	(6,403,102)	(6,771,748)	(6,206,416)	(26,011,551)
To Secceeding Assoc. Yr.	0	6,630,285	6,403,102	6,771,748	19,805,135
Investment Income Received	7,116	41,335	139,547	1,178,494	1,366,492
Miscellaneous Income Other Interest Income	0	0 0	0 0	0 0	0 0
Total Income	38,632,950	12,824,294	10,094,702	19,123,876	80,675,822
Total Income	30,032,930	12,024,294	10,094,702	19,123,070	00,075,022
EXPENSES PAID:					
Losses	1,513	108,247	22,544	935,961	1,068,265
Reins. Recovered-Losses Paid	0	(2,500)	0	0	(2,500)
Loss Adjustment Expenses	1,748	66,925	37,015	216,551	322,239
Reins. Recovered-Loss Exp. Paid	0	(1,560)	0	(785)	(2,345)
Commissions	1,707,618	9,712,655	9,646,825	9,667,109	30,734,207
Commissions Ceded	(87,863)	(516,123)	(718,089)	(1,352,010)	(2,674,085)
Operating Expenses	616,118	3,231,258	2,791,395	2,338,878	8,977,649
Premium Taxes	0	904,656	3,099,678	3,093,968	7,098,302
Total Expenses Paid	2,239,134	13,503,558	14,879,368	14,899,672	45,521,732
Net Cash Change	36,393,816	(679,264)	(4,784,666)	4,224,204	35,154,090
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	36,393,816	(679,264)	(4,784,666)	4,224,204	35,154,090
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	600	51,950	67,500	0	120,050
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	250	1,500	2,500	250	4,500
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	101,226	0	0	0	101,226
Unearned Premiums	49,205,735	0	0	0	49,205,735
Unearned Premiums Ceded	(914,196)	0	0	0	(914,196)
Premium Taxes	548,145	2,213,373	0	0	2,761,518
Total Reserves	48,941,760	2,266,823	70,000	250	51,278,833
OTHER CHANGES:	044	^	^	^	0.44
Interest Accrued	341 (66 808)	0	0	0	341
Assets Not Admitted	(66,808) (66,467)	0	0	0	(66,808)
Total Other Changes	(00,407)	0	0	0	(66,467)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(12,614,411)	(2,946,087)	(4,854,666)	4,223,954	0 (16,191,210)
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MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2011

Zone 1

EXHIBIT 3B1

Zolle i					
DESCRIPTION	2010	2010	2009	2008	Total
INCOME RECEIVED:					
Premiums Written	14,280,636	82,203,395	83,360,097	0	179,844,128
Reinsurance Premiums Ceded	(17,397,141)	(71,832,702)	(74,111,542)	0	(163,341,385)
Net Premiums Written	(3,116,505)	10,370,693	9,248,555	0	16,502,743
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	41,413,228	42,666,090	42,744,728	0	126,824,046
To Succeeding Assoc. Yr.	0	(41,413,228)	(42,666,090)	0	(84,079,318)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(5,580,274)	(5,433,048)	(5,891,758)	0	(16,905,080)
To Secceeding Assoc. Yr.	0	5,580,274	5,433,048	0	11,013,322
Investment Income Received	5,951	34,984	120,585	0	161,520
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	32,722,400	11,805,765	8,989,068	0	53,517,233
EXPENSES PAID:					
Losses	1,513	88,533	20,411	0	110,457
Reins. Recovered-Losses Paid	0	(2,500)	0	0	(2,500)
Loss Adjustment Expenses	1,748	62,480	32,571	0	96,799
Reins. Recovered-Loss Exp. Paid	0	(1,198)	0	0	(1,198)
Commissions	1,428,064	8,220,339	8,336,010	0	17,984,413
Commissions Ceded	(34,463)	(267,945)	(363,036)	0	(665,444)
Operating Expenses	515,253	2,734,787	2,412,099	0	5,662,139
Premium Taxes	0	765,658	2,678,492	0	3,444,150
Total Expenses Paid	1,912,115	11,600,154	13,116,547	0	26,628,816
Net Cash Change	30,810,285	205,611	(4,127,479)	0	26,888,417
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	30,810,285	205,611	(4,127,479)	0	26,888,417
RESERVES:					
DEDUCT (CURRENT PERIOD)	0	0	0	0	0
Unpaid Losses	600	41,650	57,500	0	99,750
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	250	1,250	2,500	0	4,000
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	84,654	0	0	0	84,654
Unearned Premiums	41,413,228	0	0	0	41,413,228
Unearned Premiums Ceded	(464,285)	0	0	0	(464,285)
Premium Taxes	458,408	1,873,296	0	0	2,331,704
Total Reserves	41,492,855	1,916,196	60,000	0	43,469,051
OTHER CHANGES:					
Interest Accrued	285	0	0	0	285
Assets Not Admitted	(55,871)	0	0	0	(55,871)
Total Other Changes	(55,586)	0	0	0	(55,586)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(10,738,156)	(1,710,585)	(4,187,479)	0	(16,636,220)
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SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS

INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2011

DESCRIPTION 2011 2010 2009 2008 Total INCOME RECEIVED: Pramiums Written 2,795,544 14,923,160 13,108,155 0 30,826,859 Near Premiums Written (3,628,655) (13,040,470) (11,653,844) 0 (28,322,993) Portfolio Transfer of Unearned Premiums: From Prior Assoc. Year 7,792,507 6,842,038 6,384,335 0 2,1018,880 To Succeeding Assoc. Yr. 0 (7,792,507) (6,842,038) 0 (14,634,545) Acquisition Allowance on Portfolio Transfer 1,655 0.1050,011 970,054 0 2,200,065) To Sacceeding Assoc. Yr. 0 1,050,011 970,054 0 0 0 Inversimet Income 0 <td< th=""><th>Zone 2</th><th></th><th></th><th></th><th></th><th>EXHIBIT 3B2</th></td<>	Zone 2					EXHIBIT 3B2
Premiums Written Reinsurance Premiums Ceded 2.796.544 14.923.160 13.108.155 0 30.828.659 Net Premiums Written (3.63.865) (13.004.0470) (11.653.844) 0 (28.322.969) Portfolio Transfer of Uncamed Premiums: (7.792.507 6.842.038 6.384.335 0 2.1018.880 To Succeeding Assoc. Year 7.792.507 6.842.038 6.384.335 0 2.1018.880 Portfolio Transfer From Prior Assoc. Year 0 (7.792.507) (6.842.038) 0 (2.900.055) To Succeeding Assoc. Yr. 0 1.050.011 970.054 0 2.020.065 To Succeeding Assoc. Yr. 0 1.056.011 970.054 0 2.020.065 To succeeding Assoc. Yr. 0 1.056.011 970.054 0<	DESCRIPTION	2011	2010	2009	2008	Total
Reinsurance Premiums Ceded Net Premiums Written (3,628,655) (13,040,470) (11,653,844) 0 (28,322,969) Portfolio Transfer of Unearned Premiums: (33,111) 1,882,690 1,454,311 0 2,503,890 Portfolio Transfer of To Succeeding Assoc. Yr. 7,792,507 6,842,038 6,384,335 0 21,018,880 Portfolio Transfer (1,050,011) (97,054) (67,99,90) 0 (2,900,055) Prom Prior Assoc. Year 0 1,050,011 970,054 0 2,900,055) Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income Received 1,165 1,050,011 970,054 0 2,020,055 Incess Agustment Expenses 0 1,9714 2,133 0 21,847 Reins, Recovered-Losses Paid 0 0 0 0 0 0 Loss Adjustment Expenses 0 1,44,516 3,082,685 0 1,302,804 1,762,821 0 3,082,685 Coramisisions Ceded (53,400)	INCOME RECEIVED:					
Net Premiums Written (833,111) 1,882,690 1,454,311 0 2,503,890 Portfolio Transfer of Unsamed Premiums: From Prior Assoc. Year 7,792,507 6,842,038 6,384,335 0 21,018,880 Acquisition Allowance on Portfolio Transfer 0 (7,792,507) (6,842,038) 0 (14,634,545) Acquisition Allowance on Portfolio Transfer 0 0 0 2,020,055) To Secceeding Assoc. Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income 0<	Premiums Written	2,795,544	14,923,160	13,108,155	0	30,826,859
Portfolio Transfer of Unearned Premiums: From Prior Assoc. Yr. 7,792,507 6,842,038 6,384,335 0 21,018,880 To Succeeding Assoc. Yr. 0 (7,792,507) (6,842,038) 0 (14,634,545) Acquisition Allowance on Portfolio Transfer From Prior Assoc. Yvar (1,050,011) (970,054) (879,990) 0 (2,900,055) Investment Income Received 1,165 6,351 18,962 0 26,478 Miscellaneous Income 0 0 0 0 0 0 0 Other Interest Income 5,910,550 1,018,529 1,105,634 0 8,034,713 EXPENSES PAID: Lossed Lossed 0 </td <td>Reinsurance Premiums Ceded</td> <td></td> <td>(13,040,470)</td> <td>(11,653,844)</td> <td>0</td> <td>(28,322,969)</td>	Reinsurance Premiums Ceded		(13,040,470)	(11,653,844)	0	(28,322,969)
Uneared Premiums: From Prior Assoc. Yer. 7,792,507 6,842,038 6,384,335 0 21,018,880 Acquisition Allowance on Portfolio Transfer (1,050,011) (970,054) (879,990) 0 (2,900,055) Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income 0 0 0 0 0 0 0 Cohen Interest Income 0	Net Premiums Written	(833,111)	1,882,690	1,454,311	0	2,503,890
Uneared Premiums: From Prior Assoc. Yer. 7,792,507 6,842,038 6,384,335 0 21,018,880 Acquisition Allowance on Portfolio Transfer (1,050,011) (970,054) (879,990) 0 (2,900,055) Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income 0 0 0 0 0 0 0 Cohen Interest Income 0	Portfolio Transfor of					
From Prior Assoc. Year 7,792,507 6,842,038 6,384,335 0 21,018,880 To Succeeding Assoc. Yr. 0 (7,792,507) (6,842,038) 0 (14,534,545) Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year (1,050,011) (970,054) (879,990) 0 (2,900,055) To Succeeding Assoc. Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,6478 Miscellaneous Income 0						
To Succeeding Assoc. Yr. 0 (7,792,507) (6,842,038) 0 (14,634,545) Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year (1,050,011) (970,054) (879,990) 0 (2,900,055) To Secceeding Assoc. Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 26,478 Miscellaneous Income 0 0 0 0 0 0 Coses 0 1,9714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 0 0 0 0 Commissions Ceded (53,400) (248,178) (355,053) 0 665,631 Operating Expenses 100,865 496,471 379,296 976,632 0 3.993,244 Net Cash Change 5,583,531 (884,875) (657,187) 4,041,469 REINSURANCE RECOVERABLE: AD 0 0 0 0 0 0 DUpaid Losse Ad		7 792 507	6 842 038	6 384 335	0	21 018 880
Acquisition Allowance on Portfolio Transfer (1,050,011) (970,054) (879,990) 0 (2,900,055) To Secceeding Assoc. Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,020,065 Investment Income 0 0 0 0 0 0 Other Interest Income 5,910,550 1,018,529 1,105,634 8,034,713 EXPENSES PAID: Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 0 0 0 0 3,082,685 Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 9,76,832 Premium Taxes 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Portfolio Transfer From Prior Assoc, Yer. (1,050,011) (970,054) (879,990) 0 (2,900,055) To Secceeding Assoc, Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 26,478 Miscellaneous Income 0 0 0 0 0 Other Interest Income 0 0 0 0 0 0 Total Income 5,910,550 1,018,529 1,105,634 0 8,034,713 EXPENSES PAID: Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 0 0 0 0 0 Loss Adjustment Expenses 0 4,445 4,444 0 8,889 Reins. Recovered-Loss Exp. Paid 0 (362) 0 0 (362) Commissions Ceded (53,400) (248,178) (335,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 0 976,632 Premium Taxes 0 138,998 421,186 0 560,184 Total Expenses Paid 327,019 1,303,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Sp. Paid 0 0 0 0 0 Recoverable-Losse Sp. Paid 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 Reins Recoverable-Losse Sp. Paid 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 Reins Recoverable-Loss Exp. 0 0 0 0 Reins Recoverable-Loss Exp. 0 0 0 Reins Recoverable-Loss Exp. 0 0 Recoverable-Loss Exp. 0 0 Reins Recoverable-Loss Exp. 0 Recoverable-Loss Exp. 16,572 Reins Recoverable-Loss Exp. 16,572 Recoverable-Loss Exp. 16,572 Reins Recoverable-Loss Exp. 16,572 Recoverable-Loss Exp. 16,572 Recoverable-Lo	•	Ũ	(1,102,001)	(0,0,000)	C C	(11,001,010)
To Secceeding Assoc. Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,0478 Miscellaneous Income 0 0 0 0 0 0 Total Income 5,910,550 1,018,529 1,105,634 0 8,034,713 EXPENSES PAID: Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 0 0 0 0 0 Coss Adjustment Expenses 0 4,445 4,444 0 8,889 Reins. Recovered-Loss Exp. Paid 0 (362) 0 0 302,065 Commissions Ceded (53,400) (248,178) (355,053) 0 (666,631) Operating Expenses 100,865 496,471 379,296 976,632 0 3,933,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PER	•					
To Secceeding Assoc. Yr. 0 1,050,011 970,054 0 2,020,065 Investment Income Received 1,165 6,351 18,962 0 2,0478 Miscellaneous Income 0 0 0 0 0 0 Total Income 5,910,550 1,018,529 1,105,634 0 8,034,713 EXPENSES PAID: Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 0 0 0 0 0 Coss Adjustment Expenses 0 4,445 4,444 0 8,889 Reins. Recovered-Loss Exp. Paid 0 (362) 0 0 302,065 Commissions Ceded (53,400) (248,178) (355,053) 0 (666,631) Operating Expenses 100,865 496,471 379,296 976,632 0 3,933,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PER	From Prior Assoc. Year	(1,050,011)	(970,054)	(879,990)	0	(2,900,055)
Miscellaneous Income 0	To Secceeding Assoc. Yr.		1,050,011		0	
Other Interest Income 0 0 0 0 0 Total Income 5,910,550 1,018,529 1,105,634 0 8,034,713 EXPENSES PAID: Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 0 0 0 0 0 Commissions 24,445 4,444 0 8,889 0 (362) 0 0 (362) Commissions 279,554 1,492,316 1,310,815 0 3,082,685 Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 976,632 Premium Taxes 0 3,932,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (UURRENT PERIOD) 0 0 0 0 0 0 0 0 0 0 0 0 0	Investment Income Received	1,165	6,351	18,962	0	26,478
Total Income 5,910,550 1,018,529 1,105,634 0 8,034,713 EXPENSES PAID: Loss Adjustment Expenses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0	Miscellaneous Income	0	0	0	0	0
EXPENSES PAID: Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losses Paid 0 <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td>-</td>		-	-			-
Losses 0 19,714 2,133 0 21,847 Reins. Recovered-Losse Paid 0<	Total Income	5,910,550	1,018,529	1,105,634	0	8,034,713
Reins. Recovered-Losses Paid 0 0 0 0 0 0 0 Loss Adjustment Expenses 0 4,445 4,444 0 8,889 Reins. Recovered-Loss Exp. Paid 0 (362) 0 0 (362) Commissions 279,554 1,492,316 1,310,815 0 3,082,685 Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 0 976,632 Premium Taxes 0 138,998 421,186 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 Reins. Recoverable-Losse Exp. Paid 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	EXPENSES PAID:					
Loss Adjustment Expenses 0 4,445 4,444 0 8,889 Reins. Recovered-Loss Exp. Paid 0 (362) 0 0 (362) Commissions 279,554 1,492,316 1,310,815 0 3,082,685 Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 0 976,632 Premium Taxes 0 138,998 421,186 0 560,184 Total Expenses Paid 327,019 1,903,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Exp. Paid 0	Losses	0	19,714	2,133	0	21,847
Reins. Recovered-Loss Exp. Paid 0 (362) 0 0 (362) Commissions 279,554 1,492,316 1,310,815 0 3,082,685 Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 0 976,632 Premium Taxes 0 138,998 421,186 0 560,184 Total Expenses Paid 327,019 1,903,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 Reins Recoverable-Losse Exp. Paid 0 0 0 0 0 0 DEDUCT (CURRENT PERIOD) Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 0 0 0 0 0<	Reins. Recovered-Losses Paid	0	0	0	0	-
Commissions 279,554 1,492,316 1,310,815 0 3,082,685 Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,296 0 976,632 Premium Taxes 0 138,998 421,186 0 560,184 Total Expenses Paid 327,019 1,903,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Exp. Paid 0 0 0 0 0 Reins Recoverable-Losse Exp. Paid 0		0	4,445	4,444	0	8,889
Commissions Ceded (53,400) (248,178) (355,053) 0 (656,631) Operating Expenses 100,865 496,471 379,926 0 976,632 Premium Taxes 0 138,998 421,186 0 560,184 Total Expenses Paid 327,019 1,903,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0		-		-	-	
Operating Expenses 100,865 496,471 379,296 0 976,632 Premium Taxes 0 138,998 421,186 0 560,184 Total Expenses Paid 327,019 1,903,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Spaid 0 0 0 0 0 Net Change 5,583,531 (884,875) (657,187) 0 4,041,469 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 0 0 0 0 Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 0 Neting Expenses 16,572 0 0 16,572 0 0 16,572 Unearned Premiums 7,792,507 0 0 7,792,507 0 0 24,9814 Total Reserves						
Premium Taxes Total Expenses Paid 0 138,998 421,186 0 560,184 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Paid 0 0 0 0 0 Reins Recoverable-Losse Sp. Paid Net Change 0 0 0 0 0 0 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 10,300 10,000 0 25,00 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Total Expenses Paid 327,019 1,903,404 1,762,821 0 3,993,244 Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 0 0 Net Change 5,583,531 (884,875) (657,187) 0 4,041,469 RESERVES: DEDUCT (CURRENT PERIOD) 0 0 0 0 0 Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 Unpaid Loss Adjustment Expense 0 250 0 0 0 0 Operating Expenses 16,572 0 0 0 0 0 0 0 Unearned Premiums 7,792,507 0 0 0 7,449,905 350,627 10,000 7,809,532					-	
Net Cash Change 5,583,531 (884,875) (657,187) 0 4,041,469 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 0 0 0 0 Net Change 5,583,531 (884,875) (657,187) 0 4,041,469 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 0 0 0 0 0 Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 Unpaid Loss Adjustment Expense 0 250 0 0 250 Reins. Recoverable-Unpaid Loss Exp. 0 0 0 16,572 0 0 16,572 Unearned Premiums 7,792,507 0 0 7,782,507 0 0 7,809,532 OTHER CHANGES: Interest Accrued 56 0 0 7,809,532 <t< td=""><td></td><td>327,019</td><td>1,903,404</td><td>1,702,021</td><td>0</td><td>3,993,244</td></t<>		327,019	1,903,404	1,702,021	0	3,993,244
ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 <t< td=""><td>Net Cash Change</td><td>5,583,531</td><td>(884,875)</td><td>(657,187)</td><td>0</td><td>4,041,469</td></t<>	Net Cash Change	5,583,531	(884,875)	(657,187)	0	4,041,469
ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 <t< td=""><td>REINSURANCE RECOVERABLE</td><td></td><td></td><td></td><td></td><td></td></t<>	REINSURANCE RECOVERABLE					
Reins Recoverable-Losses Paid 0						
Net Change 5,583,531 (884,875) (657,187) 0 4,041,469 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 0 Unpaid Loss Adjustment Expense 0 250 0 0 250 Reins. Recoverable-Unpd. Loss Exp. 0 0 0 0 0 0 Operating Expenses 16,572 0 0 0 16,572 Unearned Premiums 7,792,507 0 0 7,792,507 Unearned Premiums Ceded (449,911) 0 0 (449,911) Premium Taxes 89,737 340,077 0 429,814 Total Reserves 7,448,905 350,627 10,000 7,809,532 OTHER CHANGES: Interest Accrued 56 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) 0 0		0	0	0	0	0
Net Change 5,583,531 (884,875) (657,187) 0 4,041,469 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 10,300 10,000 0 20,300 Reins. Recoverable-Unpaid Losses 0 0 0 0 0 0 Unpaid Loss Adjustment Expense 0 250 0 0 250 Reins. Recoverable-Unpd. Loss Exp. 0 0 0 0 0 0 Operating Expenses 16,572 0 0 0 16,572 Unearned Premiums 7,792,507 0 0 7,792,507 Unearned Premiums Ceded (449,911) 0 0 (449,911) Premium Taxes 89,737 340,077 0 429,814 Total Reserves 7,448,905 350,627 10,000 7,809,532 OTHER CHANGES: Interest Accrued 56 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) 0 0	Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
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Reins. Recoverable-Unpaid Losses 0 <		0	10 200	10.000	0	20 200
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Operating Expenses 16,572 0 0 16,572 Unearned Premiums 7,792,507 0 0 0 7,792,507 Unearned Premiums Ceded (449,911) 0 0 0 (449,911) Premium Taxes 89,737 340,077 0 0 429,814 Total Reserves 7,448,905 350,627 10,000 0 7,809,532 OTHER CHANGES: 1 10,937) 0 0 0 10,937) Total Other Changes 10,0881) 0 0 0 10,881) 0 0 0 Assessments or (Distributions) 0 0 0 0 0 0 0 0					-	
Unearned Premiums 7,792,507 0 0 7,792,507 Unearned Premiums Ceded (449,911) 0 0 0 (449,911) Premium Taxes 89,737 340,077 0 0 429,814 Total Reserves 7,448,905 350,627 10,000 0 7,809,532 OTHER CHANGES: 1 10,000 0 0 56 0 0 0 10,937) OTHER CHANGES: 10,000 0 0 0 10,937) 0 0 0 10,937) Total Other Changes (10,881) 0 <td< td=""><td></td><td>-</td><td></td><td></td><td></td><td>-</td></td<>		-				-
Unearned Premiums Ceded (449,911) 0 0 0 (449,911) Premium Taxes 89,737 340,077 0 0 429,814 Total Reserves 7,448,905 350,627 10,000 0 7,809,532 OTHER CHANGES: Interest Accrued 56 0 0 0 56 Interest Accrued 56 0 0 0 (10,937) 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) 0			-	-	-	
Premium Taxes Total Reserves 89,737 340,077 0 0 429,814 Total Reserves 7,448,905 350,627 10,000 0 7,809,532 OTHER CHANGES: Interest Accrued 56 0 0 0 56 Assets Not Admitted (10,937) 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 0 Assessments or (Distributions) 0 0 0 0 0			0	0	0	
OTHER CHANGES: Interest Accrued 56 0 0 56 Assets Not Admitted (10,937) 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) Assessments or (Distributions) 0 0 0 0 0	Premium Taxes		340,077	0	0	
Interest Accrued 56 0 0 0 56 Assets Not Admitted (10,937) 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) Assessments or (Distributions) 0 0 0 0 0	Total Reserves	7,448,905	350,627	10,000	0	7,809,532
Interest Accrued 56 0 0 0 56 Assets Not Admitted (10,937) 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) Assessments or (Distributions) 0 0 0 0 0						
Assets Not Admitted (10,937) 0 0 0 (10,937) Total Other Changes (10,881) 0 0 0 (10,881) Assessments or (Distributions) 0 0 0 0 0 0 0 0 0 0 0 0		50	0	0	0	50
Total Other Changes (10,881) 0 0 0 (10,881) Assessments or (Distributions) 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Assessments or (Distributions) 0 0 0 0 0 0 0 0 0						
Assessments or (Distributions) 0 0 0 0 0 0		(10,001)	0	0	U	
	Assessments or (Distributions)	0	0	0	0	0
	Net Members' Equity	(1,876,255)	(1,235,502)	(667,187)	0	•

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF PREMIUMS

#REF!

EXHIBIT	4A

		EXHIBIT 4A
DESCRIPTION	QUARTER 11-01-2010 01-31-2011	YEAR-TO-DATE 11-01-2010 01-31-2011
PREMIUMS WRITTEN:		
Allied Lines (Windstorm & Hail)	17,076,180	17,076,180
Reinsurance Premium Ceded	(21,025,796)	(21,025,796)
Net Premiums Written	(3,949,616)	(3,949,616)
UNEARNED PREMIUMS (PRIOR PERIOD):		
Allied Lines (Windstorm & Hail)	54,155,924	54,155,924
Advance Premiums (On Policies Not Yet In Force)	2,497,193	2,497,193
Reinsurance Premium Ceded	(976,965)	(976,965)
Net Prior Unearned	55,676,152	55,676,152
UNEARNED PREMIUMS (CURRENT PERIOD):		
Allied Lines (Windstorm & Hail)	47,023,772	47,023,772
Advance Premiums (On Policies Not Yet In Force)	2,181,963	2,181,963
Reinsurance Premium Ceded	(914,196)	(914,196)
Net Current Unearned	48,291,539	48,291,539
EARNED PREMIUMS		
Allied Lines (Windstorm & Hail)	3,434,997	3,434,997

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSSES QUARTER ENDED JANUARY 31, 2011

EXHIBIT 4B

	Quarter 11-01-2010 to 01-31-2011					Year-To-Date 11-01-2010 to 01-31-2011				
		Associ	ation Year				As	sociation Yea	r	
	2011	2010	2009	2008	Total	2011	2010	2009	2008	Total
PAID LOSSES										
Allied Lines (Windstom & Hail)	1,513	9,257	0	12,491	23,261	1,513	9,257	0	12,491	23,261
REINSURANCE RECOVERED	1,010	5,201	0	12,401	20,201	1,010	5,257	0	12,401	23,201
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	1,513	9,257	0	12,491	23,261	1,513	9,257	0	12,491	23,261
OUTSTANDING LOSSES (CURRENT PERIOD) Allied Lines (Windstorm & Hail)	600	51,950	67,500	0	120,050	600	51,950	67,500	0	120,050
REINSURANCE RECOVERABLE:	000	51,950	07,500	0	120,030	000	51,950	07,500	0	120,030
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	600	51,950	67,500	0	120,050	600	51,950	67,500	0	120,050
-	000	51,550	07,500	0	120,030	000	51,350	07,500		120,030
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	58,700	67,500	0	126,200	0	58,700	67,500	0	126,200
REINSURANCE RECOVERABLE:			·							·
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	0	58,700	67,500	0	126,200	0	58,700	67,500	0	126,200
INCURRED LOSSES:	2 4 4 2	2 507	0	40.404	47 444	0 4 4 0	0 507	0	40.404	47 444
Allied Lines (Windstorm & Hail)	2,113	2,507	0	12,491	17,111	2,113	2,507	0	12,491	17,111
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	50,000	50,000	0	100,000	0	50,000	50,000	0	100,000
-	0	00,000	00,000	0	100,000	0	00,000	00,000	U	100,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	50,000	50,000	0	100,000	0	50,000	50,000	0	100,000
· · · · · ·										·

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES QUARTER ENDED JANUARY 31, 2011

EXHIBIT 4C

	Quarter 11-01-2010 to 01-31-2011 Association Year 2011 2010 2000 2008 Total						As	1-01-2010 to 01 sociation Yea	r	
	2011	2010	2009	2008	Total	2011	2010	2009	2008	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	1,748	18,620	2,636	1,171	24,175	1,748	18,620	2,636	1,171	24,175
REINSURANCE RECOVERED										
Reins. Recovered-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)		_				_		_		_
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	1,748	18,620	2,636	1,171	24,175	-	18,620	2,636	1,171	24,175
	1,740	10,020	2,030	1,171	24,173	1,740	10,020	2,030	1,171	24,175
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	250	1,500	2,500	250	4,500	250	1,500	2,500	250	4,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	250	1,500	2,500	250	4,500	250	1,500	2,500	250	4,500
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	6,750	2,500	0	9,250	0	6,750	2,500	0	9,250
REINSURANCE RECOVERABLE:	Ŭ	0,700	2,000	0	3,200	0	0,700	2,000	0	0,200
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
- Outstanding Loss Expense Net of Reins.	0	6,750	2,500	0	9,250	0	6,750	2,500	0	9,250
		•	×				•			·
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	1,998	13,370	2,636	1,421	19,425	1,998	13,370	2,636	1,421	19,425

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION CUMULATIVE REPORT OF CATASTROPHE LOSSES #REF!

								E	XHIBIT 5	
	FISCAL NAME					CLAIM EXPENSES				
CAT ACCIDENT		DATE	DATE OF		LOSSES		ALLOCATED		UNALLOCATED	
NUMBER	YEAR	OF LOSS	STORM	Case O/S	PAID	Case O/S	PAID	Case O/S	PAID	
N/A	2004	Aug 12-13 '04	BONNIE	0	111,622	0	1,892	0	9,699	
26	2004	Aug 14-15 '04	CHARLEY	0	2,656,258	0	15,860	0	256,956	
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,773	
28	2004	Sep 06-07 '04	FRANCES	0	27,457	0	3,086	0	5,652	
30	2004	Sep 16-17 '04	IVAN	0	3,708	0	0	0	2,749	
29	2004	Sep 27-28 '04	JEANNE	0	6,689	0	0	0	2,943	

TOTAL	0	3,274,650	0	23,784	0	352,772
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SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION STATUS REPORT - IN FORCE LIABILITY

AS OF: JANUARY 31, 2011	1				
CITY		Zone 1 Policies	Zone 1 Limits	Zone 2 Policies	Zone 2 Limits
(County)	Class	In-force	(000 omitted)	In-force	(000 omitted)
	Dwelling	1,021	517,303	0	0
FRIPP ISLAND	Mobile Home	0	0	0	0
(Beaufort County)	Commercial	3	231	0	0
		101	00.050		
HARBOR ISLAND	Dwelling Mobile Home	181 0	80,858 0	0 0	0 0
(Beaufort County)	Commercial	0	0	0	0
(Deaulon County)	Commercial	0	0	0	0
	Dwelling	7,738	4,443,569	0	0
HILTON HEAD ISLAND	Mobile Home	26	1,353	0	0
(Beaufort County)	Commercial	193	49,665	0	0
					100.000
LADY'S ISLAND	Dwelling Mahila Llama	0	0	1,196	430,803 402
(Beaufort County)	Mobile Home Commercial	0	0	4 18	2,169
(Beaulon County)	Commercial	0	0	10	2,109
	Dwelling	471	166,209	13	4,282
ST HELENA ISLAND	Mobile Home	50	3,221	1	90
(Beaufort County)	Commercial	0	0	0	0
	Dwelling	266	179,564	79	47,574
REMAINDER OF COUNTY		5	273	0	0
(Beaufort County)	Commercial	7	837	0	0
TOTAL	Dwelling	9,677	5,387,504	1,288	482,659
BEAUFORT	Mobile Home	81	4,847	5	492
COUNTY	Commercial	203	50,733	18	2,169
	TOTALS	9,961	5,443,084	1,311	485,320
	Durallinan	000	000 740	20	0 700
FOLLY BEACH	Dwelling Mobile Home	886 0	333,746 0	38 0	8,780 0
(Charleston County)	Commercial	24	10,435	0	0
(Chanesion County)	Commercial	24	10,435	0	0
	Dwelling	1,943	1,112,615	10	4,772
ISLE OF PALMS	Mobile Home	0	0	0	0
(Charleston County)	Commercial	25	5,752	0	0
			_		
	Dwelling Mahila Llama	0	0	2,162	658,215
JAMES ISLAND (Charleston County)	Mobile Home Commercial	0	0	9 10	656 3,031
(Chanesion County)	Commercial	0	0	10	3,031
	Dwelling	817	567,643	0	0
KIAWAH ISLAND	Mobile Home	0	0	0	0
(Charleston County)	Commercial	12	2,881	0	0
	Dwelling	1	94	1,899	611,959
MOUNT PLEASANT	Mobile Home	0	0	4	214
(Charleston County)	Commercial	0	0	17	4,885
	Dwelling	810	474,637	0	0
SEABROOK ISLAND	Mobile Home	0.0	0	0	0
(Charleston County)	Commercial	1	65	0	0
	Dwelling	571	371,915	0	0
SULLIVANS ISLAND	Mobile Home	0	0	0	0
(Charleston County)	Commercial	9	4,326	0	0
	Dwelling	178	90,919	428	182,546
REMAINDER OF COUNTY		2	196	420	603
(Charleston County)	Commercial	6	3,444	14	6,605
			*		,
TOTAL	Dwelling	5,206	2,951,568	4,537	1,466,271
CHARLESTON	Mobile Home	2	196	25	1,472
COUNTY	Commercial TOTALS	77 5,285	26,902 2,978,666	41 4,603	14,522 1,482,265
		5,205	2,010,000	4,003	1,402,203
	Dwelling	1,142	430,862	2	1,321
EDISTO BEACH	Mobile Home	0	0	0	0
(Colleton County)	Commercial	12	6,338	0	0
ΤΟΤΑΙ	Dwelling	4 4 4 2	120 963	2	4 2 2 4
TOTAL COLLETON	Dwelling Mobile Home	1,142 0	430,862 0	2	1,321 0
TOTAL COLLETON COUNTY	Dwelling Mobile Home Commercial	1,142 0 12	430,862 0 6,338	2 0 0	1,321 0 0

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

AS OF: JANUARY 31, 2011					
CITY (County)	Class	Zone 1 Policies In-force	Zone 1 Limits (000 omitted)	Zone 2 Policies In-force	Zone 2 Limits (000 omitted)
	TOTALS	1,154	437,200	2	1,321
	Dwelling	255	204,523	0	0
DEBORDIEU BEACH	Mobile Home	0	0	0	0
(Georgetown County)	Commercial	1	200	0	0
	Dwelling	415	170,389	0	0
GARDEN CITY (Georgetown County)	Mobile Home Commercial	9 3	602 1,415	0	0
			,		
GEORGETOWN	Dwelling Mobile Home	35 0	25,574 0	118 0	31,845 0
(Georgetown County)	Commercial	0	0	4	438
	Dwelling	115	39,575	9	2,776
LITCHFIELD BEACH	Mobile Home	0	0	0	0
(Georgetown County)	Commercial	1	113	1	10
	Dwelling	368	133,053	164	47,867
	Mobile Home Commercial	16	629	45	3,169
(Georgetown County)	Commercial	5	6,647	4	336
	Dwelling	1,230	490,222	467	156,750
PAWLEYS ISLAND (Georgetown County)	Mobile Home Commercial	16 36	577 10,402	7 7	513 1,025
())	D				
REMAINDER OF COUNTY	Dwelling Mobile Home	243 0	102,881 0	30 0	9,040 0
(Georgetown County)	Commercial	2	2,900	0	0
TOTAL	Dwelling	2,661	1,166,217	788	248,277
GEORGETOWN	Mobile Home	41	1,808	52	3,681
COUNTY	Commercial TOTALS	<u>48</u> 2,750	21,677 1,189,702	<u>16</u> 856	1,809 253,767
	TOTALS	2,730	1,109,702	030	255,707
	Dwelling	758	186,185	0	0
GARDEN CITY (Horry County)	Mobile Home Commercial	511 21	32,520 13,102	1 0	88 0
	Dwalling	0	0	1 1 / 0	272,630
LITTLE RIVER	Dwelling Mobile Home	0	0	1,148 53	4,111
(Horry County)	Commercial	0	0	26	9,972
	Dwelling	629	188,625	471	110,876
MURRELLS INLET	Mobile Home	56	4,028	14	965
(Horry County)	Commercial	5	571	3	365
	Dwelling	4,540	1,163,165	1,255	272,259
MYRTLE BEACH	Mobile Home	1,331	74,262	66	4,358
(Horry County)	Commercial	386	314,801	25	19,055
	Dwelling	5,511	1,407,419	260	52,048
N MYRTLE BEACH (Horry County)	Mobile Home Commercial	213 160	11,553 113,237	22 19	1,632 2,810
(Horry County)	Commercial	100	115,257	19	2,810
	Dwelling Mobile Home	2,847	737,601	1	197
SURFSIDE BEACH (Horry County)	Mobile Home Commercial	598 41	64,776 13,238	0 0	0 0
	Durallis -		,		000
REMAINDER OF COUNTY	Dwelling Mobile Home	19 0	2,681 0	1 1	663 81
(Horry County)	Commercial	2	113	0	0
TOTAL	Dwelling	14,304	3,685,676	3,136	708,673
HORRY	Mobile Home	2,709	187,139	157	11,236
COUNTY	Commercial TOTALS	615 17,628	455,063 4,327,879	73 3,366	32,202 752,111
	Dwelling	32,990	13,621,828	9,751	2,907,201
ZONES	Mobile Home				
ZONES TOTAL	-	2,833 955	193,990 560,712	239 148	16,881 50,701