

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED JANUARY 31, 2012**

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS:</b>				
Investments:				
U.S. Treasury Bills - at cost	0			0
Cash	25,118,207			25,118,207
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	0			0
Assessments receivable	198,263		0	198,263
Reinsurance recoverable on loss payments	600			600
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	80,245			80,245
Furniture, fixtures & equipment (less accumulated depreciation)	33,253		33,253	0
Programming (net of amortization)	16,002		16,002	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	7,249,247		10,705	7,238,542
<b>TOTAL ASSETS</b>	<b>32,695,817</b>	<b>0</b>	<b>59,960</b>	<b>32,635,857</b>

**LIABILITIES AND EQUITY:**

Reserves for:				
Unpaid losses				210,100
Reinsurance recoverable-unpaid losses				0
Unpaid loss adjustment expense				28,900
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				51,237
Unearned premiums: net				48,857,532
Accrual for premium & municipal taxes				2,774,476
<b>TOTAL RESERVES</b>				<b>51,922,245</b>

Payables for:				
Accounts payable				0
Amounts withheld for account of others				24,311
Post retirement benefit payable				1,187,927
Reinsurance premium payable				80,943
<b>TOTAL PAYABLES</b>				<b>1,293,181</b>

**MEMBERS' EQUITY** **(20,579,569)**

Total Liabilities and Equity 32,635,857

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED JANUARY 31, 2012**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 11-01-2011 01-31-2012</b>	<b>YEAR-TO-DATE 11-01-2011 01-31-2012</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	2,231,376	2,231,376
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	4,830	4,830
Loss expenses incurred	29,732	29,732
Operating expenses incurred	2,978,076	2,978,076
<b>TOTAL DEDUCTIONS</b>	<b>3,012,638</b>	<b>3,012,638</b>
 Net Underwriting Gain or (Loss)	 (781,262)	 (781,262)
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	4,072	4,072
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>4,072</b>	<b>4,072</b>
 <b><u>Net Income or (Loss)</u></b>	 (777,190)	 (777,190)
 <b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(19,814,356)	(19,814,356)
Net income or (loss)	(777,190)	(777,190)
Change in assets not admitted	11,977	11,977
Assessments or (distributions)	0	0
Net change in equity	(765,213)	(765,213)
 <b>Members' Equity (Current Period)</b>	 <b>(20,579,569)</b>	 <b>(20,579,569)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT**  
**QUARTER ENDED JANUARY 31, 2012**

EXHIBIT 3A

**Combined Zones**

DESCRIPTION	Quarter 11-01-2011 to 01-31-2012					Year-To-Date at 01-31-2012				
	Association Year					Association Year				
	2012	2011	2010	2009	Total	2012	2011	2010	2009	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	17,365,766	0	0	0	17,365,766	17,365,766	0	0	0	17,365,766
Reinsurance Premiums Ceded	(21,637,068)	0	0	0	(21,637,068)	(21,637,068)	0	0	0	(21,637,068)
Net Premiums Written	(4,271,302)	0	0	0	(4,271,302)	(4,271,302)	0	0	0	(4,271,302)
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	49,944,347	0	0	0	49,944,347	49,944,347	0	0	0	49,944,347
To Secceeding Assoc. Yr.	0	(49,944,347)	0	0	(49,944,347)	0	(49,944,347)	0	0	(49,944,347)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(6,565,579)	0	0	0	(6,565,579)	(6,565,579)	0	0	0	(6,565,579)
To Secceeding Assoc. Yr.	0	6,565,579	0	0	6,565,579	0	6,565,579	0	0	6,565,579
Investment Income Received	4,072	0	0	0	4,072	4,072	0	0	0	4,072
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0
Other Interest Income	0	0	0	0	0	0	0	0	0	0
<b>Total Income</b>	<b>39,111,538</b>	<b>(43,378,768)</b>	<b>0</b>	<b>0</b>	<b>(4,267,230)</b>	<b>39,111,538</b>	<b>(43,378,768)</b>	<b>0</b>	<b>0</b>	<b>(4,267,230)</b>
<b>EXPENSES PAID:</b>										
Losses	12,218	40,261	451	0	52,930	12,218	40,261	451	0	52,930
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	4,458	13,860	0	15,614	33,932	4,458	13,860	0	15,614	33,932
Reins. Recovered-Loss Exp. Paid	300	0	0	0	300	300	0	0	0	300
Commissions	1,736,577	0	0	0	1,736,577	1,736,577	0	0	0	1,736,577
Commissions Ceded	(74,969)	(40,629)	0	0	(115,598)	(74,969)	(40,629)	0	0	(115,598)
Operating Expenses	748,419	121,606	0	0	870,025	748,419	121,606	0	0	870,025
Premium Taxes	0	303,521	0	0	303,521	0	303,521	0	0	303,521
<b>Total Expenses Paid</b>	<b>2,427,003</b>	<b>438,619</b>	<b>451</b>	<b>15,614</b>	<b>2,881,687</b>	<b>2,427,003</b>	<b>438,619</b>	<b>451</b>	<b>15,614</b>	<b>2,881,687</b>
<b>Net Cash Change</b>	<b>36,684,535</b>	<b>(43,817,387)</b>	<b>(451)</b>	<b>(15,614)</b>	<b>(7,148,917)</b>	<b>36,684,535</b>	<b>(43,817,387)</b>	<b>(451)</b>	<b>(15,614)</b>	<b>(7,148,917)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
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
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	600	0	0	0	600	600	0	0	0	600
<b>Net Change</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>600</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>600</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	50,600	67,000	25,000	67,500	210,100	50,600	67,000	25,000	67,500	210,100
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	600	300	0	28,000	28,900	600	300	0	28,000	28,900
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	51,237	0	0	0	51,237	51,237	0	0	0	51,237
Unearned Premiums	49,944,347	0	0	0	49,944,347	49,944,347	0	0	0	49,944,347
Unearned Premiums Ceded	(1,086,815)	0	0	0	(1,086,815)	(1,086,815)	0	0	0	(1,086,815)
Premium Taxes	2,774,476	0	0	0	2,774,476	2,774,476	0	0	0	2,774,476
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	0	141,000	75,000	42,500	258,500	0	141,000	75,000	42,500	258,500
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	0	5,100	0	28,000	33,100	0	5,100	0	28,000	33,100
Reins. Recoverable-Unpd. Loss Exp.	0	(300)	0	0	(300)	0	(300)	0	0	(300)
Operating Expenses	0	121,606	0	0	121,606	0	121,606	0	0	121,606
Unearned Premiums	0	56,602,700	0	0	56,602,700	0	56,602,700	0	0	56,602,700
Unearned Premiums Ceded	0	(1,242,490)	0	0	(1,242,490)	0	(1,242,490)	0	0	(1,242,490)
Premium Taxes	0	2,520,556	0	0	2,520,556	0	2,520,556	0	0	2,520,556
<b>Net Reserve Change</b>	<b>(51,734,445)</b>	<b>58,080,572</b>	<b>50,000</b>	<b>(25,000)</b>	<b>6,371,127</b>	<b>(51,734,445)</b>	<b>58,080,572</b>	<b>50,000</b>	<b>(25,000)</b>	<b>6,371,127</b>
<b>OTHER CHANGES:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	0	(71,937)	0	0	(71,937)	0	(71,937)	0	0	(71,937)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(59,960)	0	0	0	(59,960)	(59,960)	0	0	0	(59,960)
<b>Net Other Changes</b>	<b>(59,960)</b>	<b>71,937</b>	<b>0</b>	<b>0</b>	<b>11,977</b>	<b>(59,960)</b>	<b>71,937</b>	<b>0</b>	<b>0</b>	<b>11,977</b>
Assessments or (Distributions)	0	0	0	4,190,431	4,190,431	0	0	0	4,190,431	4,190,431
<b>Change In Members' Equity</b>	<b>(15,109,270)</b>	<b>14,335,122</b>	<b>49,549</b>	<b>4,149,817</b>	<b>3,425,218</b>	<b>(15,109,270)</b>	<b>14,335,122</b>	<b>49,549</b>	<b>4,149,817</b>	<b>3,425,218</b>

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

Quarter 11-01-2011 to 01-31-2012

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 11-01-2011 to 01-31-2012					Year-To-Date at 01-31-2012				
	2012	2011	2010	2009	Total	2012	2011	2010	2009	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	14,490,446	0	0	0	<b>14,490,446</b>	14,490,446	0	0	0	<b>14,490,446</b>
Reinsurance Premiums Ceded	(17,860,778)	0	0	0	<b>(17,860,778)</b>	(17,860,778)	0	0	0	<b>(17,860,778)</b>
Net Premiums Written	<u>(3,370,332)</u>	0	0	0	<u>(3,370,332)</u>	(3,370,332)	0	0	0	<u>(3,370,332)</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	42,094,902	0	0	0	<b>42,094,902</b>	42,094,902	0	0	0	<b>42,094,902</b>
To Secceeding Assoc. Yr.	0	(42,094,902)	0	0	<b>(42,094,902)</b>	0	(42,094,902)	0	0	<b>(42,094,902)</b>
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(5,510,754)	0	0	0	<b>(5,510,754)</b>	(5,510,754)	0	0	0	<b>(5,510,754)</b>
To Secceeding Assoc. Yr.	0	5,510,754	0	0	<b>5,510,754</b>	0	5,510,754	0	0	<b>5,510,754</b>
Investment Income Received	3,398	0	0	0	<b>3,398</b>	3,398	0	0	0	<b>3,398</b>
Miscellaneous Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Other Interest Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Total Income	<u>33,217,214</u>	<u>(36,584,148)</u>	0	0	<u>(3,366,934)</u>	<u>33,217,214</u>	<u>(36,584,148)</u>	0	0	<u>(3,366,934)</u>
<b>EXPENSES PAID:</b>										
Losses	3,222	19,471	451	0	<b>23,144</b>	3,222	19,471	451	0	<b>23,144</b>
Reins. Recovered-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Loss Adjustment Expenses	2,661	11,522	0	15,614	<b>29,797</b>	2,661	11,522	0	15,614	<b>29,797</b>
Reins. Recovered-Loss Exp. Paid	300	0	0	0	<b>300</b>	300	0	0	0	<b>300</b>
Commissions	1,449,045	0	0	0	<b>1,449,045</b>	1,449,045	0	0	0	<b>1,449,045</b>
Commissions Ceded	(34,774)	(15,808)	0	0	<b>(50,582)</b>	(34,774)	(15,808)	0	0	<b>(50,582)</b>
Operating Expenses	624,500	101,666	0	0	<b>726,166</b>	624,500	101,666	0	0	<b>726,166</b>
Premium Taxes	0	253,751	0	0	<b>253,751</b>	0	253,751	0	0	<b>253,751</b>
Total Expenses Paid	<u>2,044,954</u>	<u>370,602</u>	451	15,614	<u>2,431,621</u>	<u>2,044,954</u>	<u>370,602</u>	451	15,614	<u>2,431,621</u>
Net Cash Change	<u>31,172,260</u>	<u>(36,954,750)</u>	(451)	(15,614)	<u>(5,798,555)</u>	<u>31,172,260</u>	<u>(36,954,750)</u>	(451)	(15,614)	<u>(5,798,555)</u>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Reins Recoverable-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Reins Recoverable-Loss Exp. Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Reins Recoverable-Loss Exp. Paid	300	0	0	0	<b>300</b>	300	0	0	0	<b>300</b>
Net Change	<u>300</u>	0	0	0	<u>300</u>	<u>300</u>	0	0	0	<u>300</u>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	40,300	57,000	20,000	57,500	<b>174,800</b>	40,300	57,000	20,000	57,500	<b>174,800</b>
Reins. Recoverable-Unpaid Losses	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Unpaid Loss Adjustment Expense	300	300	0	28,000	<b>28,600</b>	300	300	0	28,000	<b>28,600</b>
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Operating Expenses	42,753	0	0	0	<b>42,753</b>	42,753	0	0	0	<b>42,753</b>
Unearned Premiums	42,094,902	0	0	0	<b>42,094,902</b>	42,094,902	0	0	0	<b>42,094,902</b>
Unearned Premiums Ceded	(482,550)	0	0	0	<b>(482,550)</b>	(482,550)	0	0	0	<b>(482,550)</b>
Premium Taxes	2,315,095	0	0	0	<b>2,315,095</b>	2,315,095	0	0	0	<b>2,315,095</b>
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	0	115,700	60,000	37,500	<b>213,200</b>	0	115,700	60,000	37,500	<b>213,200</b>
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	<b>(300)</b>	0	(300)	0	0	<b>(300)</b>
Unpaid Loss Adjustment Expense	0	4,800	0	28,000	<b>32,800</b>	0	4,800	0	28,000	<b>32,800</b>
Reins. Recoverable-Unpd. Loss Exp.	0	(300)	0	0	<b>(300)</b>	0	(300)	0	0	<b>(300)</b>
Operating Expenses	0	101,666	0	0	<b>101,666</b>	0	101,666	0	0	<b>101,666</b>
Unearned Premiums	0	47,227,152	0	0	<b>47,227,152</b>	0	47,227,152	0	0	<b>47,227,152</b>
Unearned Premiums Ceded	0	(543,262)	0	0	<b>(543,262)</b>	0	(543,262)	0	0	<b>(543,262)</b>
Premium Taxes	0	2,107,246	0	0	<b>2,107,246</b>	0	2,107,246	0	0	<b>2,107,246</b>
Net Reserve Change	<u>(44,010,800)</u>	<u>48,955,402</u>	40,000	(20,000)	<u>4,964,602</u>	<u>(44,010,800)</u>	<u>48,955,402</u>	40,000	(20,000)	<u>4,964,602</u>
<b>OTHER CHANGES:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	0	(60,141)	0	0	<b>(60,141)</b>	0	(60,141)	0	0	<b>(60,141)</b>
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	(50,032)	0	0	0	<b>(50,032)</b>	(50,032)	0	0	0	<b>(50,032)</b>
Net Other Changes	<u>(50,032)</u>	<u>60,141</u>	0	0	<u>10,109</u>	<u>(50,032)</u>	<u>60,141</u>	0	0	<u>10,109</u>
Assessments or (Distributions)	0	0	0	3,622,396	<b>3,622,396</b>	0	0	0	3,622,396	<b>3,622,396</b>
Change In Members' Equity	<u>(12,888,272)</u>	<u>12,060,793</u>	39,549	3,586,782	<u>2,798,852</u>	<u>(12,888,272)</u>	<u>12,060,793</u>	39,549	3,586,782	<u>2,798,852</u>

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

Quarter 11-01-2011 to 01-31-2012

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 11-01-2011 to 01-31-2012					Year-To-Date at 01-31-2012				
	2012	2011	2010	2009	Total	2012	2011	2010	2009	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	2,875,320	0	0	0	<b>2,875,320</b>	2,875,320	0	0	0	<b>2,875,320</b>
Reinsurance Premiums Ceded	(3,776,290)	0	0	0	<b>(3,776,290)</b>	(3,776,290)	0	0	0	<b>(3,776,290)</b>
Net Premiums Written	(900,970)	0	0	0	<b>(900,970)</b>	(900,970)	0	0	0	<b>(900,970)</b>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	7,849,445	0	0	0	<b>7,849,445</b>	7,849,445	0	0	0	<b>7,849,445</b>
To Secceeding Assoc. Yr.	0	(7,849,445)	0	0	<b>(7,849,445)</b>	0	(7,849,445)	0	0	<b>(7,849,445)</b>
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(1,054,825)	0	0	0	<b>(1,054,825)</b>	(1,054,825)	0	0	0	<b>(1,054,825)</b>
To Secceeding Assoc. Yr.	0	1,054,825	0	0	<b>1,054,825</b>	0	1,054,825	0	0	<b>1,054,825</b>
Investment Income Received	674	0	0	0	<b>674</b>	674	0	0	0	<b>674</b>
Miscellaneous Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Other Interest Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Total Income	5,894,324	(6,794,620)	0	0	<b>(900,296)</b>	5,894,324	(6,794,620)	0	0	<b>(900,296)</b>
<b>EXPENSES PAID:</b>										
Losses	8,996	20,790	0	0	<b>29,786</b>	8,996	20,790	0	0	<b>29,786</b>
Reins. Recovered-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Loss Adjustment Expenses	1,797	2,338	0	0	<b>4,135</b>	1,797	2,338	0	0	<b>4,135</b>
Reins. Recovered-Loss Exp. Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Commissions	287,532	0	0	0	<b>287,532</b>	287,532	0	0	0	<b>287,532</b>
Commissions Ceded	(40,195)	(24,821)	0	0	<b>(65,016)</b>	(40,195)	(24,821)	0	0	<b>(65,016)</b>
Operating Expenses	123,919	19,940	0	0	<b>143,859</b>	123,919	19,940	0	0	<b>143,859</b>
Premium Taxes	0	49,770	0	0	<b>49,770</b>	0	49,770	0	0	<b>49,770</b>
Total Expenses Paid	382,049	68,017	0	0	<b>450,066</b>	382,049	68,017	0	0	<b>450,066</b>
Net Cash Change	5,512,275	(6,862,637)	0	0	<b>(1,350,362)</b>	5,512,275	(6,862,637)	0	0	<b>(1,350,362)</b>
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Reins Recoverable-Loss Exp. Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Reins Recoverable-Loss Exp. Paid	300	0	0	0	<b>300</b>	300	0	0	0	<b>300</b>
Net Change	300	0	0	0	<b>300</b>	300	0	0	0	<b>300</b>
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	10,300	10,000	5,000	10,000	<b>35,300</b>	10,300	10,000	5,000	10,000	<b>35,300</b>
Reins. Recoverable-Unpaid Losses	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Unpaid Loss Adjustment Expense	300	0	0	0	<b>300</b>	300	0	0	0	<b>300</b>
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Operating Expenses	8,484	0	0	0	<b>8,484</b>	8,484	0	0	0	<b>8,484</b>
Unearned Premiums	7,849,445	0	0	0	<b>7,849,445</b>	7,849,445	0	0	0	<b>7,849,445</b>
Unearned Premiums Ceded	(604,265)	0	0	0	<b>(604,265)</b>	(604,265)	0	0	0	<b>(604,265)</b>
Premium Taxes	459,381	0	0	0	<b>459,381</b>	459,381	0	0	0	<b>459,381</b>
ADD (PRIOR PERIOD)										
Unpaid Losses	0	25,300	15,000	5,000	<b>45,300</b>	0	25,300	15,000	5,000	<b>45,300</b>
Reins. Recoverable-Unpaid Losses	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Unpaid Loss Adjustment Expense	0	300	0	0	<b>300</b>	0	300	0	0	<b>300</b>
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Operating Expenses	0	19,940	0	0	<b>19,940</b>	0	19,940	0	0	<b>19,940</b>
Unearned Premiums	0	9,375,548	0	0	<b>9,375,548</b>	0	9,375,548	0	0	<b>9,375,548</b>
Unearned Premiums Ceded	0	(699,228)	0	0	<b>(699,228)</b>	0	(699,228)	0	0	<b>(699,228)</b>
Premium Taxes	0	413,310	0	0	<b>413,310</b>	0	413,310	0	0	<b>413,310</b>
Net Reserve Change	(7,723,645)	9,125,170	10,000	(5,000)	<b>1,406,525</b>	(7,723,645)	9,125,170	10,000	(5,000)	<b>1,406,525</b>
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	0	(11,796)	0	0	<b>(11,796)</b>	0	(11,796)	0	0	<b>(11,796)</b>
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	(9,928)	0	0	0	<b>(9,928)</b>	(9,928)	0	0	0	<b>(9,928)</b>
Net Other Changes	(9,928)	11,796	0	0	<b>1,868</b>	(9,928)	11,796	0	0	<b>1,868</b>
Assessments or (Distributions)	0	0	0	568,035	<b>568,035</b>	0	0	0	568,035	<b>568,035</b>
Change In Members' Equity	(2,220,998)	2,274,329	10,000	563,035	<b>626,366</b>	(2,220,998)	2,274,329	10,000	563,035	<b>626,366</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2012**

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2012	2011	2010	2009	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	17,365,766	97,432,948	97,126,555	96,468,252	308,393,521
Reinsurance Premiums Ceded	(21,637,068)	(84,856,155)	(84,873,172)	(85,765,386)	(277,131,781)
Net Premiums Written	<u>(4,271,302)</u>	<u>12,576,793</u>	<u>12,253,383</u>	<u>10,702,866</u>	<u>31,261,740</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	49,944,347	49,205,735	49,508,128	49,129,063	197,787,273
To Succeeding Assoc. Yr.	0	(49,944,347)	(49,205,735)	(49,508,128)	(148,658,210)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(6,565,579)	(6,630,285)	(6,403,102)	(6,771,748)	(26,370,714)
To Succeeding Assoc. Yr.	0	6,565,579	6,630,285	6,403,102	19,598,966
Investment Income Received	4,072	23,023	41,335	139,547	207,977
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>39,111,538</u>	<u>11,796,498</u>	<u>12,824,294</u>	<u>10,094,702</u>	<u>73,827,032</u>
<b>EXPENSES PAID:</b>					
Losses	12,218	289,463	141,577	22,544	465,802
Reins. Recovered-Losses Paid	0	0	(2,500)	0	(2,500)
Loss Adjustment Expenses	4,458	100,241	73,649	70,578	248,926
Reins. Recovered-Loss Exp. Paid	300	0	(1,560)	0	(1,260)
Commissions	1,736,577	9,743,295	9,712,655	9,646,825	30,839,352
Commissions Ceded	(74,969)	(621,196)	(533,192)	(718,089)	(1,947,446)
Operating Expenses	748,419	3,140,152	3,231,258	2,791,395	9,911,224
Premium Taxes	0	910,831	3,090,820	3,099,678	7,101,329
Total Expenses Paid	<u>2,427,003</u>	<u>13,562,786</u>	<u>15,712,707</u>	<u>14,912,931</u>	<u>46,615,427</u>
Net Cash Change	<u>36,684,535</u>	<u>(1,766,288)</u>	<u>(2,888,413)</u>	<u>(4,818,229)</u>	<u>27,211,605</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	600	0	0	0	600
Net Change	<u>36,685,135</u>	<u>(1,766,288)</u>	<u>(2,888,413)</u>	<u>(4,818,229)</u>	<u>27,212,205</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	50,600	67,000	25,000	67,500	210,100
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	600	300	0	28,000	28,900
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	51,237	0	0	0	51,237
Unearned Premiums	49,944,347	0	0	0	49,944,347
Unearned Premiums Ceded	(1,086,815)	0	0	0	(1,086,815)
Premium Taxes	2,774,476	0	0	0	2,774,476
Total Reserves	<u>51,734,445</u>	<u>67,300</u>	<u>25,000</u>	<u>95,500</u>	<u>51,922,245</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(59,960)	0	0	0	(59,960)
Total Other Changes	<u>(59,960)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(59,960)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,190,431</u>	<u>4,190,431</u>
Net Members' Equity	<u>(15,109,270)</u>	<u>(1,833,588)</u>	<u>(2,913,413)</u>	<u>(723,298)</u>	<u>(20,579,569)</u>

**MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2012**

**Zone 1**

EXHIBIT 3B1

<b>DESCRIPTION</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>Total</b>
<b>INCOME RECEIVED:</b>					
Premiums Written	14,490,446	81,456,294	82,203,395	83,360,097	261,510,232
Reinsurance Premiums Ceded	(17,860,778)	(69,904,139)	(71,832,702)	(74,111,542)	(233,709,161)
Net Premiums Written	(3,370,332)	11,552,155	10,370,693	9,248,555	27,801,071
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	42,094,902	41,413,228	42,666,090	42,744,728	168,918,948
To Succeeding Assoc. Yr.	0	(42,094,902)	(41,413,228)	(42,666,090)	(126,174,220)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(5,510,754)	(5,580,274)	(5,433,048)	(5,891,758)	(22,415,834)
To Secceeding Assoc. Yr.	0	5,510,754	5,580,274	5,433,048	16,524,076
Investment Income Received	3,398	19,248	34,984	120,585	178,215
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
<b>Total Income</b>	<b>33,217,214</b>	<b>10,820,209</b>	<b>11,805,765</b>	<b>8,989,068</b>	<b>64,832,256</b>
<b>EXPENSES PAID:</b>					
Losses	3,222	195,063	96,236	20,411	314,932
Reins. Recovered-Losses Paid	0	0	(2,500)	0	(2,500)
Loss Adjustment Expenses	2,661	84,071	65,786	66,134	218,652
Reins. Recovered-Loss Exp. Paid	300	0	(1,198)	0	(898)
Commissions	1,449,045	8,145,630	8,220,339	8,336,010	26,151,024
Commissions Ceded	(34,774)	(273,644)	(277,477)	(363,036)	(948,931)
Operating Expenses	624,500	2,625,243	2,734,787	2,412,099	8,396,629
Premium Taxes	0	761,477	2,615,926	2,678,492	6,055,895
<b>Total Expenses Paid</b>	<b>2,044,954</b>	<b>11,537,840</b>	<b>13,451,899</b>	<b>13,150,110</b>	<b>40,184,803</b>
<b>Net Cash Change</b>	<b>31,172,260</b>	<b>(717,631)</b>	<b>(1,646,134)</b>	<b>(4,161,042)</b>	<b>24,647,453</b>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	300	0	0	0	300
<b>Net Change</b>	<b>31,172,560</b>	<b>(717,631)</b>	<b>(1,646,134)</b>	<b>(4,161,042)</b>	<b>24,647,753</b>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	40,300	57,000	20,000	57,500	174,800
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	300	300	0	28,000	28,600
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	42,753	0	0	0	42,753
Unearned Premiums	42,094,902	0	0	0	42,094,902
Unearned Premiums Ceded	(482,550)	0	0	0	(482,550)
Premium Taxes	2,315,095	0	0	0	2,315,095
<b>Total Reserves</b>	<b>44,010,800</b>	<b>57,300</b>	<b>20,000</b>	<b>85,500</b>	<b>44,173,600</b>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(50,032)	0	0	0	(50,032)
<b>Total Other Changes</b>	<b>(50,032)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(50,032)</b>
<b>Assessments or (Distributions)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,622,396</b>	<b>3,622,396</b>
<b>Net Members' Equity</b>	<b>(12,888,272)</b>	<b>(774,931)</b>	<b>(1,666,134)</b>	<b>(624,146)</b>	<b>(15,953,483)</b>

**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2012**

**Zone 2**

EXHIBIT 3B2

<b>DESCRIPTION</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>Total</b>
<b>INCOME RECEIVED:</b>					
Premiums Written	2,875,320	15,976,654	14,923,160	13,108,155	46,883,289
Reinsurance Premiums Ceded	(3,776,290)	(14,952,016)	(13,040,470)	(11,653,844)	(43,422,620)
Net Premiums Written	(900,970)	1,024,638	1,882,690	1,454,311	3,460,669
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	7,849,445	7,792,507	6,842,038	6,384,335	28,868,325
To Succeeding Assoc. Yr.	0	(7,849,445)	(7,792,507)	(6,842,038)	(22,483,990)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(1,054,825)	(1,050,011)	(970,054)	(879,990)	(3,954,880)
To Succeeding Assoc. Yr.	0	1,054,825	1,050,011	970,054	3,074,890
Investment Income Received	674	3,775	6,351	18,962	29,762
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
<b>Total Income</b>	<b>5,894,324</b>	<b>976,289</b>	<b>1,018,529</b>	<b>1,105,634</b>	<b>8,994,776</b>
<b>EXPENSES PAID:</b>					
Losses	8,996	94,400	45,341	2,133	150,870
Reins. Recovered-Losses Paid	0	0	0	0	0
Loss Adjustment Expenses	1,797	16,170	7,863	4,444	30,274
Reins. Recovered-Loss Exp. Paid	0	0	(362)	0	(362)
Commissions	287,532	1,597,665	1,492,316	1,310,815	4,688,328
Commissions Ceded	(40,195)	(347,552)	(255,715)	(355,053)	(998,515)
Operating Expenses	123,919	514,909	496,471	379,296	1,514,595
Premium Taxes	0	149,354	474,894	421,186	1,045,434
<b>Total Expenses Paid</b>	<b>382,049</b>	<b>2,024,946</b>	<b>2,260,808</b>	<b>1,762,821</b>	<b>6,430,624</b>
<b>Net Cash Change</b>	<b>5,512,275</b>	<b>(1,048,657)</b>	<b>(1,242,279)</b>	<b>(657,187)</b>	<b>2,564,152</b>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	300	0	0	0	300
<b>Net Change</b>	<b>5,512,575</b>	<b>(1,048,657)</b>	<b>(1,242,279)</b>	<b>(657,187)</b>	<b>2,564,452</b>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	10,300	10,000	5,000	10,000	35,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	300	0	0	0	300
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	8,484	0	0	0	8,484
Unearned Premiums	7,849,445	0	0	0	7,849,445
Unearned Premiums Ceded	(604,265)	0	0	0	(604,265)
Premium Taxes	459,381	0	0	0	459,381
<b>Total Reserves</b>	<b>7,723,645</b>	<b>10,000</b>	<b>5,000</b>	<b>10,000</b>	<b>7,748,645</b>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(9,928)	0	0	0	(9,928)
<b>Total Other Changes</b>	<b>(9,928)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(9,928)</b>
Assessments or (Distributions)	0	0	0	568,035	568,035
<b>Net Members' Equity</b>	<b>(2,220,998)</b>	<b>(1,058,657)</b>	<b>(1,247,279)</b>	<b>(99,152)</b>	<b>(4,626,086)</b>



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF PREMIUMS  
QUARTER ENDED JANUARY 31, 2012**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 11-01-2011 01-31-2012</b>	<b>YEAR-TO-DATE 11-01-2011 01-31-2012</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	17,365,766	17,365,766
Reinsurance Premium Ceded	<u>(21,637,068)</u>	<u>(21,637,068)</u>
Net Premiums Written	(4,271,302)	(4,271,302)
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	54,002,650	54,002,650
Advance Premiums (On Policies Not Yet In Force)	2,600,050	2,600,050
Reinsurance Premium Ceded	<u>(1,242,490)</u>	<u>(1,242,490)</u>
Net Prior Unearned	55,360,210	55,360,210
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	47,422,454	47,422,454
Advance Premiums (On Policies Not Yet In Force)	2,521,893	2,521,893
Reinsurance Premium Ceded	<u>(1,086,815)</u>	<u>(1,086,815)</u>
Net Current Unearned	48,857,532	48,857,532
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>2,231,376</u>	<u>2,231,376</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES  
QUARTER ENDED JANUARY 31, 2012**

EXHIBIT 4B

	Quarter 11-01-2011 to 01-31-2012					Year-To-Date 11-01-2011 to 01-31-2012				
	2012	2011	2010	2009	Total	2012	2011	2010	2009	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	12,218	40,261	451	0	52,930	12,218	40,261	451	0	52,930
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>12,218</b>	<b>40,261</b>	<b>451</b>	<b>0</b>	<b>52,930</b>	<b>12,218</b>	<b>40,261</b>	<b>451</b>	<b>0</b>	<b>52,930</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	600	17,000	0	17,500	35,100	600	17,000	0	17,500	35,100
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
<b>Outstanding Losses Net of Reins.</b>	<b>600</b>	<b>17,000</b>	<b>0</b>	<b>17,500</b>	<b>35,100</b>	<b>600</b>	<b>17,000</b>	<b>0</b>	<b>17,500</b>	<b>35,100</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	16,000	0	17,500	33,500	0	16,000	0	17,500	33,500
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	-300	0	0	-300	0	-300	0	0	-300
<b>Outstanding Losses Net of Reins.</b>	<b>0</b>	<b>15,700</b>	<b>0</b>	<b>17,500</b>	<b>33,200</b>	<b>0</b>	<b>15,700</b>	<b>0</b>	<b>17,500</b>	<b>33,200</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	62,818	-33,439	-49,549	25,000	4,830	62,818	-33,439	-49,549	25,000	4,830
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	50,000	50,000	25,000	50,000	175,000	50,000	50,000	25,000	50,000	175,000
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	125,000	75,000	25,000	225,000	0	125,000	75,000	25,000	225,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 QUARTER ENDED JANUARY 31, 2012**

EXHIBIT 4C

	Quarter 11-01-2011 to 01-31-2012					Year-To-Date 11-01-2011 to 01-31-2012				
	Association Year					Association Year				
	2012	2011	2010	2009	Total	2012	2011	2010	2009	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	4,458	13,860	0	15,614	33,932	4,458	13,860	0	15,614	33,932
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Loss Expense	300	0	0	0	300	300	0	0	0	300
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	-600	0	0	0	-600	-600	0	0	0	-600
<b>REINSURANCE RECOVERABLE:</b>										
<b>(PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>4,158</b>	<b>13,860</b>	<b>0</b>	<b>15,614</b>	<b>33,632</b>	<b>4,158</b>	<b>13,860</b>	<b>0</b>	<b>15,614</b>	<b>33,632</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	600	300	0	28,000	28,900	600	300	0	28,000	28,900
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
<b>Outstanding Loss Expense Net of Reins.</b>	<b>600</b>	<b>300</b>	<b>0</b>	<b>28,000</b>	<b>28,900</b>	<b>600</b>	<b>300</b>	<b>0</b>	<b>28,000</b>	<b>28,900</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	5,100	0	28,000	33,100	0	5,100	0	28,000	33,100
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-300	0	0	-300	0	-300	0	0	-300
<b>Outstanding Loss Expense Net of Reins.</b>	<b>0</b>	<b>4,800</b>	<b>0</b>	<b>28,000</b>	<b>32,800</b>	<b>0</b>	<b>4,800</b>	<b>0</b>	<b>28,000</b>	<b>32,800</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	4,758	9,360	0	15,614	29,732	4,758	9,360	0	15,614	29,732

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 CUMULATIVE REPORT OF CATASTROPHE LOSSES  
 PERIOD FROM NOVEMBER 1, 2003 TO JANUARY 31, 2012**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	NAME OF STORM	LOSSES		CLAIM EXPENSES			
				Case O/S	PAID	ALLOCATED		UNALLOCATED	
				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
<b>TOTAL</b>				<b>0</b>	<b>3,274,650</b>	<b>0</b>	<b>23,784</b>	<b>0</b>	<b>352,772</b>

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

**AS OF: JANUARY 31, 2012**

<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>
FRIPP ISLAND (Beaufort County)	Dwelling	988	501,153	0	0
	Mobile Home	0	0	0	0
	Commercial	3	231	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	172	73,978	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	7,347	4,206,959	0	0
	Mobile Home	26	1,325	0	0
	Commercial	181	35,762	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	1,148	409,142
	Mobile Home	0	0	5	379
	Commercial	0	0	16	2,014
ST HELENA ISLAND (Beaufort County)	Dwelling	478	169,032	12	4,213
	Mobile Home	41	2,718	1	90
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	240	165,941	68	41,278
	Mobile Home	4	158	0	0
	Commercial	8	842	0	0
<b>TOTAL BEAUFORT COUNTY</b>	<b>Dwelling</b>	<b>9,225</b>	<b>5,117,063</b>	<b>1,228</b>	<b>454,634</b>
	<b>Mobile Home</b>	<b>71</b>	<b>4,200</b>	<b>6</b>	<b>469</b>
	<b>Commercial</b>	<b>192</b>	<b>36,835</b>	<b>16</b>	<b>2,014</b>
	<b>TOTALS</b>	<b>9,488</b>	<b>5,158,098</b>	<b>1,250</b>	<b>457,116</b>
FOLLY BEACH (Charleston County)	Dwelling	859	320,617	39	9,244
	Mobile Home	0	0	0	0
	Commercial	18	9,459	0	0
ISLE OF PALMS (Charleston County)	Dwelling	1,878	1,067,109	9	4,361
	Mobile Home	0	0	0	0
	Commercial	20	3,590	0	0
JAMES ISLAND (Charleston County)	Dwelling	0	0	2,252	667,267
	Mobile Home	0	0	7	411
	Commercial	0	0	7	2,283
KIAWAH ISLAND (Charleston County)	Dwelling	733	497,745	0	0
	Mobile Home	0	0	0	0
	Commercial	12	2,881	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	2,060	648,828
	Mobile Home	0	0	5	250
	Commercial	0	0	17	3,866
SEABROOK ISLAND (Charleston County)	Dwelling	729	418,416	0	0
	Mobile Home	0	0	0	0
	Commercial	1	65	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	552	359,055	0	0
	Mobile Home	0	0	0	0
	Commercial	9	2,399	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	205	100,268	465	189,669
	Mobile Home	2	196	14	664
	Commercial	7	1,208	14	6,310
<b>TOTAL CHARLESTON COUNTY</b>	<b>Dwelling</b>	<b>4,956</b>	<b>2,763,209</b>	<b>4,825</b>	<b>1,519,368</b>
	<b>Mobile Home</b>	<b>2</b>	<b>196</b>	<b>26</b>	<b>1,326</b>
	<b>Commercial</b>	<b>67</b>	<b>19,602</b>	<b>38</b>	<b>12,459</b>
	<b>TOTALS</b>	<b>5,025</b>	<b>2,783,007</b>	<b>4,889</b>	<b>1,533,153</b>
EDISTO BEACH (Colleton County)	Dwelling	1,104	417,996	5	2,010
	Mobile Home	0	0	0	0
	Commercial	7	2,662	0	0
<b>TOTAL COLLETON COUNTY</b>	<b>Dwelling</b>	<b>1,104</b>	<b>417,996</b>	<b>5</b>	<b>2,010</b>
	<b>Mobile Home</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Commercial</b>	<b>7</b>	<b>2,662</b>	<b>0</b>	<b>0</b>

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

AS OF: JANUARY 31, 2012

CITY (County)	Class	Zone 1 Policies In-force	Zone 1 Limits (000 omitted)	Zone 2 Policies In-force	Zone 2 Limits (000 omitted)	
<b>TOTALS</b>		<b>1,111</b>	<b>420,658</b>	<b>5</b>	<b>2,010</b>	
DEBORDIEU BEACH (Georgetown County)	Dwelling	221	176,216	0	0	
	Mobile Home	0	0	0	0	
	Commercial	0	0	0	0	
GARDEN CITY (Georgetown County)	Dwelling	390	160,527	0	0	
	Mobile Home	9	624	0	0	
	Commercial	3	1,415	0	0	
GEORGETOWN (Georgetown County)	Dwelling	40	30,584	113	30,754	
	Mobile Home	0	0	0	0	
	Commercial	0	0	2	313	
LITCHFIELD BEACH (Georgetown County)	Dwelling	113	39,790	8	3,603	
	Mobile Home	0	0	0	0	
	Commercial	0	0	1	10	
MURRELLS INLET (Georgetown County)	Dwelling	383	138,276	175	50,138	
	Mobile Home	14	605	53	3,445	
	Commercial	4	2,117	4	336	
PAWLEYS ISLAND (Georgetown County)	Dwelling	1,181	468,696	483	157,491	
	Mobile Home	15	548	7	513	
	Commercial	20	7,909	13	6,204	
REMAINDER OF COUNTY (Georgetown County)	Dwelling	224	94,628	30	9,503	
	Mobile Home	0	0	1	111	
	Commercial	1	2,575	0	0	
<b>TOTAL</b>	<b>Dwelling</b>	<b>2,552</b>	<b>1,108,717</b>	<b>809</b>	<b>251,488</b>	
<b>GEORGETOWN</b>	<b>Mobile Home</b>	<b>38</b>	<b>1,777</b>	<b>61</b>	<b>4,069</b>	
<b>COUNTY</b>	<b>Commercial</b>	<b>28</b>	<b>14,016</b>	<b>20</b>	<b>6,863</b>	
<b>TOTALS</b>		<b>2,618</b>	<b>1,124,509</b>	<b>890</b>	<b>262,420</b>	
GARDEN CITY (Horry County)	Dwelling	717	177,236	3	667	
	Mobile Home	525	34,502	0	0	
	Commercial	19	13,035	0	0	
LITTLE RIVER (Horry County)	Dwelling	0	0	1,242	295,275	
	Mobile Home	0	0	55	4,323	
	Commercial	0	0	20	7,014	
MURRELLS INLET (Horry County)	Dwelling	649	192,799	543	129,441	
	Mobile Home	79	5,540	17	1,421	
	Commercial	5	1,416	3	219	
MYRTLE BEACH (Horry County)	Dwelling	4,635	1,193,867	1,377	299,703	
	Mobile Home	1,315	73,093	82	5,833	
	Commercial	335	279,382	22	17,283	
N MYRTLE BEACH (Horry County)	Dwelling	5,442	1,392,013	310	65,268	
	Mobile Home	203	11,051	27	1,786	
	Commercial	153	109,536	23	3,452	
SURFSIDE BEACH (Horry County)	Dwelling	2,908	753,074	3	276	
	Mobile Home	585	62,470	0	0	
	Commercial	34	11,501	0	0	
REMAINDER OF COUNTY (Horry County)	Dwelling	18	2,711	1	672	
	Mobile Home	0	0	1	81	
	Commercial	2	113	0	0	
<b>TOTAL</b>	<b>Dwelling</b>	<b>14,369</b>	<b>3,711,701</b>	<b>3,479</b>	<b>791,303</b>	
<b>HORRY</b>	<b>Mobile Home</b>	<b>2,707</b>	<b>186,656</b>	<b>182</b>	<b>13,444</b>	
<b>COUNTY</b>	<b>Commercial</b>	<b>548</b>	<b>414,982</b>	<b>68</b>	<b>27,967</b>	
<b>TOTALS</b>		<b>17,624</b>	<b>4,313,339</b>	<b>3,729</b>	<b>832,713</b>	
<b>ZONES</b>		<b>Dwelling</b>	<b>32,206</b>	<b>13,118,685</b>	<b>10,346</b>	<b>3,018,803</b>
		<b>Mobile Home</b>	<b>2,818</b>	<b>192,829</b>	<b>275</b>	<b>19,307</b>
<b>TOTAL</b>		<b>Commercial</b>	<b>842</b>	<b>488,097</b>	<b>142</b>	<b>49,303</b>
<b>TOTALS</b>		<b>35,866</b>	<b>13,799,612</b>	<b>10,763</b>	<b>3,087,412</b>	