

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
BALANCE SHEET  
QUARTER ENDED JANUARY 31, 2014**

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	23,452,105			23,452,105
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	181,225			181,225
Assessments receivable	55,067		55,067	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	56,559			56,559
Furniture, fixtures & equipment (less accumulated depreciation)	20,186		20,186	0
Programming (net of amortization)	16,426		16,426	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	5,782,344		8,802	5,773,542
<b>TOTAL ASSETS</b>	<b>29,563,912</b>	<b>0</b>	<b>100,481</b>	<b>29,463,431</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				226,200
Reinsurance recoverable-unpaid losses				(300)
Unpaid loss adjustment expense				1,260
Reinsurance recoverable-unpaid loss exp.				(315)
Operating expenses				71,694
Unearned premiums: net				45,061,142
Accrual for premium & municipal taxes				2,585,169
<b>TOTAL RESERVES</b>				<b>47,944,850</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				33,301
Post retirement benefit payable				1,688,747
Reinsurance premium payable				113,489
<b>TOTAL PAYABLES</b>				<b>1,835,537</b>
<b>MEMBERS' EQUITY</b>				<b>(20,316,956)</b>
Total Liabilities and Equity				29,463,431

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED JANUARY 31, 2014**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 11-01-2013 01-31-2014</b>	<b>YEAR-TO-DATE 11-01-2013 01-31-2014</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	5,749,730	5,749,730
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	73,548	73,548
Loss expenses incurred	8,705	8,705
Operating expenses incurred	2,735,206	2,735,206
<b>TOTAL DEDUCTIONS</b>	<b>2,817,459</b>	<b>2,817,459</b>
 Net Underwriting Gain or (Loss)	 2,932,271	 2,932,271
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	426	426
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>426</b>	<b>426</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>2,932,697</b>	 <b>2,932,697</b>
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(23,246,702)	(23,246,702)
 Net income or (loss)	 2,932,697	 2,932,697
Change in assets not admitted	(2,951)	(2,951)
Assessments or (distributions)	0	0
<b>Net change in equity</b>	<b>2,929,746</b>	<b>2,929,746</b>
 <b>Members' Equity (Current Period)</b>	 <b>(20,316,956)</b>	 <b>(20,316,956)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED JANUARY 31, 2014**

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>11-01-2013</b>	<b>11-01-2013</b>
	<b>01-31-2014</b>	<b>01-31-2014</b>
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	426	426
Total Investment Income Received	426	426
Interest Accrued (Prior Period)	0	0
Interest Accrued (Current Period)	0	0
<b>Investment Income Earned</b>	<u>426</u>	<u>426</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

QUARTER ENDED JANUARY 31, 2014

EXHIBIT 3A

**Combined Zones**

DESCRIPTION	Quarter 11-01-2013 to 01-31-2014					Year-To-Date at 01-31-2014				
	Association Year					Association Year				
	2014	2013	2012	2011	Total	2014	2013	2012	2011	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	15,871,818	0	0	0	15,871,818	15,871,818	0	0	0	15,871,818
Reinsurance Premiums Ceded	(17,534,811)	0	0	0	(17,534,811)	(17,534,811)	0	0	0	(17,534,811)
Net Premiums Written	(1,662,993)	0	0	0	(1,662,993)	(1,662,993)	0	0	0	(1,662,993)
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	46,304,456	0	0	0	46,304,456	46,304,456	0	0	0	46,304,456
To Succeeding Assoc. Yr.	0	(46,304,456)	0	0	(46,304,456)	0	(46,304,456)	0	0	(46,304,456)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(6,286,901)	0	0	0	(6,286,901)	(6,286,901)	0	0	0	(6,286,901)
To Succeeding Assoc. Yr.	0	6,286,901	0	0	6,286,901	0	6,286,901	0	0	6,286,901
Investment Income Received	426	0	0	0	426	426	0	0	0	426
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>38,354,988</b>	<b>(40,017,555)</b>	<b>0</b>	<b>0</b>	<b>(1,662,567)</b>	<b>38,354,988</b>	<b>(40,017,555)</b>	<b>0</b>	<b>0</b>	<b>(1,662,567)</b>
<b>EXPENSES PAID:</b>										
Losses	2,874	65,937	5,337	0	74,148	2,874	65,937	5,337	0	74,148
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	2,491	7,068	406	0	9,965	2,491	7,068	406	0	9,965
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	1,587,182	0	0	0	1,587,182	1,587,182	0	0	0	1,587,182
Commissions Ceded	(138,922)	0	0	0	(138,922)	(138,922)	0	0	0	(138,922)
Operating Expenses	705,496	126,372	0	0	831,868	705,496	126,372	0	0	831,868
Premium Taxes	0	299,706	0	0	299,706	0	299,706	0	0	299,706
<b>Total Expenses Paid</b>	<b>2,159,121</b>	<b>499,083</b>	<b>5,743</b>	<b>0</b>	<b>2,663,947</b>	<b>2,159,121</b>	<b>499,083</b>	<b>5,743</b>	<b>0</b>	<b>2,663,947</b>
<b>Net Cash Change</b>	<b>36,195,867</b>	<b>(40,516,638)</b>	<b>(5,743)</b>	<b>0</b>	<b>(4,326,514)</b>	<b>36,195,867</b>	<b>(40,516,638)</b>	<b>(5,743)</b>	<b>0</b>	<b>(4,326,514)</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	0	0	0	0	0	0	0	0	0	0
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	200,900	25,000	300	0	226,200	200,900	25,000	300	0	226,200
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	945	0	315	0	1,260	945	0	315	0	1,260
Reins. Recoverable-Unpd. Loss Exp.	(315)	0	0	0	(315)	(315)	0	0	0	(315)
Operating Expenses	71,694	0	0	0	71,694	71,694	0	0	0	71,694
Unearned Premiums	46,304,456	0	0	0	46,304,456	46,304,456	0	0	0	46,304,456
Unearned Premiums Ceded	(1,243,314)	0	0	0	(1,243,314)	(1,243,314)	0	0	0	(1,243,314)
Premium Taxes	509,486	2,075,683	0	0	2,585,169	509,486	2,075,683	0	0	2,585,169
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	200,000	26,500	0	0	226,500	0	201,500	25,000	0	226,500
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	2,205	0	0	2,205	0	2,205	0	0	2,205
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	0	126,372	0	0	126,372	0	126,372	0	0	126,372
Unearned Premiums	0	53,812,341	0	0	53,812,341	0	53,812,341	0	0	53,812,341
Unearned Premiums Ceded	0	(1,338,476)	0	0	(1,338,476)	0	(1,338,476)	0	0	(1,338,476)
Premium Taxes	0	2,375,119	0	0	2,375,119	0	2,375,119	0	0	2,375,119
<b>Net Reserve Change</b>	<b>(45,643,552)</b>	<b>52,903,378</b>	<b>(615)</b>	<b>0</b>	<b>7,259,211</b>	<b>(45,843,552)</b>	<b>53,078,378</b>	<b>24,385</b>	<b>0</b>	<b>7,259,211</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	(97,530)	0	0	0	(97,530)	0	(97,530)	0	0	(97,530)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(100,481)	0	0	0	(100,481)	(100,481)	0	0	0	(100,481)
<b>Net Other Changes</b>	<b>(2,951)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(2,951)</b>	<b>(100,481)</b>	<b>97,530</b>	<b>0</b>	<b>0</b>	<b>(2,951)</b>
<b>Assessments or (Distributions)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Change In Members' Equity</b>	<b>(9,450,636)</b>	<b>12,386,740</b>	<b>(6,358)</b>	<b>0</b>	<b>2,929,746</b>	<b>(9,748,166)</b>	<b>12,659,270</b>	<b>18,642</b>	<b>0</b>	<b>2,929,746</b>

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

Quarter 11-01-2013 to 01-31-2014

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 11-01-2013 to 01-31-2014					Year-To-Date at 01-31-2014				
	Association Year					Association Year				
	2014	2013	2012	2011	Total	2014	2013	2012	2011	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	12,755,068	0	0	0	12,755,068	12,755,068	0	0	0	12,755,068
Reinsurance Premiums Ceded	(13,737,059)	0	0	0	(13,737,059)	(13,737,059)	0	0	0	(13,737,059)
Net Premiums Written	(981,991)	0	0	0	(981,991)	(981,991)	0	0	0	(981,991)
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	37,704,299	0	0	0	37,704,299	37,704,299	0	0	0	37,704,299
To Seceeding Assoc. Yr.	0	(37,704,299)	0	0	(37,704,299)	0	(37,704,299)	0	0	(37,704,299)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	(5,119,231)	0	0	0	(5,119,231)	(5,119,231)	0	0	0	(5,119,231)
To Seceeding Assoc. Yr.	0	5,119,231	0	0	5,119,231	0	5,119,231	0	0	5,119,231
Investment Income Received	342	0	0	0	342	342	0	0	0	342
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>31,603,419</b>	<b>(32,585,068)</b>	<b>0</b>	<b>0</b>	<b>(981,649)</b>	<b>31,603,419</b>	<b>(32,585,068)</b>	<b>0</b>	<b>0</b>	<b>(981,649)</b>
<b>EXPENSES PAID:</b>										
Losses	2,874	54,207	0	0	57,081	2,874	54,207	0	0	57,081
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	2,491	7,068	406	0	9,965	2,491	7,068	406	0	9,965
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	1,275,507	0	0	0	1,275,507	1,275,507	0	0	0	1,275,507
Commissions Ceded	(76,202)	0	0	0	(76,202)	(76,202)	0	0	0	(76,202)
Operating Expenses	566,958	103,660	0	0	670,618	566,958	103,660	0	0	670,618
Premium Taxes	0	245,841	0	0	245,841	0	245,841	0	0	245,841
<b>Total Expenses Paid</b>	<b>1,771,628</b>	<b>410,776</b>	<b>406</b>	<b>0</b>	<b>2,182,810</b>	<b>1,771,628</b>	<b>410,776</b>	<b>406</b>	<b>0</b>	<b>2,182,810</b>
<b>Net Cash Change</b>	<b>29,831,791</b>	<b>(32,995,844)</b>	<b>(406)</b>	<b>0</b>	<b>(3,164,459)</b>	<b>29,831,791</b>	<b>(32,995,844)</b>	<b>(406)</b>	<b>0</b>	<b>(3,164,459)</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	0	0	0	0	0	0	0	0	0	0
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	160,900	20,000	300	0	181,200	160,900	20,000	300	0	181,200
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	630	0	315	0	945	630	0	315	0	945
Reins. Recoverable-Unpd. Loss Exp.	(630)	0	0	0	(630)	(630)	0	0	0	(630)
Operating Expenses	57,615	0	0	0	57,615	57,615	0	0	0	57,615
Unearned Premiums	37,704,299	0	0	0	37,704,299	37,704,299	0	0	0	37,704,299
Unearned Premiums Ceded	(590,423)	0	0	0	(590,423)	(590,423)	0	0	0	(590,423)
Premium Taxes	409,438	1,702,627	0	0	2,112,065	409,438	1,702,627	0	0	2,112,065
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	200,000	(13,500)	(5,000)	0	181,500	0	161,500	20,000	0	181,500
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	2,205	0	0	2,205	0	2,205	0	0	2,205
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	0	103,660	0	0	103,660	0	103,660	0	0	103,660
Unearned Premiums	0	44,105,494	0	0	44,105,494	0	44,105,494	0	0	44,105,494
Unearned Premiums Ceded	0	(611,738)	0	0	(611,738)	0	(611,738)	0	0	(611,738)
Premium Taxes	0	1,948,246	0	0	1,948,246	0	1,948,246	0	0	1,948,246
<b>Net Reserve Change</b>	<b>(37,541,829)</b>	<b>43,811,740</b>	<b>(5,615)</b>	<b>0</b>	<b>6,264,296</b>	<b>(37,741,829)</b>	<b>43,986,740</b>	<b>19,385</b>	<b>0</b>	<b>6,264,296</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	(97,530)	17,529	0	0	(80,001)	0	(80,001)	0	0	(80,001)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(80,750)	0	0	0	(80,750)	(80,750)	0	0	0	(80,750)
<b>Net Other Changes</b>	<b>16,780</b>	<b>(17,529)</b>	<b>0</b>	<b>0</b>	<b>(749)</b>	<b>(80,750)</b>	<b>80,001</b>	<b>0</b>	<b>0</b>	<b>(749)</b>
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
<b>Change In Members' Equity</b>	<b>(7,693,258)</b>	<b>10,798,367</b>	<b>(6,021)</b>	<b>0</b>	<b>3,099,088</b>	<b>(7,990,788)</b>	<b>11,070,897</b>	<b>18,979</b>	<b>0</b>	<b>3,099,088</b>

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

Quarter 11-01-2013 to 01-31-2014

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 11-01-2013 to 01-31-2014					Year-To-Date at 01-31-2014				
	Association Year					Association Year				
	2014	2013	2012	2011	Total	2014	2013	2012	2011	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	3,116,750	0	0	0	3,116,750	3,116,750	0	0	0	3,116,750
Reinsurance Premiums Ceded	(3,797,752)	0	0	0	(3,797,752)	(3,797,752)	0	0	0	(3,797,752)
Net Premiums Written	(681,002)	0	0	0	(681,002)	(681,002)	0	0	0	(681,002)
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	8,600,157	0	0	0	8,600,157	8,600,157	0	0	0	8,600,157
To Succeeding Assoc. Yr.	0	(8,600,157)	0	0	(8,600,157)	0	(8,600,157)	0	0	(8,600,157)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(1,167,670)	0	0	0	(1,167,670)	(1,167,670)	0	0	0	(1,167,670)
To Succeeding Assoc. Yr.	0	1,167,670	0	0	1,167,670	0	1,167,670	0	0	1,167,670
Investment Income Received	84	0	0	0	84	84	0	0	0	84
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	6,751,569	(7,432,487)	0	0	(680,918)	6,751,569	(7,432,487)	0	0	(680,918)
<b>EXPENSES PAID:</b>										
Losses	0	11,730	5,337	0	17,067	0	11,730	5,337	0	17,067
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	0	0	0	0	0	0	0	0	0	0
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	311,675	0	0	0	311,675	311,675	0	0	0	311,675
Commissions Ceded	(62,720)	0	0	0	(62,720)	(62,720)	0	0	0	(62,720)
Operating Expenses	138,538	22,712	0	0	161,250	138,538	22,712	0	0	161,250
Premium Taxes	0	53,865	0	0	53,865	0	53,865	0	0	53,865
Total Expenses Paid	387,493	88,307	5,337	0	481,137	387,493	88,307	5,337	0	481,137
Net Cash Change	6,364,076	(7,520,794)	(5,337)	0	(1,162,055)	6,364,076	(7,520,794)	(5,337)	0	(1,162,055)
<b>REINSURANCE RECOVERABLE:</b>										
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
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	40,000	5,000	0	0	45,000	40,000	5,000	0	0	45,000
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	315	0	0	0	315	315	0	0	0	315
Reins. Recoverable-Unpd. Loss Exp.	315	0	0	0	315	315	0	0	0	315
Operating Expenses	14,079	0	0	0	14,079	14,079	0	0	0	14,079
Unearned Premiums	8,600,157	0	0	0	8,600,157	8,600,157	0	0	0	8,600,157
Unearned Premiums Ceded	(652,891)	0	0	0	(652,891)	(652,891)	0	0	0	(652,891)
Premium Taxes	100,048	373,056	0	0	473,104	100,048	373,056	0	0	473,104
ADD (PRIOR PERIOD)										
Unpaid Losses	0	40,000	5,000	0	45,000	0	40,000	5,000	0	45,000
Reins. Recoverable-Unpaid Losses	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	0
Operating Expenses	0	22,712	0	0	22,712	0	22,712	0	0	22,712
Unearned Premiums	0	9,706,847	0	0	9,706,847	0	9,706,847	0	0	9,706,847
Unearned Premiums Ceded	0	(726,738)	0	0	(726,738)	0	(726,738)	0	0	(726,738)
Premium Taxes	0	426,873	0	0	426,873	0	426,873	0	0	426,873
Net Reserve Change	(8,101,723)	9,091,638	5,000	0	994,915	(8,101,723)	9,091,638	5,000	0	994,915
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	0	(17,529)	0	0	(17,529)	0	(17,529)	0	0	(17,529)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(19,731)	0	0	0	(19,731)	(19,731)	0	0	0	(19,731)
Net Other Changes	(19,731)	17,529	0	0	(2,202)	(19,731)	17,529	0	0	(2,202)
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	(1,757,378)	1,588,373	(337)	0	(169,342)	(1,757,378)	1,588,373	(337)	0	(169,342)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2014**

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2014	2013	2012	2011	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	15,871,818	92,647,681	95,819,496	0	204,338,995
Reinsurance Premiums Ceded	(17,534,811)	(82,578,157)	(88,433,277)	0	(188,546,245)
Net Premiums Written	<u>(1,662,993)</u>	<u>10,069,524</u>	<u>7,386,219</u>	<u>0</u>	<u>15,792,750</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	46,304,456	47,905,372	49,944,347	0	144,154,175
To Succeeding Assoc. Yr.	0	(46,304,456)	(47,905,372)	0	(94,209,828)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(6,286,901)	(6,327,676)	(6,565,579)	0	(19,180,156)
To Succeeding Assoc. Yr.	0	6,286,901	6,327,676	0	12,614,577
Investment Income Received	426	3,038	12,017	0	15,481
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>38,354,988</u>	<u>11,632,703</u>	<u>9,199,308</u>	<u>0</u>	<u>59,186,999</u>
<b>EXPENSES PAID:</b>					
Losses	2,874	836,038	146,013	0	984,925
Reins. Recovered-Losses Paid	0	(11,666)	0	0	(11,666)
Loss Adjustment Expenses	2,491	168,900	56,367	0	227,758
Reins. Recovered-Loss Exp. Paid	0	(2,625)	(999)	0	(3,624)
Commissions	1,587,182	9,264,768	9,581,950	0	20,433,900
Commissions Ceded	(138,922)	(668,927)	(527,682)	0	(1,335,531)
Operating Expenses	705,496	3,204,857	3,321,379	0	7,231,732
Premium Taxes	0	898,578	3,032,552	0	3,931,130
Total Expenses Paid	<u>2,159,121</u>	<u>13,689,923</u>	<u>15,609,580</u>	<u>0</u>	<u>31,458,624</u>
Net Cash Change	<u>36,195,867</u>	<u>(2,057,220)</u>	<u>(6,410,272)</u>	<u>0</u>	<u>27,728,375</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>36,195,867</u>	<u>(2,057,220)</u>	<u>(6,410,272)</u>	<u>0</u>	<u>27,728,375</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	200,900	25,000	300	0	226,200
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	945	0	315	0	1,260
Reins. Recoverable-Unpd. Loss Exp	(315)	0	0	0	(315)
Operating Expenses	71,694	0	0	0	71,694
Unearned Premiums	46,304,456	0	0	0	46,304,456
Unearned Premiums Ceded	(1,243,314)	0	0	0	(1,243,314)
Premium Taxes	509,486	2,075,683	0	0	2,585,169
Total Reserves	<u>45,843,552</u>	<u>2,100,683</u>	<u>615</u>	<u>0</u>	<u>47,944,850</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(100,481)	0	0	0	(100,481)
Total Other Changes	<u>(100,481)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(100,481)</u>
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	<u>(9,748,166)</u>	<u>(4,157,903)</u>	<u>(6,410,887)</u>	<u>0</u>	<u>(20,316,956)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2014**

**Zone 1**

EXHIBIT 3B1

DESCRIPTION	2014	2013	2012	2011	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	12,755,068	75,996,400	79,735,903	0	168,487,371
Reinsurance Premiums Ceded	(13,737,059)	(66,668,957)	(72,669,455)	0	(153,075,470)
Net Premiums Written	(981,991)	9,327,443	7,066,448	0	15,411,901
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	37,704,299	39,486,328	42,094,902	0	119,285,529
To Succeeding Assoc. Yr.	0	(37,704,299)	(39,486,328)	0	(77,190,627)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(5,119,231)	(5,215,630)	(5,510,754)	0	(15,845,615)
To Succeeding Assoc. Yr.	0	5,119,231	5,215,630	0	10,334,861
Investment Income Received	342	2,492	10,002	0	12,836
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	31,603,419	11,015,565	9,389,900	0	52,008,885
<b>EXPENSES PAID:</b>					
Losses	2,874	355,938	113,029	0	471,841
Reins. Recovered-Losses Paid	0	10	0	0	10
Loss Adjustment Expenses	2,491	106,100	42,522	0	151,113
Reins. Recovered-Loss Exp. Paid	0	0	(18,979)	0	(18,979)
Commissions	1,275,507	7,599,640	7,975,591	0	16,850,738
Commissions Ceded	(76,202)	(304,474)	(241,734)	0	(622,410)
Operating Expenses	566,958	2,628,858	2,764,569	0	5,960,385
Premium Taxes	0	737,080	2,524,162	0	3,261,242
Total Expenses Paid	1,771,628	11,123,152	13,159,160	0	26,053,940
Net Cash Change	29,831,791	(107,587)	(3,769,260)	0	25,954,945
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	29,831,791	(107,587)	(3,769,260)	0	25,954,945
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	160,900	20,000	300	0	181,200
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	630	0	315	0	945
Reins. Recoverable-Unpd. Loss Exp.	(630)	0	0	0	(630)
Operating Expenses	57,615	0	0	0	57,615
Unearned Premiums	37,704,299	0	0	0	37,704,299
Unearned Premiums Ceded	(590,423)	0	0	0	(590,423)
Premium Taxes	409,438	1,702,627	0	0	2,112,065
Total Reserves	37,741,829	1,722,627	615	0	39,465,071
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(80,750)	0	0	0	(80,750)
Total Other Changes	(80,750)	0	0	0	(80,750)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(7,990,788)	(1,830,214)	(3,769,875)	0	(13,590,876)



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2014**

**Zone 2**

EXHIBIT 3B2

DESCRIPTION	2014	2013	2012	2011	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	3,116,750	16,651,281	16,083,593	0	35,851,624
Reinsurance Premiums Ceded	(3,797,752)	(15,909,200)	(15,763,822)	0	(35,470,775)
Net Premiums Written	(681,002)	742,081	319,771	0	380,849
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	8,600,157	8,419,044	7,849,445	0	24,868,646
To Succeeding Assoc. Yr.	0	(8,600,157)	(8,419,044)	0	(17,019,201)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(1,167,670)	(1,112,046)	(1,054,825)	0	(3,334,541)
To Succeeding Assoc. Yr.	0	1,167,670	1,112,046	0	2,279,716
Investment Income Received	84	546	2,015	0	2,645
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	6,751,569	617,138	(190,592)	0	7,178,114
<b>EXPENSES PAID:</b>					
Losses	0	480,100	32,984	0	513,084
Reins. Recovered-Losses Paid	0	(11,676)	0	0	(11,676)
Loss Adjustment Expenses	0	62,800	13,845	0	76,645
Reins. Recovered-Loss Exp. Paid	0	(2,625)	17,980	0	15,355
Commissions	311,675	1,665,128	1,606,359	0	3,583,162
Commissions Ceded	(62,720)	(364,453)	(285,948)	0	(713,121)
Operating Expenses	138,538	575,999	556,810	0	1,271,347
Premium Taxes	0	161,498	508,390	0	669,888
Total Expenses Paid	387,493	2,566,771	2,450,420	0	5,404,684
Net Cash Change	6,364,076	(1,949,633)	(2,641,012)	0	1,773,430
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	6,364,076	(1,949,633)	(2,641,012)	0	1,773,430
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	40,000	5,000	0	0	45,000
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	315	0	0	0	315
Reins. Recoverable-Unpd. Loss Exp.	315	0	0	0	315
Operating Expenses	14,079	0	0	0	14,079
Unearned Premiums	8,600,157	0	0	0	8,600,157
Unearned Premiums Ceded	(652,891)	0	0	0	(652,891)
Premium Taxes	100,048	373,056	0	0	473,104
Total Reserves	8,101,723	378,056	0	0	8,479,779
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(19,731)	0	0	0	(19,731)
Total Other Changes	(19,731)	0	0	0	(19,731)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(1,757,378)	(2,327,689)	(2,641,012)	0	(6,726,080)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF PREMIUMS  
 QUARTER ENDED JANUARY 31, 2014**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 11-01-2013 01-31-2014</b>	<b>YEAR-TO-DATE 11-01-2013 01-31-2014</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	15,871,818	15,871,818
Reinsurance Premium Ceded	<u>(17,534,811)</u>	<u>(17,534,811)</u>
Net Premiums Written	(1,662,993)	(1,662,993)
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	50,841,491	50,841,491
Advance Premiums (On Policies Not Yet In Force)	2,970,850	2,970,850
Reinsurance Premium Ceded	<u>(1,338,476)</u>	<u>(1,338,476)</u>
Net Prior Unearned	52,473,865	52,473,865
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	43,950,262	43,950,262
Advance Premiums (On Policies Not Yet In Force)	2,354,194	2,354,194
Reinsurance Premium Ceded	<u>(1,243,314)</u>	<u>(1,243,314)</u>
Net Current Unearned	45,061,142	45,061,142
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>5,749,730</u>	<u>5,749,730</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES  
QUARTER ENDED JANUARY 31, 2014**

EXHIBIT 4B

	Quarter 11-01-2013 to 01-31-2014					Year-To-Date 11-01-2013 to 01-31-2014				
	Association Year					Association Year				
	2014	2013	2012	2011	Total	2014	2013	2012	2011	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	2,874	65,937	5,337	0	74,148	2,874	65,937	5,337	0	74,148
<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>2,874</b>	<b>65,937</b>	<b>5,337</b>	<b>0</b>	<b>74,148</b>	<b>2,874</b>	<b>65,937</b>	<b>5,337</b>	<b>0</b>	<b>74,148</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	900	0	300	0	1,200	900	0	300	0	1,200
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	-300	0	0	0	-300	-300	0	0	0	-300
<b>Outstanding Losses Net of Reins.</b>	<b>600</b>	<b>0</b>	<b>300</b>	<b>0</b>	<b>900</b>	<b>600</b>	<b>0</b>	<b>300</b>	<b>0</b>	<b>900</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	1,500	0	0	1,500	0	1,500	0	0	1,500
<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>0</b>	<b>1,500</b>	<b>0</b>	<b>0</b>	<b>1,500</b>	<b>0</b>	<b>1,500</b>	<b>0</b>	<b>0</b>	<b>1,500</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	203,474	-110,563	-19,363	0	73,548	203,474	-110,563	-19,363	0	73,548
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	200,000	25,000	0	0	225,000	200,000	25,000	0	0	225,000
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	200,000	25,000	0	225,000	0	200,000	25,000	0	225,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES**  
**QUARTER ENDED JANUARY 31, 2014**

EXHIBIT 4C

	Quarter 11-01-2013 to 01-31-2014					Year-To-Date 11-01-2013 to 01-31-2014				
	Association Year					Association Year				
	2014	2013	2012	2011	Total	2014	2013	2012	2011	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	2,491	7,068	406	0	9,965	2,491	7,068	406	0	9,965
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<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>2,491</b>	<b>7,068</b>	<b>406</b>	<b>0</b>	<b>9,965</b>	<b>2,491</b>	<b>7,068</b>	<b>406</b>	<b>0</b>	<b>9,965</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	945	0	315	0	1,260	945	0	315	0	1,260
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	-315	0	0	0	-315	-315	0	0	0	-315
<b>Outstanding Loss Expense Net of Reins.</b>	<b>630</b>	<b>0</b>	<b>315</b>	<b>0</b>	<b>945</b>	<b>630</b>	<b>0</b>	<b>315</b>	<b>0</b>	<b>945</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	2,205	0	0	2,205	0	2,205	0	0	2,205
<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>0</b>	<b>2,205</b>	<b>0</b>	<b>0</b>	<b>2,205</b>	<b>0</b>	<b>2,205</b>	<b>0</b>	<b>0</b>	<b>2,205</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	3,121	4,863	721	0	8,705	3,121	4,863	721	0	8,705

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 CUMULATIVE REPORT OF CATASTROPHE LOSSES  
 PERIOD FROM NOVEMBER 1, 2003 TO JANUARY 31, 2014**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	NAME OF STORM	LOSSES		CLAIM EXPENSES			
				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

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CITY (County)	Class	Zone 1		Zone 2	
		Policies In-force	Limits (000 omitted)	Policies In-force	Limits (000 omitted)
FRIPP ISLAND (Beaufort County)	Dwelling	849	428,132	0	0
	Mobile Home	0	0	0	0
	Commercial	3	206	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	153	67,250	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	5,998	3,333,237	0	0
	Mobile Home	18	994	0	0
	Commercial	152	28,159	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	1,082	387,969
	Mobile Home	0	0	2	186
	Commercial	0	0	5	827
ST HELENA ISLAND (Beaufort County)	Dwelling	470	173,001	10	3,299
	Mobile Home	40	2,968	1	90
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	174	118,257	61	35,577
	Mobile Home	3	118	2	270
	Commercial	1	5	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>7,644</b>	<b>4,119,878</b>	<b>1,153</b>	<b>426,846</b>
<b>BEAUFORT</b>	<b>Mobile Home</b>	<b>61</b>	<b>4,079</b>	<b>5</b>	<b>546</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>156</b>	<b>28,370</b>	<b>5</b>	<b>827</b>
	<b>TOTALS</b>	<b>7,861</b>	<b>4,152,326</b>	<b>1,163</b>	<b>428,219</b>
FOLLY BEACH (Charleston County)	Dwelling	751	286,453	36	7,693
	Mobile Home	0	0	0	0
	Commercial	15	6,141	0	0
ISLE OF PALMS (Charleston County)	Dwelling	1,578	890,050	10	4,567
	Mobile Home	0	0	0	0
	Commercial	16	2,881	0	0
JAMES ISLAND (Charleston County)	Dwelling	0	0	2,305	683,779
	Mobile Home	0	0	11	684
	Commercial	0	0	6	2,443
KIAWAH ISLAND (Charleston County)	Dwelling	557	365,443	0	0
	Mobile Home	0	0	0	0
	Commercial	2	221	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	2,316	729,751
	Mobile Home	0	0	4	225
	Commercial	0	0	10	1,472
SEABROOK ISLAND (Charleston County)	Dwelling	492	263,920	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	465	301,192	0	0
	Mobile Home	0	0	0	0
	Commercial	4	773	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	206	101,586	534	214,515
	Mobile Home	2	202	15	927
	Commercial	7	970	8	1,973
<b>TOTAL</b>	<b>Dwelling</b>	<b>4,049</b>	<b>2,208,645</b>	<b>5,201</b>	<b>1,640,304</b>
<b>CHARLESTON</b>	<b>Mobile Home</b>	<b>2</b>	<b>202</b>	<b>30</b>	<b>1,836</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>44</b>	<b>10,985</b>	<b>24</b>	<b>5,888</b>
	<b>TOTALS</b>	<b>4,095</b>	<b>2,219,832</b>	<b>5,255</b>	<b>1,648,029</b>
EDISTO BEACH (Colleton County)	Dwelling	1,000	372,943	0	0
	Mobile Home	0	0	0	0
	Commercial	23	5,410	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>1,000</b>	<b>372,943</b>	<b>0</b>	<b>0</b>
<b>COLLETON</b>	<b>Mobile Home</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>23</b>	<b>5,410</b>	<b>0</b>	<b>0</b>
	<b>TOTALS</b>	<b>1,023</b>	<b>378,352</b>	<b>0</b>	<b>0</b>

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<b>CITY (County)</b>	<b>Class</b>	<b>Zone 1 Policies In-force</b>	<b>Zone 1 Limits (000 omitted)</b>	<b>Zone 2 Policies In-force</b>	<b>Zone 2 Limits (000 omitted)</b>
DEBORDIEU BEACH (Georgetown County)	Dwelling	167	131,975	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	344	149,904	2	592
	Mobile Home	0	0	0	0
	Commercial	2	1,320	0	0
GEORGETOWN (Georgetown County)	Dwelling	43	31,221	129	36,448
	Mobile Home	0	0	0	0
	Commercial	0	0	4	1,125
LITCHFIELD BEACH (Georgetown County)	Dwelling	104	36,399	12	6,802
	Mobile Home	0	0	0	0
	Commercial	0	0	1	10
MURRELLS INLET (Georgetown County)	Dwelling	393	146,086	183	53,234
	Mobile Home	12	876	72	4,712
	Commercial	3	912	5	1,005
PAWLEYS ISLAND (Georgetown County)	Dwelling	1,071	424,514	505	165,939
	Mobile Home	16	584	9	619
	Commercial	18	8,020	5	2,886
REMAINDER OF COUNTY (Georgetown County)	Dwelling	191	80,860	40	9,650
	Mobile Home	0	0	1	111
	Commercial	1	2,575	0	0
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>2,313</b>	<b>1,000,959</b>	<b>871</b>	<b>272,664</b>
	<b>Mobile Home</b>	<b>28</b>	<b>1,460</b>	<b>82</b>	<b>5,442</b>
	<b>Commercial</b>	<b>24</b>	<b>12,827</b>	<b>15</b>	<b>5,025</b>
	<b>TOTALS</b>	<b>2,365</b>	<b>1,015,246</b>	<b>968</b>	<b>283,131</b>
GARDEN CITY (Horry County)	Dwelling	597	141,400	2	463
	Mobile Home	473	30,924	1	75
	Commercial	21	12,674	0	0
LITTLE RIVER (Horry County)	Dwelling	0	0	1,096	263,734
	Mobile Home	0	0	65	4,849
	Commercial	0	0	15	5,495
MURRELLS INLET (Horry County)	Dwelling	578	167,478	480	117,433
	Mobile Home	123	8,127	19	1,429
	Commercial	1	505	5	325
MYRTLE BEACH (Horry County)	Dwelling	3,920	988,765	1,323	293,751
	Mobile Home	1,190	67,488	104	6,525
	Commercial	275	248,946	23	15,723
N MYRTLE BEACH (Horry County)	Dwelling	4,980	1,262,432	304	63,274
	Mobile Home	182	10,083	44	2,417
	Commercial	126	94,885	26	4,344
SURFSIDE BEACH (Horry County)	Dwelling	2,390	606,727	7	1,639
	Mobile Home	545	57,201	0	0
	Commercial	26	7,351	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	14	2,509	1	529
	Mobile Home	0	0	1	81
	Commercial	3	504	0	0
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>12,479</b>	<b>3,169,311</b>	<b>3,213</b>	<b>740,823</b>
	<b>Mobile Home</b>	<b>2,513</b>	<b>173,823</b>	<b>234</b>	<b>15,376</b>
	<b>Commercial</b>	<b>452</b>	<b>364,864</b>	<b>69</b>	<b>25,886</b>
	<b>TOTALS</b>	<b>15,444</b>	<b>3,707,998</b>	<b>3,516</b>	<b>782,085</b>
<b>ZONES TOTAL</b>	<b>Dwelling</b>	<b>27,485</b>	<b>10,871,735</b>	<b>10,438</b>	<b>3,080,638</b>
	<b>Mobile Home</b>	<b>2,604</b>	<b>179,562</b>	<b>351</b>	<b>23,200</b>
	<b>Commercial</b>	<b>699</b>	<b>422,456</b>	<b>113</b>	<b>37,627</b>
	<b>TOTALS</b>	<b>30,788</b>	<b>11,473,754</b>	<b>10,902</b>	<b>3,141,464</b>