

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED JANUARY 31, 2015**

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	25,338,136			25,338,136
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	167,765			167,765
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	62,164			62,164
Furniture, fixtures & equipment (less accumulated depreciation)	21,289		21,289	0
Programming (net of amortization)	13,047		13,047	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	5,069,662		4,037	5,065,625
<b>TOTAL ASSETS</b>	<b>30,672,063</b>	<b>0</b>	<b>38,373</b>	<b>30,633,690</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				853,500
Reinsurance recoverable-unpaid losses				0
Unpaid loss adjustment expense				5,440
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				128,948
Unearned premiums: net				39,809,919
Accrual for premium & municipal taxes				2,280,623
<b>TOTAL RESERVES</b>				<b>43,078,430</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				24,311
Post retirement benefit payable				1,667,235
Reinsurance premium payable				108,912
<b>TOTAL PAYABLES</b>				<b>1,800,458</b>
<b>MEMBERS' EQUITY</b>				<b>(14,245,198)</b>
Total Liabilities and Equity				<b>30,633,690</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED JANUARY 31, 2015**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 11-01-2014 01-31-2015</b>	<b>YEAR-TO-DATE 11-01-2014 01-31-2015</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	5,047,423	5,047,423
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	308,809	308,809
Loss expenses incurred	31,689	31,689
Operating expenses incurred	2,587,284	2,587,284
<b>TOTAL DEDUCTIONS</b>	<b>2,927,782</b>	<b>2,927,782</b>
 Net Underwriting Gain or (Loss)	 2,119,641	 2,119,641
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	503	503
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>503</b>	<b>503</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>2,120,144</b>	 <b>2,120,144</b>
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(16,413,145)	(16,413,145)
Net income or (loss)	2,120,144	2,120,144
Change in assets not admitted	47,803	47,803
Assessments or (distributions)	0	0
Net change in equity	<b>2,167,947</b>	<b>2,167,947</b>
 <b>Members' Equity (Current Period)</b>	 <b>(14,245,198)</b>	 <b>(14,245,198)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED JANUARY 31, 2015**

**EXHIBIT 2A**

	<b>Quarter 11-01-2014 01-31-2015</b>	<b>Year-To-Date 11-01-2014 01-31-2015</b>
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	503	503
Total Investment Income Received	503	503
Interest Accrued (Prior Period)	0	0
Interest Accrued (Current Period)	0	0
<b>Investment Income Earned</b>	<b>503</b>	<b>503</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

QUARTER ENDED JANUARY 31, 2015

EXHIBIT 3A

**Combined Zones**

DESCRIPTION	Quarter 11-01-2014 to 01-31-2015					Year-To-Date at 01-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	13,678,152	0	0	0	13,678,152	13,678,152	0	0	0	13,678,152
Reinsurance Premiums Ceded	(15,683,698)	0	0	0	(15,683,698)	(15,683,698)	0	0	0	(15,683,698)
Net Premiums Written	(2,005,546)	0	0	0	(2,005,546)	(2,005,546)	0	0	0	(2,005,546)
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	39,809,919	0	0	0	39,809,919	39,809,919	0	0	0	39,809,919
To Succeeding Assoc. Yr.	0	(39,809,919)	0	0	(39,809,919)	0	(39,809,919)	0	0	(39,809,919)
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	503	0	0	0	503	503	0	0	0	503
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	31,517,975	(33,523,018)	0	0	(2,005,043)	31,517,975	(33,523,018)	0	0	(2,005,043)
<b>EXPENSES PAID:</b>										
Losses	28,785	207,882	843	0	237,510	28,785	207,882	843	0	237,510
Reins. Recovered-Losses Paid	0	(901)	0	0	(901)	0	(901)	0	0	(901)
Loss Adjustment Expenses	8,568	21,861	0	0	30,429	8,568	21,861	0	0	30,429
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	1,367,815	0	0	0	1,367,815	1,367,815	0	0	0	1,367,815
Commissions Ceded	(132,328)	0	0	0	(132,328)	(132,328)	0	0	0	(132,328)
Operating Expenses	783,780	123,604	0	0	907,384	783,780	123,604	0	0	907,384
Premium Taxes	0	289,524	0	0	289,524	0	289,524	0	0	289,524
Total Expenses Paid	2,056,620	641,970	843	0	2,699,433	2,056,620	641,970	843	0	2,699,433
Net Cash Change	29,461,355	(34,164,988)	(843)	0	(4,704,476)	29,461,355	(34,164,988)	(843)	0	(4,704,476)
<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	900	852,600	0	0	853,500	900	852,600	0	0	853,500
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	945	4,495	0	0	5,440	945	4,495	0	0	5,440
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	128,948	0	0	0	128,948	128,948	0	0	0	128,948
Unearned Premiums	41,318,348	0	0	0	41,318,348	41,318,348	0	0	0	41,318,348
Unearned Premiums Ceded	(1,508,429)	0	0	0	(1,508,429)	(1,508,429)	0	0	0	(1,508,429)
Premium Taxes	439,069	1,841,554	0	0	2,280,623	439,069	1,841,554	0	0	2,280,623
ADD (PRIOR PERIOD)										
Unpaid Losses	0	781,300	0	0	781,300	0	781,300	0	0	781,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	4,180	0	0	4,180	0	4,180	0	0	4,180
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	0	123,604	0	0	123,604	0	123,604	0	0	123,604
Unearned Premiums	0	48,575,220	0	0	48,575,220	0	48,575,220	0	0	48,575,220
Unearned Premiums Ceded	0	(1,712,332)	0	0	(1,712,332)	0	(1,712,332)	0	0	(1,712,332)
Premium Taxes	0	2,131,078	0	0	2,131,078	0	2,131,078	0	0	2,131,078
Net Reserve Change	(40,379,781)	47,204,401	0	0	6,824,620	(40,379,781)	47,204,401	0	0	6,824,620
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(86,176)	0	0	0	(86,176)	0	(86,176)	0	0	(86,176)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(38,373)	0	0	0	(38,373)	(38,373)	0	0	0	(38,373)
Net Other Changes	47,803	0	0	0	47,803	(38,373)	86,176	0	0	47,803
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	(10,870,623)	13,039,413	(843)	0	2,167,947	(10,956,799)	13,125,589	(843)	0	2,167,947

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

Quarter 11-01-2014 to 01-31-2015

EXHIBIT 3A 1

**Zone 1**

DESCRIPTION	Quarter 11-01-2014 to 01-31-2015					Year-To-Date at 01-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	11,008,225	0	0	0	11,008,225	11,008,225	0	0	0	11,008,225
Reinsurance Premiums Ceded	(12,438,915)	0	0	0	(12,438,915)	(12,438,915)	0	0	0	(12,438,915)
Net Premiums Written	(1,430,690)	0	0	0	(1,430,690)	(1,430,690)	0	0	0	(1,430,690)
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	32,933,758	0	0	0	32,933,758	32,933,758	0	0	0	32,933,758
To Seceding Assoc. Yr.	0	(32,933,758)	0	0	(32,933,758)	0	(32,933,758)	0	0	(32,933,758)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(5,328,636)	0	0	0	(5,328,636)	(5,328,636)	0	0	0	(5,328,636)
To Seceding Assoc. Yr.	0	5,328,636	0	0	5,328,636	0	5,328,636	0	0	5,328,636
Investment Income Received	405	0	0	0	405	405	0	0	0	405
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	26,174,837	(27,605,122)	0	0	(1,430,285)	26,174,837	(27,605,122)	0	0	(1,430,285)
<b>EXPENSES PAID:</b>										
Losses	26,429	145,062	843	0	172,334	26,429	145,062	843	0	172,334
Reins. Recovered-Losses Paid	0	(901)	0	0	(901)	0	(901)	0	0	(901)
Loss Adjustment Expenses	7,358	17,570	0	0	24,928	7,358	17,570	0	0	24,928
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	1,100,822	0	0	0	1,100,822	1,100,822	0	0	0	1,100,822
Commissions Ceded	(68,528)	0	0	0	(68,528)	(68,528)	0	0	0	(68,528)
Operating Expenses	630,789	101,502	0	0	732,291	630,789	101,502	0	0	732,291
Premium Taxes	0	237,753	0	0	237,753	0	237,753	0	0	237,753
Total Expenses Paid	1,696,870	500,986	843	0	2,198,699	1,696,870	500,986	843	0	2,198,699
Net Cash Change	24,477,967	(28,106,108)	(843)	0	(3,628,984)	24,477,967	(28,106,108)	(843)	0	(3,628,984)
<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	900	671,400	0	0	672,300	900	671,400	0	0	672,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	945	2,920	0	0	3,865	945	2,920	0	0	3,865
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	103,778	0	0	0	103,778	103,778	0	0	0	103,778
Unearned Premiums	33,780,105	0	0	0	33,780,105	33,780,105	0	0	0	33,780,105
Unearned Premiums Ceded	(846,347)	0	0	0	(846,347)	(846,347)	0	0	0	(846,347)
Premium Taxes	353,364	1,512,258	0	0	1,865,622	353,364	1,512,258	0	0	1,865,622
ADD (PRIOR PERIOD)										
Unpaid Losses	0	636,400	0	0	636,400	0	636,400	0	0	636,400
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	2,920	0	0	2,920	0	2,920	0	0	2,920
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	0	101,502	0	0	101,502	0	101,502	0	0	101,502
Unearned Premiums	0	39,944,896	0	0	39,944,896	0	39,944,896	0	0	39,944,896
Unearned Premiums Ceded	0	(991,391)	0	0	(991,391)	0	(991,391)	0	0	(991,391)
Premium Taxes	0	1,750,011	0	0	1,750,011	0	1,750,011	0	0	1,750,011
Net Reserve Change	(33,392,745)	39,257,760	0	0	5,865,015	(33,392,745)	39,257,760	0	0	5,865,015
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(86,176)	15,410	0	0	(70,766)	0	(70,766)	0	0	(70,766)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(30,883)	0	0	0	(30,883)	(30,883)	0	0	0	(30,883)
Net Other Changes	55,293	(15,410)	0	0	39,883	(30,883)	70,766	0	0	39,883
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	(8,859,485)	11,136,242	(843)	0	2,275,914	(8,945,661)	11,222,418	(843)	0	2,275,914

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

Quarter 11-01-2014 to 01-31-2015

EXHIBIT 3A 2

**Zone 2**

DESCRIPTION	Quarter 11-01-2014 to 01-31-2015					Year-To-Date at 01-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	2,669,927	0	0	0	<b>2,669,927</b>	2,669,927	0	0	0	<b>2,669,927</b>
Reinsurance Premiums Ceded	(3,244,783)	0	0	0	<b>(3,244,783)</b>	(3,244,783)	0	0	0	<b>(3,244,783)</b>
Net Premiums Written	(574,856)	0	0	0	<b>(574,856)</b>	(574,856)	0	0	0	<b>(574,856)</b>
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	6,876,161	0	0	0	<b>6,876,161</b>	6,876,161	0	0	0	<b>6,876,161</b>
To Seceeding Assoc. Yr.	0	(6,876,161)	0	0	<b>(6,876,161)</b>	0	(6,876,161)	0	0	<b>(6,876,161)</b>
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	(958,265)	0	0	0	<b>(958,265)</b>	(958,265)	0	0	0	<b>(958,265)</b>
To Seceeding Assoc. Yr.	0	958,265	0	0	<b>958,265</b>	0	958,265	0	0	<b>958,265</b>
Investment Income Received	98	0	0	0	<b>98</b>	98	0	0	0	<b>98</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	5,343,138	(5,917,896)	0	0	<b>(574,758)</b>	5,343,138	(5,917,896)	0	0	<b>(574,758)</b>
<b>EXPENSES PAID:</b>										
Losses	2,356	62,820	0	0	<b>65,176</b>	2,356	62,820	0	0	<b>65,176</b>
Reins. Recovered-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Loss Adjustment Expenses	1,210	4,291	0	0	<b>5,501</b>	1,210	4,291	0	0	<b>5,501</b>
Reins. Recovered-Loss Exp. Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Commissions	266,993	0	0	0	<b>266,993</b>	266,993	0	0	0	<b>266,993</b>
Commissions Ceded	(63,800)	0	0	0	<b>(63,800)</b>	(63,800)	0	0	0	<b>(63,800)</b>
Operating Expenses	152,991	22,102	0	0	<b>175,093</b>	152,991	22,102	0	0	<b>175,093</b>
Premium Taxes	0	51,771	0	0	<b>51,771</b>	0	51,771	0	0	<b>51,771</b>
Total Expenses Paid	359,750	140,984	0	0	<b>500,734</b>	359,750	140,984	0	0	<b>500,734</b>
Net Cash Change	4,983,388	(6,058,880)	0	0	<b>(1,075,492)</b>	4,983,388	(6,058,880)	0	0	<b>(1,075,492)</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	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Net Change	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	0	181,200	0	0	<b>181,200</b>	0	181,200	0	0	<b>181,200</b>
Reins. Recoverable-Unpaid Losses	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Unpaid Loss Adjustment Expense	0	1,575	0	0	<b>1,575</b>	0	1,575	0	0	<b>1,575</b>
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Operating Expenses	25,170	0	0	0	<b>25,170</b>	25,170	0	0	0	<b>25,170</b>
Unearned Premiums	7,538,243	0	0	0	<b>7,538,243</b>	7,538,243	0	0	0	<b>7,538,243</b>
Unearned Premiums Ceded	(662,082)	0	0	0	<b>(662,082)</b>	(662,082)	0	0	0	<b>(662,082)</b>
Premium Taxes	85,705	329,296	0	0	<b>415,001</b>	85,705	329,296	0	0	<b>415,001</b>
ADD (PRIOR PERIOD)										
Unpaid Losses	0	144,900	0	0	<b>144,900</b>	0	144,900	0	0	<b>144,900</b>
Reins. Recoverable-Unpaid Losses	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Unpaid Loss Adjustment Expense	0	1,260	0	0	<b>1,260</b>	0	1,260	0	0	<b>1,260</b>
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Operating Expenses	0	22,102	0	0	<b>22,102</b>	0	22,102	0	0	<b>22,102</b>
Unearned Premiums	0	8,630,324	0	0	<b>8,630,324</b>	0	8,630,324	0	0	<b>8,630,324</b>
Unearned Premiums Ceded	0	(720,941)	0	0	<b>(720,941)</b>	0	(720,941)	0	0	<b>(720,941)</b>
Premium Taxes	0	381,067	0	0	<b>381,067</b>	0	381,067	0	0	<b>381,067</b>
Net Reserve Change	(6,987,036)	7,946,641	0	0	<b>959,605</b>	(6,987,036)	7,946,641	0	0	<b>959,605</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	(15,410)	0	0	<b>(15,410)</b>	0	(15,410)	0	0	<b>(15,410)</b>
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Assets Not Admitted	(7,490)	0	0	0	<b>(7,490)</b>	(7,490)	0	0	0	<b>(7,490)</b>
Net Other Changes	(7,490)	15,410	0	0	<b>7,920</b>	(7,490)	15,410	0	0	<b>7,920</b>
Assessments or (Distributions)	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Change In Members' Equity	(2,011,138)	1,903,171	0	0	<b>(107,967)</b>	(2,011,138)	1,903,171	0	0	<b>(107,967)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2015**

**Combined Zones**

EXHIBIT 3B

DESCRIPTION	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	13,678,152	84,427,607	92,647,681	95,819,496	286,572,936
Reinsurance Premiums Ceded	(15,683,698)	(67,602,681)	(82,578,157)	(88,433,277)	(254,297,813)
Net Premiums Written	<u>(2,005,546)</u>	<u>16,824,926</u>	<u>10,069,524</u>	<u>7,386,219</u>	<u>32,275,123</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	39,809,919	46,304,456	47,905,372	49,944,347	183,964,094
To Succeeding Assoc. Yr.	0	(39,809,919)	(46,304,456)	(47,905,372)	(134,019,747)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(6,286,901)	(6,286,901)	(6,327,676)	(6,565,579)	(25,467,057)
To Succeeding Assoc. Yr.	0	6,286,901	6,286,901	6,327,676	18,901,478
Investment Income Received	503	2,241	3,038	12,017	17,799
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>31,517,975</u>	<u>23,321,704</u>	<u>11,632,703</u>	<u>9,199,308</u>	<u>75,671,690</u>
<b>EXPENSES PAID:</b>					
Losses	28,785	1,345,240	889,191	153,946	2,417,162
Reins. Recovered-Losses Paid	0	(8,333)	(11,666)	0	(19,999)
Loss Adjustment Expenses	8,568	200,653	176,641	60,622	446,484
Reins. Recovered-Loss Exp. Paid	0	(1,155)	(2,625)	(999)	(4,779)
Commissions	1,367,815	8,442,760	9,264,768	9,581,950	28,657,293
Commissions Ceded	(132,328)	(825,951)	(668,927)	(527,682)	(2,154,888)
Operating Expenses	783,780	3,309,792	3,204,857	3,321,379	10,619,808
Premium Taxes	0	868,572	2,937,880	3,032,552	6,839,004
Total Expenses Paid	<u>2,056,620</u>	<u>13,331,578</u>	<u>15,790,119</u>	<u>15,621,768</u>	<u>46,800,085</u>
Net Cash Change	<u>29,461,355</u>	<u>9,990,126</u>	<u>(4,157,416)</u>	<u>(6,422,460)</u>	<u>28,871,605</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>29,461,355</u>	<u>9,990,126</u>	<u>(4,157,416)</u>	<u>(6,422,460)</u>	<u>28,871,605</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	900	852,600	0	0	853,500
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	945	4,495	0	0	5,440
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	128,948	0	0	0	128,948
Unearned Premiums	41,318,348	0	0	0	41,318,348
Unearned Premiums Ceded	(1,508,429)	0	0	0	(1,508,429)
Premium Taxes	439,069	1,841,554	0	0	2,280,623
Total Reserves	<u>40,379,781</u>	<u>2,698,649</u>	<u>0</u>	<u>0</u>	<u>43,078,430</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(38,373)	0	0	0	(38,373)
Total Other Changes	<u>(38,373)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(38,373)</u>
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	<u>(10,956,799)</u>	<u>7,291,477</u>	<u>(4,157,416)</u>	<u>(6,422,460)</u>	<u>(14,245,198)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2015**

**Zone 1**

EXHIBIT 3B1

<b>DESCRIPTION</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>Total</b>
<b>INCOME RECEIVED:</b>					
Premiums Written	11,008,225	69,330,736	75,996,400	79,755,903	236,091,264
Reinsurance Premiums Ceded	(12,438,915)	(54,571,869)	(66,668,957)	(72,669,455)	(206,349,195)
Net Premiums Written	<u>(1,430,690)</u>	<u>14,758,867</u>	<u>9,327,443</u>	<u>7,086,448</u>	<u>29,742,069</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	32,933,758	37,704,299	39,486,328	42,094,902	152,219,287
To Succeeding Assoc. Yr.	0	(32,933,758)	(37,704,299)	(39,486,328)	(110,124,385)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(5,328,636)	(5,119,231)	(5,215,630)	(5,510,754)	(21,174,251)
To Succeeding Assoc. Yr.	0	5,328,636	5,119,231	5,215,630	15,663,497
Investment Income Received	405	1,840	2,492	10,002	14,739
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>26,174,837</u>	<u>19,740,653</u>	<u>11,015,565</u>	<u>9,409,900</u>	<u>66,340,956</u>
<b>EXPENSES PAID:</b>					
Losses	26,429	997,833	377,687	115,625	1,517,574
Reins. Recovered-Losses Paid	0	(8,333)	10	0	(8,323)
Loss Adjustment Expenses	7,358	149,573	107,689	46,777	311,397
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0
Commissions	1,100,822	6,933,073	7,599,640	7,975,591	23,609,126
Commissions Ceded	(68,528)	(504,593)	(304,474)	(241,734)	(1,119,329)
Operating Expenses	630,789	2,717,954	2,628,858	2,764,569	8,742,170
Premium Taxes	0	713,259	2,409,864	2,524,162	5,647,285
Total Expenses Paid	<u>1,696,870</u>	<u>10,998,766</u>	<u>12,819,274</u>	<u>13,184,990</u>	<u>38,699,900</u>
Net Cash Change	<u>24,477,967</u>	<u>8,741,887</u>	<u>(1,803,709)</u>	<u>(3,775,090)</u>	<u>27,641,056</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>24,477,967</u>	<u>8,741,887</u>	<u>(1,803,709)</u>	<u>(3,775,090)</u>	<u>27,641,056</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	900	671,400	0	0	672,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	945	2,920	0	0	3,865
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	103,778	0	0	0	103,778
Unearned Premiums	33,780,105	0	0	0	33,780,105
Unearned Premiums Ceded	(846,347)	0	0	0	(846,347)
Premium Taxes	353,364	1,512,258	0	0	1,865,622
Total Reserves	<u>33,392,745</u>	<u>2,186,578</u>	<u>0</u>	<u>0</u>	<u>35,579,323</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(30,883)	0	0	0	(30,883)
Total Other Changes	<u>(30,883)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(30,883)</u>
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	<u>(8,945,661)</u>	<u>6,555,309</u>	<u>(1,803,709)</u>	<u>(3,775,090)</u>	<u>(7,969,150)</u>



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2015**

**Zone 2**

EXHIBIT 3B2

DESCRIPTION	2015	2014	2013	2012	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	2,669,927	15,096,871	16,651,281	16,063,593	50,481,672
Reinsurance Premiums Ceded	(3,244,783)	(13,030,812)	(15,909,200)	(15,763,822)	(47,948,618)
Net Premiums Written	(574,856)	2,066,059	742,081	299,771	2,533,054
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	6,876,161	8,600,157	8,419,044	7,849,445	31,744,807
To Succeeding Assoc. Yr.	0	(6,876,161)	(8,600,157)	(8,419,044)	(23,895,362)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(958,265)	(1,167,670)	(1,112,046)	(1,054,825)	(4,292,806)
To Succeeding Assoc. Yr.	0	958,265	1,167,670	1,112,046	3,237,981
Investment Income Received	98	401	546	2,015	3,060
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	5,343,138	3,581,051	617,138	(210,592)	9,330,734
<b>EXPENSES PAID:</b>					
Losses	2,356	347,407	511,504	38,321	899,588
Reins. Recovered-Losses Paid	0	0	(11,676)	0	(11,676)
Loss Adjustment Expenses	1,210	51,080	68,952	13,845	135,087
Reins. Recovered-Loss Exp. Paid	0	(1,155)	(2,625)	(999)	(4,779)
Commissions	266,993	1,509,687	1,665,128	1,606,359	5,048,167
Commissions Ceded	(63,800)	(321,358)	(364,453)	(285,948)	(1,035,559)
Operating Expenses	152,991	591,838	575,999	556,810	1,877,638
Premium Taxes	0	155,313	528,016	508,390	1,191,719
Total Expenses Paid	359,750	2,332,812	2,970,845	2,436,778	8,100,185
Net Cash Change	4,983,388	1,248,239	(2,353,707)	(2,647,370)	1,230,549
<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	4,983,388	1,248,239	(2,353,707)	(2,647,370)	1,230,549
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	0	181,200	0	0	181,200
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	1,575	0	0	1,575
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	25,170	0	0	0	25,170
Unearned Premiums	7,538,243	0	0	0	7,538,243
Unearned Premiums Ceded	(662,082)	0	0	0	(662,082)
Premium Taxes	85,705	329,296	0	0	415,001
Total Reserves	6,987,036	512,071	0	0	7,499,107
<b>OTHER CHANGES:</b>					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	(7,490)	0	0	0	(7,490)
Total Other Changes	(7,490)	0	0	0	(7,490)
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(2,011,138)	736,168	(2,353,707)	(2,647,370)	(6,276,048)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF PREMIUMS  
QUARTER ENDED JANUARY 31, 2015**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 11-01-2014 01-31-2015</b>	<b>YEAR-TO-DATE 11-01-2014 01-31-2015</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	13,678,152	13,678,152
Reinsurance Premium Ceded	<u>(15,683,698)</u>	<u>(15,683,698)</u>
Net Premiums Written	(2,005,546)	(2,005,546)
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	46,023,402	46,023,402
Advance Premiums (On Policies Not Yet In Force)	2,551,818	2,551,818
Reinsurance Premium Ceded	<u>(1,712,332)</u>	<u>(1,712,332)</u>
Net Prior Unearned	46,862,888	46,862,888
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	39,283,225	39,283,225
Advance Premiums (On Policies Not Yet In Force)	2,035,123	2,035,123
Reinsurance Premium Ceded	<u>(1,508,429)</u>	<u>(1,508,429)</u>
Net Current Unearned	39,809,919	39,809,919
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u><u>5,047,423</u></u>	<u><u>5,047,423</u></u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES  
QUARTER ENDED JANUARY 31, 2015**

EXHIBIT 4B

	Quarter 11-01-2014 to 01-31-2015					Year-To-Date 11-01-2014 to 01-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	28,785	207,882	843	0	237,510	28,785	207,882	843	0	237,510
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	-901	0	0	-901	0	(901)	0	0	-901
<b>REINSURANCE RECOVERABLE:</b>										
<b>(CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE:</b>										
<b>(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>28,785</b>	<b>206,981</b>	<b>843</b>	<b>0</b>	<b>236,609</b>	<b>28,785</b>	<b>206,981</b>	<b>843</b>	<b>0</b>	<b>236,609</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	900	152,600	0	0	153,500	900	152,600	0	0	153,500
<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>900</b>	<b>152,600</b>	<b>0</b>	<b>0</b>	<b>153,500</b>	<b>900</b>	<b>152,600</b>	<b>0</b>	<b>0</b>	<b>153,500</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	81,300	0	0	81,300	0	81,300	0	0	81,300
<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>81,300</b>	<b>0</b>	<b>0</b>	<b>81,300</b>	<b>0</b>	<b>81,300</b>	<b>0</b>	<b>0</b>	<b>81,300</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	29,685	278,281	843	0	308,809	29,685	278,281	843	0	308,809
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	700,000	0	0	700,000	0	700,000	0	0	700,000
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	700,000	0	0	700,000	0	700,000	0	0	700,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 QUARTER ENDED JANUARY 31, 2015**

EXHIBIT 4C

	Quarter 11-01-2014 to 01-31-2015					Year-To-Date 11-01-2014 to 01-31-2015				
	Association Year					Association Year				
	2015	2014	2013	2012	Total	2015	2014	2013	2012	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	8,568	21,861	0	0	30,429	8,568	21,861	0	0	30,429
<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>8,568</b>	<b>21,861</b>	<b>0</b>	<b>0</b>	<b>30,429</b>	<b>8,568</b>	<b>21,861</b>	<b>0</b>	<b>0</b>	<b>30,429</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	945	4,495	0	0	5,440	945	4,495	0	0	5,440
<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>945</b>	<b>4,495</b>	<b>0</b>	<b>0</b>	<b>5,440</b>	<b>945</b>	<b>4,495</b>	<b>0</b>	<b>0</b>	<b>5,440</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	4,180	0	0	4,180	0	4,180	0	0	4,180
<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>4,180</b>	<b>0</b>	<b>0</b>	<b>4,180</b>	<b>0</b>	<b>4,180</b>	<b>0</b>	<b>0</b>	<b>4,180</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	9,513	22,176	0	0	31,689	9,513	22,176	0	0	31,689

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 CUMULATIVE REPORT OF CATASTROPHE LOSSES  
 PERIOD FROM NOVEMBER 1, 2003 TO JANUARY 31, 2015**

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

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CITY (County)	Class	Zone 1	Zone 1	Zone 2	Zone 2
		Policies In-force	Limits (000 omitted)	Policies In-force	Limits (000 omitted)
FRIPP ISLAND (Beaufort County)	Dwelling	794	399,577	0	0
	Mobile Home	0	0	0	0
	Commercial	3	207	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	140	61,827	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	5,412	2,983,033	0	0
	Mobile Home	16	868	0	0
	Commercial	130	25,305	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	927	334,951
	Mobile Home	0	0	2	189
	Commercial	0	0	9	1,672
ST HELENA ISLAND (Beaufort County)	Dwelling	462	166,697	9	2,864
	Mobile Home	35	2,403	1	90
	Commercial	1	265	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	154	105,109	54	28,300
	Mobile Home	3	89	3	350
	Commercial	1	5	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>6,962</b>	<b>3,716,243</b>	<b>990</b>	<b>366,115</b>
<b>BEAUFORT</b>	<b>Mobile Home</b>	<b>54</b>	<b>3,360</b>	<b>6</b>	<b>629</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>135</b>	<b>25,782</b>	<b>9</b>	<b>1,672</b>
	<b>TOTALS</b>	<b>7,151</b>	<b>3,745,384</b>	<b>1,005</b>	<b>368,416</b>
FOLLY BEACH (Charleston County)	Dwelling	690	264,519	30	7,411
	Mobile Home	0	0	0	0
	Commercial	13	4,210	0	0
ISLE OF PALMS (Charleston County)	Dwelling	1,456	827,335	13	5,314
	Mobile Home	0	0	0	0
	Commercial	14	2,379	0	0
JAMES ISLAND (Charleston County)	Dwelling	0	0	1,879	573,861
	Mobile Home	0	0	16	967
	Commercial	0	0	5	2,398
KIAWAH ISLAND (Charleston County)	Dwelling	492	315,631	0	0
	Mobile Home	0	0	0	0
	Commercial	1	130	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	1,884	632,639
	Mobile Home	0	0	3	145
	Commercial	0	0	12	1,716
SEABROOK ISLAND (Charleston County)	Dwelling	425	228,383	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	412	268,219	0	0
	Mobile Home	0	0	0	0
	Commercial	4	778	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	178	87,849	450	188,970
	Mobile Home	2	205	16	785
	Commercial	7	995	13	2,280
<b>TOTAL</b>	<b>Dwelling</b>	<b>3,653</b>	<b>1,991,936</b>	<b>4,256</b>	<b>1,408,195</b>
<b>CHARLESTON</b>	<b>Mobile Home</b>	<b>2</b>	<b>205</b>	<b>35</b>	<b>1,897</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>39</b>	<b>8,492</b>	<b>30</b>	<b>6,393</b>
	<b>TOTALS</b>	<b>3,694</b>	<b>2,000,632</b>	<b>4,321</b>	<b>1,416,485</b>
EDISTO BEACH (Colleton County)	Dwelling	929	347,173	0	0
	Mobile Home	0	0	0	0
	Commercial	22	4,905	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>929</b>	<b>347,173</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>22</b>	<b>4,905</b>	<b>0</b>	<b>0</b>
	<b>TOTALS</b>	<b>951</b>	<b>352,077</b>	<b>0</b>	<b>0</b>

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CITY (County)	Class	Zone 1	Zone 1	Zone 2	Zone 2
		Policies In-force	Limits (000 omitted)	Policies In-force	Limits (000 omitted)
DEBORDIEU BEACH (Georgetown County)	Dwelling	147	116,628	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	308	130,652	2	478
	Mobile Home	0	0	1	40
	Commercial	2	1,320	0	0
GEORGETOWN (Georgetown County)	Dwelling	47	38,517	134	40,770
	Mobile Home	0	0	0	0
	Commercial	0	0	8	2,417
LITCHFIELD BEACH (Georgetown County)	Dwelling	102	35,586	12	5,301
	Mobile Home	0	0	0	0
	Commercial	0	0	1	10
MURRELLS INLET (Georgetown County)	Dwelling	380	140,945	165	51,213
	Mobile Home	10	420	80	5,693
	Commercial	2	1,162	4	425
PAWLEYS ISLAND (Georgetown County)	Dwelling	1,010	402,623	512	174,635
	Mobile Home	16	682	11	694
	Commercial	17	7,613	6	391
REMAINDER OF COUNTY (Georgetown County)	Dwelling	177	75,688	42	9,868
	Mobile Home	0	0	0	0
	Commercial	1	2,575	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>2,171</b>	<b>940,640</b>	<b>867</b>	<b>282,265</b>
<b>GEORGETOWN</b>	<b>Mobile Home</b>	<b>26</b>	<b>1,102</b>	<b>92</b>	<b>6,427</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>22</b>	<b>12,670</b>	<b>19</b>	<b>3,244</b>
	<b>TOTALS</b>	<b>2,219</b>	<b>954,411</b>	<b>978</b>	<b>291,935</b>

GARDEN CITY (Horry County)	Dwelling	520	123,823	2	486
	Mobile Home	417	27,576	0	0
	Commercial	17	10,931	0	0
LITTLE RIVER (Horry County)	Dwelling	1	329	912	226,771
	Mobile Home	0	0	63	4,489
	Commercial	0	0	14	2,737
MURRELLS INLET (Horry County)	Dwelling	533	153,931	432	107,524
	Mobile Home	127	8,332	17	1,216
	Commercial	2	635	2	122
MYRTLE BEACH (Horry County)	Dwelling	3,598	914,100	1,156	262,749
	Mobile Home	1,086	62,118	97	6,410
	Commercial	269	215,825	20	13,351
N MYRTLE BEACH (Horry County)	Dwelling	4,593	1,181,766	279	59,915
	Mobile Home	164	9,168	47	2,695
	Commercial	115	78,857	22	3,257
SURFSIDE BEACH (Horry County)	Dwelling	2,101	531,241	3	625
	Mobile Home	517	52,916	0	0
	Commercial	25	6,677	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	15	2,765	5	2,254
	Mobile Home	0	0	1	88
	Commercial	3	504	0	0
<b>TOTAL</b>	<b>Dwelling</b>	<b>11,361</b>	<b>2,907,954</b>	<b>2,789</b>	<b>660,323</b>
<b>HORRY</b>	<b>Mobile Home</b>	<b>2,311</b>	<b>160,110</b>	<b>225</b>	<b>14,899</b>
<b>COUNTY</b>	<b>Commercial</b>	<b>431</b>	<b>313,430</b>	<b>58</b>	<b>19,466</b>
	<b>TOTALS</b>	<b>14,103</b>	<b>3,381,494</b>	<b>3,072</b>	<b>694,688</b>

<b>ZONES</b>	<b>Dwelling</b>	<b>25,076</b>	<b>9,903,944</b>	<b>8,902</b>	<b>2,716,897</b>
	<b>Mobile Home</b>	<b>2,393</b>	<b>164,777</b>	<b>358</b>	<b>23,852</b>
<b>TOTAL</b>	<b>Commercial</b>	<b>649</b>	<b>365,277</b>	<b>116</b>	<b>30,775</b>
	<b>TOTALS</b>	<b>28,118</b>	<b>10,433,998</b>	<b>9,376</b>	<b>2,771,524</b>