

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED APRIL 30, 2020

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	0			0
Cash	19,840,979			19,840,979
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	57,956			57,956
Assessments receivable	345		0	345
Reinsurance recoverable on loss payments	1,223,591			1,223,591
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	62,777			62,777
Furniture, fixtures & equipment (less accumulated depreciation)	16,660		16,660	0
Programming (net of amortization)	13,578		13,578	0
Section 444 Deposit (I.R.S.)	293,985			293,985
Prepaid operating expense	1,887,529		14,612	1,872,917
TOTAL ASSETS	23,397,400	0	44,850	23,352,550
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				1,369,600
Reinsurance recoverable-unpaid losses				(3,000)
Unpaid loss adjustment expense				190,710
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				44,213
Unearned premiums: net				16,417,292
Accrual for premium & municipal taxes				1,411,435
TOTAL RESERVES				19,430,250
Payables for:				
Accounts payable				0
Amounts withheld for account of others				50,181
Post retirement benefit payable				3,861,794
Reinsurance premium payable				111,658
TOTAL PAYABLES				4,023,633
MEMBERS' EQUITY				(101,333)
Total Liabilities and Equity				23,352,550

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED APRIL 30, 2020**

EXHIBIT 2

DESCRIPTION	QUARTER: 02-01-2020 04-30-2020	YEAR-TO-DATE 11-01-2019 04-30-2020
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	2,644,385	5,744,429
<u>DEDUCTIONS:</u>		
Losses incurred	609,231	722,871
Loss expenses incurred	186,279	367,010
Operating expenses incurred	1,628,144	3,783,235
TOTAL DEDUCTIONS	2,423,654	4,873,116
 Net Underwriting Gain or (Loss)	 220,731	 871,313
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	16,819	44,690
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	16,819	44,690
 <u>Net Income or (Loss)</u>	 237,550	 916,003
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(350,415)	(1,005,434)
 Net income or (loss)	 237,550	 916,003
Change in assets not admitted	11,532	(11,902)
Assessments or (distributions)	0	0
Net change in equity	249,082	904,101
 Members' Equity (Current Period)	 (101,333)	 (101,333)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED APRIL 30, 2020**

EXHIBIT 2A

	Quarter	Year-To-Date
	02-01-2020	11-01-2019
	04-30-2020	04-30-2020
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	16,819	44,690
Total Investment Income Received	16,819	44,690
Interest Accrued (Prior Period)	0	0
Interest Accrued (Current Period)	0	0
Investment Income Earned	<u>16,819</u>	<u>44,690</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT

QUARTER ENDED APRIL 30, 2020

EXHIBIT 3A

Combined Zones

DESCRIPTION	Quarter 02-01-2020 to 04-30-2020					Year-To-Date at 04-30-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
INCOME RECEIVED:										
Premiums Written	7,359,366	0	0	0	7,359,366	13,274,014	0	0	0	13,274,014
Reinsurance Premiums Ceded	(5,879,517)	0	0	0	(5,879,517)	(11,749,100)	0	0	0	(11,749,100)
Net Premiums Written	<u>1,479,849</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,479,849</u>	<u>1,524,914</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,524,914</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	18,495,373	0	0	0	18,495,373
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(18,495,373)	0	0	(18,495,373)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,505,830)	0	0	0	(2,505,830)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	2,505,830	0	0	2,505,830
Investment Income Received	16,819	0	0	0	16,819	44,690	0	0	0	44,690
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	<u>1,496,668</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,496,668</u>	<u>17,559,147</u>	<u>(15,989,543)</u>	<u>0</u>	<u>0</u>	<u>1,569,604</u>
EXPENSES PAID:										
Losses	242,995	116,663	108,360	57,000	525,018	257,108	311,084	208,500	57,000	833,692
Reins. Recovered-Losses Paid	(5,316)	0	0	0	(5,316)	(5,316)	(22,233)	(23,844)	0	(51,393)
Loss Adjustment Expenses	33,771	11,956	11,424	163,581	220,732	37,346	198,543	20,139	358,727	614,755
Reins. Recovered-Loss Exp. Paid	(1,385)	0	(290)	635	(1,040)	(1,385)	(5,310)	(4,248)	(21,240)	(32,183)
Commissions	735,936	0	0	0	735,936	1,327,401	0	0	0	1,327,401
Commissions Ceded	(106,756)	0	0	0	(106,756)	(204,003)	0	0	0	(204,003)
Operating Expenses	976,964	0	0	0	976,964	1,924,207	88,213	0	0	2,012,420
Premium Taxes	74,938	0	0	0	74,938	74,938	128,741	0	0	203,679
Total Expenses Paid	<u>1,951,147</u>	<u>128,619</u>	<u>119,494</u>	<u>221,216</u>	<u>2,420,476</u>	<u>3,410,296</u>	<u>699,038</u>	<u>200,547</u>	<u>394,487</u>	<u>4,704,368</u>
Net Cash Change	<u>(454,479)</u>	<u>(128,619)</u>	<u>(119,494)</u>	<u>(221,216)</u>	<u>(923,808)</u>	<u>14,148,851</u>	<u>(16,688,581)</u>	<u>(200,547)</u>	<u>(394,487)</u>	<u>(3,134,764)</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	610,716	610,716	0	20,905	23,844	638,210	682,959
Reins Recoverable-Loss Exp. Paid	0	0	0	296,201	296,201	0	4,040	3,613	299,519	307,172
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	841,387	841,387	0	0	0	841,387	841,387
Reins Recoverable-Loss Exp. Paid	1,850	0	0	380,354	382,204	1,850	0	0	380,354	382,204
Net Change	<u>1,850</u>	<u>0</u>	<u>0</u>	<u>314,824</u>	<u>316,674</u>	<u>1,850</u>	<u>(24,945)</u>	<u>(27,457)</u>	<u>284,012</u>	<u>233,460</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	387,800	22,700	9,100	950,000	1,369,600	387,800	22,700	9,100	950,000	1,369,600
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	(3,000)	0	0	0	(3,000)
Unpaid Loss Adjustment Expense	5,040	(4,330)	0	190,000	190,710	5,040	(4,330)	0	190,000	190,710
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	44,213	0	0	0	44,213	44,213	0	0	0	44,213
Unearned Premiums	17,237,173	0	0	0	17,237,173	17,237,173	0	0	0	17,237,173
Unearned Premiums Ceded	(819,881)	0	0	0	(819,881)	(819,881)	0	0	0	(819,881)
Premium Taxes	114,922	1,296,513	0	0	1,411,435	114,922	1,296,513	0	0	1,411,435
ADD (PRIOR PERIOD)										
Unpaid Losses	100,600	46,700	2,100	900,000	1,049,400	0	157,000	53,600	1,090,000	1,300,600
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	0	(3,000)	0	(30,000)	(33,000)
Unpaid Loss Adjustment Expense	990	(4,330)	1,460	140,000	138,120	0	159,980	2,260	170,000	332,240
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	(1,000)	0	0	(1,000)
Operating Expenses	22,213	0	0	0	22,213	0	88,213	0	0	88,213
Unearned Premiums	18,495,373	0	0	0	18,495,373	0	21,717,816	0	0	21,717,816
Unearned Premiums Ceded	(913,545)	0	0	0	(913,545)	0	(1,081,009)	0	0	(1,081,009)
Premium Taxes	189,860	1,296,513	0	0	1,486,373	0	923,697	0	0	923,697
Net Reserve Change	<u>926,224</u>	<u>24,000</u>	<u>(5,540)</u>	<u>(100,000)</u>	<u>844,684</u>	<u>(16,966,267)</u>	<u>20,646,814</u>	<u>46,760</u>	<u>90,000</u>	<u>3,817,307</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(56,382)	0	0	0	(56,382)	0	(32,949)	0	0	(32,949)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(44,850)	0	0	0	(44,850)	(44,850)	0	0	0	(44,850)
Net Other Changes	<u>11,532</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>11,532</u>	<u>(44,850)</u>	<u>32,949</u>	<u>0</u>	<u>0</u>	<u>(11,901)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Change In Members' Equity	<u>485,127</u>	<u>(104,619)</u>	<u>(125,034)</u>	<u>(6,392)</u>	<u>249,082</u>	<u>(2,860,416)</u>	<u>3,966,237</u>	<u>(181,244)</u>	<u>(20,475)</u>	<u>904,102</u>

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

Quarter 02-01-2020 to 04-30-2020

EXHIBIT 3A 1

Zone 1

DESCRIPTION	Quarter 02-01-2020 to 04-30-2020					Year-To-Date at 04-30-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
INCOME RECEIVED:										
Premiums Written	5,907,438	0	0	0	5,907,438	10,559,014	0	0	0	10,559,014
Reinsurance Premiums Ceded	(4,623,448)	0	0	0	(4,623,448)	(9,126,861)	0	0	0	(9,126,861)
Net Premiums Written	<u>1,283,990</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,283,990</u>	<u>1,432,153</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,432,153</u>
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	14,743,207	0	0	0	14,743,207
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(14,743,207)	0	0	(14,743,207)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,997,471)	0	0	0	(1,997,471)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	1,997,471	0	0	1,997,471
Investment Income Received	13,630	0	0	0	13,630	35,549	0	0	0	35,549
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	<u>1,297,620</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,297,620</u>	<u>14,213,438</u>	<u>(12,745,736)</u>	<u>0</u>	<u>0</u>	<u>1,467,702</u>
EXPENSES PAID:										
Losses	187,969	58,559	100,302	57,000	403,830	191,691	198,475	195,372	57,000	642,538
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	24,941	39,022	9,436	164,414	237,813	26,671	168,896	17,381	356,747	569,695
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	590,743	0	0	0	590,743	1,055,901	0	0	0	1,055,901
Commissions Ceded	(53,873)	0	0	0	(53,873)	(96,536)	0	0	0	(96,536)
Operating Expenses	785,680	0	0	0	785,680	1,530,639	70,218	0	0	1,600,857
Premium Taxes	59,687	0	0	0	59,687	59,687	102,478	0	0	162,165
Total Expenses Paid	<u>1,595,147</u>	<u>97,581</u>	<u>109,738</u>	<u>221,414</u>	<u>2,023,880</u>	<u>2,768,053</u>	<u>540,067</u>	<u>212,753</u>	<u>413,747</u>	<u>3,934,620</u>
Net Cash Change	<u>(297,527)</u>	<u>(97,581)</u>	<u>(109,738)</u>	<u>(221,414)</u>	<u>(726,260)</u>	<u>11,445,385</u>	<u>(13,285,803)</u>	<u>(212,753)</u>	<u>(413,747)</u>	<u>(2,466,918)</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	610,716	610,716	0	0	0	598,171	598,171
Reins Recoverable-Loss Exp. Paid	0	0	0	296,201	296,201	0	0	345	265,617	265,962
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	813,452	813,452	0	0	0	774,728	774,728
Reins Recoverable-Loss Exp. Paid	1,480	0	0	365,597	367,077	1,480	0	0	343,047	344,527
Net Change	<u>1,480</u>	<u>0</u>	<u>0</u>	<u>272,132</u>	<u>273,612</u>	<u>1,480</u>	<u>0</u>	<u>(345)</u>	<u>253,987</u>	<u>255,122</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	352,707	6,834	9,100	950,000	1,318,641	352,707	6,834	9,100	950,000	1,318,641
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	4,380	(4,660)	0	190,000	189,720	4,380	(4,660)	0	190,000	189,720
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	35,215	0	0	0	35,215	35,215	0	0	0	35,215
Unearned Premiums	13,765,029	0	0	0	13,765,029	13,765,029	0	0	0	13,765,029
Unearned Premiums Ceded	(394,714)	0	0	0	(394,714)	(394,714)	0	0	0	(394,714)
Premium Taxes	91,416	102,478	0	0	193,894	91,416	102,478	0	0	193,894
ADD (PRIOR PERIOD)										
Unpaid Losses	66,107	30,834	1,800	900,000	998,741	0	109,907	35,034	1,090,000	1,234,941
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	(13,222)	(13,222)
Unpaid Loss Adjustment Expense	660	(4,660)	1,130	140,000	137,130	0	126,320	2,260	170,000	298,580
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	17,707	0	0	0	17,707	0	70,620	0	0	70,620
Unearned Premiums	14,743,207	0	0	0	14,743,207	0	17,371,679	0	0	17,371,679
Unearned Premiums Ceded	(435,307)	0	0	0	(435,307)	0	(543,023)	0	0	(543,023)
Premium Taxes	149,315	102,478	0	0	251,793	0	735,263	673,560	0	1,408,823
Net Reserve Change	<u>687,656</u>	<u>24,000</u>	<u>(6,170)</u>	<u>(100,000)</u>	<u>605,486</u>	<u>(13,854,033)</u>	<u>17,766,114</u>	<u>701,754</u>	<u>106,778</u>	<u>4,720,613</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(44,342)	0	0	0	(44,342)	0	(26,227)	0	0	(26,227)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(35,677)	0	0	0	(35,677)	(35,677)	0	0	0	(35,677)
Net Other Changes	<u>8,665</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,665</u>	<u>(35,677)</u>	<u>26,227</u>	<u>0</u>	<u>0</u>	<u>(9,450)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Change In Members' Equity	<u>400,274</u>	<u>(73,581)</u>	<u>(115,908)</u>	<u>(49,282)</u>	<u>161,503</u>	<u>(2,442,845)</u>	<u>4,506,538</u>	<u>488,656</u>	<u>(52,982)</u>	<u>2,499,367</u>

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

Quarter 02-01-2020 to 04-30-2020

EXHIBIT 3A 2

Zone 2

DESCRIPTION	Quarter 02-01-2020 to 04-30-2020					Year-To-Date at 04-30-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
INCOME RECEIVED:										
Premiums Written	1,451,928	0	0	0	1,451,928	2,715,000	0	0	0	2,715,000
Reinsurance Premiums Ceded	(1,256,069)	0	0	0	(1,256,069)	(2,622,239)	0	0	0	(2,622,239)
Net Premiums Written	195,859	0	0	0	195,859	92,761	0	0	0	92,761
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	3,752,166	0	0	0	3,752,166
To Seceding Assoc. Yr.	0	0	0	0	0	0	(3,752,166)	0	0	(3,752,166)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(508,359)	0	0	0	(508,359)
To Seceding Assoc. Yr.	0	0	0	0	0	0	508,359	0	0	508,359
Investment Income Received	3,189	0	0	0	3,189	9,141	0	0	0	9,141
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	199,048	0	0	0	199,048	3,345,709	(3,243,807)	0	0	101,902
EXPENSES PAID:										
Losses	55,026	58,104	8,058	0	121,188	65,417	112,609	13,128	0	191,154
Reins. Recovered-Losses Paid	(5,316)	0	0	0	(5,316)	(5,316)	(22,233)	(23,844)	0	(51,393)
Loss Adjustment Expenses	8,830	(27,066)	1,988	(833)	(17,081)	10,675	29,647	2,758	1,980	45,060
Reins. Recovered-Loss Exp. Paid	(1,385)	0	(290)	635	(1,040)	(1,385)	(5,310)	(4,248)	(21,240)	(32,183)
Commissions	145,193	0	0	0	145,193	271,500	0	0	0	271,500
Commissions Ceded	(52,883)	0	0	0	(52,883)	(107,467)	0	0	0	(107,467)
Operating Expenses	191,284	0	0	0	191,284	393,568	17,995	0	0	411,563
Premium Taxes	15,251	0	0	0	15,251	15,251	26,263	0	0	41,514
Total Expenses Paid	356,000	31,038	9,756	(198)	396,596	642,243	158,971	(12,206)	(19,260)	769,748
Net Cash Change	(156,952)	(31,038)	(9,756)	198	(197,548)	2,703,466	(3,402,778)	12,206	19,260	(667,846)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	20,905	23,844	40,039	84,788
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	4,040	3,268	33,902	41,210
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	27,935	27,935	0	0	0	66,659	66,659
Reins Recoverable-Loss Exp. Paid	370	0	0	14,757	15,127	370	0	0	37,307	37,677
Net Change	370	0	0	42,692	43,062	370	(24,945)	(27,112)	30,025	(21,662)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	35,093	15,866	0	0	50,959	35,093	15,866	0	0	50,959
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	(3,000)	0	0	0	(3,000)
Unpaid Loss Adjustment Expense	660	330	0	0	990	660	330	0	0	990
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	8,998	0	0	0	8,998	8,998	0	0	0	8,998
Unearned Premiums	3,472,144	0	0	0	3,472,144	3,472,144	0	0	0	3,472,144
Unearned Premiums Ceded	(425,167)	0	0	0	(425,167)	(425,167)	0	0	0	(425,167)
Premium Taxes	23,506	1,194,035	0	0	1,217,541	23,506	1,194,035	0	0	1,217,541
ADD (PRIOR PERIOD)										
Unpaid Losses	34,493	15,866	300	0	50,659	0	47,093	18,566	0	65,659
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	0	(3,000)	0	(16,778)	(19,778)
Unpaid Loss Adjustment Expense	330	330	330	0	990	0	33,660	0	0	33,660
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	(1,000)	0	0	(1,000)
Operating Expenses	4,506	0	0	0	4,506	0	17,593	0	0	17,593
Unearned Premiums	3,752,166	0	0	0	3,752,166	0	4,346,137	0	0	4,346,137
Unearned Premiums Ceded	(478,238)	0	0	0	(478,238)	0	(537,986)	0	0	(537,986)
Premium Taxes	40,545	1,194,035	0	0	1,234,580	0	188,434	(673,560)	0	(485,126)
Net Reserve Change	238,568	0	630	0	239,198	(3,112,234)	2,880,700	(654,994)	(16,778)	(903,306)
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(12,040)	0	0	0	(12,040)	0	(6,722)	0	0	(6,722)
ADD (CURRENT PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(9,173)	0	0	0	(9,173)	(9,173)	0	0	0	(9,173)
Net Other Changes	2,867	0	0	0	2,867	(9,173)	6,722	0	0	(2,451)
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	84,853	(31,038)	(9,126)	42,890	87,579	(417,571)	(540,301)	(669,900)	32,507	(1,595,265)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2020

Combined Zones

EXHIBIT 3B

DESCRIPTION	2020	2019	2018	2016	Total
INCOME RECEIVED:					
Premiums Written	13,274,014	36,796,841	41,197,194	59,233,264	150,501,313
Reinsurance Premiums Ceded	-11,749,100	-26,352,495	-30,763,905	-52,050,124	-120,915,624
Net Premiums Written	<u>1,524,914</u>	<u>10,444,346</u>	<u>10,433,289</u>	<u>7,183,140</u>	<u>29,585,689</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	18,495,373	20,703,890	24,074,298	35,908,182	99,181,743
To Succeeding Assoc. Yr.	0	-18,495,373	-20,703,890	-29,062,067	-68,261,330
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	-2,505,830	-2,925,804	-3,274,325	-4,560,694	-13,266,653
To Succeeding Assoc. Yr.	0	2,505,830	2,925,804	3,920,839	9,352,473
Investment Income Received	44,690	150,268	136,015	31,947	362,920
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>17,559,147</u>	<u>12,383,157</u>	<u>13,591,191</u>	<u>13,421,347</u>	<u>56,954,842</u>
EXPENSES PAID:					
Losses	257,108	806,616	2,802,696	16,931,719	20,798,139
Reins. Recovered-Losses Paid	-5,316	-39,913	-520,890	-10,830,435	-11,396,554
Loss Adjustment Expenses	37,346	392,531	836,227	8,101,915	9,368,019
Reins. Recovered-Loss Exp. Paid	-1,385	-8,392	-65,029	-3,410,536	-3,485,342
Commissions	1,327,401	3,679,684	4,119,719	5,923,326	15,050,130
Commissions Ceded	-204,003	-650,356	-876,083	-952,664	-2,683,106
Operating Expenses	1,924,207	5,597,218	4,077,157	4,109,677	15,708,259
Premium Taxes	74,938	386,223	1,154,855	1,829,105	3,445,121
Total Expenses Paid	<u>3,410,296</u>	<u>10,163,611</u>	<u>11,528,652</u>	<u>21,702,107</u>	<u>46,804,666</u>
Net Cash Change	<u>14,148,851</u>	<u>2,219,546</u>	<u>2,062,539</u>	<u>-8,280,760</u>	<u>10,150,176</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	841,387	841,387
Reins Recoverable-Loss Exp. Paid	1,850	0	0	380,354	382,204
Net Change	<u>14,150,701</u>	<u>2,219,546</u>	<u>2,062,539</u>	<u>-7,059,019</u>	<u>11,373,767</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	387,800	22,700	9,100	950,000	1,369,600
Reins. Recoverable-Unpaid Losses	-3,000	0	0	0	-3,000
Unpaid Loss Adjustment Expense	5,040	-4,330	0	190,000	190,710
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	44,213	0	0	0	44,213
Unearned Premiums	17,237,173	0	0	0	17,237,173
Unearned Premiums Ceded	-819,881	0	0	0	-819,881
Premium Taxes	114,922	1,296,513	0	0	1,411,435
Total Reserves	<u>16,966,267</u>	<u>1,314,883</u>	<u>9,100</u>	<u>1,140,000</u>	<u>19,430,250</u>
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	-44,850	0	0	0	-44,850
Total Other Changes	<u>-44,850</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>-44,850</u>
Assessments or (Distributions)	0	0	0	8,000,000	8,000,000
Net Members' Equity	<u>-2,860,416</u>	<u>904,663</u>	<u>2,053,439</u>	<u>-199,019</u>	<u>-101,333</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2020

Zone 1

EXHIBIT 3B1

DESCRIPTION	2020	2019	2018	2016	Total
INCOME RECEIVED:					
Premiums Written	10,559,014	29,290,285	32,668,635	47,609,814	120,127,748
Reinsurance Premiums Ceded	-9,126,861	-20,367,420	-23,363,596	-40,602,668	-93,460,545
Net Premiums Written	1,432,153	8,922,866	9,305,039	7,007,146	26,667,204
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	14,743,207	16,360,080	18,910,033	28,897,651	78,910,971
To Succeeding Assoc. Yr.	0	-14,743,207	-16,360,080	-23,238,837	-54,342,124
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	-1,997,471	-2,320,110	-2,571,938	-3,670,287	-10,559,806
To Succeeding Assoc. Yr.	0	1,997,471	2,320,110	3,135,212	7,452,793
Investment Income Received	35,549	119,613	107,857	25,678	288,697
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	14,213,438	10,336,713	11,711,021	12,156,563	48,417,735
EXPENSES PAID:					
Losses	191,691	523,082	1,852,443	15,724,190	18,291,406
Reins. Recovered-Losses Paid	0	0	-67,315	-10,143,877	-10,211,191
Loss Adjustment Expenses	26,671	290,277	598,628	7,447,373	8,362,949
Reins. Recovered-Loss Exp. Paid	0	0	-3,178	-2,498,257	-2,501,435
Commissions	1,055,901	2,929,028	3,266,863	4,760,981	12,012,773
Commissions Ceded	-96,536	-334,933	-491,223	-507,593	-1,430,285
Operating Expenses	1,530,639	4,455,386	3,232,899	3,303,228	12,522,152
Premium Taxes	59,687	308,608	915,780	1,470,177	2,754,252
Total Expenses Paid	2,768,053	8,171,448	9,304,898	19,556,222	39,800,620
Net Cash Change	11,445,385	2,165,265	2,406,124	-7,399,659	8,617,115
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	774,728	774,728
Reins Recoverable-Loss Exp. Paid	1,480	0	0	343,047	344,527
Net Change	11,446,865	2,165,265	2,406,124	-6,281,884	9,736,370
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	352,707	6,834	9,100	950,000	1,318,641
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	4,380	-4,660	0	190,000	189,720
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	35,215	0	0	0	35,215
Unearned Premiums	13,765,029	0	0	0	13,765,029
Unearned Premiums Ceded	-394,714	0	0	0	-394,714
Premium Taxes	91,416	102,478	0	0	193,894
Total Reserves	13,854,033	104,652	9,100	1,140,000	15,107,785
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	-35,677	0	0	0	-35,677
Total Other Changes	-35,677	0	0	0	-35,677
Assessments or (Distributions)	0	0	0	6,550,225	6,550,225
Net Members' Equity	-2,442,845	2,060,613	2,397,024	-871,659	1,143,133

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2020

Zone 2

EXHIBIT 3B2

DESCRIPTION	2020	2019	2018	2016	Total
INCOME RECEIVED:					
Premiums Written	2,715,000	7,506,556	8,528,559	11,623,450	30,373,565
Reinsurance Premiums Ceded	-2,622,239	-5,985,075	-7,400,309	-11,447,456	-27,455,079
Net Premiums Written	92,761	1,521,480	1,128,250	175,994	2,918,485
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	3,752,166	4,343,810	5,164,265	7,010,531	20,270,772
To Succeeding Assoc. Yr.	0	-3,752,166	-4,343,810	-5,823,230	-13,919,206
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	-508,359	-605,694	-702,387	-890,407	-2,706,847
To Succeeding Assoc. Yr.	0	508,359	605,694	785,627	1,899,680
Investment Income Received	9,141	30,655	28,158	6,269	74,223
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	3,345,709	2,046,444	1,880,170	1,264,784	8,537,107
EXPENSES PAID:					
Losses	65,417	283,534	950,253	1,207,529	2,506,733
Reins. Recovered-Losses Paid	-5,316	-39,913	-453,575	-686,558	-1,185,363
Loss Adjustment Expenses	10,675	102,254	237,599	654,543	1,005,070
Reins. Recovered-Loss Exp. Paid	-1,385	-8,392	-61,851	-912,279	-983,907
Commissions	271,500	750,656	852,856	1,162,345	3,037,357
Commissions Ceded	-107,467	-315,423	-384,860	-445,071	-1,252,821
Operating Expenses	393,568	1,141,832	844,258	806,449	3,186,107
Premium Taxes	15,251	77,615	239,075	358,928	690,869
Total Expenses Paid	642,243	1,992,163	2,223,754	2,145,885	7,004,046
Net Cash Change	2,703,466	54,281	-343,585	-881,101	1,533,062
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	66,659	66,659
Reins Recoverable-Loss Exp. Paid	370	0	0	37,307	37,677
Net Change	2,703,836	54,281	-343,585	-777,135	1,637,398
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	35,093	15,866	0	0	50,959
Reins. Recoverable-Unpaid Losses	-3,000	0	0	0	-3,000
Unpaid Loss Adjustment Expense	660	330	0	0	990
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	8,998	0	0	0	8,998
Unearned Premiums	3,472,144	0	0	0	3,472,144
Unearned Premiums Ceded	-425,167	0	0	0	-425,167
Premium Taxes	23,506	1,194,035	0	0	1,217,541
Total Reserves	3,112,234	1,210,231	0	0	4,322,465
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	-9,173	0	0	0	-9,173
Total Other Changes	-9,173	0	0	0	-9,173
Assessments or (Distributions)	0	0	0	1,449,775	1,449,775
Net Members' Equity	-417,571	-1,155,950	-343,585	672,640	-1,244,465

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED APRIL 30, 2020**

EXHIBIT 4A

DESCRIPTION	QUARTER 02-01-2020 04-30-2020	YEAR-TO-DATE 11-01-2019 04-30-2020
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	7,359,366	13,274,014
Reinsurance Premium Ceded	<u>(5,879,517)</u>	<u>(11,749,100)</u>
Net Premiums Written	1,479,849	1,524,914
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	17,640,350	20,675,599
Advance Premiums (On Policies Not Yet In Force)	855,023	1,042,217
Reinsurance Premium Ceded	<u>(913,545)</u>	<u>(1,081,009)</u>
Net Prior Unearned	17,581,828	20,636,807
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	15,871,568	15,871,568
Advance Premiums (On Policies Not Yet In Force)	1,365,605	1,365,605
Reinsurance Premium Ceded	<u>(819,881)</u>	<u>(819,881)</u>
Net Current Unearned	16,417,292	16,417,292
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>2,644,385</u>	<u>5,744,429</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED APRIL 30, 2020

EXHIBIT 4B

	Quarter 02-01-2020 to 04-30-2020					Year-To-Date 11-01-2019 to 04-30-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	242,995	116,663	108,360	57,000	525,018	257,108	311,084	208,500	57,000	833,692
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	(5,316)	0	0	0	(5,316)	(5,316)	(22,233)	(23,844)	0	(51,393)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	(841,387)	(841,387)	0	0	0	(841,387)	(841,387)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	610,716	610,716	0	20,905	23,844	638,210	682,959
Total Paid Loss Net of Reinsurance	237,679	116,663	108,360	(173,671)	289,031	251,792	309,756	208,500	(146,177)	623,871
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	287,800	(27,300)	9,100	450,000	719,600	287,800	(27,300)	9,100	450,000	719,600
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	(3,000)	0	0	0	(3,000)
Outstanding Losses Net of Reins.	284,800	(27,300)	9,100	450,000	716,600	284,800	(27,300)	9,100	450,000	716,600
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	600	(3,300)	2,100	400,000	399,400	0	57,000	3,600	590,000	650,600
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	0	(3,000)	0	(30,000)	(33,000)
Outstanding Losses Net of Reins.	(2,400)	(3,300)	2,100	400,000	396,400	0	54,000	3,600	560,000	617,600
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	524,879	92,663	115,360	(123,671)	609,231	636,592	178,456	164,000	(256,177)	722,871
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	100,000	50,000	0	500,000	650,000	100,000	50,000	0	500,000	650,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	100,000	50,000	0	500,000	650,000	0	100,000	50,000	500,000	650,000

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED APRIL 30, 2020

EXHIBIT 4C

	Quarter 02-01-2020 to 04-30-2020					Year-To-Date 11-01-2019 to 04-30-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	33,771	11,956	11,424	163,581	220,732	37,346	198,543	20,139	358,727	614,755
REINSURANCE RECOVERED										
Reins. Recovered-Paid Loss Expense	(1,385)	0	(290)	635	(1,040)	(1,385)	(5,310)	(4,248)	(21,240)	(32,183)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	(1,850)	0	0	(380,354)	(382,204)	(1,850)	0	0	(380,354)	(382,204)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	296,201	296,201	0	4,040	3,613	299,519	307,172
Total Paid Loss Adj Expense Net of Reinsurance	30,536	11,956	11,134	80,063	133,689	34,111	197,273	19,504	256,652	507,540
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	5,040	(4,330)	0	190,000	190,710	5,040	(4,330)	0	190,000	190,710
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	5,040	(4,330)	0	190,000	190,710	5,040	(4,330)	0	190,000	190,710
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	990	(4,330)	1,460	140,000	138,120	0	159,980	2,260	170,000	332,240
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	(1,000)	0	0	(1,000)
Outstanding Loss Expense Net of Reins.	990	(4,330)	1,460	140,000	138,120	0	158,980	2,260	170,000	331,240
INCURRED LOSS EXPENSES:										
Allied Lines (Windstorm & Hail)	34,586	11,956	9,674	130,063	186,279	39,151	33,963	17,244	276,652	367,010

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM OCTOBER 1, 2016 TO APRIL 30, 2020**

EXHIBIT 5

HURRICANE MATTHEW

CAT NUMBER	FISCAL LOSS YR	DATE OF LOSS	Wind Zone	TOTAL CLAIMS	PAID LOSS	CASE O/S	PAID ADJ EXP	O/S ADJ EXP	IBNR
904	2016	Oct 7-8 '16	1	3,389	15,328,143	450,000	7,006,910	190,000	500,000
			2	683	1,133,364	0	829,047	0	0
TOTAL				4,072	16,461,507	450,000	7,835,957	190,000	500,000

HURRICANE IRMA

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	Wind Zone	TOTAL CLAIMS	PAID LOSS	CASE O/S	PAID ADJ EXP	O/S ADJ EXP	IBNR
N/A	2017	Sep 6-12 '17	1	143	247,804	0	132,945	0	0
			2	57	179,153	0	50,979	0	0
TOTAL				200	426,957	0	183,924	0	0

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

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AS OF: APRIL 30, 2020

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	269	138,253	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	30	10,973	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,677	840,732	1	180
	Mobile Home	10	474	0	0
	Commercial	29	7,061	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	1	1,113	498	198,072
	Mobile Home	0	0	6	718
	Commercial	0	0	3	417
ST HELENA ISLAND (Beaufort County)	Dwelling	314	120,146	6	2,325
	Mobile Home	39	3,057	1	94
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	71	44,487	37	21,764
	Mobile Home	1	25	3	283
	Commercial	0	0	0	0
TOTAL	Dwelling	2,362	1,155,703	542	222,342
BEAUFORT	Mobile Home	50	3,556	10	1,095
COUNTY	Commercial	29	7,061	3	417
TOTALS		2,441	1,166,320	555	223,854
FOLLY BEACH (Charleston County)	Dwelling	274	108,449	24	5,208
	Mobile Home	0	0	0	0
	Commercial	5	489	0	0
ISLE OF PALMS (Charleston County)	Dwelling	612	340,840	15	6,285
	Mobile Home	0	0	0	0
	Commercial	8	1,535	0	0
JAMES ISLAND (Charleston County)	Dwelling	1	780	731	267,002
	Mobile Home	0	0	11	712
	Commercial	0	0	3	1,840
KIAWAH ISLAND (Charleston County)	Dwelling	218	146,972	0	0
	Mobile Home	0	0	0	0
	Commercial	1	132	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	623	238,299
	Mobile Home	0	0	8	556
	Commercial	0	0	10	3,349
SEABROOK ISLAND (Charleston County)	Dwelling	134	65,904	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	168	115,507	0	0
	Mobile Home	0	0	0	0
	Commercial	2	1,200	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	91	42,013	177	76,857
	Mobile Home	3	283	11	794
	Commercial	2	75	2	1,525
TOTAL	Dwelling	1,498	820,466	1,570	593,651
CHARLESTON	Mobile Home	3	283	30	2,063
COUNTY	Commercial	18	3,431	15	6,714
TOTALS		1,519	824,179	1,615	602,428
EDISTO BEACH (Colleton County)	Dwelling	340	123,086	0	0
	Mobile Home	0	0	0	0
	Commercial	3	205	0	0
TOTAL	Dwelling	340	123,086	0	0
COLLETON	Mobile Home	0	0	0	0
COUNTY	Commercial	3	205	0	0
TOTALS		343	123,291	0	0

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

AS OF: APRIL 30, 2020

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	47	39,295	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	114	45,980	0	0
	Mobile Home	1	15	1	32
	Commercial	1	20	0	0
GEORGETOWN (Georgetown County)	Dwelling	34	23,379	88	31,182
	Mobile Home	0	0	2	219
	Commercial	0	0	6	2,348
LITCHFIELD BEACH (Georgetown County)	Dwelling	46	15,690	6	4,506
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
MURRELLS INLET (Georgetown County)	Dwelling	207	78,404	95	34,130
	Mobile Home	13	688	82	5,784
	Commercial	0	0	0	0
PAWLEYS ISLAND (Georgetown County)	Dwelling	535	218,329	315	118,617
	Mobile Home	13	672	11	769
	Commercial	6	513	3	673
REMAINDER OF COUNTY (Georgetown County)	Dwelling	65	29,990	17	4,303
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
TOTAL GEORGETOWN COUNTY	Dwelling	1,048	451,067	521	192,738
	Mobile Home	27	1,375	96	6,804
	Commercial	7	533	9	3,021
	TOTALS	1,082	452,975	626	202,564

GARDEN CITY (Horry County)	Dwelling	209	51,032	1	51
	Mobile Home	273	19,261	0	0
	Commercial	3	394	0	0
LITTLE RIVER (Horry County)	Dwelling	0	0	335	83,153
	Mobile Home	0	0	60	4,581
	Commercial	0	0	4	354
MURRELLS INLET (Horry County)	Dwelling	283	81,575	212	55,909
	Mobile Home	166	11,539	19	1,388
	Commercial	4	2,647	1	30
MYRTLE BEACH (Horry County)	Dwelling	1,730	467,181	472	110,477
	Mobile Home	898	58,011	115	8,210
	Commercial	95	33,264	6	1,112
N MYRTLE BEACH (Horry County)	Dwelling	2,199	565,245	176	36,016
	Mobile Home	137	7,607	61	3,630
	Commercial	31	11,526	4	873
SURFSIDE BEACH (Horry County)	Dwelling	919	245,131	2	378
	Mobile Home	411	42,001	0	0
	Commercial	15	7,483	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	14	3,063	3	974
	Mobile Home	1	43	1	94
	Commercial	1	246	0	0
TOTAL HORRY COUNTY	Dwelling	5,354	1,413,228	1,201	286,958
	Mobile Home	1,886	138,462	256	17,903
	Commercial	149	55,561	15	2,369
	TOTALS	7,389	1,607,251	1,472	307,231

ZONES	Dwelling	10,602	3,963,549	3,834	1,295,689
	Mobile Home	1,966	143,676	392	27,866
TOTAL	Commercial	206	66,791	42	12,521
	TOTALS	12,774	4,174,016	4,268	1,336,076