

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED OCTOBER 31, 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	21,836,139			21,836,139
Funds held in escrow	0			0
Accounts receivable (reinsurance premium adj.)	55,873			55,873
Assessments receivable	(1,956,182)		0	(1,956,182)
Reinsurance recoverable on loss payments	1,405,082			1,405,082
Interest accrued		0		0
Data processing equipment (less accumulated depreciation)	95,484			95,484
Furniture, fixtures & equipment (less accumulated depreciation)	16,180		16,180	0
Programming (net of amortization)	16,042		16,042	0
Section 444 Deposit (I.R.S.)	293,985			293,985
Prepaid operating expense	1,781,472		6,472	1,775,000
TOTAL ASSETS	23,544,075	0	38,694	23,505,381
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				960,100
Reinsurance recoverable-unpaid losses				(3,000)
Unpaid loss adjustment expense				96,380
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				88,213
Unearned premiums: net				18,744,391
Accrual for premium & municipal taxes				820,489
TOTAL RESERVES				20,706,573
Payables for:				
Accounts payable				0
Amounts withheld for account of others				50,181
Post retirement benefit payable				4,651,015
Reinsurance premium payable				94,987
TOTAL PAYABLES				4,796,183
MEMBERS' EQUITY				(1,997,375)
Total Liabilities and Equity				23,505,381

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED OCTOBER 31, 2020**

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2020 10-31-2020	YEAR-TO-DATE 11-01-2019 10-31-2020
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	2,847,330	11,377,203
<u>DEDUCTIONS:</u>		
Losses incurred	367,179	1,520,777
Loss expenses incurred	138,953	600,442
Operating expenses incurred	2,883,839	8,339,164
TOTAL DEDUCTIONS	3,389,971	10,460,383
 Net Underwriting Gain or (Loss)	 (542,641)	 916,820
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	3,109	53,167
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	3,109	53,167
 <u>Net Income or (Loss)</u>	 (539,532)	 969,987
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	501,438	(1,005,434)
 Net income or (loss)	 (539,532)	 969,987
Change in assets not admitted	(3,099)	(5,746)
Assessments or (distributions)	(1,956,182)	(1,956,182)
Net change in equity	(2,498,813)	(991,941)
 Members' Equity (Current Period)	 (1,997,375)	 (1,997,375)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED OCTOBER 31, 2020**

EXHIBIT 2A

	Quarter	Year-To-Date
	08-01-2020	11-01-2019
	10-31-2020	10-31-2020
Investment Income Received/T-Bills	0	0
Investment Income Received/Sweep Account	3,109	53,167
Total Investment Income Received	3,109	53,167
Interest Accrued (Prior Period)	0	0
Interest Accrued (Current Period)	0	0
Investment Income Earned	3,109	53,167

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT

QUARTER ENDED OCTOBER 31, 2020

EXHIBIT 3A

Combined Zones

DESCRIPTION	Quarter 08-01-2020 to 10-31-2020					Year-To-Date at 10-31-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
INCOME RECEIVED:										
Premiums Written	9,693,139	0	0	0	9,693,139	32,829,220	0	0	0	32,829,220
Reinsurance Premiums Ceded	(5,747,973)	0	0	0	(5,747,973)	(23,344,433)	0	0	0	(23,344,433)
Net Premiums Written	<u>3,945,166</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,945,166</u>	<u>9,484,787</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>9,484,787</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	3,109	0	0	0	3,109	53,167	0	0	0	53,167
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>3,948,275</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,948,275</u>	<u>25,527,497</u>	<u>(15,989,543)</u>	<u>0</u>	<u>0</u>	<u>9,537,954</u>
EXPENSES PAID:										
Losses	361,824	58,578	25,475	180,000	625,877	1,132,271	459,336	280,575	349,500	2,221,682
Reins. Recovered-Losses Paid	(12,248)	(12,651)	0	0	(24,899)	(17,564)	(67,415)	(23,844)	0	(108,823)
Loss Adjustment Expenses	54,797	4,914	7,740	151,679	219,130	119,625	216,907	33,021	641,265	1,010,818
Reins. Recovered-Loss Exp. Paid	(4,095)	(1,155)	(635)	635	(5,250)	(5,595)	(10,833)	(4,248)	(21,470)	(42,146)
Commissions	969,314	0	0	0	969,314	3,282,922	0	0	0	3,282,922
Commissions Ceded	(151,375)	0	0	0	(151,375)	(508,877)	0	0	0	(508,877)
Operating Expenses	1,735,829	0	0	0	1,735,829	4,586,227	88,213	0	0	4,674,440
Premium Taxes	114,990	270	0	0	115,260	229,980	763,907	0	0	993,887
Total Expenses Paid	<u>3,069,036</u>	<u>49,956</u>	<u>32,580</u>	<u>332,314</u>	<u>3,483,886</u>	<u>8,818,989</u>	<u>1,450,115</u>	<u>285,504</u>	<u>969,295</u>	<u>11,523,903</u>
Net Cash Change	<u>879,239</u>	<u>(49,956)</u>	<u>(32,580)</u>	<u>(332,314)</u>	<u>464,389</u>	<u>16,708,508</u>	<u>(17,439,658)</u>	<u>(285,504)</u>	<u>(969,295)</u>	<u>(1,985,949)</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	991,292	991,292	0	20,905	23,844	638,210	682,959
Reins Recoverable-Loss Exp. Paid	0	0	0	460,135	460,135	0	4,040	3,613	299,519	307,172
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	964,541	964,541	0	0	0	964,541	964,541
Reins Recoverable-Loss Exp. Paid	0	0	0	440,541	440,541	0	0	0	440,541	440,541
Net Change	<u>0</u>	<u>0</u>	<u>0</u>	<u>(46,345)</u>	<u>(46,345)</u>	<u>0</u>	<u>(24,945)</u>	<u>(27,457)</u>	<u>467,353</u>	<u>414,951</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	137,300	53,000	19,800	750,000	960,100	137,300	53,000	19,800	750,000	960,100
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	(3,000)	0	0	0	(3,000)
Unpaid Loss Adjustment Expense	3,780	1,000	1,600	90,000	96,380	3,780	1,000	1,600	90,000	96,380
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	88,213	0	0	0	88,213	88,213	0	0	0	88,213
Unearned Premiums	19,626,093	0	0	0	19,626,093	19,626,093	0	0	0	19,626,093
Unearned Premiums Ceded	(881,702)	0	0	0	(881,702)	(881,702)	0	0	0	(881,702)
Premium Taxes	820,489	0	0	0	820,489	820,489	0	0	0	820,489
ADD (PRIOR PERIOD)										
Unpaid Losses	223,350	23,000	24,600	950,000	1,220,950	0	157,000	53,600	1,090,000	1,300,600
Reins. Recoverable-Unpaid Losses	(3,300)	0	0	0	(3,300)	0	(3,000)	0	(30,000)	(33,000)
Unpaid Loss Adjustment Expense	4,100	(4,000)	1,130	190,000	191,230	0	159,980	2,260	170,000	332,240
Reins. Recoverable-Unpd. Loss Exp.	(330)	0	0	0	(330)	0	(1,000)	0	0	(1,000)
Operating Expenses	66,213	0	0	0	66,213	0	88,213	0	0	88,213
Unearned Premiums	18,528,257	0	0	0	18,528,257	0	21,717,816	0	0	21,717,816
Unearned Premiums Ceded	(881,702)	0	0	0	(881,702)	0	(1,081,009)	0	0	(1,081,009)
Premium Taxes	627,678	0	0	0	627,678	0	923,697	0	0	923,697
Net Reserve Change	<u>(1,226,907)</u>	<u>(35,000)</u>	<u>4,330</u>	<u>300,000</u>	<u>(957,577)</u>	<u>(19,791,173)</u>	<u>21,907,697</u>	<u>34,460</u>	<u>390,000</u>	<u>2,540,984</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(35,595)	0	0	0	(35,595)	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	(38,694)	0	0	0	(38,694)	(38,694)	0	0	0	(38,694)
Net Other Changes	<u>(3,099)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(3,099)</u>	<u>(38,694)</u>	<u>32,949</u>	<u>0</u>	<u>0</u>	<u>(5,745)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>(1,956,182)</u>	<u>0</u>	<u>(1,956,182)</u>	<u>0</u>	<u>0</u>	<u>(1,956,182)</u>	<u>0</u>	<u>(1,956,182)</u>
Change In Members' Equity	<u>(350,767)</u>	<u>(84,956)</u>	<u>(1,984,432)</u>	<u>(78,659)</u>	<u>(2,498,814)</u>	<u>(3,121,359)</u>	<u>4,476,043</u>	<u>(2,234,683)</u>	<u>(111,942)</u>	<u>(991,941)</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT

Quarter 08-01-2020 to 10-31-2020

EXHIBIT 3A 1

Zone 1

DESCRIPTION	Quarter 08-01-2020 to 10-31-2020					Year-To-Date at 10-31-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
INCOME RECEIVED:										
Premiums Written	7,865,505	0	0	0	7,865,505	26,400,858	0	0	0	26,400,858
Reinsurance Premiums Ceded	(4,572,442)	0	0	0	(4,572,442)	(18,353,791)	0	0	0	(18,353,791)
Net Premiums Written	<u>3,293,063</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,293,063</u>	<u>8,047,067</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,047,067</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	2,652	0	0	0	2,652	42,756	0	0	0	42,756
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>3,295,715</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,295,715</u>	<u>20,835,559</u>	<u>(12,745,736)</u>	<u>0</u>	<u>0</u>	<u>8,089,823</u>
EXPENSES PAID:										
Losses	281,355	44,761	25,475	180,000	531,591	967,472	292,903	267,447	349,500	1,877,322
Reins. Recovered-Losses Paid	0	(12,651)	0	0	(12,651)	0	(23,863)	0	0	(23,863)
Loss Adjustment Expenses	42,161	2,814	7,740	151,679	204,394	91,406	138,800	30,263	639,285	899,754
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	786,551	0	0	0	786,551	2,640,086	0	0	0	2,640,086
Commissions Ceded	(91,757)	0	0	0	(91,757)	(283,378)	0	0	0	(283,378)
Operating Expenses	1,404,606	0	0	0	1,404,606	3,688,188	70,218	0	0	3,758,406
Premium Taxes	93,487	215	0	0	93,702	185,517	608,070	0	0	793,587
Total Expenses Paid	<u>2,516,403</u>	<u>35,139</u>	<u>33,215</u>	<u>331,679</u>	<u>2,916,436</u>	<u>7,289,291</u>	<u>1,086,128</u>	<u>297,710</u>	<u>988,785</u>	<u>9,661,914</u>
Net Cash Change	<u>779,312</u>	<u>(35,139)</u>	<u>(33,215)</u>	<u>(331,679)</u>	<u>379,279</u>	<u>13,546,268</u>	<u>(13,831,864)</u>	<u>(297,710)</u>	<u>(988,785)</u>	<u>(1,572,091)</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	991,292	991,292	0	0	0	598,171	598,171
Reins Recoverable-Loss Exp. Paid	0	0	0	460,135	460,135	0	0	345	265,617	265,962
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	954,908	954,908	0	0	0	892,230	892,230
Reins Recoverable-Loss Exp. Paid	0	0	0	441,766	441,766	0	0	0	408,612	408,612
Net Change	<u>0</u>	<u>0</u>	<u>0</u>	<u>(54,753)</u>	<u>(54,753)</u>	<u>0</u>	<u>0</u>	<u>(345)</u>	<u>437,054</u>	<u>436,709</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	79,207	31,434	10,600	750,000	871,241	79,207	31,434	10,600	750,000	871,241
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	2,130	0	800	90,000	92,930	2,130	0	800	90,000	92,930
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	71,159	0	0	0	71,159	71,159	0	0	0	71,159
Unearned Premiums	15,836,586	0	0	0	15,836,586	15,836,586	0	0	0	15,836,586
Unearned Premiums Ceded	(493,356)	0	0	0	(493,356)	(493,356)	0	0	0	(493,356)
Premium Taxes	659,827	608,070	0	0	1,267,897	659,827	608,070	0	0	1,267,897
ADD (PRIOR PERIOD)										
Unpaid Losses	179,607	7,434	24,600	950,000	1,161,641	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	3,110	(4,000)	1,130	190,000	190,240	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	52,992	0	0	0	52,992	0	70,620	0	0	70,620
Unearned Premiums	14,897,733	0	0	0	14,897,733	0	17,371,679	0	0	17,371,679
Unearned Premiums Ceded	(493,356)	0	0	0	(493,356)	0	(543,023)	0	0	(543,023)
Premium Taxes	502,861	607,855	0	0	1,110,716	0	735,263	673,560	0	1,408,823
Net Reserve Change	<u>(1,012,606)</u>	<u>(28,215)</u>	<u>14,330</u>	<u>300,000</u>	<u>(726,491)</u>	<u>(16,155,553)</u>	<u>17,231,262</u>	<u>699,454</u>	<u>406,778</u>	<u>2,181,941</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(28,517)	0	0	0	(28,517)	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	(31,117)	0	0	0	(31,117)	(31,117)	0	0	0	(31,117)
Net Other Changes	<u>(2,600)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(2,600)</u>	<u>(31,117)</u>	<u>26,227</u>	<u>0</u>	<u>0</u>	<u>(4,890)</u>
Assessments or (Distributions)	0	0	(2,309,767)	0	(2,309,767)	0	0	(2,309,767)	0	(2,309,767)
Change In Members' Equity	<u>(235,894)</u>	<u>(63,354)</u>	<u>(2,328,652)</u>	<u>(86,432)</u>	<u>(2,714,332)</u>	<u>(2,640,402)</u>	<u>3,425,625</u>	<u>(1,908,368)</u>	<u>(144,953)</u>	<u>(1,268,098)</u>

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

Quarter 08-01-2020 to 10-31-2020

EXHIBIT 3A 2

Zone 2

DESCRIPTION	Quarter 08-01-2020 to 10-31-2020					Year-To-Date at 10-31-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
INCOME RECEIVED:										
Premiums Written	1,827,634	0	0	0	1,827,634	6,428,362	0	0	0	6,428,362
Reinsurance Premiums Ceded	(1,175,531)	0	0	0	(1,175,531)	(4,990,642)	0	0	0	(4,990,642)
Net Premiums Written	652,103	0	0	0	652,103	1,437,720	0	0	0	1,437,720
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	457	0	0	0	457	10,411	0	0	0	10,411
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	652,560	0	0	0	652,560	4,691,938	(3,243,807)	0	0	1,448,131
EXPENSES PAID:										
Losses	80,469	13,817	0	0	94,286	164,799	166,433	13,128	0	344,360
Reins. Recovered-Losses Paid	(12,248)	0	0	0	(12,248)	(17,564)	(43,552)	(23,844)	0	(84,960)
Loss Adjustment Expenses	12,636	2,100	0	0	14,736	28,219	78,107	2,758	1,980	111,064
Reins. Recovered-Loss Exp. Paid	(4,095)	(1,155)	(635)	635	(5,250)	(5,595)	(10,833)	(4,248)	(21,470)	(42,146)
Commissions	182,763	0	0	0	182,763	642,836	0	0	0	642,836
Commissions Ceded	(59,618)	0	0	0	(59,618)	(225,499)	0	0	0	(225,499)
Operating Expenses	331,223	0	0	0	331,223	898,039	17,995	0	0	916,034
Premium Taxes	21,503	55	0	0	21,558	44,463	155,837	0	0	200,300
Total Expenses Paid	552,633	14,817	(635)	635	567,450	1,529,698	363,987	(12,206)	(19,490)	1,861,989
Net Cash Change	99,927	(14,817)	635	(635)	85,110	3,162,240	(3,607,794)	12,206	19,490	(413,858)
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	9,633	9,633	0	0	0	72,311	72,311
Reins Recoverable-Loss Exp. Paid	0	0	0	(1,225)	(1,225)	0	0	0	31,929	31,929
Net Change	0	0	0	8,408	8,408	0	(24,945)	(27,112)	30,299	(21,758)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	58,093	21,566	9,200	0	88,859	58,093	21,566	9,200	0	88,859
Reins. Recoverable-Unpaid Losses	(3,000)	0	0	0	(3,000)	(3,000)	0	0	0	(3,000)
Unpaid Loss Adjustment Expense	1,650	1,000	800	0	3,450	1,650	1,000	800	0	3,450
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	17,054	0	0	0	17,054	17,054	0	0	0	17,054
Unearned Premiums	3,789,507	0	0	0	3,789,507	3,789,507	0	0	0	3,789,507
Unearned Premiums Ceded	(388,346)	0	0	0	(388,346)	(388,346)	0	0	0	(388,346)
Premium Taxes	160,662	(608,070)	0	0	(447,408)	160,662	(608,070)	0	0	(447,408)
ADD (PRIOR PERIOD)										
Unpaid Losses	43,743	15,566	0	0	59,309	0	47,093	18,566	0	65,659
Reins. Recoverable-Unpaid Losses	(3,300)	0	0	0	(3,300)	0	(3,000)	0	(16,778)	(19,778)
Unpaid Loss Adjustment Expense	990	0	0	0	990	0	33,660	0	0	33,660
Reins. Recoverable-Unpd. Loss Exp.	(330)	0	0	0	(330)	0	(1,000)	0	0	(1,000)
Operating Expenses	13,221	0	0	0	13,221	0	17,593	0	0	17,593
Unearned Premiums	3,630,524	0	0	0	3,630,524	0	4,346,137	0	0	4,346,137
Unearned Premiums Ceded	(388,346)	0	0	0	(388,346)	0	(537,986)	0	0	(537,986)
Premium Taxes	124,817	(607,855)	0	0	(483,038)	0	188,434	(673,560)	0	(485,126)
Net Reserve Change	(214,301)	(6,785)	(10,000)	0	(231,086)	(3,635,620)	4,676,435	(664,994)	(16,778)	359,043
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	0	0	0	0	0	0	0	0	0
Assets Not Admitted	(7,078)	0	0	0	(7,078)	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	(7,577)	0	0	0	(7,577)	(7,577)	0	0	0	(7,577)
Net Other Changes	(499)	0	0	0	(499)	(7,577)	6,722	0	0	(855)
Assessments or (Distributions)	0	0	353,585	0	353,585	0	0	353,585	0	353,585
Change In Members' Equity	(114,873)	(21,602)	344,220	7,773	215,518	(480,957)	1,050,418	(326,315)	33,011	276,157

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2020

Combined Zones

EXHIBIT 3B

DESCRIPTION	2020	2019	2018	2016	Total
INCOME RECEIVED:					
Premiums Written	32,829,220	36,796,841	41,197,194	59,233,264	170,056,519
Reinsurance Premiums Ceded	-23,344,433	-26,352,495	-30,763,905	-52,050,124	-132,510,957
Net Premiums Written	9,484,787	10,444,346	10,433,289	7,183,140	37,545,562
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	53,167	150,268	136,015	31,947	371,397
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	25,527,497	12,383,157	13,591,191	13,421,347	64,923,192
EXPENSES PAID:					
Losses	1,132,271	954,868	2,874,771	17,224,219	22,186,129
Reins. Recovered-Losses Paid	-17,564	-85,095	-520,890	-10,830,435	-11,453,984
Loss Adjustment Expenses	119,625	410,895	849,109	8,384,453	9,764,082
Reins. Recovered-Loss Exp. Paid	-5,595	-13,915	-65,029	-3,410,766	-3,495,305
Commissions	3,282,922	3,679,684	4,119,719	5,923,326	17,005,651
Commissions Ceded	-508,877	-650,356	-876,083	-952,664	-2,987,980
Operating Expenses	4,586,227	5,597,218	4,077,157	4,109,677	18,370,279
Premium Taxes	229,980	1,021,389	1,154,855	1,829,105	4,235,329
Total Expenses Paid	8,818,989	10,914,688	11,613,609	22,276,915	53,624,201
Net Cash Change	16,708,508	1,468,469	1,977,582	-8,855,568	11,298,991
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	964,541	964,541
Reins Recoverable-Loss Exp. Paid	0	0	0	440,541	440,541
Net Change	16,708,508	1,468,469	1,977,582	-7,450,486	12,704,073
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	137,300	53,000	19,800	750,000	960,100
Reins. Recoverable-Unpaid Losses	-3,000	0	0	0	-3,000
Unpaid Loss Adjustment Expense	3,780	1,000	1,600	90,000	96,380
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	88,213	0	0	0	88,213
Unearned Premiums	19,626,093	0	0	0	19,626,093
Unearned Premiums Ceded	-881,702	0	0	0	-881,702
Premium Taxes	820,489	0	0	0	820,489
Total Reserves	19,791,173	54,000	21,400	840,000	20,706,573
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	-38,694	0	0	0	-38,694
Total Other Changes	-38,694	0	0	0	-38,694
Assessments or (Distributions)	0	0	-1,956,182	8,000,000	6,043,818
Net Members' Equity	-3,121,359	1,414,469	0	-290,486	-1,997,376

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2020

Zone 1

EXHIBIT 3B1

DESCRIPTION	2020	2019	2018	2016	Total
INCOME RECEIVED:					
Premiums Written	26,400,858	29,290,285	32,668,635	47,609,814	135,969,592
Reinsurance Premiums Ceded	-18,353,791	-20,367,420	-23,363,596	-40,602,668	-102,687,475
Net Premiums Written	<u>8,047,067</u>	<u>8,922,866</u>	<u>9,305,039</u>	<u>7,007,146</u>	<u>33,282,118</u>
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	42,756	119,613	107,857	25,678	295,904
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>20,835,559</u>	<u>10,336,713</u>	<u>11,711,021</u>	<u>12,156,563</u>	<u>55,039,856</u>
EXPENSES PAID:					
Losses	967,472	617,510	1,924,518	16,016,690	19,526,190
Reins. Recovered-Losses Paid	0	-23,863	-67,315	-10,143,877	-10,235,054
Loss Adjustment Expenses	91,406	260,181	611,510	7,729,911	8,693,008
Reins. Recovered-Loss Exp. Paid	0	0	-3,178	-2,498,257	-2,501,435
Commissions	2,640,086	2,929,028	3,266,863	4,760,981	13,596,958
Commissions Ceded	-283,378	-334,933	-491,223	-507,593	-1,617,127
Operating Expenses	3,688,188	4,455,386	3,232,899	3,303,228	14,679,701
Premium Taxes	185,517	814,200	915,780	1,470,177	3,385,674
Total Expenses Paid	<u>7,289,291</u>	<u>8,717,509</u>	<u>9,389,855</u>	<u>20,131,260</u>	<u>45,527,914</u>
Net Cash Change	<u>13,546,268</u>	<u>1,619,204</u>	<u>2,321,167</u>	<u>-7,974,697</u>	<u>9,511,942</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	892,230	892,230
Reins Recoverable-Loss Exp. Paid	0	0	0	408,612	408,612
Net Change	<u>13,546,268</u>	<u>1,619,204</u>	<u>2,321,167</u>	<u>-6,673,855</u>	<u>10,812,784</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	79,207	31,434	10,600	750,000	871,241
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	2,130	0	800	90,000	92,930
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	71,159	0	0	0	71,159
Unearned Premiums	15,836,586	0	0	0	15,836,586
Unearned Premiums Ceded	-493,356	0	0	0	-493,356
Premium Taxes	659,827	608,070	0	0	1,267,897
Total Reserves	<u>16,155,553</u>	<u>639,504</u>	<u>11,400</u>	<u>840,000</u>	<u>17,646,457</u>
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	-31,117	0	0	0	-31,117
Total Other Changes	<u>-31,117</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>-31,117</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>-2,309,767</u>	<u>6,550,225</u>	<u>4,240,458</u>
Net Members' Equity	<u>-2,640,402</u>	<u>979,700</u>	<u>0</u>	<u>-963,630</u>	<u>-2,624,332</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2020

Zone 2

EXHIBIT 3B2

DESCRIPTION	2020	2019	2018	2016	Total
INCOME RECEIVED:					
Premiums Written	6,428,362	7,506,556	8,528,559	11,623,450	34,086,927
Reinsurance Premiums Ceded	-4,990,642	-5,985,075	-7,400,309	-11,447,456	-29,823,482
Net Premiums Written	1,437,720	1,521,480	1,128,250	175,994	4,263,444
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	10,411	30,655	28,158	6,269	75,493
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	4,691,938	2,046,444	1,880,170	1,264,784	9,883,336
EXPENSES PAID:					
Losses	164,799	337,358	950,253	1,207,529	2,659,939
Reins. Recovered-Losses Paid	-17,564	-61,232	-453,575	-686,558	-1,218,930
Loss Adjustment Expenses	28,219	150,714	237,599	654,543	1,071,074
Reins. Recovered-Loss Exp. Paid	-5,595	-13,915	-61,851	-912,509	-993,870
Commissions	642,836	750,656	852,856	1,162,345	3,408,693
Commissions Ceded	-225,499	-315,423	-384,860	-445,071	-1,370,853
Operating Expenses	898,039	1,141,832	844,258	806,449	3,690,578
Premium Taxes	44,463	207,189	239,075	358,928	849,655
Total Expenses Paid	1,529,698	2,197,179	2,223,754	2,145,655	8,096,287
Net Cash Change	3,162,240	-150,735	-343,585	-880,871	1,787,050
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	72,311	72,311
Reins Recoverable-Loss Exp. Paid	0	0	0	31,929	31,929
Net Change	3,162,240	-150,735	-343,585	-776,631	1,891,290
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	58,093	21,566	9,200	0	88,859
Reins. Recoverable-Unpaid Losses	-3,000	0	0	0	-3,000
Unpaid Loss Adjustment Expense	1,650	1,000	800	0	3,450
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	17,054	0	0	0	17,054
Unearned Premiums	3,789,507	0	0	0	3,789,507
Unearned Premiums Ceded	-388,346	0	0	0	-388,346
Premium Taxes	160,662	-608,070	0	0	-447,408
Total Reserves	3,635,620	-585,504	10,000	0	3,060,116
OTHER CHANGES:					
Interest Accrued	0	0	0	0	0
Assets Not Admitted	-7,577	0	0	0	-7,577
Total Other Changes	-7,577	0	0	0	-7,577
Assessments or (Distributions)	0	0	353,585	1,449,775	1,803,360
Net Members' Equity	-480,957	434,769	0	673,144	626,957

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED OCTOBER 31, 2020**

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2020 10-31-2020	YEAR-TO-DATE 11-01-2019 10-31-2020
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	9,693,139	32,829,220
Reinsurance Premium Ceded	<u>(5,747,973)</u>	<u>(23,344,433)</u>
Net Premiums Written	3,945,166	9,484,787
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	16,962,576	20,675,599
Advance Premiums (On Policies Not Yet In Force)	1,565,681	1,042,217
Reinsurance Premium Ceded	<u>(881,702)</u>	<u>(1,081,009)</u>
Net Prior Unearned	17,646,555	20,636,807
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	18,669,902	18,669,902
Advance Premiums (On Policies Not Yet In Force)	956,191	956,191
Reinsurance Premium Ceded	<u>(881,702)</u>	<u>(881,702)</u>
Net Current Unearned	18,744,391	18,744,391
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>2,847,330</u>	<u>11,377,203</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED OCTOBER 31, 2020

EXHIBIT 4B

	Quarter 08-01-2020 to 10-31-2020					Year-To-Date 11-01-2019 to 10-31-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	361,824	58,578	25,475	180,000	625,877	1,132,271	459,336	280,575	349,500	2,221,682
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	(12,248)	(12,651)	0	0	(24,899)	(17,564)	(67,415)	(23,844)	0	(108,823)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	(964,541)	(964,541)	0	0	0	(964,541)	(964,541)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	991,292	991,292	0	20,905	23,844	638,210	682,959
Total Paid Loss Net of Reinsurance	349,576	45,927	25,475	206,751	627,729	1,114,707	412,826	280,575	23,169	1,831,277
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	37,300	3,000	19,800	250,000	310,100	37,300	3,000	19,800	250,000	310,100
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.	34,300	3,000	19,800	250,000	307,100	34,300	3,000	19,800	250,000	307,100
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	123,350	(27,000)	24,600	450,000	570,950	0	57,000	3,600	590,000	650,600
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	(3,300)	0	0	0	(3,300)	0	(3,000)	0	(30,000)	(33,000)
Outstanding Losses Net of Reins.	120,050	(27,000)	24,600	450,000	567,650	0	54,000	3,600	560,000	617,600
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	263,826	75,927	20,675	6,751	367,179	1,249,007	311,826	246,775	(286,831)	1,520,777
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 OCTOBER 31, 2020

EXHIBIT 4C

	Quarter 08-01-2020 to 10-31-2020					Year-To-Date 11-01-2019 to 10-31-2020				
	Association Year					Association Year				
	2020	2019	2018	2016	Total	2020	2019	2018	2016	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	54,797	4,914	7,740	151,679	219,130	119,625	216,907	33,021	641,265	1,010,818
REINSURANCE RECOVERED										
Reins. Recovered-Paid Loss Expense	(4,095)	(1,155)	(635)	635	(5,250)	(5,595)	(10,833)	(4,248)	(21,470)	(42,146)
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	(440,541)	(440,541)	0	0	0	(440,541)	(440,541)
REINSURANCE RECOVERABLE:										
(PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	460,135	460,135	0	4,040	3,613	299,519	307,172
Total Paid Loss Adj Expense Net of Reinsurance	50,702	3,759	7,105	171,908	233,474	114,030	210,114	32,386	478,773	835,303
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	3,780	1,000	1,600	90,000	96,380	3,780	1,000	1,600	90,000	96,380
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	3,780	1,000	1,600	90,000	96,380	3,780	1,000	1,600	90,000	96,380
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	4,100	(4,000)	1,130	190,000	191,230	0	159,980	2,260	170,000	332,240
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	(330)	0	0	0	(330)	0	(1,000)	0	0	(1,000)
Outstanding Loss Expense Net of Reins.	3,770	(4,000)	1,130	190,000	190,900	0	158,980	2,260	170,000	331,240
INCURRED LOSS EXPENSES:										
Allied Lines (Windstorm & Hail)	50,712	8,759	7,575	71,908	138,954	117,810	52,134	31,726	398,773	600,443

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM OCTOBER 1, 2016 TO OCTOBER 31, 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	3,390	15,620,643	250,000	7,289,448	0	500,000
			2	683	1,133,364	0	829,047	0	0
			TOTAL	4,073	16,754,007	250,000	8,118,495	0	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: OCTOBER 31, 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	259	133,335	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HARBOR ISLAND (Beaufort County)	Dwelling	23	8,755	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,597	805,601	1	180
	Mobile Home	9	454	0	0
	Commercial	27	6,822	0	0
LADY'S ISLAND (Beaufort County)	Dwelling	0	0	445	178,749
	Mobile Home	0	0	7	948
	Commercial	0	0	2	283
ST HELENA ISLAND (Beaufort County)	Dwelling	297	114,413	5	2,032
	Mobile Home	38	2,798	1	94
	Commercial	0	0	0	0
REMAINDER OF COUNTY (Beaufort County)	Dwelling	64	39,626	27	14,374
	Mobile Home	1	25	3	283
	Commercial	0	0	0	0
TOTAL	Dwelling	2,240	1,101,731	478	195,335
BEAUFORT	Mobile Home	48	3,277	11	1,325
COUNTY	Commercial	27	6,822	2	283
	TOTALS	2,315	1,111,829	491	196,943
FOLLY BEACH (Charleston County)	Dwelling	244	98,768	22	4,491
	Mobile Home	0	0	0	0
	Commercial	5	489	0	0
ISLE OF PALMS (Charleston County)	Dwelling	578	329,827	14	5,983
	Mobile Home	0	0	0	0
	Commercial	8	1,545	0	0
JAMES ISLAND (Charleston County)	Dwelling	3	1,251	672	247,956
	Mobile Home	0	0	10	710
	Commercial	0	0	4	2,098
KIAWAH ISLAND (Charleston County)	Dwelling	196	129,810	0	0
	Mobile Home	0	0	0	0
	Commercial	1	132	0	0
MOUNT PLEASANT (Charleston County)	Dwelling	0	0	558	218,027
	Mobile Home	0	0	8	553
	Commercial	0	0	10	3,358
SEABROOK ISLAND (Charleston County)	Dwelling	123	61,521	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
SULLIVANS ISLAND (Charleston County)	Dwelling	162	112,320	0	0
	Mobile Home	0	0	0	0
	Commercial	2	1,200	0	0
REMAINDER OF COUNTY (Charleston County)	Dwelling	97	47,573	165	73,572
	Mobile Home	3	302	14	934
	Commercial	1	25	2	1,525
TOTAL	Dwelling	1,403	781,070	1,431	550,029
CHARLESTON	Mobile Home	3	302	32	2,197
COUNTY	Commercial	17	3,391	16	6,981
	TOTALS	1,423	784,762	1,479	559,207
EDISTO BEACH (Colleton County)	Dwelling	309	114,503	0	0
	Mobile Home	0	0	0	0
	Commercial	3	205	0	0
TOTAL	Dwelling	309	114,503	0	0
COLLETON	Mobile Home	0	0	0	0
COUNTY	Commercial	3	205	0	0
	TOTALS	312	114,708	0	0

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

AS OF: OCTOBER 31, 2020

CITY (County)	Class	Zone 1 Policies In-force	Zone 1 Limits (000 omitted)	Zone 2 Policies In-force	Zone 2 Limits (000 omitted)
DEBORDIEU BEACH (Georgetown County)	Dwelling	44	34,704	0	0
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
GARDEN CITY (Georgetown County)	Dwelling	106	42,082	0	0
	Mobile Home	1	15	1	32
	Commercial	1	20	0	0
GEORGETOWN (Georgetown County)	Dwelling	30	20,825	86	29,529
	Mobile Home	0	0	2	219
	Commercial	0	0	6	2,348
LITCHFIELD BEACH (Georgetown County)	Dwelling	43	14,640	5	3,526
	Mobile Home	0	0	0	0
	Commercial	0	0	0	0
MURRELLS INLET (Georgetown County)	Dwelling	198	76,810	86	31,560
	Mobile Home	12	645	90	6,217
	Commercial	0	0	0	0
PAWLEYS ISLAND (Georgetown County)	Dwelling	492	201,633	299	114,878
	Mobile Home	12	642	12	919
	Commercial	5	413	4	1,698
REMAINDER OF COUNTY (Georgetown County)	Dwelling	59	28,433	17	4,127
	Mobile Home	1	60	0	0
	Commercial	0	0	1	305
TOTAL GEORGETOWN COUNTY	Dwelling	972	419,127	493	183,621
	Mobile Home	26	1,363	105	7,387
	Commercial	6	433	11	4,351
	TOTALS	1,004	420,923	609	195,359

GARDEN CITY (Horry County)	Dwelling	182	45,118	1	51
	Mobile Home	249	17,686	0	0
	Commercial	3	406	0	0
LITTLE RIVER (Horry County)	Dwelling	1	446	304	75,256
	Mobile Home	0	0	65	5,030
	Commercial	0	0	5	677
MURRELLS INLET (Horry County)	Dwelling	270	77,435	192	52,489
	Mobile Home	172	12,311	17	1,251
	Commercial	2	1,592	0	0
MYRTLE BEACH (Horry County)	Dwelling	1,613	440,872	426	100,769
	Mobile Home	908	62,326	121	8,241
	Commercial	92	30,350	6	1,112
N MYRTLE BEACH (Horry County)	Dwelling	2,079	537,276	169	34,052
	Mobile Home	130	7,235	59	3,626
	Commercial	32	11,690	5	938
SURFSIDE BEACH (Horry County)	Dwelling	865	229,618	2	378
	Mobile Home	403	41,083	0	0
	Commercial	14	6,907	0	0
REMAINDER OF COUNTY (Horry County)	Dwelling	13	3,156	2	425
	Mobile Home	1	43	1	94
	Commercial	0	0	0	0
TOTAL HORRY COUNTY	Dwelling	5,023	1,333,920	1,096	263,421
	Mobile Home	1,863	140,684	263	18,242
	Commercial	143	50,943	16	2,727
	TOTALS	7,029	1,525,547	1,375	284,389

ZONES	Dwelling	9,947	3,750,350	3,498	1,192,405
	Mobile Home	1,940	145,624	411	29,151
TOTAL	Commercial	196	61,795	45	14,342
	TOTALS	12,083	3,957,770	3,954	1,235,898