

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED APRIL 30, 2000**

EXHIBIT 1

<b>DESCRIPTION</b>	<b>LEDGER ASSETS</b>	<b>NON- LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>ADMITTED ASSETS</b>
<b>ASSETS:</b>				
Investments:				
U.S. Treasury Bills - at cost	6,749,886			6,749,886
Cash	937,903			937,903
Funds held in escrow	0			0
Accounts receivable	13,150			13,150
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		47,349		47,349
Data processing equipment (less accumulated depreciation)	108,885			108,885
Furniture, fixtures & equipment (less accumulated depreciation)	6,604		6,604	0
Programming (net of amortization)	641,114		641,114	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	113,030		4,697	108,333
<b>TOTAL ASSETS</b>	<b>8,570,572</b>	<b>47,349</b>	<b>652,415</b>	<b>7,965,506</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				1,178,300
Reinsurance recoverable-unpaid losses				(32,000)
Unpaid loss adjustment expense				42,952
Reinsurance recoverable-unpaid loss exp.				(5,984)
Operating expenses				17,791
Unearned premiums: net				7,958,060
Premium taxes				241,378
<b>TOTAL RESERVES</b>				<b>9,400,497</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				6,738
Post Retirement Benefit Payable				62,893
Reinsurance Premium Payable				2,173,918
<b>TOTAL PAYABLES</b>				<b>2,243,549</b>
<b>MEMBERS' EQUITY</b>				<b>(3,678,540)</b>
Total Liabilities and Equity				<b>7,965,506</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED APRIL 30, 2000**

EXHIBIT 2

DESCRIPTION	QUARTER: 11-1-99 04-30-00	YEAR-TO-DATE 11/01/99 04-30-00
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	1,473,595	2,914,985
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	(307,871)	(159,046)
Loss expenses incurred	(228,645)	(296,089)
Operating expenses incurred	1,272,036	1,899,066
TOTAL DEDUCTIONS	735,520	1,443,931
 Net Underwriting Gain or (Loss)	 738,075	 1,471,054
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	106,302	160,360
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	106,302	160,360
 <b><u>Net Income or (Loss)</u></b>	 844,377	 1,631,414
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(11,258)	(3,748,007)
Net income or (loss)	844,377	1,631,414
Change in assets not admitted	(60,562)	(39,960)
Assessments or (distributions)	0	(1,521,987)
Net change in equity	783,815	69,467
 <b>Members' Equity (Current Period)</b>	 772,557	 (3,678,540)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED APRIL 30, 2000**

**EXHIBIT 2A**

	<b>Quarter 11-1-99 04-30-00</b>	<b>Year-To-Date 11/01/99 04-30-00</b>
Investment Income Received/T-Bills	115,654	246,243
Investment Income Received/Sweep Account	30,029	65,600
Total Investment Income Received	145,683	311,843
Interest Accrued (Prior Period)	86,730	198,832
Interest Accrued (Current Period)	47,349	47,349
<b>Investment Income Earned</b>	<b>106,302</b>	<b>160,360</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

**QUARTER ENDED APRIL 30, 2000**

EXHIBIT 3A

DESCRIPTION	Quarter 11-1-99 to 04-30-00					Year-To-Date at 04-30-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	4,242,624	0	0	0	4,242,624	7,519,577	0	0	0	7,519,577
Reinsurance Premiums Ceded	(2,755,247)	0	0	0	(2,755,247)	(5,916,841)	0	0	0	(5,916,841)
Net Premiums Written	1,487,377	0	0	0	1,487,377	1,602,736	0	0	0	1,602,736
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	10,983,783	0	0	0	10,983,783
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(10,983,783)	0	0	(10,983,783)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,768,389)	0	0	0	(1,768,389)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	1,768,389	0	0	1,768,389
Investment Income Received	117,886	27,797	0	0	145,683	171,956	139,887	0	0	311,843
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0
Other Interest Income	0	0	0	0	0	0	0	0	0	0
<b>Total Income</b>	<b>1,605,263</b>	<b>27,797</b>	<b>0</b>	<b>0</b>	<b>1,633,060</b>	<b>10,990,086</b>	<b>(9,075,507)</b>	<b>0</b>	<b>0</b>	<b>1,914,579</b>
<b>EXPENSES PAID:</b>										
Losses	5,797	354,800	6,710	0	367,307	5,797	4,034,729	119,110	0	4,159,636
Reins. Recovered-Losses Paid	0	(103,043)	0	0	(103,043)	0	(831,807)	(1,521,987)	0	(2,353,794)
Loss Adjustment Expenses	4,629	43,744	4,999	0	53,372	5,577	433,517	19,438	0	458,532
Reins. Recovered-Loss Exp. Paid	0	(321,184)	0	0	(321,184)	0	(412,550)	0	0	(412,550)
Commissions	424,263	0	0	0	424,263	751,958	0	0	0	751,958
Commissions Ceded	(172,212)	0	0	0	(172,212)	(236,076)	0	0	0	(236,076)
Operating Expenses	910,504	0	0	0	910,504	1,159,749	15,158	0	0	1,174,907
Premium Taxes	0	386,635	0	0	386,635	0	453,293	0	0	453,293
<b>Total Expenses Paid</b>	<b>1,172,981</b>	<b>360,952</b>	<b>11,709</b>	<b>0</b>	<b>1,545,642</b>	<b>1,687,005</b>	<b>3,692,340</b>	<b>(1,383,439)</b>	<b>0</b>	<b>3,995,906</b>
<b>Net Cash Change</b>	<b>432,282</b>	<b>(333,155)</b>	<b>(11,709)</b>	<b>0</b>	<b>87,418</b>	<b>9,303,081</b>	<b>(12,767,847)</b>	<b>1,383,439</b>	<b>0</b>	<b>(2,081,327)</b>
<b>REINSURANCE RECOVERABLE:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	285,972	1,521,987	0	1,807,959
Reins Recoverable-Loss Exp. Paid	0	87,651	0	0	87,651	0	51,603	0	0	51,603
<b>ADD (CURRENT PERIOD)</b>										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
<b>Net Change</b>	<b>0</b>	<b>(87,651)</b>	<b>0</b>	<b>0</b>	<b>(87,651)</b>	<b>0</b>	<b>(337,575)</b>	<b>(1,521,987)</b>	<b>0</b>	<b>(1,859,562)</b>
<b>RESERVES:</b>										
<b>DEDUCT (CURRENT PERIOD)</b>										
Unpaid Losses	0	515,300	663,000	0	1,178,300	0	515,300	663,000	0	1,178,300
Reins. Recoverable-Unpaid Losses	0	(32,000)	0	0	(32,000)	0	(32,000)	0	0	(32,000)
Unpaid Loss Adjustment Expense	0	42,952	0	0	42,952	0	42,952	0	0	42,952
Reins. Recoverable-Unpd. Loss Exp.	0	(5,984)	0	0	(5,984)	0	(5,984)	0	0	(5,984)
Operating Expenses	17,791	0	0	0	17,791	17,791	0	0	0	17,791
Unearned Premiums	9,244,119	0	0	0	9,244,119	9,244,119	0	0	0	9,244,119
Unearned Premiums Ceded	(1,286,059)	0	0	0	(1,286,059)	(1,286,059)	0	0	0	(1,286,059)
Premium Taxes	241,378	0	0	0	241,378	241,378	0	0	0	241,378
<b>ADD (PRIOR PERIOD)</b>										
Unpaid Losses	0	1,157,935	663,000	0	1,820,935	0	5,178,584	663,000	0	5,841,584
Reins. Recoverable-Unpaid Losses	0	(102,500)	0	0	(102,500)	0	(922,437)	0	0	(922,437)
Unpaid Loss Adjustment Expense	0	99,952	0	0	99,952	0	518,126	0	0	518,126
Reins. Recoverable-Unpd. Loss Exp.	0	(14,500)	0	0	(14,500)	0	(87,484)	0	0	(87,484)
Operating Expenses	3,225	0	0	0	3,225	0	15,158	0	0	15,158
Unearned Premiums	9,437,069	0	0	0	9,437,069	0	10,983,783	0	0	10,983,783
Unearned Premiums Ceded	(1,492,791)	0	0	0	(1,492,791)	0	(1,713,474)	0	0	(1,713,474)
Premium Taxes	533,098	0	0	0	533,098	0	489,027	0	0	489,027
<b>Net Reserve Change</b>	<b>263,372</b>	<b>620,619</b>	<b>0</b>	<b>0</b>	<b>883,991</b>	<b>(8,217,229)</b>	<b>13,941,015</b>	<b>0</b>	<b>0</b>	<b>5,723,786</b>
<b>OTHER CHANGES:</b>										
<b>DEDUCT (PRIOR PERIOD)</b>										
Interest Accrued	27,797	58,933	0	0	86,730	0	198,832	0	0	198,832
Assets Not Admitted	(591,853)	0	0	0	(591,853)	0	(612,455)	0	0	(612,455)
<b>ADD (CURRENT PERIOD)</b>										
Interest Accrued	47,349	0	0	0	47,349	47,349	0	0	0	47,349
Assets Not Admitted	(652,415)	0	0	0	(652,415)	(652,415)	0	0	0	(652,415)
<b>Net Other Changes</b>	<b>(41,010)</b>	<b>(58,933)</b>	<b>0</b>	<b>0</b>	<b>(99,943)</b>	<b>(605,066)</b>	<b>413,623</b>	<b>0</b>	<b>0</b>	<b>(191,443)</b>
Assessments or (Distributions)	0	0	0	0	0	0	0	(1,521,987)	0	(1,521,987)
<b>Change In Members' Equity</b>	<b>654,644</b>	<b>140,880</b>	<b>(11,709)</b>	<b>0</b>	<b>783,815</b>	<b>480,786</b>	<b>1,249,216</b>	<b>(1,660,535)</b>	<b>0</b>	<b>69,467</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2000**

EXHIBIT 3B

DESCRIPTION	2000	1999	1998	1997	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	7,519,577	19,042,541	19,558,076	0	46,120,194
Reinsurance Premiums Ceded	(5,916,841)	(14,882,730)	(15,282,904)	0	(36,082,475)
Net Premiums Written	<u>1,602,736</u>	<u>4,159,811</u>	<u>4,275,172</u>	<u>0</u>	<u>10,037,719</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	10,983,783	11,087,786	10,008,825	0	32,080,394
To Succeeding Assoc. Yr.	0	(10,983,783)	(11,087,786)	0	(22,071,569)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,768,389)	(1,607,729)	(1,460,806)	0	(4,836,924)
To Succeeding Assoc. Yr.	0	1,768,389	1,607,729	0	3,376,118
Investment Income Received	171,956	634,224	972,998	0	1,779,178
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>10,990,086</u>	<u>5,058,698</u>	<u>4,316,132</u>	<u>0</u>	<u>20,364,916</u>
<b>EXPENSES PAID:</b>					
Losses	5,797	5,680,751	7,052,225	0	12,738,773
Reins. Recovered-Losses Paid	0	(831,807)	(2,394,278)	0	(3,226,085)
Loss Adjustment Expenses	5,577	794,180	863,190	0	1,662,947
Reins. Recovered-Loss Exp. Paid	0	(412,550)	(96,410)	0	(508,960)
Commissions	751,958	1,904,254	1,955,808	0	4,612,020
Commissions Ceded	(236,076)	(801,642)	(798,824)	0	(1,836,542)
Operating Expenses	1,159,749	1,417,782	1,299,268	0	3,876,799
Premium Taxes	0	575,531	579,734	0	1,155,265
Total Expenses Paid	<u>1,687,005</u>	<u>8,326,499</u>	<u>8,460,713</u>	<u>0</u>	<u>18,474,217</u>
Net Cash Change	<u>9,303,081</u>	<u>(3,267,801)</u>	<u>(4,144,581)</u>	<u>0</u>	<u>1,890,699</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>9,303,081</u>	<u>(3,267,801)</u>	<u>(4,144,581)</u>	<u>0</u>	<u>1,890,699</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	0	515,300	663,000	0	1,178,300
Reins. Recoverable-Unpaid Losses	0	(32,000)	0	0	(32,000)
Unpaid Loss Adjustment Expense	0	42,952	0	0	42,952
Reins. Recoverable-Unpd. Loss Exp.	0	(5,984)	0	0	(5,984)
Operating Expenses	17,791	0	0	0	17,791
Unearned Premiums	9,244,119	0	0	0	9,244,119
Unearned Premiums Ceded	(1,286,059)	0	0	0	(1,286,059)
Premium Taxes	241,378	0	0	0	241,378
Total Reserves	<u>8,217,229</u>	<u>520,268</u>	<u>663,000</u>	<u>0</u>	<u>9,400,497</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	47,349	0	0	0	47,349
Assets Not Admitted	(652,415)	0	0	0	(652,415)
Total Other Changes	<u>(605,066)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(605,066)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>4,436,324</u>	<u>0</u>	<u>4,436,324</u>
Net Members' Equity	<u>480,786</u>	<u>(3,788,069)</u>	<u>(371,257)</u>	<u>0</u>	<u>(3,678,540)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF PREMIUMS  
QUARTER ENDED APRIL 30, 2000**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 11-1-99 04-30-00</b>	<b>YEAR-TO-DATE 11/01/99 04-30-00</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	4,242,624	7,519,577
Reinsurance Premium Ceded	<u>(2,755,247)</u>	<u>(5,916,841)</u>
Net Premiums Written	1,487,377	1,602,736
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,437,069	10,983,783
Reinsurance Premium Ceded	<u>(1,492,791)</u>	<u>(1,713,474)</u>
Net Prior Unearned	7,944,278	9,270,309
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,244,119	9,244,119
Reinsurance Premium Ceded	<u>(1,286,059)</u>	<u>(1,286,059)</u>
Net Current Unearned	7,958,060	7,958,060
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>1,473,595</u>	<u>2,914,985</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES  
QUARTER ENDED APRIL 30, 2000**

EXHIBIT 4B

	Quarter 11-1-99 to 04-30-00					Year-To-Date 04-30-00 to 04-30-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	5,797	354,800	6,710	0	367,307	5,797	4,034,729	119,110	0	4,159,636
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	-103,043	0	0	-103,043	0	-831,807	-1,521,987	0	-2,353,794
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	285,972	1,521,987	0	1,807,959
<b>Total Paid Loss Net of Reinsurance</b>	<b>5,797</b>	<b>251,757</b>	<b>6,710</b>	<b>0</b>	<b>264,264</b>	<b>5,797</b>	<b>3,488,894</b>	<b>119,110</b>	<b>0</b>	<b>3,613,801</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	265,300	213,000	0	478,300	0	265,300	213,000	0	478,300
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	-32,000	0	0	-32,000	0	-32,000	0	0	-32,000
<b>Outstanding Losses Net of Reins.</b>	<b>0</b>	<b>233,300</b>	<b>213,000</b>	<b>0</b>	<b>446,300</b>	<b>0</b>	<b>233,300</b>	<b>213,000</b>	<b>0</b>	<b>446,300</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	907,935	213,000	0	1,120,935	0	4,928,584	663,000	0	5,591,584
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	-102,500	0	0	-102,500	0	-922,437	0	0	-922,437
<b>Outstanding Losses Net of Reins.</b>	<b>0</b>	<b>805,435</b>	<b>213,000</b>	<b>0</b>	<b>1,018,435</b>	<b>0</b>	<b>4,006,147</b>	<b>663,000</b>	<b>0</b>	<b>4,669,147</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	5,797	-320,378	6,710	0	-307,871	5,797	-283,953	119,110	0	-159,046
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	250,000	450,000	0	700,000	0	250,000	450,000	0	700,000
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	250,000	450,000	0	700,000	0	250,000	0	0	250,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
QUARTER ENDED APRIL 30, 2000**

EXHIBIT 4C

	Quarter 11-1-99 to 04-30-00 Association Year					Year-To-Date 04-30-00 to 04-30-00 Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstom & Hail)	4,629	43,744	4,999	0	53,372	5,577	433,517	19,438	0	458,532
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	-321,184	0	0	-321,184	0	-412,550	0	0	-412,550
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	87,651	0	0	87,651	0	51,603	0	0	51,603
<b>Total Paid Loss Net of Reinsurance</b>	<b>4,629</b>	<b>-189,789</b>	<b>4,999</b>	<b>0</b>	<b>-180,161</b>	<b>5,577</b>	<b>72,570</b>	<b>19,438</b>	<b>0</b>	<b>97,585</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	42,952	0	0	42,952	0	42,952	0	0	42,952
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-5,984	0	0	-5,984	0	-5,984	0	0	-5,984
<b>Outstanding Loss Expense Net of Reins.</b>	<b>0</b>	<b>36,968</b>	<b>0</b>	<b>0</b>	<b>36,968</b>	<b>0</b>	<b>36,968</b>	<b>0</b>	<b>0</b>	<b>36,968</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	99,952	0	0	99,952	0	518,126	0	0	518,126
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-14,500	0	0	-14,500	0	-87,484	0	0	-87,484
<b>Outstanding Loss Expense Net of Reins.</b>	<b>0</b>	<b>85,452</b>	<b>0</b>	<b>0</b>	<b>85,452</b>	<b>0</b>	<b>430,642</b>	<b>0</b>	<b>0</b>	<b>430,642</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	4,629	-238,273	4,999	0	-228,645	5,577	-321,104	19,438	0	-296,089



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
CUMULATIVE REPORT OF CATASTROPHE LOSSES  
PERIOD FROM JUNE 24, 1994 TO APRIL 30, 2000**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	LINE OF BUSINESS	LOSSES		CLAIM EXPENSES		UNALLOCATED	
				O/S	PAID	ALLOCATED O/S	PAID	O/S	PAID
92	1994	6/24-27/94	Allied Lines*	0	69,292	0	11,965	0	6,277
18	1994	10/10-14/94	Allied Lines*	0	3,198	0	12,043	0	5,613
22	1995	11/14-16/94	Allied Lines*	0	715	0	243	0	0
24	1995	12/21-24/94	Allied Lines*	0	15,211	0	7,161	0	1,867
25	1995	01/06/95	Allied Lines*	0	0	0	108	0	0
40	1995	05/15/95	Allied Lines*	0	9,356	0	2,285	0	1,751
45	1995	06/05/95	Allied Lines*	0	3,774	0	2,698	0	1,635
50	1995	08/03-07/95	Allied Lines*	0	10,697	0	1,086	0	1,415
56	1996	11/07/96	Allied Lines*	0	80,093	0	10,238	0	976
67	1996	03/18/96	Allied Lines*	0	0	0	3,903	0	1,783
77	1996	05/29/96	Allied Lines*	0	1,562	0	1,994	0	0
82	1996	07/12/96	Allied Lines*	0	1,651,162	0	193,312	0	47,844
88	1996	09/05/96	Allied Lines*	0	3,488,445	0	494,775	0	71,163
90	1996	10/08/96	Allied Lines*	0	32,516	0	10,499	0	2,071
37	1998	02/01-05/98	Allied Lines*	0	0	0	0	0	0
66	1998	08/06/98	Allied Lines*	663,000	6,578,779	0	78,681	0	637,097
97	1999	09/15/99	Allied Lines*	558,252	5,609,789	0	0	42,952	730,402
<b>TOTAL</b>				<b>1,221,252</b>	<b>17,554,589</b>	<b>0</b>	<b>830,991</b>	<b>42,952</b>	<b>1,509,894</b>

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

AS OF: APRIL 30, 2000		Amount of In Force Liability (000 Omitted)			Number of Policies In Force		
CITY (County)	Class	As Of Current Quarter	Change Over Prior Year	% of Change	As Of Current Quarter	Change Over Prior Year	% of Change
FRIPP ISLAND (Beaufort County)	Dwelling	192,735	-12,819	-6.24%	690	-99	-12.55%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	1,125	72	6.84%	4	0	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	785,884	-279,868	-26.26%	2,653	-1,081	-28.95%
	Mobile Home	1,237	-658	-34.72%	22	-12	-35.29%
	Commercial	24,580	-13,743	-35.86%	125	-65	-34.21%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	92,934	-28,226	-23.30%	425	-143	-25.18%
	Mobile Home	5,750	-2,166	-27.36%	143	-37	-20.56%
	Commercial	2,094	-400	-16.04%	16	1	6.67%
<b>TOTAL BEAUFORT COUNTY</b>	<b>Dwelling</b>	<b>1,071,553</b>	<b>-320,913</b>	<b>-23.05%</b>	<b>3,768</b>	<b>-1,323</b>	<b>-25.99%</b>
	<b>Mobile Home</b>	<b>6,987</b>	<b>-2,824</b>	<b>-28.78%</b>	<b>165</b>	<b>-49</b>	<b>-22.90%</b>
	<b>Commercial</b>	<b>27,799</b>	<b>-14,071</b>	<b>-33.61%</b>	<b>145</b>	<b>-64</b>	<b>-30.62%</b>
	<b>TOTALS</b>	<b>1,106,339</b>	<b>-337,808</b>	<b>-23.39%</b>	<b>4,078</b>	<b>-1,436</b>	<b>-26.04%</b>
FOLLY BEACH (Charleston County)	Dwelling	124,761	-9,696	-7.21%	758	-105	-12.17%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	7,656	-473	-5.82%	40	-2	-4.76%
ISLE OF PALMS (Charleston County)	Dwelling	321,648	-53,076	-14.16%	1,112	-257	-18.77%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	17,080	502	3.03%	66	-5	-7.04%
KIAWAH ISLAND (Charleston County)	Dwelling	239,441	-42,932	-15.20%	566	-149	-20.84%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,086	15	0.72%	10	-1	-9.09%
SULLIVANS ISLAND (Charleston County)	Dwelling	137,939	-9,551	-6.48%	465	-66	-12.43%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,810	-1,035	-26.92%	17	-11	-39.29%
REMAINDER OF COUNTY (Charleston County)	Dwelling	123,929	-11,725	-8.64%	378	-91	-19.40%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,230	1,103	51.86%	7	1	16.67%
<b>TOTAL CHARLESTON COUNTY</b>	<b>Dwelling</b>	<b>947,718</b>	<b>-126,980</b>	<b>-11.82%</b>	<b>3,279</b>	<b>-668</b>	<b>-16.92%</b>
	<b>Mobile Home</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>
	<b>Commercial</b>	<b>32,862</b>	<b>112</b>	<b>0.34%</b>	<b>140</b>	<b>-18</b>	<b>-11.39%</b>
	<b>TOTALS</b>	<b>980,580</b>	<b>-126,868</b>	<b>-11.46%</b>	<b>3,419</b>	<b>-686</b>	<b>-16.71%</b>
EDISTO BEACH (Colleton County)	Dwelling	179,863	173	0.10%	922	-75	-7.52%
	Mobile Home	11	0	0.00%	1	0	0.00%
	Commercial	4,619	53	1.16%	19	-6	-24.00%
REMAINDER OF COUNTY (Colleton County)	Dwelling	0	0	0.00%	0	0	0.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
<b>TOTAL COLLETON COUNTY</b>	<b>Dwelling</b>	<b>179,863</b>	<b>173</b>	<b>0.10%</b>	<b>922</b>	<b>-75</b>	<b>-7.52%</b>
	<b>Mobile Home</b>	<b>11</b>	<b>0</b>	<b>0.00%</b>	<b>1</b>	<b>0</b>	<b>0.00%</b>
	<b>Commercial</b>	<b>4,619</b>	<b>53</b>	<b>1.16%</b>	<b>19</b>	<b>-6</b>	<b>-24.00%</b>
	<b>TOTALS</b>	<b>184,493</b>	<b>226</b>	<b>0.12%</b>	<b>942</b>	<b>-81</b>	<b>-7.92%</b>
	Dwelling	79,056	-11,192	-12.40%	357	-67	-15.80%

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

**AS OF: APRIL 30, 2000**

CITY (County)	Class	Amount of In Force Liability (000 Omitted)			Number of Policies In Force		
		As Of Current Quarter	Change Over Prior Year	% of Change	As Of Current Quarter	Change Over Prior Year	% of Change
GARDEN CITY (Georgetown County)	Mobile Home	468	204	77.27%	9	5	125.00%
	Commercial	3,120	99	3.28%	3	1	50.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	25,746	-4,072	-13.66%	126	-19	-13.10%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	-4,347	-100.00%	0	-2	-100.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	136,280	-14,252	-9.47%	574	-73	-11.28%
	Mobile Home	495	-1	-0.20%	12	2	20.00%
	Commercial	12,364	-30	-0.24%	25	9	56.25%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	132,359	-23,563	-15.11%	430	-100	-18.87%
	Mobile Home	394	-18	-4.37%	7	0	0.00%
	Commercial	1,057	-6,905	-86.72%	3	-6	-66.67%
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>373,441</b>	<b>-53,079</b>	<b>-12.44%</b>	<b>1,487</b>	<b>-259</b>	<b>-14.83%</b>
	<b>Mobile Home</b>	<b>1,357</b>	<b>185</b>	<b>15.78%</b>	<b>28</b>	<b>7</b>	<b>33.33%</b>
	<b>Commercial</b>	<b>16,541</b>	<b>-11,183</b>	<b>-40.34%</b>	<b>31</b>	<b>2</b>	<b>6.90%</b>
	<b>TOTALS</b>	<b>391,339</b>	<b>-64,077</b>	<b>-14.07%</b>	<b>1,546</b>	<b>-250</b>	<b>-13.92%</b>
ATLANTIC BEACH (Horry County)	Dwelling	1,310	-618	-32.05%	17	-5	-22.73%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	303	-120	-28.37%	2	-1	-33.33%
GARDEN CITY (Horry County)	Dwelling	75,333	-13,379	-15.08%	495	-90	-15.38%
	Mobile Home	11,534	643	5.90%	280	17	6.46%
	Commercial	13,343	108	0.82%	39	0	0.00%
MYRTLE BEACH (Horry County)	Dwelling	219,606	-40,802	-15.67%	1,132	-200	-15.02%
	Mobile Home	44,540	2,592	6.18%	1,059	75	7.62%
	Commercial	292,484	-58,822	-16.74%	462	29	6.70%
N MYRTLE BEACH (Horry County)	Dwelling	396,328	-36,039	-8.34%	3,043	-330	-9.78%
	Mobile Home	11,002	2	0.02%	286	-10	-3.38%
	Commercial	104,516	-29,422	-21.97%	236	-15	-5.98%
SURFSIDE BEACH (Horry County)	Dwelling	102,620	-17,830	-14.80%	725	-131	-15.30%
	Mobile Home	37,461	-308	-0.82%	518	-14	-2.63%
	Commercial	12,440	-4,428	-26.25%	46	-8	-14.81%
REMAINDER OF COUNTY (Horry County)	Dwelling	39,513	-2,631	-6.24%	249	-31	-11.07%
	Mobile Home	448	103	29.86%	13	3	30.00%
	Commercial	2,197	217	10.96%	9	1	12.50%
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>834,710</b>	<b>-111,299</b>	<b>-11.77%</b>	<b>5,661</b>	<b>-787</b>	<b>-12.21%</b>
	<b>Mobile Home</b>	<b>104,985</b>	<b>3,032</b>	<b>2.97%</b>	<b>2,156</b>	<b>71</b>	<b>3.41%</b>
	<b>Commercial</b>	<b>425,283</b>	<b>-92,467</b>	<b>-17.86%</b>	<b>794</b>	<b>6</b>	<b>0.76%</b>
	<b>TOTALS</b>	<b>1,364,978</b>	<b>-200,734</b>	<b>-12.82%</b>	<b>8,611</b>	<b>-710</b>	<b>-7.62%</b>
<b>GRAND TOTAL</b>	<b>Dwelling</b>	<b>3,407,285</b>	<b>-612,098</b>	<b>-15.23%</b>	<b>15,117</b>	<b>-3,112</b>	<b>-17.07%</b>
	<b>Mobile Home</b>	<b>113,340</b>	<b>393</b>	<b>0.35%</b>	<b>2,350</b>	<b>29</b>	<b>1.25%</b>
	<b>Commercial</b>	<b>507,104</b>	<b>-117,556</b>	<b>-18.82%</b>	<b>1,129</b>	<b>-80</b>	<b>-6.62%</b>
	<b>TOTALS</b>	<b>4,027,729</b>	<b>-729,261</b>	<b>-15.33%</b>	<b>18,596</b>	<b>-3,163</b>	<b>-14.54%</b>