

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED APRIL 30, 2001**

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS:</b>				
Investments:				
U.S. Treasury Bills - at cost	9,569,631			9,569,631
Cash	1,603,813			1,603,813
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	551			551
Interest accrued		65,455		65,455
Data processing equipment (less accumulated depreciation)	78,054			78,054
Furniture, fixtures & equipment (less accumulated depreciation)	6,076		6,076	0
Programming (net of amortization)	539,405		539,405	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	111,333		3,000	108,333
<b>TOTAL ASSETS</b>	<b>11,908,863</b>	<b>65,455</b>	<b>548,481</b>	<b>11,425,837</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				375,650
Reinsurance recoverable-unpaid losses				(3,800)
Unpaid loss adjustment expense				6,250
Reinsurance recoverable-unpaid loss exp.				(1,000)
Operating expenses				18,834
Unearned premiums: net				7,825,210
Premium taxes				246,108
<b>TOTAL RESERVES</b>				<b>8,467,252</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				6,903
Post Retirement Benefit Payable				86,352
Reinsurance Premium Payable				1,516,781
<b>TOTAL PAYABLES</b>				<b>1,610,036</b>
<b>MEMBERS' EQUITY</b>				<b>1,348,549</b>
Total Liabilities and Equity				11,425,837

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED APRIL 30, 2001**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 02-01-2001 04-30-2001</b>	<b>YEAR-TO-DATE 11-01-2000 04-30-2001</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	1,047,658	2,866,389
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	42,321	(83,630)
Loss expenses incurred	26,074	23,075
Operating expenses incurred	1,058,330	1,777,636
<b>TOTAL DEDUCTIONS</b>	<b>1,126,725</b>	<b>1,717,081</b>
 Net Underwriting Gain or (Loss)	 (79,067)	 1,149,308
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	136,329	314,137
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>136,329</b>	<b>314,137</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>57,262</b>	 <b>1,463,445</b>
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	1,242,092	(174,784)
 Net income or (loss)	 57,262	 1,463,445
Change in assets not admitted	49,195	59,888
Assessments or (distributions)	0	0
<b>Net change in equity</b>	<b>106,457</b>	<b>1,523,333</b>
 <b>Members' Equity (Current Period)</b>	 <b>1,348,549</b>	 <b>1,348,549</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED APRIL 30, 2001**

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>02-01-2001</b>	<b>11-01-2000</b>
	<b>04-30-2001</b>	<b>04-30-2001</b>
Investment Income Received/T-Bills	209,009	339,809
Investment Income Received/Sweep Account	21,043	46,707
 Total Investment Income Received	 230,052	 386,516
Interest Accrued (Prior Period)	159,178	137,834
Interest Accrued (Current Period)	65,455	65,455
 <b>Investment Income Earned</b>	 <u>136,329</u>	 <u>314,137</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

**QUARTER ENDED APRIL 30, 2001**

EXHIBIT 3A

DESCRIPTION	Quarter 02-01-2001 to 04-30-2001					Year-To-Date at 04-30-2001				
	2001	2000	Association Year		Total	2001	2000	Association Year		Total
			1999	1998				1999	1998	
<b>INCOME RECEIVED:</b>										
Premiums Written	4,482,524	0	0	0	4,482,524	7,666,914	0	0	0	7,666,914
Reinsurance Premiums Ceded	(3,225,084)	0	0	0	(3,225,084)	(5,858,216)	0	0	0	(5,858,216)
Net Premiums Written	1,257,440	0	0	0	1,257,440	1,808,698	0	0	0	1,808,698
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	10,767,960	0	0	0	10,767,960
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(10,767,960)	0	0	(10,767,960)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,623,540)	0	0	0	(1,623,540)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	1,623,540	0	0	1,623,540
Investment Income Received	167,401	62,651	0	0	230,052	235,133	151,383	0	0	386,516
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	1,424,841	62,651	0	0	1,487,492	11,188,251	(8,993,037)	0	0	2,195,214
<b>EXPENSES PAID:</b>										
Losses	0	27,405	5,206	0	32,611	0	31,324	37,649	0	68,973
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	(2,866,076)	0	(2,866,076)
Loss Adjustment Expenses	0	16,763	6,737	0	23,500	0	21,487	8,712	0	30,199
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	(646)	0	0	(646)
Commissions	452,773	0	0	0	452,773	766,691	0	0	0	766,691
Commissions Ceded	(105,001)	0	0	0	(105,001)	(295,623)	(84,568)	0	0	(380,191)
Operating Expenses	600,208	0	0	0	600,208	1,170,126	3,942	0	0	1,174,068
Premium Taxes	0	375,880	0	0	375,880	0	435,388	0	0	435,388
Total Expenses Paid	947,980	420,048	11,943	0	1,379,971	1,641,194	406,927	(2,819,715)	0	(771,594)
Net Cash Change	476,861	(357,397)	(11,943)	0	107,521	9,547,057	(9,399,964)	2,819,715	0	2,966,808
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	2,864,223	0	2,864,223
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	551	0	0	0	551	551	0	0	0	551
Net Change	551	0	0	0	551	551	0	(2,864,223)	0	(2,863,672)
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	17,150	0	358,500	0	375,650	17,150	0	358,500	0	375,650
Reins. Recoverable-Unpaid Losses	(300)	0	(3,500)	0	(3,800)	(300)	0	(3,500)	0	(3,800)
Unpaid Loss Adjustment Expense	5,500	0	750	0	6,250	5,500	0	750	0	6,250
Reins. Recoverable-Unpd. Loss Exp.	(250)	0	(750)	0	(1,000)	(250)	0	(750)	0	(1,000)
Operating Expenses	18,834	0	0	0	18,834	18,834	0	0	0	18,834
Unearned Premiums	9,282,167	0	0	0	9,282,167	9,282,167	0	0	0	9,282,167
Unearned Premiums Ceded	(1,456,957)	0	0	0	(1,456,957)	(1,456,957)	0	0	0	(1,456,957)
Premium Taxes	246,108	0	0	0	246,108	246,108	0	0	0	246,108
ADD (PRIOR PERIOD)										
Unpaid Losses	1,500	600	363,540	0	365,640	0	9,100	522,000	0	531,100
Reins. Recoverable-Unpaid Losses	0	0	(3,500)	0	(3,500)	0	0	(8,500)	0	(8,500)
Unpaid Loss Adjustment Expense	1,250	250	2,050	0	3,550	0	3,521	9,831	0	13,352
Reins. Recoverable-Unpd. Loss Exp.	0	0	(1,425)	0	(1,425)	0	0	(2,175)	0	(2,175)
Operating Expenses	8,441	0	0	0	8,441	0	3,942	0	0	3,942
Unearned Premiums	9,329,579	0	0	0	9,329,579	0	10,767,960	0	0	10,767,960
Unearned Premiums Ceded	(1,714,151)	0	0	0	(1,714,151)	0	(1,885,059)	0	0	(1,885,059)
Premium Taxes	102,219	419,812	0	0	522,031	0	479,320	0	0	479,320
Net Reserve Change	(383,414)	420,662	5,665	0	42,913	(8,112,252)	9,378,784	166,156	0	1,432,688
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	109,993	49,185	0	0	159,178	0	137,834	0	0	137,834
Assets Not Admitted	(597,676)	0	0	0	(597,676)	0	(608,369)	0	0	(608,369)
ADD (CURRENT PERIOD)										
Interest Accrued	65,455	0	0	0	65,455	65,455	0	0	0	65,455
Assets Not Admitted	(548,481)	0	0	0	(548,481)	(548,481)	0	0	0	(548,481)
Net Other Changes	4,657	(49,185)	0	0	(44,528)	(483,026)	470,535	0	0	(12,491)
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	98,655	14,080	(6,278)	0	106,457	952,330	449,355	121,648	0	1,523,333

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2001**

EXHIBIT 3B

DESCRIPTION	2001	2000	1999	1998	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	7,666,914	18,639,746	19,042,541	0	45,349,201
Reinsurance Premiums Ceded	(5,858,216)	(14,528,857)	(14,882,730)	0	(35,269,803)
Net Premiums Written	<u>1,808,698</u>	<u>4,110,889</u>	<u>4,159,811</u>	<u>0</u>	<u>10,079,398</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	10,767,960	10,983,783	11,087,786	0	32,839,529
To Succeeding Assoc. Yr.	0	(10,767,960)	(10,983,783)	0	(21,751,743)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,623,540)	(1,768,389)	(1,607,729)	0	(4,999,658)
To Succeeding Assoc. Yr.	0	1,623,540	1,768,389	0	3,391,929
Investment Income Received	235,133	563,234	634,224	0	1,432,591
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>11,188,251</u>	<u>4,745,097</u>	<u>5,058,698</u>	<u>0</u>	<u>20,992,046</u>
<b>EXPENSES PAID:</b>					
Losses	0	88,399	5,812,930	0	5,901,329
Reins. Recovered-Losses Paid	0	0	(3,702,562)	0	(3,702,562)
Loss Adjustment Expenses	0	42,251	832,641	0	874,892
Reins. Recovered-Loss Exp. Paid	0	(646)	(415,375)	0	(416,021)
Commissions	766,691	1,861,479	1,904,254	0	4,532,424
Commissions Ceded	(295,623)	(890,582)	(868,542)	0	(2,054,747)
Operating Expenses	1,170,126	1,846,151	1,417,782	0	4,434,059
Premium Taxes	0	494,895	629,501	0	1,124,396
Total Expenses Paid	<u>1,641,194</u>	<u>3,441,947</u>	<u>5,610,629</u>	<u>0</u>	<u>10,693,770</u>
Net Cash Change	<u>9,547,057</u>	<u>1,303,150</u>	<u>(551,931)</u>	<u>0</u>	<u>10,298,276</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	551	0	0	0	551
Net Change	<u>9,547,608</u>	<u>1,303,150</u>	<u>(551,931)</u>	<u>0</u>	<u>10,298,827</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	17,150	0	358,500	0	375,650
Reins. Recoverable-Unpaid Losses	(300)	0	(3,500)	0	(3,800)
Unpaid Loss Adjustment Expense	5,500	0	750	0	6,250
Reins. Recoverable-Unpd. Loss Exp.	(250)	0	(750)	0	(1,000)
Operating Expenses	18,834	0	0	0	18,834
Unearned Premiums	9,282,167	0	0	0	9,282,167
Unearned Premiums Ceded	(1,456,957)	0	0	0	(1,456,957)
Premium Taxes	246,108	0	0	0	246,108
Total Reserves	<u>8,112,252</u>	<u>0</u>	<u>355,000</u>	<u>0</u>	<u>8,467,252</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	65,455	0	0	0	65,455
Assets Not Admitted	(548,481)	0	0	0	(548,481)
Total Other Changes	<u>(483,026)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(483,026)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>952,330</u>	<u>1,303,150</u>	<u>(906,931)</u>	<u>0</u>	<u>1,348,549</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF PREMIUMS  
QUARTER ENDED APRIL 30, 2001**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 02-01-2001 04-30-2001</b>	<b>YEAR-TO-DATE 11-01-2000 04-30-2001</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	4,482,524	7,666,914
Reinsurance Premium Ceded	<u>(3,225,084)</u>	<u>(5,858,216)</u>
Net Premiums Written	1,257,440	1,808,698
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,329,579	10,767,960
Reinsurance Premium Ceded	<u>(1,714,151)</u>	<u>(1,885,059)</u>
Net Prior Unearned	7,615,428	8,882,901
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,282,167	9,282,167
Reinsurance Premium Ceded	<u>(1,456,957)</u>	<u>(1,456,957)</u>
Net Current Unearned	7,825,210	7,825,210
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>1,047,658</u>	<u>2,866,389</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES  
QUARTER ENDED APRIL 30, 2001**

EXHIBIT 4B

	Quarter 02-01-2001 to 04-30-2001					Year-To-Date 11-01-2000 to 04-30-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
<b>PAID LOSSES</b>										
Allied Lines (Windstorm & Hail)	0	27,405	5,206	0	32,611	0	31,324	37,649	0	68,973
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	(2,866,076)	0	-2,866,076
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	2,864,223	0	2,864,223
<b>Total Paid Loss Net of Reinsurance</b>	<b>0</b>	<b>27,405</b>	<b>5,206</b>	<b>0</b>	<b>32,611</b>	<b>0</b>	<b>31,324</b>	<b>35,796</b>	<b>0</b>	<b>67,120</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	17,150	0	108,500	0	125,650	17,150	0	108,500	0	125,650
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	-300	0	-3,500	0	-3,800	-300	0	-3,500	0	-3,800
<b>Outstanding Losses Net of Reins.</b>	<b>16,850</b>	<b>0</b>	<b>105,000</b>	<b>0</b>	<b>121,850</b>	<b>16,850</b>	<b>0</b>	<b>105,000</b>	<b>0</b>	<b>121,850</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,500	600	113,540	0	115,640	0	9,100	272,000	0	281,100
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Losses	0	0	-3,500	0	-3,500	0	0	-8,500	0	-8,500
<b>Outstanding Losses Net of Reins.</b>	<b>1,500</b>	<b>600</b>	<b>110,040</b>	<b>0</b>	<b>112,140</b>	<b>0</b>	<b>9,100</b>	<b>263,500</b>	<b>0</b>	<b>272,600</b>
<b>INCURRED LOSSES:</b>										
Allied Lines (Windstorm & Hail)	15,350	26,805	166	0	42,321	16,850	22,224	-122,704	0	-83,630
<b>IBNR (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	0	250,000	0	250,000	0	0	250,000	0	250,000
<b>IBNR (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	0	250,000	0	250,000	0	0	250,000	0	250,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
QUARTER ENDED APRIL 30, 2001**

EXHIBIT 4C

	Quarter 02-01-2001 to 04-30-2001					Year-To-Date 11-01-2000 to 04-30-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	0	16,763	6,737	0	23,500	0	21,487	8,712	0	30,199
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	-646	0	0	-646
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	-551	0	0	0	-551	-551	0	0	0	-551
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>-551</b>	<b>16,763</b>	<b>6,737</b>	<b>0</b>	<b>22,949</b>	<b>-551</b>	<b>20,841</b>	<b>8,712</b>	<b>0</b>	<b>29,002</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	5,500	0	750	0	6,250	5,500	0	750	0	6,250
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	-250	0	-750	0	-1,000	-250	0	-750	0	-1,000
<b>Outstanding Loss Expense Net of Reins.</b>	<b>5,250</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,250</b>	<b>5,250</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,250</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,250	250	2,050	0	3,550	0	3,521	9,831	0	13,352
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	0	-1,425	0	-1,425	0	0	-2,175	0	-2,175
<b>Outstanding Loss Expense Net of Reins.</b>	<b>1,250</b>	<b>250</b>	<b>625</b>	<b>0</b>	<b>2,125</b>	<b>0</b>	<b>3,521</b>	<b>7,656</b>	<b>0</b>	<b>11,177</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	3,449	16,513	6,112	0	26,074	4,699	17,320	1,056	0	23,075



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
CUMULATIVE REPORT OF CATASTROPHE LOSSES  
PERIOD FROM JUNE 24, 1994 TO APRIL 30, 2001**

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*	0	6,774,944	0	104,980	0	635,780
97	1999	09/15/99	Allied Lines*	108,500	5,719,669	0	29,463	750	760,466
<b>TOTAL</b>				<b>108,500</b>	<b>17,860,634</b>	<b>0</b>	<b>886,753</b>	<b>750</b>	<b>1,538,641</b>

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

AS OF: APRIL 30, 2001		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	223,189	30,454	15.80%	748	58	8.41%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	1,387	262	23.29%	6	2	50.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	802,408	16,524	2.10%	2,528	-125	-4.71%
	Mobile Home	1,352	115	9.30%	23	1	4.55%
	Commercial	27,655	3,075	12.51%	146	21	16.80%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	98,517	5,583	6.01%	425	0	0.00%
	Mobile Home	5,642	-108	-1.88%	135	-8	-5.59%
	Commercial	3,657	1,563	74.64%	16	0	0.00%
<b>TOTAL BEAUFORT COUNTY</b>	<b>Dwelling</b>	<b>1,124,114</b>	<b>52,561</b>	<b>4.91%</b>	<b>3,701</b>	<b>-67</b>	<b>-1.78%</b>
	<b>Mobile Home</b>	<b>6,994</b>	<b>7</b>	<b>0.10%</b>	<b>158</b>	<b>-7</b>	<b>-4.24%</b>
	<b>Commercial</b>	<b>32,699</b>	<b>4,900</b>	<b>17.63%</b>	<b>168</b>	<b>23</b>	<b>15.86%</b>
	<b>TOTALS</b>	<b>1,163,807</b>	<b>57,468</b>	<b>5.19%</b>	<b>4,027</b>	<b>-51</b>	<b>-1.25%</b>
FOLLY BEACH (Charleston County)	Dwelling	140,825	16,064	12.88%	803	45	5.94%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	10,573	2,917	38.10%	46	6	15.00%
ISLE OF PALMS (Charleston County)	Dwelling	333,216	11,568	3.60%	1,103	-9	-0.81%
	Mobile Home	274	274	0.00%	1	1	0.00%
	Commercial	17,278	198	1.16%	71	5	7.58%
KIAWAH ISLAND (Charleston County)	Dwelling	235,160	-4,281	-1.79%	547	-19	-3.36%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,086	0	0.00%	13	3	30.00%
SULLIVANS ISLAND (Charleston County)	Dwelling	147,726	9,787	7.10%	484	19	4.09%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,889	1,079	38.40%	22	5	29.41%
REMAINDER OF COUNTY (Charleston County)	Dwelling	142,430	18,501	14.93%	396	18	4.76%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,673	443	13.72%	9	2	28.57%
<b>TOTAL CHARLESTON COUNTY</b>	<b>Dwelling</b>	<b>999,357</b>	<b>51,639</b>	<b>5.45%</b>	<b>3,333</b>	<b>54</b>	<b>1.65%</b>
	<b>Mobile Home</b>	<b>274</b>	<b>274</b>	<b>0.00%</b>	<b>1</b>	<b>1</b>	<b>0.00%</b>
	<b>Commercial</b>	<b>37,499</b>	<b>4,637</b>	<b>14.11%</b>	<b>161</b>	<b>21</b>	<b>15.00%</b>
	<b>TOTALS</b>	<b>1,037,130</b>	<b>56,550</b>	<b>5.77%</b>	<b>3,495</b>	<b>76</b>	<b>2.22%</b>
EDISTO BEACH (Colleton County)	Dwelling	208,176	28,313	15.74%	997	75	8.13%
	Mobile Home	0	-11	-100.00%	0	-1	-100.00%
	Commercial	7,634	3,015	65.27%	25	6	31.58%
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>208,176</b>	<b>28,313</b>	<b>15.74%</b>	<b>997</b>	<b>75</b>	<b>8.13%</b>
	<b>Mobile Home</b>	<b>0</b>	<b>-11</b>	<b>-100.00%</b>	<b>0</b>	<b>-1</b>	<b>-100.00%</b>
	<b>Commercial</b>	<b>7,634</b>	<b>3,015</b>	<b>65.27%</b>	<b>25</b>	<b>6</b>	<b>31.58%</b>
	<b>TOTALS</b>	<b>215,810</b>	<b>31,317</b>	<b>16.97%</b>	<b>1,022</b>	<b>80</b>	<b>8.49%</b>

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

AS OF: APRIL 30, 2001		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
GARDEN CITY (Georgetown County)	Dwelling	88,966	9,910	12.54%	379	22	6.16%
	Mobile Home	543	75	16.03%	8	-1	-11.11%
	Commercial	1,595	-1,525	-48.88%	3	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	28,032	2,286	8.88%	132	6	4.76%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	142,088	5,808	4.26%	568	-6	-1.05%
	Mobile Home	604	109	22.02%	12	0	0.00%
	Commercial	15,703	3,339	27.01%	39	14	56.00%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	132,576	217	0.16%	414	-16	-3.72%
	Mobile Home	404	10	2.54%	8	1	14.29%
	Commercial	578	-479	-45.32%	5	2	66.67%
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>391,662</b>	<b>18,221</b>	<b>4.88%</b>	<b>1,493</b>	<b>6</b>	<b>0.40%</b>
	<b>Mobile Home</b>	<b>1,551</b>	<b>194</b>	<b>14.30%</b>	<b>28</b>	<b>0</b>	<b>0.00%</b>
	<b>Commercial</b>	<b>17,876</b>	<b>1,335</b>	<b>8.07%</b>	<b>47</b>	<b>16</b>	<b>51.61%</b>
	<b>TOTALS</b>	<b>411,089</b>	<b>19,750</b>	<b>5.05%</b>	<b>1,568</b>	<b>22</b>	<b>1.42%</b>
ATLANTIC BEACH (Horry County)	Dwelling	1,530	220	16.79%	16	-1	-5.88%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	343	40	13.20%	3	1	50.00%
GARDEN CITY (Horry County)	Dwelling	78,295	2,962	3.93%	504	9	1.82%
	Mobile Home	13,932	2,398	20.79%	336	56	20.00%
	Commercial	14,835	1,492	11.18%	39	0	0.00%
MYRTLE BEACH (Horry County)	Dwelling	226,644	7,038	3.20%	1,194	62	5.48%
	Mobile Home	52,660	8,120	18.23%	1,316	257	24.27%
	Commercial	334,211	41,727	14.27%	615	153	33.12%
N MYRTLE BEACH (Horry County)	Dwelling	438,724	42,396	10.70%	3,245	202	6.64%
	Mobile Home	13,336	2,334	21.21%	331	45	15.73%
	Commercial	121,996	17,480	16.72%	283	47	19.92%
SURFSIDE BEACH (Horry County)	Dwelling	115,499	12,879	12.55%	793	68	9.38%
	Mobile Home	37,992	531	1.42%	522	4	0.77%
	Commercial	15,908	3,468	27.88%	58	12	26.09%
REMAINDER OF COUNTY (Horry County)	Dwelling	44,322	4,809	12.17%	261	12	4.82%
	Mobile Home	355	-93	-20.76%	10	-3	-23.08%
	Commercial	1,977	-220	-10.01%	9	0	0.00%
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>905,014</b>	<b>70,304</b>	<b>8.42%</b>	<b>6,013</b>	<b>352</b>	<b>6.22%</b>
	<b>Mobile Home</b>	<b>118,275</b>	<b>13,290</b>	<b>12.66%</b>	<b>2,515</b>	<b>359</b>	<b>16.65%</b>
	<b>Commercial</b>	<b>489,270</b>	<b>63,987</b>	<b>15.05%</b>	<b>1,007</b>	<b>213</b>	<b>26.83%</b>
	<b>TOTALS</b>	<b>1,512,559</b>	<b>147,581</b>	<b>10.81%</b>	<b>9,535</b>	<b>924</b>	<b>10.73%</b>
<b>GRAND TOTAL</b>	<b>Dwelling</b>	<b>3,628,323</b>	<b>221,038</b>	<b>6.49%</b>	<b>15,537</b>	<b>420</b>	<b>2.78%</b>
	<b>Mobile Home</b>	<b>127,094</b>	<b>13,754</b>	<b>12.14%</b>	<b>2,702</b>	<b>352</b>	<b>14.98%</b>
	<b>Commercial</b>	<b>584,978</b>	<b>77,874</b>	<b>15.36%</b>	<b>1,408</b>	<b>279</b>	<b>24.71%</b>
	<b>TOTALS</b>	<b>4,340,395</b>	<b>312,666</b>	<b>7.76%</b>	<b>19,647</b>	<b>1,051</b>	<b>5.65%</b>