

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED JULY 31, 2001

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	12,349,481			12,349,481
Cash	2,338,688			2,338,688
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	30,365			30,365
Interest accrued		153,015		153,015
Data processing equipment (less accumulated depreciation)	71,641			71,641
Furniture, fixtures & equipment (less accumulated depreciation)	5,601		5,601	0
Programming (net of amortization)	501,616		501,616	0
Section 444 Deposit (I.R.S.)	347,356			347,356
Prepaid operating expense	119,197		10,864	108,333
TOTAL ASSETS	15,763,945	153,015	518,081	15,398,879
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				6,383,251
Reinsurance recoverable-unpaid losses				(313,550)
Unpaid loss adjustment expense				215,631
Reinsurance recoverable-unpaid loss exp.				(15,575)
Operating expenses				7,355
Unearned premiums: net				8,966,775
Premium taxes				374,778
TOTAL RESERVES				15,618,665
Payables for:				
Accounts payable				0
Amounts withheld for account of others				8,345
Post Retirement Benefit Payable				86,352
Reinsurance Premium Payable				4,738,786
TOTAL PAYABLES				4,833,483
MEMBERS' EQUITY				(5,053,269)
Total Liabilities and Equity				15,398,879

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED JULY 31, 2001**

EXHIBIT 2

DESCRIPTION	QUARTER: 05-01-2001 07-31-2001	YEAR-TO-DATE 11-01-2000 07-31-2001
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	226,688	3,093,077
<u>DEDUCTIONS:</u>		
Losses incurred	5,770,042	5,686,412
Loss expenses incurred	210,523	233,598
Operating expenses incurred	825,125	2,602,761
TOTAL DEDUCTIONS	6,805,690	8,522,771
 Net Underwriting Gain or (Loss)	 (6,579,002)	 (5,429,694)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	146,784	460,921
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	146,784	460,921
 <u>Net Income or (Loss)</u>	 <u>(6,432,218)</u>	 <u>(4,968,773)</u>
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	1,348,549	(174,784)
 Net income or (loss)	 (6,432,218)	 (4,968,773)
Change in assets not admitted	30,400	90,288
Assessments or (distributions)	0	0
Net change in equity	(6,401,818)	(4,878,485)
 Members' Equity (Current Period)	 <u>(5,053,269)</u>	 <u>(5,053,269)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED JULY 31, 2001**

EXHIBIT 2A

	Quarter 05-01-2001 07-31-2001	Year-To-Date 11-01-2000 07-31-2001
Investment Income Received/T-Bills	32,608	372,417
Investment Income Received/Sweep Account	26,616	73,323
 Total Investment Income Received	 59,224	 445,740
Interest Accrued (Prior Period)	65,455	137,834
Interest Accrued (Current Period)	153,015	153,015
 Investment Income Earned	 <u>146,784</u>	 <u>460,921</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED JULY 31, 2001

EXHIBIT 3A

DESCRIPTION	Quarter 05-01-2001 to 07-31-2001				Year-To-Date at 07-31-2001					
	2001	2000	Association Year		Total	2001	2000	Association Year		Total
			1999	1998				1999	1998	
INCOME RECEIVED:										
Premiums Written	5,832,394	0	0	0	5,832,394	13,499,308	0	0	0	13,499,308
Reinsurance Premiums Ceded	(4,464,141)	0	0	0	(4,464,141)	(10,322,357)	0	0	0	(10,322,357)
Net Premiums Written	1,368,253	0	0	0	1,368,253	3,176,951	0	0	0	3,176,951
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	10,767,960	0	0	0	10,767,960
To Seceding 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 Seceding Assoc. Yr.	0	0	0	0	0	0	1,623,540	0	0	1,623,540
Investment Income Received	59,224	0	0	0	59,224	294,357	151,383	0	0	445,740
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	1,427,477	0	0	0	1,427,477	12,615,728	(8,993,037)	0	0	3,622,691
EXPENSES PAID:										
Losses	135,206	(29,437)	(4,440)	0	101,329	135,206	1,887	33,209	0	170,302
Reins. Recovered-Losses Paid	(1,373)	0	0	0	(1,373)	(1,373)	0	(2,866,076)	0	(2,867,449)
Loss Adjustment Expenses	34,040	(16,840)	2,349	0	19,549	34,040	4,647	11,061	0	49,748
Reins. Recovered-Loss Exp. Paid	(1,744)	308	(347)	0	(1,783)	(1,744)	(338)	(347)	0	(2,429)
Commissions	564,017	0	0	0	564,017	1,330,708	0	0	0	1,330,708
Commissions Ceded	(248,370)	0	0	0	(248,370)	(543,993)	(84,568)	0	0	(628,561)
Operating Expenses	334,038	0	0	0	334,038	1,504,164	3,942	0	0	1,508,106
Premium Taxes	58,249	0	0	0	58,249	58,249	435,388	0	0	493,637
Total Expenses Paid	874,063	(45,969)	(2,438)	0	825,656	2,515,257	360,958	(2,822,153)	0	54,062
Net Cash Change	553,414	45,969	2,438	0	601,821	10,100,471	(9,353,995)	2,822,153	0	3,568,629
REINSURANCE RECOVERABLE:										
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	551	0	0	0	551	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	27,765	0	0	0	27,765	27,765	0	0	0	27,765
Reins Recoverable-Loss Exp. Paid	2,600	0	0	0	2,600	2,600	0	0	0	2,600
Net Change	29,814	0	0	0	29,814	30,365	0	(2,864,223)	0	(2,833,858)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	6,108,251	0	275,000	0	6,383,251	6,108,251	0	275,000	0	6,383,251
Reins. Recoverable-Unpaid Losses	(313,550)	0	0	0	(313,550)	(313,550)	0	0	0	(313,550)
Unpaid Loss Adjustment Expense	215,631	0	0	0	215,631	215,631	0	0	0	215,631
Reins. Recoverable-Unpd. Loss Exp.	(15,575)	0	0	0	(15,575)	(15,575)	0	0	0	(15,575)
Operating Expenses	7,355	0	0	0	7,355	7,355	0	0	0	7,355
Unearned Premiums	10,567,893	0	0	0	10,567,893	10,567,893	0	0	0	10,567,893
Unearned Premiums Ceded	(1,601,118)	0	0	0	(1,601,118)	(1,601,118)	0	0	0	(1,601,118)
Premium Taxes	374,778	0	0	0	374,778	374,778	0	0	0	374,778
ADD (PRIOR PERIOD)										
Unpaid Losses	17,150	0	358,500	0	375,650	0	9,100	522,000	0	531,100
Reins. Recoverable-Unpaid Losses	(300)	0	(3,500)	0	(3,800)	0	0	(8,500)	0	(8,500)
Unpaid Loss Adjustment Expense	5,500	0	750	0	6,250	0	3,521	9,831	0	13,352
Reins. Recoverable-Unpd. Loss Exp.	(250)	0	(750)	0	(1,000)	0	0	(2,175)	0	(2,175)
Operating Expenses	18,834	0	0	0	18,834	0	3,942	0	0	3,942
Unearned Premiums	9,282,167	0	0	0	9,282,167	0	10,767,960	0	0	10,767,960
Unearned Premiums Ceded	(1,456,957)	0	0	0	(1,456,957)	0	(1,885,059)	0	0	(1,885,059)
Premium Taxes	246,108	0	0	0	246,108	0	479,320	0	0	479,320
Net Reserve Change	(7,231,413)	0	80,000	0	(7,151,413)	(15,343,665)	9,378,784	246,156	0	(5,718,725)
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	65,455	0	0	0	65,455	0	137,834	0	0	137,834
Assets Not Admitted	(548,481)	0	0	0	(548,481)	0	(608,369)	0	0	(608,369)
ADD (CURRENT PERIOD)										
Interest Accrued	153,015	0	0	0	153,015	153,015	0	0	0	153,015
Assets Not Admitted	(518,081)	0	0	0	(518,081)	(518,081)	0	0	0	(518,081)
Net Other Changes	117,960	0	0	0	117,960	(365,066)	470,535	0	0	105,469
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	(6,530,225)	45,969	82,438	0	(6,401,818)	(5,577,895)	495,324	204,086	0	(4,878,485)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2001

EXHIBIT 3B

DESCRIPTION	2001	2000	1999	1998	Total
INCOME RECEIVED:					
Premiums Written	13,499,308	18,639,746	19,042,541	0	51,181,595
Reinsurance Premiums Ceded	(10,322,357)	(14,528,857)	(14,882,730)	0	(39,733,944)
Net Premiums Written	<u>3,176,951</u>	<u>4,110,889</u>	<u>4,159,811</u>	<u>0</u>	<u>11,447,651</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	294,357	563,234	634,224	0	1,491,815
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>12,615,728</u>	<u>4,745,097</u>	<u>5,058,698</u>	<u>0</u>	<u>22,419,523</u>
EXPENSES PAID:					
Losses	135,206	58,962	5,808,490	0	6,002,658
Reins. Recovered-Losses Paid	(1,373)	0	(3,702,562)	0	(3,703,935)
Loss Adjustment Expenses	34,040	25,411	834,990	0	894,441
Reins. Recovered-Loss Exp. Paid	(1,744)	(338)	(415,722)	0	(417,804)
Commissions	1,330,708	1,861,479	1,904,254	0	5,096,441
Commissions Ceded	(543,993)	(890,582)	(868,542)	0	(2,303,117)
Operating Expenses	1,504,164	1,846,151	1,417,782	0	4,768,097
Premium Taxes	58,249	494,895	629,501	0	1,182,645
Total Expenses Paid	<u>2,515,257</u>	<u>3,395,978</u>	<u>5,608,191</u>	<u>0</u>	<u>11,519,426</u>
Net Cash Change	<u>10,100,471</u>	<u>1,349,119</u>	<u>(549,493)</u>	<u>0</u>	<u>10,900,097</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	27,765	0	0	0	27,765
Reins Recoverable-Loss Exp. Paid	2,600	0	0	0	2,600
Net Change	<u>10,130,836</u>	<u>1,349,119</u>	<u>(549,493)</u>	<u>0</u>	<u>10,930,462</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	6,108,251	0	275,000	0	6,383,251
Reins. Recoverable-Unpaid Losses	(313,550)	0	0	0	(313,550)
Unpaid Loss Adjustment Expense	215,631	0	0	0	215,631
Reins. Recoverable-Unpd. Loss Exp.	(15,575)	0	0	0	(15,575)
Operating Expenses	7,355	0	0	0	7,355
Unearned Premiums	10,567,893	0	0	0	10,567,893
Unearned Premiums Ceded	(1,601,118)	0	0	0	(1,601,118)
Premium Taxes	374,778	0	0	0	374,778
Total Reserves	<u>15,343,665</u>	<u>0</u>	<u>275,000</u>	<u>0</u>	<u>15,618,665</u>
OTHER CHANGES:					
Interest Accrued	153,015	0	0	0	153,015
Assets Not Admitted	(518,081)	0	0	0	(518,081)
Total Other Changes	<u>(365,066)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(365,066)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>(5,577,895)</u>	<u>1,349,119</u>	<u>(824,493)</u>	<u>0</u>	<u>(5,053,269)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED JULY 31, 2001**

EXHIBIT 4A

DESCRIPTION	QUARTER 05-01-2001 07-31-2001	YEAR-TO-DATE 11-01-2000 07-31-2001
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	5,832,394	13,499,308
Reinsurance Premium Ceded	<u>(4,464,141)</u>	<u>(10,322,357)</u>
Net Premiums Written	1,368,253	3,176,951
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	9,282,167	10,767,960
Reinsurance Premium Ceded	<u>(1,456,957)</u>	<u>(1,885,059)</u>
Net Prior Unearned	7,825,210	8,882,901
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	10,567,893	10,567,893
Reinsurance Premium Ceded	<u>(1,601,118)</u>	<u>(1,601,118)</u>
Net Current Unearned	8,966,775	8,966,775
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>226,688</u>	<u>3,093,077</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED JULY 31, 2001**

EXHIBIT 4B

	Quarter 05-01-2001 to 07-31-2001					Year-To-Date 11-01-2000 to 07-31-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	135,206	-29,437	-4,440	0	101,329	135,206	1,887	33,209	0	170,302
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-1,373	0	0	0	-1,373	(1,373)	0	(2,866,076)	0	-2,867,449
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	-27,765	0	0	0	-27,765	-27,765	0	0	0	-27,765
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	2,864,223	0	2,864,223
Total Paid Loss Net of Reinsurance	106,068	-29,437	-4,440	0	72,191	106,068	1,887	31,356	0	139,311
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	6,108,251	0	25,000	0	6,133,251	6,108,251	0	25,000	0	6,133,251
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-313,550	0	0	0	-313,550	-313,550	0	0	0	-313,550
Outstanding Losses Net of Reins.	5,794,701	0	25,000	0	5,819,701	5,794,701	0	25,000	0	5,819,701
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	17,150	0	108,500	0	125,650	0	9,100	272,000	0	281,100
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-300	0	-3,500	0	-3,800	0	0	-8,500	0	-8,500
Outstanding Losses Net of Reins.	16,850	0	105,000	0	121,850	0	9,100	263,500	0	272,600
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	5,883,919	-29,437	-84,440	0	5,770,042	5,900,769	-7,213	-207,144	0	5,686,412
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	250,000	0	250,000	0	0	250,000	0	250,000
IBNR (PRIOR PERIOD)										
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 JULY 31, 2001**

EXHIBIT 4C

	Quarter 05-01-2001 to 07-31-2001					Year-To-Date 11-01-2000 to 07-31-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	34,040	-16,840	2,349	0	19,549	34,040	4,647	11,061	0	49,748
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-1,744	308	-347	0	-1,783	-1,744	-338	-347	0	-2,429
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	-2,600	0	0	0	-2,600	-2,600	0	0	0	-2,600
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	551	0	0	0	551	0	0	0	0	0
Total Paid Loss Net of Reinsurance	30,247	-16,532	2,002	0	15,717	29,696	4,309	10,714	0	44,719
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	215,631	0	0	0	215,631	215,631	0	0	0	215,631
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-15,575	0	0	0	-15,575	-15,575	0	0	0	-15,575
Outstanding Loss Expense Net of Reins.	200,056	0	0	0	200,056	200,056	0	0	0	200,056
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	5,500	0	750	0	6,250	0	3,521	9,831	0	13,352
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-250	0	-750	0	-1,000	0	0	-2,175	0	-2,175
Outstanding Loss Expense Net of Reins.	5,250	0	0	0	5,250	0	3,521	7,656	0	11,177
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	225,053	-16,532	2,002	0	210,523	229,752	788	3,058	0	233,598

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO JULY 31, 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	105,230	0	635,971
97	1999	09/15/99	Allied Lines*	25,000	5,719,669	0	29,463	0	763,026
TOTAL				25,000	17,860,634	0	887,003	0	1,541,392

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

AS OF: JULY 31, 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	219,937	35,380	19.17%	724	79	12.25%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	1,120	281	33.49%	3	0	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	793,969	53,434	7.22%	2,441	9	0.37%
	Mobile Home	1,341	204	17.94%	20	0	0.00%
	Commercial	25,450	5,410	27.00%	144	27	23.08%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	96,927	14,238	17.22%	418	37	9.71%
	Mobile Home	5,032	-325	-6.07%	125	-7	-5.30%
	Commercial	2,879	52	1.84%	14	-3	-17.65%
TOTAL BEAUFORT COUNTY	Dwelling	1,110,833	103,052	10.23%	3,583	125	3.61%
	Mobile Home	6,373	-121	-1.86%	145	-7	-4.61%
	Commercial	29,449	5,743	24.23%	161	24	17.52%
	TOTALS	1,146,655	108,674	10.47%	3,889	142	3.79%
FOLLY BEACH (Charleston County)	Dwelling	146,177	25,149	20.78%	812	96	13.41%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	9,295	973	11.69%	44	2	4.76%
ISLE OF PALMS (Charleston County)	Dwelling	340,529	23,477	7.40%	1,097	35	3.30%
	Mobile Home	274	274	0.00%	1	1	0.00%
	Commercial	19,370	3,486	21.95%	73	11	17.74%
KIAWAH ISLAND (Charleston County)	Dwelling	222,792	3,124	1.42%	516	-4	-0.77%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,279	263	13.05%	14	5	55.56%
SULLIVANS ISLAND (Charleston County)	Dwelling	150,617	12,029	8.68%	477	23	5.07%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,000	237	8.58%	20	2	11.11%
REMAINDER OF COUNTY (Charleston County)	Dwelling	141,869	25,167	21.57%	394	35	9.75%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,643	383	11.75%	8	0	0.00%
TOTAL CHARLESTON COUNTY	Dwelling	1,001,984	88,946	9.74%	3,296	185	5.95%
	Mobile Home	274	274	0.00%	1	1	0.00%
	Commercial	37,587	5,342	16.57%	159	20	14.39%
	TOTALS	1,039,845	94,562	10.00%	3,456	206	6.34%
EDISTO BEACH (Colleton County)	Dwelling	208,514	31,221	17.61%	965	93	10.67%
	Mobile Home	0	-111	-100.00%	0	-2	-100.00%
	Commercial	6,284	688	12.29%	22	2	10.00%
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%
TOTAL COLLETON COUNTY	Dwelling	208,514	31,221	17.61%	965	93	10.67%
	Mobile Home	0	-111	-100.00%	0	-2	-100.00%
	Commercial	6,284	688	12.29%	22	2	10.00%
	TOTALS	214,798	31,798	17.38%	987	93	10.40%

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

AS OF: JULY 31, 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	88,119	12,038	15.82%	371	30	8.80%
	Mobile Home	535	79	17.32%	8	1	14.29%
	Commercial	1,595	-1,525	-48.88%	3	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	29,937	4,259	16.59%	137	13	10.48%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	142,644	8,488	6.33%	569	24	4.40%
	Mobile Home	689	240	53.45%	14	2	16.67%
	Commercial	6,814	-5,648	-45.32%	31	5	19.23%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	131,441	11,109	9.23%	399	17	4.45%
	Mobile Home	284	12	4.41%	7	1	16.67%
	Commercial	158	-359	-69.44%	3	0	0.00%
TOTAL GEORGETOWN COUNTY	Dwelling	392,141	35,894	10.08%	1,476	84	6.03%
	Mobile Home	1,508	331	28.12%	29	4	16.00%
	Commercial	8,567	-7,532	-46.79%	37	5	15.63%
	TOTALS	402,216	28,693	7.68%	1,542	93	6.42%
ATLANTIC BEACH (Horry County)	Dwelling	1,733	213	14.01%	19	1	5.56%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	343	40	13.20%	3	1	50.00%
GARDEN CITY (Horry County)	Dwelling	80,030	5,152	6.88%	508	27	5.61%
	Mobile Home	13,214	1,616	13.93%	325	38	13.24%
	Commercial	17,611	4,511	34.44%	46	7	17.95%
MYRTLE BEACH (Horry County)	Dwelling	221,205	16,664	8.15%	1,158	80	7.42%
	Mobile Home	54,155	4,975	10.12%	1,292	145	12.64%
	Commercial	314,399	33,649	11.99%	559	48	9.39%
N MYRTLE BEACH (Horry County)	Dwelling	443,223	55,160	14.21%	3,259	312	10.59%
	Mobile Home	13,706	2,727	24.84%	338	55	19.43%
	Commercial	110,849	16,053	16.93%	286	52	22.22%
SURFSIDE BEACH (Horry County)	Dwelling	115,652	16,694	16.87%	778	87	12.59%
	Mobile Home	37,350	2,055	5.82%	522	27	5.45%
	Commercial	12,830	493	4.00%	51	6	13.33%
REMAINDER OF COUNTY (Horry County)	Dwelling	47,091	9,331	24.71%	265	30	12.77%
	Mobile Home	465	7	1.53%	11	-2	-15.38%
	Commercial	1,643	-119	-6.75%	6	-2	-25.00%
TOTAL HORRY COUNTY	Dwelling	908,934	103,214	12.81%	5,987	537	9.85%
	Mobile Home	118,890	11,380	10.59%	2,488	263	11.82%
	Commercial	457,675	54,627	13.55%	951	112	13.35%
	TOTALS	1,485,499	169,221	12.86%	9,426	912	10.71%
GRAND TOTAL	Dwelling	3,622,406	362,327	11.11%	15,307	1,024	7.17%
	Mobile Home	127,045	11,753	10.19%	2,663	259	10.77%
	Commercial	539,562	58,868	12.25%	1,330	163	13.97%
	TOTALS	4,289,013	432,948	11.23%	19,300	1,446	8.10%