

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED OCTOBER 31, 2002

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	15,796,847			15,796,847
Cash	4,824,549			4,824,549
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	1,042		1,042	0
Reinsurance recoverable on loss payments	(720)			(720)
Interest accrued		51,800		51,800
Data processing equipment (less accumulated depreciation)	52,332			52,332
Furniture, fixtures & equipment (less accumulated depreciation)	5,068		5,068	0
Programming (net of amortization)	303,119		303,119	0
Section 444 Deposit (I.R.S.)	24,895			24,895
Prepaid operating expense	124,249		7,582	116,667
TOTAL ASSETS	21,131,381	51,800	316,811	20,866,370
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				55,042
Reinsurance recoverable-unpaid losses				(300)
Unpaid loss adjustment expense				2,250
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				152,800
Unearned premiums: net				12,060,894
Premium taxes				610,501
TOTAL RESERVES				12,881,187
Payables for:				
Accounts payable				0
Amounts withheld for account of others				4,676
Post Retirement Benefit Payable				90,779
Reinsurance Premium Payable				10,036,432
TOTAL PAYABLES				10,131,887
MEMBERS' EQUITY				(2,146,704)
Total Liabilities and Equity				20,866,370

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED OCTOBER 31, 2002**

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2002 10-31-2002	YEAR-TO-DATE 11-01-2001 10-31-2002
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	892,810	2,807,960
<u>DEDUCTIONS:</u>		
Losses incurred	53,785	219,248
Loss expenses incurred	11,663	35,009
Operating expenses incurred	1,768,810	4,654,320
TOTAL DEDUCTIONS	1,834,258	4,908,577
 Net Underwriting Gain or (Loss)	 (941,448)	 (2,100,617)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	76,001	254,990
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	76,001	254,990
 <u>Net Income or (Loss)</u>	 (865,447)	 (1,845,627)
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(1,321,638)	(473,915)
Net income or (loss)	(865,447)	(1,845,627)
Change in assets not admitted	40,381	172,838
Assessments or (distributions)	0	0
Net change in equity	(825,066)	(1,672,789)
 Members' Equity (Current Period)	 (2,146,704)	 (2,146,704)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED OCTOBER 31, 2002**

EXHIBIT 2A

	Quarter	Year-To-Date
	08-01-2002	11-01-2001
	10-31-2002	10-31-2002
Investment Income Received/T-Bills	88,708	255,770
Investment Income Received/Sweep Account	5,797	25,772
 Total Investment Income Received	 94,505	 281,542
 Interest Accrued (Prior Period)	 70,304	 78,352
 Interest Accrued (Current Period)	 51,800	 51,800
 Investment Income Earned	 <u>76,001</u>	 <u>254,990</u>

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

QUARTER ENDED OCTOBER 31, 2002

EXHIBIT 3A

DESCRIPTION	Quarter 08-01-2002 to 10-31-2002 Association Year					Year-To-Date at 10-31-2002 Association Year				
	2002	2001	2000	1999	Total	2002	2001	2000	1999	Total
INCOME RECEIVED:										
Premiums Written	6,418,222	0	0	0	6,418,222	22,685,743	0	0	0	22,685,743
Reinsurance Premiums Ceded	(4,486,776)	0	0	0	(4,486,776)	(17,088,467)	0	0	0	(17,088,467)
Net Premiums Written	<u>1,931,446</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,931,446</u>	<u>5,597,276</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,597,276</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	11,067,319	0	0	0	11,067,319
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(11,067,319)	0	0	(11,067,319)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,668,676)	0	0	0	(1,668,676)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	1,668,676	0	0	1,668,676
Investment Income Received	94,505	0	0	0	94,505	203,190	78,352	0	0	281,542
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>2,025,951</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,025,951</u>	<u>15,199,109</u>	<u>(9,320,291)</u>	<u>0</u>	<u>0</u>	<u>5,878,818</u>
EXPENSES PAID:										
Losses	182,921	42,010	0	0	224,931	208,548	1,279,220	0	0	1,487,768
Reins. Recovered-Losses Paid	(1,654)	0	0	0	(1,654)	(1,654)	(5,566,871)	0	0	(5,568,525)
Loss Adjustment Expenses	12,160	4,461	0	0	16,621	17,525	60,971	0	0	78,496
Reins. Recovered-Loss Exp. Paid	(2,138)	0	0	0	(2,138)	(2,138)	(4,974)	0	0	(7,112)
Commissions	627,171	0	0	0	627,171	2,245,789	0	0	0	2,245,789
Commissions Ceded	(297,749)	0	0	0	(297,749)	(710,879)	(72,874)	0	0	(783,753)
Operating Expenses	1,129,509	0	0	0	1,129,509	2,283,829	92,005	0	0	2,375,834
Premium Taxes	58,856	0	0	0	58,856	117,712	448,599	0	0	566,311
Total Expenses Paid	<u>1,709,076</u>	<u>46,471</u>	<u>0</u>	<u>0</u>	<u>1,755,547</u>	<u>4,158,732</u>	<u>(3,763,924)</u>	<u>0</u>	<u>0</u>	<u>394,808</u>
Net Cash Change	<u>316,875</u>	<u>(46,471)</u>	<u>0</u>	<u>0</u>	<u>270,404</u>	<u>11,040,377</u>	<u>(5,556,367)</u>	<u>0</u>	<u>0</u>	<u>5,484,010</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	1,654	0	0	0	1,654	0	5,551,599	0	0	5,551,599
Reins Recoverable-Loss Exp. Paid	332	0	0	0	332	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	(720)	0	0	0	(720)	(720)	0	0	0	(720)
Net Change	<u>(2,706)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(2,706)</u>	<u>(720)</u>	<u>(5,551,599)</u>	<u>0</u>	<u>0</u>	<u>(5,552,319)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	4,300	50,742	0	0	55,042	4,300	50,742	0	0	55,042
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	2,250	0	0	0	2,250	2,250	0	0	0	2,250
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	152,800	0	0	0	152,800	152,800	0	0	0	152,800
Unearned Premiums	13,751,126	0	0	0	13,751,126	13,751,126	0	0	0	13,751,126
Unearned Premiums Ceded	(1,690,232)	0	0	0	(1,690,232)	(1,690,232)	0	0	0	(1,690,232)
Premium Taxes	610,501	0	0	0	610,501	610,501	0	0	0	610,501
ADD (PRIOR PERIOD)										
Unpaid Losses	106,800	120,742	0	0	227,542	0	1,352,686	0	0	1,352,686
Reins. Recoverable-Unpaid Losses	(1,654)	0	0	0	(1,654)	0	(46,350)	0	0	(46,350)
Unpaid Loss Adjustment Expense	3,750	2,704	0	0	6,454	0	45,845	0	0	45,845
Reins. Recoverable-Unpd. Loss Exp.	(332)	0	0	0	(332)	0	(6,500)	0	0	(6,500)
Operating Expenses	48,947	0	0	0	48,947	0	23,789	0	0	23,789
Unearned Premiums	12,833,771	0	0	0	12,833,771	11,067,319	0	0	0	11,067,319
Unearned Premiums Ceded	(1,811,513)	0	0	0	(1,811,513)	0	(1,795,741)	0	0	(1,795,741)
Premium Taxes	463,331	0	0	0	463,331	0	489,373	0	0	489,373
Net Reserve Change	<u>(1,187,345)</u>	<u>72,704</u>	<u>0</u>	<u>0</u>	<u>(1,114,641)</u>	<u>(1,763,126)</u>	<u>12,360</u>	<u>0</u>	<u>0</u>	<u>(1,750,766)</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	70,304	0	0	0	70,304	0	78,352	0	0	78,352
Assets Not Admitted	(357,192)	0	0	0	(357,192)	0	(489,649)	0	0	(489,649)
ADD (CURRENT PERIOD)										
Interest Accrued	51,800	0	0	0	51,800	51,800	0	0	0	51,800
Assets Not Admitted	(316,811)	0	0	0	(316,811)	(316,811)	0	0	0	(316,811)
Net Other Changes	<u>21,877</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>21,877</u>	<u>(265,011)</u>	<u>411,297</u>	<u>0</u>	<u>0</u>	<u>146,286</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Change In Members' Equity	<u>(851,299)</u>	<u>26,233</u>	<u>0</u>	<u>0</u>	<u>(825,066)</u>	<u>9,011,520</u>	<u>(10,684,309)</u>	<u>0</u>	<u>0</u>	<u>(1,672,789)</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2002

EXHIBIT 3B

DESCRIPTION	2002	2001	2000	1999	Total
INCOME RECEIVED:					
Premiums Written	22,685,743	18,833,823	0	0	41,519,566
Reinsurance Premiums Ceded	(17,088,467)	(14,688,024)	0	0	(31,776,491)
Net Premiums Written	<u>5,597,276</u>	<u>4,145,799</u>	<u>0</u>	<u>0</u>	<u>9,743,075</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	11,067,319	10,767,960	0	0	21,835,279
To Succeeding Assoc. Yr.	0	(11,067,319)	0	0	(11,067,319)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,668,676)	(1,623,540)	0	0	(3,292,216)
To Succeeding Assoc. Yr.	0	1,668,676	0	0	1,668,676
Investment Income Received	203,190	556,314	0	0	759,504
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>15,199,109</u>	<u>4,447,890</u>	<u>0</u>	<u>0</u>	<u>19,646,999</u>
EXPENSES PAID:					
Losses	208,548	6,462,038	0	0	6,670,586
Reins. Recovered-Losses Paid	(1,654)	(5,743,360)	0	0	(5,745,014)
Loss Adjustment Expenses	17,525	302,394	0	0	319,919
Reins. Recovered-Loss Exp. Paid	(2,138)	(18,470)	0	0	(20,608)
Commissions	2,245,789	1,858,173	0	0	4,103,962
Commissions Ceded	(710,879)	(917,552)	0	0	(1,628,431)
Operating Expenses	2,283,829	1,979,733	0	0	4,263,562
Premium Taxes	117,712	565,097	0	0	682,809
Total Expenses Paid	<u>4,158,732</u>	<u>4,488,053</u>	<u>0</u>	<u>0</u>	<u>8,646,785</u>
Net Cash Change	<u>11,040,377</u>	<u>(40,163)</u>	<u>0</u>	<u>0</u>	<u>11,000,214</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	(720)	0	0	0	(720)
Net Change	<u>11,039,657</u>	<u>(40,163)</u>	<u>0</u>	<u>0</u>	<u>10,999,494</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	4,300	50,742	0	0	55,042
Reins. Recoverable-Unpaid Losses	(300)	0	0	0	(300)
Unpaid Loss Adjustment Expense	2,250	0	0	0	2,250
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	152,800	0	0	0	152,800
Unearned Premiums	13,751,126	0	0	0	13,751,126
Unearned Premiums Ceded	(1,690,232)	0	0	0	(1,690,232)
Premium Taxes	610,501	0	0	0	610,501
Total Reserves	<u>12,830,445</u>	<u>50,742</u>	<u>0</u>	<u>0</u>	<u>12,881,187</u>
OTHER CHANGES:					
Interest Accrued	51,800	0	0	0	51,800
Assets Not Admitted	(316,811)	0	0	0	(316,811)
Total Other Changes	<u>(265,011)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(265,011)</u>
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	<u>(2,055,799)</u>	<u>(90,905)</u>	<u>0</u>	<u>0</u>	<u>(2,146,704)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED OCTOBER 31, 2002**

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2002 10-31-2002	YEAR-TO-DATE 11-01-2001 10-31-2002
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	6,418,222	22,685,743
Reinsurance Premium Ceded	(4,486,776)	(17,088,467)
Net Premiums Written	1,931,446	5,597,276
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	12,833,771	11,067,319
Reinsurance Premium Ceded	(1,811,513)	(1,795,741)
Net Prior Unearned	11,022,258	9,271,578
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	13,751,126	13,751,126
Reinsurance Premium Ceded	(1,690,232)	(1,690,232)
Net Current Unearned	12,060,894	12,060,894
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	892,810	2,807,960

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED OCTOBER 31, 2002**

EXHIBIT 4B

	Quarter 08-01-2002 to 10-31-2002					Year-To-Date 11-01-2001 to 10-31-2002				
	Association Year					Association Year				
	2002	2001	2000	1999	Total	2002	2001	2000	1999	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	182,921	42,010	0	0	224,931	208,548	1,279,220	0	0	1,487,768
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-1,654	0	0	0	-1,654	(1,654)	(5,566,871)	0	0	-5,568,525
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	1,654	0	0	0	1,654	0	5,551,599	0	0	5,551,599
Total Paid Loss Net of Reinsurance	182,921	42,010	0	0	224,931	206,894	1,263,948	0	0	1,470,842
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	4,300	742	0	0	5,042	4,300	742	0	0	5,042
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-300	0	0	0	-300	-300	0	0	0	-300
Outstanding Losses Net of Reins.	4,000	742	0	0	4,742	4,000	742	0	0	4,742
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	106,800	70,742	0	0	177,542	0	1,352,686	0	0	1,352,686
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-1,654	0	0	0	-1,654	0	-46,350	0	0	-46,350
Outstanding Losses Net of Reins.	105,146	70,742	0	0	175,888	0	1,306,336	0	0	1,306,336
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	81,775	-27,990	0	0	53,785	210,894	8,354	0	0	219,248
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	50,000	0	0	50,000	0	50,000	0	0	50,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	50,000	0	0	50,000	0	0	0	0	0

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED OCTOBER 31, 2002**

EXHIBIT 4C

	Quarter 08-01-2002 to 10-31-2002					Year-To-Date 11-01-2001 to 10-31-2002				
	Association Year					Association Year				
	2002	2001	2000	1999	Total	2002	2001	2000	1999	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	12,160	4,461	0	0	16,621	17,525	60,971	0	0	78,496
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-2,138	0	0	0	-2,138	-2,138	-4,974	0	0	-7,112
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	720	0	0	0	720	720	0	0	0	720
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	332	0	0	0	332	0	0	0	0	0
Total Paid Loss Net of Reinsurance	11,074	4,461	0	0	15,535	16,107	55,997	0	0	72,104
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	2,250	0	0	0	2,250	2,250	0	0	0	2,250
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	2,250	0	0	0	2,250	2,250	0	0	0	2,250
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	3,750	2,704	0	0	6,454	0	45,845	0	0	45,845
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-332	0	0	0	-332	0	-6,500	0	0	-6,500
Outstanding Loss Expense Net of Reins.	3,418	2,704	0	0	6,122	0	39,345	0	0	39,345
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	9,906	1,757	0	0	11,663	18,357	16,652	0	0	35,009

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO OCTOBER 31, 2002**

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	6,779,709	0	105,230	0	635,999
97	1999	09/15/99	Allied Lines*	0	5,751,314	0	29,463	0	763,042
TOTAL				0	17,897,044	0	887,003	0	1,541,436

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

AS OF: OCTOBER 31, 2002		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	219,488	9,293	4.42%	681	-7	-1.02%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	270	0	0.00%	1	0	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	986,059	211,930	27.38%	2,657	314	13.40%
	Mobile Home	1,037	-173	-14.30%	15	-2	-11.76%
	Commercial	31,058	6,234	25.11%	156	21	15.56%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	110,713	20,574	22.82%	421	39	10.21%
	Mobile Home	4,260	-37	-0.86%	90	-17	-15.89%
	Commercial	1,347	-1,192	-46.95%	10	-2	-16.67%
TOTAL BEAUFORT COUNTY	Dwelling	1,316,260	241,797	22.50%	3,759	346	10.14%
	Mobile Home	5,297	-210	-3.81%	105	-19	-15.32%
	Commercial	32,675	5,042	18.25%	167	19	12.84%
	TOTALS	1,354,232	246,629	22.27%	4,031	346	9.39%
FOLLY BEACH (Charleston County)	Dwelling	138,117	5,324	4.01%	693	-38	-5.20%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,756	-142	-1.60%	39	0	0.00%
ISLE OF PALMS (Charleston County)	Dwelling	318,646	9,027	2.92%	942	-49	-4.94%
	Mobile Home	484	210	76.64%	2	1	100.00%
	Commercial	15,769	216	1.39%	58	-1	-1.69%
KIAWAH ISLAND (Charleston County)	Dwelling	217,577	7,104	3.38%	483	-3	-0.62%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	1,990	-51	-2.50%	11	0	0.00%
SULLIVANS ISLAND (Charleston County)	Dwelling	133,468	-2,775	-2.04%	391	-37	-8.64%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,626	700	23.92%	17	-1	-5.56%
REMAINDER OF COUNTY (Charleston County)	Dwelling	153,372	20,411	15.35%	400	29	7.82%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,508	-1,135	-31.16%	6	-2	-25.00%
TOTAL CHARLESTON COUNTY	Dwelling	961,180	39,091	4.24%	2,909	-98	-3.26%
	Mobile Home	484	210	76.64%	2	1	100.00%
	Commercial	32,649	-412	-1.25%	131	-4	-2.96%
	TOTALS	994,313	38,889	4.07%	3,042	-101	-3.21%
EDISTO BEACH (Colleton County)	Dwelling	188,339	-3,465	-1.81%	817	-61	-6.95%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	4,281	-1,533	-26.37%	11	-9	-45.00%
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	188,339	-3,465	-1.81%	817	-61	-6.95%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	4,281	-1,533	-26.37%	11	-9	-45.00%
	TOTALS	192,620	-4,998	-2.53%	828	-70	-7.80%

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

AS OF: OCTOBER 31, 2002

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)	Dwelling	76,549	-3,869	-4.81%	314	-23	-6.82%
	Mobile Home	464	-71	-13.27%	8	0	0.00%
	Commercial	1,517	-78	-4.89%	2	-1	-33.33%
LITCHFIELD BEACH (Georgetown County)	Dwelling	19,791	-3,718	-15.82%	98	-17	-14.78%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	125,896	-1,429	-1.12%	485	-22	-4.34%
	Mobile Home	527	96	22.27%	9	-1	-10.00%
	Commercial	22,425	14,402	179.51%	41	3	7.89%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	119,794	-6,638	-5.25%	346	-36	-9.42%
	Mobile Home	259	-38	-12.79%	6	-2	-25.00%
	Commercial	946	178	23.18%	7	0	0.00%
TOTAL GEORGETOWN COUNTY	Dwelling	342,030	-15,654	-4.38%	1,243	-98	-7.31%
	Mobile Home	1,250	-13	-1.03%	23	-3	-11.54%
	Commercial	24,888	14,502	139.63%	50	2	4.17%
	TOTALS	368,168	-1,165	-0.32%	1,316	-99	-7.00%
ATLANTIC BEACH (Horry County)	Dwelling	1,199	-342	-22.19%	14	-2	-12.50%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	404	-140	-25.74%	3	-1	-25.00%
GARDEN CITY (Horry County)	Dwelling	77,907	2,203	2.91%	453	-28	-5.82%
	Mobile Home	12,409	130	1.06%	288	-8	-2.70%
	Commercial	16,923	2,427	16.74%	34	-1	-2.86%
MYRTLE BEACH (Horry County)	Dwelling	209,533	2,877	1.39%	1,070	-23	-2.10%
	Mobile Home	50,882	1,613	3.27%	1,170	4	0.34%
	Commercial	334,261	46,384	16.11%	512	17	3.43%
N MYRTLE BEACH (Horry County)	Dwelling	440,616	25,155	6.05%	2,970	-39	-1.30%
	Mobile Home	12,646	206	1.66%	302	-1	-0.33%
	Commercial	106,054	11,310	11.94%	249	12	5.06%
SURFSIDE BEACH (Horry County)	Dwelling	123,109	12,547	11.35%	753	25	3.43%
	Mobile Home	38,003	1,809	5.00%	492	5	1.03%
	Commercial	6,345	-4,760	-42.86%	36	-8	-18.18%
REMAINDER OF COUNTY (Horry County)	Dwelling	48,065	36,960	332.82%	267	30	12.66%
	Mobile Home	403	403	0.00%	11	1	10.00%
	Commercial	5,907	-35,336	-85.68%	8	3	60.00%
TOTAL HORRY COUNTY	Dwelling	900,429	79,400	9.67%	5,527	-37	-0.66%
	Mobile Home	114,343	4,161	3.78%	2,263	1	0.04%
	Commercial	469,894	19,885	4.42%	842	22	2.68%
	TOTALS	1,484,666	103,446	7.49%	8,632	-14	-0.16%
GRAND TOTAL	Dwelling	3,708,238	341,169	10.13%	14,255	52	0.37%
	Mobile Home	121,374	4,148	3.54%	2,393	-20	-0.83%
	Commercial	564,387	37,484	7.11%	1,201	30	2.56%
	TOTALS	4,393,999	382,801	9.54%	17,849	62	0.35%