

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED JANUARY 31, 2006

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	17,216,956			17,216,956
Cash	3,281,947			3,281,947
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		196,714		196,714
Data processing equipment (less accumulated depreciation)	64,076			64,076
Furniture, fixtures & equipment (less accumulated depreciation)	10,307		10,307	0
Programming (net of amortization)	48,274		48,274	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	165,581		7,248	158,333
TOTAL ASSETS	20,787,141	196,714	65,829	20,918,026
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				216,100
Reinsurance recoverable-unpaid losses				(10,300)
Unpaid loss adjustment expense				9,250
Reinsurance recoverable-unpaid loss exp.				(2,500)
Operating expenses				26,488
Unearned premiums: net				16,124,874
Premium taxes				857,507
TOTAL RESERVES				17,221,419
Payables for:				
Accounts payable				0
Amounts withheld for account of others				13,609
Post Retirement Benefit Payable				254,876
Reinsurance Premium Payable				3,648,154
TOTAL PAYABLES				3,916,639
MEMBERS' EQUITY				(220,032)
Total Liabilities and Equity				20,918,026

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED JANUARY 31, 2006**

EXHIBIT 2

DESCRIPTION	QUARTER: 11-01-2005 01-31-2006	YEAR-TO-DATE 11-01-2005 01-31-2006
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	3,495,885	3,495,885
<u>DEDUCTIONS:</u>		
Losses incurred	(334,921)	(334,921)
Loss expenses incurred	10,556	10,556
Operating expenses incurred	1,141,782	1,141,782
TOTAL DEDUCTIONS	817,417	817,417
 Net Underwriting Gain or (Loss)	 2,678,468	 2,678,468
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	222,288	222,288
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	222,288	222,288
 <u>Net Income or (Loss)</u>	 2,900,756	 2,900,756
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(3,127,645)	(3,127,645)
Net income or (loss)	2,900,756	2,900,756
Change in assets not admitted	6,857	6,857
Assessments or (distributions)	0	0
Net change in equity	2,907,613	2,907,613
 Members' Equity (Current Period)	 (220,032)	 (220,032)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED JANUARY 31, 2006**

EXHIBIT 2A

	Quarter	Year-To-Date
	11-01-2005	11-01-2005
	01-31-2006	01-31-2006
Investment Income Received/T-Bills	130,896	130,896
Investment Income Received/Sweep Account	39,990	39,990
Total Investment Income Received	170,886	170,886
Interest Accrued (Prior Period)	145,312	145,312
Interest Accrued (Current Period)	196,714	196,714
Investment Income Earned	<u>222,288</u>	<u>222,288</u>

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

QUARTER ENDED JANUARY 31, 2006

EXHIBIT 3A

DESCRIPTION	Quarter 11-01-2005 to 01-31-2006 Association Year					Year-To-Date at 01-31-2006 Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
INCOME RECEIVED:										
Premiums Written	6,931,774	0	0	0	6,931,774	6,931,774	0	0	0	6,931,774
Reinsurance Premiums Ceded	(4,561,564)	0	0	0	(4,561,564)	(4,561,564)	0	0	0	(4,561,564)
Net Premiums Written	<u>2,370,210</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,370,210</u>	<u>2,370,210</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,370,210</u>
Portfolio Transfer of Unearned Premiums:										
From Prior Assoc. Year	19,057,444	0	0	0	19,057,444	19,057,444	0	0	0	19,057,444
To Secceeding Assoc. Yr.	0	(19,057,444)	0	0	(19,057,444)	0	(19,057,444)	0	0	(19,057,444)
Acquisition Allowance on Portfolio Transfer										
From Prior Assoc. Year	(2,455,356)	0	0	0	(2,455,356)	(2,455,356)	0	0	0	(2,455,356)
To Secceeding Assoc. Yr.	0	2,455,356	0	0	2,455,356	0	2,455,356	0	0	2,455,356
Investment Income Received	74,216	96,670	0	0	170,886	74,216	96,670	0	0	170,886
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>19,046,514</u>	<u>(16,505,418)</u>	<u>0</u>	<u>0</u>	<u>2,541,096</u>	<u>19,046,514</u>	<u>(16,505,418)</u>	<u>0</u>	<u>0</u>	<u>2,541,096</u>
EXPENSES PAID:										
Losses	3,429	36,250	10,600	0	50,279	3,429	36,250	10,600	0	50,279
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	3,179	19,991	5,476	0	28,646	3,179	19,991	5,476	0	28,646
Reins. Recovered-Loss Exp. Paid	0	(1,783)	0	0	(1,783)	0	(1,783)	0	0	(1,783)
Commissions	684,190	0	0	0	684,190	684,190	0	0	0	684,190
Commissions Ceded	(108,404)	(74,334)	0	0	(182,738)	(108,404)	(74,334)	0	0	(182,738)
Operating Expenses	482,052	57,201	0	0	539,253	482,052	57,201	0	0	539,253
Premium Taxes	0	94,390	0	0	94,390	0	94,390	0	0	94,390
Total Expenses Paid	<u>1,064,446</u>	<u>131,715</u>	<u>16,076</u>	<u>0</u>	<u>1,212,237</u>	<u>1,064,446</u>	<u>131,715</u>	<u>16,076</u>	<u>0</u>	<u>1,212,237</u>
Net Cash Change	<u>17,982,068</u>	<u>(16,637,133)</u>	<u>(16,076)</u>	<u>0</u>	<u>1,328,859</u>	<u>17,982,068</u>	<u>(16,637,133)</u>	<u>(16,076)</u>	<u>0</u>	<u>1,328,859</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	943	0	0	943	0	943	0	0	943
ADD (CURRENT PERIOD)										
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
Net Change	<u>0</u>	<u>(943)</u>	<u>0</u>	<u>0</u>	<u>(943)</u>	<u>0</u>	<u>(943)</u>	<u>0</u>	<u>0</u>	<u>(943)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	100,000	114,600	1,500	0	216,100	100,000	114,600	1,500	0	216,100
Reins. Recoverable-Unpaid Losses	0	(10,300)	0	0	(10,300)	0	(10,300)	0	0	(10,300)
Unpaid Loss Adjustment Expense	1,250	8,000	0	0	9,250	1,250	8,000	0	0	9,250
Reins. Recoverable-Unpd. Loss Exp.	(750)	(1,750)	0	0	(2,500)	(750)	(1,750)	0	0	(2,500)
Operating Expenses	26,488	0	0	0	26,488	26,488	0	0	0	26,488
Unearned Premiums	17,771,954	0	0	0	17,771,954	17,771,954	0	0	0	17,771,954
Unearned Premiums Ceded	(1,647,080)	0	0	0	(1,647,080)	(1,647,080)	0	0	0	(1,647,080)
Premium Taxes	222,510	634,997	0	0	857,507	222,510	634,997	0	0	857,507
ADD (PRIOR PERIOD)										
Unpaid Losses	0	101,300	500,000	0	601,300	0	101,300	500,000	0	601,300
Reins. Recoverable-Unpaid Losses	0	(10,300)	0	0	(10,300)	0	(10,300)	0	0	(10,300)
Unpaid Loss Adjustment Expense	0	24,750	1,750	0	26,500	0	24,750	1,750	0	26,500
Reins. Recoverable-Unpd. Loss Exp.	0	(1,750)	(750)	0	(2,500)	0	(1,750)	(750)	0	(2,500)
Operating Expenses	0	56,705	0	0	56,705	0	56,705	0	0	56,705
Unearned Premiums	0	19,057,444	0	0	19,057,444	0	19,057,444	0	0	19,057,444
Unearned Premiums Ceded	0	(1,806,895)	0	0	(1,806,895)	0	(1,806,895)	0	0	(1,806,895)
Premium Taxes	0	820,603	0	0	820,603	0	820,603	0	0	820,603
Net Reserve Change	<u>(16,474,372)</u>	<u>17,496,310</u>	<u>499,500</u>	<u>0</u>	<u>1,521,438</u>	<u>(16,474,372)</u>	<u>17,496,310</u>	<u>499,500</u>	<u>0</u>	<u>1,521,438</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	145,312	0	0	145,312	0	145,312	0	0	145,312
Assets Not Admitted	0	(72,686)	0	0	(72,686)	0	(72,686)	0	0	(72,686)
ADD (CURRENT PERIOD)										
Interest Accrued	153,646	43,068	0	0	196,714	153,646	43,068	0	0	196,714
Assets Not Admitted	(65,829)	0	0	0	(65,829)	(65,829)	0	0	0	(65,829)
Net Other Changes	<u>87,817</u>	<u>(29,558)</u>	<u>0</u>	<u>0</u>	<u>58,259</u>	<u>87,817</u>	<u>(29,558)</u>	<u>0</u>	<u>0</u>	<u>58,259</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>1,595,513</u>	<u>828,676</u>	<u>483,424</u>	<u>0</u>	<u>2,907,613</u>	<u>1,595,513</u>	<u>828,676</u>	<u>483,424</u>	<u>0</u>	<u>2,907,613</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2006

EXHIBIT 3B

DESCRIPTION	2006	2005	2004	2003	Total
INCOME RECEIVED:					
Premiums Written	6,931,774	31,247,195	29,189,018	0	67,367,987
Reinsurance Premiums Ceded	(4,561,564)	(23,347,614)	(21,965,060)	0	(49,874,238)
Net Premiums Written	<u>2,370,210</u>	<u>7,899,581</u>	<u>7,223,958</u>	<u>0</u>	<u>17,493,749</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	19,057,444	17,351,884	16,393,593	0	52,802,921
To Succeeding Assoc. Yr.	0	(19,057,444)	(17,351,884)	0	(36,409,328)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(2,455,356)	(2,233,623)	(2,324,452)	0	(7,013,431)
To Succeeding Assoc. Yr.	0	2,455,356	2,233,623	0	4,688,979
Investment Income Received	74,216	478,397	189,387	0	742,000
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>19,046,514</u>	<u>6,894,151</u>	<u>6,364,225</u>	<u>0</u>	<u>32,304,890</u>
EXPENSES PAID:					
Losses	3,429	237,049	3,365,116	0	3,605,594
Reins. Recovered-Losses Paid	0	(13,690)	(121,496)	0	(135,186)
Loss Adjustment Expenses	3,179	59,427	391,420	0	454,026
Reins. Recovered-Loss Exp. Paid	0	(4,498)	(15,770)	0	(20,268)
Commissions	684,190	3,085,632	2,885,653	0	6,655,475
Commissions Ceded	(108,404)	(909,550)	(1,033,758)	0	(2,051,712)
Operating Expenses	482,052	2,523,059	2,698,247	0	5,703,358
Premium Taxes	0	276,822	946,279	0	1,223,101
Total Expenses Paid	<u>1,064,446</u>	<u>5,254,251</u>	<u>9,115,691</u>	<u>0</u>	<u>15,434,388</u>
Net Cash Change	<u>17,982,068</u>	<u>1,639,900</u>	<u>(2,751,466)</u>	<u>0</u>	<u>16,870,502</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>17,982,068</u>	<u>1,639,900</u>	<u>(2,751,466)</u>	<u>0</u>	<u>16,870,502</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	100,000	114,600	1,500	0	216,100
Reins. Recoverable-Unpaid Losses	0	(10,300)	0	0	(10,300)
Unpaid Loss Adjustment Expense	1,250	8,000	0	0	9,250
Reins. Recoverable-Unpd. Loss Exp.	(750)	(1,750)	0	0	(2,500)
Operating Expenses	26,488	0	0	0	26,488
Unearned Premiums	17,771,954	0	0	0	17,771,954
Unearned Premiums Ceded	(1,647,080)	0	0	0	(1,647,080)
Premium Taxes	222,510	634,997	0	0	857,507
Total Reserves	<u>16,474,372</u>	<u>745,547</u>	<u>1,500</u>	<u>0</u>	<u>17,221,419</u>
OTHER CHANGES:					
Interest Accrued	153,646	43,068	0	0	196,714
Assets Not Admitted	(65,829)	0	0	0	(65,829)
Total Other Changes	<u>87,817</u>	<u>43,068</u>	<u>0</u>	<u>0</u>	<u>130,885</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>1,595,513</u>	<u>937,421</u>	<u>(2,752,966)</u>	<u>0</u>	<u>(220,032)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED JANUARY 31, 2006**

EXHIBIT 4A

DESCRIPTION	QUARTER 11-01-2005 01-31-2006	YEAR-TO-DATE 11-01-2005 01-31-2006
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	6,931,774	6,931,774
Reinsurance Premium Ceded	<u>(4,561,564)</u>	<u>(4,561,564)</u>
Net Premiums Written	2,370,210	2,370,210
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	19,057,444	19,057,444
Reinsurance Premium Ceded	<u>(1,806,895)</u>	<u>(1,806,895)</u>
Net Prior Unearned	17,250,549	17,250,549
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	17,771,954	17,771,954
Reinsurance Premium Ceded	<u>(1,647,080)</u>	<u>(1,647,080)</u>
Net Current Unearned	16,124,874	16,124,874
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>3,495,885</u>	<u>3,495,885</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED JANUARY 31, 2006**

EXHIBIT 4B

	Quarter 11-01-2005 to 01-31-2006					Year-To-Date 11-01-2005 to 01-31-2006				
	Association Year					Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	3,429	36,250	10,600	0	50,279	3,429	36,250	10,600	0	50,279
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	3,429	36,250	10,600	0	50,279	3,429	36,250	10,600	0	50,279
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	14,600	1,500	0	16,100	0	14,600	1,500	0	16,100
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-10,300	0	0	-10,300	0	-10,300	0	0	-10,300
Outstanding Losses Net of Reins.	0	4,300	1,500	0	5,800	0	4,300	1,500	0	5,800
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	101,300	0	0	101,300	0	101,300	0	0	101,300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-10,300	0	0	-10,300	0	-10,300	0	0	-10,300
Outstanding Losses Net of Reins.	0	91,000	0	0	91,000	0	91,000	0	0	91,000
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	103,429	49,550	-487,900	0	-334,921	103,429	49,550	-487,900	0	-334,921
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	100,000	100,000	0	0	200,000	100,000	100,000	0	0	200,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	500,000	0	500,000	0	0	500,000	0	500,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED JANUARY 31, 2006**

EXHIBIT 4C

	Quarter 11-01-2005 to 01-31-2006					Year-To-Date 11-01-2005 to 01-31-2006				
	Association Year					Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	3,179	19,991	5,476	0	28,646	3,179	19,991	5,476	0	28,646
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-1,783	0	0	-1,783	0	-1,783	0	0	-1,783
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	943	0	0	943	0	943	0	0	943
Total Paid Loss Net of Reinsurance	3,179	19,151	5,476	0	27,806	3,179	19,151	5,476	0	27,806
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,250	8,000	0	0	9,250	1,250	8,000	0	0	9,250
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-750	-1,750	0	0	-2,500	-750	-1,750	0	0	-2,500
Outstanding Loss Expense Net of Reins.	500	6,250	0	0	6,750	500	6,250	0	0	6,750
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	24,750	1,750	0	26,500	0	24,750	1,750	0	26,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-1,750	-750	0	-2,500	0	-1,750	-750	0	-2,500
Outstanding Loss Expense Net of Reins.	0	23,000	1,000	0	24,000	0	23,000	1,000	0	24,000
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	3,679	2,401	4,476	0	10,556	3,679	2,401	4,476	0	10,556

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM NOVEMBER 1, 2003 TO JANUARY 31, 2006**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	NAME OF STORM	LOSSES		CLAIM EXPENSES			
				Case O/S	PAID	ALLOCATED		UNALLOCATED	
				Case O/S	PAID	Case O/S	PAID	Case O/S	PAID
N/A	2004	Aug 12-13 '04	BONNIE	0	111,622	0	1,892	0	8,143
26	2004	Aug 14-15 '04	CHARLEY	0	2,655,108	0	15,860	0	256,361
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,245
28	2004	Sep 06-07 '04	FRANCES	0	27,457	0	3,086	0	5,652
30	2004	Sep 16-17 '04	IVAN	0	3,708	0	0	0	2,749
29	2004	Sep 27-28 '04	JEANNE	0	6,689	0	0	0	2,943
TOTAL				0	3,273,500	0	23,784	0	350,093

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

AS OF: JANUARY 31, 2006		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	284,168	24,562	9.46%	735	9	1.24%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,918,368	263,620	15.93%	3,825	257	7.20%
	Mobile Home	1,429	-457	-24.23%	23	-3	-11.54%
	Commercial	18,121	-5,974	-24.79%	134	-29	-17.79%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	295,621	58,248	24.54%	825	106	14.74%
	Mobile Home	2,835	-1,014	-26.34%	39	-18	-31.58%
	Commercial	1,284	254	24.66%	12	3	33.33%
TOTAL BEAUFORT COUNTY	Dwelling	2,498,157	346,430	16.10%	5,385	372	7.42%
	Mobile Home	4,264	-1,471	-25.65%	62	-21	-25.30%
	Commercial	19,405	-5,720	-22.77%	146	-26	-15.12%
	TOTALS	2,521,826	339,239	15.54%	5,593	325	6.17%
FOLLY BEACH (Charleston County)	Dwelling	213,546	26,626	14.24%	773	13	1.71%
	Mobile Home	430	-370	-46.25%	2	0	0.00%
	Commercial	5,149	-1,077	-17.30%	21	-10	-32.26%
ISLE OF PALMS (Charleston County)	Dwelling	536,121	67,869	14.49%	1,165	48	4.30%
	Mobile Home	630	85	15.60%	2	0	0.00%
	Commercial	9,130	-4,838	-34.64%	41	-13	-24.07%
KIAWAH ISLAND (Charleston County)	Dwelling	354,097	34,338	10.74%	551	19	3.57%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,565	1,308	57.95%	10	1	11.11%
SULLIVANS ISLAND (Charleston County)	Dwelling	197,010	25,750	15.04%	409	10	2.51%
	Mobile Home	980	264	36.87%	1	0	0.00%
	Commercial	3,595	534	17.45%	16	1	6.67%
REMAINDER OF COUNTY (Charleston County)	Dwelling	290,866	56,980	24.36%	555	58	11.67%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
TOTAL CHARLESTON COUNTY	Dwelling	1,591,640	211,563	15.33%	3,453	148	4.48%
	Mobile Home	2,040	-21	-1.02%	5	0	0.00%
	Commercial	21,439	-4,073	-15.97%	88	-21	-19.27%
	TOTALS	1,615,119	207,469	14.74%	3,546	127	3.71%
EDISTO BEACH (Colleton County)	Dwelling	249,041	29,633	13.51%	838	-4	-0.48%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	4,425	-1,935	-30.42%	11	-2	-15.38%
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	249,041	29,633	13.51%	838	-4	-0.48%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	4,425	-1,935	-30.42%	11	-2	-15.38%
	TOTALS	253,733	27,698	12.25%	850	-6	-0.70%

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

AS OF: JANUARY 31, 2006		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	105,063	5,507	5.53%	339	-14	-3.97%
	Mobile Home	332	70	26.72%	5	1	25.00%
	Commercial	5,042	-1,300	-20.50%	4	-1	-20.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	24,708	2,299	10.26%	97	2	2.11%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	196,925	34,592	21.31%	568	36	6.77%
	Mobile Home	772	-191	-19.83%	12	3	33.33%
	Commercial	7,570	330	4.56%	30	0	0.00%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	181,075	25,461	16.36%	377	15	4.14%
	Mobile Home	162	8	5.19%	3	0	0.00%
	Commercial	0	-30	-100.00%	0	-1	-100.00%
TOTAL GEORGETOWN COUNTY	Dwelling	507,771	67,859	15.43%	1,381	39	2.91%
	Mobile Home	1,266	-113	-8.19%	20	4	25.00%
	Commercial	12,612	-1,000	-7.35%	34	-2	-5.56%
	TOTALS	521,649	66,746	14.67%	1,435	41	2.94%
ATLANTIC BEACH (Horry County)	Dwelling	4,171	1,514	56.98%	30	5	20.00%
	Mobile Home	64	0	0.00%	1	0	0.00%
	Commercial	280	-620	-68.89%	2	-3	-60.00%
GARDEN CITY (Horry County)	Dwelling	91,996	16,136	21.27%	458	21	4.81%
	Mobile Home	20,359	3,504	20.79%	405	48	13.45%
	Commercial	7,449	-1,674	-18.35%	15	-8	-34.78%
MYRTLE BEACH (Horry County)	Dwelling	335,994	47,476	16.46%	1,424	87	6.51%
	Mobile Home	70,478	6,404	9.99%	1,389	50	3.73%
	Commercial	309,087	-15,533	-4.78%	335	-40	-10.67%
N MYRTLE BEACH (Horry County)	Dwelling	684,049	97,855	16.69%	3,421	124	3.76%
	Mobile Home	11,998	-3,222	-21.17%	261	-74	-22.09%
	Commercial	108,280	11,708	12.12%	164	-24	-12.77%
SURFSIDE BEACH (Horry County)	Dwelling	220,283	42,930	24.21%	976	78	8.69%
	Mobile Home	51,772	4,866	10.37%	558	25	4.69%
	Commercial	6,758	-444	-6.16%	31	-2	-6.06%
REMAINDER OF COUNTY (Horry County)	Dwelling	77,985	70,783	982.82%	349	21	6.40%
	Mobile Home	943	943	0.00%	18	7	63.64%
	Commercial	1,673	-65,633	-97.51%	9	-2	-18.18%
TOTAL HORRY COUNTY	Dwelling	1,414,478	276,694	24.32%	6,658	336	5.31%
	Mobile Home	155,614	12,495	8.73%	2,632	56	2.17%
	Commercial	433,527	-72,196	-14.28%	556	-79	-12.44%
	TOTALS	2,003,619	216,993	12.15%	9,846	313	3.28%
GRAND TOTAL	Dwelling	6,261,087	932,179	17.49%	17,715	891	5.30%
	Mobile Home	163,451	10,890	7.14%	2,720	39	1.45%
	Commercial	491,408	-84,924	-14.74%	835	-130	-13.47%
	TOTALS	6,915,946	858,145	14.17%	21,270	800	3.91%