

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

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	54,447,047			54,447,047
Cash	1,883,698			1,883,698
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	2,016,018		0	2,016,018
Reinsurance recoverable on loss payments	0			0
Interest accrued		562,006		562,006
Data processing equipment (less accumulated depreciation)	105,941			105,941
Furniture, fixtures & equipment (less accumulated depreciation)	35,708		35,708	0
Programming (net of amortization)	51,997		51,997	0
Section 444 Deposit (I.R.S.)	78,336			78,336
Prepaid operating expense	1,225,421		8,398	1,217,023
TOTAL ASSETS	59,844,166	562,006	96,103	60,310,069
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				67,350
Reinsurance recoverable-unpaid losses				0
Unpaid loss adjustment expense				4,750
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				150,061
Unearned premiums: net				42,508,014
Premium taxes				1,965,337
TOTAL RESERVES				44,695,512
Payables for:				
Accounts payable				0
Amounts withheld for account of others				17,675
Post Retirement Benefit Payable				283,505
Reinsurance Premium Payable				29,601,399
TOTAL PAYABLES				29,902,579
MEMBERS' EQUITY				(14,288,022)
Total Liabilities and Equity				60,310,069

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

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2006 10-31-2006	YEAR-TO-DATE 11-01-2005 10-31-2006
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	(1,136,448)	(4,574,368)
<u>DEDUCTIONS:</u>		
Losses incurred	(77,988)	(219,252)
Loss expenses incurred	17,378	47,084
Operating expenses incurred	3,047,510	10,245,116
TOTAL DEDUCTIONS	2,986,900	10,072,948
 Net Underwriting Gain or (Loss)	 (4,123,348)	 (14,647,316)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	636,779	1,494,338
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	636,779	1,494,338
 <u>Net Income or (Loss)</u>	 <u>(3,486,569)</u>	 <u>(13,152,978)</u>
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(12,803,496)	(3,127,645)
Net income or (loss)	(3,486,569)	(13,152,978)
Change in assets not admitted	(13,975)	(23,417)
Assessments or (distributions)	2,016,018	2,016,018
Net change in equity	(1,484,526)	(11,160,377)
 Members' Equity (Current Period)	 <u>(14,288,022)</u>	 <u>(14,288,022)</u>

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

EXHIBIT 2A

	Quarter	Year-To-Date
	08-01-2006	11-01-2005
	10-31-2006	10-31-2006
Investment Income Received/T-Bills	446,365	914,913
Investment Income Received/Sweep Account	56,968	162,731
 Total Investment Income Received	 503,333	 1,077,644
 Interest Accrued (Prior Period)	 428,560	 145,312
 Interest Accrued (Current Period)	 562,006	 562,006
 Investment Income Earned	 636,779	 1,494,338

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT

QUARTER ENDED OCTOBER 31, 2006

EXHIBIT 3A

DESCRIPTION	Quarter 08-01-2006 to 10-31-2006 Association Year					Year-To-Date at 10-31-2006 Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
INCOME RECEIVED:										
Premiums Written	19,524,914	0	0	0	19,524,914	67,309,414	0	0	0	67,309,414
Reinsurance Premiums Ceded	(16,659,626)	0	0	0	(16,659,626)	(46,626,317)	0	0	0	(46,626,317)
Net Premiums Written	<u>2,865,288</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,865,288</u>	<u>20,683,097</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>20,683,097</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	19,057,444	0	0	0	19,057,444
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(19,057,444)	0	0	(19,057,444)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,455,356)	0	0	0	(2,455,356)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	2,455,356	0	0	2,455,356
Investment Income Received	503,333	0	0	0	503,333	937,881	139,763	0	0	1,077,644
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>3,368,621</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,368,621</u>	<u>38,223,066</u>	<u>(16,462,325)</u>	<u>0</u>	<u>0</u>	<u>21,760,741</u>
EXPENSES PAID:										
Losses	54,420	1,191	(649)	0	54,962	76,434	217,076	10,888	0	304,398
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	12,673	175	542	0	13,390	26,556	33,353	8,696	0	68,605
Reins. Recovered-Loss Exp. Paid	(760)	0	0	0	(760)	(1,431)	(1,783)	0	0	(3,214)
Commissions	1,889,171	0	0	0	1,889,171	6,603,365	0	0	0	6,603,365
Commissions Ceded	(56,022)	0	0	0	(56,022)	(417,873)	(74,334)	0	0	(492,207)
Operating Expenses	486,706	0	0	0	486,706	1,799,132	57,201	0	0	1,856,333
Premium Taxes	195,296	(101,018)	0	0	94,278	195,296	844,239	0	0	1,039,535
Total Expenses Paid	<u>2,581,484</u>	<u>(99,652)</u>	<u>(107)</u>	<u>0</u>	<u>2,481,725</u>	<u>8,281,479</u>	<u>1,075,752</u>	<u>19,584</u>	<u>0</u>	<u>9,376,815</u>
Net Cash Change	<u>787,137</u>	<u>99,652</u>	<u>107</u>	<u>0</u>	<u>886,896</u>	<u>29,941,587</u>	<u>(17,538,077)</u>	<u>(19,584)</u>	<u>0</u>	<u>12,383,926</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	248	0	0	0	248	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>(248)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(248)</u>	<u>0</u>	<u>(943)</u>	<u>0</u>	<u>0</u>	<u>(943)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	67,350	0	0	0	67,350	67,350	0	0	0	67,350
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	4,750	0	0	0	4,750	4,750	0	0	0	4,750
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	150,061	0	0	0	150,061	150,061	0	0	0	150,061
Unearned Premiums	43,089,435	0	0	0	43,089,435	43,089,435	0	0	0	43,089,435
Unearned Premiums Ceded	(581,421)	0	0	0	(581,421)	(581,421)	0	0	0	(581,421)
Premium Taxes	1,965,337	0	0	0	1,965,337	1,965,337	0	0	0	1,965,337
ADD (PRIOR PERIOD)										
Unpaid Losses	100,300	100,000	0	0	200,300	0	101,300	500,000	0	601,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(10,300)	0	0	(10,300)
Unpaid Loss Adjustment Expense	250	0	0	0	250	0	24,750	1,750	0	26,500
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	(1,750)	(750)	0	(2,500)
Operating Expenses	45,787	0	0	0	45,787	0	56,705	0	0	56,705
Unearned Premiums	39,427,638	0	0	0	39,427,638	0	19,057,444	0	0	19,057,444
Unearned Premiums Ceded	(921,360)	0	0	0	(921,360)	0	(1,806,895)	0	0	(1,806,895)
Premium Taxes	1,436,234	0	0	0	1,436,234	0	820,603	0	0	820,603
Net Reserve Change	<u>(4,606,663)</u>	<u>100,000</u>	<u>0</u>	<u>0</u>	<u>(4,506,663)</u>	<u>(44,695,512)</u>	<u>18,241,857</u>	<u>501,000</u>	<u>0</u>	<u>(25,952,655)</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	428,560	0	0	0	428,560	0	145,312	0	0	145,312
Assets Not Admitted	(82,128)	0	0	0	(82,128)	0	(72,686)	0	0	(72,686)
ADD (CURRENT PERIOD)										
Interest Accrued	562,006	0	0	0	562,006	562,006	0	0	0	562,006
Assets Not Admitted	(96,103)	0	0	0	(96,103)	(96,103)	0	0	0	(96,103)
Net Other Changes	<u>119,471</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>119,471</u>	<u>465,903</u>	<u>(72,626)</u>	<u>0</u>	<u>0</u>	<u>393,277</u>
Assessments or (Distributions)	0	(738,956)	2,754,974	0	2,016,018	0	(738,956)	2,754,974	0	2,016,018
Change In Members' Equity	<u>(3,700,303)</u>	<u>(539,304)</u>	<u>2,755,081</u>	<u>0</u>	<u>(1,484,526)</u>	<u>(14,288,022)</u>	<u>(108,745)</u>	<u>3,236,390</u>	<u>0</u>	<u>(11,160,377)</u>

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

EXHIBIT 3B

DESCRIPTION	2006	2005	2004	2003	Total
INCOME RECEIVED:					
Premiums Written	67,309,414	31,247,195	29,189,018	0	127,745,627
Reinsurance Premiums Ceded	(46,626,317)	(23,347,614)	(21,965,060)	0	(91,938,991)
Net Premiums Written	<u>20,683,097</u>	<u>7,899,581</u>	<u>7,223,958</u>	<u>0</u>	<u>35,806,636</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	937,881	521,490	189,387	0	1,648,758
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>38,223,066</u>	<u>6,937,244</u>	<u>6,364,225</u>	<u>0</u>	<u>51,524,535</u>
EXPENSES PAID:					
Losses	76,434	417,875	3,365,404	0	3,859,713
Reins. Recovered-Losses Paid	0	(13,690)	(121,496)	0	(135,186)
Loss Adjustment Expenses	26,556	72,789	394,640	0	493,985
Reins. Recovered-Loss Exp. Paid	(1,431)	(4,498)	(15,770)	0	(21,699)
Commissions	6,603,365	3,085,632	2,885,653	0	12,574,650
Commissions Ceded	(417,873)	(909,550)	(1,033,758)	0	(2,361,181)
Operating Expenses	1,799,132	2,523,059	2,698,247	0	7,020,438
Premium Taxes	195,296	1,026,671	946,279	0	2,168,246
Total Expenses Paid	<u>8,281,479</u>	<u>6,198,288</u>	<u>9,119,199</u>	<u>0</u>	<u>23,598,966</u>
Net Cash Change	<u>29,941,587</u>	<u>738,956</u>	<u>(2,754,974)</u>	<u>0</u>	<u>27,925,569</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>29,941,587</u>	<u>738,956</u>	<u>(2,754,974)</u>	<u>0</u>	<u>27,925,569</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	67,350	0	0	0	67,350
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	4,750	0	0	0	4,750
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	150,061	0	0	0	150,061
Unearned Premiums	43,089,435	0	0	0	43,089,435
Unearned Premiums Ceded	(581,421)	0	0	0	(581,421)
Premium Taxes	1,965,337	0	0	0	1,965,337
Total Reserves	<u>44,695,512</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>44,695,512</u>
OTHER CHANGES:					
Interest Accrued	562,006	0	0	0	562,006
Assets Not Admitted	(96,103)	0	0	0	(96,103)
Total Other Changes	<u>465,903</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>465,903</u>
Assessments or (Distributions)	<u>0</u>	<u>(738,956)</u>	<u>2,754,974</u>	<u>0</u>	<u>2,016,018</u>
Net Members' Equity	<u>(14,288,022)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(14,288,022)</u>

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

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2006 10-31-2006	YEAR-TO-DATE 11-01-2005 10-31-2006
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	19,524,914	67,309,414
Reinsurance Premium Ceded	<u>(16,659,626)</u>	<u>(46,626,317)</u>
Net Premiums Written	2,865,288	20,683,097
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	39,427,638	19,057,444
Reinsurance Premium Ceded	<u>(921,360)</u>	<u>(1,806,895)</u>
Net Prior Unearned	38,506,278	17,250,549
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	43,089,435	43,089,435
Reinsurance Premium Ceded	<u>(581,421)</u>	<u>(581,421)</u>
Net Current Unearned	42,508,014	42,508,014
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>(1,136,448)</u>	<u>(4,574,368)</u>

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

EXHIBIT 4B

	Quarter 08-01-2006 to 10-31-2006					Year-To-Date 11-01-2005 to 10-31-2006				
	Association Year					Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	54,420	1,191	-649	0	54,962	76,434	217,076	10,888	0	304,398
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	54,420	1,191	-649	0	54,962	76,434	217,076	10,888	0	304,398
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	17,350	0	0	0	17,350	17,350	0	0	0	17,350
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	17,350	0	0	0	17,350	17,350	0	0	0	17,350
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	300	0	0	0	300	0	101,300	0	0	101,300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	-10,300	0	0	-10,300
Outstanding Losses Net of Reins.	300	0	0	0	300	0	91,000	0	0	91,000
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	21,470	-98,809	-649	0	-77,988	143,784	126,076	-489,112	0	-219,252
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	50,000	0	0	0	50,000	50,000	0	0	0	50,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	100,000	100,000	0	0	200,000	0	0	500,000	0	500,000

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

EXHIBIT 4C

	Quarter 08-01-2006 to 10-31-2006					Year-To-Date 11-01-2005 to 10-31-2006				
	Association Year					Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	12,673	175	542	0	13,390	26,556	33,353	8,696	0	68,605
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-760	0	0	0	-760	-1,431	-1,783	0	0	-3,214
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	248	0	0	0	248	0	943	0	0	943
Total Paid Loss Net of Reinsurance	12,161	175	542	0	12,878	25,125	32,513	8,696	0	66,334
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	4,750	0	0	0	4,750	4,750	0	0	0	4,750
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	4,750	0	0	0	4,750	4,750	0	0	0	4,750
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	250	0	0	0	250	0	24,750	1,750	0	26,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	-1,750	-750	0	-2,500
Outstanding Loss Expense Net of Reins.	250	0	0	0	250	0	23,000	1,000	0	24,000
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	16,661	175	542	0	17,378	29,875	9,513	7,696	0	47,084

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM NOVEMBER 1, 2003 TO OCTOBER 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	9,699
26	2004	Aug 14-15 '04	CHARLEY	0	2,656,258	0	15,860	0	256,956
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,773
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	3,274,650	0	23,784	0	352,772

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

AS OF: OCTOBER 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	360,995	84,493	30.56%	872	146	20.11%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,835	8,835	0.00%	20	20	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	2,767,022	959,006	53.04%	5,362	1,693	46.14%
	Mobile Home	1,568	-451	-22.34%	26	-1	-3.70%
	Commercial	599,860	583,133	3486.18%	1,042	905	660.58%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	431,649	147,501	51.91%	1,132	328	40.80%
	Mobile Home	3,058	-123	-3.87%	46	3	6.98%
	Commercial	17,105	15,841	1253.24%	22	11	100.00%
TOTAL BEAUFORT COUNTY	Dwelling	3,559,666	1,191,000	50.28%	7,366	2,167	41.68%
	Mobile Home	4,626	-574	-11.04%	72	2	2.86%
	Commercial	625,800	607,809	3378.41%	1,084	936	632.43%
	TOTALS	4,190,092	1,798,235	75.18%	8,522	3,105	57.32%
FOLLY BEACH (Charleston County)	Dwelling	273,381	72,641	36.19%	877	126	16.78%
	Mobile Home	0	-2,410	-100.00%	0	-13	-100.00%
	Commercial	14,554	8,920	158.32%	38	15	65.22%
ISLE OF PALMS (Charleston County)	Dwelling	804,232	291,535	56.86%	1,580	437	38.23%
	Mobile Home	435	-195	-30.95%	1	-1	-50.00%
	Commercial	26,906	15,134	128.56%	52	10	23.81%
KIAWAH ISLAND (Charleston County)	Dwelling	513,522	176,284	52.27%	785	249	46.46%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	45,076	42,627	1740.59%	69	60	666.67%
SULLIVANS ISLAND (Charleston County)	Dwelling	269,866	79,610	41.84%	486	85	21.20%
	Mobile Home	0	-980	-100.00%	0	-1	-100.00%
	Commercial	6,037	2,536	72.44%	17	1	6.25%
REMAINDER OF COUNTY (Charleston County)	Dwelling	439,292	166,944	61.30%	784	252	47.37%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	26,469	26,469	0.00%	30	30	0.00%
TOTAL CHARLESTON COUNTY	Dwelling	2,300,293	787,014	52.01%	4,512	1,149	34.17%
	Mobile Home	435	-3,585	-89.18%	1	-15	-93.75%
	Commercial	119,042	95,686	409.68%	206	116	128.89%
	TOTALS	2,419,770	879,115	57.06%	4,719	1,250	36.03%
EDISTO BEACH (Colleton County)	Dwelling	366,838	132,229	56.36%	1,089	277	34.11%
	Mobile Home	437	170	63.67%	2	1	100.00%
	Commercial	5,909	1,484	33.54%	13	2	18.18%
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	366,838	132,229	56.36%	1,089	277	34.11%
	Mobile Home	437	170	63.67%	2	1	100.00%
	Commercial	5,909	1,484	33.54%	13	2	18.18%
	TOTALS	373,184	133,883	55.95%	1,104	280	33.98%

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

AS OF: OCTOBER 31, 2006

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	153,679	54,549	55.03%	427	95	28.61%
	Mobile Home	426	94	28.31%	6	1	20.00%
	Commercial	28,146	23,006	447.59%	29	24	480.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	32,398	9,285	40.17%	108	14	14.89%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	335,794	154,109	84.82%	867	331	61.75%
	Mobile Home	923	151	19.56%	17	5	41.67%
	Commercial	44,936	37,636	515.56%	67	38	131.03%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	267,100	102,525	62.30%	534	179	50.42%
	Mobile Home	162	0	0.00%	3	0	0.00%
	Commercial	22,859	22,859	0.00%	20	20	0.00%
TOTAL GEORGETOWN COUNTY	Dwelling	788,971	320,468	68.40%	1,936	619	47.00%
	Mobile Home	1,511	245	19.35%	26	6	30.00%
	Commercial	95,941	83,501	671.23%	116	82	241.18%
	TOTALS	886,423	404,214	83.83%	2,078	707	51.57%
ATLANTIC BEACH (Horry County)	Dwelling	3,613	836	30.10%	27	2	8.00%
	Mobile Home	64	0	0.00%	1	0	0.00%
	Commercial	633	353	126.07%	4	2	100.00%
GARDEN CITY (Horry County)	Dwelling	134,088	47,025	54.01%	562	107	23.52%
	Mobile Home	22,607	3,122	16.02%	426	28	7.04%
	Commercial	65,157	57,918	800.08%	68	53	353.33%
MYRTLE BEACH (Horry County)	Dwelling	470,059	146,339	45.21%	1,786	392	28.12%
	Mobile Home	74,889	5,816	8.42%	1,436	48	3.46%
	Commercial	663,457	365,335	122.55%	788	452	134.52%
N MYRTLE BEACH (Horry County)	Dwelling	881,018	220,920	33.47%	3,849	461	13.61%
	Mobile Home	13,490	305	2.31%	274	-11	-3.86%
	Commercial	363,860	259,597	248.98%	435	258	145.76%
SURFSIDE BEACH (Horry County)	Dwelling	366,516	162,161	79.35%	1,368	417	43.85%
	Mobile Home	56,331	6,903	13.97%	572	28	5.15%
	Commercial	55,297	49,026	781.79%	79	50	172.41%
REMAINDER OF COUNTY (Horry County)	Dwelling	109,534	103,263	1646.68%	433	86	24.78%
	Mobile Home	1,383	1,383	0.00%	24	8	50.00%
	Commercial	27,633	-47,079	-63.01%	52	44	550.00%
TOTAL HORRY COUNTY	Dwelling	1,964,828	680,544	52.99%	8,025	1,465	22.33%
	Mobile Home	168,764	17,529	11.59%	2,733	101	3.84%
	Commercial	1,176,037	685,150	139.57%	1,426	859	151.50%
	TOTALS	3,309,629	1,383,223	71.80%	12,184	2,425	24.85%
GRAND TOTAL	Dwelling	8,980,596	3,111,255	53.01%	22,928	5,677	32.91%
	Mobile Home	175,773	13,785	8.51%	2,834	95	3.47%
	Commercial	2,022,729	1,473,630	268.37%	2,845	1,995	234.71%
	TOTALS	11,179,098	4,598,670	69.88%	28,607	7,767	37.27%