

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED January 31, 2000

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	4,753,415			4,753,415
Cash	2,473,013			2,473,013
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	354,976		0	354,976
Reinsurance recoverable on loss payments	98,909			98,909
Interest accrued		86,730		86,730
Data processing equipment (less accumulated depreciation)	108,541			108,541
Furniture, fixtures & equipment (less accumulated depreciation)	7,224		7,224	0
Programming (net of amortization)	575,024		575,024	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	117,938		9,605	108,333
TOTAL ASSETS	8,489,040	86,730	591,853	7,983,917
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				1,820,935
Reinsurance recoverable-unpaid losses				(102,500)
Unpaid loss adjustment expense				99,952
Reinsurance recoverable-unpaid loss exp.				(14,500)
Operating expenses				3,225
Unearned premiums: net				7,944,278
Premium taxes				533,098
TOTAL RESERVES				10,284,488
Payables for:				
Accounts payable				0
Amounts withheld for account of others				7,024
Post Retirement Benefit Payable				62,893
Reinsurance Premium Payable				2,080,609
TOTAL PAYABLES				2,150,526
MEMBERS' EQUITY				(4,451,097)
Total Liabilities and Equity				7,983,917

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED January 31, 2000

EXHIBIT 2

DESCRIPTION	QUARTER: 11-1-99 1-31-00	YEAR-TO-DATE 11/01/99 1-31-00
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	1,441,390	1,441,390
<u>DEDUCTIONS:</u>		
Losses incurred	61,174	61,174
Loss expenses incurred	8,949	8,949
Operating expenses incurred	627,030	627,030
TOTAL DEDUCTIONS	697,153	697,153
 Net Underwriting Gain or (Loss)	 744,237	 744,237
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	54,058	54,058
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	54,058	54,058
 <u>Net Income or (Loss)</u>	 798,295	 798,295
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(3,748,007)	(3,748,007)
Net income or (loss)	798,295	798,295
Change in assets not admitted	20,602	20,602
Assessments or (distributions)	(1,521,987)	(1,521,987)
Net change in equity	(703,090)	(703,090)
 Members' Equity (Current Period)	 (4,451,097)	 (4,451,097)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED January 31, 2000**

EXHIBIT 2A

	Quarter 11-1-99 1-31-00	Year-To-Date 11/01/99 1-31-00
Investment Income Received/T-Bills	130,589	130,589
Investment Income Received/Sweep Account	35,571	35,571
Total Investment Income Received	166,160	166,160
Interest Accrued (Prior Period)	198,832	198,832
Interest Accrued (Current Period)	86,730	86,730
Investment Income Earned	54,058	54,058

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED January 31, 2000

EXHIBIT 3A

DESCRIPTION	Quarter 11-1-99 to 1-31-00 Association Year					Year-To-Date at 1-31-00 Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
INCOME RECEIVED:										
Premiums Written	3,276,953	0	0	0	3,276,953	3,276,953	0	0	0	3,276,953
Reinsurance Premiums Ceded	(3,161,594)	0	0	0	(3,161,594)	(3,161,594)	0	0	0	(3,161,594)
Net Premiums Written	115,359	0	0	0	115,359	115,359	0	0	0	115,359
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	10,983,783	0	0	0	10,983,783	10,983,783	0	0	0	10,983,783
To Secceeding Assoc. Yr.	0	(10,983,783)	0	0	(10,983,783)	0	(10,983,783)	0	0	(10,983,783)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(1,768,389)	0	0	0	(1,768,389)	(1,768,389)	0	0	0	(1,768,389)
To Secceeding Assoc. Yr.	0	1,768,389	0	0	1,768,389	0	1,768,389	0	0	1,768,389
Investment Income Received	54,070	112,090	0	0	166,160	54,070	112,090	0	0	166,160
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	9,384,823	(9,103,304)	0	0	281,519	9,384,823	(9,103,304)	0	0	281,519
EXPENSES PAID:										
Losses	0	3,679,929	112,400	0	3,792,329	0	3,679,929	112,400	0	3,792,329
Reins. Recovered-Losses Paid	0	(728,764)	(1,521,987)	0	(2,250,751)	0	(728,764)	(1,521,987)	0	(2,250,751)
Loss Adjustment Expenses	948	389,773	14,439	0	405,160	948	389,773	14,439	0	405,160
Reins. Recovered-Loss Exp. Paid	0	(91,366)	0	0	(91,366)	0	(91,366)	0	0	(91,366)
Commissions	327,695	0	0	0	327,695	327,695	0	0	0	327,695
Commissions Ceded	(63,864)	0	0	0	(63,864)	(63,864)	0	0	0	(63,864)
Operating Expenses	249,245	15,158	0	0	264,403	249,245	15,158	0	0	264,403
Premium Taxes	0	66,658	0	0	66,658	0	66,658	0	0	66,658
Total Expenses Paid	514,024	3,331,388	(1,395,148)	0	2,450,264	514,024	3,331,388	(1,395,148)	0	2,450,264
Net Cash Change	8,870,799	(12,434,692)	1,395,148	0	(2,168,745)	8,870,799	(12,434,692)	1,395,148	0	(2,168,745)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	285,972	1,521,987	0	1,807,959	0	285,972	1,521,987	0	1,807,959
Reins Recoverable-Loss Exp. Paid	0	51,603	0	0	51,603	0	51,603	0	0	51,603
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	87,651	0	0	87,651	0	87,651	0	0	87,651
Reins Recoverable-Loss Exp. Paid	0	11,258	0	0	11,258	0	11,258	0	0	11,258
Net Change	0	(238,666)	(1,521,987)	0	(1,760,653)	0	(238,666)	(1,521,987)	0	(1,760,653)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	0	1,157,935	663,000	0	1,820,935	0	1,157,935	663,000	0	1,820,935
Reins. Recoverable-Unpaid Losses	0	(102,500)	0	0	(102,500)	0	(102,500)	0	0	(102,500)
Unpaid Loss Adjustment Expense	0	99,952	0	0	99,952	0	99,952	0	0	99,952
Reins. Recoverable-Unpd. Loss Exp.	0	(14,500)	0	0	(14,500)	0	(14,500)	0	0	(14,500)
Operating Expenses	3,225	0	0	0	3,225	3,225	0	0	0	3,225
Unearned Premiums	9,437,069	0	0	0	9,437,069	9,437,069	0	0	0	9,437,069
Unearned Premiums Ceded	(1,492,791)	0	0	0	(1,492,791)	(1,492,791)	0	0	0	(1,492,791)
Premium Taxes	533,098	0	0	0	533,098	533,098	0	0	0	533,098
ADD (PRIOR PERIOD)										
Unpaid Losses	0	5,178,584	663,000	0	5,841,584	0	5,178,584	663,000	0	5,841,584
Reins. Recoverable-Unpaid Losses	0	(922,437)	0	0	(922,437)	0	(922,437)	0	0	(922,437)
Unpaid Loss Adjustment Expense	0	518,126	0	0	518,126	0	518,126	0	0	518,126
Reins. Recoverable-Unpd. Loss Exp.	0	(87,484)	0	0	(87,484)	0	(87,484)	0	0	(87,484)
Operating Expenses	0	15,158	0	0	15,158	0	15,158	0	0	15,158
Unearned Premiums	0	10,983,783	0	0	10,983,783	0	10,983,783	0	0	10,983,783
Unearned Premiums Ceded	0	(1,713,474)	0	0	(1,713,474)	0	(1,713,474)	0	0	(1,713,474)
Premium Taxes	0	489,027	0	0	489,027	0	489,027	0	0	489,027
Net Reserve Change	(8,480,601)	13,320,396	0	0	4,839,795	(8,480,601)	13,320,396	0	0	4,839,795
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	198,832	0	0	198,832	0	198,832	0	0	198,832
Assets Not Admitted	0	(612,455)	0	0	(612,455)	0	(612,455)	0	0	(612,455)
ADD (CURRENT PERIOD)										
Interest Accrued	27,797	58,933	0	0	86,730	27,797	58,933	0	0	86,730
Assets Not Admitted	(591,853)	0	0	0	(591,853)	(591,853)	0	0	0	(591,853)
Net Other Changes	(564,056)	472,556	0	0	(91,500)	(564,056)	472,556	0	0	(91,500)
Assessments or (Distributions)	0	0	(1,521,987)	0	(1,521,987)	0	0	(1,521,987)	0	(1,521,987)
Change In Members' Equity	(173,858)	1,119,594	(1,648,826)	0	(703,090)	(173,858)	1,119,594	(1,648,826)	0	(703,090)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED January 31, 2000

EXHIBIT 3B

DESCRIPTION	2000	1999	1998	1997	Total
INCOME RECEIVED:					
Premiums Written	3,276,953	19,042,541	19,558,076	0	41,877,570
Reinsurance Premiums Ceded	(3,161,594)	(14,882,730)	(15,282,904)	0	(33,327,228)
Net Premiums Written	115,359	4,159,811	4,275,172	0	8,550,342
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	10,983,783	11,087,786	10,008,825	0	32,080,394
To Succeeding Assoc. Yr.	0	(10,983,783)	(11,087,786)	0	(22,071,569)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,768,389)	(1,607,729)	(1,460,806)	0	(4,836,924)
To Succeeding Assoc. Yr.	0	1,768,389	1,607,729	0	3,376,118
Investment Income Received	54,070	606,427	972,998	0	1,633,495
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	9,384,823	5,030,901	4,316,132	0	18,731,856
EXPENSES PAID:					
Losses	0	5,325,951	7,045,515	0	12,371,466
Reins. Recovered-Losses Paid	0	(728,764)	(2,394,278)	0	(3,123,042)
Loss Adjustment Expenses	948	750,436	858,191	0	1,609,575
Reins. Recovered-Loss Exp. Paid	0	(91,366)	(96,410)	0	(187,776)
Commissions	327,695	1,904,254	1,955,808	0	4,187,757
Commissions Ceded	(63,864)	(801,642)	(798,824)	0	(1,664,330)
Operating Expenses	249,245	1,417,782	1,299,268	0	2,966,295
Premium Taxes	0	188,896	579,734	0	768,630
Total Expenses Paid	514,024	7,965,547	8,449,004	0	16,928,575
Net Cash Change	8,870,799	(2,934,646)	(4,132,872)	0	1,803,281
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	87,651	0	0	87,651
Reins Recoverable-Loss Exp. Paid	0	11,258	0	0	11,258
Net Change	8,870,799	(2,835,737)	(4,132,872)	0	1,902,190
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	0	1,157,935	663,000	0	1,820,935
Reins. Recoverable-Unpaid Losses	0	(102,500)	0	0	(102,500)
Unpaid Loss Adjustment Expense	0	99,952	0	0	99,952
Reins. Recoverable-Unpd. Loss Exp.	0	(14,500)	0	0	(14,500)
Operating Expenses	3,225	0	0	0	3,225
Unearned Premiums	9,437,069	0	0	0	9,437,069
Unearned Premiums Ceded	(1,492,791)	0	0	0	(1,492,791)
Premium Taxes	533,098	0	0	0	533,098
Total Reserves	8,480,601	1,140,887	663,000	0	10,284,488
OTHER CHANGES:					
Interest Accrued	27,797	58,933	0	0	86,730
Assets Not Admitted	(591,853)	0	0	0	(591,853)
Total Other Changes	(564,056)	58,933	0	0	(505,123)
Assessments or (Distributions)	0	0	4,436,324	0	4,436,324
Net Members' Equity	(173,858)	(3,917,691)	(359,548)	0	(4,451,097)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED January 31, 2000**

EXHIBIT 4A

DESCRIPTION	QUARTER 11-1-99 1-31-00	YEAR-TO-DATE 11/01/99 1-31-00
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	3,276,953	3,276,953
Reinsurance Premium Ceded	<u>(3,161,594)</u>	<u>(3,161,594)</u>
Net Premiums Written	115,359	115,359
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	10,983,783	10,983,783
Reinsurance Premium Ceded	<u>(1,713,474)</u>	<u>(1,713,474)</u>
Net Prior Unearned	9,270,309	9,270,309
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	9,437,069	9,437,069
Reinsurance Premium Ceded	<u>(1,492,791)</u>	<u>(1,492,791)</u>
Net Current Unearned	7,944,278	7,944,278
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>1,441,390</u>	<u>1,441,390</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED January 31, 2000**

EXHIBIT 4B

	Quarter 11-1-99 to 1-31-00					Year-To-Date 1-31-00 to 1-31-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	0	3,679,929	112,400	0	3,792,329	0	3,679,929	112,400	0	3,792,329
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-728,764	-1,521,987	0	-2,250,751	0	-728,764	-1,521,987	0	-2,250,751
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	-87,651	0	0	-87,651	0	-87,651	0	0	-87,651
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	0	285,972	1,521,987	0	1,807,959	0	285,972	1,521,987	0	1,807,959
Total Paid Loss Net of Reinsurance	0	3,149,486	112,400	0	3,261,886	0	3,149,486	112,400	0	3,261,886
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	907,935	213,000	0	1,120,935	0	907,935	213,000	0	1,120,935
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-102,500	0	0	-102,500	0	-102,500	0	0	-102,500
Outstanding Losses Net of Reins.	0	805,435	213,000	0	1,018,435	0	805,435	213,000	0	1,018,435
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	4,928,584	213,000	0	5,141,584	0	4,928,584	663,000	0	5,591,584
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-922,437	0	0	-922,437	0	-922,437	0	0	-922,437
Outstanding Losses Net of Reins.	0	4,006,147	213,000	0	4,219,147	0	4,006,147	663,000	0	4,669,147
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	0	-51,226	112,400	0	61,174	0	-51,226	112,400	0	61,174
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	250,000	450,000	0	700,000	0	250,000	450,000	0	700,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	250,000	450,000	0	700,000	0	250,000	0	0	250,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 QUARTER ENDED January 31, 2000**

EXHIBIT 4C

	Quarter 11-1-99 to 1-31-00					Year-To-Date 1-31-00 to 1-31-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	948	389,773	14,439	0	405,160	948	389,773	14,439	0	405,160
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-91,366	0	0	-91,366	0	-91,366	0	0	-91,366
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	-11,258	0	0	-11,258	0	-11,258	0	0	-11,258
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	51,603	0	0	51,603	0	51,603	0	0	51,603
Total Paid Loss Net of Reinsurance	948	338,752	14,439	0	354,139	948	338,752	14,439	0	354,139
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	99,952	0	0	99,952	0	99,952	0	0	99,952
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-14,500	0	0	-14,500	0	-14,500	0	0	-14,500
Outstanding Loss Expense Net of Reins.	0	85,452	0	0	85,452	0	85,452	0	0	85,452
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	518,126	0	0	518,126	0	518,126	0	0	518,126
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-87,484	0	0	-87,484	0	-87,484	0	0	-87,484
Outstanding Loss Expense Net of Reins.	0	430,642	0	0	430,642	0	430,642	0	0	430,642
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	948	-6,438	14,439	0	8,949	948	-6,438	14,439	0	8,949

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO JANUARY 31, 2000**

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*	663,000	6,573,914	0	78,681	0	637,097
97	1999	09/15/99	Allied Lines*	1,157,935	5,232,690	0	0	99,952	716,532
TOTAL				1,820,935	17,172,625	0	830,991	99,952	1,496,024

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

AS OF: January 31, 2000

		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	194,151	10,929	5.96%	719	1	0.14%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	866	-253	-22.61%	2	-2	-50.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	846,967	-196,981	-18.87%	2,898	-729	-20.10%
	Mobile Home	1,474	20	1.38%	25	-2	-7.41%
	Commercial	25,798	-11,759	-31.31%	139	-43	-23.63%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	96,936	-19,148	-16.49%	449	-100	-18.21%
	Mobile Home	5,830	-1,606	-21.60%	146	-26	-15.12%
	Commercial	1,825	-166	-8.34%	12	-2	-14.29%
TOTAL BEAUFORT COUNTY	Dwelling	1,138,054	-205,200	-15.28%	4,066	-828	-16.92%
	Mobile Home	7,304	-1,586	-17.84%	171	-28	-14.07%
	Commercial	28,489	-12,178	-29.95%	153	-47	-23.50%
	TOTALS	1,173,847	-218,964	-15.72%	4,390	-903	-17.06%
FOLLY BEACH (Charleston County)	Dwelling	128,290	8,325	6.94%	786	4	0.51%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,696	2,451	39.25%	42	5	13.51%
ISLE OF PALMS (Charleston County)	Dwelling	333,327	-14,591	-4.19%	1,171	-107	-8.37%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	18,964	-16,188	-46.05%	65	-2	-2.99%
KIAWAH ISLAND (Charleston County)	Dwelling	254,698	-16,862	-6.21%	611	-85	-12.21%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,021	57	2.90%	10	2	25.00%
SULLIVANS ISLAND (Charleston County)	Dwelling	140,788	5,116	3.77%	486	-3	-0.61%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,751	106	4.01%	19	-1	-5.00%
REMAINDER OF COUNTY (Charleston County)	Dwelling	126,211	10,424	9.00%	399	-22	-5.23%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,230	1,193	58.57%	7	-1	-12.50%
TOTAL CHARLESTON COUNTY	Dwelling	983,314	-7,588	-0.77%	3,453	-213	-5.81%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	35,662	-12,381	-25.77%	143	3	2.14%
	TOTALS	1,018,976	-19,969	-1.92%	3,596	-210	-5.52%
EDISTO BEACH (Colleton County)	Dwelling	182,079	26,487	17.02%	931	70	8.13%
	Mobile Home	11	0	0.00%	1	0	0.00%
	Commercial	4,999	676	15.64%	20	-1	-4.76%
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	182,079	26,487	17.02%	931	70	8.13%
	Mobile Home	11	0	0.00%	1	0	0.00%
	Commercial	4,999	676	15.64%	20	-1	-4.76%
	TOTALS	187,089	27,163	16.98%	952	69	7.81%
	Dwelling	83,191	-4,649	-5.29%	375	-31	-7.64%

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

AS OF: January 31, 2000		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)	Mobile Home	476	381	401.05%	9	5	125.00%
	Commercial	3,042	21	0.70%	2	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	27,571	-2,553	-8.47%	129	-16	-11.03%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	-5,847	-100.00%	0	-3	-100.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	140,207	6,327	4.73%	598	15	2.57%
	Mobile Home	512	92	21.90%	12	4	50.00%
	Commercial	12,817	-1,552	-10.80%	28	8	40.00%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	139,639	-4,813	-3.33%	462	-29	-5.91%
	Mobile Home	345	147	74.24%	7	3	75.00%
	Commercial	550	-6,362	-92.04%	1	-6	-85.71%
TOTAL GEORGETOWN COUNTY	Dwelling	390,608	-5,688	-1.44%	1,564	-61	-3.75%
	Mobile Home	1,333	620	86.96%	28	12	75.00%
	Commercial	16,409	-13,740	-45.57%	31	-1	-3.13%
	TOTALS	408,350	-18,808	-4.40%	1,623	-50	-2.99%
ATLANTIC BEACH (Horry County)	Dwelling	1,429	-428	-23.05%	16	-4	-20.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	408	-15	-3.55%	3	0	0.00%
GARDEN CITY (Horry County)	Dwelling	81,919	-3,435	-4.02%	539	-19	-3.41%
	Mobile Home	11,173	3,104	38.47%	275	75	37.50%
	Commercial	12,722	1,188	10.30%	39	6	18.18%
MYRTLE BEACH (Horry County)	Dwelling	223,710	-10,371	-4.43%	1,150	-34	-2.87%
	Mobile Home	43,655	9,253	26.90%	1,037	208	25.09%
	Commercial	292,754	-15,227	-4.94%	454	86	23.37%
N MYRTLE BEACH (Horry County)	Dwelling	402,826	14,681	3.78%	3,113	55	1.80%
	Mobile Home	11,092	1,808	19.47%	290	39	15.54%
	Commercial	113,178	-9,367	-7.64%	237	-4	-1.66%
SURFSIDE BEACH (Horry County)	Dwelling	105,082	4,092	4.05%	742	6	0.82%
	Mobile Home	37,680	2,930	8.43%	527	36	7.33%
	Commercial	13,279	93	0.71%	48	-3	-5.88%
REMAINDER OF COUNTY (Horry County)	Dwelling	36,164	1,301	3.73%	233	7	3.10%
	Mobile Home	395	96	32.11%	11	3	37.50%
	Commercial	2,164	214	10.97%	9	2	28.57%
TOTAL HORRY COUNTY	Dwelling	851,130	5,840	0.69%	5,793	11	0.19%
	Mobile Home	103,995	17,191	19.80%	2,140	361	20.29%
	Commercial	434,505	-23,114	-5.05%	790	87	12.38%
	TOTALS	1,389,630	-83	-0.01%	8,723	459	5.55%
GRAND TOTAL	Dwelling	3,545,185	-186,149	-4.99%	15,807	-1,021	-6.07%
	Mobile Home	112,643	16,225	16.83%	2,340	345	17.29%
	Commercial	520,064	-60,737	-10.46%	1,137	41	3.74%
	TOTALS	4,177,892	-230,661	-5.23%	19,284	-635	-3.19%