SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION BALANCE SHEET QUARTER ENDED APRIL 30, 2000

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	6,749,886			6,749,886
Cash	937,903			937,903
Funds held in escrow	0			000,000
Accounts receivable	13,150			13,150
Assessments receivable	10,100		0	0
Reinsurance recoverable	0		0	0
on loss payments	0			0
Interest accrued	0	47,349		47,349
		47,349		47,349
Data processing equipment	100 005			100 005
(less accumulated depreciation)	108,885			108,885
Furniture, fixtures & equipment	0.004		0.004	0
(less accumulated depreciation)	6,604		6,604	0
Programming (net of amortization)	641,114		641,114	0
Section 444 Deposit (I.R.S.)	0		4 007	0
Prepaid operating expense TOTAL ASSETS	113,030 8,570,572	47,349	4,697 652,415	108,333 7,965,506
		,••		.,
LIABILITIES AND EQUITY: Reserves for: Unpaid losses Reinsurance recoverable-unpaid losses Unpaid loss adjustment expense Reinsurance recoverable-unpaid loss exp. Operating expenses Unearned premiums: net Premium taxes TOTAL RESERVES				1,178,300 (32,000) 42,952 (5,984) 17,791 7,958,060 241,378 9,400,497
Payables for: Accounts payable Amounts withheld for account of others Post Retirement Benefit Payable Reinsurance Premium Payable TOTAL PAYABLES				0 6,738 62,893 2,173,918 2,243,549
MEMBERS' EQUITY				(3,678,540)
Total Liabilities and Equity				7,965,506

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION INCOME STATEMENT AND EQUITY ACCOUNT QUARTER ENDED APRIL 30, 2000

EXHIBIT 2

DESCRIPTION	QUARTER: 11-1-99 04-30-00	YEAR-TO-DATE 11/01/99 04-30-00
UNDERWRITING INCOME: Net Premiums Earned	1,473,595	2,914,985
	1,470,000	2,014,000
DEDUCTIONS:		
Losses incurred	(307,871)	(159,046)
Loss expenses incurred	(228,645)	(296,089)
Operating expenses incurred	1,272,036	1,899,066
TOTAL DEDUCTIONS	735,520	1,443,931
Net Underwriting Gain or (Loss)	738,075	1,471,054
OTHER INCOME OR (OUTGO) Net Investment Income	106,302	160,360
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	106,302	160,360
Net Income or (Loss)	844,377	1,631,414
EQUITY ACCOUNT: Members' Equity (Prior Period)	(11,258)	(3,748,007)
Net income or (loss)	844,377	1,631,414
Change in assets not admitted	(60,562)	· · · /
Assessments or (distributions)	0	(1,521,987)
Net change in equity	783,815	69,467
Members' Equity (Current Period)	772,557	(3,678,540)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION ANALYSIS OF INVESTMENT INCOME QUARTER ENDED APRIL 30, 2000

EXHIBIT 2A

	Quarter 11-1-99	Year-To-Date 11/01/99
	04-30-00	04-30-00
Investment Income Received/T-Bills	115,654	246,243
Investment Income Received/Sweep Account	30,029	65,600
Total Investment Income Received	145,683	311,843
Interest Accrued (Prior Period)	86,730	198,832
Interest Accrued (Current Period)	47,349	47,349
Investment Income Earned	106,302	160,360

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT

QUARTER ENDED APRIL 30, 2000

EXHIBIT 3A

	Quarter 11-1-99 to 04-30-00						Year-To-Date at 04-30-00				
RECORDETION	0000		Association Ye		Tatal	0000	1000	Association Y		Takal	
DESCRIPTION INCOME RECEIVED:	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total	
Premiums Written	4,242,624	0	0	0	4,242,624	7,519,577	0	0	0	7,519,577	
Reinsurance Premiums Ceded	(2,755,247)	0	0	0	(2,755,247)	(5,916,841)	0	0	0	(5,916,841)	
Net Premiums Written	1,487,377	0	0	0	1,487,377	1,602,736	0	0	0	1,602,736	
Portfolio Transfer of											
Unearned Premiums:											
From Prior Assoc. Year	0	0	0	0	0	10,983,783	0	0	0	10,983,783	
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(10,983,783)	0	0	(10,983,783)	
Acquisition Allowance on Portfolio Transfer											
From Prior Assoc. Year	0	0	0	0	0	(1,768,389)	0	0	0	(1,768,389)	
To Secceeding Assoc. Yr.	0	0	0	0	0	0	1,768,389	0	0	1,768,389	
Investment Income Received	117,886	27,797	0	0	145,683	171,956	139,887	0	0	311,843	
Miscellaneous Income	0	0	0	0	0	0	0	0	0	0	
Other Interest Income Total Income	0	0 27,797	0	0	1,633,060	0 10,990,086	0 (9,075,507)	0	0	0 1,914,579	
	1,000,200	21,151	0	0	1,000,000	10,000,000	(0,010,001)	0	0	1,014,075	
EXPENSES PAID:											
Losses Reine Recovered Lesses Reid	5,797	354,800	6,710	0	367,307	5,797	4,034,729	119,110	0	4,159,636	
Reins. Recovered-Losses Paid Loss Adjustment Expenses	0 4,629	(103,043) 43,744	0 4,999	0 0	(103,043) 53,372	0 5,577	(831,807) 433,517	(1,521,987) 19,438	0 0	(2,353,794) 458,532	
Reins. Recovered-Loss Exp. Paid	0	(321,184)	0	0	(321,184)	0,077	(412,550)	0	0	(412,550)	
Commissions	424,263	0	0	0	424,263	751,958	0	0	0	751,958	
Commissions Ceded	(172,212)	0	0	0	(172,212)	(236,076)	0	0	0	(236,076)	
Operating Expenses	910,504	0	0	0	910,504	1,159,749	15,158	0	0	1,174,907	
Premium Taxes Total Expenses Paid	0	386,635 360,952	0 11,709	0	386,635 1,545,642	0 1,687,005	453,293 3,692,340	0 (1,383,439)	0	453,293 3,995,906	
		,	,	0					-		
Net Cash Change	432,282	(333,155)	(11,709)	0	87,418	9,303,081	(12,767,847)	1,383,439	0	(2,081,327)	
REINSURANCE RECOVERABLE:											
DEDUCT (PRIOR PERIOD) Reins Recoverable-Losses Paid	0	0	0	0	0	0	285,972	1,521,987	0	1,807,959	
Reins Recoverable-Loss Exp. Paid	0	87,651	0	0	87,651	0	51,603	0	0	51,603	
ADD (CURRENT PERIOD)											
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0	
Reins Recoverable-Loss Exp. Paid Net Change	0	0 (87,651)	0	0	0 (87,651)	0	0 (337,575)	0 (1,521,987)	0	0 (1,859,562)	
Net Ghange	0	(07,001)	0	0	(07,001)	0	(337,373)	(1,521,507)	0	(1,009,002)	
RESERVES:											
DEDUCT (CURRENT PERIOD)											
Unpaid Losses	0	515,300	663,000	0 0	1,178,300	0 0	515,300	663,000	0	1,178,300	
Reins. Recoverable-Unpaid Losses Unpaid Loss Adjustment Expense	0 0	(32,000) 42,952	0 0	0	(32,000) 42,952	0	(32,000) 42,952	0 0	0 0	(32,000) 42,952	
Reins. Recoverable-Unpd. Loss Exp.	0	(5,984)	0	0	(5,984)	0	(5,984)	0	0	(5,984)	
Operating Expenses	17,791	0	0	0	17,791	17,791	0	0	0	17,791	
Unearned Premiums	9,244,119	0	0	0	9,244,119	9,244,119	0	0	0	9,244,119	
Unearned Premiums Ceded	(1,286,059)	0	0 0	0	(1,286,059)	(1,286,059)	0	0	0	(1,286,059)	
Premium Taxes ADD (PRIOR PERIOD)	241,378	0	0	0	241,378	241,378	0	0	0	241,378	
Unpaid Losses	0	1,157,935	663,000	0	1,820,935	0	5,178,584	663,000	0	5,841,584	
Reins. Recoverable-Unpaid Losses	0	(102,500)	0	0	(102,500)	0	(922,437)	0	0	(922,437)	
Unpaid Loss Adjustment Expense	0	99,952	0	0	99,952	0	518,126	0	0	518,126	
Reins. Recoverable-Unpd. Loss Exp.	0	(14,500)	0	0	(14,500)	0	(87,484)	0	0	(87,484)	
Operating Expenses Unearned Premiums	3,225 9,437,069	0	0 0	0 0	3,225 9,437,069	0 0	15,158 10,983,783	0 0	0 0	15,158 10,983,783	
Unearned Premiums Ceded	(1,492,791)	0	0	0	(1,492,791)	0	(1,713,474)	0	0	(1,713,474)	
Premium Taxes	533,098	0	0	0	533,098	0	489,027	0	0	489,027	
Net Reserve Change	263,372	620,619	0	0	883,991	(8,217,229)	13,941,015	0	0	5,723,786	
OTHER CHANGES:											
DEDUCT (PRIOR PERIOD)											
Interest Accrued	27,797	58,933	0	0	86,730	0	198,832	0	0	198,832	
	(591,853)	0	0	0	(591,853)	0	(612,455)	0	0	(612,455)	
ADD (CURRENT PERIOD) Interest Accrued	47,349	0	0	0	47,349	47,349	0	0	0	47,349	
Assets Not Admitted	(652,415)	0	0	0	(652,415)	(652,415)	0	0	0	(652,415)	
Net Other Changes	(41,010)	(58,933)	0	0	(99,943)	(605,066)	413,623	0	0	(191,443)	
Assessments or (Distributions)	0	0	0	0	0	0	0	(1,521,987)	0	(1,521,987)	
Change In Members' Equity	654,644	140,880	(11,709)	0	783,815	480,786	1,249,216	(1,660,535)	0	69,467	

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2000

EXHIBIT 3B

INCOME RECEIVED: 7519.577 19.042.541 19.558.076 0 46.120.194 Reinsurance Premiums Written (.5.916.841) (14.882.730) (15.282.904) 0 (36.082.475) Net Premiums Written 1.602.736 4.159.811 4.275.172 0 10.037.719 Portfolio Transfer of Unearned Premiums: 10.983.783 11.087.786 10.008.825 0 32.080.394 To Succeeding Assoc. Yv. 0 (1.983.3783) (11.087.786) 0 (2.2071.569) Portfolio Transfer From Prior Assoc. Year 1 1.683.89 1.607.729 0 3.376.118 Investment Income Received 17.1956 634.224 972.998 0 1.779.178 Miscelaneous Income 0	DESCRIPTION	2000	1999	1998	1997	Total
Reinsurance Premiums Ceded Net Premiums Written (5.916.841) (14.882.730) (15.282.904) 0 (36.082.475) Portfolio Transfer of Uneamed Premiums: From Prior Assoc. Year 10.983,783 11.087,786 10.008,825 0 32.080,394 Portfolio Transfer 0 (1.607,729) (1.460,806) 0 (2.2071,569) Portfolio Transfer From Prior Assoc. Year 0 (1.607,729) (1.460,806) 0 (4.836,924) To Saccedeng Assoc. Yr. 0 1.768,389 (1.607,729) (1.460,806) 0 (4.836,924) To Saccedeng Assoc. Yr. 0 1.768,389 (1.607,729) 0 3.376,118 Investment Income 0 0 0 0 0 0 Other Interest Income 0 0 0 0 0 0 Loss Adjustment Expenses 5.797 5.680,751 7.052,225 0 12,738,773 Reins. Recovered-Loss Exp. Paid 0 (412,550) (681,407) 0 (3.86,619) Commissions Ceded (236,076) (8						
Net Premiums Written 1.602.736 4.159.811 4.275,172 0 10,037,719 Portfolio Transfer of Uncamed 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 1 1.768,389 1.607,729 0 3,376,118 Investment Income Received 171,956 634,224 972,998 0 1.778,179 O O 0						
Portfolio Transfer of Unearned Premiums: From Prior Assoc. Year To Succeeding Assoc. Yr. Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year To Secceeding Assoc. Yr. 10,983,783 11,087,786 10,008,825 0 32,080,394 To Secceeding Assoc. Yr. 10,1607,729 (1,460,806) 0 (4,836,924) To Secceeding Assoc. Yr. 0 1,766,399 (1,607,729 0 3,376,118 Investment Income Received 171,956 634,224 972,998 0 1,779,178 Miscellaneous Income 0 0 0 0 0 0 Other Interest Income 0 0 0 0 0 0 Other Interest Income 10,990,086 5,058,698 4,316,132 0 20,364,916 EXPENSES PAID: Losses 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losses Paid 0 (831,807) (2,394,278) 0 (3,228,085) Other Interest Income 0 0 0 0 0 0 0 (3,228,085) Commissions Ceded (236,076) (801,642) (798,824) 0 (1,662,947 Reins. Recovered-Loss Exp. Paid 0 741,1782 1,299,268 0 4,4612,020 Commissions Ceded (236,076) (801,642) (798,824) 0 (1,836,749 Premium Taxes 1,159,749 1,417,782 1,299,268 0 3,876,799 Premium Taxes 1,159,749 1,417,782 1,299,268 0 3,876,799 Premium Taxes 1,1697,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change REINSURANCE RECOVERABLE: DEDUCT (CURRENT PERIOD) Unpaid Losses Paid 0 0 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 0 0 0 Reins. Recoverable-Loss Exp. Paid 0 0 0 0 0 Reins. Recoverable-Loss Exp. Paid 0 0 0 0 0 Reins. Recoverable-Unpaid Losses 0 (32,000) 0 0 0, 17,791 Unearned Premiums 9,244,119 0 0 0, 2,244,119 Unearned Premiums 9,244,119 0 0 0, 2,436,324 <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td>· /</td> <td></td> <td></td> <td></td>		· · · · · · · · · · · · · · · · · · ·	· /			
Uneared Premiums: From Prior Assoc. Yer. 10,983,783 11,087,786 10,008,825 0 32,080,394 To Succeeding Assoc. Yr. 0 (10,983,783) (11,087,766) 0 (22,071,569) Acquisition Allowance on Portfolio Transfer 17,68,389 (1,607,729) (1,460,806) 0 (4,836,924) To Secceeding Assoc. Yr. 0 1,768,389 1607,729 0 3,376,118 Investment Income Received 171,956 634,224 972,998 0 1,779,178 Miscellaneous Income 0 0 0 0 0 0 0 Coher Interest Income 0 <td>Net Premiums Written</td> <td>1,602,736</td> <td>4,159,811</td> <td>4,275,172</td> <td>0</td> <td>10,037,719</td>	Net Premiums Written	1,602,736	4,159,811	4,275,172	0	10,037,719
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) Portfolio Transfer From Prior Assoc. Year (1,768,389) (16,007,729) (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 171,956 634,224 972,998 0 1,779,178 Miscellaneous Income 0 <td>Portfolio Transfer of</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Portfolio Transfer of					
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 Secceeding Assoc. Yr. 0 1,778,378 (0 0	Unearned Premiums:					
Acquisition Allowance on Portfolio Transfer From Prior Assoc. Year (1,768,389) (1,607,729) (1,460,806) 0 (4,836,924) To Secceeding Assoc. Yr. 0 1,768,389 1,607,729) 0 3,376,118 Investment Income Received 117,19,56 634,224 972,998 0 1,779,178 Miscellaneous Income 0 0 0 0 0 0 Coll Income 10,990,086 5,058,698 4,316,132 0 20,364,916 EXPENSES PAID: Losses 0 (831,807) (2,334,278) 0 (3,226,085) Loss Adjustment Expenses 5,577 794,180 863,190 0 (502,947) Reins. Recovered-Loss Exp. Paid 0 (412,550) (96,410) 0 (508,960) Commissions Ceded (236,076) (801,642) (798,824) 0 (1,856,542) Operating Expenses 1,159,749 1,417,782 1,292,80 3,876,799 Commissions Ceded (236,076) (801,642) (798,824,19) 0	From Prior Assoc. Year	10,983,783	11,087,786	10,008,825	0	32,080,394
Portiolic Transfer (1,768,389) (1,607,729) (1,460,806) 0 (4,836,924) To Secceeding Assoc. Yr. 0 1,768,389 1,607,729) 0 3,376,118 Investment Income Received 171,956 634,224 972,998 0 1,778,178 Miscellaneous Income 0 <td>To Succeeding Assoc. Yr.</td> <td>0</td> <td>(10,983,783)</td> <td>(11,087,786)</td> <td>0</td> <td>(22,071,569)</td>	To Succeeding Assoc. Yr.	0	(10,983,783)	(11,087,786)	0	(22,071,569)
From Prior Assoc. Year To Secceeding Assoc. Yr. (1,768,389) (1,607,729) (1,460,806) 0 (4,838,924) To Secceeding Assoc. Yr. 0 1,768,389 1,607,729 0 3,376,118 Investment Income Received 171,956 634,224 972,998 0 1,778,178 Miscellaneous Income 0 0 0 0 0 0 Other Interest Income 0 0 0 0 0 0 Coses 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losse Paid 0 (412,550) (96,410) 0 (632,906) Commissions C6ded (236,076) (801,642) (798,824) 0 (1,835,542) Operating Expenses 1,159,749 4,417,782 12,238,713 0 1,155,265 Total Expenses Paid 1,687,005 8,326,499 8,460,713 0 1,8,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 <t< td=""><td>Acquisition Allowance on</td><td></td><td></td><td></td><td></td><td></td></t<>	Acquisition Allowance on					
To Secceeding Assoc. Yr. 1.768,380 1,607,729 0 3,376,118 Investment Income Received 171,956 634,224 972,998 0 1,773,178 Miscellaneous Income 0	Portfolio Transfer					
Investment Income Received 171,956 634,224 972,998 0 1,779,178 Miscellaneous Income 0	From Prior Assoc. Year	(1,768,389)	(1,607,729)	(1,460,806)	0	(4,836,924)
Miscellaneous Income 0	To Secceeding Assoc. Yr.	0	1,768,389	1,607,729	0	3,376,118
Other Interest Income 0 0 0 0 0 0 Total Income 10,990,086 5,058,698 4,316,132 0 20,364,916 EXPENSES PAID: Losses 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losses Paid 0 (831,807) (2,394,278) 0 (3,226,085) Commissions Ceded (236,076) (801,642) (798,824) 0 (1836,542) Operating Expenses 1,159,749 1,417,782 1,299,268 0 3,876,799 Premium Taxes 0 575,531 579,734 0 1,836,542) Otal Expenses Paid 1,687,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: AD 0 0 0 0 0 ADD o 0 0 0 0 0 0 0 DeElNUCT (CURRENT PERIOD)	Investment Income Received	171,956	634,224	972,998	0	1,779,178
Total Income 10.990.086 5,058,698 4,316,132 0 20,364,916 EXPENSES PAID: Losses 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losses Paid 0 (831,807) (2,394,278) 0 (3,226,085) Loss Adjustment Expenses 5,577 794,180 863,190 0 (562,947 Reins. Recovered-Loss Exp. Paid 0 (412,550) (96,410) 0 (508,960) Commissions 751,958 1,904,254 1,955,808 0 4,612,020 Corrating Expenses 1,159,749 1,417,782 1,299,268 0 3,876,799 Premium Taxes 0 575,531 579,734 0 1,830,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 0 Reins. Recoverable-Losses Paid 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <td>Miscellaneous Income</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	Miscellaneous Income	0	0	0	0	0
EXPENSES PAID: 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losses Paid 0 (831,807) (2,394,278) 0 (3,226,085) Loss Adjustment Expenses 5,577 794,180 863,190 0 1,662,947 Reins. Recovered-Loss Exp. Paid 0 (412,550) (96,410) 0 (568,960) Commissions Ceded (236,076) (801,642) (798,824) 0 (1,836,542) Operating Expenses 1,159,749 1,417,7782 1,299,268 0 3,876,799 Premium Taxes 0 575,531 579,734 0 1,155,265 Total Expenses Paid 1,687,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 0 Net Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699		0		-	0	0
Losses 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losse Paid 0 (831,807) (2,394,278) 0 (3,226,085) Loss Adjustment Expenses 5,577 794,180 663,190 0 (1,622,947) Reins. Recovered-Loss Exp. Paid 0 (412,550) (96,410) 0 (508,960) Commissions Ceded (236,076) (801,642) (798,824) 0 (1,836,542) Operating Expenses 1,159,749 1,417,782 1,299,268 0 3,876,799 Operating Expenses Paid 1,687,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 Met Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) 0 0 0 0 0 0	Total Income	10,990,086	5,058,698	4,316,132	0	20,364,916
Losses 5,797 5,680,751 7,052,225 0 12,738,773 Reins. Recovered-Losse Paid 0 (831,807) (2,394,278) 0 (3,226,085) Loss Adjustment Expenses 5,577 794,180 663,190 0 (1,622,947) Reins. Recovered-Loss Exp. Paid 0 (412,550) (96,410) 0 (508,960) Commissions Ceded (236,076) (801,642) (798,824) 0 (1,836,542) Operating Expenses 1,159,749 1,417,782 1,299,268 0 3,876,799 Operating Expenses Paid 1,687,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 Met Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) 0 0 0 0 0 0	EXDENSES DAID.					
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Commissions 751,958 1,904,254 1,955,808 0 4,612,020 Commissions Ceded (236,076) (801,642) (798,824) 0 (1,836,542) Operating Expenses 1,159,749 1,417,782 1,299,268 0 3,876,799 Premium Taxes 0 575,531 579,734 0 1,155,265 Total Expenses Paid 1,687,005 8,326,499 8,460,713 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) 0 0 0 0 0 0 Reins Recoverable-Losse Exp. Paid 0 0 0 0 0 0 Net Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) 0 0 0 0 0 0 0 0 (32,000) 0 1,78,300 Reins. Recoverable-Unpaid Losses 0 515,300 663,000 0 1,78,300 0 (5,984) 0 0 (5,984) <t< td=""><td>•</td><td></td><td></td><td></td><td></td><td></td></t<>	•					
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Premium Taxes Total Expenses Paid 0 575,531 579,734 0 1,155,265 Total Expenses Paid 1,687,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Paid 0 0 0 0 0 Net Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 515,300 663,000 0 1,178,300 Reins. Recoverable-Unpaid Losses 0 515,300 663,000 0 1,178,300 Quipaid Losses 0 515,300 663,000 0 1,178,300 Quipaid Losses 0 (32,000) 0 0 (32,000) Unpaid Loss Adjustment Expense 0 42,952 0 42,952 Operating Expenses 17,791 0 0 17,791 Unearned Premiums 9,244,119 0 0 </td <td></td> <td> ,</td> <td></td> <td>· · /</td> <td></td> <td>,</td>		,		· · /		,
Total Expenses Paid 1,687,005 8,326,499 8,460,713 0 18,474,217 Net Cash Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 0 0 0 0 Net Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losse Exp. Paid 0 0 0 0 0 Net Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 515,300 663,000 0 1,178,300 Reins. Recoverable-Unpaid Losses 0 (32,000) 0 0 (32,000) Unpaid Loss Adjustment Expense 0 42,952 0 0 42,952 Reins. Recoverable-Unpaid Loss Exp. 0 (5,984) 0 0 (5,984) Operating Expenses 17,791 0 0 0 1,286,059)					-	
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REINSURANCE RECOVERABLE: ADD (CURRENT PERIOD) Reins Recoverable-Losses Paid 0 0 0 0 0 Reins Recoverable-Loss Exp. Paid 0 0 0 0 0 0 Net Change 9,303,081 $(3,267,801)$ $(4,144,581)$ 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) 0 0 0 0 0 Unpaid Losses 0 515,300 663,000 0 1,178,300 Reins. Recoverable-Unpaid Losses 0 (32,000) 0 0 (32,000) Unpaid Loss Adjustment Expense 0 42,952 0 0 42,952 Reins. Recoverable-Unpaid Loss Exp. 0 (5,984) 0 0 17,791 Operating Expenses 17,791 0 0 0 17,286,059) Unearned Premiums 9,244,119 0 0 0 11,286,059) Premium Taxes 241,378 0 0 241,378 Total Reserves 8,217,229 520,268 663,000 9,400,497 OTHER CHANGES: <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td>					0	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Net Cash Change	9,303,001	(3,207,801)	(4,144,361)	0	1,090,099
Reins Recoverable-Losses Paid 0						
Reins Recoverable-Loss Exp. Paid Net Change 0 <td></td> <td>_</td> <td>_</td> <td></td> <td></td> <td>_</td>		_	_			_
Net Change 9,303,081 (3,267,801) (4,144,581) 0 1,890,699 RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 515,300 663,000 0 1,178,300 Reins. Recoverable-Unpaid Losses 0 (32,000) 0 0 (32,000) Unpaid Loss Adjustment Expense 0 42,952 0 0 42,952 Reins. Recoverable-Unpd. Loss Exp. 0 (5,984) 0 0 (5,984) Operating Expenses 17,791 0 0 0 17,791 Unearned Premiums 9,244,119 0 0 0 (1,286,059) Premium Taxes 241,378 0 0 241,378 0 0 Total Reserves 8,217,229 520,268 663,000 0 9,400,497 OTHER CHANGES: Interest Accrued 47,349 0 0 0 (652,415) Interest Accrued 47,349 0 0 0 (605,066) Assets Not Admitted (652,415)				-		0
RESERVES: DEDUCT (CURRENT PERIOD) Unpaid Losses 0 515,300 663,000 0 1,178,300 Reins. Recoverable-Unpaid Losses 0 (32,000) 0 0 (32,000) Unpaid Loss Adjustment Expense 0 42,952 0 0 42,952 Reins. Recoverable-Unpd. Loss Exp. 0 (5,984) 0 0 (5,984) Operating Expenses 17,791 0 0 0 17,791 Unearned Premiums 9,244,119 0 0 0 (1,286,059) Premium Taxes 241,378 0 0 241,378 0 0 241,378 Total Reserves 8,217,229 520,268 663,000 9,400,497 0 14,349 0 0 6652,415) OTHER CHANGES: 1 (652,415) 0 0 0 (605,066) 0 0 0 (605,066) Assets Not Admitted (652,415) 0 0 0 (605,066) 0 0 0 (605,066) Assetsments or (Distributions) 0					-	-
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Net Change	9,303,081	(3,267,801)	(4,144,581)	0	1,890,699
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	RESERVES:					
Unpaid Losses0515,300663,00001,178,300Reins. Recoverable-Unpaid Losses0 $(32,000)$ 00 $(32,000)$ Unpaid Loss Adjustment Expense0 $42,952$ 00 $42,952$ Reins. Recoverable-Unpd. Loss Exp.0 $(5,984)$ 00 $(5,984)$ Operating Expenses17,79100017,791Unearned Premiums9,244,1190009,244,119Unearned Premiums Ceded $(1,286,059)$ 000 $(1,286,059)$ Premium Taxes241,378000241,378Total Reserves8,217,229520,268663,00009,400,497OTHER CHANGES:Interest Accrued47,349000 $(652,415)$ Interest Accrued47,349000 $(652,415)$ 00Assets Not Admitted $(652,666)$ 000 $(605,066)$ 0Assessments or (Distributions)00 $4,436,324$ 0 $4,436,324$						
Reins. Recoverable-Unpaid Losses 0 (32,000) 0 0 (32,000) Unpaid Loss Adjustment Expense 0 42,952 0 0 42,952 Reins. Recoverable-Unpd. Loss Exp. 0 (5,984) 0 0 (5,984) Operating Expenses 17,791 0 0 0 17,791 Unearned Premiums 9,244,119 0 0 0 9,244,119 Unearned Premiums Ceded (1,286,059) 0 0 0 (1,286,059) Premium Taxes 241,378 0 0 0 241,378 Total Reserves 8,217,229 520,268 663,000 0 9,400,497 OTHER CHANGES: Interest Accrued 47,349 0 0 0 652,415) Total Other Changes (605,066) 0 0 0 (605,066) 0 0 4,436,324 0 4,436,324	· · · ·	0	515,300	663,000	0	1,178,300
Reins. Recoverable-Unpd. Loss Exp. 0 (5,984) 0 0 (5,984) Operating Expenses 17,791 0 0 0 17,791 Unearned Premiums 9,244,119 0 0 9,244,119 Unearned Premiums Ceded (1,286,059) 0 0 (1,286,059) Premium Taxes 241,378 0 0 241,378 Total Reserves 8,217,229 520,268 663,000 0 9,400,497 OTHER CHANGES: Interest Accrued 47,349 0 0 47,349 Interest Accrued 47,349 0 0 (652,415) 0 0 (652,415) Total Other Changes (605,066) 0 0 0 (605,066) 0 0 4,436,324 0 4,436,324	Reins. Recoverable-Unpaid Losses	0	(32,000)	0	0	(32,000)
Operating Expenses 17,791 0 0 0 17,791 Unearned Premiums 9,244,119 0 0 9,244,119 0 0 9,244,119 Unearned Premiums Ceded (1,286,059) 0 0 0 (1,286,059) Premium Taxes 241,378 0 0 0 241,378 Total Reserves 8,217,229 520,268 663,000 0 9,400,497 OTHER CHANGES: Interest Accrued 47,349 0 0 0 47,349 Assets Not Admitted (652,415) 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324	Unpaid Loss Adjustment Expense	0	42,952	0	0	42,952
Unearned Premiums 9,244,119 0 0 0 9,244,119 Unearned Premiums Ceded (1,286,059) 0 0 0 (1,286,059) Premium Taxes 241,378 0 0 0 241,378 Total Reserves 8,217,229 520,268 663,000 0 9,400,497 OTHER CHANGES: 1 47,349 0 0 0 47,349 Assets Not Admitted (652,415) 0 0 0 (652,415) Total Other Changes 0 0 0 4,436,324 0 4,436,324	Reins. Recoverable-Unpd. Loss Exp.	0	(5,984)	0	0	(5,984)
Unearned Premiums Ceded (1,286,059) 0 0 0 (1,286,059) 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 241,378 0 0 0 9,400,497 0 0 9,400,497 0 0 9,400,497 0 0 9,400,497 0 0 9,400,497 0 0 47,349 0 0 0 0 0 0 6652,415) 0 0 0 0 0 6652,066) 0 0 0 6652,066) 0 0 0 4,436,324 0 4,	Operating Expenses	17,791	0	0	0	17,791
Premium Taxes Total Reserves $241,378$ $8,217,229$ 00 $241,378$ $9,400,497$ OTHER CHANGES: Interest Accrued $47,349$ $(652,415)$ 00 $47,349$ 0 0Assets Not Admitted Total Other Changes $(652,415)$ $(605,066)$ 00 $(605,066)$ Assessments or (Distributions)00 $4,436,324$ 0 $4,436,324$	Unearned Premiums	9,244,119	0	0	0	9,244,119
Total Reserves 8,217,229 520,268 663,000 0 9,400,497 OTHER CHANGES: Interest Accrued 47,349 0 0 0 47,349 Assets Not Admitted (652,415) 0 0 0 (652,415) Total Other Changes (605,066) 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324	Unearned Premiums Ceded	(1,286,059)	0	0	0	(1,286,059)
OTHER CHANGES: Interest Accrued 47,349 0 0 47,349 Assets Not Admitted (652,415) 0 0 0 (652,415) Total Other Changes (605,066) 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324	Premium Taxes	241,378	-		0	241,378
Interest Accrued 47,349 0 0 0 47,349 Assets Not Admitted (652,415) 0 0 0 (652,415) Total Other Changes (605,066) 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324	Total Reserves	8,217,229	520,268	663,000	0	9,400,497
Interest Accrued 47,349 0 0 0 47,349 Assets Not Admitted (652,415) 0 0 0 (652,415) Total Other Changes (605,066) 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324	OTHER CHANGES					
Assets Not Admitted (652,415) 0 0 0 (652,415) Total Other Changes (605,066) 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324		47 340	Ο	Ο	Ω	47 349
Total Other Changes (605,066) 0 0 0 0 0 (605,066) Assessments or (Distributions) 0 0 4,436,324 0 4,436,324						
Assessments or (Distributions) 0 0 4,436,324 0 4,436,324						
		(000,000)	0	v	0	(000,000)
Net Members' Equity 480,786 (3,788,069) (371,257) 0 (3,678,540)	Assessments or (Distributions)	0	0	4,436,324	0	4,436,324
	Net Members' Equity	480,786	(3,788,069)	(371,257)	0	(3,678,540)

SOUTH CAROLINA WIND & HAIL UNDER STATISTICAL REPORT OF P	REMIUMS	OCIATION
QUARTER ENDED APRIL 30,	2000	EXHIBIT 4A
DESCRIPTION	QUARTER 11-1-99 04-30-00	YEAR-TO-DATE 11/01/99 04-30-00
PREMIUMS WRITTEN:		
Allied Lines (Windstorm & Hail)	4,242,624	7,519,577
Reinsurance Premium Ceded	(2,755,247)	(5,916,841)
Net Premiums Written	1,487,377	1,602,736
UNEARNED PREMIUMS (PRIOR PERIOD):		
Allied Lines (Windstorm & Hail)	9,437,069	10,983,783
Reinsurance Premium Ceded	(1,492,791)	(1,713,474)
Net Prior Unearned	7,944,278	9,270,309
UNEARNED PREMIUMS (CURRENT PERIOD):		
Allied Lines (Windstorm & Hail)	9,244,119	9,244,119
Reinsurance Premium Ceded	(1,286,059)	(1,286,059)
Net Current Unearned	7,958,060	7,958,060
EARNED PREMIUMS		
Allied Lines (Windstorm & Hail)	1,473,595	2,914,985

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSSES QUARTER ENDED APRIL 30, 2000

EXHIBIT 4B

		Quarter 11-1	-99 to 04-30-0	D			Year-To-Date	04-30-00 to 04-3	30-00	
			ation Year					ociation Year		
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
PAID LOSSES										
Allied Lines (Windstom & Hail) REINSURANCE RECOVERED	5,797	354,800	6,710	0	367,307	5,797	4,034,729	119,110	0	4,159,636
Reins. Recovered-Paid Losses REINSURANCE RECOVERABLE: (CURRENT PERIOD)	0	-103,043	0	0	-103,043	0	-831,807	-1,521,987	0	-2,353,794
Reins. Recoverable-Paid Losses REINSURANCE RECOVERABLE: (PRIOR PERIOD)	0	0	0	0	0	0	0	0	0	0
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	285,972	1,521,987	0	1,807,959
Total Paid Loss Net of Reinsurance	5,797	251,757	6,710	0	264,264	5,797	3,488,894	119,110	0	3,613,801
OUTSTANDING LOSSES (CURRENT PERIOD) Allied Lines (Windstorm & Hail) REINSURANCE RECOVERABLE:	0	265,300	213,000	0	478,300	0	265,300	213,000	0	478,300
Reins. Recoverable-Unpaid Losses	0	-32,000	0	0	-32,000	0	-32,000	0	0	-32,000
Outstanding Losses Net of Reins.	0	233,300	213,000	0	446,300	0	233,300	213,000	0	446,300
OUTSTANDING LOSSES (PRIOR PERIOD) Allied Lines (Windstorm & Hail) REINSURANCE RECOVERABLE:	0	907,935	213,000	0	1,120,935	0	4,928,584	663,000	0	5,591,584
Reins. Recoverable-Unpaid Losses	0	-102,500	0	0	-102,500	0	-922,437	0	0	-922,437
Outstanding Losses Net of Reins.	0	805,435	213,000	0	1,018,435	0	4,006,147	663,000	0	4,669,147
INCURRED LOSSES:	E 707	220.270	6 740	0	207 074	E 707	202.052	110 110	•	450.040
Allied Lines (Windstorm & Hail)	5,797	-320,378	6,710	0	-307,871	5,797	-283,953	119,110	0	-159,046
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 APRIL 30, 2000

EXHIBIT 4C

		Quarter 11-1	-99 to 04-30-0	0		•	Year-To-Date 0	4-30-00 to 04-	30-00	
			ation Year					ociation Year	4007	
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	4,629	43,744	4,999	0	53,372	5,577	433,517	19,438	0	458,532
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-321,184	0	0	-321,184	0	-412,550	0	0	-412,550
REINSURANCE RECOVERABLE:										
(CURRENT PERIOD)	•	•	•		•	•	•	•	•	•
Reins. Recoverable-Paid Loss Expense REINSURANCE RECOVERABLE:	0	0	0	0	0	0	0	0	0	0
(PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	87,651	0	0	87,651	0	51,603	0	0	51,603
Total Paid Loss Net of Reinsurance	4,629	-189,789	4,999	0	-180,161	5,577	72,570	19,438	0	97,585
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	42,952	0	0	42,952	0	42,952	0	0	42,952
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-5,984	0	0	-5,984	0	-5,984	0	0	-5,984
Outstanding Loss Expense Net of Reins.	0	36,968	0	0	36,968	0	36,968	0	0	36,968
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	99,952	0	0	99,952	0	518,126	0	0	518,126
REINSURANCE RECOVERABLE:					,					,
Reins. Recoverable-Unpaid Loss Exp.	0	-14,500	0	0	-14,500	0	-87,484	0	0	-87,484
Outstanding Loss Expense Net of Reins.	0	85,452	0	0	85,452	0	430,642	0	0	430,642
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	4,629	-238,273	4,999	0	-228,645	5,577	-321,104	19,438	0	-296,089

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION CUMULATIVE REPORT OF CATASTROPHE LOSSES PERIOD FROM JUNE 24, 1994 TO APRIL 30, 2000

EXHIBIT 5

	FISCAL		LINE				CLAIM EXP		
CAT	ACCIDENT	DATE	OF	LOSS		ALLOCA		UNALLO	
NUMBER	YEAR	OF LOSS	BUSINESS	O/S	PAID	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	6,578,779	0	78,681	0	637,097
97	1999	09/15/99	Allied Lines*	558,252	5,609,789	0	0	42,952	730,402
TOTAL				1,221,252	17,554,589	0	830,991	42,952	1,509,894

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

AS OF: APRIL 30, 2000		Amount of In (000 On	Force Liability	Number of Policies In Force					
A0 01 : A1 112 00, 2000		As Of	initiou)		As Of				
CITY		Current	Change Over	% of	Current	Change Over	% of		
(County)	Class	Quarter	Prior Year	Change	Quarter	Prior Year	Change		
	Dwelling	192,735	-12,819	-6.24%	690	-99	-12.55%		
FRIPP ISLAND	Mobile Home	0	-	0.00%	0		0.00%		
(Beaufort County)	Commercial	1,125	72	6.84%	4	0	0.00%		
	Dwelling	785,884	-279,868	-26.26%	2,653	-1,081	-28.95%		
HILTON HEAD ISLAND	Mobile Home	1,237	-658	-34.72%	22		-35.29%		
(Beaufort County)	Commercial	24,580	-13,743	-35.86%	125		-34.21%		
	D #	<u> </u>	~~~~~	00.000/	105	1.40	05 400/		
	Dwelling	92,934	-28,226	-23.30%	425	-	-25.18%		
REMAINDER OF COUNTY	Mobile Home	5,750	-2,166	-27.36%	143		-20.56%		
(Beaufort County)	Commercial	2,094	-400	-16.04%	16	1	6.67%		
	Dwelling	1,071,553	-320,913	-23.05%	3,768	-1,323	-25.99%		
TOTAL BEAUFORT COUNTY	Mobile Home	6,987	-2,824	-28.78%	165	-49	-22.90%		
	Commercial	27,799	-14,071	-33.61%	145	-64	-30.62%		
	TOTALS	1,106,339	-337,808	-23.39%	4,078	-1,436	-26.04%		
	Dwelling	124,761	-9,696	-7.21%	758	-105	-12.17%		
FOLLY BEACH	Mobile Home	0	0	0.00%	0		0.00%		
(Charleston County)	Commercial	7,656		-5.82%	40		-4.76%		
	D #	004.040	50.070	44400/		0.57	40 770/		
	Dwelling	321,648	-53,076	-14.16%	1,112		-18.77%		
ISLE OF PALMS	Mobile Home	0	0	0.00%	0		0.00%		
(Charleston County)	Commercial	17,080	502	3.03%	66	-5	-7.04%		
	Dwelling	239,441	-42,932	-15.20%	566	-149	-20.84%		
KIAWAH ISLAND	Mobile Home	0	0	0.00%	0	0	0.00%		
(Charleston County)	Commercial	2,086	15	0.72%	10	-1	-9.09%		
	Dwelling	137,939	-9,551	-6.48%	465	-66	-12.43%		
SULLIVANS ISLAND	Mobile Home	0	0	0.00%	0		0.00%		
(Charleston County)	Commercial	2,810	-1,035	-26.92%	17		-39.29%		
	Dwelling	123,929	-11,725	-8.64%	378	-91	-19.40%		
REMAINDER OF COUNTY	Mobile Home	123,929	-11,725	-8.64% 0.00%	0		0.00%		
(Charleston County)	Commercial	3,230	1,103	51.86%	7		16.67%		
(Chanesion County)	Commercial	3,230	1,105	51.0078	1		10.07 /0		
	Dwelling	947,718	-126,980	-11.82%	3,279		-16.92%		
TOTAL CHARLESTON COUNTY	Mobile Home	0	0	0.00%	0	-	0.00%		
	Commercial	32,862	112	0.34%	140		-11.39%		
	TOTALS	980,580	-126,868	-11.46%	3,419	-686	-16.71%		
	Dwelling	179,863	173	0.10%	922	-75	-7.52%		
EDISTO BEACH	Mobile Home	11	0	0.00%	1	0	0.00%		
(Colleton County)	Commercial	4,619	53	1.16%	19	-6	-24.00%		
	Dwelling	0	0	0.00%	0	0	0.00%		
REMAINDER OF COUNTY	Mobile Home	0	0	0.00%	0		0.00%		
(Colleton County)	Commercial	0	0	0.00%	0		0.00%		
	Dwelling	179,863	173	0.10%	922	-75	-7.52%		
TOTAL COLLETON COUNTY	Mobile Home	179,803	0	0.10%	922		0.00%		
	Commercial	4,619	53	0.00 <i>%</i> 1.16%	19		-24.00%		
	TOTALS	184,493		0.12%	942		-7.92%		
	IUIALO	104,493	220	U. 1 Z 70	94Z	-01	-1.92%		

Dwelling	79,056	-11,192	-12.40%	357	-67	-15.80%

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

AS OF: APRIL 30, 2000		Amount of In (000 On	Force Liability	١	Number of Pol	cies In Force		
AS OF. AFRIL 30, 2000		As Of	milleu)		As Of			
CITY		Current	Change Over	% of	Current	Change Over	% of	
(County)	Class	Quarter	Prior Year	Change	Quarter	Prior Year	Change	
GARDEN CITY	Mobile Home	468		77.27%	9		125.00%	
(Georgetown County)	Commercial	3,120	99	3.28%	3	1	50.00%	
	Dwelling	25,746	-4,072	-13.66%	126	-19	-13.10%	
LITCHFIELD BEACH	Mobile Home	0		0.00%	0		0.00%	
(Georgetown County)	Commercial	0	-4,347	-100.00%	C	-2	-100.00%	
	Dwelling	136,280	,	-9.47%	574	-	-11.28%	
PAWLEYS ISLAND	Mobile Home	495	-1	-0.20%	12		20.00%	
(Georgetown County)	Commercial	12,364	-30	-0.24%	25	9	56.25%	
	Dwelling	132,359	-23,563	-15.11%	430		-18.87%	
REMAINDER OF COUNTY	Mobile Home	394		-4.37%	7		0.00%	
(Georgetown County)	Commercial	1,057	-6,905	-86.72%	3	-6	-66.67%	
	Dwelling	373,441	-53,079	-12.44%	1,487	-259	-14.83%	
TOTAL GEORGETOWN COUNTY	Mobile Home	1,357	185	15.78%	28	7	33.33%	
	Commercial	16,541	-11,183	-40.34%	31		6.90%	
	TOTALS	391,339	-64,077	-14.07%	1,546	-250	-13.92%	
	Dwelling	1,310	-618	-32.05%	17	-5	- 22.73%	
ATLANTIC BEACH	Mobile Home	0	0	0.00%	0	0	0.00%	
(Horry County)	Commercial	303	-120	-28.37%	2	-1	-33.33%	
	Dwelling	75,333	-13,379	-15.08%	495		-15.38%	
GARDEN CITY	Mobile Home	11,534	643	5.90%	280	17	6.46%	
(Horry County)	Commercial	13,343	108	0.82%	39	0	0.00%	
	Dwelling	219,606	,	-15.67%	1,132		-15.02%	
MYRTLE BEACH	Mobile Home	44,540		6.18%	1,059	75	7.62%	
(Horry County)	Commercial	292,484	-58,822	-16.74%	462	29	6.70%	
	Dwelling	396,328	-36,039	-8.34%	3,043	-330	-9.78%	
N MYRTLE BEACH	Mobile Home	11,002	2	0.02%	286	-10	-3.38%	
(Horry County)	Commercial	104,516	-29,422	-21.97%	236	-15	-5.98%	
	Dwelling	102,620	-17,830	-14.80%	725	-131	-15.30%	
SURFSIDE BEACH	Mobile Home	37,461	-308	-0.82%	518	-14	-2.63%	
(Horry County)	Commercial	12,440	-4,428	-26.25%	46	-8	-14.81%	
	Dwelling	39,513	-2,631	-6.24%	249	-31	-11.07%	
REMAINDER OF COUNTY	Mobile Home	448		29.86%	13	3	30.00%	
(Horry County)	Commercial	2,197	217	10.96%	9	1	12.50%	
	Dwelling	834,710		-11.77%	5,661		-12.21%	
TOTAL HORRY COUNTY	Mobile Home	104,985		2.97%	2,156		3.41%	
	Commercial	425,283		-17.86%	794		0.76%	
	TOTALS	1,364,978	-200,734	-12.82%	8,611	-710	-7.62%	
	Dwelling	3,407,285	•	-15.23%	15,117		-17.07%	
GRAND TOTAL	Mobile Home	113,340		0.35%	2,350		1.25%	
	Commercial	507,104		-18.82%	1,129		-6.62%	
	TOTALS	4,027,729	-729,261	-15.33%	18,596	-3,163	-14.54%	