

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

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	9,999,018			9,999,018
Cash	587,249			587,249
Funds held in escrow	0			0
Accounts receivable	13,150			13,150
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	756			756
Interest accrued		170,702		170,702
Data processing equipment (less accumulated depreciation)	98,570			98,570
Furniture, fixtures & equipment (less accumulated depreciation)	6,339		6,339	0
Programming (net of amortization)	557,863		557,863	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	111,328		2,995	108,333
TOTAL ASSETS	11,374,273	170,702	567,197	10,977,778
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				372,600
Reinsurance recoverable-unpaid losses				(25,000)
Unpaid loss adjustment expense				13,300
Reinsurance recoverable-unpaid loss exp.				(3,925)
Operating expenses				2,088
Unearned premiums: net				8,161,664
Premium taxes				352,945
TOTAL RESERVES				8,873,672
Payables for:				
Accounts payable				0
Amounts withheld for account of others				6,769
Post Retirement Benefit Payable				62,893
Reinsurance Premium Payable				5,048,366
TOTAL PAYABLES				5,118,028
MEMBERS' EQUITY				(3,013,922)
Total Liabilities and Equity				10,977,778

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

EXHIBIT 2

DESCRIPTION	QUARTER: 05-01-00 07-31-00	YEAR-TO-DATE 11-01-99 07-31-00
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	965,848	3,880,833
<u>DEDUCTIONS:</u>		
Losses incurred	(522,536)	(681,582)
Loss expenses incurred	(885)	(296,974)
Operating expenses incurred	1,050,258	2,949,324
TOTAL DEDUCTIONS	526,837	1,970,768
 Net Underwriting Gain or (Loss)	 439,011	 1,910,065
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	140,389	300,749
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	140,389	300,749
 <u>Net Income or (Loss)</u>	 579,400	 2,210,814
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(3,678,540)	(3,748,007)
Net income or (loss)	579,400	2,210,814
Change in assets not admitted	85,218	45,258
Assessments or (distributions)	0	(1,521,987)
Net change in equity	664,618	734,085
 Members' Equity (Current Period)	 (3,013,922)	 (3,013,922)

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

EXHIBIT 2A

	Quarter 05-01-00 07-31-00	Year-To-Date 11-01-99 07-31-00
Investment Income Received/T-Bills	0	246,243
Investment Income Received/Sweep Account	17,036	82,636
 Total Investment Income Received	 17,036	 328,879
Interest Accrued (Prior Period)	47,349	198,832
Interest Accrued (Current Period)	170,702	170,702
 Investment Income Earned	 140,389	 300,749

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED JULY 31, 2000

EXHIBIT 3A

DESCRIPTION	Quarter 05-01-00 to 07-31-00					Year-To-Date at 07-31-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
INCOME RECEIVED:										
Premiums Written	5,329,425	0	0	0	5,329,425	12,849,002	0	0	0	12,849,002
Reinsurance Premiums Ceded	(4,159,973)	0	0	0	(4,159,973)	(10,076,814)	0	0	0	(10,076,814)
Net Premiums Written	<u>1,169,452</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,169,452</u>	<u>2,772,188</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,772,188</u>
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	17,036	0	0	0	17,036	188,992	139,887	0	0	328,879
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>1,186,488</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,186,488</u>	<u>12,176,574</u>	<u>(9,075,507)</u>	<u>0</u>	<u>0</u>	<u>3,101,067</u>
EXPENSES PAID:										
Losses	8,699	67,465	200,000	0	276,164	14,496	4,102,194	319,110	0	4,435,800
Reins. Recovered-Losses Paid	0	0	0	0	0	0	(831,807)	(1,521,987)	0	(2,353,794)
Loss Adjustment Expenses	3,814	14,750	10,420	0	28,984	9,391	448,267	29,858	0	487,516
Reins. Recovered-Loss Exp. Paid	0	(1,520)	0	0	(1,520)	0	(414,070)	0	0	(414,070)
Commissions	532,942	0	0	0	532,942	1,284,900	0	0	0	1,284,900
Commissions Ceded	(364,058)	0	0	0	(364,058)	(600,134)	0	0	0	(600,134)
Operating Expenses	726,002	0	0	0	726,002	1,885,751	15,158	0	0	1,900,909
Premium Taxes	0	59,508	0	0	59,508	0	512,801	0	0	512,801
Total Expenses Paid	<u>907,399</u>	<u>140,203</u>	<u>210,420</u>	<u>0</u>	<u>1,258,022</u>	<u>2,594,404</u>	<u>3,832,543</u>	<u>(1,173,019)</u>	<u>0</u>	<u>5,253,928</u>
Net Cash Change	<u>279,089</u>	<u>(140,203)</u>	<u>(210,420)</u>	<u>0</u>	<u>(71,534)</u>	<u>9,582,170</u>	<u>(12,908,050)</u>	<u>1,173,019</u>	<u>0</u>	<u>(2,152,861)</u>
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	0	0	0	0	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	0	756	0	0	756	0	756	0	0	756
Net Change	<u>0</u>	<u>756</u>	<u>0</u>	<u>0</u>	<u>756</u>	<u>0</u>	<u>(336,819)</u>	<u>(1,521,987)</u>	<u>0</u>	<u>(1,858,806)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	0	372,600	0	0	372,600	0	372,600	0	0	372,600
Reins. Recoverable-Unpaid Losses	0	(25,000)	0	0	(25,000)	0	(25,000)	0	0	(25,000)
Unpaid Loss Adjustment Expense	0	13,300	0	0	13,300	0	13,300	0	0	13,300
Reins. Recoverable-Unpd. Loss Exp.	0	(3,925)	0	0	(3,925)	0	(3,925)	0	0	(3,925)
Operating Expenses	2,088	0	0	0	2,088	2,088	0	0	0	2,088
Unearned Premiums	9,722,132	0	0	0	9,722,132	9,722,132	0	0	0	9,722,132
Unearned Premiums Ceded	(1,560,468)	0	0	0	(1,560,468)	(1,560,468)	0	0	0	(1,560,468)
Premium Taxes	352,945	0	0	0	352,945	352,945	0	0	0	352,945
ADD (PRIOR PERIOD)										
Unpaid Losses	0	515,300	663,000	0	1,178,300	0	5,178,584	663,000	0	5,841,584
Reins. Recoverable-Unpaid Losses	0	(32,000)	0	0	(32,000)	0	(922,437)	0	0	(922,437)
Unpaid Loss Adjustment Expense	0	42,952	0	0	42,952	0	518,126	0	0	518,126
Reins. Recoverable-Unpd. Loss Exp.	0	(5,984)	0	0	(5,984)	0	(87,484)	0	0	(87,484)
Operating Expenses	17,791	0	0	0	17,791	0	15,158	0	0	15,158
Unearned Premiums	9,244,119	0	0	0	9,244,119	0	10,983,783	0	0	10,983,783
Unearned Premiums Ceded	(1,286,059)	0	0	0	(1,286,059)	0	(1,713,474)	0	0	(1,713,474)
Premium Taxes	241,378	0	0	0	241,378	0	489,027	0	0	489,027
Net Reserve Change	<u>(299,468)</u>	<u>163,293</u>	<u>663,000</u>	<u>0</u>	<u>526,825</u>	<u>(8,516,697)</u>	<u>14,104,308</u>	<u>663,000</u>	<u>0</u>	<u>6,250,611</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	47,349	0	0	0	47,349	0	198,832	0	0	198,832
Assets Not Admitted	(652,415)	0	0	0	(652,415)	0	(612,455)	0	0	(612,455)
ADD (CURRENT PERIOD)										
Interest Accrued	170,702	0	0	0	170,702	170,702	0	0	0	170,702
Assets Not Admitted	(567,197)	0	0	0	(567,197)	(567,197)	0	0	0	(567,197)
Net Other Changes	<u>208,571</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>208,571</u>	<u>(396,495)</u>	<u>413,623</u>	<u>0</u>	<u>0</u>	<u>17,128</u>
Assessments or (Distributions)	0	0	0	0	0	0	0	(1,521,987)	0	(1,521,987)
Change In Members' Equity	<u>188,192</u>	<u>23,846</u>	<u>452,580</u>	<u>0</u>	<u>664,618</u>	<u>668,978</u>	<u>1,273,062</u>	<u>(1,207,955)</u>	<u>0</u>	<u>734,085</u>

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

EXHIBIT 3B

DESCRIPTION	2000	1999	1998	1997	Total
INCOME RECEIVED:					
Premiums Written	12,849,002	19,042,541	19,558,076	0	51,449,619
Reinsurance Premiums Ceded	(10,076,814)	(14,882,730)	(15,282,904)	0	(40,242,448)
Net Premiums Written	<u>2,772,188</u>	<u>4,159,811</u>	<u>4,275,172</u>	<u>0</u>	<u>11,207,171</u>
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	188,992	634,224	972,998	0	1,796,214
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>12,176,574</u>	<u>5,058,698</u>	<u>4,316,132</u>	<u>0</u>	<u>21,551,404</u>
EXPENSES PAID:					
Losses	14,496	5,748,216	7,252,225	0	13,014,937
Reins. Recovered-Losses Paid	0	(831,807)	(2,394,278)	0	(3,226,085)
Loss Adjustment Expenses	9,391	808,930	873,610	0	1,691,931
Reins. Recovered-Loss Exp. Paid	0	(414,070)	(96,410)	0	(510,480)
Commissions	1,284,900	1,904,254	1,955,808	0	5,144,962
Commissions Ceded	(600,134)	(801,642)	(798,824)	0	(2,200,600)
Operating Expenses	1,885,751	1,417,782	1,299,268	0	4,602,801
Premium Taxes	0	635,039	579,734	0	1,214,773
Total Expenses Paid	<u>2,594,404</u>	<u>8,466,702</u>	<u>8,671,133</u>	<u>0</u>	<u>19,732,239</u>
Net Cash Change	<u>9,582,170</u>	<u>(3,408,004)</u>	<u>(4,355,001)</u>	<u>0</u>	<u>1,819,165</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	756	0	0	756
Net Change	<u>9,582,170</u>	<u>(3,407,248)</u>	<u>(4,355,001)</u>	<u>0</u>	<u>1,819,921</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	0	372,600	0	0	372,600
Reins. Recoverable-Unpaid Losses	0	(25,000)	0	0	(25,000)
Unpaid Loss Adjustment Expense	0	13,300	0	0	13,300
Reins. Recoverable-Unpd. Loss Exp.	0	(3,925)	0	0	(3,925)
Operating Expenses	2,088	0	0	0	2,088
Unearned Premiums	9,722,132	0	0	0	9,722,132
Unearned Premiums Ceded	(1,560,468)	0	0	0	(1,560,468)
Premium Taxes	352,945	0	0	0	352,945
Total Reserves	<u>8,516,697</u>	<u>356,975</u>	<u>0</u>	<u>0</u>	<u>8,873,672</u>
OTHER CHANGES:					
Interest Accrued	170,702	0	0	0	170,702
Assets Not Admitted	(567,197)	0	0	0	(567,197)
Total Other Changes	<u>(396,495)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(396,495)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>4,436,324</u>	<u>0</u>	<u>4,436,324</u>
Net Members' Equity	<u>668,978</u>	<u>(3,764,223)</u>	<u>81,323</u>	<u>0</u>	<u>(3,013,922)</u>

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

EXHIBIT 4A

DESCRIPTION	QUARTER 05-01-00 07-31-00	YEAR-TO-DATE 11-01-99 07-31-00
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	5,329,425	12,849,002
Reinsurance Premium Ceded	<u>(4,159,973)</u>	<u>(10,076,814)</u>
Net Premiums Written	1,169,452	2,772,188
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	9,244,119	10,983,783
Reinsurance Premium Ceded	<u>(1,286,059)</u>	<u>(1,713,474)</u>
Net Prior Unearned	7,958,060	9,270,309
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	9,722,132	9,722,132
Reinsurance Premium Ceded	<u>(1,560,468)</u>	<u>(1,560,468)</u>
Net Current Unearned	8,161,664	8,161,664
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>965,848</u>	<u>3,880,833</u>

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

EXHIBIT 4B

	Quarter 05-01-00 to 07-31-00					Year-To-Date 07-31-00 to 07-31-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	8,699	67,465	200,000	0	276,164	14,496	4,102,194	319,110	0	4,435,800
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	-831,807	-1,521,987	0	-2,353,794
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	285,972	1,521,987	0	1,807,959
Total Paid Loss Net of Reinsurance	8,699	67,465	200,000	0	276,164	14,496	3,556,359	319,110	0	3,889,965
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	122,600	0	0	122,600	0	122,600	0	0	122,600
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-25,000	0	0	-25,000	0	-25,000	0	0	-25,000
Outstanding Losses Net of Reins.	0	97,600	0	0	97,600	0	97,600	0	0	97,600
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	265,300	213,000	0	478,300	0	4,928,584	663,000	0	5,591,584
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-32,000	0	0	-32,000	0	-922,437	0	0	-922,437
Outstanding Losses Net of Reins.	0	233,300	213,000	0	446,300	0	4,006,147	663,000	0	4,669,147
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	8,699	-68,235	-463,000	0	-522,536	14,496	-352,188	-343,890	0	-681,582
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	250,000	0	0	250,000	0	250,000	0	0	250,000
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 JULY 31,2000**

EXHIBIT 4C

	Quarter 05-01-00 to 07-31-00					Year-To-Date 07-31-00 to 07-31-00				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	3,814	14,750	10,420	0	28,984	9,391	448,267	29,858	0	487,516
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-1,520	0	0	-1,520	0	-414,070	0	0	-414,070
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	-756	0	0	-756	0	-756	0	0	-756
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	51,603	0	0	51,603
Total Paid Loss Net of Reinsurance	3,814	12,474	10,420	0	26,708	9,391	85,044	29,858	0	124,293
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	13,300	0	0	13,300	0	13,300	0	0	13,300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-3,925	0	0	-3,925	0	-3,925	0	0	-3,925
Outstanding Loss Expense Net of Reins.	0	9,375	0	0	9,375	0	9,375	0	0	9,375
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	42,952	0	0	42,952	0	518,126	0	0	518,126
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-5,984	0	0	-5,984	0	-87,484	0	0	-87,484
Outstanding Loss Expense Net of Reins.	0	36,968	0	0	36,968	0	430,642	0	0	430,642
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	3,814	-15,119	10,420	0	-885	9,391	-336,223	29,858	0	-296,974

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO JULY 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	6,578,779	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: JULY 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	184,557	-6,363	-3.33%	645	-73	-10.17%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	839	210	33.39%	3	1	50.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	740,535	-188,940	-20.33%	2,432	-784	-24.38%
	Mobile Home	1,137	-256	-18.38%	20	-5	-20.00%
	Commercial	20,040	-10,517	-34.42%	117	-48	-29.09%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	82,689	-25,147	-23.32%	381	-123	-24.40%
	Mobile Home	5,357	-1,345	-20.07%	132	-25	-15.92%
	Commercial	2,827	914	47.78%	17	3	21.43%
TOTAL BEAUFORT COUNTY	Dwelling	1,007,781	-220,450	-17.95%	3,458	-980	-22.08%
	Mobile Home	6,494	-1,601	-19.78%	152	-30	-16.48%
	Commercial	23,706	-9,393	-28.38%	137	-44	-24.31%
	TOTALS	1,037,981	-231,444	-18.23%	3,747	-1,054	-21.95%
FOLLY BEACH (Charleston County)	Dwelling	121,028	-9,234	-7.09%	716	-93	-11.50%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,322	269	3.34%	42	1	2.44%
ISLE OF PALMS (Charleston County)	Dwelling	317,052	-41,294	-11.52%	1,062	-212	-16.64%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	15,884	562	3.67%	62	1	1.64%
KIAWAH ISLAND (Charleston County)	Dwelling	219,668	-29,173	-11.72%	520	-103	-16.53%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,016	-178	-8.11%	9	-2	-18.18%
SULLIVANS ISLAND (Charleston County)	Dwelling	138,588	-10,240	-6.88%	454	-53	-10.45%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,763	-100	-3.49%	18	-5	-21.74%
REMAINDER OF COUNTY (Charleston County)	Dwelling	116,702	-7,899	-6.34%	359	-70	-16.32%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,260	1,158	55.09%	8	3	60.00%
TOTAL CHARLESTON COUNTY	Dwelling	913,038	-97,840	-9.68%	3,111	-531	-14.58%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	32,245	1,711	5.60%	139	-2	-1.42%
	TOTALS	945,283	-96,129	-9.23%	3,250	-533	-14.09%
EDISTO BEACH (Colleton County)	Dwelling	177,293	6,705	3.93%	872	-53	-5.73%
	Mobile Home	111	100	909.09%	2	1	100.00%
	Commercial	5,596	780	16.20%	20	-3	-13.04%
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	177,293	6,705	3.93%	872	-53	-5.73%
	Mobile Home	111	100	909.09%	2	1	100.00%
	Commercial	5,596	780	16.20%	20	-3	-13.04%
	TOTALS	183,000	7,585	4.32%	894	-55	-5.80%

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

AS OF: JULY 31,2000		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
CITY (County)	Class						
GARDEN CITY (Georgetown County)	Dwelling	76,081	-12,876	-14.47%	341	-64	-15.80%
	Mobile Home	456	7	1.56%	7	-3	-30.00%
	Commercial	3,120	99	3.28%	3	1	50.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	25,678	-3,535	-12.10%	124	-16	-11.43%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	134,156	-10,268	-7.11%	545	-72	-11.67%
	Mobile Home	449	-58	-11.44%	12	2	20.00%
	Commercial	12,462	88	0.71%	26	8	44.44%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	120,332	-26,389	-17.99%	382	-113	-22.83%
	Mobile Home	272	-48	-15.00%	6	-1	-14.29%
	Commercial	517	-33	-6.00%	3	2	200.00%
TOTAL GEORGETOWN COUNTY	Dwelling	356,247	-53,068	-12.97%	1,392	-265	-15.99%
	Mobile Home	1,177	-99	-7.76%	25	-2	-7.41%
	Commercial	16,099	154	0.97%	32	11	52.38%
	TOTALS	373,523	-53,013	-12.43%	1,449	-256	-15.01%
ATLANTIC BEACH (Horry County)	Dwelling	1,520	-65	-4.10%	18	-2	-10.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	303	-832	-73.30%	2	-4	-66.67%
GARDEN CITY (Horry County)	Dwelling	74,878	-8,247	-9.92%	481	-65	-11.90%
	Mobile Home	11,598	291	2.57%	287	13	4.74%
	Commercial	13,100	-3,129	-19.28%	39	-3	-7.14%
MYRTLE BEACH (Horry County)	Dwelling	204,541	-32,204	-13.60%	1,078	-131	-10.84%
	Mobile Home	49,180	5,402	12.34%	1,147	99	9.45%
	Commercial	280,750	-41,136	-12.78%	511	89	21.09%
N MYRTLE BEACH (Horry County)	Dwelling	388,063	-28,430	-6.83%	2,947	-296	-9.13%
	Mobile Home	10,979	-536	-4.65%	283	-20	-6.60%
	Commercial	94,796	-26,932	-22.12%	234	2	0.86%
SURFSIDE BEACH (Horry County)	Dwelling	98,958	-8,136	-7.60%	691	-75	-9.79%
	Mobile Home	35,295	-3,720	-9.53%	495	-59	-10.65%
	Commercial	12,337	-651	-5.01%	45	-6	-11.76%
REMAINDER OF COUNTY (Horry County)	Dwelling	37,760	-238	-0.63%	235	-12	-4.86%
	Mobile Home	458	51	12.53%	13	2	18.18%
	Commercial	1,762	-250	-12.43%	8	0	0.00%
TOTAL HORRY COUNTY	Dwelling	805,720	-77,320	-8.76%	5,450	-581	-9.63%
	Mobile Home	107,510	1,488	1.40%	2,225	35	1.60%
	Commercial	403,048	-72,930	-15.32%	839	78	10.25%
	TOTALS	1,316,278	-148,762	-10.15%	8,514	-468	-5.21%
GRAND TOTAL	Dwelling	3,260,079	-441,973	-11.94%	14,283	-2,410	-14.44%
	Mobile Home	115,292	-112	-0.10%	2,404	4	0.17%
	Commercial	480,694	-79,678	-14.22%	1,167	40	3.55%
	TOTALS	3,856,065	-521,763	-11.92%	17,854	-2,366	-11.70%