

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

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	11,150,021			11,150,021
Cash	826,112			826,112
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	2,864,223			2,864,223
Interest accrued		137,834		137,834
Data processing equipment (less accumulated depreciation)	93,132			93,132
Furniture, fixtures & equipment (less accumulated depreciation)	5,801		5,801	0
Programming (net of amortization)	594,767		594,767	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	116,134		7,801	108,333
TOTAL ASSETS	15,650,190	137,834	608,369	15,179,655
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				531,100
Reinsurance recoverable-unpaid losses				(8,500)
Unpaid loss adjustment expense				13,352
Reinsurance recoverable-unpaid loss exp.				(2,175)
Operating expenses				3,942
Unearned premiums: net				8,882,901
Premium taxes				479,320
TOTAL RESERVES				9,899,940
Payables for:				
Accounts payable				57,386
Amounts withheld for account of others				6,555
Post Retirement Benefit Payable				79,231
Reinsurance Premium Payable				5,311,327
TOTAL PAYABLES				5,454,499
MEMBERS' EQUITY				(174,784)
Total Liabilities and Equity				15,179,655

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

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2000 10-31-2000	YEAR-TO-DATE 11-01-1999 10-31-2000
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	617,464	4,498,297
<u>DEDUCTIONS:</u>		
Losses incurred	(2,602,248)	(3,283,830)
Loss expenses incurred	29,552	(267,422)
Operating expenses incurred	442,455	3,391,779
TOTAL DEDUCTIONS	<u>(2,130,241)</u>	<u>(159,473)</u>
 Net Underwriting Gain or (Loss)	 2,747,705	 4,657,770
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	189,991	490,740
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	<u>189,991</u>	<u>490,740</u>
 <u>Net Income or (Loss)</u>	 <u>2,937,696</u>	 <u>5,148,510</u>
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(3,013,922)	(3,748,007)
 Net income or (loss)	 2,937,696	 5,148,510
Change in assets not admitted	(41,172)	4,086
Assessments or (distributions)	(57,386)	(1,579,373)
Net change in equity	<u>2,839,138</u>	<u>3,573,223</u>
 Members' Equity (Current Period)	 <u>(174,784)</u>	 <u>(174,784)</u>

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

EXHIBIT 2A

	Quarter 08-01-2000 10-31-2000	Year-To-Date 11-01-1999 10-31-2000
Investment Income Received/T-Bills	199,114	445,357
Investment Income Received/Sweep Account	23,745	106,381
 Total Investment Income Received	 222,859	 551,738
Interest Accrued (Prior Period)	170,702	198,832
Interest Accrued (Current Period)	137,834	137,834
 Investment Income Earned	 <u>189,991</u>	 <u>490,740</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED OCTOBER 31, 2000

EXHIBIT 3A

Quarter 08-01-2000 to 10-31-2000

Year-To-Date at 10-31-2000

DESCRIPTION	Association Year				Total	Association Year				Total
	2000	1999	1998	1997		2000	1999	1998	1997	
INCOME RECEIVED:										
Premiums Written	5,790,744	0	0	0	5,790,744	18,639,746	0	0	0	18,639,746
Reinsurance Premiums Ceded	(4,452,043)	0	0	0	(4,452,043)	(14,528,857)	0	0	0	(14,528,857)
Net Premiums Written	1,338,701	0	0	0	1,338,701	4,110,889	0	0	0	4,110,889
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	222,859	0	0	0	222,859	411,851	139,887	0	0	551,738
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	1,561,560	0	0	0	1,561,560	13,738,134	(9,075,507)	0	0	4,662,627
EXPENSES PAID:										
Losses	42,579	27,065	22,010	0	91,654	57,075	4,129,259	341,120	0	4,527,454
Reins. Recovered-Losses Paid	0	(4,679)	0	0	(4,679)	0	(836,486)	(1,521,987)	0	(2,358,473)
Loss Adjustment Expenses	11,373	14,999	1,927	0	28,299	20,764	463,266	31,785	0	515,815
Reins. Recovered-Loss Exp. Paid	0	(1,305)	0	0	(1,305)	0	(415,375)	0	0	(415,375)
Commissions	576,579	0	0	0	576,579	1,861,479	0	0	0	1,861,479
Commissions Ceded	(205,880)	(66,900)	0	0	(272,780)	(806,014)	(66,900)	0	0	(872,914)
Operating Expenses	(43,542)	0	0	0	(43,542)	1,842,209	15,158	0	0	1,857,367
Premium Taxes	59,507	(5,538)	0	0	53,969	59,507	507,263	0	0	566,770
Total Expenses Paid	440,616	(36,358)	23,937	0	428,195	3,035,020	3,796,185	(1,149,082)	0	5,682,123
Net Cash Change	1,120,944	36,358	(23,937)	0	1,133,365	10,703,114	(12,871,692)	1,149,082	0	(1,019,496)
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	756	0	0	756	0	51,603	0	0	51,603
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	2,864,223	0	0	2,864,223	0	2,864,223	0	0	2,864,223
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Net Change	0	2,863,467	0	0	2,863,467	0	2,526,648	(1,521,987)	0	1,004,661
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	9,100	522,000	0	0	531,100	9,100	522,000	0	0	531,100
Reins. Recoverable-Unpaid Losses	0	(8,500)	0	0	(8,500)	0	(8,500)	0	0	(8,500)
Unpaid Loss Adjustment Expense	3,521	9,831	0	0	13,352	3,521	9,831	0	0	13,352
Reins. Recoverable-Unpd. Loss Exp.	0	(2,175)	0	0	(2,175)	0	(2,175)	0	0	(2,175)
Operating Expenses	3,942	0	0	0	3,942	3,942	0	0	0	3,942
Unearned Premiums	10,767,960	0	0	0	10,767,960	10,767,960	0	0	0	10,767,960
Unearned Premiums Ceded	(1,885,059)	0	0	0	(1,885,059)	(1,885,059)	0	0	0	(1,885,059)
Premium Taxes	479,320	0	0	0	479,320	479,320	0	0	0	479,320
ADD (PRIOR PERIOD)										
Unpaid Losses	0	372,600	0	0	372,600	0	5,428,584	413,000	0	5,841,584
Reins. Recoverable-Unpaid Losses	0	(25,000)	0	0	(25,000)	0	(922,437)	0	0	(922,437)
Unpaid Loss Adjustment Expense	0	13,300	0	0	13,300	0	518,126	0	0	518,126
Reins. Recoverable-Unpd. Loss Exp.	0	(3,925)	0	0	(3,925)	0	(87,484)	0	0	(87,484)
Operating Expenses	2,088	0	0	0	2,088	0	15,158	0	0	15,158
Unearned Premiums	9,722,132	0	0	0	9,722,132	0	10,983,783	0	0	10,983,783
Unearned Premiums Ceded	(1,560,468)	0	0	0	(1,560,468)	0	(1,713,474)	0	0	(1,713,474)
Premium Taxes	352,945	0	0	0	352,945	0	489,027	0	0	489,027
Net Reserve Change	(862,087)	(164,181)	0	0	(1,026,268)	(9,378,784)	14,190,127	413,000	0	5,224,343
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	170,702	0	0	0	170,702	0	198,832	0	0	198,832
Assets Not Admitted	(567,197)	0	0	0	(567,197)	0	(612,455)	0	0	(612,455)
ADD (CURRENT PERIOD)										
Interest Accrued	137,834	0	0	0	137,834	137,834	0	0	0	137,834
Assets Not Admitted	(608,369)	0	0	0	(608,369)	(608,369)	0	0	0	(608,369)
Net Other Changes	(74,040)	0	0	0	(74,040)	(470,535)	413,623	0	0	(56,912)
Assessments or (Distributions)	0	0	(57,386)	0	(57,386)	0	0	(1,579,373)	0	(1,579,373)
Change In Members' Equity	184,817	2,735,644	(81,323)	0	2,839,138	853,795	4,258,706	(1,539,278)	0	3,573,223

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

EXHIBIT 3B

DESCRIPTION	2000	1999	1998	1997	Total
INCOME RECEIVED:					
Premiums Written	18,639,746	19,042,541	19,558,076	0	57,240,363
Reinsurance Premiums Ceded	(14,528,857)	(14,882,730)	(15,282,904)	0	(44,694,491)
Net Premiums Written	<u>4,110,889</u>	<u>4,159,811</u>	<u>4,275,172</u>	<u>0</u>	<u>12,545,872</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	411,851	634,224	972,998	0	2,019,073
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>13,738,134</u>	<u>5,058,698</u>	<u>4,316,132</u>	<u>0</u>	<u>23,112,964</u>
EXPENSES PAID:					
Losses	57,075	5,775,281	7,274,235	0	13,106,591
Reins. Recovered-Losses Paid	0	(836,486)	(2,394,278)	0	(3,230,764)
Loss Adjustment Expenses	20,764	823,929	875,537	0	1,720,230
Reins. Recovered-Loss Exp. Paid	0	(415,375)	(96,410)	0	(511,785)
Commissions	1,861,479	1,904,254	1,955,808	0	5,721,541
Commissions Ceded	(806,014)	(868,542)	(798,824)	0	(2,473,380)
Operating Expenses	1,842,209	1,417,782	1,299,268	0	4,559,259
Premium Taxes	59,507	629,501	579,734	0	1,268,742
Total Expenses Paid	<u>3,035,020</u>	<u>8,430,344</u>	<u>8,695,070</u>	<u>0</u>	<u>20,160,434</u>
Net Cash Change	<u>10,703,114</u>	<u>(3,371,646)</u>	<u>(4,378,938)</u>	<u>0</u>	<u>2,952,530</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	2,864,223	0	0	2,864,223
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>10,703,114</u>	<u>(507,423)</u>	<u>(4,378,938)</u>	<u>0</u>	<u>5,816,753</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	9,100	522,000	0	0	531,100
Reins. Recoverable-Unpaid Losses	0	(8,500)	0	0	(8,500)
Unpaid Loss Adjustment Expense	3,521	9,831	0	0	13,352
Reins. Recoverable-Unpd. Loss Exp.	0	(2,175)	0	0	(2,175)
Operating Expenses	3,942	0	0	0	3,942
Unearned Premiums	10,767,960	0	0	0	10,767,960
Unearned Premiums Ceded	(1,885,059)	0	0	0	(1,885,059)
Premium Taxes	479,320	0	0	0	479,320
Total Reserves	<u>9,378,784</u>	<u>521,156</u>	<u>0</u>	<u>0</u>	<u>9,899,940</u>
OTHER CHANGES:					
Interest Accrued	137,834	0	0	0	137,834
Assets Not Admitted	(608,369)	0	0	0	(608,369)
Total Other Changes	<u>(470,535)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(470,535)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>4,378,938</u>	<u>0</u>	<u>4,378,938</u>
Net Members' Equity	<u>853,795</u>	<u>(1,028,579)</u>	<u>0</u>	<u>0</u>	<u>(174,784)</u>

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

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2000 10-31-2000	YEAR-TO-DATE 11-01-1999 10-31-2000
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	5,790,744	18,639,746
Reinsurance Premium Ceded	<u>(4,452,043)</u>	<u>(14,528,857)</u>
Net Premiums Written	1,338,701	4,110,889
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	9,722,132	10,983,783
Reinsurance Premium Ceded	<u>(1,560,468)</u>	<u>(1,713,474)</u>
Net Prior Unearned	8,161,664	9,270,309
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	10,767,960	10,767,960
Reinsurance Premium Ceded	<u>(1,885,059)</u>	<u>(1,885,059)</u>
Net Current Unearned	8,882,901	8,882,901
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>617,464</u>	<u>4,498,297</u>

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

EXHIBIT 4B

	Quarter 08-01-2000 to 10-31-2000					Year-To-Date 11-01-1999 to 10-31-2000				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	42,579	27,065	22,010	0	91,654	57,075	4,129,259	341,120	0	4,527,454
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-4,679	0	0	-4,679	0	(836,486)	(1,521,987)	0	-2,358,473
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	-2,864,223	0	0	-2,864,223	0	-2,864,223	0	0	-2,864,223
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	42,579	-2,841,837	22,010	0	-2,777,248	57,075	714,522	341,120	0	1,112,717
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	9,100	272,000	0	0	281,100	9,100	272,000	0	0	281,100
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-8,500	0	0	-8,500	0	-8,500	0	0	-8,500
Outstanding Losses Net of Reins.	9,100	263,500	0	0	272,600	9,100	263,500	0	0	272,600
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	122,600	0	0	122,600	0	5,178,584	413,000	0	5,591,584
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-25,000	0	0	-25,000	0	-922,437	0	0	-922,437
Outstanding Losses Net of Reins.	0	97,600	0	0	97,600	0	4,256,147	413,000	0	4,669,147
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	51,679	-2,675,937	22,010	0	-2,602,248	66,175	-3,278,125	-71,880	0	-3,283,830
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	0	0	250,000	0	250,000	0	0	250,000

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

EXHIBIT 4C

	Quarter 08-01-2000 to 10-31-2000					Year-To-Date 11-01-1999 to 10-31-2000				
	Association Year					Association Year				
	2000	1999	1998	1997	Total	2000	1999	1998	1997	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	11,373	14,999	1,927	0	28,299	20,764	463,266	31,785	0	515,815
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-1,305	0	0	-1,305	0	-415,375	0	0	-415,375
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	756	0	0	756	0	51,603	0	0	51,603
Total Paid Loss Net of Reinsurance	11,373	14,450	1,927	0	27,750	20,764	99,494	31,785	0	152,043
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	3,521	9,831	0	0	13,352	3,521	9,831	0	0	13,352
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-2,175	0	0	-2,175	0	-2,175	0	0	-2,175
Outstanding Loss Expense Net of Reins.	3,521	7,656	0	0	11,177	3,521	7,656	0	0	11,177
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	13,300	0	0	13,300	0	518,126	0	0	518,126
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-3,925	0	0	-3,925	0	-87,484	0	0	-87,484
Outstanding Loss Expense Net of Reins.	0	9,375	0	0	9,375	0	430,642	0	0	430,642
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	14,894	12,731	1,927	0	29,552	24,285	-323,492	31,785	0	-267,422

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO OCTOBER 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*	0	6,802,634	0	104,043	0	635,780
97	1999	09/15/99	Allied Lines*	522,000	5,682,020	0	26,457	9,831	755,888
TOTAL				522,000	17,850,675	0	882,810	9,831	1,534,063

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

AS OF: OCTOBER 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	185,015	5,715	3.19%	638	-29	-4.35%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	1,109	480	76.31%	4	2	100.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	716,688	-118,937	-14.23%	2,342	-540	-18.74%
	Mobile Home	1,124	-201	-15.17%	20	-2	-9.09%
	Commercial	23,069	-3,677	-13.75%	116	-24	-17.14%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	84,863	-13,744	-13.94%	386	-67	-14.79%
	Mobile Home	5,027	-852	-14.49%	123	-19	-13.38%
	Commercial	1,985	335	20.30%	10	0	0.00%
TOTAL BEAUFORT COUNTY	Dwelling	986,566	-126,966	-11.40%	3,366	-636	-15.89%
	Mobile Home	6,151	-1,053	-14.62%	143	-21	-12.80%
	Commercial	26,163	-2,862	-9.86%	130	-22	-14.47%
	TOTALS	1,018,880	-130,881	-11.38%	3,639	-679	-15.72%
FOLLY BEACH (Charleston County)	Dwelling	124,086	5,863	4.96%	729	-3	-0.41%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	7,819	-661	-7.79%	39	-1	-2.50%
ISLE OF PALMS (Charleston County)	Dwelling	309,550	-16,204	-4.97%	1,035	-97	-8.57%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	16,599	1,143	7.40%	64	8	14.29%
KIAWAH ISLAND (Charleston County)	Dwelling	218,719	-24,253	-9.98%	514	-81	-13.61%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,066	-1,445	-41.16%	12	1	9.09%
SULLIVANS ISLAND (Charleston County)	Dwelling	130,893	-3,923	-2.91%	437	-23	-5.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,897	67	2.37%	19	-1	-5.00%
REMAINDER OF COUNTY (Charleston County)	Dwelling	116,935	-3,325	-2.76%	352	-46	-11.56%
	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	900,183	-41,842	-4.44%	3,067	-250	-7.54%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	32,641	262	0.81%	142	10	7.58%
	TOTALS	932,824	-41,580	-4.27%	3,209	-240	-6.96%
EDISTO BEACH (Colleton County)	Dwelling	178,801	16,023	9.84%	866	5	0.58%
	Mobile Home	111	100	909.09%	2	1	100.00%
	Commercial	5,510	1,165	26.81%	19	-1	-5.00%
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	178,801	16,023	9.84%	866	5	0.58%
	Mobile Home	111	100	909.09%	2	1	100.00%
	Commercial	5,510	1,165	26.81%	19	-1	-5.00%
	TOTALS	184,422	17,288	10.34%	887	5	0.57%

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

AS OF: OCTOBER 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)	Dwelling	72,493	-3,158	-4.17%	323	-28	-7.98%
	Mobile Home	456	52	12.87%	7	-1	-12.50%
	Commercial	3,120	99	3.28%	3	1	50.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	25,360	1,071	4.41%	123	2	1.65%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	128,592	-498	-0.39%	529	-29	-5.20%
	Mobile Home	632	106	20.15%	14	2	16.67%
	Commercial	13,458	2,746	25.63%	27	3	12.50%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	118,966	-17,147	-12.60%	379	-68	-15.21%
	Mobile Home	258	-113	-30.46%	6	-2	-25.00%
	Commercial	525	-25	-4.55%	4	3	300.00%
TOTAL GEORGETOWN COUNTY	Dwelling	345,411	-19,732	-5.40%	1,354	-123	-8.33%
	Mobile Home	1,346	45	3.46%	27	-1	-3.57%
	Commercial	17,103	2,820	19.74%	34	7	25.93%
	TOTALS	363,860	-16,867	-4.43%	1,415	-117	-7.64%
ATLANTIC BEACH (Horry County)	Dwelling	1,290	-134	-9.41%	15	-1	-6.25%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	443	35	8.58%	4	1	33.33%
GARDEN CITY (Horry County)	Dwelling	71,532	-6,422	-8.24%	461	-45	-8.89%
	Mobile Home	11,740	520	4.63%	289	22	8.24%
	Commercial	11,566	-894	-7.17%	35	-1	-2.78%
MYRTLE BEACH (Horry County)	Dwelling	205,786	-10,695	-4.94%	1,088	-27	-2.42%
	Mobile Home	45,734	3,634	8.63%	1,127	133	13.38%
	Commercial	280,666	-4,610	-1.62%	528	135	34.35%
N MYRTLE BEACH (Horry County)	Dwelling	385,002	12,471	3.35%	2,920	1	0.03%
	Mobile Home	11,017	311	2.90%	282	2	0.71%
	Commercial	102,494	-3,936	-3.70%	260	46	21.50%
SURFSIDE BEACH (Horry County)	Dwelling	97,341	-1,661	-1.68%	682	-18	-2.57%
	Mobile Home	34,366	-2,496	-6.77%	478	-38	-7.36%
	Commercial	12,263	474	4.02%	44	2	4.76%
REMAINDER OF COUNTY (Horry County)	Dwelling	38,109	3,626	10.52%	238	8	3.48%
	Mobile Home	425	93	28.01%	13	3	30.00%
	Commercial	1,828	-236	-11.43%	7	-1	-12.50%
TOTAL HORRY COUNTY	Dwelling	799,060	-2,815	-0.35%	5,404	-82	-1.49%
	Mobile Home	103,282	2,062	2.04%	2,189	122	5.90%
	Commercial	409,260	-9,167	-2.19%	878	182	26.15%
	TOTALS	1,311,602	-9,920	-0.75%	8,471	222	2.69%
GRAND TOTAL	Dwelling	3,210,021	-175,332	-5.18%	14,057	-1,086	-7.17%
	Mobile Home	110,890	1,154	1.05%	2,361	101	4.47%
	Commercial	490,677	-7,782	-1.56%	1,203	176	17.14%
	TOTALS	3,811,588	-181,960	-4.56%	17,621	-809	-4.39%