

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED JANUARY 31, 2001

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	9,968,592			9,968,592
Cash	837,849			837,849
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	4,650		0	4,650
Reinsurance recoverable on loss payments	0			0
Interest accrued		159,178		159,178
Data processing equipment (less accumulated depreciation)	83,998			83,998
Furniture, fixtures & equipment (less accumulated depreciation)	6,551		6,551	0
Programming (net of amortization)	588,219		588,219	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	111,239		2,906	108,333
TOTAL ASSETS	11,601,098	159,178	597,676	11,162,600
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				365,640
Reinsurance recoverable-unpaid losses				(3,500)
Unpaid loss adjustment expense				3,550
Reinsurance recoverable-unpaid loss exp.				(1,425)
Operating expenses				8,441
Unearned premiums: net				7,615,428
Premium taxes				522,031
TOTAL RESERVES				8,510,165
Payables for:				
Accounts payable				0
Amounts withheld for account of others				7,181
Post Retirement Benefit Payable				79,231
Reinsurance Premium Payable				1,323,931
TOTAL PAYABLES				1,410,343
MEMBERS' EQUITY				1,242,092
Total Liabilities and Equity				11,162,600

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED JANUARY 31, 2001**

EXHIBIT 2

DESCRIPTION	QUARTER: 11-01-2000 01-31-2001	YEAR-TO-DATE 11-01-2000 01-31-2001
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	1,818,731	1,818,731
<u>DEDUCTIONS:</u>		
Losses incurred	(125,951)	(125,951)
Loss expenses incurred	(2,999)	(2,999)
Operating expenses incurred	719,306	719,306
TOTAL DEDUCTIONS	590,356	590,356
 Net Underwriting Gain or (Loss)	 1,228,375	 1,228,375
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	177,808	177,808
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	177,808	177,808
 <u>Net Income or (Loss)</u>	 1,406,183	 1,406,183
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(174,784)	(174,784)
 Net income or (loss)	 1,406,183	 1,406,183
Change in assets not admitted	10,693	10,693
Assessments or (distributions)	0	0
Net change in equity	1,416,876	1,416,876
 Members' Equity (Current Period)	 1,242,092	 1,242,092

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED JANUARY 31, 2001**

EXHIBIT 2A

	Quarter 11-01-2000 01-31-2001	Year-To-Date 11-01-2000 01-31-2001
Investment Income Received/T-Bills	130,800	130,800
Investment Income Received/Sweep Account	25,664	25,664
 Total Investment Income Received	 156,464	 156,464
 Interest Accrued (Prior Period)	 137,834	 137,834
 Interest Accrued (Current Period)	 159,178	 159,178
 Investment Income Earned	 177,808	 177,808

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED JANUARY 31, 2001

EXHIBIT 3A

DESCRIPTION	Quarter 11-01-2000 to 01-31-2001					Year-To-Date at 01-31-2001				
	2001	2000	Association Year		Total	2001	2000	Association Year		Total
			1999	1998				1999	1998	
INCOME RECEIVED:										
Premiums Written	3,184,390	0	0	0	3,184,390	3,184,390	0	0	0	3,184,390
Reinsurance Premiums Ceded	(2,633,132)	0	0	0	(2,633,132)	(2,633,132)	0	0	0	(2,633,132)
Net Premiums Written	551,258	0	0	0	551,258	551,258	0	0	0	551,258
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	10,767,960	0	0	0	10,767,960	10,767,960	0	0	0	10,767,960
To Seceding Assoc. Yr.	0	(10,767,960)	0	0	(10,767,960)	0	(10,767,960)	0	0	(10,767,960)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(1,623,540)	0	0	0	(1,623,540)	(1,623,540)	0	0	0	(1,623,540)
To Seceding Assoc. Yr.	0	1,623,540	0	0	1,623,540	0	1,623,540	0	0	1,623,540
Investment Income Received	67,732	88,732	0	0	156,464	67,732	88,732	0	0	156,464
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	9,763,410	(9,055,688)	0	0	707,722	9,763,410	(9,055,688)	0	0	707,722
EXPENSES PAID:										
Losses	0	3,919	32,443	0	36,362	0	3,919	32,443	0	36,362
Reins. Recovered-Losses Paid	0	0	(2,866,076)	0	(2,866,076)	0	0	(2,866,076)	0	(2,866,076)
Loss Adjustment Expenses	0	4,724	1,975	0	6,699	0	4,724	1,975	0	6,699
Reins. Recovered-Loss Exp. Paid	0	(646)	0	0	(646)	0	(646)	0	0	(646)
Commissions	313,918	0	0	0	313,918	313,918	0	0	0	313,918
Commissions Ceded	(190,622)	(84,568)	0	0	(275,190)	(190,622)	(84,568)	0	0	(275,190)
Operating Expenses	569,918	3,942	0	0	573,860	569,918	3,942	0	0	573,860
Premium Taxes	0	59,508	0	0	59,508	0	59,508	0	0	59,508
Total Expenses Paid	693,214	(13,121)	(2,831,658)	0	(2,151,565)	693,214	(13,121)	(2,831,658)	0	(2,151,565)
Net Cash Change	9,070,196	(9,042,567)	2,831,658	0	2,859,287	9,070,196	(9,042,567)	2,831,658	0	2,859,287
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	2,864,223	0	2,864,223	0	0	2,864,223	0	2,864,223
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Net Change	0	0	(2,864,223)	0	(2,864,223)	0	0	(2,864,223)	0	(2,864,223)
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	1,500	600	363,540	0	365,640	1,500	600	363,540	0	365,640
Reins. Recoverable-Unpaid Losses	0	0	(3,500)	0	(3,500)	0	0	(3,500)	0	(3,500)
Unpaid Loss Adjustment Expense	1,250	250	2,050	0	3,550	1,250	250	2,050	0	3,550
Reins. Recoverable-Unpd. Loss Exp.	0	0	(1,425)	0	(1,425)	0	0	(1,425)	0	(1,425)
Operating Expenses	8,441	0	0	0	8,441	8,441	0	0	0	8,441
Unearned Premiums	9,329,579	0	0	0	9,329,579	9,329,579	0	0	0	9,329,579
Unearned Premiums Ceded	(1,714,151)	0	0	0	(1,714,151)	(1,714,151)	0	0	0	(1,714,151)
Premium Taxes	102,219	419,812	0	0	522,031	102,219	419,812	0	0	522,031
ADD (PRIOR PERIOD)										
Unpaid Losses	0	9,100	522,000	0	531,100	0	9,100	522,000	0	531,100
Reins. Recoverable-Unpaid Losses	0	0	(8,500)	0	(8,500)	0	0	(8,500)	0	(8,500)
Unpaid Loss Adjustment Expense	0	3,521	9,831	0	13,352	0	3,521	9,831	0	13,352
Reins. Recoverable-Unpd. Loss Exp.	0	0	(2,175)	0	(2,175)	0	0	(2,175)	0	(2,175)
Operating Expenses	0	3,942	0	0	3,942	0	3,942	0	0	3,942
Unearned Premiums	0	10,767,960	0	0	10,767,960	0	10,767,960	0	0	10,767,960
Unearned Premiums Ceded	0	(1,885,059)	0	0	(1,885,059)	0	(1,885,059)	0	0	(1,885,059)
Premium Taxes	0	479,320	0	0	479,320	0	479,320	0	0	479,320
Net Reserve Change	(7,728,838)	8,958,122	160,491	0	1,389,775	(7,728,838)	8,958,122	160,491	0	1,389,775
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	137,834	0	0	137,834	0	137,834	0	0	137,834
Assets Not Admitted	0	(608,369)	0	0	(608,369)	0	(608,369)	0	0	(608,369)
ADD (CURRENT PERIOD)										
Interest Accrued	109,993	49,185	0	0	159,178	109,993	49,185	0	0	159,178
Assets Not Admitted	(597,676)	0	0	0	(597,676)	(597,676)	0	0	0	(597,676)
Net Other Changes	(487,683)	519,720	0	0	32,037	(487,683)	519,720	0	0	32,037
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	853,675	435,275	127,926	0	1,416,876	853,675	435,275	127,926	0	1,416,876

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2001

EXHIBIT 3B

DESCRIPTION	2001	2000	1999	1998	Total
INCOME RECEIVED:					
Premiums Written	3,184,390	18,639,746	19,042,541	0	40,866,677
Reinsurance Premiums Ceded	(2,633,132)	(14,528,857)	(14,882,730)	0	(32,044,719)
Net Premiums Written	<u>551,258</u>	<u>4,110,889</u>	<u>4,159,811</u>	<u>0</u>	<u>8,821,958</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	10,767,960	10,983,783	11,087,786	0	32,839,529
To Succeeding Assoc. Yr.	0	(10,767,960)	(10,983,783)	0	(21,751,743)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,623,540)	(1,768,389)	(1,607,729)	0	(4,999,658)
To Succeeding Assoc. Yr.	0	1,623,540	1,768,389	0	3,391,929
Investment Income Received	67,732	500,583	634,224	0	1,202,539
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>9,763,410</u>	<u>4,682,446</u>	<u>5,058,698</u>	<u>0</u>	<u>19,504,554</u>
EXPENSES PAID:					
Losses	0	60,994	5,807,724	0	5,868,718
Reins. Recovered-Losses Paid	0	0	(3,702,562)	0	(3,702,562)
Loss Adjustment Expenses	0	25,488	825,904	0	851,392
Reins. Recovered-Loss Exp. Paid	0	(646)	(415,375)	0	(416,021)
Commissions	313,918	1,861,479	1,904,254	0	4,079,651
Commissions Ceded	(190,622)	(890,582)	(868,542)	0	(1,949,746)
Operating Expenses	569,918	1,846,151	1,417,782	0	3,833,851
Premium Taxes	0	119,015	629,501	0	748,516
Total Expenses Paid	<u>693,214</u>	<u>3,021,899</u>	<u>5,598,686</u>	<u>0</u>	<u>9,313,799</u>
Net Cash Change	<u>9,070,196</u>	<u>1,660,547</u>	<u>(539,988)</u>	<u>0</u>	<u>10,190,755</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>9,070,196</u>	<u>1,660,547</u>	<u>(539,988)</u>	<u>0</u>	<u>10,190,755</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	1,500	600	363,540	0	365,640
Reins. Recoverable-Unpaid Losses	0	0	(3,500)	0	(3,500)
Unpaid Loss Adjustment Expense	1,250	250	2,050	0	3,550
Reins. Recoverable-Unpd. Loss Exp.	0	0	(1,425)	0	(1,425)
Operating Expenses	8,441	0	0	0	8,441
Unearned Premiums	9,329,579	0	0	0	9,329,579
Unearned Premiums Ceded	(1,714,151)	0	0	0	(1,714,151)
Premium Taxes	102,219	419,812	0	0	522,031
Total Reserves	<u>7,728,838</u>	<u>420,662</u>	<u>360,665</u>	<u>0</u>	<u>8,510,165</u>
OTHER CHANGES:					
Interest Accrued	109,993	49,185	0	0	159,178
Assets Not Admitted	(597,676)	0	0	0	(597,676)
Total Other Changes	<u>(487,683)</u>	<u>49,185</u>	<u>0</u>	<u>0</u>	<u>(438,498)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>853,675</u>	<u>1,289,070</u>	<u>(900,653)</u>	<u>0</u>	<u>1,242,092</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED JANUARY 31, 2001**

EXHIBIT 4A

DESCRIPTION	QUARTER 11-01-2000 01-31-2001	YEAR-TO-DATE 11-01-2000 01-31-2001
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	3,184,390	3,184,390
Reinsurance Premium Ceded	<u>(2,633,132)</u>	<u>(2,633,132)</u>
Net Premiums Written	551,258	551,258
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	0	10,767,960
Reinsurance Premium Ceded	<u>(1,885,059)</u>	<u>(1,885,059)</u>
Net Prior Unearned	(1,885,059)	8,882,901
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	9,329,579	9,329,579
Reinsurance Premium Ceded	<u>(1,714,151)</u>	<u>(1,714,151)</u>
Net Current Unearned	7,615,428	7,615,428
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>(8,949,229)</u>	<u>1,818,731</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED JANUARY 31, 2001**

EXHIBIT 4B

	Quarter 11-01-2000 to 01-31-2001					Year-To-Date 11-01-2000 to 01-31-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	0	3,919	32,443	0	36,362	0	3,919	32,443	0	36,362
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	-2,866,076	0	-2,866,076	0	0	(2,866,076)	0	-2,866,076
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	2,864,223	0	2,864,223	0	0	2,864,223	0	2,864,223
Total Paid Loss Net of Reinsurance	0	3,919	30,590	0	34,509	0	3,919	30,590	0	34,509
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,500	600	113,540	0	115,640	1,500	600	113,540	0	115,640
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	-3,500	0	-3,500	0	0	-3,500	0	-3,500
Outstanding Losses Net of Reins.	1,500	600	110,040	0	112,140	1,500	600	110,040	0	112,140
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	9,100	272,000	0	281,100	0	9,100	272,000	0	281,100
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	-8,500	0	-8,500	0	0	-8,500	0	-8,500
Outstanding Losses Net of Reins.	0	9,100	263,500	0	272,600	0	9,100	263,500	0	272,600
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	1,500	-4,581	-122,870	0	-125,951	1,500	-4,581	-122,870	0	-125,951
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	250,000	0	250,000	0	0	250,000	0	250,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	250,000	0	250,000	0	0	250,000	0	250,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED JANUARY 31, 2001**

EXHIBIT 4C

	Quarter 11-01-2000 to 01-31-2001					Year-To-Date 11-01-2000 to 01-31-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	0	4,724	1,975	0	6,699	0	4,724	1,975	0	6,699
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	-646	0	0	-646	0	-646	0	0	-646
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	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	0	4,078	1,975	0	6,053	0	4,078	1,975	0	6,053
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,250	250	2,050	0	3,550	1,250	250	2,050	0	3,550
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	-1,425	0	-1,425	0	0	-1,425	0	-1,425
Outstanding Loss Expense Net of Reins.	1,250	250	625	0	2,125	1,250	250	625	0	2,125
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	3,521	9,831	0	13,352	0	3,521	9,831	0	13,352
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	-2,175	0	-2,175	0	0	-2,175	0	-2,175
Outstanding Loss Expense Net of Reins.	0	3,521	7,656	0	11,177	0	3,521	7,656	0	11,177
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	1,250	807	-5,056	0	-2,999	1,250	807	-5,056	0	-2,999

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO JANUARY 31, 2001**

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	6,774,944	0	104,980	0	635,780
97	1999	09/15/99	Allied Lines*	363,540	5,714,463	0	26,457	2,050	757,863
TOTAL				363,540	17,855,428	0	883,747	2,050	1,536,038

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

AS OF: JANUARY 31, 2001		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	187,673	-6,478	-3.34%	604	-115	-15.99%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,639	1,773	204.73%	4	2	100.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	785,451	-61,516	-7.26%	2,182	-716	-24.71%
	Mobile Home	1,053	-421	-28.56%	19	-6	-24.00%
	Commercial	43,182	17,384	67.39%	115	-24	-17.27%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	120,434	23,498	24.24%	357	-92	-20.49%
	Mobile Home	5,199	-631	-10.82%	125	-21	-14.38%
	Commercial	2,739	914	50.08%	10	-2	-16.67%
TOTAL BEAUFORT COUNTY	Dwelling	1,093,558	-44,496	-3.91%	3,143	-923	-22.70%
	Mobile Home	6,252	-1,052	-14.40%	144	-27	-15.79%
	Commercial	48,560	20,071	70.45%	129	-24	-15.69%
	TOTALS	1,148,370	-25,477	-2.17%	3,416	-974	-22.19%
FOLLY BEACH (Charleston County)	Dwelling	226,245	97,955	76.35%	702	-84	-10.69%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	14,633	5,937	68.27%	40	-2	-4.76%
ISLE OF PALMS (Charleston County)	Dwelling	304,394	-28,933	-8.68%	983	-188	-16.05%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	26,582	7,618	40.17%	57	-8	-12.31%
KIAWAH ISLAND (Charleston County)	Dwelling	305,300	50,602	19.87%	492	-119	-19.48%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,371	6,350	314.20%	12	2	20.00%
SULLIVANS ISLAND (Charleston County)	Dwelling	133,777	-7,011	-4.98%	434	-52	-10.70%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,296	545	19.81%	18	-1	-5.26%
REMAINDER OF COUNTY (Charleston County)	Dwelling	193,912	67,701	53.64%	341	-58	-14.54%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	5,362	2,132	66.01%	8	1	14.29%
TOTAL CHARLESTON COUNTY	Dwelling	1,163,628	180,314	18.34%	2,952	-501	-14.51%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	58,244	22,582	63.32%	135	-8	-5.59%
	TOTALS	1,221,872	202,896	19.91%	3,087	-509	-14.15%
EDISTO BEACH (Colleton County)	Dwelling	197,817	15,738	8.64%	832	-99	-10.63%
	Mobile Home	0	-11	-100.00%	2	1	100.00%
	Commercial	9,597	4,598	91.98%	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	197,817	15,738	8.64%	832	-99	-10.63%
	Mobile Home	0	-11	-100.00%	2	1	100.00%
	Commercial	9,597	4,598	91.98%	19	-1	-5.00%
	TOTALS	207,414	20,325	10.86%	853	-99	-10.40%

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

AS OF: JANUARY 31, 2001		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	77,784	-5,407	-6.50%	320	-55	-14.67%
	Mobile Home	460	-16	-3.36%	7	-2	-22.22%
	Commercial	1,595	-1,447	-47.57%	3	1	50.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	30,644	3,073	11.15%	119	-10	-7.75%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	142,964	2,757	1.97%	501	-97	-16.22%
	Mobile Home	576	64	12.50%	11	-1	-8.33%
	Commercial	17,096	4,279	33.39%	39	11	39.29%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	166,791	27,152	19.44%	368	-94	-20.35%
	Mobile Home	259	-86	-24.93%	6	-1	-14.29%
	Commercial	947	397	72.18%	4	3	300.00%
TOTAL GEORGETOWN COUNTY	Dwelling	418,183	27,575	7.06%	1,308	-256	-16.37%
	Mobile Home	1,295	-38	-2.85%	24	-4	-14.29%
	Commercial	19,638	3,229	19.68%	46	15	48.39%
	TOTALS	439,116	30,766	7.53%	1,378	-245	-15.10%
ATLANTIC BEACH (Horry County)	Dwelling	1,345	-84	-5.88%	14	-2	-12.50%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	333	-75	-18.38%	3	0	0.00%
GARDEN CITY (Horry County)	Dwelling	75,280	-6,639	-8.10%	445	-94	-17.44%
	Mobile Home	11,237	64	0.57%	279	4	1.45%
	Commercial	24,917	12,195	95.86%	38	-1	-2.56%
MYRTLE BEACH (Horry County)	Dwelling	223,139	-571	-0.26%	1,034	-116	-10.09%
	Mobile Home	43,873	218	0.50%	1,083	46	4.44%
	Commercial	333,477	40,723	13.91%	512	58	12.78%
N MYRTLE BEACH (Horry County)	Dwelling	387,109	-15,717	-3.90%	2,840	-273	-8.77%
	Mobile Home	10,928	-164	-1.48%	280	-10	-3.45%
	Commercial	131,961	18,783	16.60%	242	5	2.11%
SURFSIDE BEACH (Horry County)	Dwelling	103,059	-2,023	-1.93%	655	-87	-11.73%
	Mobile Home	32,685	-4,995	-13.26%	453	-74	-14.04%
	Commercial	18,549	5,270	39.69%	43	-5	-10.42%
REMAINDER OF COUNTY (Horry County)	Dwelling	61,905	25,741	71.18%	227	-6	-2.58%
	Mobile Home	292	-103	-26.08%	10	-1	-9.09%
	Commercial	5,995	3,831	177.03%	7	-2	-22.22%
TOTAL HORRY COUNTY	Dwelling	851,837	707	0.08%	5,215	-578	-9.98%
	Mobile Home	99,015	-4,980	-4.79%	2,105	-35	-1.64%
	Commercial	515,232	80,727	18.58%	845	55	6.96%
	TOTALS	1,466,084	76,454	5.50%	8,165	-558	-6.40%
GRAND TOTAL	Dwelling	3,725,023	179,838	5.07%	13,450	-2,357	-14.91%
	Mobile Home	106,562	-6,081	-5.40%	2,275	-65	-2.78%
	Commercial	651,271	131,207	25.23%	1,174	37	3.25%
	TOTALS	4,482,856	304,964	7.30%	16,899	-2,385	-12.37%