

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

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	10,183,313			10,183,313
Cash	2,919,327			2,919,327
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	562,697		0	562,697
Reinsurance recoverable on loss payments	5,551,599			5,551,599
Interest accrued		78,352		78,352
Data processing equipment (less accumulated depreciation)	66,097			66,097
Furniture, fixtures & equipment (less accumulated depreciation)	6,004		6,004	0
Programming (net of amortization)	475,944		475,944	0
Section 444 Deposit (I.R.S.)	347,356			347,356
Prepaid operating expense	116,034		7,701	108,333
TOTAL ASSETS	20,228,371	78,352	489,649	19,817,074
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				1,352,686
Reinsurance recoverable-unpaid losses				(46,350)
Unpaid loss adjustment expense				45,845
Reinsurance recoverable-unpaid loss exp.				(6,500)
Operating expenses				23,789
Unearned premiums: net				9,271,578
Premium taxes				489,373
TOTAL RESERVES				11,130,421
Payables for:				
Accounts payable				1,349,119
Amounts withheld for account of others				4,680
Post Retirement Benefit Payable				86,352
Reinsurance Premium Payable				7,720,417
TOTAL PAYABLES				9,160,568
MEMBERS' EQUITY				(473,915)
Total Liabilities and Equity				19,817,074

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

EXHIBIT 2

DESCRIPTION	QUARTER: YEAR-TO-DATE	
	08-01-2001 10-31-2001	11-01-2000 10-31-2001
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	664,045	3,757,122
<u>DEDUCTIONS:</u>		
Losses incurred	(5,401,543)	284,869
Loss expenses incurred	37,564	271,162
Operating expenses incurred	799,622	3,402,383
TOTAL DEDUCTIONS	(4,564,357)	3,958,414
 Net Underwriting Gain or (Loss)	 5,228,402	 (201,292)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	108,942	569,863
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	108,942	569,863
 <u>Net Income or (Loss)</u>	 5,337,344	 368,571
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(5,053,269)	(174,784)
 Net income or (loss)	 5,337,344	 368,571
Change in assets not admitted	28,432	118,720
Assessments or (distributions)	(786,422)	(786,422)
Net change in equity	4,579,354	(299,131)
 Members' Equity (Current Period)	 (473,915)	 (473,915)

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

EXHIBIT 2A

	Quarter 08-01-2001 10-31-2001	Year-To-Date 11-01-2000 10-31-2001
Investment Income Received/T-Bills	176,761	549,178
Investment Income Received/Sweep Account	6,844	80,167
 Total Investment Income Received	 183,605	 629,345
 Interest Accrued (Prior Period)	 153,015	 137,834
 Interest Accrued (Current Period)	 78,352	 78,352
 Investment Income Earned	 <u>108,942</u>	 <u>569,863</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED OCTOBER 31, 2001

EXHIBIT 3A

DESCRIPTION	Quarter 08-01-2001 to 10-31-2001					Year-To-Date at 10-31-2001				
	2001	2000	Association Year		Total	2001	2000	Association Year		Total
			1999	1998				1999	1998	
INCOME RECEIVED:										
Premiums Written	5,334,515	0	0	0	5,334,515	18,833,823	0	0	0	18,833,823
Reinsurance Premiums Ceded	(4,365,667)	0	0	0	(4,365,667)	(14,688,024)	0	0	0	(14,688,024)
Net Premiums Written	968,848	0	0	0	968,848	4,145,799	0	0	0	4,145,799
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	10,767,960	0	0	0	10,767,960
To Succeeding Assoc. Yr.	0	0	0	0	0	0	(10,767,960)	0	0	(10,767,960)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,623,540)	0	0	0	(1,623,540)
To Succeeding Assoc. Yr.	0	0	0	0	0	0	1,623,540	0	0	1,623,540
Investment Income Received	183,605	0	0	0	183,605	477,962	151,383	0	0	629,345
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	1,152,453	0	0	0	1,152,453	13,768,181	(8,993,037)	0	0	4,775,144
EXPENSES PAID:										
Losses	5,047,612	0	13,160	0	5,060,772	5,182,818	1,887	46,369	0	5,231,074
Reins. Recovered-Losses Paid	(175,116)	0	0	0	(175,116)	(176,489)	0	(2,866,076)	0	(3,042,565)
Loss Adjustment Expenses	207,383	0	44	0	207,427	241,423	4,647	11,105	0	257,175
Reins. Recovered-Loss Exp. Paid	(11,752)	0	0	0	(11,752)	(13,496)	(338)	(347)	0	(14,181)
Commissions	527,465	0	0	0	527,465	1,858,173	0	0	0	1,858,173
Commissions Ceded	(300,685)	0	0	0	(300,685)	(844,678)	(84,568)	0	0	(929,246)
Operating Expenses	383,564	0	0	0	383,564	1,887,728	3,942	0	0	1,891,670
Premium Taxes	58,249	0	0	0	58,249	116,498	435,388	0	0	551,886
Total Expenses Paid	5,736,720	0	13,204	0	5,749,924	8,251,977	360,958	(2,808,949)	0	5,803,986
Net Cash Change	(4,584,267)	0	(13,204)	0	(4,597,471)	5,516,204	(9,353,995)	2,808,949	0	(1,028,842)
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	27,765	0	0	0	27,765	0	0	2,864,223	0	2,864,223
Reins Recoverable-Loss Exp. Paid	2,600	0	0	0	2,600	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	5,551,599	0	0	0	5,551,599	5,551,599	0	0	0	5,551,599
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Net Change	5,521,234	0	0	0	5,521,234	5,551,599	0	(2,864,223)	0	2,687,376
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	1,352,686	0	0	0	1,352,686	1,352,686	0	0	0	1,352,686
Reins. Recoverable-Unpaid Losses	(46,350)	0	0	0	(46,350)	(46,350)	0	0	0	(46,350)
Unpaid Loss Adjustment Expense	45,845	0	0	0	45,845	45,845	0	0	0	45,845
Reins. Recoverable-Unpd. Loss Exp.	(6,500)	0	0	0	(6,500)	(6,500)	0	0	0	(6,500)
Operating Expenses	23,789	0	0	0	23,789	23,789	0	0	0	23,789
Unearned Premiums	11,067,319	0	0	0	11,067,319	11,067,319	0	0	0	11,067,319
Unearned Premiums Ceded	(1,795,741)	0	0	0	(1,795,741)	(1,795,741)	0	0	0	(1,795,741)
Premium Taxes	489,373	0	0	0	489,373	489,373	0	0	0	489,373
ADD (PRIOR PERIOD)										
Unpaid Losses	6,108,251	0	275,000	0	6,383,251	0	9,100	522,000	0	531,100
Reins. Recoverable-Unpaid Losses	(313,550)	0	0	0	(313,550)	0	0	(8,500)	0	(8,500)
Unpaid Loss Adjustment Expense	215,631	0	0	0	215,631	0	3,521	9,831	0	13,352
Reins. Recoverable-Unpd. Loss Exp.	(15,575)	0	0	0	(15,575)	0	0	(2,175)	0	(2,175)
Operating Expenses	7,355	0	0	0	7,355	0	3,942	0	0	3,942
Unearned Premiums	10,567,893	0	0	0	10,567,893	0	10,767,960	0	0	10,767,960
Unearned Premiums Ceded	(1,601,118)	0	0	0	(1,601,118)	0	(1,885,059)	0	0	(1,885,059)
Premium Taxes	374,778	0	0	0	374,778	0	479,320	0	0	479,320
Net Reserve Change	4,213,244	0	275,000	0	4,488,244	(11,130,421)	9,378,784	521,156	0	(1,230,481)
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	153,015	0	0	0	153,015	0	137,834	0	0	137,834
Assets Not Admitted	(518,081)	0	0	0	(518,081)	0	(608,369)	0	0	(608,369)
ADD (CURRENT PERIOD)										
Interest Accrued	78,352	0	0	0	78,352	78,352	0	0	0	78,352
Assets Not Admitted	(489,649)	0	0	0	(489,649)	(489,649)	0	0	0	(489,649)
Net Other Changes	(46,231)	0	0	0	(46,231)	(411,297)	470,535	0	0	59,238
Assessments or (Distributions)	0	(1,349,119)	562,697	0	(786,422)	0	(1,349,119)	562,697	0	(786,422)
Change In Members' Equity	5,103,980	(1,349,119)	824,493	0	4,579,354	(473,915)	(853,795)	1,028,579	0	(299,131)

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

EXHIBIT 3B

DESCRIPTION	2001	2000	1999	1998	Total
INCOME RECEIVED:					
Premiums Written	18,833,823	18,639,746	19,042,541	0	56,516,110
Reinsurance Premiums Ceded	(14,688,024)	(14,528,857)	(14,882,730)	0	(44,099,611)
Net Premiums Written	<u>4,145,799</u>	<u>4,110,889</u>	<u>4,159,811</u>	<u>0</u>	<u>12,416,499</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	477,962	563,234	634,224	0	1,675,420
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>13,768,181</u>	<u>4,745,097</u>	<u>5,058,698</u>	<u>0</u>	<u>23,571,976</u>
EXPENSES PAID:					
Losses	5,182,818	58,962	5,821,650	0	11,063,430
Reins. Recovered-Losses Paid	(176,489)	0	(3,702,562)	0	(3,879,051)
Loss Adjustment Expenses	241,423	25,411	835,034	0	1,101,868
Reins. Recovered-Loss Exp. Paid	(13,496)	(338)	(415,722)	0	(429,556)
Commissions	1,858,173	1,861,479	1,904,254	0	5,623,906
Commissions Ceded	(844,678)	(890,582)	(868,542)	0	(2,603,802)
Operating Expenses	1,887,728	1,846,151	1,417,782	0	5,151,661
Premium Taxes	116,498	494,895	629,501	0	1,240,894
Total Expenses Paid	<u>8,251,977</u>	<u>3,395,978</u>	<u>5,621,395</u>	<u>0</u>	<u>17,269,350</u>
Net Cash Change	<u>5,516,204</u>	<u>1,349,119</u>	<u>(562,697)</u>	<u>0</u>	<u>6,302,626</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	5,551,599	0	0	0	5,551,599
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0
Net Change	<u>11,067,803</u>	<u>1,349,119</u>	<u>(562,697)</u>	<u>0</u>	<u>11,854,225</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	1,352,686	0	0	0	1,352,686
Reins. Recoverable-Unpaid Losses	(46,350)	0	0	0	(46,350)
Unpaid Loss Adjustment Expense	45,845	0	0	0	45,845
Reins. Recoverable-Unpd. Loss Exp.	(6,500)	0	0	0	(6,500)
Operating Expenses	23,789	0	0	0	23,789
Unearned Premiums	11,067,319	0	0	0	11,067,319
Unearned Premiums Ceded	(1,795,741)	0	0	0	(1,795,741)
Premium Taxes	489,373	0	0	0	489,373
Total Reserves	<u>11,130,421</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>11,130,421</u>
OTHER CHANGES:					
Interest Accrued	78,352	0	0	0	78,352
Assets Not Admitted	(489,649)	0	0	0	(489,649)
Total Other Changes	<u>(411,297)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(411,297)</u>
Assessments or (Distributions)	<u>0</u>	<u>(1,349,119)</u>	<u>562,697</u>	<u>0</u>	<u>(786,422)</u>
Net Members' Equity	<u>(473,915)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(473,915)</u>

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

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2001 10-31-2001	YEAR-TO-DATE 11-01-2000 10-31-2001
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	5,334,515	18,833,823
Reinsurance Premium Ceded	<u>(4,365,667)</u>	<u>(14,688,024)</u>
Net Premiums Written	968,848	4,145,799
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	10,567,893	10,767,960
Reinsurance Premium Ceded	<u>(1,601,118)</u>	<u>(1,885,059)</u>
Net Prior Unearned	8,966,775	8,882,901
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	11,067,319	11,067,319
Reinsurance Premium Ceded	<u>(1,795,741)</u>	<u>(1,795,741)</u>
Net Current Unearned	9,271,578	9,271,578
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>664,045</u>	<u>3,757,122</u>

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

EXHIBIT 4B

	Quarter 08-01-2001 to 10-31-2001					Year-To-Date 11-01-2000 to 10-31-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	5,047,612	0	13,160	0	5,060,772	5,182,818	1,887	46,369	0	5,231,074
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-175,116	0	0	0	-175,116	(176,489)	0	(2,866,076)	0	-3,042,565
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	-5,551,599	0	0	0	-5,551,599	-5,551,599	0	0	0	-5,551,599
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	27,765	0	0	0	27,765	0	0	2,864,223	0	2,864,223
Total Paid Loss Net of Reinsurance	-651,338	0	13,160	0	-638,178	-545,270	1,887	44,516	0	-498,867
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,352,686	0	0	0	1,352,686	1,352,686	0	0	0	1,352,686
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-46,350	0	0	0	-46,350	-46,350	0	0	0	-46,350
Outstanding Losses Net of Reins.	1,306,336	0	0	0	1,306,336	1,306,336	0	0	0	1,306,336
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	6,108,251	0	25,000	0	6,133,251	0	9,100	272,000	0	281,100
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-313,550	0	0	0	-313,550	0	0	-8,500	0	-8,500
Outstanding Losses Net of Reins.	5,794,701	0	25,000	0	5,819,701	0	9,100	263,500	0	272,600
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	-5,139,703	0	-261,840	0	-5,401,543	761,066	-7,213	-468,984	0	284,869
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	0	0	0	0	0	0	0	0
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 OCTOBER 31, 2001**

EXHIBIT 4C

	Quarter 08-01-2001 to 10-31-2001					Year-To-Date 11-01-2000 to 10-31-2001				
	Association Year					Association Year				
	2001	2000	1999	1998	Total	2001	2000	1999	1998	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	207,383	0	44	0	207,427	241,423	4,647	11,105	0	257,175
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-11,752	0	0	0	-11,752	-13,496	-338	-347	0	-14,181
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	2,600	0	0	0	2,600	0	0	0	0	0
Total Paid Loss Net of Reinsurance	198,231	0	44	0	198,275	227,927	4,309	10,758	0	242,994
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	45,845	0	0	0	45,845	45,845	0	0	0	45,845
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-6,500	0	0	0	-6,500	-6,500	0	0	0	-6,500
Outstanding Loss Expense Net of Reins.	39,345	0	0	0	39,345	39,345	0	0	0	39,345
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	215,631	0	0	0	215,631	0	3,521	9,831	0	13,352
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-15,575	0	0	0	-15,575	0	0	-2,175	0	-2,175
Outstanding Loss Expense Net of Reins.	200,056	0	0	0	200,056	0	3,521	7,656	0	11,177
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	37,520	0	44	0	37,564	267,272	788	3,102	0	271,162

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO OCTOBER 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	6,779,709	0	105,230	0	635,999
97	1999	09/15/99	Allied Lines*	0	5,751,314	0	29,463	0	763,042
TOTAL				0	17,897,044	0	887,003	0	1,541,436

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

AS OF: OCTOBER 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	210,195	25,638	13.89%	688	43	6.67%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	270	-569	-67.82%	1	-2	-66.67%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	774,129	33,594	4.54%	2,343	-89	-3.66%
	Mobile Home	1,210	73	6.42%	17	-3	-15.00%
	Commercial	24,824	4,784	23.87%	135	18	15.38%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	90,139	7,450	9.01%	382	1	0.26%
	Mobile Home	4,297	-1,060	-19.79%	107	-25	-18.94%
	Commercial	2,539	-288	-10.19%	12	-5	-29.41%
TOTAL BEAUFORT COUNTY	Dwelling	1,074,463	66,682	6.62%	3,413	-45	-1.30%
	Mobile Home	5,507	-987	-15.20%	124	-28	-18.42%
	Commercial	27,633	3,927	16.57%	148	11	8.03%
	TOTALS	1,107,603	69,622	6.71%	3,685	-62	-1.65%
FOLLY BEACH (Charleston County)	Dwelling	132,793	11,765	9.72%	731	15	2.09%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,898	576	6.92%	39	-3	-7.14%
ISLE OF PALMS (Charleston County)	Dwelling	309,619	-7,433	-2.34%	991	-71	-6.69%
	Mobile Home	274	274	0.00%	1	1	0.00%
	Commercial	15,553	-331	-2.08%	59	-3	-4.84%
KIAWAH ISLAND (Charleston County)	Dwelling	210,473	-9,195	-4.19%	486	-34	-6.54%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,041	25	1.24%	11	2	22.22%
SULLIVANS ISLAND (Charleston County)	Dwelling	136,243	-2,345	-1.69%	428	-26	-5.73%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,926	163	5.90%	18	0	0.00%
REMAINDER OF COUNTY (Charleston County)	Dwelling	132,961	16,259	13.93%	371	12	3.34%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,643	383	11.75%	8	0	0.00%
TOTAL CHARLESTON COUNTY	Dwelling	922,089	9,051	0.99%	3,007	-104	-3.34%
	Mobile Home	274	274	0.00%	1	1	0.00%
	Commercial	33,061	816	2.53%	135	-4	-2.88%
	TOTALS	955,424	10,141	1.07%	3,143	-107	-3.29%
EDISTO BEACH (Colleton County)	Dwelling	191,804	14,511	8.18%	878	6	0.69%
	Mobile Home	0	-111	-100.00%	0	-2	-100.00%
	Commercial	5,814	218	3.90%	20	0	0.00%
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	191,804	14,511	8.18%	878	6	0.69%
	Mobile Home	0	-111	-100.00%	0	-2	-100.00%
	Commercial	5,814	218	3.90%	20	0	0.00%
	TOTALS	197,618	14,618	7.99%	898	4	0.45%

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

AS OF: OCTOBER 31, 2001

CITY (County)	Class	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
GARDEN CITY (Georgetown County)	Dwelling	80,418	4,337	5.70%	337	-4	-1.17%
	Mobile Home	535	79	17.32%	8	1	14.29%
	Commercial	1,595	-1,525	-48.88%	3	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	23,509	-2,169	-8.45%	115	-9	-7.26%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	127,325	-6,831	-5.09%	507	-38	-6.97%
	Mobile Home	431	-18	-4.01%	10	-2	-16.67%
	Commercial	8,023	-4,439	-35.62%	38	12	46.15%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	126,432	6,100	5.07%	382	0	0.00%
	Mobile Home	297	25	9.19%	8	2	33.33%
	Commercial	768	251	48.55%	7	4	133.33%
TOTAL GEORGETOWN COUNTY	Dwelling	357,684	1,437	0.40%	1,341	-51	-3.66%
	Mobile Home	1,263	86	7.31%	26	1	4.00%
	Commercial	10,386	-5,713	-35.49%	48	16	50.00%
	TOTALS	369,333	-4,190	-1.12%	1,415	-34	-2.35%
ATLANTIC BEACH (Horry County)	Dwelling	1,541	21	1.38%	16	-2	-11.11%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	544	241	79.54%	4	2	100.00%
GARDEN CITY (Horry County)	Dwelling	75,704	826	1.10%	481	0	0.00%
	Mobile Home	12,279	681	5.87%	296	9	3.14%
	Commercial	14,496	1,396	10.66%	35	-4	-10.26%
MYRTLE BEACH (Horry County)	Dwelling	206,656	2,115	1.03%	1,093	15	1.39%
	Mobile Home	49,269	89	0.18%	1,166	19	1.66%
	Commercial	287,877	7,127	2.54%	495	-16	-3.13%
N MYRTLE BEACH (Horry County)	Dwelling	415,461	27,398	7.06%	3,009	62	2.10%
	Mobile Home	12,440	1,461	13.31%	303	20	7.07%
	Commercial	94,744	-52	-0.05%	237	3	1.28%
SURFSIDE BEACH (Horry County)	Dwelling	110,562	11,604	11.73%	728	37	5.35%
	Mobile Home	36,194	899	2.55%	487	-8	-1.62%
	Commercial	11,105	-1,232	-9.99%	44	-1	-2.22%
REMAINDER OF COUNTY (Horry County)	Dwelling	41,243	3,483	9.22%	237	2	0.85%
	Mobile Home	396	-62	-13.54%	10	-3	-23.08%
	Commercial	1,583	-179	-10.16%	5	-3	-37.50%
TOTAL HORRY COUNTY	Dwelling	851,167	45,447	5.64%	5,564	114	2.09%
	Mobile Home	110,578	3,068	2.85%	2,262	37	1.66%
	Commercial	410,349	7,301	1.81%	820	-19	-2.26%
	TOTALS	1,372,094	55,816	4.24%	8,646	132	1.55%
GRAND TOTAL	Dwelling	3,397,207	137,128	4.21%	14,203	-80	-0.56%
	Mobile Home	117,622	2,330	2.02%	2,413	9	0.37%
	Commercial	487,243	6,549	1.36%	1,171	4	0.34%
	TOTALS	4,002,072	146,007	3.79%	17,787	-67	-0.38%