

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED JANUARY 31, 2002**

EXHIBIT 1

<b>DESCRIPTION</b>	<b>LEDGER ASSETS</b>	<b>NON- LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>ADMITTED ASSETS</b>
<b>ASSETS:</b>				
Investments:				
U.S. Treasury Bills - at cost	8,503,264			8,503,264
Cash	1,671,288			1,671,288
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	9,956		0	9,956
Reinsurance recoverable on loss payments	4,494			4,494
Interest accrued		41,570		41,570
Data processing equipment (less accumulated depreciation)	84,098			84,098
Furniture, fixtures & equipment (less accumulated depreciation)	5,484		5,484	0
Programming (net of amortization)	436,270		436,270	0
Section 444 Deposit (I.R.S.)	347,356			347,356
Prepaid operating expense	115,062		6,729	108,333
<b>TOTAL ASSETS</b>	<b>11,177,272</b>	<b>41,570</b>	<b>448,483</b>	<b>10,770,359</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				508,886
Reinsurance recoverable-unpaid losses				(20,300)
Unpaid loss adjustment expense				15,066
Reinsurance recoverable-unpaid loss exp.				(3,250)
Operating expenses				18,988
Unearned premiums: net				8,244,201
Premium taxes				539,504
<b>TOTAL RESERVES</b>				<b>9,303,095</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				4,788
Post Retirement Benefit Payable				86,798
Reinsurance Premium Payable				1,497,147
<b>TOTAL PAYABLES</b>				<b>1,588,733</b>
<b>MEMBERS' EQUITY</b>				<b>(121,469)</b>
Total Liabilities and Equity				<b>10,770,359</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED JANUARY 31, 2002**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 11-01-2001 01-31-2002</b>	<b>YEAR-TO-DATE 11-01-2001 01-31-2002</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	1,721,796	1,721,796
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	277,310	277,310
Loss expenses incurred	13,342	13,342
Operating expenses incurred	1,192,000	1,192,000
<b>TOTAL DEDUCTIONS</b>	<b>1,482,652</b>	<b>1,482,652</b>
 Net Underwriting Gain or (Loss)	 239,144	 239,144
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	72,136	72,136
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>72,136</b>	<b>72,136</b>
 <b><u>Net Income or (Loss)</u></b>	 <b>311,280</b>	 <b>311,280</b>
<b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(473,915)	(473,915)
 Net income or (loss)	 311,280	 311,280
Change in assets not admitted	41,166	41,166
Assessments or (distributions)	0	0
<b>Net change in equity</b>	<b>352,446</b>	<b>352,446</b>
 <b>Members' Equity (Current Period)</b>	 <b>(121,469)</b>	 <b>(121,469)</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED JANUARY 31, 2002**

**EXHIBIT 2A**

	<b>Quarter 11-01-2001 01-31-2002</b>	<b>Year-To-Date 11-01-2001 01-31-2002</b>
Investment Income Received/T-Bills	100,490	100,490
Investment Income Received/Sweep Account	8,428	8,428
Total Investment Income Received	108,918	108,918
Interest Accrued (Prior Period)	78,352	78,352
Interest Accrued (Current Period)	41,570	41,570
<b>Investment Income Earned</b>	<u>72,136</u>	<u>72,136</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**

**MEMBERS' ACCOUNT**

**QUARTER ENDED JANUARY 31, 2002**

EXHIBIT 3A

DESCRIPTION	Quarter 11-01-2001 to 01-31-2002					Year-To-Date at 01-31-2002				
	2002	2001	Association Year		Total	2002	2001	Association Year		Total
			2000	1999				2000	1999	
<b>INCOME RECEIVED:</b>										
Premiums Written	3,376,312	0	0	0	3,376,312	3,376,312	0	0	0	3,376,312
Reinsurance Premiums Ceded	(2,681,893)	0	0	0	(2,681,893)	(2,681,893)	0	0	0	(2,681,893)
Net Premiums Written	694,419	0	0	0	694,419	694,419	0	0	0	694,419
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	11,067,319	0	0	0	11,067,319	11,067,319	0	0	0	11,067,319
To Succeeding Assoc. Yr.	0	(11,067,319)	0	0	(11,067,319)	0	(11,067,319)	0	0	(11,067,319)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	(1,668,676)	0	0	0	(1,668,676)	(1,668,676)	0	0	0	(1,668,676)
To Succeeding Assoc. Yr.	0	1,668,676	0	0	1,668,676	0	1,668,676	0	0	1,668,676
Investment Income Received	42,467	66,451	0	0	108,918	42,467	66,451	0	0	108,918
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	10,135,529	(9,332,192)	0	0	803,337	10,135,529	(9,332,192)	0	0	803,337
<b>EXPENSES PAID:</b>										
Losses	0	1,110,332	0	0	1,110,332	0	1,110,332	0	0	1,110,332
Reins. Recovered-Losses Paid	0	(5,562,834)	0	0	(5,562,834)	0	(5,562,834)	0	0	(5,562,834)
Loss Adjustment Expenses	802	42,034	0	0	42,836	802	42,034	0	0	42,836
Reins. Recovered-Loss Exp. Paid	0	(1,508)	0	0	(1,508)	0	(1,508)	0	0	(1,508)
Commissions	337,631	0	0	0	337,631	337,631	0	0	0	337,631
Commissions Ceded	(96,044)	(72,874)	0	0	(168,918)	(96,044)	(72,874)	0	0	(168,918)
Operating Expenses	827,529	92,005	0	0	919,534	827,529	92,005	0	0	919,534
Premium Taxes	0	58,423	0	0	58,423	0	58,423	0	0	58,423
Total Expenses Paid	1,069,918	(4,334,422)	0	0	(3,264,504)	1,069,918	(4,334,422)	0	0	(3,264,504)
Net Cash Change	9,065,611	(4,997,770)	0	0	4,067,841	9,065,611	(4,997,770)	0	0	4,067,841
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	5,551,599	0	0	5,551,599	0	5,551,599	0	0	5,551,599
Reins Recoverable-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	4,037	0	0	4,037	0	4,037	0	0	4,037
Reins Recoverable-Loss Exp. Paid	0	457	0	0	457	0	457	0	0	457
Net Change	0	(5,547,105)	0	0	(5,547,105)	0	(5,547,105)	0	0	(5,547,105)
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	1,650	507,236	0	0	508,886	1,650	507,236	0	0	508,886
Reins. Recoverable-Unpaid Losses	0	(20,300)	0	0	(20,300)	0	(20,300)	0	0	(20,300)
Unpaid Loss Adjustment Expense	1,250	13,816	0	0	15,066	1,250	13,816	0	0	15,066
Reins. Recoverable-Unpd. Loss Exp.	0	(3,250)	0	0	(3,250)	0	(3,250)	0	0	(3,250)
Operating Expenses	18,988	0	0	0	18,988	18,988	0	0	0	18,988
Unearned Premiums	9,714,254	0	0	0	9,714,254	9,714,254	0	0	0	9,714,254
Unearned Premiums Ceded	(1,470,053)	0	0	0	(1,470,053)	(1,470,053)	0	0	0	(1,470,053)
Premium Taxes	108,380	431,124	0	0	539,504	108,380	431,124	0	0	539,504
ADD (PRIOR PERIOD)										
Unpaid Losses	0	1,352,686	0	0	1,352,686	0	1,352,686	0	0	1,352,686
Reins. Recoverable-Unpaid Losses	0	(46,350)	0	0	(46,350)	0	(46,350)	0	0	(46,350)
Unpaid Loss Adjustment Expense	0	45,845	0	0	45,845	0	45,845	0	0	45,845
Reins. Recoverable-Unpd. Loss Exp.	0	(6,500)	0	0	(6,500)	0	(6,500)	0	0	(6,500)
Operating Expenses	0	23,789	0	0	23,789	0	23,789	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	0	(1,795,741)	0	0	(1,795,741)	0	(1,795,741)	0	0	(1,795,741)
Premium Taxes	0	489,373	0	0	489,373	0	489,373	0	0	489,373
Net Reserve Change	2,692,850	(865,524)	0	0	1,827,326	2,692,850	(865,524)	0	0	1,827,326
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	0	78,352	0	0	78,352	0	78,352	0	0	78,352
Assets Not Admitted	0	(489,649)	0	0	(489,649)	0	(489,649)	0	0	(489,649)
ADD (CURRENT PERIOD)										
Interest Accrued	29,669	11,901	0	0	41,570	29,669	11,901	0	0	41,570
Assets Not Admitted	(448,483)	0	0	0	(448,483)	(448,483)	0	0	0	(448,483)
Net Other Changes	(418,814)	423,198	0	0	4,384	(418,814)	423,198	0	0	4,384
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	11,339,647	(10,987,201)	0	0	352,446	11,339,647	(10,987,201)	0	0	352,446

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED JANUARY 31, 2002**

EXHIBIT 3B

DESCRIPTION	2002	2001	2000	1999	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	3,376,312	18,833,823	0	0	22,210,135
Reinsurance Premiums Ceded	(2,681,893)	(14,688,024)	0	0	(17,369,917)
Net Premiums Written	<u>694,419</u>	<u>4,145,799</u>	<u>0</u>	<u>0</u>	<u>4,840,218</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	11,067,319	10,767,960	0	0	21,835,279
To Succeeding Assoc. Yr.	0	(11,067,319)	0	0	(11,067,319)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,668,676)	(1,623,540)	0	0	(3,292,216)
To Succeeding Assoc. Yr.	0	1,668,676	0	0	1,668,676
Investment Income Received	42,467	544,413	0	0	586,880
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>10,135,529</u>	<u>4,435,989</u>	<u>0</u>	<u>0</u>	<u>14,571,518</u>
<b>EXPENSES PAID:</b>					
Losses	0	6,293,150	0	0	6,293,150
Reins. Recovered-Losses Paid	0	(5,739,323)	0	0	(5,739,323)
Loss Adjustment Expenses	802	283,457	0	0	284,259
Reins. Recovered-Loss Exp. Paid	0	(15,004)	0	0	(15,004)
Commissions	337,631	1,858,173	0	0	2,195,804
Commissions Ceded	(96,044)	(917,552)	0	0	(1,013,596)
Operating Expenses	827,529	1,979,733	0	0	2,807,262
Premium Taxes	0	174,921	0	0	174,921
Total Expenses Paid	<u>1,069,918</u>	<u>3,917,555</u>	<u>0</u>	<u>0</u>	<u>4,987,473</u>
Net Cash Change	<u>9,065,611</u>	<u>518,434</u>	<u>0</u>	<u>0</u>	<u>9,584,045</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	4,037	0	0	4,037
Reins Recoverable-Loss Exp. Paid	0	457	0	0	457
Net Change	<u>9,065,611</u>	<u>522,928</u>	<u>0</u>	<u>0</u>	<u>9,588,539</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	1,650	507,236	0	0	508,886
Reins. Recoverable-Unpaid Losses	0	(20,300)	0	0	(20,300)
Unpaid Loss Adjustment Expense	1,250	13,816	0	0	15,066
Reins. Recoverable-Unpd. Loss Exp.	0	(3,250)	0	0	(3,250)
Operating Expenses	18,988	0	0	0	18,988
Unearned Premiums	9,714,254	0	0	0	9,714,254
Unearned Premiums Ceded	(1,470,053)	0	0	0	(1,470,053)
Premium Taxes	108,380	431,124	0	0	539,504
Total Reserves	<u>8,374,469</u>	<u>928,626</u>	<u>0</u>	<u>0</u>	<u>9,303,095</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	29,669	11,901	0	0	41,570
Assets Not Admitted	(448,483)	0	0	0	(448,483)
Total Other Changes	<u>(418,814)</u>	<u>11,901</u>	<u>0</u>	<u>0</u>	<u>(406,913)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>272,328</u>	<u>(393,797)</u>	<u>0</u>	<u>0</u>	<u>(121,469)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF PREMIUMS  
 QUARTER ENDED JANUARY 31, 2002**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 11-01-2001 01-31-2002</b>	<b>YEAR-TO-DATE 11-01-2001 01-31-2002</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	3,376,312	3,376,312
Reinsurance Premium Ceded	<u>(2,681,893)</u>	<u>(2,681,893)</u>
Net Premiums Written	694,419	694,419
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	11,067,319	11,067,319
Reinsurance Premium Ceded	<u>(1,795,741)</u>	<u>(1,795,741)</u>
Net Prior Unearned	9,271,578	9,271,578
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,714,254	9,714,254
Reinsurance Premium Ceded	<u>(1,470,053)</u>	<u>(1,470,053)</u>
Net Current Unearned	8,244,201	8,244,201
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>1,721,796</u>	<u>1,721,796</u>



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
QUARTER ENDED JANUARY 31, 2002**

EXHIBIT 4C

	Quarter 11-01-2001 to 01-31-2002					Year-To-Date 11-01-2001 to 01-31-2002				
	Association Year					Association Year				
	2002	2001	2000	1999	Total	2002	2001	2000	1999	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	802	42,034	0	0	42,836	802	42,034	0	0	42,836
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	-1,508	0	0	-1,508	0	-1,508	0	0	-1,508
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	-457	0	0	-457	0	-457	0	0	-457
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>802</b>	<b>40,069</b>	<b>0</b>	<b>0</b>	<b>40,871</b>	<b>802</b>	<b>40,069</b>	<b>0</b>	<b>0</b>	<b>40,871</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,250	13,816	0	0	15,066	1,250	13,816	0	0	15,066
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-3,250	0	0	-3,250	0	-3,250	0	0	-3,250
<b>Outstanding Loss Expense Net of Reins.</b>	<b>1,250</b>	<b>10,566</b>	<b>0</b>	<b>0</b>	<b>11,816</b>	<b>1,250</b>	<b>10,566</b>	<b>0</b>	<b>0</b>	<b>11,816</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	0	45,845	0	0	45,845	0	45,845	0	0	45,845
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-6,500	0	0	-6,500	0	-6,500	0	0	-6,500
<b>Outstanding Loss Expense Net of Reins.</b>	<b>0</b>	<b>39,345</b>	<b>0</b>	<b>0</b>	<b>39,345</b>	<b>0</b>	<b>39,345</b>	<b>0</b>	<b>0</b>	<b>39,345</b>
<b>INCURRED LOSSES EXPENSES:</b>										
Allied Lines (Windstorm & Hail)	2,052	11,290	0	0	13,342	2,052	11,290	0	0	13,342



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
CUMULATIVE REPORT OF CATASTROPHE LOSSES  
PERIOD FROM JUNE 24, 1994 TO JANUARY 31, 2002**

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
<b>TOTAL</b>				<b>0</b>	<b>17,897,044</b>	<b>0</b>	<b>887,003</b>	<b>0</b>	<b>1,541,436</b>

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

AS OF: JANUARY 31, 2002		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	223,577	38,408	20.74%	730	101	16.06%
	Mobile Home	0	0	0.00%	1	1	0.00%
	Commercial	270	-1,117	-80.53%	1	-5	-83.33%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	850,032	150,774	21.56%	2,511	242	10.67%
	Mobile Home	1,548	544	54.18%	22	3	15.79%
	Commercial	23,780	-2,224	-8.55%	134	8	6.35%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	99,247	14,661	17.33%	410	38	10.22%
	Mobile Home	4,062	-1,277	-23.92%	100	-32	-24.24%
	Commercial	4,177	1,215	41.02%	17	2	13.33%
<b>TOTAL BEAUFORT COUNTY</b>	<b>Dwelling</b>	<b>1,172,856</b>	<b>203,843</b>	<b>21.04%</b>	<b>3,651</b>	<b>381</b>	<b>11.65%</b>
	<b>Mobile Home</b>	<b>5,610</b>	<b>-733</b>	<b>-11.56%</b>	<b>123</b>	<b>-28</b>	<b>-18.54%</b>
	<b>Commercial</b>	<b>28,227</b>	<b>-2,126</b>	<b>-7.00%</b>	<b>152</b>	<b>5</b>	<b>3.40%</b>
	<b>TOTALS</b>	<b>1,206,693</b>	<b>200,984</b>	<b>19.98%</b>	<b>3,926</b>	<b>358</b>	<b>10.03%</b>
FOLLY BEACH (Charleston County)	Dwelling	139,373	15,757	12.75%	761	45	6.28%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	9,410	-585	-5.85%	41	-1	-2.38%
ISLE OF PALMS (Charleston County)	Dwelling	316,877	8,717	2.83%	1,008	-9	-0.88%
	Mobile Home	555	555	0.00%	2	2	0.00%
	Commercial	17,963	2,635	17.19%	62	4	6.90%
KIAWAH ISLAND (Charleston County)	Dwelling	210,745	-10,814	-4.88%	482	-33	-6.41%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,041	-50	-2.39%	11	-2	-15.38%
SULLIVANS ISLAND (Charleston County)	Dwelling	138,505	598	0.43%	434	-17	-3.77%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,831	-85	-2.91%	17	-2	-10.53%
REMAINDER OF COUNTY (Charleston County)	Dwelling	138,064	14,469	11.71%	383	24	6.69%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,721	461	14.14%	9	1	12.50%
<b>TOTAL CHARLESTON COUNTY</b>	<b>Dwelling</b>	<b>943,564</b>	<b>28,727</b>	<b>3.14%</b>	<b>3,068</b>	<b>10</b>	<b>0.33%</b>
	<b>Mobile Home</b>	<b>555</b>	<b>555</b>	<b>0.00%</b>	<b>2</b>	<b>2</b>	<b>0.00%</b>
	<b>Commercial</b>	<b>35,966</b>	<b>2,376</b>	<b>7.07%</b>	<b>140</b>	<b>0</b>	<b>0.00%</b>
	<b>TOTALS</b>	<b>980,085</b>	<b>31,658</b>	<b>3.34%</b>	<b>3,210</b>	<b>12</b>	<b>0.38%</b>
EDISTO BEACH (Colleton County)	Dwelling	202,122	22,472	12.51%	896	40	4.67%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	6,053	340	5.95%	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%
<b>TOTAL COLLETON COUNTY</b>	<b>Dwelling</b>	<b>202,122</b>	<b>22,472</b>	<b>12.51%</b>	<b>896</b>	<b>40</b>	<b>4.67%</b>
	<b>Mobile Home</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>
	<b>Commercial</b>	<b>6,053</b>	<b>340</b>	<b>5.95%</b>	<b>20</b>	<b>0</b>	<b>0.00%</b>
	<b>TOTALS</b>	<b>208,175</b>	<b>22,812</b>	<b>12.31%</b>	<b>916</b>	<b>40</b>	<b>4.57%</b>

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

AS OF: JANUARY 31, 2002		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	81,187	5,104	6.71%	343	15	4.57%
	Mobile Home	596	93	18.49%	9	1	12.50%
	Commercial	1,595	0	0.00%	3	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	23,709	-837	-3.41%	113	-6	-5.04%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	130,908	1,793	1.39%	511	-18	-3.40%
	Mobile Home	431	-145	-25.17%	10	-1	-9.09%
	Commercial	9,669	-10,985	-53.19%	31	-11	-26.19%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	124,720	-48	-0.04%	371	-16	-4.13%
	Mobile Home	334	75	28.96%	7	1	16.67%
	Commercial	790	243	44.42%	7	3	75.00%
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>360,524</b>	<b>6,012</b>	<b>1.70%</b>	<b>1,338</b>	<b>-25</b>	<b>-1.83%</b>
	<b>Mobile Home</b>	<b>1,361</b>	<b>23</b>	<b>1.72%</b>	<b>26</b>	<b>1</b>	<b>4.00%</b>
	<b>Commercial</b>	<b>12,054</b>	<b>-10,742</b>	<b>-47.12%</b>	<b>41</b>	<b>-8</b>	<b>-16.33%</b>
	<b>TOTALS</b>	<b>373,939</b>	<b>-4,707</b>	<b>-1.24%</b>	<b>1,405</b>	<b>-32</b>	<b>-2.23%</b>
ATLANTIC BEACH (Horry County)	Dwelling	1,556	356	29.67%	16	2	14.29%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	544	105	23.92%	4	0	0.00%
GARDEN CITY (Horry County)	Dwelling	81,534	8,250	11.26%	512	45	9.64%
	Mobile Home	12,440	533	4.48%	297	3	1.02%
	Commercial	14,504	984	7.28%	38	-1	-2.56%
MYRTLE BEACH (Horry County)	Dwelling	211,342	7,784	3.82%	1,101	21	1.94%
	Mobile Home	49,239	3,724	8.18%	1,159	39	3.48%
	Commercial	304,470	22,939	8.15%	511	-16	-3.04%
N MYRTLE BEACH (Horry County)	Dwelling	440,469	48,301	12.32%	3,131	191	6.50%
	Mobile Home	13,140	1,851	16.40%	317	29	10.07%
	Commercial	103,254	-4,078	-3.80%	246	-35	-12.46%
SURFSIDE BEACH (Horry County)	Dwelling	122,132	22,469	22.54%	780	86	12.39%
	Mobile Home	36,880	2,282	6.60%	503	30	6.34%
	Commercial	11,851	241	2.08%	49	0	0.00%
REMAINDER OF COUNTY (Horry County)	Dwelling	43,390	31,780	273.73%	252	16	6.78%
	Mobile Home	394	394	0.00%	10	0	0.00%
	Commercial	1,583	-38,572	-96.06%	5	-2	-28.57%
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>900,423</b>	<b>118,940</b>	<b>15.22%</b>	<b>5,792</b>	<b>361</b>	<b>6.65%</b>
	<b>Mobile Home</b>	<b>112,093</b>	<b>8,784</b>	<b>8.50%</b>	<b>2,286</b>	<b>101</b>	<b>4.62%</b>
	<b>Commercial</b>	<b>436,206</b>	<b>-18,381</b>	<b>-4.04%</b>	<b>853</b>	<b>-54</b>	<b>-5.95%</b>
	<b>TOTALS</b>	<b>1,448,722</b>	<b>109,343</b>	<b>8.16%</b>	<b>8,931</b>	<b>408</b>	<b>4.79%</b>
<b>GRAND TOTAL</b>	<b>Dwelling</b>	<b>3,579,489</b>	<b>379,994</b>	<b>11.88%</b>	<b>14,745</b>	<b>767</b>	<b>5.49%</b>
	<b>Mobile Home</b>	<b>119,619</b>	<b>8,629</b>	<b>7.77%</b>	<b>2,437</b>	<b>76</b>	<b>3.22%</b>
	<b>Commercial</b>	<b>518,506</b>	<b>-28,533</b>	<b>-5.22%</b>	<b>1,206</b>	<b>-57</b>	<b>-4.51%</b>
	<b>TOTALS</b>	<b>4,217,614</b>	<b>360,090</b>	<b>9.33%</b>	<b>18,388</b>	<b>786</b>	<b>4.47%</b>