

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**QUARTER ENDED APRIL 30, 2002**

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS:</b>				
Investments:				
U.S. Treasury Bills - at cost	11,552,352			11,552,352
Cash	2,070,518			2,070,518
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	2,892		2,892	0
Reinsurance recoverable on loss payments	2,738			2,738
Interest accrued		32,148		32,148
Data processing equipment (less accumulated depreciation)	71,480			71,480
Furniture, fixtures & equipment (less accumulated depreciation)	6,046		6,046	0
Programming (net of amortization)	391,292		391,292	0
Section 444 Deposit (I.R.S.)	347,356			347,356
Prepaid operating expense	110,896		2,563	108,333
<b>TOTAL ASSETS</b>	<b>14,555,570</b>	<b>32,148</b>	<b>402,793</b>	<b>14,184,925</b>
<b>LIABILITIES AND EQUITY:</b>				
Reserves for:				
Unpaid losses				475,300
Reinsurance recoverable-unpaid losses				(300)
Unpaid loss adjustment expense				8,471
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				37,398
Unearned premiums: net				8,673,029
Premium taxes				267,069
<b>TOTAL RESERVES</b>				<b>9,460,967</b>
Payables for:				
Accounts payable				0
Amounts withheld for account of others				4,741
Post Retirement Benefit Payable				86,798
Reinsurance Premium Payable				4,206,641
<b>TOTAL PAYABLES</b>				<b>4,298,180</b>
<b>MEMBERS' EQUITY</b>				<b>425,778</b>
Total Liabilities and Equity				<b>14,184,925</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED APRIL 30, 2002**

EXHIBIT 2

<b>DESCRIPTION</b>	<b>QUARTER: 02-01-2002 04-30-2002</b>	<b>YEAR-TO-DATE 11-01-2001 04-30-2002</b>
<b><u>UNDERWRITING INCOME:</u></b>		
Net Premiums Earned	1,304,451	3,026,247
<b><u>DEDUCTIONS:</u></b>		
Losses incurred	20,030	297,340
Loss expenses incurred	(390)	12,952
Operating expenses incurred	830,789	2,022,789
<b>TOTAL DEDUCTIONS</b>	<b>850,429</b>	<b>2,333,081</b>
 Net Underwriting Gain or (Loss)	 454,022	 693,166
<b><u>OTHER INCOME OR (OUTGO)</u></b>		
Net Investment Income	47,215	119,351
Miscellaneous income	0	0
Other interest income	0	0
<b>TOTAL OTHER INCOME OR (OUTGO)</b>	<b>47,215</b>	<b>119,351</b>
 <b><u>Net Income or (Loss)</u></b>	<b>501,237</b>	<b>812,517</b>
 <b><u>EQUITY ACCOUNT:</u></b>		
Members' Equity (Prior Period)	(121,469)	(473,915)
 Net income or (loss)	 501,237	 812,517
Change in assets not admitted	46,010	87,176
Assessments or (distributions)	0	0
<b>Net change in equity</b>	<b>547,247</b>	<b>899,693</b>
 <b>Members' Equity (Current Period)</b>	<b>425,778</b>	<b>425,778</b>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
ANALYSIS OF INVESTMENT INCOME  
QUARTER ENDED APRIL 30, 2002**

**EXHIBIT 2A**

	<b>Quarter</b>	<b>Year-To-Date</b>
	<b>02-01-2002</b>	<b>11-01-2001</b>
	<b>04-30-2002</b>	<b>04-30-2002</b>
Investment Income Received/T-Bills	51,197	151,687
Investment Income Received/Sweep Account	5,440	13,868
 Total Investment Income Received	 56,637	 165,555
Interest Accrued (Prior Period)	41,570	78,352
Interest Accrued (Current Period)	32,148	32,148
 <b>Investment Income Earned</b>	 47,215	 119,351

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT**

QUARTER ENDED APRIL 30, 2002

EXHIBIT 3A

DESCRIPTION	Quarter 02-01-2002 to 04-30-2002					Year-To-Date at 04-30-2002				
	Association Year					Association Year				
	2002	2001	2000	1999	Total	2002	2001	2000	1999	Total
<b>INCOME RECEIVED:</b>										
Premiums Written	4,943,601	0	0	0	<b>4,943,601</b>	8,319,913	0	0	0	<b>8,319,913</b>
Reinsurance Premiums Ceded	(3,210,322)	0	0	0	<b>(3,210,322)</b>	(5,892,215)	0	0	0	<b>(5,892,215)</b>
Net Premiums Written	<u>1,733,279</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>1,733,279</b></u>	<u>2,427,698</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>2,427,698</b></u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	<b>0</b>	11,067,319	0	0	0	<b>11,067,319</b>
To Secceeding Assoc. Yr.	0	0	0	0	<b>0</b>	0	(11,067,319)	0	0	<b>(11,067,319)</b>
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	<b>0</b>	(1,668,676)	0	0	0	<b>(1,668,676)</b>
To Secceeding Assoc. Yr.	0	0	0	0	<b>0</b>	0	1,668,676	0	0	<b>1,668,676</b>
Investment Income Received	44,736	11,901	0	0	<b>56,637</b>	87,203	78,352	0	0	<b>165,555</b>
Miscellaneous Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Other Interest Income	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Total Income	<u>1,778,015</u>	<u>11,901</u>	<u>0</u>	<u>0</u>	<u><b>1,789,916</b></u>	<u>11,913,544</u>	<u>(9,320,291)</u>	<u>0</u>	<u>0</u>	<u><b>2,593,253</b></u>
<b>EXPENSES PAID:</b>										
Losses	3,153	30,463	0	0	<b>33,616</b>	3,153	1,140,795	0	0	<b>1,143,948</b>
Reins. Recovered-Losses Paid	0	(4,037)	0	0	<b>(4,037)</b>	0	(5,566,871)	0	0	<b>(5,566,871)</b>
Loss Adjustment Expenses	1,612	4,080	0	0	<b>5,692</b>	2,414	46,114	0	0	<b>48,528</b>
Reins. Recovered-Loss Exp. Paid	0	(456)	0	0	<b>(456)</b>	0	(1,964)	0	0	<b>(1,964)</b>
Commissions	485,711	0	0	0	<b>485,711</b>	823,342	0	0	0	<b>823,342</b>
Commissions Ceded	(130,319)	0	0	0	<b>(130,319)</b>	(226,363)	(72,874)	0	0	<b>(299,237)</b>
Operating Expenses	339,246	0	0	0	<b>339,246</b>	1,166,775	92,005	0	0	<b>1,258,780</b>
Premium Taxes	58,423	331,753	0	0	<b>390,176</b>	58,423	390,176	0	0	<b>448,599</b>
Total Expenses Paid	<u>757,826</u>	<u>361,803</u>	<u>0</u>	<u>0</u>	<u><b>1,119,629</b></u>	<u>1,827,744</u>	<u>(3,972,619)</u>	<u>0</u>	<u>0</u>	<u><b>(2,144,875)</b></u>
Net Cash Change	<u>1,020,189</u>	<u>(349,902)</u>	<u>0</u>	<u>0</u>	<u><b>670,287</b></u>	<u>10,085,800</u>	<u>(5,347,672)</u>	<u>0</u>	<u>0</u>	<u><b>4,738,128</b></u>
<b>REINSURANCE RECOVERABLE:</b>										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	4,037	0	0	<b>4,037</b>	0	5,551,599	0	0	<b>5,551,599</b>
Reins Recoverable-Loss Exp. Paid	0	457	0	0	<b>457</b>	0	0	0	0	<b>0</b>
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Reins Recoverable-Loss Exp. Paid	0	2,738	0	0	<b>2,738</b>	0	2,738	0	0	<b>2,738</b>
Net Change	<u>0</u>	<u>(1,756)</u>	<u>0</u>	<u>0</u>	<u><b>(1,756)</b></u>	<u>0</u>	<u>(5,548,861)</u>	<u>0</u>	<u>0</u>	<u><b>(5,548,861)</b></u>
<b>RESERVES:</b>										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	300	475,000	0	0	<b>475,300</b>	300	475,000	0	0	<b>475,300</b>
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	<b>(300)</b>	0	(300)	0	0	<b>(300)</b>
Unpaid Loss Adjustment Expense	250	8,221	0	0	<b>8,471</b>	250	8,221	0	0	<b>8,471</b>
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Operating Expenses	37,398	0	0	0	<b>37,398</b>	37,398	0	0	0	<b>37,398</b>
Unearned Premiums	9,982,307	0	0	0	<b>9,982,307</b>	9,982,307	0	0	0	<b>9,982,307</b>
Unearned Premiums Ceded	(1,309,278)	0	0	0	<b>(1,309,278)</b>	(1,309,278)	0	0	0	<b>(1,309,278)</b>
Premium Taxes	267,069	0	0	0	<b>267,069</b>	267,069	0	0	0	<b>267,069</b>
ADD (PRIOR PERIOD)										
Unpaid Losses	1,650	507,236	0	0	<b>508,886</b>	0	1,352,686	0	0	<b>1,352,686</b>
Reins. Recoverable-Unpaid Losses	0	(20,300)	0	0	<b>(20,300)</b>	0	(46,350)	0	0	<b>(46,350)</b>
Unpaid Loss Adjustment Expense	1,250	13,816	0	0	<b>15,066</b>	0	45,845	0	0	<b>45,845</b>
Reins. Recoverable-Unpd. Loss Exp.	0	(3,250)	0	0	<b>(3,250)</b>	0	(6,500)	0	0	<b>(6,500)</b>
Operating Expenses	18,988	0	0	0	<b>18,988</b>	0	23,789	0	0	<b>23,789</b>
Unearned Premiums	9,714,254	0	0	0	<b>9,714,254</b>	11,067,319	0	0	0	<b>11,067,319</b>
Unearned Premiums Ceded	(1,470,053)	0	0	0	<b>(1,470,053)</b>	0	(1,795,741)	0	0	<b>(1,795,741)</b>
Premium Taxes	108,380	431,124	0	0	<b>539,504</b>	0	489,373	0	0	<b>489,373</b>
Net Reserve Change	<u>(603,577)</u>	<u>445,705</u>	<u>0</u>	<u>0</u>	<u><b>(157,872)</b></u>	<u>2,089,273</u>	<u>(419,819)</u>	<u>0</u>	<u>0</u>	<u><b>1,669,454</b></u>
<b>OTHER CHANGES:</b>										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	29,669	11,901	0	0	<b>41,570</b>	0	78,352	0	0	<b>78,352</b>
Assets Not Admitted	(448,483)	0	0	0	<b>(448,483)</b>	0	(489,649)	0	0	<b>(489,649)</b>
ADD (CURRENT PERIOD)										
Interest Accrued	32,148	0	0	0	<b>32,148</b>	32,148	0	0	0	<b>32,148</b>
Assets Not Admitted	(402,473)	0	0	0	<b>(402,473)</b>	(402,473)	0	0	0	<b>(402,473)</b>
Net Other Changes	<u>48,489</u>	<u>(11,901)</u>	<u>0</u>	<u>0</u>	<u><b>36,588</b></u>	<u>(370,325)</u>	<u>411,297</u>	<u>0</u>	<u>0</u>	<u><b>40,972</b></u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>0</b></u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u><b>0</b></u>
Change In Members' Equity	<u>465,101</u>	<u>82,146</u>	<u>0</u>	<u>0</u>	<u><b>547,247</b></u>	<u>11,804,748</u>	<u>(10,905,055)</u>	<u>0</u>	<u>0</u>	<u><b>899,693</b></u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION**  
**MEMBERS' ACCOUNT FOR UNSETTLED YEARS**  
**INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2002**

EXHIBIT 3B

DESCRIPTION	2002	2001	2000	1999	Total
<b>INCOME RECEIVED:</b>					
Premiums Written	8,319,913	18,833,823	0	0	27,153,736
Reinsurance Premiums Ceded	(5,892,215)	(14,688,024)	0	0	(20,580,239)
Net Premiums Written	<u>2,427,698</u>	<u>4,145,799</u>	<u>0</u>	<u>0</u>	<u>6,573,497</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	87,203	556,314	0	0	643,517
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>11,913,544</u>	<u>4,447,890</u>	<u>0</u>	<u>0</u>	<u>16,361,434</u>
<b>EXPENSES PAID:</b>					
Losses	3,153	6,323,613	0	0	6,326,766
Reins. Recovered-Losses Paid	0	(5,743,360)	0	0	(5,743,360)
Loss Adjustment Expenses	2,414	287,537	0	0	289,951
Reins. Recovered-Loss Exp. Paid	0	(15,460)	0	0	(15,460)
Commissions	823,342	1,858,173	0	0	2,681,515
Commissions Ceded	(226,363)	(917,552)	0	0	(1,143,915)
Operating Expenses	1,166,775	1,979,733	0	0	3,146,508
Premium Taxes	58,423	506,674	0	0	565,097
Total Expenses Paid	<u>1,827,744</u>	<u>4,279,358</u>	<u>0</u>	<u>0</u>	<u>6,107,102</u>
Net Cash Change	<u>10,085,800</u>	<u>168,532</u>	<u>0</u>	<u>0</u>	<u>10,254,332</u>
<b>REINSURANCE RECOVERABLE:</b>					
<b>ADD (CURRENT PERIOD)</b>					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	2,738	0	0	2,738
Net Change	<u>10,085,800</u>	<u>171,270</u>	<u>0</u>	<u>0</u>	<u>10,257,070</u>
<b>RESERVES:</b>					
<b>DEDUCT (CURRENT PERIOD)</b>					
Unpaid Losses	300	475,000	0	0	475,300
Reins. Recoverable-Unpaid Losses	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	250	8,221	0	0	8,471
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	37,398	0	0	0	37,398
Unearned Premiums	9,982,307	0	0	0	9,982,307
Unearned Premiums Ceded	(1,309,278)	0	0	0	(1,309,278)
Premium Taxes	267,069	0	0	0	267,069
Total Reserves	<u>8,978,046</u>	<u>482,921</u>	<u>0</u>	<u>0</u>	<u>9,460,967</u>
<b>OTHER CHANGES:</b>					
Interest Accrued	32,148	0	0	0	32,148
Assets Not Admitted	(402,473)	0	0	0	(402,473)
Total Other Changes	<u>(370,325)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(370,325)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>737,429</u>	<u>(311,651)</u>	<u>0</u>	<u>0</u>	<u>425,778</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
 STATISTICAL REPORT OF PREMIUMS  
 QUARTER ENDED APRIL 30, 2002**

EXHIBIT 4A

<b>DESCRIPTION</b>	<b>QUARTER 02-01-2002 04-30-2002</b>	<b>YEAR-TO-DATE 11-01-2001 04-30-2002</b>
<b><u>PREMIUMS WRITTEN:</u></b>		
Allied Lines (Windstorm & Hail)	4,943,601	8,319,913
Reinsurance Premium Ceded	<u>(3,210,322)</u>	<u>(5,892,215)</u>
Net Premiums Written	1,733,279	2,427,698
<b><u>UNEARNED PREMIUMS (PRIOR PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,714,254	11,067,319
Reinsurance Premium Ceded	<u>(1,470,053)</u>	<u>(1,795,741)</u>
Net Prior Unearned	8,244,201	9,271,578
<b><u>UNEARNED PREMIUMS (CURRENT PERIOD):</u></b>		
Allied Lines (Windstorm & Hail)	9,982,307	9,982,307
Reinsurance Premium Ceded	<u>(1,309,278)</u>	<u>(1,309,278)</u>
Net Current Unearned	8,673,029	8,673,029
<b><u>EARNED PREMIUMS</u></b>		
Allied Lines (Windstorm & Hail)	<u>1,304,451</u>	<u>3,026,247</u>



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
QUARTER ENDED APRIL 30, 2002**

EXHIBIT 4C

	Quarter 02-01-2002 to 04-30-2002					Year-To-Date 11-01-2001 to 04-30-2002				
	Association Year					Association Year				
	2002	2001	2000	1999	Total	2002	2001	2000	1999	Total
<b>LOSS EXPENSES PAID</b>										
Allied Lines (Windstorm & Hail)	1,612	4,080	0	0	5,692	2,414	46,114	0	0	48,528
<b>REINSURANCE RECOVERED</b>										
Reins. Recovered-Paid Losses	0	-456	0	0	-456	0	-1,964	0	0	-1,964
<b>REINSURANCE RECOVERABLE: (CURRENT PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	-2,738	0	0	-2,738	0	-2,738	0	0	-2,738
<b>REINSURANCE RECOVERABLE: (PRIOR PERIOD)</b>										
Reins. Recoverable-Paid Loss Expense	0	457	0	0	457	0	0	0	0	0
<b>Total Paid Loss Net of Reinsurance</b>	<b>1,612</b>	<b>1,343</b>	<b>0</b>	<b>0</b>	<b>2,955</b>	<b>2,414</b>	<b>41,412</b>	<b>0</b>	<b>0</b>	<b>43,826</b>
<b>UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)</b>										
Allied Lines (Windstorm & Hail)	250	8,221	0	0	8,471	250	8,221	0	0	8,471
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
<b>Outstanding Loss Expense Net of Reins.</b>	<b>250</b>	<b>8,221</b>	<b>0</b>	<b>0</b>	<b>8,471</b>	<b>250</b>	<b>8,221</b>	<b>0</b>	<b>0</b>	<b>8,471</b>
<b>UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)</b>										
Allied Lines (Windstorm & Hail)	1,250	13,816	0	0	15,066	0	45,845	0	0	45,845
<b>REINSURANCE RECOVERABLE:</b>										
Reins. Recoverable-Unpaid Loss Exp.	0	-3,250	0	0	-3,250	0	-6,500	0	0	-6,500
<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>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)	612	-1,002	0	0	-390	2,664	10,288	0	0	12,952



**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION  
CUMULATIVE REPORT OF CATASTROPHE LOSSES  
PERIOD FROM JUNE 24, 1994 TO APRIL 30, 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: APRIL 30, 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	210,326	-12,863	-5.76%	649	-99	-13.24%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	810	-577	-41.60%	1	-5	-83.33%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	922,402	119,994	14.95%	2,290	-238	-9.41%
	Mobile Home	1,104	-248	-18.34%	16	-7	-30.43%
	Commercial	40,499	12,844	46.44%	122	-24	-16.44%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	140,508	41,991	42.62%	410	-15	-3.53%
	Mobile Home	3,554	-2,088	-37.01%	100	-35	-25.93%
	Commercial	13,224	9,567	261.61%	17	1	6.25%
<b>TOTAL BEAUFORT COUNTY</b>	<b>Dwelling</b>	<b>1,273,236</b>	<b>149,122</b>	<b>13.27%</b>	<b>3,349</b>	<b>-352</b>	<b>-9.51%</b>
	<b>Mobile Home</b>	<b>4,658</b>	<b>-2,336</b>	<b>-33.40%</b>	<b>116</b>	<b>-42</b>	<b>-26.58%</b>
	<b>Commercial</b>	<b>54,533</b>	<b>21,834</b>	<b>66.77%</b>	<b>140</b>	<b>-28</b>	<b>-16.67%</b>
	<b>TOTALS</b>	<b>1,332,427</b>	<b>168,620</b>	<b>14.49%</b>	<b>3,605</b>	<b>-422</b>	<b>-10.48%</b>
FOLLY BEACH (Charleston County)	Dwelling	139,373	-1,452	-1.03%	761	-42	-5.23%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	9,410	-1,163	-11.00%	41	-5	-10.87%
ISLE OF PALMS (Charleston County)	Dwelling	316,877	-16,339	-4.90%	1,008	-95	-8.61%
	Mobile Home	555	281	102.55%	2	1	100.00%
	Commercial	17,963	685	3.96%	62	-9	-12.68%
KIAWAH ISLAND (Charleston County)	Dwelling	210,745	-24,415	-10.38%	482	-65	-11.88%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,041	-45	-2.16%	11	-2	-15.38%
SULLIVANS ISLAND (Charleston County)	Dwelling	138,505	-9,221	-6.24%	434	-50	-10.33%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,831	-1,058	-27.20%	17	-5	-22.73%
REMAINDER OF COUNTY (Charleston County)	Dwelling	138,064	-4,366	-3.07%	383	-13	-3.28%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,721	48	1.31%	9	0	0.00%
<b>TOTAL CHARLESTON COUNTY</b>	<b>Dwelling</b>	<b>943,564</b>	<b>-55,793</b>	<b>-5.58%</b>	<b>3,068</b>	<b>-265</b>	<b>-7.95%</b>
	<b>Mobile Home</b>	<b>555</b>	<b>281</b>	<b>102.55%</b>	<b>2</b>	<b>1</b>	<b>100.00%</b>
	<b>Commercial</b>	<b>35,966</b>	<b>-1,533</b>	<b>-4.09%</b>	<b>140</b>	<b>-21</b>	<b>-13.04%</b>
	<b>TOTALS</b>	<b>980,085</b>	<b>-57,045</b>	<b>-5.50%</b>	<b>3,210</b>	<b>-285</b>	<b>-8.15%</b>
EDISTO BEACH (Colleton County)	Dwelling	202,122	-6,054	-2.91%	896	-101	-10.13%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	6,053	-1,581	-20.71%	20	-5	-20.00%
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>-6,054</b>	<b>-2.91%</b>	<b>896</b>	<b>-101</b>	<b>-10.13%</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>-1,581</b>	<b>-20.71%</b>	<b>20</b>	<b>-5</b>	<b>-20.00%</b>
	<b>TOTALS</b>	<b>208,175</b>	<b>-7,635</b>	<b>-3.54%</b>	<b>916</b>	<b>-106</b>	<b>-10.37%</b>

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

AS OF: APRIL 30, 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	-7,779	-8.74%	343	-36	-9.50%
	Mobile Home	596	53	9.76%	9	1	12.50%
	Commercial	1,595	0	0.00%	3	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	23,709	-4,323	-15.42%	113	-19	-14.39%
	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	-11,180	-7.87%	511	-57	-10.04%
	Mobile Home	431	-173	-28.64%	10	-2	-16.67%
	Commercial	9,669	-6,034	-38.43%	31	-8	-20.51%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	124,720	-7,856	-5.93%	371	-43	-10.39%
	Mobile Home	334	-70	-17.33%	7	-1	-12.50%
	Commercial	790	212	36.68%	7	2	40.00%
<b>TOTAL GEORGETOWN COUNTY</b>	<b>Dwelling</b>	<b>360,524</b>	<b>-31,138</b>	<b>-7.95%</b>	<b>1,338</b>	<b>-155</b>	<b>-10.38%</b>
	<b>Mobile Home</b>	<b>1,361</b>	<b>-190</b>	<b>-12.25%</b>	<b>26</b>	<b>-2</b>	<b>-7.14%</b>
	<b>Commercial</b>	<b>12,054</b>	<b>-5,822</b>	<b>-32.57%</b>	<b>41</b>	<b>-6</b>	<b>-12.77%</b>
	<b>TOTALS</b>	<b>373,939</b>	<b>-37,150</b>	<b>-9.04%</b>	<b>1,405</b>	<b>-163</b>	<b>-10.40%</b>
ATLANTIC BEACH (Horry County)	Dwelling	1,556	26	1.70%	16	0	0.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	544	201	58.60%	4	1	33.33%
GARDEN CITY (Horry County)	Dwelling	81,534	3,239	4.14%	512	8	1.59%
	Mobile Home	12,440	-1,492	-10.71%	297	-39	-11.61%
	Commercial	14,504	-331	-2.23%	38	-1	-2.56%
MYRTLE BEACH (Horry County)	Dwelling	211,342	-15,302	-6.75%	1,101	-93	-7.79%
	Mobile Home	49,239	-3,421	-6.50%	1,159	-157	-11.93%
	Commercial	304,470	-29,741	-8.90%	511	-104	-16.91%
N MYRTLE BEACH (Horry County)	Dwelling	440,469	1,745	0.40%	3,131	-114	-3.51%
	Mobile Home	13,140	-196	-1.47%	317	-14	-4.23%
	Commercial	103,254	-18,742	-15.36%	246	-37	-13.07%
SURFSIDE BEACH (Horry County)	Dwelling	122,132	6,633	5.74%	780	-13	-1.64%
	Mobile Home	36,880	-1,112	-2.93%	503	-19	-3.64%
	Commercial	11,851	-4,057	-25.50%	49	-9	-15.52%
REMAINDER OF COUNTY (Horry County)	Dwelling	43,390	27,482	172.76%	252	-9	-3.45%
	Mobile Home	394	394	0.00%	10	0	0.00%
	Commercial	1,583	-42,739	-96.43%	5	-4	-44.44%
<b>TOTAL HORRY COUNTY</b>	<b>Dwelling</b>	<b>900,423</b>	<b>23,823</b>	<b>2.72%</b>	<b>5,792</b>	<b>-221</b>	<b>-3.68%</b>
	<b>Mobile Home</b>	<b>112,093</b>	<b>-5,827</b>	<b>-4.94%</b>	<b>2,286</b>	<b>-229</b>	<b>-9.11%</b>
	<b>Commercial</b>	<b>436,206</b>	<b>-95,409</b>	<b>-17.95%</b>	<b>853</b>	<b>-154</b>	<b>-15.29%</b>
	<b>TOTALS</b>	<b>1,448,722</b>	<b>-77,413</b>	<b>-5.07%</b>	<b>8,931</b>	<b>-604</b>	<b>-6.33%</b>
<b>GRAND TOTAL</b>	<b>Dwelling</b>	<b>3,679,869</b>	<b>79,960</b>	<b>2.22%</b>	<b>14,443</b>	<b>-1,094</b>	<b>-7.04%</b>
	<b>Mobile Home</b>	<b>118,667</b>	<b>-8,072</b>	<b>-6.37%</b>	<b>2,430</b>	<b>-272</b>	<b>-10.07%</b>
	<b>Commercial</b>	<b>544,812</b>	<b>-82,511</b>	<b>-13.15%</b>	<b>1,194</b>	<b>-214</b>	<b>-15.20%</b>
	<b>TOTALS</b>	<b>4,343,348</b>	<b>-10,623</b>	<b>-0.24%</b>	<b>18,067</b>	<b>-1,580</b>	<b>-8.04%</b>