

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED APRIL 30, 2003

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	9,915,928			9,915,928
Cash	4,125,823			4,125,823
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	11,274			11,274
Interest accrued		10,424		10,424
Data processing equipment (less accumulated depreciation)	46,400			46,400
Furniture, fixtures & equipment (less accumulated depreciation)	4,774		4,774	0
Programming (net of amortization)	254,204		254,204	0
Section 444 Deposit (I.R.S.)	24,895			24,895
Prepaid operating expense	118,971		2,304	116,667
TOTAL ASSETS	14,502,269	10,424	261,282	14,251,411
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				80,000
Reinsurance recoverable-unpaid losses				(3,800)
Unpaid loss adjustment expense				0
Reinsurance recoverable-unpaid loss exp.				(1,000)
Operating expenses				53,836
Unearned premiums: net				11,101,122
Premium taxes				325,831
TOTAL RESERVES				11,555,989
Payables for:				
Accounts payable				0
Amounts withheld for account of others				0
Post Retirement Benefit Payable				114,561
Reinsurance Premium Payable				3,436,531
TOTAL PAYABLES				3,551,092
MEMBERS' EQUITY				(855,670)
Total Liabilities and Equity				14,251,411

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED APRIL 30, 2003**

EXHIBIT 2

DESCRIPTION	QUARTER: 02-01-2003 04-30-2003	YEAR-TO-DATE 11-01-2002 04-30-2003
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	1,044,360	3,370,160
<u>DEDUCTIONS:</u>		
Losses incurred	27,704	33,376
Loss expenses incurred	(2,567)	5,311
Operating expenses incurred	1,164,379	2,181,963
TOTAL DEDUCTIONS	1,189,516	2,220,650
 Net Underwriting Gain or (Loss)	 (145,156)	 1,149,510
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	31,672	85,995
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	31,672	85,995
 <u>Net Income or (Loss)</u>	 (113,484)	 1,235,505
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(778,425)	(2,146,704)
Net income or (loss)	(113,484)	1,235,505
Change in assets not admitted	36,239	55,529
Assessments or (distributions)	0	0
Net change in equity	(77,245)	1,291,034
 Members' Equity (Current Period)	 (855,670)	 (855,670)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED APRIL 30, 2003**

EXHIBIT 2A

	Quarter	Year-To-Date
	02-01-2003	11-01-2002
	04-30-2003	04-30-2003
Investment Income Received/T-Bills	58,157	114,211
Investment Income Received/Sweep Account	4,867	13,160
 Total Investment Income Received	 63,024	 127,371
Interest Accrued (Prior Period)	41,776	51,800
Interest Accrued (Current Period)	10,424	10,424
 Investment Income Earned	 <u>31,672</u>	 <u>85,995</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED APRIL 30, 2003

EXHIBIT 3A

DESCRIPTION	Quarter 02-01-2003 to 04-30-2003					Year-To-Date at 04-30-2003				
	Association Year					Association Year				
	2003	2002	2001	2000	Total	2003	2002	2001	2000	Total
INCOME RECEIVED:										
Premiums Written	5,593,561	0	0	0	5,593,561	10,150,507	0	0	0	10,150,507
Reinsurance Premiums Ceded	(4,131,330)	(14,480)	0	0	(4,145,810)	(7,740,119)	0	0	0	(7,740,119)
Net Premiums Written	<u>1,462,231</u>	<u>(14,480)</u>	<u>0</u>	<u>0</u>	<u>1,447,751</u>	<u>2,410,388</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,410,388</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	13,751,126	0	0	0	13,751,126
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(13,751,126)	0	0	(13,751,126)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(1,918,392)	0	0	0	(1,918,392)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	1,918,392	0	0	1,918,392
Investment Income Received	50,647	12,377	0	0	63,024	74,290	53,081	0	0	127,371
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	<u>1,512,878</u>	<u>(2,103)</u>	<u>0</u>	<u>0</u>	<u>1,510,775</u>	<u>14,317,412</u>	<u>(11,779,653)</u>	<u>0</u>	<u>0</u>	<u>2,537,759</u>
EXPENSES PAID:										
Losses	2,864	0	3,340	0	6,204	2,864	13,240	15,228	0	31,332
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	(18,814)	0	(18,814)
Loss Adjustment Expenses	6,745	163	4,275	0	11,183	9,246	4,177	6,728	0	20,151
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	720	(916)	0	(196)
Commissions	552,121	0	0	0	552,121	1,003,389	0	0	0	1,003,389
Commissions Ceded	(129,261)	(53,686)	0	0	(182,947)	(329,309)	(49,531)	0	0	(378,840)
Operating Expenses	654,075	0	0	0	654,075	1,292,664	77,550	0	0	1,370,214
Premium Taxes	0	511,878	0	0	511,878	0	570,834	0	0	570,834
Total Expenses Paid	<u>1,086,544</u>	<u>458,355</u>	<u>7,615</u>	<u>0</u>	<u>1,552,514</u>	<u>1,978,854</u>	<u>616,990</u>	<u>2,226</u>	<u>0</u>	<u>2,598,070</u>
Net Cash Change	<u>426,334</u>	<u>(460,458)</u>	<u>(7,615)</u>	<u>0</u>	<u>(41,739)</u>	<u>12,338,558</u>	<u>(12,396,643)</u>	<u>(2,226)</u>	<u>0</u>	<u>(60,311)</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR 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	(720)	0	0	(720)
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	600	0	600	0	0	600	0	600
Reins Recoverable-Loss Exp. Paid	0	0	10,674	0	10,674	0	0	10,674	0	10,674
Net Change	<u>0</u>	<u>0</u>	<u>11,274</u>	<u>0</u>	<u>11,274</u>	<u>0</u>	<u>720</u>	<u>11,274</u>	<u>0</u>	<u>11,994</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	0	0	80,000	0	80,000	0	0	80,000	0	80,000
Reins. Recoverable-Unpaid Losses	0	(3,500)	(300)	0	(3,800)	0	(3,500)	(300)	0	(3,800)
Unpaid Loss Adjustment Expense	0	0	0	0	0	0	0	0	0	0
Reins. Recoverable-Unpd. Loss Exp.	0	(1,000)	0	0	(1,000)	0	(1,000)	0	0	(1,000)
Operating Expenses	53,836	0	0	0	53,836	53,836	0	0	0	53,836
Unearned Premiums	12,382,520	0	0	0	12,382,520	12,382,520	0	0	0	12,382,520
Unearned Premiums Ceded	(1,281,398)	0	0	0	(1,281,398)	(1,281,398)	0	0	0	(1,281,398)
Premium Taxes	325,831	0	0	0	325,831	325,831	0	0	0	325,831
ADD (PRIOR PERIOD)										
Unpaid Losses	900	3,800	50,000	0	54,700	0	4,300	50,742	0	55,042
Reins. Recoverable-Unpaid Losses	0	(300)	(300)	0	(600)	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	826	1,500	0	0	2,326	0	2,250	0	0	2,250
Reins. Recoverable-Unpd. Loss Exp.	0	(250)	0	0	(250)	0	0	0	0	0
Operating Expenses	52,334	0	0	0	52,334	0	152,800	0	0	152,800
Unearned Premiums	12,366,240	0	0	0	12,366,240	0	13,751,126	0	0	13,751,126
Unearned Premiums Ceded	(1,668,509)	0	0	0	(1,668,509)	0	(1,690,232)	0	0	(1,690,232)
Premium Taxes	146,436	551,645	0	0	698,081	0	610,501	0	0	610,501
Net Reserve Change	<u>(582,562)</u>	<u>560,895</u>	<u>(30,000)</u>	<u>0</u>	<u>(51,667)</u>	<u>(11,480,789)</u>	<u>12,834,945</u>	<u>(28,958)</u>	<u>0</u>	<u>1,325,198</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	29,398	12,378	0	0	41,776	0	51,800	0	0	51,800
Assets Not Admitted	(297,521)	0	0	0	(297,521)	0	(316,811)	0	0	(316,811)
ADD (CURRENT PERIOD)										
Interest Accrued	10,424	0	0	0	10,424	10,424	0	0	0	10,424
Assets Not Admitted	(261,282)	0	0	0	(261,282)	(261,282)	0	0	0	(261,282)
Net Other Changes	<u>17,265</u>	<u>(12,378)</u>	<u>0</u>	<u>0</u>	<u>4,887</u>	<u>(250,858)</u>	<u>265,011</u>	<u>0</u>	<u>0</u>	<u>14,153</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Change In Members' Equity	<u>(138,963)</u>	<u>88,059</u>	<u>(26,341)</u>	<u>0</u>	<u>(77,245)</u>	<u>606,911</u>	<u>704,033</u>	<u>(19,910)</u>	<u>0</u>	<u>1,291,034</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2003

EXHIBIT 3B

DESCRIPTION	2003	2002	2001	2000	Total
INCOME RECEIVED:					
Premiums Written	10,150,507	22,685,743	18,833,823	0	51,670,073
Reinsurance Premiums Ceded	(7,740,119)	(17,088,467)	(14,688,024)	0	(39,516,610)
Net Premiums Written	<u>2,410,388</u>	<u>5,597,276</u>	<u>4,145,799</u>	<u>0</u>	<u>12,153,463</u>
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	13,751,126	11,067,319	10,767,960	0	35,586,405
To Succeeding Assoc. Yr.	0	(13,751,126)	(11,067,319)	0	(24,818,445)
Acquisition Allowance on					
Portfolio Transfer					
From Prior Assoc. Year	(1,918,392)	(1,668,676)	(1,623,540)	0	(5,210,608)
To Succeeding Assoc. Yr.	0	1,918,392	1,668,676	0	3,587,068
Investment Income Received	74,290	256,271	556,314	0	886,875
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>14,317,412</u>	<u>3,419,456</u>	<u>4,447,890</u>	<u>0</u>	<u>22,184,758</u>
EXPENSES PAID:					
Losses	2,864	221,788	6,477,266	0	6,701,918
Reins. Recovered-Losses Paid	0	(1,654)	(5,762,174)	0	(5,763,828)
Loss Adjustment Expenses	9,246	21,702	309,122	0	340,070
Reins. Recovered-Loss Exp. Paid	0	(1,418)	(19,386)	0	(20,804)
Commissions	1,003,389	2,245,789	1,858,173	0	5,107,351
Commissions Ceded	(329,309)	(760,410)	(917,552)	0	(2,007,271)
Operating Expenses	1,292,664	2,361,379	1,979,733	0	5,633,776
Premium Taxes	0	688,546	565,097	0	1,253,643
Total Expenses Paid	<u>1,978,854</u>	<u>4,775,722</u>	<u>4,490,279</u>	<u>0</u>	<u>11,244,855</u>
Net Cash Change	<u>12,338,558</u>	<u>(1,356,266)</u>	<u>(42,389)</u>	<u>0</u>	<u>10,939,903</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	600	0	600
Reins Recoverable-Loss Exp. Paid	0	0	10,674	0	10,674
Net Change	<u>12,338,558</u>	<u>(1,356,266)</u>	<u>(31,115)</u>	<u>0</u>	<u>10,951,177</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	0	0	80,000	0	80,000
Reins. Recoverable-Unpaid Losses	0	(3,500)	(300)	0	(3,800)
Unpaid Loss Adjustment Expense	0	0	0	0	0
Reins. Recoverable-Unpd. Loss Exp.	0	(1,000)	0	0	(1,000)
Operating Expenses	53,836	0	0	0	53,836
Unearned Premiums	12,382,520	0	0	0	12,382,520
Unearned Premiums Ceded	(1,281,398)	0	0	0	(1,281,398)
Premium Taxes	325,831	0	0	0	325,831
Total Reserves	<u>11,480,789</u>	<u>(4,500)</u>	<u>79,700</u>	<u>0</u>	<u>11,555,989</u>
OTHER CHANGES:					
Interest Accrued	10,424	0	0	0	10,424
Assets Not Admitted	(261,282)	0	0	0	(261,282)
Total Other Changes	<u>(250,858)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(250,858)</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>606,911</u>	<u>(1,351,766)</u>	<u>(110,815)</u>	<u>0</u>	<u>(855,670)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED APRIL 30, 2003**

EXHIBIT 4A

DESCRIPTION	QUARTER 02-01-2003 04-30-2003	YEAR-TO-DATE 11-01-2002 04-30-2003
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	5,593,561	10,150,507
Reinsurance Premium Ceded	(4,145,810)	(7,740,119)
Net Premiums Written	1,447,751	2,410,388
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	12,366,240	13,751,126
Reinsurance Premium Ceded	(1,668,509)	(1,690,232)
Net Prior Unearned	10,697,731	12,060,894
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	12,382,520	12,382,520
Reinsurance Premium Ceded	(1,281,398)	(1,281,398)
Net Current Unearned	11,101,122	11,101,122
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	1,044,360	3,370,160

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED APRIL 30, 2003**

EXHIBIT 4B

	Quarter 02-01-2003 to 04-30-2003					Year-To-Date 11-01-2002 to 04-30-2003				
	Association Year					Association Year				
	2003	2002	2001	2000	Total	2003	2002	2001	2000	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	2,864	0	3,340	0	6,204	2,864	13,240	15,228	0	31,332
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	(18,814)	0	-18,814
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Losses	0	0	-600	0	-600	0	0	-600	0	-600
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	2,864	0	2,740	0	5,604	2,864	13,240	-4,186	0	11,918
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	30,000	0	30,000	0	0	30,000	0	30,000
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-3,500	-300	0	-3,800	0	-3,500	-300	0	-3,800
Outstanding Losses Net of Reins.	0	-3,500	29,700	0	26,200	0	-3,500	29,700	0	26,200
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	900	3,800	0	0	4,700	0	4,300	742	0	5,042
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-300	-300	0	-600	0	-300	0	0	-300
Outstanding Losses Net of Reins.	900	3,500	-300	0	4,100	0	4,000	742	0	4,742
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	1,964	-7,000	32,740	0	27,704	2,864	5,740	24,772	0	33,376
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	50,000	0	50,000	0	0	50,000	0	50,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	50,000	0	50,000	0	0	50,000	0	50,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED APRIL 30, 2003**

EXHIBIT 4C

	Quarter 02-01-2003 to 04-30-2003					Year-To-Date 11-01-2002 to 04-30-2003				
	Association Year					Association Year				
	2003	2002	2001	2000	Total	2003	2002	2001	2000	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	6,745	163	4,275	0	11,183	9,246	4,177	6,728	0	20,151
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	720	-916	0	-196
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	-10,674	0	-10,674	0	0	-10,674	0	-10,674
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	-720	0	0	-720
Total Paid Loss Net of Reinsurance	6,745	163	-6,399	0	509	9,246	4,177	-4,862	0	8,561
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	0	0	0	0	0	0	0	0
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-1,000	0	0	-1,000	0	-1,000	0	0	-1,000
Outstanding Loss Expense Net of Reins.	0	-1,000	0	0	-1,000	0	-1,000	0	0	-1,000
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	826	1,500	0	0	2,326	0	2,250	0	0	2,250
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-250	0	0	-250	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	826	1,250	0	0	2,076	0	2,250	0	0	2,250
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	5,919	-2,087	-6,399	0	-2,567	9,246	927	-4,862	0	5,311

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO APRIL 30, 2003**

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: APRIL 30, 2003		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	230,056	19,730	9.38%	700	51	7.86%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	270	-540	-66.67%	1	0	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,151,289	228,887	24.81%	2,984	694	30.31%
	Mobile Home	1,120	16	1.45%	18	2	12.50%
	Commercial	35,932	-4,567	-11.28%	189	67	54.92%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	132,354	-8,154	-5.80%	480	70	17.07%
	Mobile Home	4,368	814	22.90%	89	-11	-11.00%
	Commercial	1,518	-11,706	-88.52%	11	-6	-35.29%
TOTAL BEAUFORT COUNTY	Dwelling	1,513,699	240,463	18.89%	4,164	815	24.34%
	Mobile Home	5,488	830	17.82%	107	-9	-7.76%
	Commercial	37,720	-16,813	-30.83%	201	61	43.57%
	TOTALS	1,556,907	224,480	16.85%	4,472	867	24.05%
FOLLY BEACH (Charleston County)	Dwelling	157,858	18,485	13.26%	736	-25	-3.29%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,284	-1,126	-11.97%	35	-6	-14.63%
ISLE OF PALMS (Charleston County)	Dwelling	381,454	64,577	20.38%	1,061	53	5.26%
	Mobile Home	202	-353	-63.60%	1	-1	-50.00%
	Commercial	17,567	-396	-2.20%	60	-2	-3.23%
KIAWAH ISLAND (Charleston County)	Dwelling	267,970	57,225	27.15%	572	90	18.67%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	475	-1,566	-76.73%	10	-1	-9.09%
SULLIVANS ISLAND (Charleston County)	Dwelling	146,403	7,898	5.70%	415	-19	-4.38%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,606	775	27.38%	18	1	5.88%
REMAINDER OF COUNTY (Charleston County)	Dwelling	193,955	55,891	40.48%	476	93	24.28%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	205	-3,516	-94.49%	2	-7	-77.78%
TOTAL CHARLESTON COUNTY	Dwelling	1,147,640	204,076	21.63%	3,260	192	6.26%
	Mobile Home	202	-353	-63.60%	1	-1	-50.00%
	Commercial	30,137	-5,829	-16.21%	125	-15	-10.71%
	TOTALS	1,177,979	197,894	20.19%	3,386	176	5.48%
EDISTO BEACH (Colleton County)	Dwelling	196,424	-5,698	-2.82%	843	-53	-5.92%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	4,281	-1,772	-29.27%	11	-9	-45.00%
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	196,424	-5,698	-2.82%	843	-53	-5.92%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	4,281	-1,772	-29.27%	11	-9	-45.00%
	TOTALS	200,705	-7,470	-3.59%	854	-62	-6.77%

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

AS OF: APRIL 30, 2003

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	79,119	-2,068	-2.55%	316	-27	-7.87%
	Mobile Home	542	-54	-9.06%	10	1	11.11%
	Commercial	1,517	-78	-4.89%	2	-1	-33.33%
LITCHFIELD BEACH (Georgetown County)	Dwelling	20,686	-3,023	-12.75%	101	-12	-10.62%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	124,657	-6,251	-4.78%	474	-37	-7.24%
	Mobile Home	547	116	26.91%	10	0	0.00%
	Commercial	22,518	12,849	132.89%	44	13	41.94%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	121,293	-3,427	-2.75%	345	-26	-7.01%
	Mobile Home	209	-125	-37.43%	5	-2	-28.57%
	Commercial	1,036	246	31.14%	7	0	0.00%
TOTAL GEORGETOWN COUNTY	Dwelling	345,755	-14,769	-4.10%	1,236	-102	-7.62%
	Mobile Home	1,298	-63	-4.63%	25	-1	-3.85%
	Commercial	25,071	13,017	107.99%	53	12	29.27%
	TOTALS	372,124	-1,815	-0.49%	1,314	-91	-6.48%
ATLANTIC BEACH (Horry County)	Dwelling	1,610	54	3.47%	16	0	0.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	404	-140	-25.74%	3	-1	-25.00%
GARDEN CITY (Horry County)	Dwelling	82,238	704	0.86%	476	-36	-7.03%
	Mobile Home	13,073	633	5.09%	300	3	1.01%
	Commercial	15,099	595	4.10%	33	-5	-13.16%
MYRTLE BEACH (Horry County)	Dwelling	222,621	11,279	5.34%	1,119	18	1.63%
	Mobile Home	52,235	2,996	6.08%	1,178	19	1.64%
	Commercial	342,617	38,147	12.53%	521	10	1.96%
N MYRTLE BEACH (Horry County)	Dwelling	476,054	35,585	8.08%	3,075	-56	-1.79%
	Mobile Home	12,934	-206	-1.57%	301	-16	-5.05%
	Commercial	109,338	6,084	5.89%	259	13	5.28%
SURFSIDE BEACH (Horry County)	Dwelling	129,825	7,693	6.30%	767	-13	-1.67%
	Mobile Home	39,943	3,063	8.31%	502	-1	-0.20%
	Commercial	6,097	-5,754	-48.55%	34	-15	-30.61%
REMAINDER OF COUNTY (Horry County)	Dwelling	51,424	39,573	333.92%	279	27	10.71%
	Mobile Home	415	415	0.00%	11	1	10.00%
	Commercial	5,907	-37,483	-86.39%	12	7	140.00%
TOTAL HORRY COUNTY	Dwelling	963,772	94,888	10.92%	5,732	-60	-1.04%
	Mobile Home	118,600	6,901	6.18%	2,292	6	0.26%
	Commercial	479,462	1,449	0.30%	862	9	1.06%
	TOTALS	1,561,834	103,238	7.08%	8,886	-45	-0.50%
GRAND TOTAL	Dwelling	4,167,290	518,960	14.22%	15,235	792	5.48%
	Mobile Home	125,588	7,315	6.18%	2,425	-5	-0.21%
	Commercial	576,671	-9,948	-1.70%	1,252	58	4.86%
	TOTALS	4,869,549	516,327	11.86%	18,912	845	4.68%