

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED OCTOBER 31, 2003

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	21,464,965			21,464,965
Cash	2,824,290			2,824,290
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		36,977		36,977
Data processing equipment (less accumulated depreciation)	71,783			71,783
Furniture, fixtures & equipment (less accumulated depreciation)	9,123		9,123	0
Programming (net of amortization)	14,306		14,306	0
Section 444 Deposit (I.R.S.)	24,895			24,895
Prepaid operating expense	129,384		4,384	125,000
TOTAL ASSETS	24,538,746	36,977	27,813	24,547,910
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				50,900
Reinsurance recoverable-unpaid losses				0
Unpaid loss adjustment expense				750
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				73,764
Unearned premiums: net				14,523,814
Premium taxes				728,558
TOTAL RESERVES				15,377,786
Payables for:				
Accounts payable				0
Amounts withheld for account of others				6,818
Post Retirement Benefit Payable				114,561
Reinsurance Premium Payable				11,691,940
TOTAL PAYABLES				11,813,319
MEMBERS' EQUITY				(2,643,195)
Total Liabilities and Equity				24,547,910

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED OCTOBER 31, 2003**

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2003 10-31-2003	YEAR-TO-DATE 11-01-2002 10-31-2003
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	1,251,608	4,364,070
<u>DEDUCTIONS:</u>		
Losses incurred	55,004	112,707
Loss expenses incurred	4,670	18,706
Operating expenses incurred	1,384,787	5,190,786
TOTAL DEDUCTIONS	1,444,461	5,322,199
 Net Underwriting Gain or (Loss)	 (192,853)	 (958,129)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	50,002	172,640
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	50,002	172,640
 <u>Net Income or (Loss)</u>	 <u>(142,851)</u>	 <u>(785,489)</u>
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(2,703,724)	(2,146,704)
Net income or (loss)	(142,851)	(785,489)
Change in assets not admitted	203,380	288,998
Assessments or (distributions)	0	0
Net change in equity	60,529	(496,491)
 Members' Equity (Current Period)	 <u>(2,643,195)</u>	 <u>(2,643,195)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED OCTOBER 31, 2003**

EXHIBIT 2A

	Quarter	Year-To-Date
	08-01-2003	11-01-2002
	10-31-2003	10-31-2003
Investment Income Received/T-Bills	52,072	166,283
Investment Income Received/Sweep Account	3,731	21,180
 Total Investment Income Received	 55,803	 187,463
 Interest Accrued (Prior Period)	 42,778	 51,800
 Interest Accrued (Current Period)	 36,977	 36,977
 Investment Income Earned	 50,002	 172,640

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED OCTOBER 31, 2003

EXHIBIT 3A

DESCRIPTION	Quarter 08-01-2003 to 10-31-2003					Year-To-Date at 10-31-2003				
	Association Year					Association Year				
	2003	2002	2001	2000	Total	2003	2002	2001	2000	Total
INCOME RECEIVED:										
Premiums Written	7,804,679	0	0	0	7,804,679	27,113,512	0	0	0	27,113,512
Reinsurance Premiums Ceded	(5,889,119)	14,840	0	0	(5,874,279)	(20,301,362)	14,840	0	0	(20,286,522)
Net Premiums Written	<u>1,915,560</u>	<u>14,840</u>	<u>0</u>	<u>0</u>	<u>1,930,400</u>	<u>6,812,150</u>	<u>14,840</u>	<u>0</u>	<u>0</u>	<u>6,826,990</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	55,803	0	0	0	55,803	134,382	53,081	0	0	187,463
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>1,971,363</u>	<u>14,840</u>	<u>0</u>	<u>0</u>	<u>1,986,203</u>	<u>18,779,266</u>	<u>(11,764,813)</u>	<u>0</u>	<u>0</u>	<u>7,014,453</u>
EXPENSES PAID:										
Losses	57,274	0	(1,070)	0	56,204	98,491	13,240	14,158	0	125,889
Reins. Recovered-Losses Paid	0	0	0	0	0	0	9,474	(18,814)	0	(9,340)
Loss Adjustment Expenses	6,189	0	0	0	6,189	31,802	4,177	6,995	0	42,974
Reins. Recovered-Loss Exp. Paid	(474)	0	0	0	(474)	(1,104)	(20,028)	(916)	0	(22,048)
Commissions	768,877	0	0	0	768,877	2,677,922	0	0	0	2,677,922
Commissions Ceded	(280,706)	0	0	0	(280,706)	(702,364)	(49,531)	0	0	(751,895)
Operating Expenses	629,552	0	0	0	629,552	2,435,668	77,550	0	0	2,513,218
Premium Taxes	70,793	0	0	0	70,793	141,686	570,834	0	0	712,520
Total Expenses Paid	<u>1,251,505</u>	<u>0</u>	<u>(1,070)</u>	<u>0</u>	<u>1,250,435</u>	<u>4,682,101</u>	<u>605,716</u>	<u>1,423</u>	<u>0</u>	<u>5,289,240</u>
Net Cash Change	<u>719,858</u>	<u>14,840</u>	<u>1,070</u>	<u>0</u>	<u>735,768</u>	<u>14,097,165</u>	<u>(12,370,529)</u>	<u>(1,423)</u>	<u>0</u>	<u>1,725,213</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	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	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>720</u>	<u>0</u>	<u>0</u>	<u>720</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	50,900	0	0	0	50,900	50,900	0	0	0	50,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	750	0	0	0	750	750	0	0	0	750
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	73,764	0	0	0	73,764	73,764	0	0	0	73,764
Unearned Premiums	16,393,593	0	0	0	16,393,593	16,393,593	0	0	0	16,393,593
Unearned Premiums Ceded	(1,869,779)	0	0	0	(1,869,779)	(1,869,779)	0	0	0	(1,869,779)
Premium Taxes	728,558	0	0	0	728,558	728,558	0	0	0	728,558
ADD (PRIOR PERIOD)										
Unpaid Losses	0	0	52,100	0	52,100	0	4,300	50,742	0	55,042
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(300)	0	0	(300)
Unpaid Loss Adjustment Expense	1,795	0	0	0	1,795	0	2,250	0	0	2,250
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	57,131	0	0	0	57,131	0	152,800	0	0	152,800
Unearned Premiums	15,195,069	0	0	0	15,195,069	0	13,751,126	0	0	13,751,126
Unearned Premiums Ceded	(1,350,047)	0	0	0	(1,350,047)	0	(1,690,232)	0	0	(1,690,232)
Premium Taxes	548,920	0	0	0	548,920	0	610,501	0	0	610,501
Net Reserve Change	<u>(924,918)</u>	<u>0</u>	<u>52,100</u>	<u>0</u>	<u>(872,818)</u>	<u>(15,377,786)</u>	<u>12,830,445</u>	<u>50,742</u>	<u>0</u>	<u>(2,496,599)</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	42,778	0	0	0	42,778	0	51,800	0	0	51,800
Assets Not Admitted	(231,193)	0	0	0	(231,193)	0	(316,811)	0	0	(316,811)
ADD (CURRENT PERIOD)										
Interest Accrued	36,977	0	0	0	36,977	36,977	0	0	0	36,977
Assets Not Admitted	(27,813)	0	0	0	(27,813)	(27,813)	0	0	0	(27,813)
Net Other Changes	<u>197,579</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>197,579</u>	<u>9,164</u>	<u>265,011</u>	<u>0</u>	<u>0</u>	<u>274,175</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>(7,481)</u>	<u>14,840</u>	<u>53,170</u>	<u>0</u>	<u>60,529</u>	<u>(1,271,457)</u>	<u>725,647</u>	<u>49,319</u>	<u>0</u>	<u>(496,491)</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED OCTOBER 31, 2003

EXHIBIT 3B

DESCRIPTION	2003	2002	2001	2000	Total
INCOME RECEIVED:					
Premiums Written	27,113,512	22,685,743	18,833,823	0	68,633,078
Reinsurance Premiums Ceded	(20,301,362)	(17,073,627)	(14,688,024)	0	(52,063,013)
Net Premiums Written	<u>6,812,150</u>	<u>5,612,116</u>	<u>4,145,799</u>	<u>0</u>	<u>16,570,065</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	134,382	256,271	556,314	0	946,967
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>18,779,266</u>	<u>3,434,296</u>	<u>4,447,890</u>	<u>0</u>	<u>26,661,452</u>
EXPENSES PAID:					
Losses	98,491	221,788	6,476,196	0	6,796,475
Reins. Recovered-Losses Paid	0	7,820	(5,762,174)	0	(5,754,354)
Loss Adjustment Expenses	31,802	21,702	309,389	0	362,893
Reins. Recovered-Loss Exp. Paid	(1,104)	(22,166)	(19,386)	0	(42,656)
Commissions	2,677,922	2,245,789	1,858,173	0	6,781,884
Commissions Ceded	(702,364)	(760,410)	(917,552)	0	(2,380,326)
Operating Expenses	2,435,668	2,361,379	1,979,733	0	6,776,780
Premium Taxes	141,686	688,546	565,097	0	1,395,329
Total Expenses Paid	<u>4,682,101</u>	<u>4,764,448</u>	<u>4,489,476</u>	<u>0</u>	<u>13,936,025</u>
Net Cash Change	<u>14,097,165</u>	<u>(1,330,152)</u>	<u>(41,586)</u>	<u>0</u>	<u>12,725,427</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>14,097,165</u>	<u>(1,330,152)</u>	<u>(41,586)</u>	<u>0</u>	<u>12,725,427</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	50,900	0	0	0	50,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	750	0	0	0	750
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	73,764	0	0	0	73,764
Unearned Premiums	16,393,593	0	0	0	16,393,593
Unearned Premiums Ceded	(1,869,779)	0	0	0	(1,869,779)
Premium Taxes	728,558	0	0	0	728,558
Total Reserves	<u>15,377,786</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>15,377,786</u>
OTHER CHANGES:					
Interest Accrued	36,977	0	0	0	36,977
Assets Not Admitted	(27,813)	0	0	0	(27,813)
Total Other Changes	<u>9,164</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>9,164</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>(1,271,457)</u>	<u>(1,330,152)</u>	<u>(41,586)</u>	<u>0</u>	<u>(2,643,195)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED OCTOBER 31, 2003**

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2003 10-31-2003	YEAR-TO-DATE 11-01-2002 10-31-2003
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	7,804,679	27,113,512
Reinsurance Premium Ceded	<u>(5,874,279)</u>	<u>(20,286,522)</u>
Net Premiums Written	1,930,400	6,826,990
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	15,195,069	13,751,126
Reinsurance Premium Ceded	<u>(1,350,047)</u>	<u>(1,690,232)</u>
Net Prior Unearned	13,845,022	12,060,894
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	16,393,593	16,393,593
Reinsurance Premium Ceded	<u>(1,869,779)</u>	<u>(1,869,779)</u>
Net Current Unearned	14,523,814	14,523,814
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>1,251,608</u>	<u>4,364,070</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED OCTOBER 31, 2003**

EXHIBIT 4B

	Quarter 08-01-2003 to 10-31-2003					Year-To-Date 11-01-2002 to 10-31-2003				
	Association Year					Association Year				
	2003	2002	2001	2000	Total	2003	2002	2001	2000	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	57,274	0	-1,070	0	56,204	98,491	13,240	14,158	0	125,889
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	9,474	(18,814)	0	-9,340
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	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	57,274	0	-1,070	0	56,204	98,491	22,714	-4,656	0	116,549
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	900	0	0	0	900	900	0	0	0	900
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	900	0	0	0	900	900	0	0	0	900
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	0	2,100	0	2,100	0	4,300	742	0	5,042
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	-300	0	0	-300
Outstanding Losses Net of Reins.	0	0	2,100	0	2,100	0	4,000	742	0	4,742
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	108,174	0	-53,170	0	55,004	149,391	18,714	-55,398	0	112,707
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	50,000	0	0	0	50,000	50,000	0	0	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 OCTOBER 31, 2003**

EXHIBIT 4C

	Quarter 08-01-2003 to 10-31-2003					Year-To-Date 11-01-2002 to 10-31-2003				
	Association Year					Association Year				
	2003	2002	2001	2000	Total	2003	2002	2001	2000	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	6,189	0	0	0	6,189	31,802	4,177	6,995	0	42,974
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-474	0	0	0	-474	-1,104	-20,028	-916	0	-22,048
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	-720	0	0	-720
Total Paid Loss Net of Reinsurance	5,715	0	0	0	5,715	30,698	-16,571	6,079	0	20,206
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	750	0	0	0	750	750	0	0	0	750
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	750	0	0	0	750	750	0	0	0	750
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	1,795	0	0	0	1,795	0	2,250	0	0	2,250
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	1,795	0	0	0	1,795	0	2,250	0	0	2,250
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	4,670	0	0	0	4,670	31,448	-18,821	6,079	0	18,706

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
CUMULATIVE REPORT OF CATASTROPHE LOSSES
PERIOD FROM JUNE 24, 1994 TO OCTOBER 31, 2003**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	LINE OF BUSINESS	LOSSES		CLAIM EXPENSES		UNALLOCATED	
				O/S	PAID	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, 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	238,467	18,979	8.65%	720	39	5.73%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	-270	-100.00%	0	-1	-100.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,314,553	328,494	33.31%	3,227	570	21.45%
	Mobile Home	1,070	33	3.18%	17	2	13.33%
	Commercial	34,293	3,235	10.42%	187	31	19.87%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	177,176	66,463	60.03%	584	163	38.72%
	Mobile Home	4,361	101	2.37%	88	-2	-2.22%
	Commercial	1,908	561	41.65%	11	1	10.00%
TOTAL BEAUFORT COUNTY	Dwelling	1,730,196	413,936	31.45%	4,531	772	20.54%
	Mobile Home	5,431	134	2.53%	105	0	0.00%
	Commercial	36,201	3,526	10.79%	198	31	18.56%
	TOTALS	1,771,828	417,596	30.84%	4,834	803	19.92%
FOLLY BEACH (Charleston County)	Dwelling	178,386	40,269	29.16%	772	79	11.40%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	6,008	-2,748	-31.38%	30	-9	-23.08%
ISLE OF PALMS (Charleston County)	Dwelling	420,869	102,223	32.08%	1,101	159	16.88%
	Mobile Home	202	-282	-58.26%	1	-1	-50.00%
	Commercial	16,421	652	4.13%	59	1	1.72%
KIAWAH ISLAND (Charleston County)	Dwelling	290,622	73,045	33.57%	574	91	18.84%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	532	-1,458	-73.27%	11	0	0.00%
SULLIVANS ISLAND (Charleston County)	Dwelling	157,291	23,823	17.85%	414	23	5.88%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	3,613	-13	-0.36%	17	0	0.00%
REMAINDER OF COUNTY (Charleston County)	Dwelling	217,596	64,224	41.87%	495	95	23.75%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	78	-2,430	-96.89%	1	-5	-83.33%
TOTAL CHARLESTON COUNTY	Dwelling	1,264,764	303,584	31.58%	3,356	447	15.37%
	Mobile Home	202	-282	-58.26%	1	-1	-50.00%
	Commercial	26,652	-5,997	-18.37%	118	-13	-9.92%
	TOTALS	1,291,618	297,305	29.90%	3,475	433	14.23%
EDISTO BEACH (Colleton County)	Dwelling	208,659	20,320	10.79%	851	34	4.16%
	Mobile Home	267	267	0.00%	1	1	0.00%
	Commercial	4,991	710	16.58%	12	1	9.09%
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	208,659	20,320	10.79%	851	34	4.16%
	Mobile Home	267	267	0.00%	1	1	0.00%
	Commercial	4,991	710	16.58%	12	1	9.09%
	TOTALS	213,917	21,297	11.06%	864	36	4.35%

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

AS OF: OCTOBER 31, 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
GARDEN CITY (Georgetown County)	Dwelling	83,076	6,527	8.53%	325	11	3.50%
	Mobile Home	814	350	75.43%	16	8	100.00%
	Commercial	1,517	0	0.00%	2	0	0.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	21,107	1,316	6.65%	101	3	3.06%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	139,627	13,731	10.91%	495	10	2.06%
	Mobile Home	534	7	1.33%	10	1	11.11%
	Commercial	22,783	358	1.60%	45	4	9.76%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	135,289	15,495	12.93%	352	6	1.73%
	Mobile Home	182	-77	-29.73%	4	-2	-33.33%
	Commercial	928	-18	-1.90%	7	0	0.00%
TOTAL GEORGETOWN COUNTY	Dwelling	379,099	37,069	10.84%	1,273	30	2.41%
	Mobile Home	1,530	280	22.40%	30	7	30.43%
	Commercial	25,228	340	1.37%	54	4	8.00%
	TOTALS	405,857	37,689	10.24%	1,357	41	3.12%
ATLANTIC BEACH (Horry County)	Dwelling	1,843	644	53.71%	17	3	21.43%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	298	-106	-26.24%	2	-1	-33.33%
GARDEN CITY (Horry County)	Dwelling	85,371	7,464	9.58%	481	28	6.18%
	Mobile Home	13,799	1,390	11.20%	307	19	6.60%
	Commercial	16,554	-369	-2.18%	32	-2	-5.88%
MYRTLE BEACH (Horry County)	Dwelling	244,946	35,413	16.90%	1,215	145	13.55%
	Mobile Home	56,655	5,773	11.35%	1,241	71	6.07%
	Commercial	334,793	532	0.16%	499	-13	-2.54%
N MYRTLE BEACH (Horry County)	Dwelling	511,989	71,373	16.20%	3,163	193	6.50%
	Mobile Home	13,562	916	7.24%	313	11	3.64%
	Commercial	108,498	2,444	2.30%	245	-4	-1.61%
SURFSIDE BEACH (Horry County)	Dwelling	147,475	24,366	19.79%	829	76	10.09%
	Mobile Home	43,515	5,512	14.50%	526	34	6.91%
	Commercial	6,303	-42	-0.66%	34	-2	-5.56%
REMAINDER OF COUNTY (Horry County)	Dwelling	56,918	50,573	797.05%	300	33	12.36%
	Mobile Home	331	331	0.00%	8	-3	-27.27%
	Commercial	2,486	-45,579	-94.83%	9	1	12.50%
TOTAL HORRY COUNTY	Dwelling	1,048,542	189,833	22.11%	6,005	478	8.65%
	Mobile Home	127,862	13,922	12.22%	2,395	132	5.83%
	Commercial	468,932	-43,120	-8.42%	821	-21	-2.49%
	TOTALS	1,645,336	160,635	10.82%	9,221	589	6.82%
GRAND TOTAL	Dwelling	4,631,260	964,742	26.31%	16,016	1,761	12.35%
	Mobile Home	135,292	14,321	11.84%	2,532	139	5.81%
	Commercial	562,004	-44,541	-7.34%	1,203	2	0.17%
	TOTALS	5,328,556	934,522	21.27%	19,751	1,902	10.66%