SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION BALANCE SHEET QUARTER ENDED APRIL 30, 2004

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	12,403,409			12,403,409
Cash	3,208,793			3,208,793
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable				_
on loss payments	0			0
Interest accrued		10,197		10,197
Data processing equipment				
(less accumulated depreciation)	64,044			64,044
Furniture, fixtures & equipment				
(less accumulated depreciation)	8,518		8,518	0
Programming (net of amortization)	12,114		12,114	0
Section 444 Deposit (I.R.S.)	24,895			24,895
Prepaid operating expense	129,500		4,500	125,000
TOTAL ASSETS	15,851,273	10,197	25,132	15,836,338
LIABILITIES AND EQUITY: Reserves for: Unpaid losses Reinsurance recoverable-unpaid losses Unpaid loss adjustment expense Reinsurance recoverable-unpaid loss exp. Operating expenses Unearned premiums: net Premium taxes TOTAL RESERVES				50,600 0 500 0 89,555 12,839,349 377,193 13,357,197
Payables for: Accounts payable Amounts withheld for account of others Post Retirement Benefit Payable Reinsurance Premium Payable TOTAL PAYABLES				0 9,037 223,311 2,750,835 2,983,183
MEMBERS' EQUITY				(504,042)
Total Liabilities and Equity				15,836,338

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION INCOME STATEMENT AND EQUITY ACCOUNT QUARTER ENDED APRIL 30, 2004

EXHIBIT 2

QUARTER: YEAR-TO-DATE 02-01-2004 11-01-2003 04-30-2004 04-30-2004 DESCRIPTION **UNDERWRITING INCOME:** Net Premiums Earned 1,283,089 4,464,291 **DEDUCTIONS:** Losses incurred 8,421 12,691 13,767 19,162 Loss expenses incurred Operating expenses incurred 1,372,719 2,410,212 TOTAL DEDUCTIONS 1,394,907 2,442,065 Net Underwriting Gain or (Loss) (111,818)2,022,226 OTHER INCOME OR (OUTGO) Net Investment Income 29,587 72,660 Miscellaneous income 0 0 0 0 Other interest income TOTAL OTHER INCOME OR (OUTGO) 29,587 72,660 Net Income or (Loss) (82, 231)2,094,886 **EQUITY ACCOUNT:** Members' Equity (Prior Period) (425, 265)(2,643,195)Net income or (loss) (82, 231)2,094,886 Change in assets not admitted 3,454 2,681 Assessments or (distributions) 41,586 0 Net change in equity (78, 777)2,139,153 Members' Equity (Current Period) (504,042)(504,042)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION ANALYSIS OF INVESTMENT INCOME QUARTER ENDED APRIL 30, 2004

EXHIBIT 2A

	Quarter 02-01-2004 04-30-2004	Year-To-Date 11-01-2003 04-30-2004
Investment Income Received/T-Bills Investment Income Received/Sweep Account	51,839 3,098	92,518 6,922
Total Investment Income Received	54,937	99,440
Interest Accrued (Prior Period)	35,547	36,977
Interest Accrued (Current Period)	10,197	10,197
Investment Income Earned	29,587	72,660

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT QUARTER ENDED APRIL 30, 2004

EXHIBIT 3A

			02-01-2004 to		4	Year-To-Date at 04-30-2004 Association Year				
DESCRIPTION	2004	A 2003	ssociation Yea 2002	r 2001	Total	2004	2003	Association Yo 2002	ear 2001	Total
INCOME RECEIVED:										
Premiums Written	6,962,566	0	0	0	6,962,566	11,750,560	0	0	0	11,750,560
Reinsurance Premiums Ceded	(5,067,296)	0	0	0	(5,067,296)	(8,970,734)	0	0	0	(8,970,734)
Net Premiums Written	1,895,270	0	0	0	1,895,270	2,779,826	0	0	0	2,779,826
Portfolio Transfer of										
Unearned Premiums:					_					
From Prior Assoc. Year	0 0	0	0	0	0	16,393,593	0	0	0	16,393,593
To Secceeding Assoc. Yr. Acquisition Allowance on	0	0	0	0	U	0	(16,393,593)	0	0	(16,393,593)
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,324,452)	0	0	0	(2,324,452)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	2,324,452	0	0	2,324,452
Investment Income Received	45,594	9,343	0	0	54,937	62,426	37,014	0	0	99,440
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	1,940,864	9,343	0	0	1,950,207	16,911,393	(14,032,127)	0	0	2,879,266
EXPENSES PAID:										
Losses	7,621	500	0	0	8,121	11,826	1,165	0	0	12,991
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	11,487	2,030	0	0	13,517	16,509	2,903	0	0	19,412
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	698,702	0	0	0	698,702	1,174,149	0	0	0	1,174,149
Commissions Ceded	(137,898)	0 0	0	0	(137,898)	(403,368)	(265,228)	0	0	(668,596)
Operating Expenses Premium Taxes	550,551 0	0 668,561	0 0	0 0	550,551 668,561	1,427,015 0	73,764 739,454	0	0 0	1,500,779 739,454
Total Expenses Paid	1,130,463	671.091	0	0	1.801.554	2,226,131	552,058	0	0	2,778,189
		01 1,001	0	0	.,	2,220,101	002,000			_,,
Net Cash Change	810,401	(661,748)	0	0	148,653	14,685,262	(14,584,185)	0	0	101,077
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	0	0	0	0
ADD (CURRENT PERIOD)	0	0	0	0	•	0	0	0	0	•
Reins Recoverable-Losses Paid Reins Recoverable-Loss Exp. Paid	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0
Net Change	0	0	0	0	0	0	0	0	0	0
5										
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	50,600	0	0	0	50,600	50,600	0	0	0	50,600
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	500	0	0	0	500	500	0	0	0	500
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0 80 555	0 80 555	0	0	0 0	0 80 555
Operating Expenses Unearned Premiums	89,555 14,511,026	0	0	0	89,555 14,511,026	89,555 14,511,026	0	0	0	89,555 14,511,026
Unearned Premiums Ceded	(1,671,677)	0	0	0	(1,671,677)	(1,671,677)	0	0	0	(1,671,677)
Premium Taxes	377,193	0	0	0	377,193	377,193	0	0	0	377,193
ADD (PRIOR PERIOD)	- ,					- ,				
Unpaid Losses	0	50,300	0	0	50,300	0	50,900	0	0	50,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	0	250	0	0	250	0	750	0	0	750
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	62,585	0	0	0	62,585	0	73,764	0	0	73,764
Unearned Premiums	14,400,961	0	0	0	14,400,961	0	16,393,593	0	0	16,393,593
Unearned Premiums Ceded	(2,173,793)	0	0	0	(2,173,793) 811,360	0	(1,869,779)	0	0	(1,869,779)
Premium Taxes Net Reserve Change	153,695 (913,749)	657,665 708,215	0	0	(205,534)	0 (13,357,197)	728,558 15,377,786	0	0	728,558 2,020,589
Not Receive Change	(010,110)	100,210	0	0	(200,004)	(10,007,107)	10,011,100	0	0	2,020,000
DEDUCT (PRIOR PERIOD) Interest Accrued	35,547	0	0	0	35,547	0	36,977	0	0	36,977
Assets Not Admitted	35,547 (28,586)	0 0	0 0	0	35,547 (28,586)	0 0	36,977 (27,813)	0	0 0	36,977 (27,813)
ADD (CURRENT PERIOD)	(20,000)	U	0	U	(20,300)	U	(21,013)	U	U	(21,013)
Interest Accrued	10,197	0	0	0	10,197	10,197	0	0	0	10,197
Assets Not Admitted	(25,132)	0	0	0	(25,132)	(25,132)	0	0	0	(25,132)
Net Other Changes	(21,896)	0	0	0	(21,896)	(14,935)	(9,164)	0	0	(24,099)
Assessments or (Distributions)	0	0	0	0	0	0	0	0	41,586	41,586
· · · ·			0	0				0		
Change In Members' Equity	(125,244)	46,467	U	U	(78,777)	1,313,130	784,437	U	41,586	2,139,153

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION MEMBERS' ACCOUNT FOR UNSETTLED YEARS INCEPTION TO ASSOCIATION QUARTER ENDED APRIL 30, 2004

EXHIBIT 3B

DESCRIPTION	2004	2003	2002	2001	Total
INCOME RECEIVED:					
Premiums Written	11,750,560	27,113,512	22,685,743	18,833,823	80,383,638
Reinsurance Premiums Ceded	(8,970,734)	(20,301,362)	(17,073,627)	(14,688,024)	(61,033,747)
Net Premiums Written	2,779,826	6,812,150	5,612,116	4,145,799	19,349,891
Portfolio Transfer of					
Unearned Premiums:					
From Prior Assoc. Year	16,393,593	13,751,126	11,067,319	10,767,960	51,979,998
To Succeeding Assoc. Yr.	0	(16,393,593)	(13,751,126)	(11,067,319)	(41,212,038)
Acquisition Allowance on					
Portfolio Transfer		((,	(()
From Prior Assoc. Year	(2,324,452)	(1,918,392)	(1,668,676)	(1,623,540)	(7,535,060)
To Secceeding Assoc. Yr.	0	2,324,452	1,918,392	1,668,676	5,911,520
Investment Income Received	62,426	171,396	256,271	556,314	1,046,407
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	16,911,393	4,747,139	3,434,296	4,447,890	29,540,718
EXPENSES PAID:					
Losses	11,826	99,656	221,788	6,476,196	6,809,466
Reins. Recovered-Losses Paid	0	0	7,820	(5,762,174)	(5,754,354)
Loss Adjustment Expenses	16,509	34,705	21,702	309,389	382,305
Reins. Recovered-Loss Exp. Paid	0	(1,104)	(22,166)	(19,386)	(42,656)
Commissions	1,174,149	2,677,922	2,245,789	1,858,173	7,956,033
Commissions Ceded	(403,368)	(967,592)	(760,410)	(917,552)	(3,048,922)
Operating Expenses	1,427,015	2,509,432	2,361,379	1,979,733	8,277,559
Premium Taxes	0	881,140	688,546	565,097	2,134,783
Total Expenses Paid	2,226,131	5,234,159	4,764,448	4,489,476	16,714,214
Net Cash Change	14,685,262	(487,020)	(1,330,152)	(41,586)	12,826,504
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)	0	0	0	0	0
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	0	(487,020)	0 (1,330,152)	0 (41,586)	12,826,504
Net Change	14,685,262	(407,020)	(1,330,152)	(41,300)	12,826,504
RESERVES:					
DEDUCT (CURRENT PERIOD)					=
Unpaid Losses	50,600	0	0	0	50,600
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	500	0	0	0	500
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses Unearned Premiums	89,555	0	0	0	89,555
Unearned Premiums Ceded	14,511,026	0	0	0	14,511,026
Premium Taxes	(1,671,677) 377,193	0	0	0	(1,671,677) 377,193
Total Reserves	13,357,193	0	0	0	13,357,197
OTHER CHANGES:	40.407	^	0	0	40 407
Interest Accrued	10,197	0	0	0	10,197
Assets Not Admitted	(25,132)	0	0	0	(25,132)
Total Other Changes	(14,935)	0	0	0	(14,935)
Assessments or (Distributions)	0	0	0	41,586	41,586
Net Members' Equity	1,313,130	(487,020)	(1,330,152)	0	(504,042)

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF PREMIUMS QUARTER ENDED APRIL 30, 2004

EXHIBIT 4A

DESCRIPTION	QUARTER 02-01-2004 04-30-2004	YEAR-TO-DATE 11-01-2003 04-30-2004
PREMIUMS WRITTEN:		
Allied Lines (Windstorm & Hail)	6,962,566	11,750,560
Reinsurance Premium Ceded	(5,067,296)	(8,970,734)
Net Premiums Written	1,895,270	2,779,826
UNEARNED PREMIUMS (PRIOR PERIOD):		
Allied Lines (Windstorm & Hail)	0	16,393,593
Reinsurance Premium Ceded	(2,173,793)	(1,869,779)
Net Prior Unearned	(2,173,793)	14,523,814
UNEARNED PREMIUMS (CURRENT PERIOD):		
Allied Lines (Windstorm & Hail)	14,511,026	14,511,026
Reinsurance Premium Ceded	(1,671,677)	(1,671,677)
Net Current Unearned	12,839,349	12,839,349
EARNED PREMIUMS		
Allied Lines (Windstorm & Hail)	(13,117,872)	4,464,291

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSSES QUARTER ENDED APRIL 30, 2004

EXHIBIT 4B

	C		2004 to 04-30-2 ation Year	2004		Y		1-01-2003 to 04 sociation Year		
-	2004	2003	2002	2001	Total	2004	2003	2002	2001	Total
PAID LOSSES Allied Lines (Windstom & Hail) REINSURANCE RECOVERED	7,621	500	0	0	8,121	11,826	1,165	0	0	12,991
REINSURANCE RECOVERED Reins. Recovered-Paid Losses REINSURANCE RECOVERABLE: (CURRENT PERIOD)	0	0	0	0	0	0	0	0	0	0
Reins. Recoverable-Paid Losses REINSURANCE RECOVERABLE: (PRIOR PERIOD)	0	0	0	0	0	0	0	0	0	0
Reins. Recoverable-Paid Losses	0	0	0	0	0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	7,621	500	0	0	8,121	11,826	1,165	0	0	12,991
OUTSTANDING LOSSES (CURRENT PERIOD) Allied Lines (Windstorm & Hail) REINSURANCE RECOVERABLE:	600	0	0	0	600	600	0	0	0	600
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	600	0	0	0	600	600	0	0	0	600
OUTSTANDING LOSSES (PRIOR PERIOD) Allied Lines (Windstorm & Hail) REINSURANCE RECOVERABLE: Reins. Recoverable-Unpaid Losses	0	300 0	0	0 0	300 0	0	900 0	0	0 0	900 0
Outstanding Losses Net of Reins.	0	300	0	0	300	0	900	0	0	900
INCURRED LOSSES: Allied Lines (Windstorm & Hail)	58,221	-49,800	0	0	8,421	62,426	-49,735	0	0	12,691
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	50,000	0	0	50,000	0	50,000	0	0	50,000

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES QUARTER ENDED APRIL 30, 2004

EXHIBIT 4C

	C		2004 to 04-30- ociation Year	2004		Y	/ear-To-Date 1	1-01-2003 to (ssociation Ye		
	2004	2003	2002	2001	Total	2004	2003	2002	2001	Total
LOSS EXPENSES PAID										
Allied Lines (Windstom & Hail)	11,487	2,030	0	(13,517	16,509	2,903	0	0	19,412
REINSURANCE RECOVERED Reins, Recovered-Paid Losses	0	0	0	(0	0	0	0	0	0
REINSURANCE RECOVERABLE: (CURRENT PERIOD)	U	U	U	,	Ū	U	U	U	U	U
Reins. Recoverable-Paid Loss Expense REINSURANCE RECOVERABLE: (PRIOR PERIOD)	0	0	0	(0	0	0	0	0	0
Reins. Recoverable-Paid Loss Expense	0	0	0	(0	0	0	0	0	0
Total Paid Loss Net of Reinsurance	11,487	2,030	0	(13,517	16,509	2,903	0	0	19,412
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail) REINSURANCE RECOVERABLE:	500	0	0	(500	500	0	0	0	500
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	(0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	500	0	0	(500	500	0	0	0	500
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail) REINSURANCE RECOVERABLE:	0	250	0	(250	0	750	0	0	750
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	(0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	0	250	0	(250	0	750	0	0	750
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	11,987	1,780	0	(13,767	17,009	2,153	0	0	19,162

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION CUMULATIVE REPORT OF CATASTROPHE LOSSES PERIOD FROM JUNE 24, 1994 TO APRIL 30, 2004

EXHIBIT 5

	FISCAL		LINE				CLAIM EXF	PENSES	
CAT	ACCIDENT	DATE	OF	LOSS	SES	ALLOC	ATED	UNALLO	CATED
NUMBER		OF LOSS	BUSINESS	O/S	PAID	O/S	PAID	O/S	PAID
NUMBER		01 2000	DOOMEOO	0,0		0/0		0/0	TAIP
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, 2004		Amount of In (000 On		Number of Policies In Force					
		As Of	,	As Of					
CITY (County)	Class	Current Quarter	Change Over Prior Year	% of Change	Current Quarter	Change Over Prior Year	% of Change		
	Dwelling	251,461	21,405	9.30%	743	43	6.14%		
FRIPP ISLAND	Mobile Home	0	0	0.00%	0	0	0.00%		
(Beaufort County)	Commercial	0	-270	-100.00%	0	-1	-100.00%		
	Dwelling	1,461,484	310,195	26.94%	3,370	386	12.94%		
HILTON HEAD ISLAND	Mobile Home	1,185	65	5.80%	20	2	11.11%		
(Beaufort County)	Commercial	35,945	13	0.04%	192	3	1.59%		
	Dwelling	199,696	67,342	50.88%	642	162	33.75%		
REMAINDER OF COUNTY	Mobile Home	3,953	-415	-9.50%	79	-10	-11.24%		
(Beaufort County)	Commercial	1,849	331	21.81%	11	0	0.00%		
	Dwelling	1,912,641	398,942	26.36%	4,755	591	14.19%		
TOTAL BEAUFORT COUNTY	Mobile Home	5,138	-350	-6.38%	99	-8	-7.48%		
	Commercial	37,794	74	0.20%	203	2	1.00%		
	TOTALS	1,955,573	398,666	25.61%	5,057	585	13.08%		
	Dwelling	180,252	22,394	14.19%	769	33	4.48%		
FOLLY BEACH	Mobile Home	0	0	0.00%	0	0	0.00%		
(Charleston County)	Commercial	5,951	-2,333	-28.16%	29	-6	-17.14%		
	Dwelling	439,041	57,587	15.10%	1,108	47	4.43%		
ISLE OF PALMS	Mobile Home	202	0	0.00%	1	0	0.00%		
(Charleston County)	Commercial	14,927	-2,640	-15.03%	58	-2	-3.33%		
	Dwelling	300,703	32,733	12.22%	536	-36	-6.29%		
KIAWAH ISLAND	Mobile Home	0	0	0.00%	0	0	0.00%		
(Charleston County)	Commercial	2,332	1,857	390.95%	13	3	30.00%		
	Dwelling	167,743	21,340	14.58%	413	-2	-0.48%		
SULLIVANS ISLAND	Mobile Home	0	0	0.00%	0	0	0.00%		
(Charleston County)	Commercial	3,424	-182	-5.05%	15	-3	-16.67%		
	Dwelling	220,860	26,905	13.87%	489	13	2.73%		
REMAINDER OF COUNTY	Mobile Home	0	0	0.00%	0	0	0.00%		
(Charleston County)	Commercial	0	-205	-100.00%	0	-2	-100.00%		
	Dwelling	1,308,599	•	14.03%	3,315		1.69%		
TOTAL CHARLESTON COUNTY	Mobile Home	202		0.00%	1		0.00%		
	Commercial	26,634		-11.62%	115		-8.00%		
	TOTALS	1,335,435	157,456	13.37%	3,431	45	1.33%		
	Dwelling	213,276		8.58%	852		1.07%		
EDISTO BEACH	Mobile Home	267		0.00%	1		0.00%		
(Colleton County)	Commercial	5,605	1,324	30.93%	12	1	9.09%		
	Dwelling	0		0.00%	0		0.00%		
REMAINDER OF COUNTY	Mobile Home	0		0.00%	0		0.00%		
(Colleton County)	Commercial	0	0	0.00%	0	0	0.00%		
	Dwelling	213,276		8.58%	852		1.07%		
TOTAL COLLETON COUNTY	Mobile Home	267		0.00%	1		0.00%		
	Commercial	5,605		30.93%	12		9.09%		
	TOTALS	219,148	18,443	9.19%	865	11	1.29%		

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

AS OF: APRIL 30, 2004		Amount of In (000 Or	Force Liability	1	Number of Po	olicies In Force	
		As Of			As Of		
CITY		Current	Change Over	% of	Current	Change Over	% of
(County)	Class	Quarter	Prior Year	Change	Quarter	Prior Year	Change
	Dwelling	95,922	- ,	21.24%	353		11.71%
GARDEN CITY	Mobile Home	40		-92.62%	1		-90.00%
(Georgetown County)	Commercial	6,342	4,825	318.06%	5	3	150.00%
	Dwelling	21,594	908	4.39%	99	-2	-1.98%
LITCHFIELD BEACH	Mobile Home	0		0.00%	0		0.00%
(Georgetown County)	Commercial	0		0.00%	0		0.00%
	Dwellina	147.716	23,059	18.50%	507	33	6.96%
PAWLEYS ISLAND	Mobile Home	864	- ,	57.95%	10		0.00%
	Commercial			7.26%	43		-2.27%
(Georgetown County)	Commercial	24,152	1,634	7.20%	43	-1	-2.21%
	Dwelling	139,491	18,198	15.00%	354		2.61%
REMAINDER OF COUNTY	Mobile Home	104	-105	-50.24%	2		-60.00%
(Georgetown County)	Commercial	55	-981	-94.69%	2	-5	-71.43%
	Dwelling	404,723	58,968	17.05%	1,313	77	6.23%
TOTAL GEORGETOWN COUNTY	Mobile Home	1,008	-290	-22.34%	13	-12	-48.00%
	Commercial	30,549		21.85%	50	-3	-5.66%
	TOTALS	436,280		17.24%	1,376		4.72%
	Dwelling	2,785	1,175	72.98%	27	11	68.75%
ATLANTIC BEACH	Mobile Home	64	,	0.00%	1		0.00%
(Horry County)	Commercial	1,070	-	164.85%	6		100.00%
(hony county)	Commercial	1,070	000	104.05 %	U	5	100.00 %
	Dwelling	70,823	,	-13.88%	438		-7.98%
GARDEN CITY	Mobile Home	14,615		11.80%	319		6.33%
(Horry County)	Commercial	13,512	-1,587	-10.51%	27	-6	-18.18%
	Dwelling	262,835	40,214	18.06%	1,274	155	13.85%
MYRTLE BEACH	Mobile Home	57,883	5,648	10.81%	1,259	81	6.88%
(Horry County)	Commercial	322,059	-20,558	-6.00%	405	-116	-22.26%
	Dwelling	534,644	58,590	12.31%	3,203	128	4.16%
N MYRTLE BEACH	Mobile Home	14,162		9.49%	325		7.97%
(Horry County)	Commercial	110,299		0.88%	229		-11.58%
	Dwelling	161,219	31,394	24.18%	854	87	11.34%
SURFSIDE BEACH	Mobile Home	,	,	11.40%	519	-	3.39%
		44,497					
(Horry County)	Commercial	5,091	-1,006	-16.50%	28	-6	-17.65%
	Dwelling	58,499		859.47%	295		5.73%
REMAINDER OF COUNTY	Mobile Home	244		0.00%	6		-45.45%
(Horry County)	Commercial	3,026	-48,398	-94.12%	12	0	0.00%
	Dwelling	1,090,805	172,360	18.77%	6,091	359	6.26%
TOTAL HORRY COUNTY	Mobile Home	131,465	13,280	11.24%	2,429	137	5.98%
	Commercial	455,057		-13.32%	707		-17.98%
	TOTALS	1,677,327		7.41%	9,227		3.84%
	Dwelling	4,930,044	808,081	19.60%	16,326	1,091	7.16%
GRAND TOTAL	Mobile Home	138,080	•	10.31%	2,543		4.87%
	Commercial	555,639	•	-10.70%	1,040		-13.18%
	TOTALS	5,623,763	,	15.49%	19,956		5.52%
	IUIALU	0,020,700	107,703	10.70/0	13,330	1,044	0.02 /0