

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED JULY 31, 2005

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	20,543,415			20,543,415
Cash	3,446,793			3,446,793
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		156,152		156,152
Data processing equipment (less accumulated depreciation)	61,416			61,416
Furniture, fixtures & equipment (less accumulated depreciation)	9,905		9,905	0
Programming (net of amortization)	7,278		7,278	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	165,572		7,239	158,333
TOTAL ASSETS	24,234,379	156,152	24,422	24,366,109
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				719,850
Reinsurance recoverable-unpaid losses				(7,000)
Unpaid loss adjustment expense				8,000
Reinsurance recoverable-unpaid loss exp.				(2,250)
Operating expenses				50,277
Unearned premiums: net				16,191,379
Premium taxes				621,877
TOTAL RESERVES				17,582,133
Payables for:				
Accounts payable				0
Amounts withheld for account of others				11,379
Post Retirement Benefit Payable				254,876
Reinsurance Premium Payable				9,576,689
TOTAL PAYABLES				9,842,944
MEMBERS' EQUITY				(3,058,968)
Total Liabilities and Equity				24,366,109

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED JULY 31, 2005**

EXHIBIT 2

DESCRIPTION	QUARTER: 05-01-2005 07-31-2005	YEAR-TO-DATE 11-01-2004 07-31-2005
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	284,254	4,881,532
<u>DEDUCTIONS:</u>		
Losses incurred	108,701	(379,348)
Loss expenses incurred	12,895	53,843
Operating expenses incurred	1,614,069	4,218,531
TOTAL DEDUCTIONS	1,735,665	3,893,026
 Net Underwriting Gain or (Loss)	 (1,451,411)	 988,506
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	141,395	301,216
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	141,395	301,216
 <u>Net Income or (Loss)</u>	 <u>(1,310,016)</u>	 <u>1,289,722</u>
<u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(1,744,756)	(4,348,799)
Net income or (loss)	(1,310,016)	1,289,722
Change in assets not admitted	(4,196)	109
Assessments or (distributions)	0	0
Net change in equity	<u>(1,314,212)</u>	<u>1,289,831</u>
 Members' Equity (Current Period)	 <u>(3,058,968)</u>	 <u>(3,058,968)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED JULY 31, 2005**

EXHIBIT 2A

	Quarter 05-01-2005 07-31-2005	Year-To-Date 11-01-2004 07-31-2005
Investment Income Received/T-Bills	0	164,901
Investment Income Received/Sweep Account	16,511	40,277
 Total Investment Income Received	 16,511	 205,178
Interest Accrued (Prior Period)	31,268	60,114
Interest Accrued (Current Period)	156,152	156,152
 Investment Income Earned	 141,395	 301,216

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED JULY 31, 2005

EXHIBIT 3A

DESCRIPTION	Quarter 05-01-2005 to 07-31-2005 Association Year					Year-To-Date at 07-31-2005 Association Year				
	2005	2004	2003	2002	Total	2005	2004	2003	2002	Total
INCOME RECEIVED:										
Premiums Written	10,052,342	0	0	0	10,052,342	22,214,734	0	0	0	22,214,734
Reinsurance Premiums Ceded	(7,373,033)	0	0	0	(7,373,033)	(16,665,302)	0	0	0	(16,665,302)
Net Premiums Written	<u>2,679,309</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,679,309</u>	<u>5,549,432</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,549,432</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	17,351,884	0	0	0	17,351,884
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(17,351,884)	0	0	(17,351,884)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,233,623)	0	0	0	(2,233,623)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	2,233,623	0	0	2,233,623
Investment Income Received	16,511	0	0	0	16,511	149,605	55,573	0	0	205,178
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>2,695,820</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,695,820</u>	<u>20,817,298</u>	<u>(15,062,688)</u>	<u>0</u>	<u>0</u>	<u>5,754,610</u>
EXPENSES PAID:										
Losses	130,671	79,174	0	0	209,845	153,183	1,517,962	0	0	1,671,145
Reins. Recovered-Losses Paid	(4,994)	0	0	0	(4,994)	(4,994)	(108,581)	0	0	(113,575)
Loss Adjustment Expenses	15,103	5,421	0	0	20,524	26,178	150,758	0	0	176,936
Reins. Recovered-Loss Exp. Paid	(1,837)	0	0	0	(1,837)	(1,837)	(9,820)	0	0	(11,657)
Commissions	992,729	0	0	0	992,729	2,195,748	0	0	0	2,195,748
Commissions Ceded	(267,597)	0	0	0	(267,597)	(535,415)	(70,843)	0	0	(606,258)
Operating Expenses	545,634	0	0	0	545,634	1,821,986	129,393	0	0	1,951,379
Premium Taxes	91,216	0	0	0	91,216	91,216	775,593	0	0	866,809
Total Expenses Paid	<u>1,500,925</u>	<u>84,595</u>	<u>0</u>	<u>0</u>	<u>1,585,520</u>	<u>3,746,065</u>	<u>2,384,462</u>	<u>0</u>	<u>0</u>	<u>6,130,527</u>
Net Cash Change	<u>1,194,895</u>	<u>(84,595)</u>	<u>0</u>	<u>0</u>	<u>1,110,300</u>	<u>17,071,233</u>	<u>(17,447,150)</u>	<u>0</u>	<u>0</u>	<u>(375,917)</u>
REINSURANCE RECOVERABLE:										
DEDUCT (PRIOR PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	66,834	0	0	66,834
Reins Recoverable-Loss Exp. Paid	0	708	0	0	708	0	5,564	0	0	5,564
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>(708)</u>	<u>0</u>	<u>0</u>	<u>(708)</u>	<u>0</u>	<u>(72,398)</u>	<u>0</u>	<u>0</u>	<u>(72,398)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	2,550	717,300	0	0	719,850	2,550	717,300	0	0	719,850
Reins. Recoverable-Unpaid Losses	0	(7,000)	0	0	(7,000)	0	(7,000)	0	0	(7,000)
Unpaid Loss Adjustment Expense	2,000	6,000	0	0	8,000	2,000	6,000	0	0	8,000
Reins. Recoverable-Unpd. Loss Exp.	0	(2,250)	0	0	(2,250)	0	(2,250)	0	0	(2,250)
Operating Expenses	50,277	0	0	0	50,277	50,277	0	0	0	50,277
Unearned Premiums	17,850,847	0	0	0	17,850,847	17,850,847	0	0	0	17,850,847
Unearned Premiums Ceded	(1,659,468)	0	0	0	(1,659,468)	(1,659,468)	0	0	0	(1,659,468)
Premium Taxes	621,877	0	0	0	621,877	621,877	0	0	0	621,877
ADD (PRIOR PERIOD)										
Unpaid Losses	0	816,300	0	0	816,300	0	2,777,702	0	0	2,777,702
Reins. Recoverable-Unpaid Losses	(300)	(7,000)	0	0	(7,300)	0	(61,100)	0	0	(61,100)
Unpaid Loss Adjustment Expense	4,500	10,250	0	0	14,750	0	131,500	0	0	131,500
Reins. Recoverable-Unpd. Loss Exp.	(250)	(2,250)	0	0	(2,500)	0	(8,750)	0	0	(8,750)
Operating Expenses	29,654	0	0	0	29,654	0	94,393	0	0	94,393
Unearned Premiums	15,206,967	0	0	0	15,206,967	0	17,351,884	0	0	17,351,884
Unearned Premiums Ceded	(1,410,643)	0	0	0	(1,410,643)	0	(1,828,405)	0	0	(1,828,405)
Premium Taxes	390,413	0	0	0	390,413	0	766,908	0	0	766,908
Net Reserve Change	<u>(2,647,742)</u>	<u>103,250</u>	<u>0</u>	<u>0</u>	<u>(2,544,492)</u>	<u>(16,868,083)</u>	<u>18,510,082</u>	<u>0</u>	<u>0</u>	<u>1,641,999</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	31,268	0	0	0	31,268	0	60,114	0	0	60,114
Assets Not Admitted	(20,226)	0	0	0	(20,226)	0	(24,531)	0	0	(24,531)
ADD (CURRENT PERIOD)										
Interest Accrued	156,152	0	0	0	156,152	156,152	0	0	0	156,152
Assets Not Admitted	(24,422)	0	0	0	(24,422)	(24,422)	0	0	0	(24,422)
Net Other Changes	<u>120,688</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>120,688</u>	<u>131,730</u>	<u>(35,583)</u>	<u>0</u>	<u>0</u>	<u>96,147</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>(1,332,159)</u>	<u>17,947</u>	<u>0</u>	<u>0</u>	<u>(1,314,212)</u>	<u>334,880</u>	<u>954,951</u>	<u>0</u>	<u>0</u>	<u>1,289,831</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2005

EXHIBIT 3B

DESCRIPTION	2005	2004	2003	2002	Total
INCOME RECEIVED:					
Premiums Written	22,214,734	29,189,018	0	0	51,403,752
Reinsurance Premiums Ceded	(16,665,302)	(21,965,060)	0	0	(38,630,362)
Net Premiums Written	<u>5,549,432</u>	<u>7,223,958</u>	<u>0</u>	<u>0</u>	<u>12,773,390</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	17,351,884	16,393,593	0	0	33,745,477
To Succeeding Assoc. Yr.	0	(17,351,884)	0	0	(17,351,884)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(2,233,623)	(2,324,452)	0	0	(4,558,075)
To Succeeding Assoc. Yr.	0	2,233,623	0	0	2,233,623
Investment Income Received	149,605	189,387	0	0	338,992
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>20,817,298</u>	<u>6,364,225</u>	<u>0</u>	<u>0</u>	<u>27,181,523</u>
EXPENSES PAID:					
Losses	153,183	3,304,598	0	0	3,457,781
Reins. Recovered-Losses Paid	(4,994)	(121,496)	0	0	(126,490)
Loss Adjustment Expenses	26,178	380,535	0	0	406,713
Reins. Recovered-Loss Exp. Paid	(1,837)	(15,770)	0	0	(17,607)
Commissions	2,195,748	2,885,653	0	0	5,081,401
Commissions Ceded	(535,415)	(1,033,758)	0	0	(1,569,173)
Operating Expenses	1,821,986	2,698,247	0	0	4,520,233
Premium Taxes	91,216	946,014	0	0	1,037,230
Total Expenses Paid	<u>3,746,065</u>	<u>9,044,023</u>	<u>0</u>	<u>0</u>	<u>12,790,088</u>
Net Cash Change	<u>17,071,233</u>	<u>(2,679,798)</u>	<u>0</u>	<u>0</u>	<u>14,391,435</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>17,071,233</u>	<u>(2,679,798)</u>	<u>0</u>	<u>0</u>	<u>14,391,435</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	2,550	717,300	0	0	719,850
Reins. Recoverable-Unpaid Losses	0	(7,000)	0	0	(7,000)
Unpaid Loss Adjustment Expense	2,000	6,000	0	0	8,000
Reins. Recoverable-Unpd. Loss Exp.	0	(2,250)	0	0	(2,250)
Operating Expenses	50,277	0	0	0	50,277
Unearned Premiums	17,850,847	0	0	0	17,850,847
Unearned Premiums Ceded	(1,659,468)	0	0	0	(1,659,468)
Premium Taxes	621,877	0	0	0	621,877
Total Reserves	<u>16,868,083</u>	<u>714,050</u>	<u>0</u>	<u>0</u>	<u>17,582,133</u>
OTHER CHANGES:					
Interest Accrued	156,152	0	0	0	156,152
Assets Not Admitted	(24,422)	0	0	0	(24,422)
Total Other Changes	<u>131,730</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>131,730</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>334,880</u>	<u>(3,393,848)</u>	<u>0</u>	<u>0</u>	<u>(3,058,968)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF PREMIUMS
 QUARTER ENDED JULY 31, 2005**

EXHIBIT 4A

DESCRIPTION	QUARTER 05-01-2005 07-31-2005	YEAR-TO-DATE 11-01-2004 07-31-2005
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	10,052,342	22,214,734
Reinsurance Premium Ceded	<u>(7,373,033)</u>	<u>(16,665,302)</u>
Net Premiums Written	2,679,309	5,549,432
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	15,206,967	17,351,884
Reinsurance Premium Ceded	<u>(1,410,643)</u>	<u>(1,828,405)</u>
Net Prior Unearned	13,796,324	15,523,479
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	17,850,847	17,850,847
Reinsurance Premium Ceded	<u>(1,659,468)</u>	<u>(1,659,468)</u>
Net Current Unearned	16,191,379	16,191,379
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>284,254</u>	<u>4,881,532</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED JULY 31, 2005**

EXHIBIT 4B

	Quarter 05-01-2005 to 07-31-2005					Year-To-Date 11-01-2004 to 07-31-2005				
	Association Year					Association Year				
	2005	2004	2003	2002	Total	2005	2004	2003	2002	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	130,671	79,174	0	0	209,845	153,183	1,517,962	0	0	1,671,145
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-4,994	0	0	0	-4,994	(4,994)	(108,581)	0	0	-113,575
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	66,834	0	0	66,834
Total Paid Loss Net of Reinsurance	125,677	79,174	0	0	204,851	148,189	1,476,215	0	0	1,624,404
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	2,550	217,300	0	0	219,850	2,550	217,300	0	0	219,850
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-7,000	0	0	-7,000	0	-7,000	0	0	-7,000
Outstanding Losses Net of Reins.	2,550	210,300	0	0	212,850	2,550	210,300	0	0	212,850
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	316,300	0	0	316,300	0	2,277,702	0	0	2,277,702
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-300	-7,000	0	0	-7,300	0	-61,100	0	0	-61,100
Outstanding Losses Net of Reins.	-300	309,300	0	0	309,000	0	2,216,602	0	0	2,216,602
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	128,527	-19,826	0	0	108,701	150,739	-530,087	0	0	-379,348
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	0	500,000	0	0	500,000	0	500,000	0	0	500,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	500,000	0	0	500,000	0	500,000	0	0	500,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED JULY 31, 2005**

EXHIBIT 4C

	Quarter 05-01-2005 to 07-31-2005					Year-To-Date 11-01-2004 to 07-31-2005				
	Association Year					Association Year				
	2005	2004	2003	2002	Total	2005	2004	2003	2002	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	15,103	5,421	0	0	20,524	26,178	150,758	0	0	176,936
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-1,837	0	0	0	-1,837	-1,837	-9,820	0	0	-11,657
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	708	0	0	708	0	5,564	0	0	5,564
Total Paid Loss Net of Reinsurance	13,266	6,129	0	0	19,395	24,341	146,502	0	0	170,843
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	2,000	6,000	0	0	8,000	2,000	6,000	0	0	8,000
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-2,250	0	0	-2,250	0	-2,250	0	0	-2,250
Outstanding Loss Expense Net of Reins.	2,000	3,750	0	0	5,750	2,000	3,750	0	0	5,750
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	4,500	10,250	0	0	14,750	0	131,500	0	0	131,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-250	-2,250	0	0	-2,500	0	-8,750	0	0	-8,750
Outstanding Loss Expense Net of Reins.	4,250	8,000	0	0	12,250	0	122,750	0	0	122,750
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	11,016	1,879	0	0	12,895	26,341	27,502	0	0	53,843

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM NOVEMBER 1, 2003 TO JULY 31, 2005**

EXHIBIT 5

CAT NUMBER	FISCAL ACCIDENT YEAR	DATE OF LOSS	NAME OF STORM	LOSSES		CLAIM EXPENSES			
				Case O/S	PAID	ALLOCATED		UNALLOCATED	
				Case O/S	PAID	Case O/S	PAID	Case O/S	PAID
N/A	2004	Aug 12-13 '04	BONNIE	20,000	77,211	0	1,892	0	8,143
26	2004	Aug 14-15 '04	CHARLEY	193,500	2,654,863	0	11,918	3,250	254,177
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,082
28	2004	Sep 06-07 '04	FRANCES	3,500	18,762	0	1,225	750	4,775
30	2004	Sep 16-17 '04	IVAN	0	3,708	0	0	0	2,749
29	2004	Sep 27-28 '04	JEANNE	0	6,689	0	0	0	2,943
TOTAL				217,000	3,230,149	0	17,981	4,000	346,869

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

AS OF: JULY 31, 2005		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	266,371	11,163	4.37%	723	-15	-2.03%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	1,747,792	160,809	10.13%	3,618	86	2.43%
	Mobile Home	2,034	744	57.67%	28	7	33.33%
	Commercial	19,980	-10,571	-34.60%	139	-32	-18.71%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	269,634	53,277	24.62%	776	95	13.95%
	Mobile Home	3,204	-504	-13.59%	46	-23	-33.33%
	Commercial	1,239	156	14.40%	11	2	22.22%
TOTAL BEAUFORT COUNTY	Dwelling	2,283,797	225,249	10.94%	5,117	166	3.35%
	Mobile Home	5,238	240	4.80%	74	-16	-17.78%
	Commercial	21,219	-10,415	-32.92%	150	-30	-16.67%
	TOTALS	2,310,254	215,074	10.27%	5,341	120	2.30%
FOLLY BEACH (Charleston County)	Dwelling	191,684	8,704	4.76%	750	-17	-2.22%
	Mobile Home	800	800	0.00%	2	2	0.00%
	Commercial	6,666	105	1.60%	27	-5	-15.63%
ISLE OF PALMS (Charleston County)	Dwelling	478,736	20,814	4.55%	1,113	-12	-1.07%
	Mobile Home	545	545	0.00%	2	2	0.00%
	Commercial	12,337	-1,165	-8.63%	46	-9	-16.36%
KIAWAH ISLAND (Charleston County)	Dwelling	315,466	-5,488	-1.71%	517	-28	-5.14%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,474	142	6.09%	10	-3	-23.08%
SULLIVANS ISLAND (Charleston County)	Dwelling	177,503	7,575	4.46%	394	-9	-2.23%
	Mobile Home	980	264	36.87%	1	0	0.00%
	Commercial	3,001	-565	-15.84%	15	0	0.00%
REMAINDER OF COUNTY (Charleston County)	Dwelling	257,052	32,687	14.57%	505	18	3.70%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
TOTAL CHARLESTON COUNTY	Dwelling	1,420,441	64,292	4.74%	3,279	-48	-1.44%
	Mobile Home	2,325	1,609	224.72%	5	4	400.00%
	Commercial	24,478	-1,483	-5.71%	98	-17	-14.78%
	TOTALS	1,447,244	64,418	4.66%	3,382	-61	-1.77%
EDISTO BEACH (Colleton County)	Dwelling	229,443	16,902	7.95%	831	-9	-1.07%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	5,135	-470	-8.39%	12	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%
TOTAL COLLETON COUNTY	Dwelling	229,443	16,902	7.95%	831	-9	-1.07%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	5,135	-470	-8.39%	12	0	0.00%
	TOTALS	234,845	16,432	7.52%	844	-9	-1.06%

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

AS OF: JULY 31, 2005

		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	99,847	3,212	3.32%	342	-13	-3.66%
	Mobile Home	302	262	655.00%	5	4	400.00%
	Commercial	5,042	-1,300	-20.50%	4	-1	-20.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	23,658	1,922	8.84%	98	-1	-1.01%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	179,028	27,409	18.08%	545	27	5.21%
	Mobile Home	816	-225	-21.61%	12	1	9.09%
	Commercial	7,410	-822	-9.99%	30	-3	-9.09%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	158,662	10,409	7.02%	351	-7	-1.96%
	Mobile Home	162	58	55.77%	3	1	50.00%
	Commercial	30	-25	-45.45%	1	-1	-50.00%
TOTAL GEORGETOWN COUNTY	Dwelling	461,195	42,952	10.27%	1,336	6	0.45%
	Mobile Home	1,280	95	8.02%	20	6	42.86%
	Commercial	12,482	-2,147	-14.68%	35	-5	-12.50%
	TOTALS	474,957	40,900	9.42%	1,391	7	0.51%
ATLANTIC BEACH (Horry County)	Dwelling	2,321	-438	-15.88%	23	-4	-14.81%
	Mobile Home	64	0	0.00%	1	0	0.00%
	Commercial	578	-676	-53.91%	4	-2	-33.33%
GARDEN CITY (Horry County)	Dwelling	85,991	13,701	18.95%	460	28	6.48%
	Mobile Home	18,099	3,289	22.21%	380	59	18.38%
	Commercial	7,543	-2,314	-23.48%	18	-4	-18.18%
MYRTLE BEACH (Horry County)	Dwelling	306,095	34,597	12.74%	1,373	81	6.27%
	Mobile Home	66,464	5,745	9.46%	1,368	75	5.80%
	Commercial	297,485	-33,768	-10.19%	351	-39	-10.00%
N MYRTLE BEACH (Horry County)	Dwelling	638,830	83,834	15.11%	3,390	142	4.37%
	Mobile Home	14,391	26	0.18%	314	-16	-4.85%
	Commercial	108,056	-1,149	-1.05%	182	-23	-11.22%
SURFSIDE BEACH (Horry County)	Dwelling	195,610	27,748	16.53%	940	67	7.67%
	Mobile Home	48,765	3,933	8.77%	544	27	5.22%
	Commercial	6,168	-973	-13.63%	29	-2	-6.45%
REMAINDER OF COUNTY (Horry County)	Dwelling	73,316	66,175	926.69%	346	38	12.34%
	Mobile Home	899	899	0.00%	17	11	183.33%
	Commercial	1,148	-60,127	-98.13%	8	-4	-33.33%
TOTAL HORRY COUNTY	Dwelling	1,302,163	225,617	20.96%	6,532	352	5.70%
	Mobile Home	148,682	13,892	10.31%	2,624	156	6.32%
	Commercial	420,978	-99,007	-19.04%	592	-74	-11.11%
	TOTALS	1,871,823	140,502	8.12%	9,748	434	4.66%
GRAND TOTAL	Dwelling	5,697,039	575,012	11.23%	17,095	467	2.81%
	Mobile Home	157,792	15,836	11.16%	2,724	150	5.83%
	Commercial	484,292	-113,522	-18.99%	887	-126	-12.44%
	TOTALS	6,339,123	477,326	8.14%	20,706	491	2.43%