

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

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	26,753,909			26,753,909
Cash	3,770,937			3,770,937
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	943			943
Interest accrued		145,312		145,312
Data processing equipment (less accumulated depreciation)	69,727			69,727
Furniture, fixtures & equipment (less accumulated depreciation)	10,562		10,562	0
Programming (net of amortization)	39,818		39,818	0
Section 444 Deposit (I.R.S.)	0			0
Prepaid operating expense	180,639		22,306	158,333
TOTAL ASSETS	30,826,535	145,312	72,686	30,899,161
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				601,300
Reinsurance recoverable-unpaid losses				(10,300)
Unpaid loss adjustment expense				26,500
Reinsurance recoverable-unpaid loss exp.				(2,500)
Operating expenses				56,705
Unearned premiums: net				17,250,549
Premium taxes				820,603
TOTAL RESERVES				18,742,857
Payables for:				
Accounts payable				0
Amounts withheld for account of others				14,957
Post Retirement Benefit Payable				254,876
Reinsurance Premium Payable				15,014,116
TOTAL PAYABLES				15,283,949
MEMBERS' EQUITY				(3,127,645)
Total Liabilities and Equity				30,899,161

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

EXHIBIT 2

DESCRIPTION	QUARTER: 08-01-2005 10-31-2005	YEAR-TO-DATE 11-01-2004 10-31-2005
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	1,290,979	6,172,511
<u>DEDUCTIONS:</u>		
Losses incurred	(33,012)	(412,360)
Loss expenses incurred	35,096	88,939
Operating expenses incurred	1,530,590	5,749,121
TOTAL DEDUCTIONS	1,532,674	5,425,700
 Net Underwriting Gain or (Loss)	 (241,695)	 746,811
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	221,282	522,498
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	221,282	522,498
 <u>Net Income or (Loss)</u>	 (20,413)	 1,269,309
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(3,058,968)	(4,348,799)
Net income or (loss)	(20,413)	1,269,309
Change in assets not admitted	(48,264)	(48,155)
Assessments or (distributions)	0	0
Net change in equity	(68,677)	1,221,154
 Members' Equity (Current Period)	 (3,127,645)	 (3,127,645)

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

EXHIBIT 2A

	Quarter 08-01-2005 10-31-2005	Year-To-Date 11-01-2004 10-31-2005
Investment Income Received/T-Bills	212,158	377,059
Investment Income Received/Sweep Account	19,964	60,241
 Total Investment Income Received	 232,122	 437,300
Interest Accrued (Prior Period)	156,152	60,114
Interest Accrued (Current Period)	145,312	145,312
 Investment Income Earned	 221,282	 522,498

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

QUARTER ENDED OCTOBER 31, 2005

EXHIBIT 3A

DESCRIPTION	Quarter 08-01-2005 to 10-31-2005 Association Year					Year-To-Date at 10-31-2005 Association Year				
	2005	2004	2003	2002	Total	2005	2004	2003	2002	Total
INCOME RECEIVED:										
Premiums Written	9,032,461	0	0	0	9,032,461	31,247,195	0	0	0	31,247,195
Reinsurance Premiums Ceded	(6,682,312)	0	0	0	(6,682,312)	(23,347,614)	0	0	0	(23,347,614)
Net Premiums Written	<u>2,350,149</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,350,149</u>	<u>7,899,581</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>7,899,581</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	232,122	0	0	0	232,122	381,727	55,573	0	0	437,300
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>2,582,271</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,582,271</u>	<u>23,399,569</u>	<u>(15,062,688)</u>	<u>0</u>	<u>0</u>	<u>8,336,881</u>
EXPENSES PAID:										
Losses	47,616	49,918	0	0	97,534	200,799	1,567,880	0	0	1,768,679
Reins. Recovered-Losses Paid	(8,696)	0	0	0	(8,696)	(13,690)	(108,581)	0	0	(122,271)
Loss Adjustment Expenses	13,258	5,409	0	0	18,667	39,436	156,167	0	0	195,603
Reins. Recovered-Loss Exp. Paid	(878)	0	0	0	(878)	(2,715)	(9,820)	0	0	(12,535)
Commissions	889,884	0	0	0	889,884	3,085,632	0	0	0	3,085,632
Commissions Ceded	(299,801)	0	0	0	(299,801)	(835,216)	(70,843)	0	0	(906,059)
Operating Expenses	643,872	0	0	0	643,872	2,465,858	129,393	0	0	2,595,251
Premium Taxes	91,216	265	0	0	91,481	182,432	775,858	0	0	958,290
Total Expenses Paid	<u>1,376,471</u>	<u>55,592</u>	<u>0</u>	<u>0</u>	<u>1,432,063</u>	<u>5,122,536</u>	<u>2,440,054</u>	<u>0</u>	<u>0</u>	<u>7,562,590</u>
Net Cash Change	<u>1,205,800</u>	<u>(55,592)</u>	<u>0</u>	<u>0</u>	<u>1,150,208</u>	<u>18,277,033</u>	<u>(17,502,742)</u>	<u>0</u>	<u>0</u>	<u>774,291</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	0	0	0	0	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	943	0	0	0	943	943	0	0	0	943
Net Change	<u>943</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>943</u>	<u>943</u>	<u>(72,398)</u>	<u>0</u>	<u>0</u>	<u>(71,455)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	101,300	500,000	0	0	601,300	101,300	500,000	0	0	601,300
Reins. Recoverable-Unpaid Losses	(10,300)	0	0	0	(10,300)	(10,300)	0	0	0	(10,300)
Unpaid Loss Adjustment Expense	24,750	1,750	0	0	26,500	24,750	1,750	0	0	26,500
Reins. Recoverable-Unpd. Loss Exp.	(1,750)	(750)	0	0	(2,500)	(1,750)	(750)	0	0	(2,500)
Operating Expenses	56,705	0	0	0	56,705	56,705	0	0	0	56,705
Unearned Premiums	19,057,444	0	0	0	19,057,444	19,057,444	0	0	0	19,057,444
Unearned Premiums Ceded	(1,806,895)	0	0	0	(1,806,895)	(1,806,895)	0	0	0	(1,806,895)
Premium Taxes	820,603	0	0	0	820,603	820,603	0	0	0	820,603
ADD (PRIOR PERIOD)										
Unpaid Losses	2,550	717,300	0	0	719,850	0	2,777,702	0	0	2,777,702
Reins. Recoverable-Unpaid Losses	0	(7,000)	0	0	(7,000)	0	(61,100)	0	0	(61,100)
Unpaid Loss Adjustment Expense	2,000	6,000	0	0	8,000	0	131,500	0	0	131,500
Reins. Recoverable-Unpd. Loss Exp.	0	(2,250)	0	0	(2,250)	0	(8,750)	0	0	(8,750)
Operating Expenses	50,277	0	0	0	50,277	0	94,393	0	0	94,393
Unearned Premiums	17,850,847	0	0	0	17,850,847	0	17,351,884	0	0	17,351,884
Unearned Premiums Ceded	(1,659,468)	0	0	0	(1,659,468)	0	(1,828,405)	0	0	(1,828,405)
Premium Taxes	621,877	0	0	0	621,877	0	766,908	0	0	766,908
Net Reserve Change	<u>(1,373,774)</u>	<u>213,050</u>	<u>0</u>	<u>0</u>	<u>(1,160,724)</u>	<u>(18,241,857)</u>	<u>18,723,132</u>	<u>0</u>	<u>0</u>	<u>481,275</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	156,152	0	0	0	156,152	0	60,114	0	0	60,114
Assets Not Admitted	(24,422)	0	0	0	(24,422)	0	(24,531)	0	0	(24,531)
ADD (CURRENT PERIOD)										
Interest Accrued	145,312	0	0	0	145,312	145,312	0	0	0	145,312
Assets Not Admitted	(72,686)	0	0	0	(72,686)	(72,686)	0	0	0	(72,686)
Net Other Changes	<u>(59,104)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(59,104)</u>	<u>72,626</u>	<u>(35,583)</u>	<u>0</u>	<u>0</u>	<u>37,043</u>
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	<u>(226,135)</u>	<u>157,458</u>	<u>0</u>	<u>0</u>	<u>(68,677)</u>	<u>108,745</u>	<u>1,112,409</u>	<u>0</u>	<u>0</u>	<u>1,221,154</u>

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

EXHIBIT 3B

DESCRIPTION	2005	2004	2003	2002	Total
INCOME RECEIVED:					
Premiums Written	31,247,195	29,189,018	0	0	60,436,213
Reinsurance Premiums Ceded	(23,347,614)	(21,965,060)	0	0	(45,312,674)
Net Premiums Written	<u>7,899,581</u>	<u>7,223,958</u>	<u>0</u>	<u>0</u>	<u>15,123,539</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	381,727	189,387	0	0	571,114
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>23,399,569</u>	<u>6,364,225</u>	<u>0</u>	<u>0</u>	<u>29,763,794</u>
EXPENSES PAID:					
Losses	200,799	3,354,516	0	0	3,555,315
Reins. Recovered-Losses Paid	(13,690)	(121,496)	0	0	(135,186)
Loss Adjustment Expenses	39,436	385,944	0	0	425,380
Reins. Recovered-Loss Exp. Paid	(2,715)	(15,770)	0	0	(18,485)
Commissions	3,085,632	2,885,653	0	0	5,971,285
Commissions Ceded	(835,216)	(1,033,758)	0	0	(1,868,974)
Operating Expenses	2,465,858	2,698,247	0	0	5,164,105
Premium Taxes	182,432	946,279	0	0	1,128,711
Total Expenses Paid	<u>5,122,536</u>	<u>9,099,615</u>	<u>0</u>	<u>0</u>	<u>14,222,151</u>
Net Cash Change	<u>18,277,033</u>	<u>(2,735,390)</u>	<u>0</u>	<u>0</u>	<u>15,541,643</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	943	0	0	0	943
Net Change	<u>18,277,976</u>	<u>(2,735,390)</u>	<u>0</u>	<u>0</u>	<u>15,542,586</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	101,300	500,000	0	0	601,300
Reins. Recoverable-Unpaid Losses	(10,300)	0	0	0	(10,300)
Unpaid Loss Adjustment Expense	24,750	1,750	0	0	26,500
Reins. Recoverable-Unpd. Loss Exp.	(1,750)	(750)	0	0	(2,500)
Operating Expenses	56,705	0	0	0	56,705
Unearned Premiums	19,057,444	0	0	0	19,057,444
Unearned Premiums Ceded	(1,806,895)	0	0	0	(1,806,895)
Premium Taxes	820,603	0	0	0	820,603
Total Reserves	<u>18,241,857</u>	<u>501,000</u>	<u>0</u>	<u>0</u>	<u>18,742,857</u>
OTHER CHANGES:					
Interest Accrued	145,312	0	0	0	145,312
Assets Not Admitted	(72,686)	0	0	0	(72,686)
Total Other Changes	<u>72,626</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>72,626</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>108,745</u>	<u>(3,236,390)</u>	<u>0</u>	<u>0</u>	<u>(3,127,645)</u>

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

EXHIBIT 4A

DESCRIPTION	QUARTER 08-01-2005 10-31-2005	YEAR-TO-DATE 11-01-2004 10-31-2005
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	9,032,461	31,247,195
Reinsurance Premium Ceded	<u>(6,682,312)</u>	<u>(23,347,614)</u>
Net Premiums Written	2,350,149	7,899,581
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	17,850,847	17,351,884
Reinsurance Premium Ceded	<u>(1,659,468)</u>	<u>(1,828,405)</u>
Net Prior Unearned	16,191,379	15,523,479
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	19,057,444	19,057,444
Reinsurance Premium Ceded	<u>(1,806,895)</u>	<u>(1,806,895)</u>
Net Current Unearned	17,250,549	17,250,549
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>1,290,979</u>	<u>6,172,511</u>

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

EXHIBIT 4B

	Quarter 08-01-2005 to 10-31-2005					Year-To-Date 11-01-2004 to 10-31-2005				
	Association Year					Association Year				
	2005	2004	2003	2002	Total	2005	2004	2003	2002	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	47,616	49,918	0	0	97,534	200,799	1,567,880	0	0	1,768,679
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-8,696	0	0	0	-8,696	(13,690)	(108,581)	0	0	-122,271
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	38,920	49,918	0	0	88,838	187,109	1,526,133	0	0	1,713,242
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	101,300	0	0	0	101,300	101,300	0	0	0	101,300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	-10,300	0	0	0	-10,300	-10,300	0	0	0	-10,300
Outstanding Losses Net of Reins.	91,000	0	0	0	91,000	91,000	0	0	0	91,000
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	2,550	217,300	0	0	219,850	0	2,277,702	0	0	2,277,702
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	-7,000	0	0	-7,000	0	-61,100	0	0	-61,100
Outstanding Losses Net of Reins.	2,550	210,300	0	0	212,850	0	2,216,602	0	0	2,216,602
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	127,370	-160,382	0	0	-33,012	278,109	-690,469	0	0	-412,360
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 OCTOBER 31, 2005**

EXHIBIT 4C

	Quarter 08-01-2005 to 10-31-2005					Year-To-Date 11-01-2004 to 10-31-2005				
	Association Year					Association Year				
	2005	2004	2003	2002	Total	2005	2004	2003	2002	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	13,258	5,409	0	0	18,667	39,436	156,167	0	0	195,603
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-878	0	0	0	-878	-2,715	-9,820	0	0	-12,535
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	-943	0	0	0	-943	-943	0	0	0	-943
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	5,564	0	0	5,564
Total Paid Loss Net of Reinsurance	11,437	5,409	0	0	16,846	35,778	151,911	0	0	187,689
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	24,750	1,750	0	0	26,500	24,750	1,750	0	0	26,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	-1,750	-750	0	0	-2,500	-1,750	-750	0	0	-2,500
Outstanding Loss Expense Net of Reins.	23,000	1,000	0	0	24,000	23,000	1,000	0	0	24,000
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	2,000	6,000	0	0	8,000	0	131,500	0	0	131,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	-2,250	0	0	-2,250	0	-8,750	0	0	-8,750
Outstanding Loss Expense Net of Reins.	2,000	3,750	0	0	5,750	0	122,750	0	0	122,750
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	32,437	2,659	0	0	35,096	58,778	30,161	0	0	88,939

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM NOVEMBER 1, 2003 TO OCTOBER 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	0	101,022	0	1,892	250	8,143
26	2004	Aug 14-15 '04	CHARLEY	0	2,656,679	0	11,918	0	255,590
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,245
28	2004	Sep 06-07 '04	FRANCES	0	27,457	0	2,322	0	5,652
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				0	3,264,471	0	19,078	250	349,322

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

AS OF: OCTOBER 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	276,502	38,035	15.95%	726	6	0.83%
	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	1,808,016	493,463	37.54%	3,669	442	13.70%
	Mobile Home	2,019	949	88.69%	27	10	58.82%
	Commercial	16,727	-17,566	-51.22%	137	-50	-26.74%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	284,148	106,972	60.38%	804	220	37.67%
	Mobile Home	3,181	-1,180	-27.06%	43	-45	-51.14%
	Commercial	1,264	-644	-33.75%	11	0	0.00%
TOTAL BEAUFORT COUNTY	Dwelling	2,368,666	638,470	36.90%	5,199	668	14.74%
	Mobile Home	5,200	-231	-4.25%	70	-35	-33.33%
	Commercial	17,991	-18,210	-50.30%	148	-50	-25.25%
	TOTALS	2,391,857	620,029	34.99%	5,417	583	12.06%
FOLLY BEACH (Charleston County)	Dwelling	200,740	22,354	12.53%	751	-21	-2.72%
	Mobile Home	2,410	2,410	0.00%	13	13	0.00%
	Commercial	5,634	-374	-6.23%	23	-7	-23.33%
ISLE OF PALMS (Charleston County)	Dwelling	512,697	91,828	21.82%	1,143	42	3.81%
	Mobile Home	630	428	211.88%	2	1	100.00%
	Commercial	11,772	-4,649	-28.31%	42	-17	-28.81%
KIAWAH ISLAND (Charleston County)	Dwelling	337,238	46,616	16.04%	536	-38	-6.62%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,449	1,917	360.34%	9	-2	-18.18%
SULLIVANS ISLAND (Charleston County)	Dwelling	190,256	32,965	20.96%	401	-13	-3.14%
	Mobile Home	980	980	0.00%	1	1	0.00%
	Commercial	3,501	-112	-3.10%	16	-1	-5.88%
REMAINDER OF COUNTY (Charleston County)	Dwelling	272,348	54,752	25.16%	532	37	7.47%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	-78	-100.00%	0	-1	-100.00%
TOTAL CHARLESTON COUNTY	Dwelling	1,513,279	248,515	19.65%	3,363	7	0.21%
	Mobile Home	4,020	3,818	1890.10%	16	15	1500.00%
	Commercial	23,356	-3,296	-12.37%	90	-28	-23.73%
	TOTALS	1,540,655	249,037	19.28%	3,469	-6	-0.17%
EDISTO BEACH (Colleton County)	Dwelling	234,609	25,950	12.44%	812	-39	-4.58%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	4,425	-566	-11.34%	11	-1	-8.33%
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	234,609	25,950	12.44%	812	-39	-4.58%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	4,425	-566	-11.34%	11	-1	-8.33%
	TOTALS	239,301	25,384	11.87%	824	-40	-4.63%

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

AS OF: OCTOBER 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	99,130	16,054	19.32%	332	7	2.15%
	Mobile Home	332	-482	-59.21%	5	-11	-68.75%
	Commercial	5,140	3,623	238.83%	5	3	150.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	23,113	2,006	9.50%	94	-7	-6.93%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	181,685	42,058	30.12%	536	41	8.28%
	Mobile Home	772	238	44.57%	12	2	20.00%
	Commercial	7,300	-15,483	-67.96%	29	-16	-35.56%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	164,575	29,286	21.65%	355	3	0.85%
	Mobile Home	162	-20	-10.99%	3	-1	-25.00%
	Commercial	0	-928	-100.00%	0	-7	-100.00%
TOTAL GEORGETOWN COUNTY	Dwelling	468,503	89,404	23.58%	1,317	44	3.46%
	Mobile Home	1,266	-264	-17.25%	20	-10	-33.33%
	Commercial	12,440	-12,788	-50.69%	34	-20	-37.04%
	TOTALS	482,209	76,352	18.81%	1,371	14	1.03%
ATLANTIC BEACH (Horry County)	Dwelling	2,777	934	50.68%	25	8	47.06%
	Mobile Home	64	64	0.00%	1	1	0.00%
	Commercial	280	-18	-6.04%	2	0	0.00%
GARDEN CITY (Horry County)	Dwelling	87,063	1,692	1.98%	455	-26	-5.41%
	Mobile Home	19,485	5,686	41.21%	398	91	29.64%
	Commercial	7,239	-9,315	-56.27%	15	-17	-53.13%
MYRTLE BEACH (Horry County)	Dwelling	323,720	78,774	32.16%	1,394	179	14.73%
	Mobile Home	69,073	12,418	21.92%	1,388	147	11.85%
	Commercial	298,122	-36,671	-10.95%	336	-163	-32.67%
N MYRTLE BEACH (Horry County)	Dwelling	660,098	148,109	28.93%	3,388	225	7.11%
	Mobile Home	13,185	-377	-2.78%	285	-28	-8.95%
	Commercial	104,263	-4,235	-3.90%	177	-68	-27.76%
SURFSIDE BEACH (Horry County)	Dwelling	204,355	56,880	38.57%	951	122	14.72%
	Mobile Home	49,428	5,913	13.59%	544	18	3.42%
	Commercial	6,271	-32	-0.51%	29	-5	-14.71%
REMAINDER OF COUNTY (Horry County)	Dwelling	74,712	68,409	1085.34%	347	47	15.67%
	Mobile Home	883	883	0.00%	16	8	100.00%
	Commercial	1,173	-55,745	-97.94%	8	-1	-11.11%
TOTAL HORRY COUNTY	Dwelling	1,352,725	354,798	35.55%	6,560	555	9.24%
	Mobile Home	152,118	24,587	19.28%	2,632	237	9.90%
	Commercial	417,348	-106,016	-20.26%	567	-254	-30.94%
	TOTALS	1,922,191	273,369	16.58%	9,759	538	5.83%
GRAND TOTAL	Dwelling	5,937,782	1,357,137	29.63%	17,251	1,235	7.71%
	Mobile Home	162,871	27,910	20.68%	2,739	207	8.18%
	Commercial	475,560	-140,876	-22.85%	850	-353	-29.34%
	TOTALS	6,576,213	1,244,171	23.33%	20,840	1,089	5.51%