

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED JULY 31, 2006

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	37,002,958			37,002,958
Cash	9,202,053			9,202,053
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	248			248
Interest accrued		428,560		428,560
Data processing equipment (less accumulated depreciation)	86,456			86,456
Furniture, fixtures & equipment (less accumulated depreciation)	10,190		10,190	0
Programming (net of amortization)	64,690		64,690	0
Section 444 Deposit (I.R.S.)	78,336			78,336
Prepaid operating expense	1,221,941		4,918	1,217,023
TOTAL ASSETS	47,666,872	428,560	79,798	48,015,634
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				200,300
Reinsurance recoverable-unpaid losses				0
Unpaid loss adjustment expense				250
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				45,787
Unearned premiums: net				38,506,278
Premium taxes				1,436,234
TOTAL RESERVES				40,188,849
Payables for:				
Accounts payable				0
Amounts withheld for account of others				19,652
Post Retirement Benefit Payable				254,876
Reinsurance Premium Payable				20,355,753
TOTAL PAYABLES				20,630,281
MEMBERS' EQUITY				(12,803,496)
Total Liabilities and Equity				48,015,634

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED JULY 31, 2006**

EXHIBIT 2

DESCRIPTION	QUARTER: 05-01-2006 07-31-2006	YEAR-TO-DATE 11-01-2005 07-31-2006
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	(7,650,128)	(3,437,920)
<u>DEDUCTIONS:</u>		
Losses incurred	(12,245)	(141,264)
Loss expenses incurred	9,514	29,706
Operating expenses incurred	4,196,068	7,197,606
TOTAL DEDUCTIONS	4,193,337	7,086,048
 Net Underwriting Gain or (Loss)	 (11,843,465)	 (10,523,968)
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	413,386	857,559
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	413,386	857,559
 <u>Net Income or (Loss)</u>	 (11,430,079)	 (9,666,409)
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	(1,377,332)	(3,127,645)
Net income or (loss)	(11,430,079)	(9,666,409)
Change in assets not admitted	3,915	(9,442)
Assessments or (distributions)	0	0
Net change in equity	(11,426,164)	(9,675,851)
 Members' Equity (Current Period)	 (12,803,496)	 (12,803,496)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED JULY 31, 2006**

EXHIBIT 2A

	Quarter	Year-To-Date
	05-01-2006	11-01-2005
	07-31-2006	07-31-2006
Investment Income Received/T-Bills	42,967	468,548
Investment Income Received/Sweep Account	40,079	105,763
 Total Investment Income Received	 83,046	 574,311
Interest Accrued (Prior Period)	98,220	145,312
Interest Accrued (Current Period)	428,560	428,560
 Investment Income Earned	 413,386	 857,559

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED JULY 31, 2006

EXHIBIT 3A

DESCRIPTION	Quarter 05-01-2006 to 07-31-2006 Association Year					Year-To-Date at 07-31-2006 Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
INCOME RECEIVED:										
Premiums Written	29,324,058	0	0	0	29,324,058	47,784,500	0	0	0	47,784,500
Reinsurance Premiums Ceded	(18,848,195)	0	0	0	(18,848,195)	(29,966,691)	0	0	0	(29,966,691)
Net Premiums Written	<u>10,475,863</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>10,475,863</u>	<u>17,817,809</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>17,817,809</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	19,057,444	0	0	0	19,057,444
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(19,057,444)	0	0	(19,057,444)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(2,455,356)	0	0	0	(2,455,356)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	2,455,356	0	0	2,455,356
Investment Income Received	83,046	0	0	0	83,046	434,548	139,763	0	0	574,311
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>10,558,909</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>10,558,909</u>	<u>34,854,445</u>	<u>(16,462,325)</u>	<u>0</u>	<u>0</u>	<u>18,392,120</u>
EXPENSES PAID:										
Losses	16,206	(25,388)	937	0	(8,245)	22,014	215,885	11,537	0	249,436
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	7,493	1,762	2,678	0	11,933	13,883	33,178	8,154	0	55,215
Reins. Recovered-Loss Exp. Paid	(671)	0	0	0	(671)	(671)	(1,783)	0	0	(2,454)
Commissions	2,892,573	0	0	0	2,892,573	4,714,194	0	0	0	4,714,194
Commissions Ceded	(73,148)	0	0	0	(73,148)	(361,851)	(74,334)	0	0	(436,185)
Operating Expenses	432,298	0	0	0	432,298	1,312,426	57,201	0	0	1,369,627
Premium Taxes	0	97,648	0	0	97,648	0	945,257	0	0	945,257
Total Expenses Paid	<u>3,274,751</u>	<u>74,022</u>	<u>3,615</u>	<u>0</u>	<u>3,352,388</u>	<u>5,699,995</u>	<u>1,175,404</u>	<u>19,691</u>	<u>0</u>	<u>6,895,090</u>
Net Cash Change	<u>7,284,158</u>	<u>(74,022)</u>	<u>(3,615)</u>	<u>0</u>	<u>7,206,521</u>	<u>29,154,450</u>	<u>(17,637,729)</u>	<u>(19,691)</u>	<u>0</u>	<u>11,497,030</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	943	0	0	943
ADD (CURRENT PERIOD)										
Reins Recoverable-Losses Paid	0	0	0	0	0	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	248	0	0	0	248	248	0	0	0	248
Net Change	<u>248</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>248</u>	<u>248</u>	<u>(943)</u>	<u>0</u>	<u>0</u>	<u>(695)</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	100,300	100,000	0	0	200,300	100,300	100,000	0	0	200,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	250	0	0	0	250	250	0	0	0	250
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	45,787	0	0	0	45,787	45,787	0	0	0	45,787
Unearned Premiums	39,427,638	0	0	0	39,427,638	39,427,638	0	0	0	39,427,638
Unearned Premiums Ceded	(921,360)	0	0	0	(921,360)	(921,360)	0	0	0	(921,360)
Premium Taxes	1,436,234	0	0	0	1,436,234	1,436,234	0	0	0	1,436,234
ADD (PRIOR PERIOD)										
Unpaid Losses	100,000	104,000	300	0	204,300	0	101,300	500,000	0	601,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	(10,300)	0	0	(10,300)
Unpaid Loss Adjustment Expense	250	1,500	0	0	1,750	0	24,750	1,750	0	26,500
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	(1,750)	(750)	0	(2,500)
Operating Expenses	42,743	0	0	0	42,743	0	56,705	0	0	56,705
Unearned Premiums	21,685,313	0	0	0	21,685,313	0	19,057,444	0	0	19,057,444
Unearned Premiums Ceded	(1,305,026)	0	0	0	(1,305,026)	0	(1,806,895)	0	0	(1,806,895)
Premium Taxes	592,581	0	0	0	592,581	0	820,603	0	0	820,603
Net Reserve Change	<u>(18,972,988)</u>	<u>5,500</u>	<u>300</u>	<u>0</u>	<u>(18,967,188)</u>	<u>(40,088,849)</u>	<u>18,141,857</u>	<u>501,000</u>	<u>0</u>	<u>(21,445,992)</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	98,220	0	0	0	98,220	0	145,312	0	0	145,312
Assets Not Admitted	(86,043)	0	0	0	(86,043)	0	(72,686)	0	0	(72,686)
ADD (CURRENT PERIOD)										
Interest Accrued	428,560	0	0	0	428,560	428,560	0	0	0	428,560
Assets Not Admitted	(82,128)	0	0	0	(82,128)	(82,128)	0	0	0	(82,128)
Net Other Changes	<u>334,255</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>334,255</u>	<u>346,432</u>	<u>(72,626)</u>	<u>0</u>	<u>0</u>	<u>273,806</u>
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	<u>(11,354,327)</u>	<u>(68,522)</u>	<u>(3,315)</u>	<u>0</u>	<u>(11,426,164)</u>	<u>(10,587,719)</u>	<u>430,559</u>	<u>481,309</u>	<u>0</u>	<u>(9,675,851)</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2006

EXHIBIT 3B

DESCRIPTION	2006	2005	2004	2003	Total
INCOME RECEIVED:					
Premiums Written	47,784,500	31,247,195	29,189,018	0	108,220,713
Reinsurance Premiums Ceded	(29,966,691)	(23,347,614)	(21,965,060)	0	(75,279,365)
Net Premiums Written	<u>17,817,809</u>	<u>7,899,581</u>	<u>7,223,958</u>	<u>0</u>	<u>32,941,348</u>
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	19,057,444	17,351,884	16,393,593	0	52,802,921
To Succeeding Assoc. Yr.	0	(19,057,444)	(17,351,884)	0	(36,409,328)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(2,455,356)	(2,233,623)	(2,324,452)	0	(7,013,431)
To Succeeding Assoc. Yr.	0	2,455,356	2,233,623	0	4,688,979
Investment Income Received	434,548	521,490	189,387	0	1,145,425
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	<u>34,854,445</u>	<u>6,937,244</u>	<u>6,364,225</u>	<u>0</u>	<u>48,155,914</u>
EXPENSES PAID:					
Losses	22,014	416,684	3,366,053	0	3,804,751
Reins. Recovered-Losses Paid	0	(13,690)	(121,496)	0	(135,186)
Loss Adjustment Expenses	13,883	72,614	394,098	0	480,595
Reins. Recovered-Loss Exp. Paid	(671)	(4,498)	(15,770)	0	(20,939)
Commissions	4,714,194	3,085,632	2,885,653	0	10,685,479
Commissions Ceded	(361,851)	(909,550)	(1,033,758)	0	(2,305,159)
Operating Expenses	1,312,426	2,523,059	2,698,247	0	6,533,732
Premium Taxes	0	1,127,689	946,279	0	2,073,968
Total Expenses Paid	<u>5,699,995</u>	<u>6,297,940</u>	<u>9,119,306</u>	<u>0</u>	<u>21,117,241</u>
Net Cash Change	<u>29,154,450</u>	<u>639,304</u>	<u>(2,755,081)</u>	<u>0</u>	<u>27,038,673</u>
REINSURANCE RECOVERABLE:					
ADD (CURRENT PERIOD)					
Reins Recoverable-Losses Paid	0	0	0	0	0
Reins Recoverable-Loss Exp. Paid	248	0	0	0	248
Net Change	<u>29,154,698</u>	<u>639,304</u>	<u>(2,755,081)</u>	<u>0</u>	<u>27,038,921</u>
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	100,300	100,000	0	0	200,300
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	250	0	0	0	250
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	45,787	0	0	0	45,787
Unearned Premiums	39,427,638	0	0	0	39,427,638
Unearned Premiums Ceded	(921,360)	0	0	0	(921,360)
Premium Taxes	1,436,234	0	0	0	1,436,234
Total Reserves	<u>40,088,849</u>	<u>100,000</u>	<u>0</u>	<u>0</u>	<u>40,188,849</u>
OTHER CHANGES:					
Interest Accrued	428,560	0	0	0	428,560
Assets Not Admitted	(82,128)	0	0	0	(82,128)
Total Other Changes	<u>346,432</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>346,432</u>
Assessments or (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Members' Equity	<u>(10,587,719)</u>	<u>539,304</u>	<u>(2,755,081)</u>	<u>0</u>	<u>(12,803,496)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED JULY 31, 2006**

EXHIBIT 4A

DESCRIPTION	QUARTER 05-01-2006 07-31-2006	YEAR-TO-DATE 11-01-2005 07-31-2006
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	29,324,058	47,784,500
Reinsurance Premium Ceded	<u>(18,848,195)</u>	<u>(29,966,691)</u>
Net Premiums Written	10,475,863	17,817,809
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	21,685,313	19,057,444
Reinsurance Premium Ceded	<u>(1,305,026)</u>	<u>(1,806,895)</u>
Net Prior Unearned	20,380,287	17,250,549
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	39,427,638	39,427,638
Reinsurance Premium Ceded	<u>(921,360)</u>	<u>(921,360)</u>
Net Current Unearned	38,506,278	38,506,278
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	<u>(7,650,128)</u>	<u>(3,437,920)</u>

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF LOSSES
 QUARTER ENDED JULY 31, 2006**

EXHIBIT 4B

	Quarter 05-01-2006 to 07-31-2006					Year-To-Date 11-01-2005 to 07-31-2006				
	Association Year					Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	16,206	-25,388	937	0	-8,245	22,014	215,885	11,537	0	249,436
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	0	0	0
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	16,206	-25,388	937	0	-8,245	22,014	215,885	11,537	0	249,436
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	300	0	0	0	300	300	0	0	0	300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	300	0	0	0	300	300	0	0	0	300
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	0	4,000	300	0	4,300	0	101,300	0	0	101,300
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	-10,300	0	0	-10,300
Outstanding Losses Net of Reins.	0	4,000	300	0	4,300	0	91,000	0	0	91,000
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	16,506	-29,388	637	0	-12,245	122,314	224,885	-488,463	0	-141,264
IBNR (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	100,000	100,000	0	0	200,000	100,000	100,000	0	0	200,000
IBNR (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	100,000	100,000	0	0	200,000	0	0	500,000	0	500,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 QUARTER ENDED JULY 31, 2006**

EXHIBIT 4C

	Quarter 05-01-2006 to 07-31-2006					Year-To-Date 11-01-2005 to 07-31-2006				
	Association Year					Association Year				
	2006	2005	2004	2003	Total	2006	2005	2004	2003	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	7,493	1,762	2,678	0	11,933	13,883	33,178	8,154	0	55,215
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	-671	0	0	0	-671	-671	-1,783	0	0	-2,454
REINSURANCE RECOVERABLE: (CURRENT PERIOD)										
Reins. Recoverable-Paid Loss Expense	-248	0	0	0	-248	-248	0	0	0	-248
REINSURANCE RECOVERABLE: (PRIOR PERIOD)										
Reins. Recoverable-Paid Loss Expense	0	0	0	0	0	0	943	0	0	943
Total Paid Loss Net of Reinsurance	6,574	1,762	2,678	0	11,014	12,964	32,338	8,154	0	53,456
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	250	0	0	0	250	250	0	0	0	250
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	250	0	0	0	250	250	0	0	0	250
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	250	1,500	0	0	1,750	0	24,750	1,750	0	26,500
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	-1,750	-750	0	-2,500
Outstanding Loss Expense Net of Reins.	250	1,500	0	0	1,750	0	23,000	1,000	0	24,000
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	6,574	262	2,678	0	9,514	13,214	9,338	7,154	0	29,706

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM NOVEMBER 1, 2003 TO JULY 31, 2006**

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	111,622	0	1,892	0	9,699
26	2004	Aug 14-15 '04	CHARLEY	0	2,656,258	0	15,860	0	256,956
27	2004	Aug 29-30 '04	GASTON	0	468,916	0	2,946	0	74,773
28	2004	Sep 06-07 '04	FRANCES	0	27,457	0	3,086	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	3,274,650	0	23,784	0	352,772

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

AS OF: JULY 31, 2006		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	336,655	70,284	26.39%	820	97	13.42%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	8,835	8,835	0.00%	20	20	0.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	2,423,939	676,147	38.69%	4,742	1,124	31.07%
	Mobile Home	1,241	-793	-38.99%	20	-8	-28.57%
	Commercial	470,058	450,078	2252.64%	810	671	482.73%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	374,866	105,232	39.03%	1,006	230	29.64%
	Mobile Home	2,626	-578	-18.04%	40	-6	-13.04%
	Commercial	1,632	393	31.72%	14	3	27.27%
TOTAL BEAUFORT COUNTY	Dwelling	3,135,460	851,663	37.29%	6,568	1,451	28.36%
	Mobile Home	3,867	-1,371	-26.17%	60	-14	-18.92%
	Commercial	480,525	459,306	2164.60%	844	694	462.67%
	TOTALS	3,619,852	1,309,598	56.69%	7,472	2,131	39.90%
FOLLY BEACH (Charleston County)	Dwelling	254,319	62,635	32.68%	840	90	12.00%
	Mobile Home	430	-370	-46.25%	2	0	0.00%
	Commercial	8,761	2,095	31.43%	27	0	0.00%
ISLE OF PALMS (Charleston County)	Dwelling	694,911	216,175	45.16%	1,406	293	26.33%
	Mobile Home	630	85	15.60%	2	0	0.00%
	Commercial	26,282	13,945	113.03%	52	6	13.04%
KIAWAH ISLAND (Charleston County)	Dwelling	442,784	127,318	40.36%	698	181	35.01%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	30,596	28,122	1136.70%	36	26	260.00%
SULLIVANS ISLAND (Charleston County)	Dwelling	250,235	72,732	40.98%	471	77	19.54%
	Mobile Home	0	-980	-100.00%	0	-1	-100.00%
	Commercial	5,526	2,525	84.14%	15	0	0.00%
REMAINDER OF COUNTY (Charleston County)	Dwelling	392,773	135,721	52.80%	720	215	42.57%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	5,035	5,035	0.00%	5	5	0.00%
TOTAL CHARLESTON COUNTY	Dwelling	2,035,022	614,581	43.27%	4,135	856	26.11%
	Mobile Home	1,060	-1,265	-54.41%	4	-1	-20.00%
	Commercial	76,200	51,722	211.30%	135	37	37.76%
	TOTALS	2,112,282	665,038	45.95%	4,274	892	26.37%
EDISTO BEACH (Colleton County)	Dwelling	317,577	88,134	38.41%	980	149	17.93%
	Mobile Home	437	170	63.67%	2	1	100.00%
	Commercial	5,253	118	2.30%	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	317,577	88,134	38.41%	980	149	17.93%
	Mobile Home	437	170	63.67%	2	1	100.00%
	Commercial	5,253	118	2.30%	12	0	0.00%
	TOTALS	323,267	88,422	37.65%	994	150	17.77%

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

AS OF: JULY 31, 2006		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	138,694	38,847	38.91%	404	62	18.13%
	Mobile Home	465	163	53.97%	6	1	20.00%
	Commercial	16,276	11,234	222.81%	13	9	225.00%
LITCHFIELD BEACH (Georgetown County)	Dwelling	27,842	4,184	17.69%	98	0	0.00%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	0	0	0.00%	0	0	0.00%
PAWLEYS ISLAND (Georgetown County)	Dwelling	276,565	97,537	54.48%	744	199	36.51%
	Mobile Home	875	59	7.23%	16	4	33.33%
	Commercial	29,171	21,761	293.67%	55	25	83.33%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	239,613	80,951	51.02%	491	140	39.89%
	Mobile Home	162	0	0.00%	3	0	0.00%
	Commercial	15,340	15,310	51033.33%	11	10	1000.00%
TOTAL GEORGETOWN COUNTY	Dwelling	682,714	221,519	48.03%	1,737	401	30.01%
	Mobile Home	1,502	222	17.34%	25	5	25.00%
	Commercial	60,787	48,305	387.00%	79	44	125.71%
	TOTALS	745,003	270,046	56.86%	1,841	450	32.35%
ATLANTIC BEACH (Horry County)	Dwelling	3,642	1,321	56.92%	28	5	21.74%
	Mobile Home	64	0	0.00%	1	0	0.00%
	Commercial	283	-295	-51.04%	3	-1	-25.00%
GARDEN CITY (Horry County)	Dwelling	120,268	34,277	39.86%	523	63	13.70%
	Mobile Home	21,275	3,176	17.55%	409	29	7.63%
	Commercial	43,562	36,019	477.52%	48	30	166.67%
MYRTLE BEACH (Horry County)	Dwelling	414,283	108,188	35.34%	1,611	238	17.33%
	Mobile Home	74,017	7,553	11.36%	1,421	53	3.87%
	Commercial	573,641	276,156	92.83%	639	288	82.05%
N MYRTLE BEACH (Horry County)	Dwelling	795,622	156,792	24.54%	3,630	240	7.08%
	Mobile Home	12,735	-1,656	-11.51%	265	-49	-15.61%
	Commercial	243,106	135,050	124.98%	304	122	67.03%
SURFSIDE BEACH (Horry County)	Dwelling	313,559	117,949	60.30%	1,219	279	29.68%
	Mobile Home	54,173	5,408	11.09%	564	20	3.68%
	Commercial	50,996	44,828	726.78%	71	42	144.83%
REMAINDER OF COUNTY (Horry County)	Dwelling	97,557	91,389	1481.66%	404	58	16.76%
	Mobile Home	1,099	1,099	0.00%	20	3	17.65%
	Commercial	13,113	-60,203	-82.11%	24	16	200.00%
TOTAL HORRY COUNTY	Dwelling	1,744,931	509,916	41.29%	7,415	883	13.52%
	Mobile Home	163,363	15,580	10.54%	2,680	56	2.13%
	Commercial	924,701	431,555	87.51%	1,089	497	83.95%
	TOTALS	2,832,995	957,051	51.02%	11,184	1,436	14.73%
GRAND TOTAL	Dwelling	7,915,704	2,285,813	40.60%	20,835	3,740	21.88%
	Mobile Home	170,229	13,336	8.50%	2,771	47	1.73%
	Commercial	1,547,466	991,006	178.09%	2,159	1,272	143.40%
	TOTALS	9,633,399	3,290,155	51.87%	25,765	5,059	24.43%