

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
BALANCE SHEET
QUARTER ENDED JULY 31, 2008

EXHIBIT 1

DESCRIPTION	LEDGER ASSETS	NON- LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS:				
Investments:				
U.S. Treasury Bills - at cost	18,495,473			18,495,473
Cash	27,984,304			27,984,304
Funds held in escrow	0			0
Accounts receivable	0			0
Assessments receivable	0		0	0
Reinsurance recoverable on loss payments	0			0
Interest accrued		81,059		81,059
Data processing equipment (less accumulated depreciation)	77,259			77,259
Furniture, fixtures & equipment (less accumulated depreciation)	21,860		21,860	0
Programming (net of amortization)	46,447		46,447	0
Section 444 Deposit (I.R.S.)	601,747			601,747
Prepaid operating expense	7,786,454		727	7,785,727
TOTAL ASSETS	55,013,544	81,059	69,034	55,025,569
LIABILITIES AND EQUITY:				
Reserves for:				
Unpaid losses				51,650
Reinsurance recoverable-unpaid losses				0
Unpaid loss adjustment expense				21,450
Reinsurance recoverable-unpaid loss exp.				0
Operating expenses				149,119
Unearned premiums: net				52,422,054
Premium taxes				1,730,581
TOTAL RESERVES				54,374,854
Payables for:				
Accounts payable				0
Amounts withheld for account of others				16,530
Post Retirement Benefit Payable				284,743
Reinsurance Premium Payable				1,777,629
TOTAL PAYABLES				2,078,902
MEMBERS' EQUITY				(1,428,187)
Total Liabilities and Equity				55,025,569

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED JULY 31, 2008**

EXHIBIT 2

DESCRIPTION	QUARTER: 05-01-2008 07-31-2008	YEAR-TO-DATE 11-01-2007 07-31-2008
<u>UNDERWRITING INCOME:</u>		
Net Premiums Earned	827,811	12,216,891
<u>DEDUCTIONS:</u>		
Losses incurred	134,868	497,301
Loss expenses incurred	95,542	150,841
Operating expenses incurred	3,995,359	9,807,888
TOTAL DEDUCTIONS	4,225,769	10,456,030
 Net Underwriting Gain or (Loss)	 (3,397,958)	 1,760,861
<u>OTHER INCOME OR (OUTGO)</u>		
Net Investment Income	146,303	1,056,232
Miscellaneous income	0	0
Other interest income	0	0
TOTAL OTHER INCOME OR (OUTGO)	146,303	1,056,232
 <u>Net Income or (Loss)</u>	 (3,251,655)	 2,817,093
 <u>EQUITY ACCOUNT:</u>		
Members' Equity (Prior Period)	1,815,394	(4,286,511)
Net income or (loss)	(3,251,655)	2,817,093
Change in assets not admitted	8,074	41,231
Assessments or (distributions)	0	0
Net change in equity	(3,243,581)	2,858,324
 Members' Equity (Current Period)	 (1,428,187)	 (1,428,187)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
ANALYSIS OF INVESTMENT INCOME
QUARTER ENDED JULY 31, 2008**

EXHIBIT 2A

	Quarter	Year-To-Date
	05-01-2008	11-01-2007
	07-31-2008	07-31-2008
Investment Income Received/T-Bills	107,659	1,173,498
Investment Income Received/Sweep Account	81,188	211,608
Total Investment Income Received	188,847	1,385,106
Interest Accrued (Prior Period)	123,603	409,933
Interest Accrued (Current Period)	81,059	81,059
Investment Income Earned	<u>146,303</u>	<u>1,056,232</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED JULY 31, 2008

EXHIBIT 3A

DESCRIPTION	Quarter 05-01-2008 to 07-31-2008 Association Year					Year-To-Date at 07-31-2008 Association Year				
	2008	2007	2006	2005	Total	2008	2007	2006	2005	Total
INCOME RECEIVED:										
Premiums Written	31,319,563	0	0	0	31,319,563	69,224,674	0	0	0	69,224,674
Reinsurance Premiums Ceded	(23,083,197)	0	0	0	(23,083,197)	(56,920,683)	0	0	0	(56,920,683)
Net Premiums Written	<u>8,236,366</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,236,366</u>	<u>12,303,991</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>12,303,991</u>
Portfolio Transfer of										
Unearned Premiums:										
From Prior Assoc. Year	0	0	0	0	0	45,782,978	0	0	0	45,782,978
To Secceeding Assoc. Yr.	0	0	0	0	0	0	(45,782,978)	0	0	(45,782,978)
Acquisition Allowance on										
Portfolio Transfer										
From Prior Assoc. Year	0	0	0	0	0	(6,206,416)	0	0	0	(6,206,416)
To Secceeding Assoc. Yr.	0	0	0	0	0	0	6,206,416	0	0	6,206,416
Investment Income Received	188,847	0	0	0	188,847	958,252	426,854	0	0	1,385,106
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>8,425,213</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,425,213</u>	<u>52,838,805</u>	<u>(39,149,708)</u>	<u>0</u>	<u>0</u>	<u>13,689,097</u>
EXPENSES PAID:										
Losses	346,444	24,394	0	0	370,838	432,157	24,394	0	0	456,551
Reins. Recovered-Losses Paid	0	0	0	0	0	0	0	0	0	0
Loss Adjustment Expenses	93,523	2,569	0	0	96,092	126,657	3,484	0	0	130,141
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0	0	0	0	0	0
Commissions	3,132,137	0	0	0	3,132,137	6,922,467	0	0	0	6,922,467
Commissions Ceded	(409,341)	0	0	0	(409,341)	(778,593)	928	0	0	(777,665)
Operating Expenses	441,104	0	0	0	441,104	1,646,326	0	0	0	1,646,326
Premium Taxes	0	269,320	0	0	269,320	0	3,057,046	(420,684)	0	2,636,362
Total Expenses Paid	<u>3,603,867</u>	<u>296,283</u>	<u>0</u>	<u>0</u>	<u>3,900,150</u>	<u>8,349,014</u>	<u>3,085,852</u>	<u>(420,684)</u>	<u>0</u>	<u>11,014,182</u>
Net Cash Change	<u>4,821,346</u>	<u>(296,283)</u>	<u>0</u>	<u>0</u>	<u>4,525,063</u>	<u>44,489,791</u>	<u>(42,235,560)</u>	<u>420,684</u>	<u>0</u>	<u>2,674,915</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	0	0	0	0
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>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
RESERVES:										
DEDUCT (CURRENT PERIOD)										
Unpaid Losses	51,650	0	0	0	51,650	51,650	0	0	0	51,650
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	21,200	250	0	0	21,450	21,200	250	0	0	21,450
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	149,119	0	0	0	149,119	149,119	0	0	0	149,119
Unearned Premiums	54,676,803	0	0	0	54,676,803	54,676,803	0	0	0	54,676,803
Unearned Premiums Ceded	(2,254,749)	0	0	0	(2,254,749)	(2,254,749)	0	0	0	(2,254,749)
Premium Taxes	1,730,581	0	0	0	1,730,581	1,730,581	0	0	0	1,730,581
ADD (PRIOR PERIOD)										
Unpaid Losses	282,320	5,300	0	0	287,620	0	5,900	5,000	0	10,900
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Unpaid Loss Adjustment Expense	21,750	250	0	0	22,000	0	750	0	0	750
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0	0	0	0	0	0
Operating Expenses	100,807	0	0	0	100,807	0	156,610	0	0	156,610
Unearned Premiums	46,290,979	0	0	0	46,290,979	0	52,376,477	0	0	52,376,477
Unearned Premiums Ceded	(1,277,480)	0	0	0	(1,277,480)	0	(41,523)	0	0	(41,523)
Premium Taxes	1,216,754	0	0	0	1,216,754	0	2,342,692	0	0	2,342,692
Net Reserve Change	<u>(7,739,474)</u>	<u>5,300</u>	<u>0</u>	<u>0</u>	<u>(7,734,174)</u>	<u>(54,374,604)</u>	<u>54,840,656</u>	<u>5,000</u>	<u>0</u>	<u>471,052</u>
OTHER CHANGES:										
DEDUCT (PRIOR PERIOD)										
Interest Accrued	123,603	0	0	0	123,603	0	409,933	0	0	409,933
Assets Not Admitted	(77,108)	0	0	0	(77,108)	0	(110,265)	0	0	(110,265)
ADD (CURRENT PERIOD)										
Interest Accrued	81,059	0	0	0	81,059	81,059	0	0	0	81,059
Assets Not Admitted	(69,034)	0	0	0	(69,034)	(69,034)	0	0	0	(69,034)
Net Other Changes	<u>(34,470)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(34,470)</u>	<u>12,025</u>	<u>(299,668)</u>	<u>0</u>	<u>0</u>	<u>(287,643)</u>
Assessments or (Distributions)	0	0	0	0	0	0	0	0	0	0
Change In Members' Equity	<u>(2,952,598)</u>	<u>(290,983)</u>	<u>0</u>	<u>0</u>	<u>(3,243,581)</u>	<u>(9,872,788)</u>	<u>12,305,428</u>	<u>425,684</u>	<u>0</u>	<u>2,858,324</u>

SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO ASSOCIATION QUARTER ENDED JULY 31, 2008

EXHIBIT 3B

DESCRIPTION	2008	2007	2006	2005	Total
INCOME RECEIVED:					
Premiums Written	69,224,674	86,086,487	67,309,414	0	222,620,575
Reinsurance Premiums Ceded	(56,920,683)	(53,213,415)	(48,121,394)	0	(158,255,492)
Net Premiums Written	12,303,991	32,873,072	19,188,020	0	64,365,083
Portfolio Transfer of Unearned Premiums:					
From Prior Assoc. Year	45,782,978	40,141,514	19,057,444	0	104,981,936
To Succeeding Assoc. Yr.	0	(45,782,978)	(40,141,514)	0	(85,924,492)
Acquisition Allowance on Portfolio Transfer					
From Prior Assoc. Year	(6,206,416)	(5,219,637)	(2,455,356)	0	(13,881,409)
To Succeeding Assoc. Yr.	0	6,206,416	5,219,637	0	11,426,053
Investment Income Received	958,252	2,170,584	1,500,731	0	4,629,567
Miscellaneous Income	0	0	0	0	0
Other Interest Income	0	0	0	0	0
Total Income	52,838,805	30,388,971	2,368,962	0	85,596,738
EXPENSES PAID:					
Losses	432,157	71,405	81,167	0	584,729
Reins. Recovered-Losses Paid	0	0	0	0	0
Loss Adjustment Expenses	126,657	35,365	30,684	0	192,706
Reins. Recovered-Loss Exp. Paid	0	0	0	0	0
Commissions	6,922,467	8,587,265	6,603,365	0	22,113,097
Commissions Ceded	(778,593)	(51,604)	(424,441)	0	(1,254,638)
Operating Expenses	1,646,326	2,110,253	1,949,193	0	5,705,772
Premium Taxes	0	3,057,046	2,263,384	0	5,320,430
Total Expenses Paid	8,349,014	13,809,730	10,503,352	0	32,662,096
Net Cash Change	44,489,791	16,579,241	(8,134,390)	0	52,934,642
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	44,489,791	16,579,241	(8,134,390)	0	52,934,642
RESERVES:					
DEDUCT (CURRENT PERIOD)					
Unpaid Losses	51,650	0	0	0	51,650
Reins. Recoverable-Unpaid Losses	0	0	0	0	0
Unpaid Loss Adjustment Expense	21,200	250	0	0	21,450
Reins. Recoverable-Unpd. Loss Exp.	0	0	0	0	0
Operating Expenses	149,119	0	0	0	149,119
Unearned Premiums	54,676,803	0	0	0	54,676,803
Unearned Premiums Ceded	(2,254,749)	0	0	0	(2,254,749)
Premium Taxes	1,730,581	0	0	0	1,730,581
Total Reserves	54,374,604	250	0	0	54,374,854
OTHER CHANGES:					
Interest Accrued	81,059	0	0	0	81,059
Assets Not Admitted	(69,034)	0	0	0	(69,034)
Total Other Changes	12,025	0	0	0	12,025
Assessments or (Distributions)	0	0	0	0	0
Net Members' Equity	(9,872,788)	16,578,991	(8,134,390)	0	(1,428,187)

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED JULY 31, 2008**

EXHIBIT 4A

DESCRIPTION	QUARTER 05-01-2008 07-31-2008	YEAR-TO-DATE 11-01-2007 07-31-2008
<u>PREMIUMS WRITTEN:</u>		
Allied Lines (Windstorm & Hail)	31,319,563	69,224,674
Reinsurance Premium Ceded	(23,083,197)	(56,920,683)
Net Premiums Written	8,236,366	12,303,991
<u>UNEARNED PREMIUMS (PRIOR PERIOD):</u>		
Allied Lines (Windstorm & Hail)	42,710,668	49,655,733
Advance Premiums (On Policies Not Yet In Force)	3,580,311	2,720,744
Reinsurance Premium Ceded	(1,277,480)	(41,523)
Net Prior Unearned	45,013,499	52,334,954
<u>UNEARNED PREMIUMS (CURRENT PERIOD):</u>		
Allied Lines (Windstorm & Hail)	50,297,168	50,297,168
Advance Premiums (On Policies Not Yet In Force)	4,379,635	4,379,635
Reinsurance Premium Ceded	(2,254,749)	(2,254,749)
Net Current Unearned	52,422,054	52,422,054
<u>EARNED PREMIUMS</u>		
Allied Lines (Windstorm & Hail)	827,811	12,216,891

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES
QUARTER ENDED JULY 31, 2008**

EXHIBIT 4B

	Quarter 05-01-2008 to 07-31-2008					Year-To-Date 11-01-2007 to 07-31-2008				
	Association Year					Association Year				
	2008	2007	2006	2005	Total	2008	2007	2006	2005	Total
PAID LOSSES										
Allied Lines (Windstorm & Hail)	346,444	24,394	0	0	370,838	432,157	24,394	0	0	456,551
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	346,444	24,394	0	0	370,838	432,157	24,394	0	0	456,551
OUTSTANDING LOSSES (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	1,650	0	0	0	1,650	1,650	0	0	0	1,650
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	1,650	0	0	0	1,650	1,650	0	0	0	1,650
OUTSTANDING LOSSES (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	237,320	300	0	0	237,620	0	900	0	0	900
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Losses	0	0	0	0	0	0	0	0	0	0
Outstanding Losses Net of Reins.	237,320	300	0	0	237,620	0	900	0	0	900
INCURRED LOSSES:										
Allied Lines (Windstorm & Hail)	115,774	19,094	0	0	134,868	483,807	18,494	-5,000	0	497,301
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)	45,000	5,000	0	0	50,000	0	5,000	5,000	0	10,000

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 QUARTER ENDED JULY 31, 2008**

EXHIBIT 4C

	Quarter 05-01-2008 to 07-31-2008					Year-To-Date 11-01-2007 to 07-31-2008				
	Association Year					Association Year				
	2008	2007	2006	2005	Total	2008	2007	2006	2005	Total
LOSS EXPENSES PAID										
Allied Lines (Windstorm & Hail)	93,523	2,569	0	0	96,092	126,657	3,484	0	0	130,141
REINSURANCE RECOVERED										
Reins. Recovered-Paid Losses	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0
Total Paid Loss Net of Reinsurance	93,523	2,569	0	0	96,092	126,657	3,484	0	0	130,141
UNPAID LOSS ADJUSTMENT EXP (CURRENT PERIOD)										
Allied Lines (Windstorm & Hail)	21,200	250	0	0	21,450	21,200	250	0	0	21,450
REINSURANCE RECOVERABLE:										
Reins. Recoverable-Unpaid Loss Exp.	0	0	0	0	0	0	0	0	0	0
Outstanding Loss Expense Net of Reins.	21,200	250	0	0	21,450	21,200	250	0	0	21,450
UNPAID LOSS ADJUSTMENT EXP (PRIOR PERIOD)										
Allied Lines (Windstorm & Hail)	21,750	250	0	0	22,000	0	750	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.	21,750	250	0	0	22,000	0	750	0	0	750
INCURRED LOSSES EXPENSES:										
Allied Lines (Windstorm & Hail)	92,973	2,569	0	0	95,542	147,857	2,984	0	0	150,841

**SOUTH CAROLINA WIND & HAIL UNDERWRITING ASSOCIATION
 CUMULATIVE REPORT OF CATASTROPHE LOSSES
 PERIOD FROM NOVEMBER 1, 2003 TO JULY 31, 2008**

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, 2008		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	501,348	80,158	19.03%	1,017	56	5.83%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	262	-3,660	-93.32%	3	-2	-40.00%
HILTON HEAD ISLAND (Beaufort County)	Dwelling	4,217,003	543,529	14.80%	7,209	492	7.32%
	Mobile Home	1,918	-289	-13.09%	34	-3	-8.11%
	Commercial	128,306	-80,426	-38.53%	392	-102	-20.65%
REMAINDER OF COUNTY (Beaufort County)	Dwelling	966,596	287,706	42.38%	2,281	603	35.94%
	Mobile Home	3,852	-192	-4.75%	65	0	0.00%
	Commercial	4,164	-20,375	-83.03%	26	-9	-25.71%
TOTAL BEAUFORT COUNTY	Dwelling	5,684,947	911,393	19.09%	10,507	1,151	12.30%
	Mobile Home	5,770	-481	-7.69%	99	-3	-2.94%
	Commercial	132,732	-104,461	-44.04%	421	-113	-21.16%
	TOTALS	5,823,449	806,451	16.07%	11,027	1,035	10.36%
FOLLY BEACH (Charleston County)	Dwelling	372,547	20,049	5.69%	1,020	2	0.20%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	16,267	-9,838	-37.69%	35	-12	-25.53%
ISLE OF PALMS (Charleston County)	Dwelling	1,177,629	82,790	7.56%	1,978	57	2.97%
	Mobile Home	435	0	0.00%	1	0	0.00%
	Commercial	11,330	-56,174	-83.22%	39	-34	-46.58%
KIAWAH ISLAND (Charleston County)	Dwelling	731,531	-48,906	-6.27%	977	-60	-5.79%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	2,927	-7,795	-72.70%	13	-25	-65.79%
SULLIVANS ISLAND (Charleston County)	Dwelling	379,212	23,125	6.49%	589	21	3.70%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	6,052	824	15.76%	17	-2	-10.53%
REMAINDER OF COUNTY (Charleston County)	Dwelling	1,490,782	695,914	87.55%	3,763	2,229	145.31%
	Mobile Home	1,705	1,332	357.10%	24	19	380.00%
	Commercial	37,316	7,285	24.26%	95	47	97.92%
TOTAL CHARLESTON COUNTY	Dwelling	4,151,701	772,972	22.88%	8,327	2,249	37.00%
	Mobile Home	2,140	1,332	164.85%	25	19	316.67%
	Commercial	73,892	-65,698	-47.06%	199	-26	-11.56%
	TOTALS	4,227,733	708,606	20.14%	8,551	2,242	35.54%
EDISTO BEACH (Colleton County)	Dwelling	492,192	40,419	8.95%	1,282	35	2.81%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	7,441	-3,622	-32.74%	17	-2	-10.53%
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	492,192	40,419	8.95%	1,282	35	2.81%
	Mobile Home	267	0	0.00%	1	0	0.00%
	Commercial	7,441	-3,622	-32.74%	17	-2	-10.53%
	TOTALS	499,900	36,797	7.95%	1,300	33	2.60%

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

AS OF: JULY 31, 2008		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	180,552	6,684	3.84%	453	4	0.89%
	Mobile Home	883	273	44.75%	13	5	62.50%
	Commercial	10,744	-17,902	-62.49%	15	-14	-48.28%
LITCHFIELD BEACH (Georgetown County)	Dwelling	45,500	7,353	19.28%	139	18	14.88%
	Mobile Home	0	0	0.00%	0	0	0.00%
	Commercial	113	-3,619	-96.97%	2	-1	-33.33%
PAWLEYS ISLAND (Georgetown County)	Dwelling	672,109	197,388	41.58%	1,711	563	49.04%
	Mobile Home	1,277	-80	-5.90%	25	4	19.05%
	Commercial	31,883	-41,879	-56.78%	69	-54	-43.90%
REMAINDER OF COUNTY (Georgetown County)	Dwelling	561,732	143,842	34.42%	1,185	409	52.71%
	Mobile Home	3,058	2,631	616.16%	45	37	462.50%
	Commercial	19,397	-13,834	-41.63%	69	32	86.49%
TOTAL GEORGETOWN COUNTY	Dwelling	1,459,893	355,267	32.16%	3,488	994	39.86%
	Mobile Home	5,218	2,824	117.96%	83	46	124.32%
	Commercial	62,137	-77,234	-55.42%	155	-37	-19.27%
	TOTALS	1,527,248	280,857	22.53%	3,726	1,003	36.83%
ATLANTIC BEACH (Horry County)	Dwelling	4,619	1,064	29.93%	29	4	16.00%
	Mobile Home	81	17	26.56%	1	0	0.00%
	Commercial	1,013	191	23.24%	5	0	0.00%
GARDEN CITY (Horry County)	Dwelling	187,715	20,971	12.58%	775	98	14.48%
	Mobile Home	33,503	4,251	14.53%	541	39	7.77%
	Commercial	25,494	-70,894	-73.55%	40	-64	-61.54%
MYRTLE BEACH (Horry County)	Dwelling	1,156,709	474,155	69.47%	4,798	2,035	73.65%
	Mobile Home	81,099	3,791	4.90%	1,498	14	0.94%
	Commercial	463,593	-289,828	-38.47%	642	-205	-24.20%
N MYRTLE BEACH (Horry County)	Dwelling	1,340,677	242,113	22.04%	5,429	870	19.08%
	Mobile Home	15,114	303	2.05%	293	3	1.03%
	Commercial	191,588	-261,762	-57.74%	270	-214	-44.21%
SURFSIDE BEACH (Horry County)	Dwelling	611,822	132,643	27.68%	2,324	575	32.88%
	Mobile Home	67,194	5,478	8.88%	631	21	3.44%
	Commercial	31,416	-52,664	-62.64%	78	-36	-31.58%
REMAINDER OF COUNTY (Horry County)	Dwelling	505,714	421,634	501.47%	1,994	1,189	147.70%
	Mobile Home	7,230	7,230	0.00%	104	57	121.28%
	Commercial	27,625	-189,935	-87.30%	58	12	26.09%
TOTAL HORRY COUNTY	Dwelling	3,807,256	1,292,580	51.40%	15,349	4,771	45.10%
	Mobile Home	204,221	21,070	11.50%	3,068	134	4.57%
	Commercial	740,729	-864,892	-53.87%	1,093	-507	-31.69%
	TOTALS	4,752,206	448,758	10.43%	19,510	4,398	29.10%
GRAND TOTAL	Dwelling	15,595,989	3,372,631	27.59%	38,953	9,200	30.92%
	Mobile Home	217,616	24,745	12.83%	3,276	196	6.36%
	Commercial	1,016,931	-1,115,907	-52.32%	1,885	-685	-26.65%
	TOTALS	16,830,536	2,281,469	15.68%	44,114	8,711	24.61%