

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 BALANCE SHEET  
 AS OF SEPTEMBER 30, 2010

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
CASH	14,180,779			14,180,779
INVESTMENTS	886,725,446			886,725,446
INTEREST INCOME DUE OR ACCRUED	4,863,494			4,863,494
FIXED ASSETS	127,456		(127,456)	0
DATA PROCESSING EQUIPMENT	64,903			64,903
ACCOUNTS RECEIVABLE - FAIR PLAN	1,420,357			1,420,357
ACCOUNTS RECEIVABLE - OTHER	386,662			386,662
ACCOUNTS RECEIVABLE - ASSESSMENTS	962		(962)	0
PREPAID EXPENSE	139,514		(139,514)	0
<b>TOTAL ASSETS</b>	<b>907,909,573</b>	<b>0</b>	<b>(267,932)</b>	<b>907,641,641</b>
<b>LIABILITIES &amp; SURPLUS</b>				
<b>LIABILITIES</b>				
ACCOUNTS PAYABLE - GENERAL				30,519
COMMISSION PAYABLE				2,948,834
PREMIUM SUSPENSE				856,350
ACCRUAL-PREMIUM TAX				1,379,418
ACCRUAL-POST RETIREMENT				1,260,120
ACCRUAL-PENSION				380,005
ACCRUAL-RENT				216,587
CLAIMS PAYABLE				36,718
PREPAID PREMIUMS				8,788,828
UNCLAIMED CHECKS				1,310,243
<b>TOTAL LIABILITIES</b>				<b>17,207,622</b>
<b>RESERVES FOR:</b>				
UNPAID LOSSES (INCL. IBNR)				8,187,895
UNPAID LAE RESERVES				919,750
UNEARNED PREMIUMS				162,818,528
<b>TOTAL RESERVES</b>				<b>171,926,173</b>
<b>SURPLUS</b>				<b>718,507,846</b>
<b>TOTAL LIABILITIES &amp; SURPLUS</b>				<b>907,641,641</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 INCOME STATEMENT AND SURPLUS ACCOUNT  
 AS OF SEPTEMBER 30, 2010

	QUARTER TO DATE	YEAR TO DATE
<b>UNDERWRITING INCOME</b>		
<b>PREMIUMS EARNED</b>	76,515,787	302,197,256
<b>CEDED REINSURANCE PREMIUMS</b>	52,242,642	174,234,853
<b>NET PREMIUMS EARNED</b>	24,273,145	127,962,403
<b>DEDUCTIONS</b>		
<b>LOSSES INCURRED</b>	5,672,938	12,823,444
<b>LOSS EXPENSE INCURRED</b>	683,967	1,754,501
<b>OPERATING EXPENSE INCURRED</b>	11,738,169	43,735,367
<b>PREMIUM TAXES</b>	2,294,685	8,446,347
<b>TOTAL DEDUCTIONS</b>	20,389,759	66,759,659
<b>OTHER INCOME OR (OUTGO)</b>		
<b>MISCELLANEOUS INCOME</b>	(4,226)	3,300
<b>NET UNDERWRITING GAIN OR (LOSS)</b>	3,879,160	61,206,044
<b>INVESTMENT INCOME</b>		
<b>INVESTMENT INCOME</b>	5,668,018	24,297,987
<b>NET INCOME OR (LOSS)</b>	9,547,178	85,504,031
<b>SURPLUS ACCOUNT</b>		
<b>SURPLUS (PRIOR PERIOD)</b>	708,786,497	649,608,419
<b>NET INCOME OR (LOSS)</b>	9,547,178	85,504,031
<b>CHANGE IN ASSETS NOT ADMITTED</b>	(64,823)	52,933
<b>ASSESSMENTS OR (DISTRIBUTIONS)</b>	0	(16,636,167)
<b>MINIMUM PENSION LIABILITY</b>	238,994	238,994
<b>INSOLVENT COMPANY</b>	0	(260,364)
<b>NET CHANGE IN SURPLUS</b>	9,721,349	68,899,427
<b>SURPLUS (CURRENT PERIOD)</b>	718,507,846	718,507,846

The Aggregate Liability for the Association as of September 30, 2010 is \$68,127,909,310.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 SURPLUS ACCOUNT  
 AS OF SEPTEMBER 30, 2010

	QUARTER TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	81,402,521	985,637	0	0	0	0	0	0	82,388,158
CEDED REINSURANCE	(52,242,642)	0	0	0	0	0	0	0	(52,242,642)
INTEREST RECEIVED	5,668,018	0	0	0	0	0	0	0	5,668,018
MISCELLANEOUS INCOME	(4,226)	0	0	0	0	0	0	0	(4,226)
<b>TOTAL INCOME</b>	<b>34,823,671</b>	<b>985,637</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35,809,308</b>
<b>EXPENSES PAID</b>									
LOSSES	1,867,187	847,645	(71,070)	0	0	0	0	0	2,643,762
LOSS ADJUSTMENT EXPENSES	296,357	35,882	1,735	2,613	0	6,564	0	0	343,151
COMMISSION	10,523,452	128,133	0	0	0	0	0	0	10,651,585
PREMIUM TAX	2,294,685	0	0	0	0	0	0	0	2,294,685
ADMINISTRATIVE EXPENSES	1,086,584	0	0	0	0	0	0	0	1,086,584
<b>TOTAL EXPENSES PAID</b>	<b>16,068,265</b>	<b>1,011,660</b>	<b>(69,335)</b>	<b>2,613</b>	<b>0</b>	<b>6,564</b>	<b>0</b>	<b>0</b>	<b>17,019,767</b>
<b>NET CASH CHANGE</b>	<b>18,755,406</b>	<b>(26,023)</b>	<b>69,335</b>	<b>(2,613)</b>	<b>0</b>	<b>(6,564)</b>	<b>0</b>	<b>0</b>	<b>18,789,541</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	7,527,624	633,867	15,201	1,132	71	10,000	0	0	8,187,895
LOSS ADJUSTMENT EXPENSES	845,363	71,385	1,684	104	9	1,205	0	0	919,750
UNEARNED PREMIUMS	162,818,528	0	0	0	0	0	0	0	162,818,528
<b>ADD: (PRIOR PERIOD)</b>									
LOSSES (INCL. IBNR.)	3,654,002	1,416,312	77,002	1,332	71	10,000	0	0	5,158,719
LOSS ADJUSTMENT EXPENSES	409,370	160,382	7,876	144	8	1,154	0	0	578,934
UNEARNED PREMIUMS	147,336,907	9,609,250	0	0	0	0	0	0	156,946,157
<b>NET RESERVE CHANGE</b>	<b>(19,791,236)</b>	<b>10,480,692</b>	<b>67,993</b>	<b>240</b>	<b>(1)</b>	<b>(51)</b>	<b>0</b>	<b>0</b>	<b>(9,242,363)</b>
<b>NET OTHER CHANGES</b>									
MINIMUM PENSION LIABILITY	238,994	0	0	0	0	0	0	0	238,994
ASSETS NOT ADMITTED	(64,823)	0	0	0	0	0	0	0	(64,823)
<b>TOTAL NET OTHER CHANGES</b>	<b>174,171</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>174,171</b>
ASSESSMENTS	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0
<b>CHANGE IN SURPLUS</b>	<b>(861,659)</b>	<b>10,454,669</b>	<b>137,328</b>	<b>(2,373)</b>	<b>(1)</b>	<b>(6,615)</b>	<b>0</b>	<b>0</b>	<b>9,721,349</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 SURPLUS ACCOUNT  
 AS OF SEPTEMBER 30, 2010

	YEAR TO DATE								TOTAL
	2010	2009	2008	2007	2006	2005	2004	2003	
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	304,725,127	(1,466,898)	0	0	0	0	0	0	303,258,229
CEDED REINSURANCE	(102,759,782)	(71,475,071)	0	0	0	0	0	0	(174,234,853)
INTEREST RECEIVED	24,297,987	0	0	0	0	0	0	0	24,297,987
MISCELLANEOUS INCOME	3,300	0	0	0	0	0	0	0	3,300
<b>TOTAL INCOME</b>	<b>226,266,632</b>	<b>(72,941,969)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>153,324,663</b>
<b>EXPENSES PAID</b>									
LOSSES	3,022,357	5,551,753	158,690	26,882	0	31,995	0	0	8,791,677
LOSS ADJUSTMENT EXPENSES	790,400	362,599	14,130	5,010	0	33,052	0	0	1,205,191
COMMISSION	39,383,901	(190,698)	0	0	0	0	0	0	39,193,203
PREMIUM TAX	8,446,347	0	0	0	0	0	0	0	8,446,347
ADMINISTRATIVE EXPENSES	4,542,164	0	0	0	0	0	0	0	4,542,164
<b>TOTAL EXPENSES PAID</b>	<b>56,185,169</b>	<b>5,723,654</b>	<b>172,820</b>	<b>31,892</b>	<b>0</b>	<b>65,047</b>	<b>0</b>	<b>0</b>	<b>62,178,582</b>
<b>NET CASH CHANGE</b>	<b>170,081,463</b>	<b>(78,665,623)</b>	<b>(172,820)</b>	<b>(31,892)</b>	<b>0</b>	<b>(65,047)</b>	<b>0</b>	<b>0</b>	<b>91,146,081</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR)	7,527,624	633,867	15,201	1,132	71	10,000	0	0	8,187,895
LOSS ADJUSTMENT EXPENSES	845,363	71,385	1,684	104	9	1,205	0	0	919,750
UNEARNED PREMIUMS	162,818,528	0	0	0	0	0	0	0	162,818,528
<b>ADD: (PRIOR PERIOD)</b>									
LOSSES (INCL. IBNR)	0	3,864,964	261,134	6,231	13,700	10,099	0	0	4,156,128
LOSS ADJUSTMENT EXPENSES	0	337,005	30,293	630	1,340	1,172	0	0	370,440
UNEARNED PREMIUMS	0	161,757,555	0	0	0	0	0	0	161,757,555
<b>NET RESERVE CHANGE</b>	<b>(171,191,515)</b>	<b>165,254,272</b>	<b>274,542</b>	<b>5,625</b>	<b>14,960</b>	<b>66</b>	<b>0</b>	<b>0</b>	<b>(5,642,050)</b>
<b>NET OTHER CHANGES</b>									
MINIMUM PENSION LIABILITY	238,994	0	0	0	0	0	0	0	238,994
ASSETS NOT ADMITTED	52,933	0	0	0	0	0	0	0	52,933
<b>TOTAL NET OTHER CHANGES</b>	<b>291,927</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>291,927</b>
ASSESSMENTS	0	0	0	0	0	0	83,920,054	88,516,026	172,436,080
DISTRIBUTIONS	0	0	(11,864,113)	(88,516,026)	0	0	(176,082)	(88,516,026)	(189,072,247)
INSOLVENT MEMBER	0	0	0	0	0	0	(260,364)	0	(260,364)
<b>CHANGE IN SURPLUS</b>	<b>(818,125)</b>	<b>86,588,649</b>	<b>(11,762,391)</b>	<b>(88,542,293)</b>	<b>14,960</b>	<b>(64,981)</b>	<b>83,483,608</b>	<b>0</b>	<b>68,899,427</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 SURPLUS ACCOUNT FOR OPEN YEARS  
 AS OF SEPTEMBER 30, 2010

	2010				2009			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	108,778,442	24,694,569	148,894,071	22,358,045	112,514,439	25,327,907	136,240,598	22,316,884
CEDED REINSURANCE	(41,817,072)	(12,750,425)	(38,683,493)	(9,508,792)	(65,442,163)	(22,369,372)	(70,545,676)	(15,868,160)
INTEREST RECEIVED	8,673,709	1,969,081	11,872,425	1,782,772	9,770,692	2,220,180	11,968,690	1,939,206
MISCELLANEOUS INCOME	1,179	267	1,612	242	19,002	4,318	23,276	3,771
<b>TOTAL INCOME</b>	<b>75,636,258</b>	<b>13,913,492</b>	<b>122,084,615</b>	<b>14,632,267</b>	<b>56,861,970</b>	<b>5,183,033</b>	<b>77,686,888</b>	<b>8,391,701</b>
<b>EXPENSES PAID</b>								
LOSSES	1,881,556	124,514	989,757	26,530	4,976,252	191,854	2,911,923	87,468
LOSS ADJUSTMENT EXPENSES	449,656	30,775	280,435	29,534	493,244	103,363	378,730	68,616
COMMISSION	14,041,287	3,158,279	19,309,473	2,874,862	15,437,289	3,253,844	16,733,407	2,855,321
PREMIUM TAX	3,015,112	684,482	4,127,034	619,719	3,103,876	705,290	3,802,120	616,032
ADMINISTRATIVE EXPENSES	1,621,427	368,092	2,219,381	333,264	1,819,341	413,406	2,228,617	361,088
<b>TOTAL EXPENSES PAID</b>	<b>21,009,038</b>	<b>4,366,142</b>	<b>26,926,080</b>	<b>3,883,909</b>	<b>25,830,002</b>	<b>4,667,757</b>	<b>26,054,797</b>	<b>3,988,525</b>
<b>NET CASH CHANGE</b>	<b>54,627,220</b>	<b>9,547,350</b>	<b>95,158,535</b>	<b>10,748,358</b>	<b>31,031,968</b>	<b>515,276</b>	<b>51,632,091</b>	<b>4,403,176</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	3,671,235	404,192	3,224,039	228,158	427,553	10,000	175,814	20,500
LOSS ADJUSTMENT EXPENSES	417,256	41,803	361,234	25,070	49,333	906	19,178	1,968
UNEARNED PREMIUMS	59,278,100	13,408,564	79,028,712	11,103,152	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>63,366,591</b>	<b>13,854,559</b>	<b>82,613,985</b>	<b>11,356,380</b>	<b>476,886</b>	<b>10,906</b>	<b>194,992</b>	<b>22,468</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	18,895	4,290	25,864	3,884	101,345	23,029	124,144	20,114
MINIMUM PENSION LIABILITY	85,314	19,368	116,777	17,535	(176,815)	(40,177)	(216,590)	(35,093)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
<b>TOTAL NET OTHER CHANGES</b>	<b>104,209</b>	<b>23,658</b>	<b>142,641</b>	<b>21,419</b>	<b>(75,470)</b>	<b>(17,148)</b>	<b>(92,446)</b>	<b>(14,979)</b>
				291,927				
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
<b>SURPLUS</b>	<b>(8,635,162)</b>	<b>(4,283,551)</b>	<b>12,687,191</b>	<b>(586,603)</b>	<b>30,479,612</b>	<b>487,222</b>	<b>51,344,653</b>	<b>4,365,729</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 SURPLUS ACCOUNT FOR OPEN YEARS  
 AS OF SEPTEMBER 30, 2010

	2008				2007			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	111,014,706	26,696,089	116,800,529	22,117,774	103,486,317	22,765,476	84,047,268	16,659,739
CEDED REINSURANCE	(28,417,331)	(4,532,893)	(49,394,057)	(7,380,723)	(22,112,912)	(4,854,056)	(32,497,868)	(6,190,072)
INTEREST RECEIVED	10,752,347	2,630,204	11,313,266	2,132,817	10,276,540	2,228,071	7,475,371	1,484,765
MISCELLANEOUS INCOME	2,638	645	2,775	523	(2,407)	(522)	(1,751)	(348)
<b>TOTAL INCOME</b>	<b>93,352,360</b>	<b>24,794,045</b>	<b>78,722,513</b>	<b>16,870,391</b>	<b>91,647,538</b>	<b>20,138,969</b>	<b>59,023,020</b>	<b>11,954,084</b>
<b>EXPENSES PAID</b>								
LOSSES	4,358,916	1,733,933	3,290,402	208,508	3,709,501	660,038	1,962,201	79,755
LOSS ADJUSTMENT EXPENSES	415,765	27,954	463,197	40,547	400,754	129,746	194,190	23,751
COMMISSION	14,311,582	3,434,447	15,128,740	2,822,849	13,326,608	2,922,348	10,880,469	2,115,160
PREMIUM TAX	2,938,722	718,861	3,092,027	582,920	2,354,297	510,438	1,712,565	340,151
ADMINISTRATIVE EXPENSES	1,449,043	354,460	1,524,635	287,430	1,581,415	342,869	1,150,355	228,485
<b>TOTAL EXPENSES PAID</b>	<b>23,474,028</b>	<b>6,269,655</b>	<b>23,499,001</b>	<b>3,942,254</b>	<b>21,372,575</b>	<b>4,565,439</b>	<b>15,899,780</b>	<b>2,787,302</b>
<b>NET CASH CHANGE</b>	<b>69,878,332</b>	<b>18,524,390</b>	<b>55,223,512</b>	<b>12,928,137</b>	<b>70,274,963</b>	<b>15,573,530</b>	<b>43,123,240</b>	<b>9,166,782</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	198	1	15,002	0	0	1	1,131	0
LOSS ADJUSTMENT EXPENSES	24	0	1,660	0	0	0	104	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>222</b>	<b>1</b>	<b>16,662</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,235</b>	<b>0</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	35,776	8,751	37,642	7,096	(164,306)	(35,624)	(119,520)	(23,739)
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
<b>TOTAL NET OTHER CHANGES</b>	<b>35,776</b>	<b>8,751</b>	<b>37,642</b>	<b>7,096</b>	<b>(164,306)</b>	<b>(35,624)</b>	<b>(119,520)</b>	<b>(23,739)</b>
ASSESSMENTS	6,719,769	0	4,883,008	261,336	54,111,368	18,118,510	7,948,322	8,337,826
DISTRIBUTIONS	(6,719,769)	0	(4,883,008)	(261,336)	(54,111,368)	(18,118,510)	(7,948,322)	(8,337,826)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
<b>SURPLUS</b>	<b>69,913,886</b>	<b>18,533,140</b>	<b>55,244,492</b>	<b>12,935,233</b>	<b>70,110,657</b>	<b>15,537,905</b>	<b>43,002,485</b>	<b>9,143,043</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 SURPLUS ACCOUNT FOR OPEN YEARS  
 AS OF SEPTEMBER 30, 2010

	2006				2005			
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	COASTAL
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	84,963,572	19,870,321	55,486,828	12,280,983	71,220,575	14,481,706	36,499,282	8,625,042
CEDED REINSURANCE	0	0	0	0	0	0	0	0
INTEREST RECEIVED	7,009,092	1,634,158	4,564,469	1,011,873	3,459,812	697,805	1,761,489	409,716
MISCELLANEOUS INCOME	(12,561)	(2,928)	(8,180)	(1,813)	2,267	457	1,154	269
<b>TOTAL INCOME</b>	<b>91,960,103</b>	<b>21,501,551</b>	<b>60,043,117</b>	<b>13,291,043</b>	<b>74,682,654</b>	<b>15,179,968</b>	<b>38,261,925</b>	<b>9,035,027</b>
<b>EXPENSES PAID</b>								
LOSSES	6,721,254	4,015,266	2,622,794	1,028,563	20,576,522	24,998,559	10,720,973	7,118,137
LOSS ADJUSTMENT EXPENSES	528,826	172,315	302,420	99,177	1,501,413	779,491	1,039,096	264,838
COMMISSION	10,940,931	2,522,918	7,174,950	1,576,324	9,053,325	1,892,612	4,755,602	1,128,616
PREMIUM TAX	1,762,019	410,812	1,147,464	254,375	1,483,193	299,143	755,136	175,643
ADMINISTRATIVE EXPENSES	1,000,212	233,198	651,359	144,396	1,068,771	215,559	544,142	126,565
<b>TOTAL EXPENSES PAID</b>	<b>20,953,242</b>	<b>7,354,509</b>	<b>11,898,987</b>	<b>3,102,835</b>	<b>33,683,224</b>	<b>28,185,364</b>	<b>17,814,949</b>	<b>8,813,799</b>
<b>NET CASH CHANGE</b>	<b>71,006,861</b>	<b>14,147,042</b>	<b>48,144,130</b>	<b>10,188,208</b>	<b>40,999,430</b>	<b>(13,005,396)</b>	<b>20,446,976</b>	<b>221,228</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	71	0	0	0	10,000	0	0	0
LOSS ADJUSTMENT EXPENSES	9	0	0	0	1,205	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,205</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	3,905	911	2,545	564	6,209	1,252	3,161	736
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	(125,302)	(25,272)	(63,795)	(14,839)
<b>TOTAL NET OTHER CHANGES</b>	<b>3,905</b>	<b>911</b>	<b>2,545</b>	<b>564</b>	<b>(119,093)</b>	<b>(24,020)</b>	<b>(60,634)</b>	<b>(14,103)</b>
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
<b>SURPLUS</b>	<b>71,010,686</b>	<b>14,147,953</b>	<b>48,146,675</b>	<b>10,188,772</b>	<b>40,869,132</b>	<b>(13,029,416)</b>	<b>20,386,342</b>	<b>207,125</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 SURPLUS ACCOUNT FOR OPEN YEARS  
 AS OF SEPTEMBER 30, 2010

	2004				2003				TOTAL
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	COASTAL	
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	61,517,124	12,728,880	18,370,202	6,322,807	43,871,928	13,874,727	10,476,995	6,426,818	1,581,730,643
CEDED REINSURANCE	0	0	0	0	0	0	0	0	(432,365,065)
INTEREST RECEIVED	1,136,073	229,024	334,440	112,719	1,086,606	342,721	248,892	155,314	122,684,339
MISCELLANEOUS INCOME	2,158	434	634	214	(12,031)	(3,795)	(2,756)	(1,720)	17,023
<b>TOTAL INCOME</b>	<b>62,655,355</b>	<b>12,958,338</b>	<b>18,705,276</b>	<b>6,435,740</b>	<b>44,946,503</b>	<b>14,213,653</b>	<b>10,723,131</b>	<b>6,580,412</b>	<b>1,272,066,940</b>
<b>EXPENSES PAID</b>									
LOSSES	11,459,676	4,018,166	3,510,113	1,255,480	28,495,596	27,469,452	3,848,271	5,056,813	190,108,743
LOSS ADJUSTMENT EXPENSES	1,063,519	87,373	333,851	94,739	2,570,079	986,534	410,949	282,170	14,047,047
COMMISSION	7,680,722	1,584,913	2,601,362	834,881	5,704,804	1,801,946	1,307,146	807,189	203,974,206
PREMIUM TAX	1,312,394	264,569	386,346	130,213	969,857	305,897	222,150	138,626	38,941,483
ADMINISTRATIVE EXPENSES	1,241,643	252,209	329,811	116,404	1,102,136	354,925	261,524	149,442	24,075,604
<b>TOTAL EXPENSES PAID</b>	<b>22,757,954</b>	<b>6,207,230</b>	<b>7,161,483</b>	<b>2,431,717</b>	<b>38,842,472</b>	<b>30,918,754</b>	<b>6,050,040</b>	<b>6,434,240</b>	<b>471,147,083</b>
<b>NET CASH CHANGE</b>	<b>39,897,401</b>	<b>6,751,108</b>	<b>11,543,793</b>	<b>4,004,023</b>	<b>6,104,031</b>	<b>(16,705,101)</b>	<b>4,673,091</b>	<b>146,172</b>	<b>800,919,857</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	8,187,895
LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	919,750
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	162,818,528
<b>NET RESERVE CHANGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>171,926,173</b>
<b>NET OTHER CHANGES</b>									
ASSETS NOT ADMITTED	241,635	48,712	71,133	23,975	(150,489)	(48,462)	(35,709)	(20,405)	217,314
MINIMUM PENSION LIABILITY	(11,896)	(2,416)	(3,160)	(1,115)	15,590	5,021	3,699	2,114	(221,844)
PRIOR PERIOD ADJUSTMENT	29,810	6,055	7,919	2,795	0	0	0	0	(182,629)
<b>TOTAL NET OTHER CHANGES</b>	<b>259,549</b>	<b>52,351</b>	<b>75,892</b>	<b>25,655</b>	<b>(134,899)</b>	<b>(43,441)</b>	<b>(32,010)</b>	<b>(18,291)</b>	<b>(187,159)</b>
ASSESSMENTS	60,831,137	1,658,425	12,831,330	8,599,162	115,903,597	53,000,238	20,999,794	17,074,362	391,278,184
DISTRIBUTIONS	(171,514)	(4,568)	0	0	(121,662,274)	(36,237,020)	(25,662,660)	(17,198,324)	(301,316,499)
INSOLVENT MEMBERS	(48,077)	13,096	(21,785)	3,667	(210,455)	(14,676)	21,785	(3,919)	(260,364)
<b>SURPLUS</b>	<b>100,768,496</b>	<b>8,470,412</b>	<b>24,429,230</b>	<b>12,632,507</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>718,507,846</b>



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 STATISTICAL REPORT OF PREMIUMS  
 AS OF SEPTEMBER 30, 2010

	QUARTER TO DATE 2010	QUARTER TO DATE 2009	QUARTER TO DATE TOTAL	YEAR TO DATE 2010	YEAR TO DATE 2009	YEAR TO DATE TOTAL
<b>PREMIUMS WRITTEN</b>						
RESIDENTIAL - FIRE	1,510,213	(4,038)	1,506,175	5,696,986	(56,910)	5,640,076
RESIDENTIAL - EC	10,058,137	(28,565)	10,029,572	39,355,752	(376,310)	38,979,442
COMMERCIAL - FIRE	117,754	45	117,799	496,507	(18,578)	477,929
COMMERCIAL - EC	623,639	365	624,004	2,668,730	(67,656)	2,601,074
CRIME - RESIDENTIAL	85,576	(345)	85,231	322,000	(655)	321,345
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	4,368	1,135,504	1,139,872	2,593,783	1,060,947	3,654,730
HOMEOWNER - COASTAL	2,356,527	(8,259)	2,348,268	8,712,680	(146,526)	8,566,154
HO - BEACH WIND	15,830,444	(28,046)	15,802,398	56,711,566	(438,443)	56,273,123
HO - COASTAL WIND	37,131,080	(98,627)	37,032,453	132,665,578	(1,175,235)	131,490,343
WIND - RESIDENTIAL	1,109,578	3,456	1,113,034	4,098,355	(48,796)	4,049,559
WIND - COMMERCIAL	5,445,753	884	5,446,637	21,529,332	(120,582)	21,408,750
COASTAL - RESIDENTIAL	2,261,531	5,957	2,267,488	7,515,813	(91,853)	7,423,960
COASTAL - COMMERCIAL	4,867,921	7,306	4,875,227	22,358,045	13,699	22,371,744
<b>TOTAL</b>	<b>81,402,521</b>	<b>985,637</b>	<b>82,388,158</b>	<b>304,725,127</b>	<b>(1,466,898)</b>	<b>303,258,229</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	2,798,071	180,938	2,979,009	0	3,261,771	3,261,771
RESIDENTIAL - EC	19,544,433	1,251,449	20,795,882	0	22,316,200	22,316,200
COMMERCIAL - FIRE	255,012	13,561	268,573	0	353,670	353,670
COMMERCIAL - EC	1,346,547	70,549	1,417,096	0	1,683,082	1,683,082
CRIME - RESIDENTIAL	156,921	8,745	165,666	0	159,602	159,602
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,682,513	132,122	1,814,635	0	2,107,193	2,107,193
HOMEOWNER - COASTAL	4,063,619	299,332	4,362,951	0	4,832,460	4,832,460
HO - BEACH WIND	27,427,074	1,824,423	29,251,497	0	30,921,011	30,921,011
HO - COASTAL WIND	62,179,294	4,333,140	66,512,434	0	67,399,776	67,399,776
WIND - RESIDENTIAL	2,039,934	128,635	2,168,569	0	2,228,845	2,228,845
WIND - COMMERCIAL	11,164,976	588,455	11,753,431	0	11,638,775	11,638,775
COASTAL - RESIDENTIAL	3,390,562	293,888	3,634,450	0	3,836,105	3,836,105
COASTAL - COMMERCIAL	11,287,951	534,013	11,821,964	0	11,019,065	11,019,065
<b>TOTAL</b>	<b>147,336,907</b>	<b>9,609,250</b>	<b>156,946,157</b>	<b>0</b>	<b>161,757,555</b>	<b>161,757,555</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	3,059,420	0	3,059,420	3,059,420	0	3,059,420
RESIDENTIAL - EC	20,901,009	0	20,901,009	20,901,009	0	20,901,009
COMMERCIAL - FIRE	259,424	0	259,424	259,424	0	259,424
COMMERCIAL - EC	1,373,154	0	1,373,154	1,373,154	0	1,373,154
CRIME - RESIDENTIAL	171,559	0	171,559	171,559	0	171,559
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,032,372	0	2,032,372	2,032,372	0	2,032,372
HOMEOWNER - COASTAL	4,534,946	0	4,534,946	4,534,946	0	4,534,946
HO - BEACH WIND	30,851,744	0	30,851,744	30,851,744	0	30,851,744
HO - COASTAL WIND	70,447,870	0	70,447,870	70,447,870	0	70,447,870
WIND - RESIDENTIAL	2,261,996	0	2,261,996	2,261,996	0	2,261,996
WIND - COMMERCIAL	11,775,986	0	11,775,986	11,775,986	0	11,775,986
COASTAL - RESIDENTIAL	4,045,896	0	4,045,896	4,045,896	0	4,045,896
COASTAL - COMMERCIAL	11,103,152	0	11,103,152	11,103,152	0	11,103,152
<b>TOTAL</b>	<b>162,818,528</b>	<b>0</b>	<b>162,818,528</b>	<b>162,818,528</b>	<b>0</b>	<b>162,818,528</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	1,248,864	176,900	1,425,764	2,637,566	3,204,861	5,842,427
RESIDENTIAL - EC	8,701,561	1,222,884	9,924,445	18,454,743	21,939,890	40,394,633
COMMERCIAL - FIRE	113,342	13,606	126,948	237,083	335,092	572,175
COMMERCIAL - EC	597,032	70,914	667,946	1,295,576	1,615,426	2,911,002
CRIME - RESIDENTIAL	70,938	8,400	79,338	150,441	158,947	309,388
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	(345,491)	1,267,626	922,135	561,411	3,168,140	3,729,551
HOMEOWNER - COASTAL	1,885,200	291,073	2,176,273	4,177,734	4,685,934	8,863,668
HO - BEACH WIND	12,405,774	1,796,377	14,202,151	25,859,822	30,482,568	56,342,390
HO - COASTAL WIND	28,862,504	4,234,513	33,097,017	62,217,708	66,224,541	128,442,249
WIND - RESIDENTIAL	887,516	132,091	1,019,607	1,836,359	2,180,049	4,016,408
WIND - COMMERCIAL	4,834,743	589,339	5,424,082	9,753,346	11,518,193	21,271,539
COASTAL - RESIDENTIAL	1,606,197	249,845	1,856,042	3,469,917	3,744,252	7,214,169
COASTAL - COMMERCIAL	5,052,720	541,319	5,594,039	11,254,893	11,032,764	22,287,657
<b>TOTAL</b>	<b>65,920,900</b>	<b>10,594,887</b>	<b>76,515,787</b>	<b>141,906,599</b>	<b>160,290,657</b>	<b>302,197,256</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 STATISTICAL REPORT OF PREMIUMS  
 AS OF SEPTEMBER 30, 2010

	QUARTER TO DATE 2010	QUARTER TO DATE 2009	QUARTER TO DATE TOTAL	YEAR TO DATE 2010	YEAR TO DATE 2009	YEAR TO DATE TOTAL
<b>CEDED REINSURANCE PREMIUM</b>						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	(3,557,661)	0	(3,557,661)	2,485,252	8,432,416	10,917,668
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	1,252,291	0	1,252,291	1,944,980	1,140,579	3,085,559
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	675,125	0	675,125	1,620,817	1,427,740	3,048,557
HOMEOWNER - COASTAL	816,976	0	816,976	2,269,143	2,168,963	4,438,106
HO - BEACH WIND	10,965,795	0	10,965,795	22,259,217	16,011,759	38,270,976
HO - COASTAL WIND	14,167,719	0	14,167,719	32,200,226	25,448,158	57,648,384
WIND - RESIDENTIAL	14,748,123	0	14,748,123	15,451,786	975,206	16,426,992
WIND - COMMERCIAL	5,008,882	0	5,008,882	10,805,445	8,037,078	18,842,523
COASTAL - RESIDENTIAL	3,244,781	0	3,244,781	4,214,124	1,323,254	5,537,378
COASTAL - COMMERCIAL	4,920,611	0	4,920,611	9,508,792	6,509,918	16,018,710
<b>TOTAL</b>	<b>52,242,642</b>	<b>0</b>	<b>52,242,642</b>	<b>102,759,782</b>	<b>71,475,071</b>	<b>174,234,853</b>
<b>NET EARNED PREMIUM</b>						
RESIDENTIAL - FIRE	1,248,864	176,900	1,425,764	2,637,566	3,204,861	5,842,427
RESIDENTIAL - EC	12,259,222	1,222,884	13,482,106	15,969,491	13,507,474	29,476,965
COMMERCIAL - FIRE	113,342	13,606	126,948	237,083	335,092	572,175
COMMERCIAL - EC	(655,259)	70,914	(584,345)	(649,404)	474,847	(174,557)
CRIME - RESIDENTIAL	70,938	8,400	79,338	150,441	158,947	309,388
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	(1,020,616)	1,267,626	247,010	(1,059,406)	1,740,400	680,994
HOMEOWNER - COASTAL	1,068,224	291,073	1,359,297	1,908,591	2,516,971	4,425,562
HO - BEACH WIND	1,439,979	1,796,377	3,236,356	3,600,605	14,470,809	18,071,414
HO - COASTAL WIND	14,694,785	4,234,513	18,929,298	30,017,482	40,776,383	70,793,865
WIND - RESIDENTIAL	(13,860,607)	132,091	(13,728,516)	(13,615,427)	1,204,843	(12,410,584)
WIND - COMMERCIAL	(174,139)	589,339	415,200	(1,052,099)	3,481,115	2,429,016
COASTAL - RESIDENTIAL	(1,638,584)	249,845	(1,388,739)	(744,207)	2,420,998	1,676,791
COASTAL - COMMERCIAL	132,109	541,319	673,428	1,746,101	4,522,846	6,268,947
<b>TOTAL</b>	<b>13,678,258</b>	<b>10,594,887</b>	<b>24,273,145</b>	<b>39,146,817</b>	<b>88,815,586</b>	<b>127,962,403</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 STATISTICAL REPORT OF LOSSES  
 AS OF SEPTEMBER 30, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>PAID LOSSES</b>							
RESIDENTIAL - FIRE	279,037	374,544	0	0	0	0	653,581
RESIDENTIAL - EC	611,788	111,585	3,239	0	0	0	726,612
COMMERCIAL - FIRE	44,157	0	0	0	0	0	44,157
COMMERCIAL - EC	54,669	0	0	0	0	0	54,669
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	27,710	85,227	0	0	0	0	112,937
HOMEOWNER - COASTAL	240,944	167,971	0	0	0	0	408,915
HO - BEACH WIND	220,704	22,614	0	0	0	0	243,318
HO - COASTAL WIND	280,637	65,095	10,751	0	0	0	356,483
WIND - RESIDENTIAL	34,024	7,891	0	0	0	0	41,915
WIND - COMMERCIAL	(794)	0	(85,060)	0	0	0	(85,854)
COASTAL - RESIDENTIAL	68,097	12,718	0	0	0	0	80,815
COASTAL - COMMERCIAL	6,214	0	0	0	0	0	6,214
<b>TOTAL</b>	<b>1,867,187</b>	<b>847,645</b>	<b>(71,070)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,643,762</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	875,896	173,528	0	0	71	0	1,049,495
RESIDENTIAL - EC	1,332,854	168,983	198	0	0	10,000	1,512,035
COMMERCIAL - FIRE	35,435	10,000	1	0	0	0	45,436
COMMERCIAL - EC	118,696	0	0	0	0	0	118,696
CRIME - RESIDENTIAL	7,698	3,000	0	0	0	0	10,698
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	283,579	29,381	0	0	0	0	312,960
HOMEOWNER - COASTAL	1,132,537	91,798	8,500	0	0	0	1,232,835
HO - BEACH WIND	1,023,273	47,364	0	0	0	0	1,070,637
HO - COASTAL WIND	1,779,724	81,219	6,502	1,131	0	0	1,868,576
WIND - RESIDENTIAL	147,935	5,297	0	0	0	0	153,232
WIND - COMMERCIAL	250,061	0	0	1	0	0	250,062
COASTAL - RESIDENTIAL	311,778	2,797	0	0	0	0	314,575
COASTAL - COMMERCIAL	228,158	20,500	0	0	0	0	248,658
<b>TOTAL</b>	<b>7,527,624</b>	<b>633,867</b>	<b>15,201</b>	<b>1,132</b>	<b>71</b>	<b>10,000</b>	<b>8,187,895</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	941,178	612,205	0	0	71	0	1,553,454
RESIDENTIAL - EC	538,467	118,658	0	0	0	10,000	667,125
COMMERCIAL - FIRE	304,244	122,900	1	0	0	0	427,145
COMMERCIAL - EC	20,116	15,091	0	1	0	0	35,208
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	149,762	111,223	0	200	0	0	261,185
HOMEOWNER - COASTAL	829,760	205,882	0	0	0	0	1,035,642
HO - BEACH WIND	81,302	11,854	0	0	0	0	93,156
HO - COASTAL WIND	488,576	168,503	5,000	1,131	0	0	663,210
WIND - RESIDENTIAL	0	10,599	0	0	0	0	10,599
WIND - COMMERCIAL	37,549	20,099	0	0	0	0	57,648
COASTAL - RESIDENTIAL	46,841	5,198	0	0	0	0	52,039
COASTAL - COMMERCIAL	216,207	14,100	72,001	0	0	0	302,308
<b>TOTAL</b>	<b>3,654,002</b>	<b>1,416,312</b>	<b>77,002</b>	<b>1,332</b>	<b>71</b>	<b>10,000</b>	<b>5,158,719</b>
<b>INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	213,755	(64,133)	0	0	0	0	149,622
RESIDENTIAL - EC	1,406,175	161,910	3,437	0	0	0	1,571,522
COMMERCIAL - FIRE	(224,652)	(112,900)	0	0	0	0	(337,552)
COMMERCIAL - EC	153,249	(15,091)	0	(1)	0	0	138,157
CRIME - RESIDENTIAL	7,698	3,000	0	0	0	0	10,698
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	161,527	3,385	0	(200)	0	0	164,712
HOMEOWNER - COASTAL	543,721	53,887	8,500	0	0	0	606,108
HO - BEACH WIND	1,162,675	58,124	0	0	0	0	1,220,799
HO - COASTAL WIND	1,571,785	(22,189)	12,253	0	0	0	1,561,849
WIND - RESIDENTIAL	181,959	2,589	0	0	0	0	184,548
WIND - COMMERCIAL	211,718	(20,099)	(85,060)	1	0	0	106,560
COASTAL - RESIDENTIAL	333,034	10,317	0	0	0	0	343,351
COASTAL - COMMERCIAL	18,165	6,400	(72,001)	0	0	0	(47,436)
<b>TOTAL</b>	<b>5,740,809</b>	<b>65,200</b>	<b>(132,871)</b>	<b>(200)</b>	<b>0</b>	<b>0</b>	<b>5,672,938</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>PAID LOSSES</b>							
RESIDENTIAL - FIRE	539,813	919,594	14,644	0	0	0	1,474,051
RESIDENTIAL - EC	868,477	1,236,045	109,911	24,998	0	0	2,239,431
COMMERCIAL - FIRE	45,007	9,796	0	0	0	0	54,803
COMMERCIAL - EC	69,827	7,910	0	0	0	0	77,737
CRIME - RESIDENTIAL	9,992	27,353	3,786	0	0	0	41,131
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	56,322	218,396	2,070	0	0	3,374	280,162
HOMEOWNER - COASTAL	415,089	807,835	50,681	12	0	0	1,273,617
HO - BEACH WIND	372,843	737,061	19,108	0	0	0	1,129,012
HO - COASTAL WIND	449,665	1,205,638	37,165	0	0	0	1,692,468
WIND - RESIDENTIAL	34,109	69,846	1,881	0	0	0	105,836
WIND - COMMERCIAL	9,680	123,058	(85,060)	0	0	3,621	51,299
COASTAL - RESIDENTIAL	125,003	128,274	4,504	1,872	0	25,000	284,653
COASTAL - COMMERCIAL	26,530	60,947	0	0	0	0	87,477
<b>TOTAL</b>	<b>3,022,357</b>	<b>5,551,753</b>	<b>158,690</b>	<b>26,882</b>	<b>0</b>	<b>31,995</b>	<b>8,791,677</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	875,896	173,528	0	0	71	0	1,049,495
RESIDENTIAL - EC	1,332,854	168,983	198	0	0	10,000	1,512,035
COMMERCIAL - FIRE	35,435	10,000	1	0	0	0	45,436
COMMERCIAL - EC	118,696	0	0	0	0	0	118,696
CRIME - RESIDENTIAL	7,698	3,000	0	0	0	0	10,698
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	283,579	29,381	0	0	0	0	312,960
HOMEOWNER - COASTAL	1,132,537	91,798	8,500	0	0	0	1,232,835
HO - BEACH WIND	1,023,273	47,364	0	0	0	0	1,070,637
HO - COASTAL WIND	1,779,724	81,219	6,502	1,131	0	0	1,868,576
WIND - RESIDENTIAL	147,935	5,297	0	0	0	0	153,232
WIND - COMMERCIAL	250,061	0	0	1	0	0	250,062
COASTAL - RESIDENTIAL	311,778	2,797	0	0	0	0	314,575
COASTAL - COMMERCIAL	228,158	20,500	0	0	0	0	248,658
<b>TOTAL</b>	<b>7,527,624</b>	<b>633,867</b>	<b>15,201</b>	<b>1,132</b>	<b>71</b>	<b>10,000</b>	<b>8,187,895</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	625,831	38,785	0	72	0	664,688
RESIDENTIAL - EC	0	823,871	80,086	0	0	10,000	913,957
COMMERCIAL - FIRE	0	16,820	1	0	0	0	16,821
COMMERCIAL - EC	0	18,956	0	0	0	0	18,956
CRIME - RESIDENTIAL	0	5,099	0	0	0	0	5,099
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	121,823	0	0	0	0	121,823
HOMEOWNER - COASTAL	0	928,994	64,390	0	0	0	993,384
HO - BEACH WIND	0	271,216	25,000	0	0	0	296,216
HO - COASTAL WIND	0	696,306	14,376	1,131	0	0	711,813
WIND - RESIDENTIAL	0	3,297	1,900	0	0	0	5,197
WIND - COMMERCIAL	0	57,685	20,000	1	0	99	77,785
COASTAL - RESIDENTIAL	0	190,444	16,596	0	0	0	207,040
COASTAL - COMMERCIAL	0	104,622	0	5,099	13,628	0	123,349
<b>TOTAL</b>	<b>0</b>	<b>3,864,964</b>	<b>261,134</b>	<b>6,231</b>	<b>13,700</b>	<b>10,099</b>	<b>4,156,128</b>
<b>INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	1,415,709	467,291	(24,141)	0	(1)	0	1,858,858
RESIDENTIAL - EC	2,201,331	581,157	30,023	24,998	0	0	2,837,509
COMMERCIAL - FIRE	80,442	2,976	0	0	0	0	83,418
COMMERCIAL - EC	188,523	(11,046)	0	0	0	0	177,477
CRIME - RESIDENTIAL	17,690	25,254	3,786	0	0	0	46,730
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	339,901	125,954	2,070	0	0	3,374	471,299
HOMEOWNER - COASTAL	1,547,626	(29,361)	(5,209)	12	0	0	1,513,068
HO - BEACH WIND	1,396,116	513,209	(5,892)	0	0	0	1,903,433
HO - COASTAL WIND	2,229,389	590,551	29,291	0	0	0	2,849,231
WIND - RESIDENTIAL	182,044	71,846	(19)	0	0	0	253,871
WIND - COMMERCIAL	259,741	65,373	(105,060)	0	0	3,522	223,576
COASTAL - RESIDENTIAL	436,781	(59,373)	(12,092)	1,872	0	25,000	392,188
COASTAL - COMMERCIAL	254,688	(23,175)	0	(5,099)	(13,628)	0	212,786
<b>TOTAL</b>	<b>10,549,981</b>	<b>2,320,656</b>	<b>(87,243)</b>	<b>21,783</b>	<b>(13,629)</b>	<b>31,896</b>	<b>12,823,444</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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IBNR TOTALS							
	2010	2009	2008	2007	2006	2005	TOTAL
<b>IBNR (CURRENT PERIOD)</b>							
RESIDENTIAL - FIRE	634,049	0	0	0	0	0	634,049
RESIDENTIAL - EC	913,491	0	0	0	0	0	913,491
COMMERCIAL - FIRE	27,638	0	0	0	0	0	27,638
COMMERCIAL - EC	72,201	0	0	0	0	0	72,201
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	199,683	0	0	0	0	0	199,683
HOMEOWNER - COASTAL	748,810	0	0	0	0	0	748,810
HO - BEACH WIND	648,968	0	0	0	0	0	648,968
HO - COASTAL WIND	1,148,175	0	0	0	0	0	1,148,175
WIND - RESIDENTIAL	99,841	0	0	0	0	0	99,841
WIND - COMMERCIAL	149,762	0	0	0	0	0	149,762
COASTAL - RESIDENTIAL	199,683	0	0	0	0	0	199,683
COASTAL - COMMERCIAL	149,762	0	0	0	0	0	149,762
<b>TOTAL</b>	<b>4,992,063</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,992,063</b>
<b>IBNR (PRIOR PERIOD)</b>							
RESIDENTIAL - FIRE	882,934	421,484	0	0	0	0	1,304,418
RESIDENTIAL - EC	379,173	579,461	0	0	0	0	958,634
COMMERCIAL - FIRE	244,046	12,384	0	0	0	0	256,430
COMMERCIAL - EC	20,116	13,956	0	0	0	0	34,072
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	146,757	79,022	0	0	0	0	225,779
HOMEOWNER - COASTAL	587,027	632,176	0	0	0	0	1,219,203
HO - BEACH WIND	58,703	184,385	0	0	0	0	243,088
HO - COASTAL WIND	381,567	447,791	0	0	0	0	829,358
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	29,351	52,681	0	0	0	0	82,032
COASTAL - RESIDENTIAL	29,351	131,703	0	0	0	0	161,054
COASTAL - COMMERCIAL	176,108	79,022	0	0	0	0	255,130
<b>TOTAL</b>	<b>2,935,133</b>	<b>2,634,065</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,569,198</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 AS OF SEPTEMBER 30, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	27,450	10,684	0	0	0	0	38,134
RESIDENTIAL - EC	104,266	7,483	0	0	0	4,204	115,953
COMMERCIAL - FIRE	2,349	185	0	0	0	0	2,534
COMMERCIAL - EC	6,424	264	0	0	0	0	6,688
CRIME - RESIDENTIAL	120	0	0	0	0	0	120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	7,818	3,018	0	844	0	0	11,680
HOMEOWNER - COASTAL	18,897	2,679	0	0	0	0	21,576
HO - BEACH WIND	40,818	2,016	0	0	0	0	42,834
HO - COASTAL WIND	57,810	3,093	635	0	0	0	61,538
WIND - RESIDENTIAL	3,472	447	0	0	0	0	3,919
WIND - COMMERCIAL	4,794	0	0	1,769	0	0	6,563
COASTAL - RESIDENTIAL	12,623	1,428	0	0	0	2,360	16,411
COASTAL - COMMERCIAL	9,516	4,585	1,100	0	0	0	15,201
<b>TOTAL</b>	<b>296,357</b>	<b>35,882</b>	<b>1,735</b>	<b>2,613</b>	<b>0</b>	<b>6,564</b>	<b>343,151</b>
<b>UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	103,413	20,910	0	0	9	0	124,332
RESIDENTIAL - EC	157,537	20,362	24	0	0	1,205	179,128
COMMERCIAL - FIRE	3,945	906	0	0	0	0	4,851
COMMERCIAL - EC	12,672	0	0	0	0	0	12,672
CRIME - RESIDENTIAL	988	385	0	0	0	0	1,373
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	32,992	3,363	0	0	0	0	36,355
HOMEOWNER - COASTAL	135,662	11,470	1,062	0	0	0	148,194
HO - BEACH WIND	106,605	3,870	0	0	0	0	110,475
HO - COASTAL WIND	192,568	7,468	598	104	0	0	200,738
WIND - RESIDENTIAL	15,721	443	0	0	0	0	16,164
WIND - COMMERCIAL	25,186	0	0	0	0	0	25,186
COASTAL - RESIDENTIAL	33,004	240	0	0	0	0	33,244
COASTAL - COMMERCIAL	25,070	1,968	0	0	0	0	27,038
<b>TOTAL</b>	<b>845,363</b>	<b>71,385</b>	<b>1,684</b>	<b>104</b>	<b>9</b>	<b>1,205</b>	<b>919,750</b>
<b>UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	105,806	70,621	0	0	8	0	176,435
RESIDENTIAL - EC	60,927	13,688	0	0	0	1,154	75,769
COMMERCIAL - FIRE	34,389	14,293	0	0	0	0	48,682
COMMERCIAL - EC	2,257	1,755	0	0	0	0	4,012
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	16,819	12,935	0	23	0	0	29,777
HOMEOWNER - COASTAL	94,027	23,875	0	0	0	0	117,902
HO - BEACH WIND	8,236	864	0	0	0	0	9,100
HO - COASTAL WIND	54,303	18,080	536	121	0	0	73,040
WIND - RESIDENTIAL	0	1,202	0	0	0	0	1,202
WIND - COMMERCIAL	3,752	1,124	0	0	0	0	4,876
COASTAL - RESIDENTIAL	5,002	508	0	0	0	0	5,510
COASTAL - COMMERCIAL	23,852	1,437	7,340	0	0	0	32,629
<b>TOTAL</b>	<b>409,370</b>	<b>160,382</b>	<b>7,876</b>	<b>144</b>	<b>8</b>	<b>1,154</b>	<b>578,934</b>
<b>INCURRED LOSS EXPENSES</b>							
RESIDENTIAL - FIRE	25,057	(39,027)	0	0	1	0	(13,969)
RESIDENTIAL - EC	200,876	14,157	24	0	0	4,255	219,312
COMMERCIAL - FIRE	(28,095)	(13,202)	0	0	0	0	(41,297)
COMMERCIAL - EC	16,839	(1,491)	0	0	0	0	15,348
CRIME - RESIDENTIAL	1,108	385	0	0	0	0	1,493
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	23,991	(6,554)	0	821	0	0	18,258
HOMEOWNER - COASTAL	60,532	(9,726)	1,062	0	0	0	51,868
HO - BEACH WIND	139,187	5,022	0	0	0	0	144,209
HO - COASTAL WIND	196,075	(7,519)	697	(17)	0	0	189,236
WIND - RESIDENTIAL	19,193	(312)	0	0	0	0	18,881
WIND - COMMERCIAL	26,228	(1,124)	0	1,769	0	0	26,873
COASTAL - RESIDENTIAL	40,625	1,160	0	0	0	2,360	44,145
COASTAL - COMMERCIAL	10,734	5,116	(6,240)	0	0	0	9,610
<b>TOTAL</b>	<b>732,350</b>	<b>(53,115)</b>	<b>(4,457)</b>	<b>2,573</b>	<b>1</b>	<b>6,615</b>	<b>683,967</b>

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 AS OF SEPTEMBER 30, 2010

YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	86,286	57,956	360	0	0	0	144,602
RESIDENTIAL - EC	233,336	76,803	5,288	520	0	30,014	345,961
COMMERCIAL - FIRE	3,188	784	0	0	0	0	3,972
COMMERCIAL - EC	11,135	1,254	0	0	0	0	12,389
CRIME - RESIDENTIAL	430	400	0	0	0	0	830
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	18,026	12,286	0	844	0	293	31,449
HOMEOWNER - COASTAL	60,533	24,861	3,472	0	0	0	88,866
HO - BEACH WIND	101,600	48,983	521	0	0	0	151,104
HO - COASTAL WIND	179,783	96,973	2,009	352	0	0	279,117
WIND - RESIDENTIAL	9,978	6,265	0	0	0	0	16,243
WIND - COMMERCIAL	16,452	7,630	674	3,100	0	0	27,856
COASTAL - RESIDENTIAL	40,119	18,168	411	0	0	2,745	61,443
COASTAL - COMMERCIAL	29,534	10,236	1,395	194	0	0	41,359
<b>TOTAL</b>	<b>790,400</b>	<b>362,599</b>	<b>14,130</b>	<b>5,010</b>	<b>0</b>	<b>33,052</b>	<b>1,205,191</b>
<b>UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	103,413	20,910	0	0	9	0	124,332
RESIDENTIAL - EC	157,537	20,362	24	0	0	1,205	179,128
COMMERCIAL - FIRE	3,945	906	0	0	0	0	4,851
COMMERCIAL - EC	12,672	0	0	0	0	0	12,672
CRIME - RESIDENTIAL	988	385	0	0	0	0	1,373
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	32,992	3,363	0	0	0	0	36,355
HOMEOWNER - COASTAL	135,662	11,470	1,062	0	0	0	148,194
HO - BEACH WIND	106,605	3,870	0	0	0	0	110,475
HO - COASTAL WIND	192,568	7,468	598	104	0	0	200,738
WIND - RESIDENTIAL	15,721	443	0	0	0	0	16,164
WIND - COMMERCIAL	25,186	0	0	0	0	0	25,186
COASTAL - RESIDENTIAL	33,004	240	0	0	0	0	33,244
COASTAL - COMMERCIAL	25,070	1,968	0	0	0	0	27,038
<b>TOTAL</b>	<b>845,363</b>	<b>71,385</b>	<b>1,684</b>	<b>104</b>	<b>9</b>	<b>1,205</b>	<b>919,750</b>
<b>UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	54,876	4,504	0	8	0	59,388
RESIDENTIAL - EC	0	71,194	9,300	0	0	1,161	81,655
COMMERCIAL - FIRE	0	1,430	0	0	0	0	1,430
COMMERCIAL - EC	0	1,612	0	0	0	0	1,612
CRIME - RESIDENTIAL	0	593	0	0	0	0	593
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	10,816	0	0	0	0	10,816
HOMEOWNER - COASTAL	0	81,114	7,464	0	0	0	88,578
HO - BEACH WIND	0	23,627	2,880	0	0	0	26,507
HO - COASTAL WIND	0	61,985	1,672	132	0	0	63,789
WIND - RESIDENTIAL	0	383	221	0	0	0	604
WIND - COMMERCIAL	0	4,473	2,322	0	0	11	6,806
COASTAL - RESIDENTIAL	0	16,562	1,930	0	0	0	18,492
COASTAL - COMMERCIAL	0	8,340	0	498	1,332	0	10,170
<b>TOTAL</b>	<b>0</b>	<b>337,005</b>	<b>30,293</b>	<b>630</b>	<b>1,340</b>	<b>1,172</b>	<b>370,440</b>
<b>INCURRED LOSS EXPENSES</b>							
RESIDENTIAL - FIRE	189,699	23,990	(4,144)	0	1	0	209,546
RESIDENTIAL - EC	390,873	25,971	(3,988)	520	0	30,058	443,434
COMMERCIAL - FIRE	7,133	260	0	0	0	0	7,393
COMMERCIAL - EC	23,807	(358)	0	0	0	0	23,449
CRIME - RESIDENTIAL	1,418	192	0	0	0	0	1,610
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	51,018	4,833	0	844	0	293	56,988
HOMEOWNER - COASTAL	196,195	(44,783)	(2,930)	0	0	0	148,482
HO - BEACH WIND	208,205	29,226	(2,359)	0	0	0	235,072
HO - COASTAL WIND	372,351	42,456	935	324	0	0	416,066
WIND - RESIDENTIAL	25,699	6,325	(221)	0	0	0	31,803
WIND - COMMERCIAL	41,638	3,157	(1,648)	3,100	0	(11)	46,236
COASTAL - RESIDENTIAL	73,123	1,846	(1,519)	0	0	2,745	76,195
COASTAL - COMMERCIAL	54,604	3,864	1,395	(304)	(1,332)	0	58,227
<b>TOTAL</b>	<b>1,635,763</b>	<b>96,979</b>	<b>(14,479)</b>	<b>4,484</b>	<b>(1,331)</b>	<b>33,085</b>	<b>1,754,501</b>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	591,665	0	46,166
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>591,665</u>	<u>0</u>	<u>46,166</u>
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	14,683,797	0	1,226,675
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	1,763,631	0	82,531
			TOTAL	<u>0</u>	<u>16,447,428</u>	<u>0</u>	<u>1,309,206</u>
2	10/01/08 09/30/09	08/06/04 08/08/04	HABITATIONAL	0	30,191	0	593
2	10/01/08 09/30/09	08/06/04 08/08/04	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>30,191</u>	<u>0</u>	<u>593</u>
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	228,974	0	21,625
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	14,015	0	764
			TOTAL	<u>0</u>	<u>242,989</u>	<u>0</u>	<u>22,389</u>
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	5,842,858	0	493,366
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	1,575,811	0	50,733
			TOTAL	<u>0</u>	<u>7,418,669</u>	<u>0</u>	<u>544,099</u>
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	117,134	0	9,214
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>117,134</u>	<u>0</u>	<u>9,214</u>



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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	0	616,026	0	69,024
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	131,763	0	8,580
				0	747,789	0	77,604
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	8,864	0	1,138
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	0	0	0
				0	8,864	0	1,138
59	10/01/06 09/30/07	09/05/08 09/06/08	HABITATIONAL	0	26,113	0	3,779
59	10/01/06 09/30/07	09/05/08 09/06/08	COMMERCIAL	0	0	0	0
				0	26,113	0	3,779
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	420,597	0	61,847
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	220,896	0	13,970
				0	641,493	0	75,817
78	10/01/07 09/30/08	06/10/09 06/18/09	HABITATIONAL	0	8,692	0	431
78	10/01/07 09/30/08	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				0	8,692	0	431
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	0	27,264	0	385
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				0	27,264	0	385

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	0	323,858	0	47,758
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	0	0	192
				<u>0</u>	<u>323,858</u>	<u>0</u>	<u>47,950</u>
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	138,228	0	13,669
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>138,228</u>	<u>0</u>	<u>13,669</u>
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	0	(7,207)	0	0
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>(7,207)</u>	<u>0</u>	<u>0</u>
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	47,526	0	3,764
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>47,526</u>	<u>0</u>	<u>3,764</u>
90	10/01/09 09/30/10	01/07/10 01/19/10	HABITATIONAL	0	60,409	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>60,409</u>	<u>0</u>	<u>0</u>
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	0	88,423	0	10,424
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>88,423</u>	<u>0</u>	<u>10,424</u>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	24,744	0	3,152
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>24,744</u>	<u>0</u>	<u>3,152</u>
5	10/01/08 09/30/09	09/03/10 09/05/10	HABITATIONAL	15,099	20,402	1,510	3,316
5	10/01/08 09/30/09	09/03/10 09/05/10	COMMERCIAL	0	0	0	264
			TOTAL	<u>15,099</u>	<u>20,402</u>	<u>1,510</u>	<u>3,580</u>
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	101,193	341,968	10,119	41,575
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	36,495	54,669	3,650	4,298
			TOTAL	<u>137,688</u>	<u>396,637</u>	<u>13,769</u>	<u>45,873</u>
10	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	30,495	0	3,050	0
10	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	10,000	0	1,000	0
			TOTAL	<u>40,495</u>	<u>0</u>	<u>4,050</u>	<u>0</u>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>BEACH WIND &amp; HAIL ONLY REPORT OF CATASTROPHE LOSSES</b>							
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	247,573	0	20,729
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	1,575,586	0	78,054
			TOTAL	<u>0</u>	<u>1,823,159</u>	<u>0</u>	<u>98,783</u>
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	7,784,033	0	678,533
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	26,018,851	0	935,245
			TOTAL	<u>0</u>	<u>33,802,884</u>	<u>0</u>	<u>1,613,778</u>
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	5,870	0	1,016
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	380,928	0	11,001
			TOTAL	<u>0</u>	<u>386,798</u>	<u>0</u>	<u>12,017</u>
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	442,398	0	37,938
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	22,677,838	0	662,125
			TOTAL	<u>0</u>	<u>23,120,236</u>	<u>0</u>	<u>700,063</u>
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	3,532	0	613
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	0	0	349
			TOTAL	<u>0</u>	<u>3,532</u>	<u>0</u>	<u>962</u>
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	0	58,852	0	8,166
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	892,440	0	37,983
			TOTAL	<u>0</u>	<u>951,292</u>	<u>0</u>	<u>46,149</u>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	8,213	0	205
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	0	0	235
				<u>0</u>	<u>8,213</u>	<u>0</u>	<u>440</u>
12	10/01/07 09/30/08	03/08/08 03/11/08	HABITATIONAL	0	225	0	189
12	10/01/07 09/30/08	03/08/08 03/11/08	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>225</u>	<u>0</u>	<u>189</u>
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	26,294	0	3,197
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	636,433	0	30,713
				<u>0</u>	<u>662,727</u>	<u>0</u>	<u>33,910</u>
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	0	133,958	0	12,970
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	306,257	0	15,610
				<u>0</u>	<u>440,215</u>	<u>0</u>	<u>28,580</u>
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	340	0	209
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	2,474	0	335
				<u>0</u>	<u>2,814</u>	<u>0</u>	<u>544</u>
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	0	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	12,200	0	0
				<u>0</u>	<u>12,200</u>	<u>0</u>	<u>0</u>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	0	0	0	0
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	45,552	0	6,676
				<u>0</u>	<u>45,552</u>	<u>0</u>	<u>6,676</u>
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	0	0	0
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	8,000	0	1,100
				<u>0</u>	<u>8,000</u>	<u>0</u>	<u>1,100</u>
18	10/01/08 09/30/09	06/10/10 06/16/10	HABITATIONAL	0	3,980	0	554
18	10/01/08 09/30/09	06/10/10 06/16/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>3,980</u>	<u>0</u>	<u>554</u>
5	10/01/08 09/30/09	09/03/10 09/05/10	HABITATIONAL	5,099	0	510	0
5	10/01/08 09/30/09	09/03/10 09/05/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>5,099</u>	<u>0</u>	<u>510</u>	<u>0</u>
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	40,396	7,946	4,040	1,078
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	95,200	7,206	9,520	905
			TOTAL	<u>135,596</u>	<u>15,152</u>	<u>13,560</u>	<u>1,983</u>
10	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	198	0	20	0
10	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>198</u>	<u>0</u>	<u>20</u>	<u>0</u>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>COASTAL WIND &amp; HAIL ONLY REPORT OF CATASTROPHE LOSSES</b>							
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	73,903	0	9,732
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	5,360	0	947
			TOTAL	0	79,263	0	10,679
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	3,022,003	0	328,423
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	4,999,342	0	286,188
			TOTAL	0	8,021,345	0	614,611
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	23,192	0	3,744
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	220,458	0	7,773
			TOTAL	0	243,650	0	11,517
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	728,112	0	77,772
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	6,486,799	0	216,532
			TOTAL	0	7,214,911	0	294,304
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	0	0	0
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	24,693	0	3,005
			TOTAL	0	24,693	0	3,005
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	0	62,805	0	9,747
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	522,784	0	31,501
			TOTAL	0	585,589	0	41,248

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	22,078	0	2,364
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	12,543	0	1,251
				<u>0</u>	<u>34,621</u>	<u>0</u>	<u>3,615</u>
12	10/01/07 09/30/08	03/08/08 03/11/08	HABITATIONAL	0	19,971	0	1,250
12	10/01/07 09/30/08	03/08/08 03/11/08	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>19,971</u>	<u>0</u>	<u>1,250</u>
59	10/01/06 09/30/07	09/05/08 09/06/08	HABITATIONAL	0	6,893	0	1,039
59	10/01/06 09/30/07	09/05/08 09/06/08	COMMERCIAL	0	2,420	0	1,084
				<u>0</u>	<u>9,313</u>	<u>0</u>	<u>2,123</u>
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	147,980	0	16,068
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	68,606	0	9,504
				<u>0</u>	<u>216,586</u>	<u>0</u>	<u>25,572</u>
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	0	0	0	131
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>0</u>	<u>0</u>	<u>131</u>
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	5,050	41,382	505	9,562
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	20,000	43,682	2,000	10,788
				<u>25,050</u>	<u>85,064</u>	<u>2,505</u>	<u>20,350</u>



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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	0	0	759
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>0</u>	<u>0</u>	<u>759</u>
92	10/01/07 09/30/08	02/04/10 02/11/10	HABITATIONAL	0	1,356	0	804
92	10/01/07 09/30/08	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>1,356</u>	<u>0</u>	<u>804</u>
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	0	84,561	0	12,910
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	76,616	0	2,092
				<u>0</u>	<u>161,177</u>	<u>0</u>	<u>15,002</u>
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	32,330	0	4,332
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	60,253	0	16,015
				<u>0</u>	<u>92,583</u>	<u>0</u>	<u>20,347</u>
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	10,915	0	3,240
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	36,059	0	4,488
				<u>0</u>	<u>46,974</u>	<u>0</u>	<u>7,728</u>
90	10/01/09 09/30/10	01/07/10 01/19/10	HABITATIONAL	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	COMMERCIAL	0	9,232	0	933
				<u>0</u>	<u>9,232</u>	<u>0</u>	<u>933</u>

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				OUTSTANDING	PAID	OUTSTANDING	PAID
97	10/01/08 09/30/09	03/28/10 03/29/10	HABITATIONAL	0	0	0	1,488
97	10/01/08 09/30/09	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>0</u>	<u>0</u>	<u>1,488</u>
97	10/01/09 09/30/10	03/28/10 03/29/10	HABITATIONAL	0	16,031	0	1,490
97	10/01/09 09/30/10	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
				<u>0</u>	<u>16,031</u>	<u>0</u>	<u>1,490</u>
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	0	0	0	0
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	5,099	0	510	0
			TOTAL	<u>5,099</u>	<u>0</u>	<u>510</u>	<u>0</u>
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	5,000	7,378	500	1,747
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	10,000	5,477	1,000	550
			TOTAL	<u>15,000</u>	<u>12,855</u>	<u>1,500</u>	<u>2,297</u>
10	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	88,793	0	8,879	0
10	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	31,297	0	3,130	0
			TOTAL	<u>120,090</u>	<u>0</u>	<u>12,009</u>	<u>0</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY REPORT OF CATASTROPHE LOSSES</b>							
95	10/01/02 09/30/03	09/18/03	HO-BEACH	0	92,968	0	8,089
95	10/01/02 09/30/03	09/18/03	HO WIND BEACH	0	523,710	0	37,140
95	10/01/02 09/30/03	09/18/03	HO COASTAL	0	419,065	0	31,876
95	10/01/02 09/30/03	09/18/03	HO WIND COASTAL	0	23	0	188
			TOTAL	0	1,035,766	0	77,293
50	10/01/03 09/30/04	09/13/05 09/16/05	HO-BEACH	0	5,075	0	573
50	10/01/03 09/30/04	09/13/05 09/16/05	HO-COASTAL	0	50,671	0	4,127
50	10/01/03 09/30/04	09/13/05 09/16/05	HO WIND BEACH	0	235,222	0	18,563
50	10/01/03 09/30/04	09/13/05 09/16/05	HO WIND COASTAL	0	263,217	0	29,686
			TOTAL	0	554,185	0	52,949
50	10/01/04 09/30/05	09/13/05 09/16/05	HO-BEACH	0	459,422	0	37,283
50	10/01/04 09/30/05	09/13/05 09/16/05	HO-COASTAL	0	668,387	0	60,648
50	10/01/04 09/30/05	09/13/05 09/16/05	HO WIND BEACH	0	8,879,058	0	503,920
50	10/01/04 09/30/05	09/13/05 09/16/05	HO WIND COASTAL	0	7,389,131	0	675,999
			TOTAL	0	17,395,998	0	1,277,850

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
82	10/01/04 09/30/05	08/31/06 09/01/06	HO-BEACH	0	5,818	0	945
82	10/01/04 09/30/05	08/31/06 09/01/06	HO-COASTAL	0	10,637	0	793
82	10/01/04 09/30/05	08/31/06 09/01/06	HO WIND BEACH	0	108,747	0	8,331
82	10/01/04 09/30/05	08/31/06 09/01/06	HO WIND COASTAL	0	69,671	0	7,789
				<u>0</u>	<u>194,873</u>	<u>0</u>	<u>17,858</u>
82	10/01/05 09/30/06	08/31/06 09/01/06	HO-BEACH	0	36,794	0	3,593
82	10/01/05 09/30/06	08/31/06 09/01/06	HO-COASTAL	0	83,245	0	12,098
82	10/01/05 09/30/06	08/31/06 09/01/06	HO WIND BEACH	0	1,008,474	0	76,513
82	10/01/05 09/30/06	08/31/06 09/01/06	HO WIND COASTAL	0	508,967	0	84,730
				<u>0</u>	<u>1,637,480</u>	<u>0</u>	<u>176,934</u>
88	10/01/05 09/30/06	11/14/06 11/16/06	HO-BEACH	0	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HO-COASTAL	0	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HO WIND BEACH	0	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HO WIND COASTAL	0	1,998	0	410
				<u>0</u>	<u>1,998</u>	<u>0</u>	<u>410</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
12	10/01/06 09/30/07	03/08/08 03/11/08	HO-BEACH	0	0	0	209
12	10/01/06 09/30/07	03/08/08 03/11/08	HO-COASTAL	0	1,827	0	695
12	10/01/06 09/30/07	03/08/08 03/11/08	HO WIND BEACH	0	10,917	0	755
12	10/01/06 09/30/07	03/08/08 03/11/08	HO WIND COASTAL	0	97,112	0	12,926
				<u>0</u>	<u>109,856</u>	<u>0</u>	<u>14,585</u>
12	10/01/07 09/30/08	03/08/08 03/11/08	HO-BEACH	0	0	0	0
12	10/01/07 09/30/08	03/08/08 03/11/08	HO-COASTAL	0	23,781	0	1,951
12	10/01/07 09/30/08	03/08/08 03/11/08	HO WIND BEACH	0	3,869	0	903
12	10/01/07 09/30/08	03/08/08 03/11/08	HO WIND COASTAL	0	61,661	0	6,097
				<u>0</u>	<u>89,311</u>	<u>0</u>	<u>8,951</u>
59	10/01/06 09/30/07	09/05/08 09/06/08	HO-BEACH	0	0	0	0
59	10/01/06 09/30/07	09/05/08 09/06/08	HO-COASTAL	0	1,529	0	276
59	10/01/06 09/30/07	09/05/08 09/06/08	HO WIND BEACH	0	29,251	0	3,005
59	10/01/06 09/30/07	09/05/08 09/06/08	HO WIND COASTAL	0	54,355	0	8,039
				<u>0</u>	<u>85,135</u>	<u>0</u>	<u>11,320</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
59	10/01/07 09/30/08	09/05/08 09/06/08	HO-BEACH	0	30,871	0	4,152
59	10/01/07 09/30/08	09/05/08 09/06/08	HO-COASTAL	0	54,650	0	8,053
59	10/01/07 09/30/08	09/05/08 09/06/08	HO WIND BEACH	0	370,089	0	32,647
59	10/01/07 09/30/08	09/05/08 09/06/08	HO WIND COASTAL	0	718,887	0	93,469
				0	1,174,497	0	138,321
72	10/01/07 09/30/08	05/02/09 05/06/09	HO-BEACH	0	0	0	0
72	10/01/07 09/30/08	05/02/09 05/06/09	HO-COASTAL	0	4,010	0	345
72	10/01/07 09/30/08	05/02/09 05/06/09	HO WIND BEACH	0	0	0	0
72	10/01/07 09/30/08	05/02/09 05/06/09	HO WIND COASTAL	0	0	0	0
				0	4,010	0	345
72	10/01/08 09/30/09	05/02/09 05/06/09	HO-BEACH	0	0	0	0
72	10/01/08 09/30/09	05/02/09 05/06/09	HO-COASTAL	0	0	0	0
72	10/01/08 09/30/09	05/02/09 05/06/09	HO WIND BEACH	0	0	0	0
72	10/01/08 09/30/09	05/02/09 05/06/09	HO WIND COASTAL	0	5,501	0	585
				0	5,501	0	585

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
78	10/01/07 09/30/08	06/10/09 06/18/09	HO-BEACH	0	0	0	0
78	10/01/07 09/30/08	06/10/09 06/18/09	HO-COASTAL	0	0	0	0
78	10/01/07 09/30/08	06/10/09 06/18/09	HO WIND BEACH	0	0	0	0
78	10/01/07 09/30/08	06/10/09 06/18/09	HO WIND COASTAL	0	7,853	0	664
				<u>0</u>	<u>7,853</u>	<u>0</u>	<u>664</u>
78	10/01/08 09/30/09	06/10/09 06/18/09	HO-BEACH	0	0	0	0
78	10/01/08 09/30/09	06/10/09 06/18/09	HO-COASTAL	0	3,080	0	0
78	10/01/08 09/30/09	06/10/09 06/18/09	HO WIND BEACH	0	8,819	0	533
78	10/01/08 09/30/09	06/10/09 06/18/09	HO WIND COASTAL	0	15,266	0	1,172
				<u>0</u>	<u>27,165</u>	<u>0</u>	<u>1,705</u>
89	10/01/08 09/30/09	11/10/09 11/14/09	HO-BEACH	0	27,861	0	2,852
89	10/01/08 09/30/09	11/10/09 11/14/09	HO-COASTAL	0	110,337	0	11,418
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND BEACH	6,352	1,272,540	635	76,090
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND COASTAL	0	1,002,276	0	85,022
				<u>6,352</u>	<u>2,413,014</u>	<u>635</u>	<u>175,382</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
89	10/01/09 09/30/10	11/10/09 11/14/09	HO-BEACH	0	0	0	0
89	10/01/09 09/30/10	11/10/09 11/14/09	HO-COASTAL	0	834	0	588
89	10/01/09 09/30/10	11/10/09 11/14/09	HO WIND BEACH	20,000	282,290	2,000	13,387
89	10/01/09 09/30/10	11/10/09 11/14/09	HO WIND COASTAL	0	72,496	0	8,073
				<u>20,000</u>	<u>355,620</u>	<u>2,000</u>	<u>22,048</u>
90	10/01/08 09/30/09	01/07/10 01/19/10	HO-BEACH	0	0	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	HO-COASTAL	0	0	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	HO WIND BEACH	0	2,511	0	768
90	10/01/08 09/30/09	01/07/10 01/19/10	HO WIND COASTAL	0	0	0	0
				<u>0</u>	<u>2,511</u>	<u>0</u>	<u>768</u>
90	10/01/09 09/30/10	01/07/10 01/19/10	HO-BEACH	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	HO-COASTAL	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	HO WIND BEACH	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	HO WIND COASTAL	0	14,417	0	1,717
				<u>0</u>	<u>14,417</u>	<u>0</u>	<u>1,717</u>



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/08 09/30/09	02/04/10 02/11/10	HO-BEACH	0	23,447	0	1,400
92	10/01/08 09/30/09	02/04/10 02/11/10	HO-COASTAL	0	7,691	0	2,628
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND BEACH	3,000	144,246	300	8,576
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND COASTAL	13,500	784,476	1,350	50,161
				<u>16,500</u>	<u>959,860</u>	<u>1,650</u>	<u>62,765</u>
92	10/01/09 09/30/10	02/04/10 02/11/10	HO-BEACH	0	0	0	0
92	10/01/09 09/30/10	02/04/10 02/11/10	HO-COASTAL	0	44,687	0	1,700
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND BEACH	0	46,668	0	3,040
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND COASTAL	0	187,883	0	13,892
				<u>0</u>	<u>279,238</u>	<u>0</u>	<u>18,632</u>
97	10/01/08 09/30/09	03/28/10 03/29/10	HO-BEACH	0	0	0	0
97	10/01/08 09/30/09	03/28/10 03/29/10	HO-COASTAL	0	0	0	0
97	10/01/08 09/30/09	03/28/10 03/29/10	HO WIND BEACH	0	32,250	0	3,288
97	10/01/08 09/30/09	03/28/10 03/29/10	HO WIND COASTAL	0	37,107	0	4,275
				<u>0</u>	<u>69,357</u>	<u>0</u>	<u>7,563</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF SEPTEMBER 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
97	10/01/09 09/30/10	03/28/10 03/29/10	HO-BEACH	0	0	0	0
97	10/01/09 09/30/10	03/28/10 03/29/10	HO-COASTAL	0	0	0	0
97	10/01/09 09/30/10	03/28/10 03/29/10	HO WIND BEACH	0	8,923	0	1,108
97	10/01/09 09/30/10	03/28/10 03/29/10	HO WIND COASTAL	0	41,125	0	4,424
				<u>0</u>	<u>50,048</u>	<u>0</u>	<u>5,532</u>
18	10/01/08 09/30/09	06/10/10 06/16/10	HO-BEACH	0	0	0	0
18	10/01/08 09/30/09	06/10/10 06/16/10	HO-COASTAL	0	0	0	0
18	10/01/08 09/30/09	06/10/10 06/16/10	HO WIND BEACH	0	1,500	0	0
18	10/01/08 09/30/09	06/10/10 06/16/10	HO WIND COASTAL	0	5,100	0	0
				<u>0</u>	<u>6,600</u>	<u>0</u>	<u>0</u>
18	10/01/09 09/30/10	06/10/10 06/16/10	HO-BEACH	0	0	0	0
18	10/01/09 09/30/10	06/10/10 06/16/10	HO-COASTAL	0	0	0	0
18	10/01/09 09/30/10	06/10/10 06/16/10	HO WIND BEACH	0	0	0	0
18	10/01/09 09/30/10	06/10/10 06/16/10	HO WIND COASTAL	0	10,000	0	710
				<u>0</u>	<u>10,000</u>	<u>0</u>	<u>710</u>
5	10/01/08 09/30/09	09/03/10 09/05/10	HO-BEACH	5,000	0	500	256
5	10/01/08 09/30/09	09/03/10 09/05/10	HO-COASTAL	0	0	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
5	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND BEACH	32,509	9,057	3,251	1,183
5	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND COASTAL	5,003	2,615	500	668
				<u>42,512</u>	<u>11,672</u>	<u>4,251</u>	<u>2,107</u>
5	10/01/09 09/30/10	09/03/10 09/05/10	HO-BEACH	15,003	18,375	1,500	2,305
5	10/01/09 09/30/10	09/03/10 09/05/10	HO-COASTAL	1,000	18,168	100	1,898
5	10/01/09 09/30/10	09/03/10 09/05/10	HO WIND BEACH	282,151	145,992	28,215	14,439
5	10/01/09 09/30/10	09/03/10 09/05/10	HO WIND COASTAL	223,973	93,013	22,397	9,358
				<u>522,127</u>	<u>275,548</u>	<u>52,213</u>	<u>28,000</u>
10	10/01/08 09/30/09	09/03/10 09/05/10	HO-BEACH	0	0	0	0
10	10/01/08 09/30/09	09/03/10 09/05/10	HO-COASTAL	0	0	0	0
10	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND BEACH	0	0	0	0
10	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND COASTAL	5,000	0	500	0
				<u>5,000</u>	<u>0</u>	<u>500</u>	<u>0</u>
10	10/01/09 09/30/10	09/03/10 09/05/10	HO-BEACH	10,099	0	1,010	0
10	10/01/09 09/30/10	09/03/10 09/05/10	HO-COASTAL	30,099	0	3,010	0
10	10/01/09 09/30/10	09/03/10 09/05/10	HO WIND BEACH	33,000	0	3,300	0
10	10/01/09 09/30/10	09/03/10 09/05/10	HO WIND COASTAL	255,089	0	25,509	0
				<u>328,287</u>	<u>0</u>	<u>32,829</u>	<u>0</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 BEACH PLAN  
 AS OF SEPTEMBER 30, 2010

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY

COUNTY	DWELLING BEACH LIABILITY *	DWELLING BEACH COUNT	HOMEOWNER BEACH LIABILITY*	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY*	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY*	DWELLING COASTAL WIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	0	0	0	0	69,905,900	150	0	0	758,407,180	2,280	0	0	73,316,016	863	901,629,096	3,293
BRUNSWICK	1,512,617,740	7,104	166,943,610	261	476,835,640	918	1,777,110,835	3,720	6,729,512,738	16,525	87,313,183	418	297,522,767	2,803	11,047,856,513	31,749
CAMDEN	0	0	0	0	22,710,930	44	0	0	324,607,566	853	0	0	16,559,760	146	363,878,256	1,043
CARTERET	533,943,761	4,244	134,866,690	216	250,575,490	489	1,713,148,755	3,437	4,092,784,725	10,988	126,593,304	547	241,210,995	1,888	7,093,123,720	21,809
CHOWAN	0	0	0	0	17,049,430	41	0	0	358,504,824	1,032	0	0	37,207,069	373	412,761,323	1,446
CRAVEN	0	0	0	0	270,433,990	586	0	0	1,866,374,038	5,793	0	0	119,174,653	1,044	2,255,982,681	7,423
CURRITUCK	757,218,973	2,102	9,893,920	16	80,805,010	165	1,268,212,984	1,660	1,094,474,463	2,825	57,190,319	150	62,554,129	483	3,330,349,798	7,401
DARE	2,301,037,729	10,291	356,118,800	568	50,308,480	85	3,726,297,072	7,356	657,024,363	1,447	298,528,706	1,149	24,041,840	149	7,413,356,990	21,045
HYDE	67,252,517	365	4,033,970	7	5,892,920	18	44,718,560	100	40,362,260	142	8,455,267	43	12,369,893	172	183,085,387	847
JONES	0	0	0	0	15,703,640	41	0	0	111,381,554	400	0	0	14,120,384	185	141,205,578	626
NEW HANOVER	483,006,803	2,309	185,489,620	349	720,952,230	1,455	1,129,181,922	2,114	11,226,922,296	26,900	83,885,510	352	439,904,031	2,676	14,269,342,412	36,155
ONSLow	139,940,793	890	28,922,320	47	497,085,249	1,176	330,826,274	724	4,455,932,563	14,949	15,950,940	68	460,572,112	3,552	5,929,230,251	21,406
PAMLICO	0	0	0	0	19,644,670	39	0	0	563,199,748	1,442	0	0	49,119,617	429	631,964,035	1,910
PASQUOTANK	0	0	0	0	90,715,590	185	0	0	727,817,150	2,255	0	0	77,148,651	677	895,681,391	3,117
PENDER	241,205,945	1,288	29,500,570	45	129,334,810	258	433,807,184	963	2,063,352,543	5,585	20,487,960	89	145,748,556	1,412	3,063,437,568	9,620
PERQUIMANS	0	0	0	0	24,305,710	58	0	0	367,085,865	964	0	0	30,473,353	315	421,864,928	1,337
TYRRELL	0	0	0	0	4,078,410	12	0	0	51,748,880	179	0	0	11,426,910	153	67,254,200	344
WASHINGTON	0	0	0	0	14,615,280	41	0	0	129,686,878	448	0	0	19,194,387	232	163,496,525	721
<b>TOTAL</b>	<b>6,036,224,261</b>	<b>28,573</b>	<b>915,769,500</b>	<b>1,509</b>	<b>2,760,953,359</b>	<b>5,761</b>	<b>10,423,303,586</b>	<b>20,074</b>	<b>35,619,179,634</b>	<b>95,007</b>	<b>698,405,189</b>	<b>2,816</b>	<b>2,131,665,123</b>	<b>17,552</b>	<b>58,585,500,652</b>	<b>171,292</b>

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	0	0	0	0	162,744,024	222	162,744,024	222
BRUNSWICK	36,101,232	69	377,835,995	184	1,076,481,361	868	1,490,418,588	1,121
CAMDEN	0	0	0	0	33,009,512	43	33,009,512	43
CARTERET	38,706,710	98	692,007,776	342	885,201,034	981	1,615,915,520	1,421
CHOWAN	0	0	0	0	116,031,152	118	116,031,152	118
CRAVEN	0	0	0	0	523,959,183	604	523,959,183	604
CURRITUCK	7,004,855	25	71,266,847	89	137,178,970	233	215,450,672	347
DARE	88,635,217	211	998,212,735	882	202,491,888	176	1,289,339,840	1,269
HYDE	10,454,700	26	40,855,841	49	21,397,452	30	72,707,993	105
JONES	0	0	0	0	14,838,139	44	14,838,139	44
NEW HANOVER	76,439,760	173	551,771,554	343	1,904,863,396	1,395	2,533,074,710	1,911
ONSLow	1,489,300	11	80,753,062	28	751,956,664	993	834,199,026	1,032
PAMLICO	0	0	0	0	86,543,098	128	86,543,098	128
PASQUOTANK	0	0	0	0	188,101,689	235	188,101,689	235
PENDER	10,001,160	25	87,722,147	68	151,686,806	240	249,410,113	333
PERQUIMANS	0	0	0	0	40,765,834	83	40,765,834	83
TYRRELL	0	0	0	0	23,573,747	26	23,573,747	26
WASHINGTON	0	0	0	0	52,325,818	69	52,325,818	69
<b>TOTAL</b>	<b>268,832,934</b>	<b>638</b>	<b>2,900,425,957</b>	<b>1,985</b>	<b>6,373,149,767</b>	<b>6,488</b>	<b>9,542,408,658</b>	<b>9,111</b>

TOTAL BEACH

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	1,064,373,120	3,515
BRUNSWICK	12,538,275,101	32,870
CAMDEN	396,887,768	1,086
CARTERET	8,709,039,240	23,230
CHOWAN	528,792,475	1,564
CRAVEN	2,779,941,864	8,027
CURRITUCK	3,545,800,470	7,748
DARE	8,702,696,830	22,314
HYDE	255,793,380	952
JONES	156,043,717	670
NEW HANOVER	16,802,417,122	38,066
ONSLow	6,763,429,277	22,438
PAMLICO	718,507,133	2,038
PASQUOTANK	1,083,783,080	3,352
PENDER	3,312,847,681	9,953
PERQUIMANS	462,630,762	1,420
TYRRELL	90,827,947	370
WASHINGTON	215,822,343	790
<b>TOTAL</b>	<b>68,127,909,310</b>	<b>180,403</b>

\* Based upon the total Building and Personal Property amounts. Dwelling "other coverages," which are additional amounts of insurance based upon Coverage A and Commercial policy extensions, are not factored into this amount.