

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 BALANCE SHEET
 AS OF SEPTEMBER 30, 2009

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	7,339,323			7,339,323
INVESTMENTS	807,865,031			807,865,031
INTEREST INCOME DUE OR ACCRUED	4,625,921			4,625,921
FIXED ASSETS	208,385		(208,385)	0
DATA PROCESSING EQUIPMENT	89,658			89,658
ACCOUNTS RECEIVABLE - OTHER	299,270			299,270
ACCOUNTS RECEIVABLE - ASSESSMENTS	8,417,817		(721)	8,417,096
PREPAID EXPENSE	111,760		(111,760)	0
TOTAL ASSETS	828,957,165	0	(320,866)	828,636,299
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE - FAIR PLAN				356,680
ACCOUNTS PAYABLE - GENERAL				31,433
COMMISSION PAYABLE				(10,757)
PREMIUM SUSPENSE				862,408
PREMIUM REFUND				0
ACCRUAL-PREMIUM TAX				1,555,273
ACCRUAL-POST RETIREMENT				1,199,832
ACCRUAL-PENSION				619,000
ACCRUAL-RENT				245,466
CLAIMS PAYABLE				7,532
PREPAID PREMIUMS				7,530,562
UNCLAIMED CHECKS				346,328
TOTAL LIABILITIES				12,743,757
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				4,156,128
UNPAID LAE RESERVES				370,440
UNEARNED PREMIUMS				161,757,555
TOTAL RESERVES				166,284,123
SURPLUS				649,608,419
TOTAL LIABILITIES & SURPLUS				828,636,299

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND SURPLUS ACCOUNT
AS OF SEPTEMBER 30, 2009

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	73,028,072	282,940,703
CEDED REINSURANCE PREMIUMS	61,362,094	147,205,642
NET PREMIUMS EARNED	11,665,978	135,735,061
DEDUCTIONS		
LOSSES INCURRED	4,457,067	6,312,706
LOSS EXPENSE INCURRED	411,466	937,551
OPERATING EXPENSE INCURRED	12,282,304	43,066,994
PREMIUM TAXES	2,366,846	8,227,319
TOTAL DEDUCTIONS	19,517,683	58,544,570
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	5,414	50,367
NET UNDERWRITING GAIN OR (LOSS)	(7,846,291)	77,240,858
INVESTMENT INCOME		
INVESTMENT INCOME	6,910,840	25,898,769
NET INCOME OR (LOSS)	(935,451)	103,139,627
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	634,378,944	530,208,750
NET INCOME OR (LOSS)	(935,451)	103,139,627
CHANGE IN ASSETS NOT ADMITTED	(33,749)	268,632
ASSESSMENTS OR (DISTRIBUTIONS)	16,762,764	16,460,085
MINIMUM PENSION LIABILITY	(468,675)	(468,675)
INSOLVENT COMPANY	(95,414)	0
NET CHANGE IN SURPLUS	15,229,475	119,399,669
SURPLUS (CURRENT PERIOD)	649,608,419	649,608,419

The Aggregate Liability for the Association as of September 30, 2009 is \$74,041,498,841.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF SEPTEMBER 30, 2009

	QUARTER TO DATE							
	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	85,147,434	(169,915)	0	0	0	0	0	84,977,519
CEDED REINSURANCE	(61,362,094)	0	0	0	0	0	0	(61,362,094)
INTEREST RECEIVED	6,910,840	0	0	0	0	0	0	6,910,840
MISCELLANEOUS INCOME	5,414	0	0	0	0	0	0	5,414
TOTAL INCOME	30,701,594	(169,915)	0	0	0	0	0	30,531,679
EXPENSES PAID								
LOSSES	1,772,064	372,997	23,481	513	0	0	0	2,169,055
LOSS ADJUSTMENT EXPENSES	206,329	15,737	2,588	980	0	11,859	0	237,493
COMMISSION	10,992,723	(22,089)	0	0	0	0	0	10,970,634
PREMIUM TAX	2,366,846	0	0	0	0	0	0	2,366,846
ADMINISTRATIVE EXPENSES	1,311,670	0	0	0	0	0	0	1,311,670
TOTAL EXPENSES PAID	16,649,632	366,645	26,069	1,493	0	11,859	0	17,055,698
NET CASH CHANGE	14,051,962	(536,560)	(26,069)	(1,493)	0	(11,859)	0	13,475,981
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,864,964	261,134	6,231	13,700	0	10,099	0	4,156,128
LOSS ADJUSTMENT EXPENSES	337,005	30,293	630	1,340	0	1,172	0	370,440
UNEARNED PREMIUMS	161,757,555	0	0	0	0	0	0	161,757,555
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR)	1,358,658	466,860	0	32,499	0	10,099	0	1,868,116
LOSS ADJUSTMENT EXPENSES	142,980	49,302	0	3,111	0	1,074	0	196,467
UNEARNED PREMIUMS	141,192,511	8,615,597	0	0	0	0	0	149,808,108
NET RESERVE CHANGE	(23,265,375)	8,840,332	(6,861)	20,570	0	(98)	0	(14,411,432)
NET OTHER CHANGES								
MINIMUM PENSION LIABILITY	(468,675)	0	0	0	0	0	0	(468,675)
ASSETS NOT ADMITTED	(33,749)	0	0	0	0	0	0	(33,749)
TOTAL NET OTHER CHANGES	(502,424)	0	0	0	0	0	0	(502,424)
ASSESSMENTS	0	11,864,113	88,516,026	0	0	0	4,595,972	104,976,111
DISTRIBUTIONS	0	0	0	0	0	0	(88,213,347)	(88,213,347)
INSOLVENT MEMBER	0	0	0	0	0	207,265	(302,679)	(95,414)
CHANGE IN SURPLUS	(9,715,837)	20,167,885	88,483,096	19,077	0	195,308	(83,920,054)	15,229,475

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF SEPTEMBER 30, 2009

	YEAR TO DATE							
	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	297,866,726	(2,472,544)	0	0	0	0	0	295,394,182
CEDED REINSURANCE	(102,750,300)	(44,455,342)	0	0	0	0	0	(147,205,642)
INTEREST RECEIVED	25,898,769	0	0	0	0	0	0	25,898,769
MISCELLANEOUS INCOME	50,367	0	0	0	0	0	0	50,367
TOTAL INCOME	221,065,562	(46,927,886)	0	0	0	0	0	174,137,676
EXPENSES PAID								
LOSSES	2,615,744	6,478,530	573,779	11,716	49,671	30,031	0	9,759,471
LOSS ADJUSTMENT EXPENSES	681,354	311,253	37,313	7,091	2,836	42,902	0	1,082,749
COMMISSION	38,470,558	(321,431)	0	0	0	0	0	38,149,127
PREMIUM TAX	8,227,319	0	0	0	0	0	0	8,227,319
ADMINISTRATIVE EXPENSES	4,822,453	95,414	0	0	0	0	0	4,917,867
TOTAL EXPENSES PAID	54,817,428	6,563,766	611,092	18,807	52,507	72,933	0	62,136,533
NET CASH CHANGE	166,248,134	(53,491,652)	(611,092)	(18,807)	(52,507)	(72,933)	0	112,001,143
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR)	3,864,964	261,134	6,231	13,700	0	10,099	0	4,156,128
LOSS ADJUSTMENT EXPENSES	337,005	30,293	630	1,340	0	1,172	0	370,440
UNEARNED PREMIUMS	161,757,555	0	0	0	0	0	0	161,757,555
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR)	0	7,093,459	321,724	33,999	2,602	151,109	0	7,602,893
LOSS ADJUSTMENT EXPENSES	0	478,012	25,024	2,922	173	9,507	0	515,638
UNEARNED PREMIUMS	0	149,304,076	0	0	0	0	0	149,304,076
NET RESERVE CHANGE	(165,959,524)	156,584,120	339,887	21,881	2,775	149,345	0	(8,861,516)
NET OTHER CHANGES								
MINIMUM PENSION LIABILITY	(468,675)	0	0	0	0	0	0	(468,675)
ASSETS NOT ADMITTED	268,632	0	0	0	0	0	0	268,632
TOTAL NET OTHER CHANGES	(200,043)	0	0	0	0	0	0	(200,043)
ASSESSMENTS	0	11,864,113	88,516,026	0	0	0	4,595,972	104,976,111
DISTRIBUTIONS	0	0	0	0	0	0	(88,516,026)	(88,516,026)
INSOLVENT MEMBER	0	0	0	0	0	207,265	(207,265)	0
CHANGE IN SURPLUS	88,567	114,956,581	88,244,821	3,074	(49,732)	283,677	(84,127,319)	119,399,669

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 30, 2009

	2009				2008			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	112,374,606	25,534,723	137,654,212	22,303,185	111,014,706	26,696,089	116,800,529	22,117,774
CEDED REINSURANCE	(38,595,042)	(13,191,715)	(41,605,301)	(9,358,242)	(28,417,331)	(4,532,893)	(49,394,057)	(7,380,723)
INTEREST RECEIVED	9,770,692	2,220,180	11,968,690	1,939,206	10,752,347	2,630,204	11,313,266	2,132,817
MISCELLANEOUS INCOME	19,002	4,318	23,276	3,771	2,638	645	2,775	523
TOTAL INCOME	83,569,258	14,567,506	108,040,877	14,887,920	93,352,360	24,794,045	78,722,513	16,870,391
EXPENSES PAID								
LOSSES	1,767,957	51,090	770,176	26,521	4,207,516	1,818,993	3,198,052	208,508
LOSS ADJUSTMENT EXPENSES	290,551	93,695	238,728	58,380	409,596	27,280	457,305	39,152
COMMISSION	15,419,111	3,280,730	16,917,177	2,853,540	14,311,582	3,434,447	15,128,740	2,822,849
PREMIUM TAX	3,103,877	705,290	3,802,120	616,032	2,938,722	718,861	3,092,027	582,920
ADMINISTRATIVE EXPENSES	1,819,341	413,406	2,228,617	361,088	1,449,043	354,460	1,524,635	287,430
TOTAL EXPENSES PAID	22,400,837	4,544,211	23,956,818	3,915,561	23,316,459	6,354,041	23,400,759	3,940,859
NET CASH CHANGE	61,168,421	10,023,295	84,084,059	10,972,359	70,035,901	18,440,004	55,321,754	12,929,532
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,851,137	93,461	1,815,744	104,622	145,771	20,001	95,362	0
LOSS ADJUSTMENT EXPENSES	161,489	7,515	159,661	8,340	16,905	2,322	11,066	0
UNEARNED PREMIUMS	60,994,622	13,675,527	76,068,341	11,019,065	0	0	0	0
NET RESERVE CHANGE	63,007,248	13,776,503	78,043,746	11,132,027	162,676	22,323	106,428	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	101,345	23,029	124,144	20,114	35,776	8,751	37,642	7,096
MINIMUM PENSION LIABILITY	(176,815)	(40,177)	(216,590)	(35,093)	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(75,470)	(17,148)	(92,446)	(14,979)	35,776	8,751	37,642	7,096
ASSESSMENTS	0	0	0	0	6,719,769	0	4,883,008	261,336
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	(1,914,297)	(3,770,356)	5,947,867	(174,647)	76,628,770	18,426,432	60,135,976	13,197,964

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 30, 2009

	2007				2006			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	103,486,317	22,765,476	84,047,268	16,659,739	84,963,572	19,870,321	55,486,828	12,280,983
CEDED REINSURANCE	(22,112,912)	(4,854,056)	(32,497,868)	(6,190,072)	0	0	0	0
INTEREST RECEIVED	10,276,540	2,228,071	7,475,371	1,484,765	7,009,092	1,634,158	4,564,469	1,011,873
MISCELLANEOUS INCOME	(2,407)	(522)	(1,751)	(348)	(12,561)	(2,928)	(8,180)	(1,813)
TOTAL INCOME	91,647,538	20,138,969	59,023,020	11,954,084	91,960,103	21,501,551	60,043,117	13,291,043
EXPENSES PAID								
LOSSES	3,684,503	660,038	1,960,317	79,755	6,721,254	4,015,266	2,622,794	1,028,563
LOSS ADJUSTMENT EXPENSES	399,390	126,646	193,838	23,557	528,826	172,315	302,420	99,177
COMMISSION	13,326,608	2,922,348	10,880,469	2,115,160	10,940,931	2,522,918	7,174,950	1,576,324
PREMIUM TAX	2,354,297	510,438	1,712,565	340,151	1,762,019	410,812	1,147,464	254,375
ADMINISTRATIVE EXPENSES	1,581,415	342,869	1,150,355	228,485	1,000,212	233,198	651,359	144,396
TOTAL EXPENSES PAID	21,346,213	4,562,339	15,897,544	2,787,108	20,953,242	7,354,509	11,898,987	3,102,835
NET CASH CHANGE	70,301,325	15,576,630	43,125,476	9,166,976	71,006,861	14,147,042	48,144,130	10,188,208
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	1	1,131	5,099	72	0	0	13,628
LOSS ADJUSTMENT EXPENSES	0	0	132	498	8	0	0	1,332
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	1	1,263	5,597	80	0	0	14,960
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(164,306)	(35,624)	(119,520)	(23,739)	3,905	911	2,545	564
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(164,306)	(35,624)	(119,520)	(23,739)	3,905	911	2,545	564
ASSESSMENTS	54,111,368	18,118,510	7,948,322	8,337,826	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	124,248,387	33,659,515	50,953,015	17,475,466	71,010,686	14,147,953	48,146,675	10,173,812

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 30, 2009

	2005				2004			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	71,220,575	14,481,706	36,499,282	8,625,042	61,517,124	12,728,880	18,370,202	6,322,807
CEDED REINSURANCE	0	0	0	0	0	0	0	0
INTEREST RECEIVED	3,459,812	697,805	1,761,489	409,716	1,136,073	229,024	334,440	112,719
MISCELLANEOUS INCOME	2,267	457	1,154	269	2,158	434	634	214
TOTAL INCOME	74,682,654	15,179,968	38,261,925	9,035,027	62,655,355	12,958,338	18,705,276	6,435,740
EXPENSES PAID								
LOSSES	20,573,148	24,994,938	10,695,973	7,118,137	11,459,676	4,018,166	3,510,113	1,255,480
LOSS ADJUSTMENT EXPENSES	1,471,106	779,491	1,036,351	264,838	1,063,519	87,373	333,851	94,739
COMMISSION	9,053,325	1,892,612	4,755,602	1,128,616	7,680,722	1,584,913	2,601,362	834,881
PREMIUM TAX	1,483,193	299,143	755,136	175,643	1,312,394	264,569	386,346	130,213
ADMINISTRATIVE EXPENSES	1,068,771	215,559	544,142	126,565	1,241,643	252,209	329,811	116,404
TOTAL EXPENSES PAID	33,649,543	28,181,743	17,787,204	8,813,799	22,757,954	6,207,230	7,161,483	2,431,717
NET CASH CHANGE	41,033,111	(13,001,775)	20,474,721	221,228	39,897,401	6,751,108	11,543,793	4,004,023
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	0	0	0	10,000	99	0	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	1,161	11	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	0	0	0	11,161	110	0	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,209	1,252	3,161	736	241,635	48,712	71,133	23,975
MINIMUM PENSION LIABILITY	0	0	0	0	(11,896)	(2,416)	(3,160)	(1,115)
PRIOR PERIOD ADJUSTMENT	(125,302)	(25,272)	(63,795)	(14,839)	29,810	6,055	7,919	2,795
TOTAL NET OTHER CHANGES	(119,093)	(24,020)	(60,634)	(14,103)	259,549	52,351	75,892	25,655
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	210,455	14,676	(21,785)	3,919
SURPLUS	40,914,018	(13,025,795)	20,414,087	207,125	40,356,244	6,818,025	11,597,900	4,033,597

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF SEPTEMBER 30, 2009

	2003				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED					
PREMIUMS WRITTEN	43,871,928	13,874,727	10,476,995	6,426,818	1,278,472,414
CEDED REINSURANCE	0	0	0	0	(258,130,212)
INTEREST RECEIVED	1,086,606	342,721	248,892	155,314	98,386,352
MISCELLANEOUS INCOME	(12,031)	(3,795)	(2,756)	(1,720)	13,723
TOTAL INCOME	44,946,503	14,213,653	10,723,131	6,580,412	1,118,742,277
EXPENSES PAID					
LOSSES	28,495,596	27,469,452	3,848,271	5,056,813	181,317,066
LOSS ADJUSTMENT EXPENSES	2,570,079	986,534	410,949	282,170	12,841,856
COMMISSION	5,704,804	1,801,946	1,307,146	807,189	164,781,002
PREMIUM TAX	969,857	305,897	222,150	138,626	30,495,137
ADMINISTRATIVE EXPENSES	1,102,136	354,925	261,524	149,442	19,533,440
TOTAL EXPENSES PAID	38,842,472	30,918,754	6,050,040	6,434,240	408,968,501
NET CASH CHANGE	6,104,031	(16,705,101)	4,673,091	146,172	709,773,776
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	4,156,128
LOSS ADJUSTMENT EXPENSES	0	0	0	0	370,440
UNEARNED PREMIUMS	0	0	0	0	161,757,555
NET RESERVE CHANGE	0	0	0	0	166,284,123
NET OTHER CHANGES					
ASSETS NOT ADMITTED	(150,489)	(48,462)	(35,709)	(20,405)	164,381
MINIMUM PENSION LIABILITY	15,590	5,021	3,699	2,114	(460,838)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	(182,629)
TOTAL NET OTHER CHANGES	(134,899)	(43,441)	(32,010)	(18,291)	(479,086)
ASSESSMENTS	55,072,460	34,881,728	8,168,464	8,475,200	206,977,991
DISTRIBUTIONS	(60,831,137)	(18,118,510)	(12,831,330)	(8,599,162)	(100,380,139)
INSOLVENT MEMBERS	(210,455)	(14,676)	21,785	(3,919)	0
SURPLUS	0	0	0	0	649,608,419

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF SEPTEMBER 30, 2009

	QUARTER TO DATE 2009	QUARTER TO DATE 2008	QUARTER TO DATE TOTAL	YEAR TO DATE 2009	YEAR TO DATE 2008	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,597,433	(2,321)	1,595,112	6,120,425	(76,472)	6,043,953
RESIDENTIAL - EC	10,970,984	(14,412)	10,956,572	41,809,112	(280,650)	41,528,462
COMMERCIAL - FIRE	152,615	(1,238)	151,377	690,536	(29,977)	660,559
COMMERCIAL - EC	756,391	(8,873)	747,518	3,421,789	(239,514)	3,182,275
CRIME - RESIDENTIAL	78,359	(96)	78,263	306,003	(423)	305,580
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,165,989	(4,032)	1,161,957	4,001,949	(54,908)	3,947,041
HOMEOWNER - COASTAL	2,711,493	(6,919)	2,704,574	9,029,951	(117,447)	8,912,504
HO - BEACH WIND	15,885,191	(43,255)	15,841,936	56,079,131	(394,492)	55,684,639
HO - COASTAL WIND	37,974,059	(68,092)	37,905,967	121,396,273	(677,312)	120,718,961
WIND - RESIDENTIAL	1,110,545	(3,557)	1,106,988	4,057,986	(36,361)	4,021,625
WIND - COMMERCIAL	5,555,098	(2,074)	5,553,024	21,422,398	(396,761)	21,025,637
COASTAL - RESIDENTIAL	2,141,954	(8,376)	2,133,578	7,227,988	(98,038)	7,129,950
COASTAL - COMMERCIAL	5,047,323	(6,670)	5,040,653	22,303,185	(70,189)	22,232,996
TOTAL	85,147,434	(169,915)	84,977,519	297,866,726	(2,472,544)	295,394,182
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	3,002,826	191,324	3,194,150	0	3,371,698	3,371,698
RESIDENTIAL - EC	20,491,636	1,288,097	21,779,733	0	22,737,381	22,737,381
COMMERCIAL - FIRE	362,841	19,029	381,870	0	507,222	507,222
COMMERCIAL - EC	1,711,302	91,277	1,802,579	0	2,606,811	2,606,811
CRIME - RESIDENTIAL	149,152	8,855	158,007	0	162,695	162,695
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,792,106	144,900	1,937,006	0	2,324,175	2,324,175
HOMEOWNER - COASTAL	4,055,800	284,944	4,340,744	0	4,686,961	4,686,961
HO - BEACH WIND	27,171,782	1,665,733	28,837,515	0	29,353,102	29,353,102
HO - COASTAL WIND	55,322,486	3,372,986	58,695,472	0	54,681,583	54,681,583
WIND - RESIDENTIAL	1,998,000	129,841	2,127,841	0	2,221,859	2,221,859
WIND - COMMERCIAL	10,813,239	593,922	11,407,161	0	11,871,761	11,871,761
COASTAL - RESIDENTIAL	3,241,658	225,413	3,467,071	0	3,546,080	3,546,080
COASTAL - COMMERCIAL	11,079,683	599,276	11,678,959	0	11,232,748	11,232,748
TOTAL	141,192,511	8,615,597	149,808,108	0	149,304,076	149,304,076
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	3,261,771	0	3,261,771	3,261,771	0	3,261,771
RESIDENTIAL - EC	22,316,200	0	22,316,200	22,316,200	0	22,316,200
COMMERCIAL - FIRE	353,670	0	353,670	353,670	0	353,670
COMMERCIAL - EC	1,683,082	0	1,683,082	1,683,082	0	1,683,082
CRIME - RESIDENTIAL	159,602	0	159,602	159,602	0	159,602
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,107,193	0	2,107,193	2,107,193	0	2,107,193
HOMEOWNER - COASTAL	4,832,460	0	4,832,460	4,832,460	0	4,832,460
HO - BEACH WIND	30,921,011	0	30,921,011	30,921,011	0	30,921,011
HO - COASTAL WIND	67,399,776	0	67,399,776	67,399,776	0	67,399,776
WIND - RESIDENTIAL	2,228,845	0	2,228,845	2,228,845	0	2,228,845
WIND - COMMERCIAL	11,638,775	0	11,638,775	11,638,775	0	11,638,775
COASTAL - RESIDENTIAL	3,836,105	0	3,836,105	3,836,105	0	3,836,105
COASTAL - COMMERCIAL	11,019,065	0	11,019,065	11,019,065	0	11,019,065
TOTAL	161,757,555	0	161,757,555	161,757,555	0	161,757,555
EARNED PREMIUMS						
RESIDENTIAL - FIRE	1,338,488	189,003	1,527,491	2,858,654	3,295,226	6,153,880
RESIDENTIAL - EC	9,146,420	1,273,685	10,420,105	19,492,912	22,456,731	41,949,643
COMMERCIAL - FIRE	161,786	17,791	179,577	336,866	477,245	814,111
COMMERCIAL - EC	784,611	82,404	867,015	1,738,707	2,367,297	4,106,004
CRIME - RESIDENTIAL	67,909	8,759	76,668	146,401	162,272	308,673
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	850,902	140,868	991,770	1,894,756	2,269,267	4,164,023
HOMEOWNER - COASTAL	1,934,833	278,025	2,212,858	4,197,491	4,569,514	8,767,005
HO - BEACH WIND	12,135,962	1,622,478	13,758,440	25,158,120	28,958,610	54,116,730
HO - COASTAL WIND	25,896,769	3,304,894	29,201,663	53,996,497	54,004,271	108,000,768
WIND - RESIDENTIAL	879,700	126,284	1,005,984	1,829,141	2,185,498	4,014,639
WIND - COMMERCIAL	4,729,562	591,848	5,321,410	9,783,623	11,475,000	21,258,623
COASTAL - RESIDENTIAL	1,547,507	217,037	1,764,544	3,391,883	3,448,042	6,839,925
COASTAL - COMMERCIAL	5,107,941	592,606	5,700,547	11,284,120	11,162,559	22,446,679
TOTAL	64,582,390	8,445,682	73,028,072	136,109,171	146,831,532	282,940,703

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF SEPTEMBER 30, 2009

	QUARTER TO DATE 2009	QUARTER TO DATE 2008	QUARTER TO DATE TOTAL	YEAR TO DATE 2009	YEAR TO DATE 2008	YEAR TO DATE TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	7,140,540	0	7,140,540	11,956,056	4,379,740	16,335,796
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	1,121,386	0	1,121,386	1,876,816	369,741	2,246,557
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,305,529	0	1,305,529	2,185,966	981,218	3,167,184
HOMEOWNER - COASTAL	1,962,130	0	1,962,130	3,286,775	2,488,678	5,775,453
HO - BEACH WIND	13,784,310	0	13,784,310	23,080,326	8,304,611	31,384,937
HO - COASTAL WIND	21,782,149	0	21,782,149	36,487,402	20,808,607	57,296,009
WIND - RESIDENTIAL	819,817	0	819,817	1,372,694	454,866	1,827,560
WIND - COMMERCIAL	6,760,583	0	6,760,583	11,314,899	1,835,750	13,150,649
COASTAL - RESIDENTIAL	1,093,139	0	1,093,139	1,831,124	1,175,306	3,006,430
COASTAL - COMMERCIAL	5,592,511	0	5,592,511	9,358,242	3,656,825	13,015,067
TOTAL	61,362,094	0	61,362,094	102,750,300	44,455,342	147,205,642
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	1,338,488	189,003	1,527,491	2,858,654	3,295,226	6,153,880
RESIDENTIAL - EC	2,005,880	1,273,685	3,279,565	7,536,856	18,076,991	25,613,847
COMMERCIAL - FIRE	161,786	17,791	179,577	336,866	477,245	814,111
COMMERCIAL - EC	(336,775)	82,404	(254,371)	(138,109)	1,997,556	1,859,447
CRIME - RESIDENTIAL	67,909	8,759	76,668	146,401	162,272	308,673
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	(454,627)	140,868	(313,759)	(291,210)	1,288,049	996,839
HOMEOWNER - COASTAL	(27,297)	278,025	250,728	910,716	2,080,836	2,991,552
HO - BEACH WIND	(1,648,348)	1,622,478	(25,870)	2,077,794	20,653,999	22,731,793
HO - COASTAL WIND	4,114,620	3,304,894	7,419,514	17,509,095	33,195,664	50,704,759
WIND - RESIDENTIAL	59,883	126,284	186,167	456,447	1,730,632	2,187,079
WIND - COMMERCIAL	(2,031,021)	591,848	(1,439,173)	(1,531,276)	9,639,250	8,107,974
COASTAL - RESIDENTIAL	454,368	217,037	671,405	1,560,759	2,272,736	3,833,495
COASTAL - COMMERCIAL	(484,570)	592,606	108,036	1,925,878	7,505,734	9,431,612
TOTAL	3,220,296	8,445,682	11,665,978	33,358,871	102,376,190	135,735,061

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSSES
 AS OF SEPTEMBER 30, 2009

QUARTER TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	866,755	50,473	0	0	0	0	917,228
RESIDENTIAL - EC	327,536	91,954	0	0	0	0	419,490
COMMERCIAL - FIRE	26,490	0	0	0	0	0	26,490
COMMERCIAL - EC	0	6,273	0	0	0	0	6,273
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	61,877	1,717	0	0	0	0	63,594
HOMEOWNER - COASTAL	159,490	58,924	17,179	0	0	0	235,593
HO - BEACH WIND	36,611	23,218	0	0	0	0	59,829
HO - COASTAL WIND	235,252	69,720	6,302	513	0	0	311,787
WIND - RESIDENTIAL	3,055	0	0	0	0	0	3,055
WIND - COMMERCIAL	12,296	35,256	0	0	0	0	47,552
COASTAL - RESIDENTIAL	18,241	20,040	0	0	0	0	38,281
COASTAL - COMMERCIAL	24,461	15,422	0	0	0	0	39,883
TOTAL	1,772,064	372,997	23,481	513	0	0	2,169,055
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	625,831	38,785	0	72	0	0	664,688
RESIDENTIAL - EC	823,871	80,086	0	0	0	10,000	913,957
COMMERCIAL - FIRE	16,820	1	0	0	0	0	16,821
COMMERCIAL - EC	18,956	0	0	0	0	0	18,956
CRIME - RESIDENTIAL	5,099	0	0	0	0	0	5,099
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	121,823	0	0	0	0	0	121,823
HOMEOWNER - COASTAL	928,994	64,390	0	0	0	0	993,384
HO - BEACH WIND	271,216	25,000	0	0	0	0	296,216
HO - COASTAL WIND	696,306	14,376	1,131	0	0	0	711,813
WIND - RESIDENTIAL	3,297	1,900	0	0	0	0	5,197
WIND - COMMERCIAL	57,685	20,000	1	0	0	99	77,785
COASTAL - RESIDENTIAL	190,444	16,596	0	0	0	0	207,040
COASTAL - COMMERCIAL	104,622	0	5,099	13,628	0	0	123,349
TOTAL	3,864,964	261,134	6,231	13,700	0	10,099	4,156,128
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	310,109	120,621	0	22,499	0	0	453,229
RESIDENTIAL - EC	333,765	96,297	0	0	0	10,000	440,062
COMMERCIAL - FIRE	0	1	0	0	0	0	1
COMMERCIAL - EC	4,599	76	0	0	0	0	4,675
CRIME - RESIDENTIAL	2,000	0	0	0	0	0	2,000
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	16,054	5,000	0	0	0	0	21,054
HOMEOWNER - COASTAL	318,783	82,668	0	0	0	0	401,451
HO - BEACH WIND	108,815	26,670	0	0	0	0	135,485
HO - COASTAL WIND	172,675	92,829	0	0	0	0	265,504
WIND - RESIDENTIAL	13,686	1,900	0	0	0	0	15,586
WIND - COMMERCIAL	24,558	31,099	0	0	0	99	55,756
COASTAL - RESIDENTIAL	41,428	9,699	0	0	0	0	51,127
COASTAL - COMMERCIAL	12,186	0	0	10,000	0	0	22,186
TOTAL	1,358,658	466,860	0	32,499	0	10,099	1,868,116
INCURRED LOSSES							
RESIDENTIAL - FIRE	1,182,477	(31,363)	0	(22,427)	0	0	1,128,687
RESIDENTIAL - EC	817,642	75,743	0	0	0	0	893,385
COMMERCIAL - FIRE	43,310	0	0	0	0	0	43,310
COMMERCIAL - EC	14,357	6,197	0	0	0	0	20,554
CRIME - RESIDENTIAL	3,099	0	0	0	0	0	3,099
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	167,646	(3,283)	0	0	0	0	164,363
HOMEOWNER - COASTAL	769,701	40,646	17,179	0	0	0	827,526
HO - BEACH WIND	199,012	21,548	0	0	0	0	220,560
HO - COASTAL WIND	758,883	(8,733)	7,433	513	0	0	758,096
WIND - RESIDENTIAL	(7,334)	0	0	0	0	0	(7,334)
WIND - COMMERCIAL	45,423	24,157	1	0	0	0	69,581
COASTAL - RESIDENTIAL	167,257	26,937	0	0	0	0	194,194
COASTAL - COMMERCIAL	116,897	15,422	5,099	3,628	0	0	141,046
TOTAL	4,278,370	167,271	29,712	(18,286)	0	0	4,457,067

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF SEPTEMBER 30, 2009

YEAR TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	959,012	749,882	6,288	0	0	0	1,715,182
RESIDENTIAL - EC	650,614	1,551,361	61,316	0	(10,652)	0	2,252,639
COMMERCIAL - FIRE	31,834	748,840	909	0	0	0	781,583
COMMERCIAL - EC	6,960	253,730	648	0	0	0	261,338
CRIME - RESIDENTIAL	11,593	22,860	0	0	0	0	34,453
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	77,510	52,314	19,281	0	0	0	149,105
HOMEOWNER - COASTAL	322,216	523,458	100,976	412	0	0	947,062
HO - BEACH WIND	65,473	516,357	53,756	0	27,844	0	663,430
HO - COASTAL WIND	393,885	953,470	63,495	9,504	17,758	0	1,438,112
WIND - RESIDENTIAL	3,755	58,089	0	0	3,434	600	65,878
WIND - COMMERCIAL	12,296	658,783	262,468	0	11,287	0	944,834
COASTAL - RESIDENTIAL	54,075	245,224	3,212	0	0	0	302,511
COASTAL - COMMERCIAL	26,521	144,162	1,430	1,800	0	29,431	203,344
TOTAL	2,615,744	6,478,530	573,779	11,716	49,671	30,031	9,759,471
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	625,831	38,785	0	72	0	0	664,688
RESIDENTIAL - EC	823,871	80,086	0	0	0	10,000	913,957
COMMERCIAL - FIRE	16,820	1	0	0	0	0	16,821
COMMERCIAL - EC	18,956	0	0	0	0	0	18,956
CRIME - RESIDENTIAL	5,099	0	0	0	0	0	5,099
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	121,823	0	0	0	0	0	121,823
HOMEOWNER - COASTAL	928,994	64,390	0	0	0	0	993,384
HO - BEACH WIND	271,216	25,000	0	0	0	0	296,216
HO - COASTAL WIND	696,306	14,376	1,131	0	0	0	711,813
WIND - RESIDENTIAL	3,297	1,900	0	0	0	0	5,197
WIND - COMMERCIAL	57,685	20,000	1	0	0	99	77,785
COASTAL - RESIDENTIAL	190,444	16,596	0	0	0	0	207,040
COASTAL - COMMERCIAL	104,622	0	5,099	13,628	0	0	123,349
TOTAL	3,864,964	261,134	6,231	13,700	0	10,099	4,156,128
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,074,668	36,560	22,999	0	0	1,134,227
RESIDENTIAL - EC	0	1,388,593	54,532	0	1	1,000	1,444,126
COMMERCIAL - FIRE	0	12,995	0	0	0	0	12,995
COMMERCIAL - EC	0	520,050	0	0	0	0	520,050
CRIME - RESIDENTIAL	0	99	0	0	0	0	99
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	146,926	14,631	0	0	0	161,557
HOMEOWNER - COASTAL	0	488,851	42,195	1,000	0	0	532,046
HO - BEACH WIND	0	661,944	31,102	0	1	0	693,047
HO - COASTAL WIND	0	1,225,958	52,506	0	100	0	1,278,564
WIND - RESIDENTIAL	0	61,849	5,000	0	0	0	66,849
WIND - COMMERCIAL	0	1,138,486	70,000	0	0	150,099	1,358,585
COASTAL - RESIDENTIAL	0	158,794	5,198	0	2,500	0	166,492
COASTAL - COMMERCIAL	0	214,246	10,000	10,000	0	10	234,256
TOTAL	0	7,093,459	321,724	33,999	2,602	151,109	7,602,893
INCURRED LOSSES							
RESIDENTIAL - FIRE	1,584,843	(286,001)	(30,272)	(22,927)	0	0	1,245,643
RESIDENTIAL - EC	1,474,485	242,854	6,784	0	(10,653)	9,000	1,722,470
COMMERCIAL - FIRE	48,654	735,846	909	0	0	0	785,409
COMMERCIAL - EC	25,916	(266,320)	648	0	0	0	(239,756)
CRIME - RESIDENTIAL	16,692	22,761	0	0	0	0	39,453
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	199,333	(94,612)	4,650	0	0	0	109,371
HOMEOWNER - COASTAL	1,251,210	98,997	58,781	(588)	0	0	1,408,400
HO - BEACH WIND	336,689	(120,587)	22,654	0	27,843	0	266,599
HO - COASTAL WIND	1,090,191	(258,112)	12,120	9,504	17,658	0	871,361
WIND - RESIDENTIAL	7,052	(1,860)	(5,000)	0	3,434	600	4,226
WIND - COMMERCIAL	69,981	(459,703)	192,469	0	11,287	(150,000)	(335,966)
COASTAL - RESIDENTIAL	244,519	103,026	(1,986)	0	(2,500)	0	343,059
COASTAL - COMMERCIAL	131,143	(70,084)	(3,471)	5,428	0	29,421	92,437
TOTAL	6,480,708	(353,795)	258,286	(8,583)	47,069	(110,979)	6,312,706

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSSES
 AS OF SEPTEMBER 30, 2009

IBNR TOTALS							
	2009	2008	2007	2006	2005	2004	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	421,484	0	0	0	0	0	421,484
RESIDENTIAL - EC	579,461	0	0	0	0	0	579,461
COMMERCIAL - FIRE	12,384	0	0	0	0	0	12,384
COMMERCIAL - EC	13,956	0	0	0	0	0	13,956
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	79,022	0	0	0	0	0	79,022
HOMEOWNER - COASTAL	632,176	0	0	0	0	0	632,176
HO - BEACH WIND	184,385	0	0	0	0	0	184,385
HO - COASTAL WIND	447,791	0	0	0	0	0	447,791
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	52,681	0	0	0	0	0	52,681
COASTAL - RESIDENTIAL	131,703	0	0	0	0	0	131,703
COASTAL - COMMERCIAL	79,022	0	0	0	0	0	79,022
TOTAL	2,634,065	0	0	0	0	0	2,634,065
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	199,363	0	0	0	0	0	199,363
RESIDENTIAL - EC	193,571	0	0	0	0	0	193,571
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,186	0	0	0	0	0	8,186
HOMEOWNER - COASTAL	180,095	0	0	0	0	0	180,095
HO - BEACH WIND	57,303	0	0	0	0	0	57,303
HO - COASTAL WIND	114,606	0	0	0	0	0	114,606
WIND - RESIDENTIAL	8,186	0	0	0	0	0	8,186
WIND - COMMERCIAL	24,558	0	0	0	0	0	24,558
COASTAL - RESIDENTIAL	24,558	0	0	0	0	0	24,558
COASTAL - COMMERCIAL	8,186	0	0	0	0	0	8,186
TOTAL	818,612	0	0	0	0	0	818,612

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF SEPTEMBER 30, 2009

QUARTER TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	33,755	1,433	0	265	0	0	35,453
RESIDENTIAL - EC	42,565	1,051	0	225	0	3,667	47,508
COMMERCIAL - FIRE	4,974	0	0	0	0	0	4,974
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,901	201	0	0	0	0	4,102
HOMEOWNER - COASTAL	28,852	2,248	2,458	0	0	0	33,558
HO - BEACH WIND	14,154	1,164	0	0	0	0	15,318
HO - COASTAL WIND	47,267	6,785	0	490	0	0	54,542
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	1,520	885	130	0	0	0	2,535
COASTAL - RESIDENTIAL	14,852	1,192	0	0	0	2,416	18,460
COASTAL - COMMERCIAL	14,489	778	0	0	0	5,776	21,043
TOTAL	206,329	15,737	2,588	980	0	11,859	237,493
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	54,876	4,504	0	8	0	0	59,388
RESIDENTIAL - EC	71,194	9,300	0	0	0	1,161	81,655
COMMERCIAL - FIRE	1,430	0	0	0	0	0	1,430
COMMERCIAL - EC	1,612	0	0	0	0	0	1,612
CRIME - RESIDENTIAL	593	0	0	0	0	0	593
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,816	0	0	0	0	0	10,816
HOMEOWNER - COASTAL	81,114	7,464	0	0	0	0	88,578
HO - BEACH WIND	23,627	2,880	0	0	0	0	26,507
HO - COASTAL WIND	61,985	1,672	132	0	0	0	63,789
WIND - RESIDENTIAL	383	221	0	0	0	0	604
WIND - COMMERCIAL	4,473	2,322	0	0	0	11	6,806
COASTAL - RESIDENTIAL	16,562	1,930	0	0	0	0	18,492
COASTAL - COMMERCIAL	8,340	0	498	1,332	0	0	10,170
TOTAL	337,005	30,293	630	1,340	0	1,172	370,440
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	32,738	12,822	0	2,392	0	0	47,952
RESIDENTIAL - EC	35,259	10,236	0	0	0	1,063	46,558
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	491	8	0	0	0	0	499
CRIME - RESIDENTIAL	213	0	0	0	0	0	213
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,700	534	0	0	0	0	2,234
HOMEOWNER - COASTAL	33,738	8,821	0	0	0	0	42,559
HO - BEACH WIND	11,404	2,785	0	0	0	0	14,189
HO - COASTAL WIND	18,109	9,680	0	0	0	0	27,789
WIND - RESIDENTIAL	1,448	203	0	0	0	0	1,651
WIND - COMMERCIAL	2,583	3,313	0	0	0	11	5,907
COASTAL - RESIDENTIAL	4,148	900	0	0	0	0	5,048
COASTAL - COMMERCIAL	1,149	0	0	719	0	0	1,868
TOTAL	142,980	49,302	0	3,111	0	1,074	196,467
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	55,893	(6,885)	0	(2,119)	0	0	46,889
RESIDENTIAL - EC	78,500	115	0	225	0	3,765	82,605
COMMERCIAL - FIRE	6,404	0	0	0	0	0	6,404
COMMERCIAL - EC	1,121	(8)	0	0	0	0	1,113
CRIME - RESIDENTIAL	380	0	0	0	0	0	380
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	13,017	(333)	0	0	0	0	12,684
HOMEOWNER - COASTAL	76,228	891	2,458	0	0	0	79,577
HO - BEACH WIND	26,377	1,259	0	0	0	0	27,636
HO - COASTAL WIND	91,143	(1,223)	132	490	0	0	90,542
WIND - RESIDENTIAL	(1,065)	18	0	0	0	0	(1,047)
WIND - COMMERCIAL	3,410	(106)	130	0	0	0	3,434
COASTAL - RESIDENTIAL	27,266	2,222	0	0	0	2,416	31,904
COASTAL - COMMERCIAL	21,680	778	498	613	0	5,776	29,345
TOTAL	400,354	(3,272)	3,218	(791)	0	11,957	411,466

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF SEPTEMBER 30, 2009

YEAR TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	60,269	17,591	344	2,472	0	0	80,676
RESIDENTIAL - EC	160,997	72,173	1,860	225	0	19,636	254,891
COMMERCIAL - FIRE	21,150	10,489	0	0	0	0	31,639
COMMERCIAL - EC	29,835	15,455	0	0	0	0	45,290
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,880	4,080	514	0	0	0	15,474
HOMEOWNER - COASTAL	68,413	21,555	6,207	2,460	0	0	98,635
HO - BEACH WIND	55,821	36,470	4,235	0	572	0	97,098
HO - COASTAL WIND	132,752	69,218	5,485	1,934	2,264	0	211,653
WIND - RESIDENTIAL	2,584	3,954	0	0	0	0	6,538
WIND - COMMERCIAL	42,710	29,795	17,472	0	0	0	89,977
COASTAL - RESIDENTIAL	37,563	16,208	646	0	0	5,277	59,694
COASTAL - COMMERCIAL	58,380	14,265	550	0	0	17,989	91,184
TOTAL	681,354	311,253	37,313	7,091	2,836	42,902	1,082,749
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	54,876	4,504	0	8	0	0	59,388
RESIDENTIAL - EC	71,194	9,300	0	0	0	1,161	81,655
COMMERCIAL - FIRE	1,430	0	0	0	0	0	1,430
COMMERCIAL - EC	1,612	0	0	0	0	0	1,612
CRIME - RESIDENTIAL	593	0	0	0	0	0	593
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,816	0	0	0	0	0	10,816
HOMEOWNER - COASTAL	81,114	7,464	0	0	0	0	88,578
HO - BEACH WIND	23,627	2,880	0	0	0	0	26,507
HO - COASTAL WIND	61,985	1,672	132	0	0	0	63,789
WIND - RESIDENTIAL	383	221	0	0	0	0	604
WIND - COMMERCIAL	4,473	2,322	0	0	0	11	6,806
COASTAL - RESIDENTIAL	16,562	1,930	0	0	0	0	18,492
COASTAL - COMMERCIAL	8,340	0	498	1,332	0	0	10,170
TOTAL	337,005	30,293	630	1,340	0	1,172	370,440
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	77,576	3,342	2,102	0	0	83,020
RESIDENTIAL - EC	0	100,624	4,984	0	0	91	105,699
COMMERCIAL - FIRE	0	821	0	0	0	0	821
COMMERCIAL - EC	0	32,843	0	0	0	0	32,843
CRIME - RESIDENTIAL	0	11	0	0	0	0	11
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	10,144	1,194	0	0	0	11,338
HOMEOWNER - COASTAL	0	35,170	3,897	92	0	0	39,159
HO - BEACH WIND	0	40,958	1,922	0	0	0	42,880
HO - COASTAL WIND	0	80,990	3,871	0	7	0	84,868
WIND - RESIDENTIAL	0	3,954	351	0	0	0	4,305
WIND - COMMERCIAL	0	70,738	4,391	0	0	9,415	84,544
COASTAL - RESIDENTIAL	0	10,113	344	0	166	0	10,623
COASTAL - COMMERCIAL	0	14,070	728	728	0	1	15,527
TOTAL	0	478,012	25,024	2,922	173	9,507	515,638
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	115,145	(55,481)	(2,998)	378	0	0	57,044
RESIDENTIAL - EC	232,191	(19,151)	(3,124)	225	0	20,706	230,847
COMMERCIAL - FIRE	22,580	9,668	0	0	0	0	32,248
COMMERCIAL - EC	31,447	(17,388)	0	0	0	0	14,059
CRIME - RESIDENTIAL	593	(11)	0	0	0	0	582
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	21,696	(6,064)	(680)	0	0	0	14,952
HOMEOWNER - COASTAL	149,527	(6,151)	2,310	2,368	0	0	148,054
HO - BEACH WIND	79,448	(1,608)	2,313	0	572	0	80,725
HO - COASTAL WIND	194,737	(10,100)	1,746	1,934	2,257	0	190,574
WIND - RESIDENTIAL	2,967	221	(351)	0	0	0	2,837
WIND - COMMERCIAL	47,183	(38,621)	13,081	0	0	(9,404)	12,239
COASTAL - RESIDENTIAL	54,125	8,025	302	0	(166)	5,277	67,563
COASTAL - COMMERCIAL	66,720	195	320	604	0	17,988	85,827
TOTAL	1,018,359	(136,466)	12,919	5,509	2,663	34,567	937,551

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

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	0	591,665	0	46,166
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	0	16,447,428	0	1,309,206
2	10/01/08 09/30/09	08/06/04 08/08/04	HABITATIONAL	1,661	13,505	166	593
2	10/01/08 09/30/09	08/06/04 08/08/04	COMMERCIAL	0	0	0	0
			TOTAL	1,661	13,505	166	593
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	0	242,989	0	22,389
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	0	7,418,669	0	544,099
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
				0	117,134	0	9,214

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

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	1	220,896	0	13,970
				1	641,493	0	75,817
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	0	72,964	0	8,135
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	0	0	0
				0	72,964	0	8,135
6	10/01/07 09/30/08	01/07/09 01/08/09	HABITATIONAL	0	13,908	0	1,257
6	10/01/07 09/30/08	01/07/09 01/08/09	COMMERCIAL	0	0	0	0
				0	13,908	0	1,257
6	10/01/08 09/30/09	01/07/09 01/08/09	HABITATIONAL	0	8,006	0	591
6	10/01/08 09/30/09	01/07/09 01/08/09	COMMERCIAL	0	0	0	0
				0	8,006	0	591

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2009

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	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	23,474	0	385
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				0	23,474	0	385

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
BEACH WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
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	0	1,823,159	0	98,783
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	7,684,033	0	675,586
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	99	26,018,851	10	935,245
			TOTAL	99	33,702,884	10	1,610,831
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	0	386,798	0	12,017
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	22,663,354	0	662,125
			TOTAL	0	23,105,752	0	700,063
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
				0	3,532	0	962
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
				0	951,292	0	46,149

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

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
				0	8,213	0	440
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
				0	225	0	189
59	10/01/06 09/30/07	09/05/08 09/06/08	HABITATIONAL	0	0	0	0
59	10/01/06 09/30/07	09/05/08 09/06/08	COMMERCIAL	0	0	0	0
				0	0	0	0
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
				0	662,727	0	33,910
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	0	28,092	0	1,006
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	27,558	0	1,272
				0	55,650	0	2,278

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
COASTAL WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
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	323,543
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	4,999,342	0	286,188
			TOTAL	0	8,021,345	0	609,731
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
				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
				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
				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	13,628	522,784	1,363	31,501
				13,628	585,589	1,363	41,248

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2009

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
				0	34,621	0	3,615
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
				0	19,971	0	1,250
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
				0	9,313	0	2,123
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
				0	216,586	0	25,572
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	0	4,867	0	1,297
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	4,495	0	672
				0	9,362	0	1,969
6	10/01/07 09/30/08	01/07/09 01/08/09	HABITATIONAL	0	43,684	0	1,863
6	10/01/07 09/30/08	01/07/09 01/08/09	COMMERCIAL	0	7,199	0	380
				0	50,883	0	2,243

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
6	10/01/08 09/30/09	01/07/09 01/08/09	HABITATIONAL	0	16,283	0	1,001
6	10/01/08 09/30/09	01/07/09 01/08/09	COMMERCIAL	0	2,060	0	567
				0	18,343	0	1,568
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
				0	0	0	131

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
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
				0	554,185	0	52,949
50	10/01/04 09/30/05	09/13/05 09/16/05	HO-BEACH	0	456,048	0	36,990
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	8,868,936	0	503,041
50	10/01/04 09/30/05	09/13/05 09/16/05	HO WIND COASTAL	0	7,389,131	0	675,999
				0	17,382,502	0	1,276,678

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2009

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
				0	194,873	0	17,858
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
				0	1,637,480	0	176,934
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
				0	1,998	0	410
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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

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 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
				0	109,856	0	14,585
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
				0	89,311	0	8,951
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
				0	85,135	0	11,320
59	10/01/07 09/30/08	09/05/08 09/06/08	HO-BEACH	0	28,801	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	348,742	0	32,647
59	10/01/07 09/30/08	09/05/08 09/06/08	HO WIND COASTAL	0	713,311	0	93,469
				0	1,145,504	0	138,321

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
8	10/01/06 09/30/07	09/23/08 09/26/08	HO-BEACH	0	0	0	0
8	10/01/06 09/30/07	09/23/08 09/26/08	HO-COASTAL	0	0	0	0
8	10/01/06 09/30/07	09/23/08 09/26/08	HO WIND BEACH	0	1,019	0	219
8	10/01/06 09/30/07	09/23/08 09/26/08	HO WIND COASTAL	0	2,110	0	0
				0	3,129	0	219
8	10/01/07 09/30/08	09/23/08 09/26/08	HO-BEACH	0	1,489	0	289
8	10/01/07 09/30/08	09/23/08 09/26/08	HO-COASTAL	0	5,974	0	824
8	10/01/07 09/30/08	09/23/08 09/26/08	HO WIND BEACH	0	24,609	0	2,615
8	10/01/07 09/30/08	09/23/08 09/26/08	HO WIND COASTAL	0	72,600	0	6,992
				0	104,672	0	10,720
6	10/01/07 09/30/08	01/07/09 01/08/09	HO-BEACH	0	0	0	0
6	10/01/07 09/30/08	01/07/09 01/08/09	HO-COASTAL	0	8,515	0	0
6	10/01/07 09/30/08	01/07/09 01/08/09	HO WIND BEACH	0	14,915	0	980
6	10/01/07 09/30/08	01/07/09 01/08/09	HO WIND COASTAL	0	119,286	0	4,669
				0	142,716	0	5,649

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
6	10/01/08 09/30/09	01/07/09 01/08/09	HO-BEACH	0	0	0	0
6	10/01/08 09/30/09	01/07/09 01/08/09	HO-COASTAL	0	1,825	0	0
6	10/01/08 09/30/09	01/07/09 01/08/09	HO WIND BEACH	0	0	0	0
6	10/01/08 09/30/09	01/07/09 01/08/09	HO WIND COASTAL	0	36,100	0	2,105
				0	37,925	0	2,105
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	2,241	1,769	224	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
				2,241	1,769	224	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	3,500	0	0
				0	3,500	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2009

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
				0	7,853	0	664
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	0	0	0
78	10/01/08 09/30/09	06/10/09 06/18/09	HO WIND BEACH	2,000	8,819	200	533
78	10/01/08 09/30/09	06/10/09 06/18/09	HO WIND COASTAL	0	12,967	0	883
				2,000	21,786	200	1,416

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF SEPTEMBER 30, 2009

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	70,896,115	148	0	0	782,178,814	2,074	0	0	71,780,205	804	924,855,134	3,026
BRUNSWICK	1,542,552,546	7,077	200,242,153	270	592,769,115	1,038	2,133,909,272	3,651	7,362,776,852	15,597	87,022,832	381	295,429,295	2,772	12,214,702,065	30,786
CAMDEN	0	0	0	0	23,696,100	43	0	0	336,929,947	775	0	0	16,504,590	144	377,130,637	962
CARTERET	544,452,096	4,204	146,372,366	202	288,770,703	510	1,990,971,676	3,408	4,663,306,706	10,865	127,471,720	521	243,111,005	1,916	8,004,456,272	21,626
CHOWAN	0	0	0	0	18,555,200	43	0	0	372,488,478	915	0	0	36,550,251	361	427,593,929	1,319
CRAVEN	0	0	0	0	314,677,547	646	0	0	2,007,875,439	5,333	0	0	119,463,558	1,014	2,442,016,544	6,993
CURRITUCK	870,940,444	2,186	8,062,800	12	88,297,720	166	1,396,016,386	1,524	1,190,068,563	2,667	63,601,600	163	60,298,526	453	3,677,286,039	7,171
DARE	2,402,621,803	10,198	383,582,547	539	57,386,590	85	4,120,789,164	6,870	773,535,152	1,428	315,191,999	1,192	26,788,620	144	8,079,895,875	20,456
HYDE	67,666,907	367	4,149,800	6	8,147,070	24	44,223,945	86	45,402,382	143	6,931,267	38	11,847,312	160	188,368,683	824
JONES	0	0	0	0	14,850,260	40	0	0	121,819,103	365	0	0	13,721,724	169	150,391,087	574
NEW HANOVER	538,370,119	2,367	212,182,089	331	840,961,298	1,566	1,462,537,175	2,136	12,695,301,396	25,646	89,360,261	350	438,198,348	2,656	16,276,910,686	35,052
ONSLow	145,395,246	905	42,622,448	62	574,511,882	1,258	378,947,855	695	4,866,211,150	14,324	22,356,581	73	391,850,444	3,223	6,421,895,606	20,540
PAMLICO	0	0	0	0	20,074,149	38	0	0	621,530,080	1,380	0	0	47,021,856	419	688,626,085	1,837
PASQUOTANK	0	0	0	0	104,816,750	195	0	0	752,719,725	2,064	0	0	75,857,297	689	933,393,772	2,948
PENDER	232,922,236	1,255	38,936,060	52	157,433,741	291	494,418,697	956	2,277,457,960	5,339	20,503,640	93	151,995,650	1,445	3,373,667,984	9,431
PERQUIMANS	0	0	0	0	24,144,330	51	0	0	391,783,025	869	0	0	31,389,629	314	447,316,984	1,234
TYRRELL	0	0	0	0	4,387,540	9	0	0	54,072,240	159	0	0	9,918,533	139	68,378,313	307
WASHINGTON	0	0	0	0	14,313,600	37	0	0	135,631,801	411	0	0	18,346,725	227	168,292,126	675
TOTAL	6,344,921,397	28,559	1,036,150,263	1,474	3,218,689,710	6,188	12,021,814,170	19,326	39,451,088,813	90,354	732,439,900	2,811	2,060,073,568	17,049	64,865,177,821	165,761

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	153,258,585	221	153,258,585	221
BRUNSWICK	51,624,100	72	344,905,253	178	935,393,504	903	1,331,922,857	1,153
CAMDEN	0	0	0	0	31,760,849	46	31,760,849	46
CARTERET	50,255,012	106	678,454,834	342	886,563,885	1,023	1,615,273,731	1,471
CHOWAN	0	0	0	0	105,145,499	101	105,145,499	101
CRAVEN	0	0	0	0	487,309,735	640	487,309,735	640
CURRITUCK	5,039,770	19	73,902,193	98	135,828,477	231	214,770,440	348
DARE	93,999,832	225	992,139,108	885	202,500,712	171	1,288,639,652	1,281
HYDE	11,204,800	28	39,927,607	49	17,927,038	29	69,059,445	106
JONES	0	0	0	0	16,599,108	50	16,599,108	50
NEW HANOVER	126,962,579	194	522,476,289	337	1,811,610,702	1,542	2,461,049,570	2,073
ONSLow	2,422,000	12	71,048,413	25	720,346,740	937	793,817,153	974
PAMLICO	0	0	0	0	85,750,450	126	85,750,450	126
PASQUOTANK	0	0	0	0	155,033,079	210	155,033,079	210
PENDER	10,167,660	27	86,140,157	69	155,154,755	258	251,462,572	354
PERQUIMANS	0	0	0	0	38,798,315	80	38,798,315	80
TYRRELL	0	0	0	0	24,608,352	28	24,608,352	28
WASHINGTON	0	0	0	0	52,061,628	72	52,061,628	72
TOTAL	351,675,753	683	2,808,993,854	1,983	6,015,651,413	6,668	9,176,321,020	9,334

TOTAL BEACH

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	1,078,113,719	3,247
BRUNSWICK	13,546,624,922	31,939
CAMDEN	408,891,486	1,008
CARTERET	9,619,730,003	23,097
CHOWAN	532,739,428	1,420
CRAVEN	2,929,326,279	7,633
CURRITUCK	3,892,056,479	7,519
DARE	9,368,535,527	21,737
HYDE	257,428,128	930
JONES	166,990,195	624
NEW HANOVER	18,737,960,256	37,125
ONSLow	7,215,712,759	21,514
PAMLICO	774,376,535	1,963
PASQUOTANK	1,088,426,851	3,158
PENDER	3,625,130,556	9,785
PERQUIMANS	486,115,299	1,314
TYRRELL	92,986,665	335
WASHINGTON	220,353,754	747
TOTAL	74,041,498,841	175,095

* 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.