

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

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	43,945,346			43,945,346 (Note 1)
INVESTMENTS	759,311,825			759,311,825
FIXED ASSETS	248,215		(248,215)	0
DATA PROCESSING EQUIPMENT	59,176			59,176
ACCOUNTS RECEIVABLE - OTHER	1,884,059			1,884,059
ACCOUNTS RECEIVABLE - ASSESSMENTS	721		(721)	0
PREPAID EXPENSE	38,182		(38,182)	0
TOTAL ASSETS	805,487,524	0	(287,118)	805,200,406
LIABILITIES & EQUITY				
LIABILITIES				
ACCOUNTS PAYABLE - FAIR PLAN				0
COMMISSION PAYABLE				4,717,605
PREMIUM SUSPENSE				1,343,675
PREMIUM REFUND				1,410
ACCURAL-PREMIUM TAX				(811,573)
ACCURAL-POST RETIREMENT				131,270
ACCURAL-PENSION				1,150,933
ACCURAL-RENT				250,810
CLAIMS PAYABLE				39,223
PREPAID PREMIUMS				11,718,952
UNCLAIMED CHECKS				406,466
TOTAL LIABILITIES				18,948,771
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				1,868,116
UNPAID LAE RESERVES				196,467
UNEARNED PREMIUMS				149,808,108
TOTAL RESERVES				151,872,691
MEMBERS' EQUITY				634,378,944
TOTAL LIABILITIES & MEMBERS' EQUITY				805,200,406

Note 1- Each night, all funds remaining in the Associations' checking account are invested overnight in Repurchase Agreements and returned to the account the next morning, with interest. This transaction along with the reclassification (\$430,206) of the claim checks payable account creates the credit balance in the cash account. The overnight investments are included in the Investment account.

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

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	70,198,632	209,912,631
CEDED REINSURANCE PREMIUMS	41,388,206	85,843,548
NET PREMIUMS EARNED	28,810,426	124,069,083
DEDUCTIONS		
LOSSES INCURRED	1,629,172	1,855,639
LOSS EXPENSE INCURRED	231,421	526,085
OPERATING EXPENSE INCURRED	12,967,464	30,784,690
PREMIUM TAXES	2,518,762	5,860,473
TOTAL DEDUCTIONS	17,346,819	39,026,887
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	14,590	44,953
NET UNDERWRITING GAIN OR (LOSS)	11,478,197	85,087,149
INVESTMENT INCOME		
INVESTMENT INCOME	6,505,979	18,987,929
NET INCOME OR (LOSS)	17,984,176	104,075,078
EQUITY ACCOUNT		
MEMBERS' EQUITY (PRIOR PERIOD)	616,359,277	530,208,750
NET INCOME OR (LOSS)	17,984,176	104,075,078
CHANGE IN ASSETS NOT ADMITTED	35,491	302,381
ASSESSMENTS OR (DISTRIBUTIONS)	0	(302,679)
INSOLVENT COMPANY	0	95,414
NET CHANGE IN EQUITY	18,019,667	104,170,194
MEMBERS' EQUITY (CURRENT PERIOD)	634,378,944	634,378,944

The Aggregate Liability for the Association as of June 30, 2009 is \$73,793,311,940.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF JUNE 30, 2009

	QUARTER TO DATE							
	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	90,971,249	(533,650)	0	0	0	0	0	90,437,599
CEDED REINSURANCE	(41,388,206)	0	0	0	0	0	0	(41,388,206)
INTEREST RECEIVED	6,505,979	0	0	0	0	0	0	6,505,979
MISCELLANEOUS INCOME	14,590	0	0	0	0	0	0	14,590
TOTAL INCOME	56,103,612	(533,650)	0	0	0	0	0	55,569,962
EXPENSES PAID								
LOSSES	515,532	1,114,890	17,693	1,998	500	29,431	0	1,680,044
LOSS ADJUSTMENT EXPENSES	168,935	35,944	770	1,257	0	12,263	0	219,169
COMMISSION	11,764,976	(69,375)	0	0	0	0	0	11,695,601
PREMIUM TAX	2,518,762	0	0	0	0	0	0	2,518,762
ADMINISTRATIVE EXPENSES	1,271,863	0	0	0	0	0	0	1,271,863
TOTAL EXPENSES PAID	16,240,068	1,081,459	18,463	3,255	500	41,694	0	17,385,439
NET CASH CHANGE	39,863,544	(1,615,109)	(18,463)	(3,255)	(500)	(41,694)	0	38,184,523
RESERVES:								
DEDUCT: (CURRENT 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
ADD:(PRIOR PERIOD)								
LOSSES (INCL. IBNR.)	1,080,649	768,230	22,500	32,499	5,001	10,109	0	1,918,988
LOSS ADJUSTMENT EXPENSES	104,671	73,016	2,162	3,034	290	1,042	0	184,215
UNEARNED PREMIUMS	91,446,671	38,122,470	0	0	0	0	0	129,569,141
NET RESERVE CHANGE	(50,062,158)	29,831,957	24,662	(77)	5,291	(22)	0	(20,200,347)
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	35,491	0	0	0	0	0	0	35,491
TOTAL NET OTHER CHANGES	35,491	0	0	0	0	0	0	35,491
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' EQUITY	(10,163,123)	28,216,848	6,199	(3,332)	4,791	(41,716)	0	18,019,667

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF JUNE 30, 2009

YEAR TO DATE								
	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	212,719,292	(2,302,629)	0	0	0	0	0	210,416,663
CEDED REINSURANCE	(41,388,206)	(44,455,342)	0	0	0	0	0	(85,843,548)
INTEREST RECEIVED	18,987,929	0	0	0	0	0	0	18,987,929
MISCELLANEOUS INCOME	44,953	0	0	0	0	0	0	44,953
TOTAL INCOME	190,363,968	(46,757,971)	0	0	0	0	0	143,605,997
EXPENSES PAID								
LOSSES	843,680	6,105,533	550,298	11,203	49,671	30,031	0	7,590,416
LOSS ADJUSTMENT EXPENSES	475,025	295,516	34,725	6,111	2,836	31,043	0	845,256
COMMISSION	27,477,835	(299,342)	0	0	0	0	0	27,178,493
PREMIUM TAX	5,860,473	0	0	0	0	0	0	5,860,473
ADMINISTRATIVE EXPENSES	3,510,783	95,414	0	0	0	0	0	3,606,197
TOTAL EXPENSES PAID	38,167,796	6,197,121	585,023	17,314	52,507	61,074	0	45,080,835
NET CASH CHANGE	152,196,172	(52,955,092)	(585,023)	(17,314)	(52,507)	(61,074)	0	98,525,162
RESERVES:								
DEDUCT: (CURRENT 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
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	(142,694,149)	147,743,788	346,748	1,311	2,775	149,443	0	5,549,916
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	302,381	0	0	0	0	0	0	302,381
TOTAL NET OTHER CHANGES	302,381	0	0	0	0	0	0	302,381
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(302,679)	(302,679)
INSOLVENT MEMBER	0	0	0	0	0	0	95,414	95,414
CHANGE IN MEMBERS' EQUITY	9,804,404	94,788,696	(238,275)	(16,003)	(49,732)	88,369	(207,265)	104,170,194

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2009

	2009				2008			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	81,566,105	19,070,619	94,826,706	17,255,862	111,082,379	26,708,274	116,883,916	22,124,444
CEDED REINSURANCE	(15,544,846)	(5,309,746)	(16,767,883)	(3,765,731)	(28,417,331)	(4,532,893)	(49,394,057)	(7,380,723)
INTEREST RECEIVED	7,280,823	1,702,298	8,464,501	1,540,307	10,752,347	2,630,204	11,313,266	2,132,817
MISCELLANEOUS INCOME	17,237	4,030	20,039	3,647	2,638	645	2,775	523
TOTAL INCOME	73,319,319	15,467,201	86,543,363	15,034,085	93,420,033	24,806,230	78,805,900	16,877,061
EXPENSES PAID								
LOSSES	472,123	12,304	357,193	2,060	4,040,154	1,777,464	3,049,368	193,086
LOSS ADJUSTMENT EXPENSES	196,176	87,201	147,757	43,891	405,747	26,395	447,080	38,374
COMMISSION	10,525,666	2,457,119	12,290,158	2,204,891	14,320,377	3,436,032	15,139,581	2,823,717
PREMIUM TAX	2,247,168	525,401	2,612,501	475,404	2,938,722	718,861	3,092,027	582,920
ADMINISTRATIVE EXPENSES	1,346,191	314,747	1,565,048	284,796	1,449,043	354,460	1,524,635	287,430
TOTAL EXPENSES PAID	14,787,324	3,396,772	16,972,657	3,011,042	23,154,043	6,313,212	23,252,691	3,925,527
NET CASH CHANGE	58,531,995	12,070,429	69,570,706	12,023,043	70,265,990	18,493,018	55,553,209	12,951,534
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	784,429	29,157	532,886	12,186	250,488	31,176	185,196	0
LOSS ADJUSTMENT EXPENSES	82,762	3,074	55,995	1,149	26,580	3,321	19,401	0
UNEARNED PREMIUMS	54,605,502	12,887,382	62,619,944	11,079,683	3,428,750	704,228	3,883,343	599,276
NET RESERVE CHANGE	55,472,693	12,919,613	63,208,825	11,093,018	3,705,818	738,725	4,087,940	599,276
NET OTHER CHANGES								
ASSETS NOT ADMITTED	115,946	27,109	134,796	24,529	35,776	8,751	37,642	7,096
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	115,946	27,109	134,796	24,529	35,776	8,751	37,642	7,096
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
MEMBERS' EQUITY	3,175,248	(822,075)	6,496,677	954,554	66,595,948	17,763,044	51,502,911	12,359,354

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 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	1,936,836	79,755	6,721,254	4,015,266	2,622,281	1,028,563
LOSS ADJUSTMENT EXPENSES	399,390	126,516	191,380	23,557	528,336	172,315	301,930	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	4,562,209	15,871,605	2,787,108	20,952,752	7,354,509	11,897,984	3,102,835
NET CASH CHANGE	70,301,325	15,576,760	43,151,415	9,166,976	71,007,351	14,147,042	48,145,133	10,188,208
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	0	0	0	22,499	0	0	10,000
LOSS ADJUSTMENT EXPENSES	0	0	0	0	2,392	0	0	719
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	0	0	0	24,891	0	0	10,719
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	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
MEMBERS' EQUITY	70,137,019	15,541,136	43,031,895	9,143,237	70,986,365	14,147,953	48,147,678	10,178,053

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 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	1,059,852	87,373	331,435	88,963
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	22,754,287	6,207,230	7,159,067	2,425,941
NET CASH CHANGE	41,033,111	(13,001,775)	20,474,721	221,228	39,901,068	6,751,108	11,546,209	4,009,799
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	0	0	0	10,000	99	0	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	1,063	11	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	0	0	0	11,063	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	0	0	0	0
MEMBERS' EQUITY	40,914,018	(13,025,795)	20,414,087	207,125	40,149,554	6,803,349	11,622,101	4,035,454

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2009

	2003				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED					
PREMIUMS WRITTEN	43,871,928	13,874,727	10,476,995	6,426,818	1,193,494,895
CEDED REINSURANCE	0	0	0	0	(196,768,118)
INTEREST RECEIVED	1,086,606	342,721	248,892	155,314	91,475,513
MISCELLANEOUS INCOME	(12,031)	(3,795)	(2,756)	(1,720)	8,309
TOTAL INCOME	44,946,503	14,213,653	10,723,131	6,580,412	1,088,210,599
EXPENSES PAID					
LOSSES	28,495,596	27,469,452	3,848,271	5,056,813	179,148,011
LOSS ADJUSTMENT EXPENSES	2,570,079	986,534	410,949	282,170	12,604,363
COMMISSION	5,704,804	1,801,946	1,307,146	807,189	153,810,367
PREMIUM TAX	969,857	305,897	222,150	138,626	28,128,292
ADMINISTRATIVE EXPENSES	1,102,136	354,925	261,524	149,442	18,221,770
TOTAL EXPENSES PAID	38,842,472	30,918,754	6,050,040	6,434,240	391,912,803
NET CASH CHANGE	6,104,031	(16,705,101)	4,673,091	146,172	696,297,796
					61,918,852
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	1,868,116
LOSS ADJUSTMENT EXPENSES	0	0	0	0	196,467
UNEARNED PREMIUMS	0	0	0	0	149,808,108
NET RESERVE CHANGE	0	0	0	0	151,872,691
NET OTHER CHANGES					
ASSETS NOT ADMITTED	(150,489)	(48,462)	(35,709)	(20,405)	198,129
MINIMUM PENSION LIABILITY	15,590	5,021	3,699	2,114	7,837
PRIOR PERIOD ADJUSTMENT	0	0	0	0	(182,629)
TOTAL NET OTHER CHANGES	(134,899)	(43,441)	(32,010)	(18,291)	23,337
ASSESSMENTS	55,072,460	18,421,643	8,168,464	8,475,200	90,137,767
DISTRIBUTIONS	(284,084)	(14,676)	0	(3,919)	(302,679)
INSOLVENT MEMBERS	73,629	0	21,785	0	95,414
MEMBERS' EQUITY	60,831,137	1,658,425	12,831,330	8,599,162	634,378,944

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF JUNE 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	1,942,962	(10,762)	1,932,200	4,522,992	(74,151)	4,448,841
RESIDENTIAL - EC	13,304,290	(60,756)	13,243,534	30,838,128	(266,238)	30,571,890
COMMERCIAL - FIRE	218,503	(4,721)	213,782	537,921	(28,739)	509,182
COMMERCIAL - EC	1,042,348	(70,344)	972,004	2,665,398	(230,641)	2,434,757
CRIME - RESIDENTIAL	93,439	(333)	93,106	227,644	(327)	227,317
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,017,977	(17,097)	1,000,880	2,835,960	(50,876)	2,785,084
HOMEOWNER - COASTAL	2,321,323	(18,117)	2,303,206	6,318,458	(110,528)	6,207,930
HO - BEACH WIND	18,072,447	(97,736)	17,974,711	40,193,940	(351,237)	39,842,703
HO - COASTAL WIND	35,169,161	(169,270)	34,999,891	83,422,214	(609,220)	82,812,994
WIND - RESIDENTIAL	1,391,293	(5,919)	1,385,374	2,947,441	(32,804)	2,914,637
WIND - COMMERCIAL	7,652,447	(35,717)	7,616,730	15,867,300	(394,687)	15,472,613
COASTAL - RESIDENTIAL	1,982,753	(21,670)	1,961,083	5,086,034	(89,662)	4,996,372
COASTAL - COMMERCIAL	6,762,306	(21,208)	6,741,098	17,255,862	(63,519)	17,192,343
TOTAL	90,971,249	(533,650)	90,437,599	212,719,292	(2,302,629)	210,416,663
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,942,412	857,942	2,800,354	0	3,371,698	3,371,698
RESIDENTIAL - EC	13,192,402	5,810,625	19,003,027	0	22,737,381	22,737,381
COMMERCIAL - FIRE	250,750	114,710	365,460	0	507,222	507,222
COMMERCIAL - EC	1,196,596	619,337	1,815,933	0	2,606,811	2,606,811
CRIME - RESIDENTIAL	101,118	40,795	141,913	0	162,695	162,695
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,339,907	612,900	1,952,807	0	2,324,175	2,324,175
HOMEOWNER - COASTAL	2,996,478	1,184,239	4,180,717	0	4,686,961	4,686,961
HO - BEACH WIND	16,686,113	7,526,817	24,212,930	0	29,353,102	29,353,102
HO - COASTAL WIND	36,166,832	14,320,056	50,486,888	0	54,681,583	54,681,583
WIND - RESIDENTIAL	1,160,810	588,864	1,749,674	0	2,221,859	2,221,859
WIND - COMMERCIAL	6,231,646	2,815,441	9,047,087	0	11,871,761	11,871,761
COASTAL - RESIDENTIAL	2,292,513	938,859	3,231,372	0	3,546,080	3,546,080
COASTAL - COMMERCIAL	7,889,094	2,691,885	10,580,979	0	11,232,748	11,232,748
TOTAL	91,446,671	38,122,470	129,569,141	0	149,304,076	149,304,076
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	3,002,826	191,324	3,194,150	3,002,826	191,324	3,194,150
RESIDENTIAL - EC	20,491,636	1,288,097	21,779,733	20,491,636	1,288,097	21,779,733
COMMERCIAL - FIRE	362,841	19,029	381,870	362,841	19,029	381,870
COMMERCIAL - EC	1,711,302	91,277	1,802,579	1,711,302	91,277	1,802,579
CRIME - RESIDENTIAL	149,152	8,855	158,007	149,152	8,855	158,007
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,792,106	144,900	1,937,006	1,792,106	144,900	1,937,006
HOMEOWNER - COASTAL	4,055,800	284,944	4,340,744	4,055,800	284,944	4,340,744
HO - BEACH WIND	27,171,782	1,665,733	28,837,515	27,171,782	1,665,733	28,837,515
HO - COASTAL WIND	55,322,486	3,372,986	58,695,472	55,322,486	3,372,986	58,695,472
WIND - RESIDENTIAL	1,998,000	129,841	2,127,841	1,998,000	129,841	2,127,841
WIND - COMMERCIAL	10,813,239	593,922	11,407,161	10,813,239	593,922	11,407,161
COASTAL - RESIDENTIAL	3,241,658	225,413	3,467,071	3,241,658	225,413	3,467,071
COASTAL - COMMERCIAL	11,079,683	599,276	11,678,959	11,079,683	599,276	11,678,959
TOTAL	141,192,511	8,615,597	149,808,108	141,192,511	8,615,597	149,808,108
EARNED PREMIUMS						
RESIDENTIAL - FIRE	882,548	655,856	1,538,404	1,520,166	3,106,223	4,626,389
RESIDENTIAL - EC	6,005,056	4,461,772	10,466,828	10,346,492	21,183,046	31,529,538
COMMERCIAL - FIRE	106,412	90,960	197,372	175,080	459,454	634,534
COMMERCIAL - EC	527,642	457,716	985,358	954,096	2,284,893	3,238,989
CRIME - RESIDENTIAL	45,405	31,607	77,012	78,492	153,513	232,005
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	565,778	450,903	1,016,681	1,043,854	2,128,399	3,172,253
HOMEOWNER - COASTAL	1,262,001	881,178	2,143,179	2,262,658	4,291,489	6,554,147
HO - BEACH WIND	7,586,778	5,763,348	13,350,126	13,022,158	27,336,132	40,358,290
HO - COASTAL WIND	16,013,507	10,777,800	26,791,307	28,099,728	50,699,377	78,799,105
WIND - RESIDENTIAL	554,103	453,104	1,007,207	949,441	2,059,214	3,008,655
WIND - COMMERCIAL	3,070,854	2,185,802	5,256,656	5,054,061	10,883,152	15,937,213
COASTAL - RESIDENTIAL	1,033,608	691,776	1,725,384	1,844,376	3,231,005	5,075,381
COASTAL - COMMERCIAL	3,571,717	2,071,401	5,643,118	6,176,179	10,569,953	16,746,132
TOTAL	41,225,409	28,973,223	70,198,632	71,526,781	138,385,850	209,912,631

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF JUNE 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	4,815,516	0	4,815,516	4,815,516	4,379,740	9,195,256
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	755,430	0	755,430	755,430	369,741	1,125,171
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	880,437	0	880,437	880,437	981,218	1,861,655
HOMEOWNER - COASTAL	1,324,645	0	1,324,645	1,324,645	2,488,678	3,813,323
HO - BEACH WIND	9,296,016	0	9,296,016	9,296,016	8,304,611	17,600,627
HO - COASTAL WIND	14,705,253	0	14,705,253	14,705,253	20,808,607	35,513,860
WIND - RESIDENTIAL	552,877	0	552,877	552,877	454,866	1,007,743
WIND - COMMERCIAL	4,554,316	0	4,554,316	4,554,316	1,835,750	6,390,066
COASTAL - RESIDENTIAL	737,985	0	737,985	737,985	1,175,306	1,913,291
COASTAL - COMMERCIAL	3,765,731	0	3,765,731	3,765,731	3,656,825	7,422,556
TOTAL	41,388,206	0	41,388,206	41,388,206	44,455,342	85,843,548
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	882,548	655,856	1,538,404	1,520,166	3,106,223	4,626,389
RESIDENTIAL - EC	1,189,540	4,461,772	5,651,312	5,530,976	16,803,306	22,334,282
COMMERCIAL - FIRE	106,412	90,960	197,372	175,080	459,454	634,534
COMMERCIAL - EC	(227,788)	457,716	229,928	198,666	1,915,152	2,113,818
CRIME - RESIDENTIAL	45,405	31,607	77,012	78,492	153,513	232,005
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	(314,659)	450,903	136,244	163,417	1,147,181	1,310,598
HOMEOWNER - COASTAL	(62,644)	881,178	818,534	938,013	1,802,811	2,740,824
HO - BEACH WIND	(1,709,238)	5,763,348	4,054,110	3,726,142	19,031,521	22,757,663
HO - COASTAL WIND	1,308,254	10,777,800	12,086,054	13,394,475	29,890,770	43,285,245
WIND - RESIDENTIAL	1,226	453,104	454,330	396,564	1,604,348	2,000,912
WIND - COMMERCIAL	(1,483,462)	2,185,802	702,340	499,745	9,047,402	9,547,147
COASTAL - RESIDENTIAL	295,623	691,776	987,399	1,106,391	2,055,699	3,162,090
COASTAL - COMMERCIAL	(194,014)	2,071,401	1,877,387	2,410,448	6,913,128	9,323,576
TOTAL	(162,797)	28,973,223	28,810,426	30,138,575	93,930,508	124,069,083

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

QUARTER TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	65,591	72,570	0	0	0	0	138,161
RESIDENTIAL - EC	194,196	459,874	5,106	0	0	0	659,176
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	6,960	142,904	0	0	0	0	149,864
CRIME - RESIDENTIAL	3,492	160	0	0	0	0	3,652
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,633	13,117	0	0	0	0	28,750
HOMEOWNER - COASTAL	92,718	118,292	0	0	0	0	211,010
HO - BEACH WIND	15,112	71,162	12,587	0	0	0	98,861
HO - COASTAL WIND	104,777	181,830	0	1,998	500	0	289,105
WIND - RESIDENTIAL	700	7,014	0	0	0	0	7,714
WIND - COMMERCIAL	0	4,709	0	0	0	0	4,709
COASTAL - RESIDENTIAL	16,353	35,289	0	0	0	0	51,642
COASTAL - COMMERCIAL	0	7,969	0	0	0	29,431	37,400
TOTAL	515,532	1,114,890	17,693	1,998	500	29,431	1,680,044
OUTSTANDING LOSSES							
<u>(CURRENT PERIOD INCL. IBNR)</u>							
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
OUTSTANDING LOSSES							
<u>(PRIOR PERIOD INCL. IBNR)</u>							
RESIDENTIAL - FIRE	159,345	52,096	0	22,499	0	0	233,940
RESIDENTIAL - EC	243,328	207,648	0	0	0	10,000	460,976
COMMERCIAL - FIRE	51,978	67,550	0	0	0	0	119,528
COMMERCIAL - EC	74,158	96,373	0	0	0	0	170,531
CRIME - RESIDENTIAL	15,008	8,500	0	0	0	0	23,508
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,409	15,003	0	0	0	0	23,412
HOMEOWNER - COASTAL	161,580	110,061	12,500	0	0	0	284,141
HO - BEACH WIND	55,047	36,001	0	0	1	0	91,049
HO - COASTAL WIND	215,158	102,140	5,000	0	0	0	322,298
WIND - RESIDENTIAL	0	3,599	0	0	0	0	3,599
WIND - COMMERCIAL	16,818	14,326	0	0	5,000	99	36,243
COASTAL - RESIDENTIAL	63,002	49,833	0	0	0	0	112,835
COASTAL - COMMERCIAL	16,818	5,100	5,000	10,000	0	10	36,928
TOTAL	1,080,649	768,230	22,500	32,499	5,001	10,109	1,918,988
INCURRED LOSSES							
RESIDENTIAL - FIRE	216,355	141,095	0	0	0	0	357,450
RESIDENTIAL - EC	284,633	348,523	5,106	0	0	0	638,262
COMMERCIAL - FIRE	(51,978)	(67,549)	0	0	0	0	(119,527)
COMMERCIAL - EC	(62,599)	46,607	0	0	0	0	(15,992)
CRIME - RESIDENTIAL	(9,516)	(8,340)	0	0	0	0	(17,856)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	23,278	3,114	0	0	0	0	26,392
HOMEOWNER - COASTAL	249,921	90,899	(12,500)	0	0	0	328,320
HO - BEACH WIND	68,880	61,831	12,587	0	(1)	0	143,297
HO - COASTAL WIND	62,294	172,519	(5,000)	1,998	500	0	232,311
WIND - RESIDENTIAL	14,386	5,315	0	0	0	0	19,701
WIND - COMMERCIAL	7,740	21,482	0	0	(5,000)	0	24,222
COASTAL - RESIDENTIAL	(5,221)	(4,845)	0	0	0	0	(10,066)
COASTAL - COMMERCIAL	(4,632)	2,869	(5,000)	0	0	29,421	22,658
TOTAL	793,541	813,520	(4,807)	1,998	(4,501)	29,421	1,629,172

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

YEAR TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	92,257	699,409	6,288	0	0	0	797,954
RESIDENTIAL - EC	323,078	1,459,407	61,316	0	(10,652)	0	1,833,149
COMMERCIAL - FIRE	5,344	748,840	909	0	0	0	755,093
COMMERCIAL - EC	6,960	247,457	648	0	0	0	255,065
CRIME - RESIDENTIAL	11,593	22,860	0	0	0	0	34,453
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,633	50,597	19,281	0	0	0	85,511
HOMEOWNER - COASTAL	162,726	464,534	83,797	412	0	0	711,469
HO - BEACH WIND	28,862	493,139	53,756	0	27,844	0	603,601
HO - COASTAL WIND	158,633	883,750	57,193	8,991	17,758	0	1,126,325
WIND - RESIDENTIAL	700	58,089	0	0	3,434	600	62,823
WIND - COMMERCIAL	0	623,527	262,468	0	11,287	0	897,282
COASTAL - RESIDENTIAL	35,834	225,184	3,212	0	0	0	264,230
COASTAL - COMMERCIAL	2,060	128,740	1,430	1,800	0	29,431	163,461
TOTAL	843,680	6,105,533	550,298	11,203	49,671	30,031	7,590,416
OUTSTANDING LOSSES							
(CURRENT 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
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	402,366	(254,638)	(30,272)	(500)	0	0	116,956
RESIDENTIAL - EC	656,843	167,111	6,784	0	(10,653)	9,000	829,085
COMMERCIAL - FIRE	5,344	735,846	909	0	0	0	742,099
COMMERCIAL - EC	11,559	(272,517)	648	0	0	0	(260,310)
CRIME - RESIDENTIAL	13,593	22,761	0	0	0	0	36,354
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	31,687	(91,329)	4,650	0	0	0	(54,992)
HOMEOWNER - COASTAL	481,509	58,351	41,602	(588)	0	0	580,874
HO - BEACH WIND	137,677	(142,135)	22,654	0	27,843	0	46,039
HO - COASTAL WIND	331,308	(249,379)	4,687	8,991	17,658	0	113,265
WIND - RESIDENTIAL	14,386	(1,860)	(5,000)	0	3,434	600	11,560
WIND - COMMERCIAL	24,558	(483,860)	192,468	0	11,287	(150,000)	(405,547)
COASTAL - RESIDENTIAL	77,262	76,089	(1,986)	0	(2,500)	0	148,865
COASTAL - COMMERCIAL	14,246	(85,506)	(8,570)	1,800	0	29,421	(48,609)
TOTAL	2,202,338	(521,066)	228,574	9,703	47,069	(110,979)	1,855,639

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
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IBNR TOTALS							
	2009	2008	2007	2006	2005	2004	TOTAL
IBNR (CURRENT 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
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	101,911	0	0	0	0	0	101,911
RESIDENTIAL - EC	200,815	0	0	0	0	0	200,815
COMMERCIAL - FIRE	51,978	0	0	0	0	0	51,978
COMMERCIAL - EC	74,158	0	0	0	0	0	74,158
CRIME - RESIDENTIAL	8,409	0	0	0	0	0	8,409
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,409	0	0	0	0	0	8,409
HOMEOWNER - COASTAL	126,136	0	0	0	0	0	126,136
HO - BEACH WIND	42,045	0	0	0	0	0	42,045
HO - COASTAL WIND	142,954	0	0	0	0	0	142,954
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	16,818	0	0	0	0	0	16,818
COASTAL - RESIDENTIAL	50,454	0	0	0	0	0	50,454
COASTAL - COMMERCIAL	16,818	0	0	0	0	0	16,818
TOTAL	840,905	0	0	0	0	0	840,905

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

QUARTER TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	11,292	2,020	0	643	0	0	13,955
RESIDENTIAL - EC	46,658	11,293	0	0	0	195	58,146
COMMERCIAL - FIRE	4,131	1,771	0	0	0	0	5,902
COMMERCIAL - EC	21,023	7,754	0	0	0	0	28,777
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	4,525	780	0	0	0	0	5,305
HOMEOWNER - COASTAL	15,548	2,599	182	0	0	0	18,329
HO - BEACH WIND	11,559	3,380	128	0	0	0	15,067
HO - COASTAL WIND	19,920	4,596	0	614	0	0	25,130
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	0	0	0	0	0	0	0
COASTAL - RESIDENTIAL	6,382	1,549	0	0	0	770	8,701
COASTAL - COMMERCIAL	27,897	202	460	0	0	11,298	39,857
TOTAL	168,935	35,944	770	1,257	0	12,263	219,169
UNPAID LOSS EXPENSE (CURRENT 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
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	15,731	5,394	0	2,330	0	0	23,455
RESIDENTIAL - EC	23,680	21,501	0	0	0	1,035	46,216
COMMERCIAL - FIRE	4,990	5,277	0	0	0	0	10,267
COMMERCIAL - EC	7,119	7,529	0	0	0	0	14,648
CRIME - RESIDENTIAL	1,341	687	0	0	0	0	2,028
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	807	1,601	0	0	0	0	2,408
HOMEOWNER - COASTAL	15,890	11,743	1,334	0	0	0	28,967
HO - BEACH WIND	5,337	3,603	0	0	0	0	8,940
HO - COASTAL WIND	20,602	9,731	476	0	0	0	30,809
WIND - RESIDENTIAL	0	384	0	0	0	0	384
WIND - COMMERCIAL	1,615	831	0	0	290	6	2,742
COASTAL - RESIDENTIAL	5,945	4,376	0	0	0	0	10,321
COASTAL - COMMERCIAL	1,614	359	352	704	0	1	3,030
TOTAL	104,671	73,016	2,162	3,034	290	1,042	184,215
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	28,299	9,448	0	705	0	0	38,452
RESIDENTIAL - EC	58,237	28	0	0	0	223	58,488
COMMERCIAL - FIRE	(859)	(3,506)	0	0	0	0	(4,365)
COMMERCIAL - EC	14,395	233	0	0	0	0	14,628
CRIME - RESIDENTIAL	(1,128)	(687)	0	0	0	0	(1,815)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,418	(287)	0	0	0	0	5,131
HOMEOWNER - COASTAL	33,396	(323)	(1,152)	0	0	0	31,921
HO - BEACH WIND	17,626	2,562	128	0	0	0	20,316
HO - COASTAL WIND	17,427	4,545	(476)	614	0	0	22,110
WIND - RESIDENTIAL	1,448	(181)	0	0	0	0	1,267
WIND - COMMERCIAL	968	2,482	0	0	(290)	5	3,165
COASTAL - RESIDENTIAL	4,585	(1,927)	0	0	0	770	3,428
COASTAL - COMMERCIAL	27,432	(157)	108	15	0	11,297	38,695
TOTAL	207,244	12,230	(1,392)	1,334	(290)	12,295	231,421

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

YEAR TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	26,514	16,158	344	2,207	0	0	45,223
RESIDENTIAL - EC	118,432	71,122	1,860	0	0	15,969	207,383
COMMERCIAL - FIRE	16,176	10,489	0	0	0	0	26,665
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	6,979	3,879	514	0	0	0	11,372
HOMEOWNER - COASTAL	39,561	19,307	3,749	2,460	0	0	65,077
HO - BEACH WIND	41,667	35,306	4,235	0	572	0	81,780
HO - COASTAL WIND	85,485	62,433	5,485	1,444	2,264	0	157,111
WIND - RESIDENTIAL	2,584	3,954	0	0	0	0	6,538
WIND - COMMERCIAL	41,190	28,910	17,342	0	0	0	87,442
COASTAL - RESIDENTIAL	22,711	15,016	646	0	0	2,861	41,234
COASTAL - COMMERCIAL	43,891	13,487	550	0	0	12,213	70,141
TOTAL	475,025	295,516	34,725	6,111	2,836	31,043	845,256
UNPAID LOSS EXPENSE (CURRENT 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
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	59,252	(48,596)	(2,998)	2,497	0	0	10,155
RESIDENTIAL - EC	153,691	(19,266)	(3,124)	0	0	16,941	148,242
COMMERCIAL - FIRE	16,176	9,668	0	0	0	0	25,844
COMMERCIAL - EC	30,326	(17,380)	0	0	0	0	12,946
CRIME - RESIDENTIAL	213	(11)	0	0	0	0	202
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,679	(5,731)	(680)	0	0	0	2,268
HOMEOWNER - COASTAL	73,299	(7,042)	(148)	2,368	0	0	68,477
HO - BEACH WIND	53,071	(2,867)	2,313	0	572	0	53,089
HO - COASTAL WIND	103,594	(8,877)	1,614	1,444	2,257	0	100,032
WIND - RESIDENTIAL	4,032	203	(351)	0	0	0	3,884
WIND - COMMERCIAL	43,773	(38,515)	12,951	0	0	(9,404)	8,805
COASTAL - RESIDENTIAL	26,859	5,803	302	0	(166)	2,861	35,659
COASTAL - COMMERCIAL	45,040	(583)	(178)	(9)	0	12,212	56,482
TOTAL	618,005	(133,194)	9,701	6,300	2,663	22,610	526,085

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 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
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
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	0	618,024	0	69,434
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	131,763	0	8,580
				0	749,787	0	78,014

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 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	8,864	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	419,630	0	61,847
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	227,034	0	13,970
				0	646,664	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	13,793	0	1,257
6	10/01/07 09/30/08	01/07/09 01/08/09	COMMERCIAL	0	0	0	0
				0	13,793	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
78	10/01/07 09/30/08	06/10/09 06/18/09	HABITATIONAL	3,500	0	350	0
78	10/01/07 09/30/08	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				3,500	0	350	0

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
78	10/01/08	06/10/09	HABITATIONAL	650	3,664	65	290
	09/30/09	06/18/09					
78	10/01/08	06/10/09	COMMERCIAL	0	0	0	0
	09/30/09	06/18/09					
				650	3,664	65	290

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 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	673,170
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	99	26,018,851	10	935,245
			TOTAL	99	33,702,884	10	1,608,415
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 JUNE 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 JUNE 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	280,412
			TOTAL	0	8,021,345	0	603,955
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	724,678	0	77,772
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	6,490,233	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	10,000	522,784	1,000	31,501
				10,000	585,589	1,000	41,248

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 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	147,392	0	16,333
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	68,606	0	9,504
				0	215,998	0	25,837
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
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

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE		
				OUTSTANDING	PAID	OUTSTANDING	PAID	
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	7,599	0	760	0	
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	0	0	0	
				7,599	0	760	0	

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
82	10/01/04	08/31/06	HO-BEACH	0	5,818	0	945
	09/30/05	09/01/06					
82	10/01/04	08/31/06	HO-COASTAL	0	10,637	0	793
	09/30/05	09/01/06					
82	10/01/04	08/31/06	HO WIND BEACH	0	108,747	0	8,331
	09/30/05	09/01/06					
82	10/01/04	08/31/06	HO WIND COASTAL	0	69,671	0	7,789
	09/30/05	09/01/06					
				0	194,873	0	17,858
82	10/01/05	08/31/06	HO-BEACH	0	36,794	0	3,593
	09/30/06	09/01/06					
82	10/01/05	08/31/06	HO-COASTAL	0	83,245	0	12,098
	09/30/06	09/01/06					
82	10/01/05	08/31/06	HO WIND BEACH	0	1,008,474	0	76,513
	09/30/06	09/01/06					
82	10/01/05	08/31/06	HO WIND COASTAL	0	508,967	0	84,455
	09/30/06	09/01/06					
				0	1,637,480	0	176,659
12	10/01/06	03/08/08	HO-BEACH	0	0	0	209
	09/30/07	03/11/08					
12	10/01/06	03/08/08	HO-COASTAL	0	1,827	0	695
	09/30/07	03/11/08					
12	10/01/06	03/08/08	HO WIND BEACH	0	10,917	0	755
	09/30/07	03/11/08					
12	10/01/06	03/08/08	HO WIND COASTAL	0	97,112	0	12,926
	09/30/07	03/11/08					
				0	109,856	0	14,585

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
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	54,479	0	7,853
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	710,949	0	93,194
				0	1,142,971	0	137,846
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

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
8	10/01/06	09/23/08	HO WIND BEACH	0	1,019	0	219
	09/30/07	09/26/08					
8	10/01/06	09/23/08	HO WIND COASTAL	0	2,110	0	0
	09/30/07	09/26/08					
8	10/01/07	09/23/08	HO-BEACH	0	1,489	0	289
	09/30/08	09/26/08					
8	10/01/07	09/23/08	HO-COASTAL	0	5,974	0	824
	09/30/08	09/26/08					
8	10/01/07	09/23/08	HO WIND BEACH	0	24,609	0	2,615
	09/30/08	09/26/08					
8	10/01/07	09/23/08	HO WIND COASTAL	0	72,600	0	6,992
	09/30/08	09/26/08					
6	10/01/07	01/07/09	HO-BEACH	0	0	0	0
	09/30/08	01/08/09					
6	10/01/07	01/07/09	HO-COASTAL	0	8,515	0	0
	09/30/08	01/08/09					
6	10/01/07	01/07/09	HO WIND BEACH	1,670	13,245	167	980
	09/30/08	01/08/09					
6	10/01/07	01/07/09	HO WIND COASTAL	0	117,888	0	4,669
	09/30/08	01/08/09					
6	10/01/08	01/07/09	HO-BEACH	0	0	0	0
	09/30/09	01/08/09					
6	10/01/08	01/07/09	HO-COASTAL	0	1,825	0	0
	09/30/09	01/08/09					
6	10/01/08	01/07/09	HO WIND BEACH	0	0	0	0
	09/30/09	01/08/09					
6	10/01/08	01/07/09	HO WIND COASTAL	0	36,100	0	2,105
	09/30/09	01/08/09					
				0	37,925	0	2,105

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 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	411	0	192
				0	411	0	192
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	7,500	0	750	0
				9,500	8,819	950	533

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF JUNE 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	68,469,615	147	0	0	785,010,018	2,087	0	0	71,595,240	780	925,074,873	3,014
BRUNSWICK	1,525,737,376	7,067	208,398,182	280	624,181,597	1,089	2,148,733,878	3,684	7,309,680,535	15,545	86,061,192	376	296,500,034	2,784	12,199,292,794	30,825
CAMDEN	0	0	0	0	23,487,300	42	0	0	339,196,650	780	0	0	16,306,110	144	378,990,060	966
CARTERET	545,570,759	4,214	164,107,466	224	292,719,698	521	2,012,778,870	3,457	4,642,162,037	10,940	126,682,546	515	234,185,957	1,873	8,018,207,333	21,744
CHOWAN	0	0	0	0	18,804,200	41	0	0	365,345,845	909	0	0	35,851,656	350	420,001,701	1,300
CRAVEN	0	0	0	0	318,808,044	658	0	0	1,986,775,361	5,288	0	0	120,227,529	1,021	2,425,810,934	6,967
CURRITUCK	879,242,425	2,195	7,733,400	12	88,167,120	165	1,401,627,801	1,531	1,194,081,164	2,683	64,270,540	166	60,457,906	449	3,695,580,356	7,201
DARE	2,398,462,796	10,225	392,279,291	546	56,435,600	84	4,100,899,880	6,840	763,346,394	1,418	315,028,249	1,194	23,772,960	135	8,050,225,170	20,442
HYDE	68,067,175	369	4,145,000	6	8,195,620	25	44,353,867	87	44,273,295	141	6,952,351	39	11,403,112	157	187,390,420	824
JONES	0	0	0	0	15,435,760	42	0	0	124,005,842	369	0	0	14,892,144	173	154,333,746	584
NEW HANOVER	538,577,111	2,368	217,950,779	340	860,443,535	1,587	1,495,532,823	2,211	12,662,723,084	25,713	89,885,836	349	427,824,085	2,617	16,292,937,253	35,185
ONSLOW	142,872,799	908	46,986,048	66	580,718,606	1,278	376,410,318	697	4,870,289,655	14,434	21,093,261	70	365,003,264	3,067	6,403,373,951	20,520
PAMILICO	0	0	0	0	18,672,045	36	0	0	609,412,881	1,378	0	0	47,986,473	426	676,071,399	1,840
PASQUOTANK	0	0	0	0	107,388,150	202	0	0	746,682,086	2,066	0	0	74,569,088	683	928,639,324	2,951
PENDER	237,869,718	1,274	40,456,650	54	164,251,871	303	498,306,541	972	2,278,872,052	5,377	20,627,840	95	151,892,379	1,453	3,392,277,051	9,528
PERQUIMANS	0	0	0	0	24,749,940	55	0	0	381,254,577	852	0	0	31,371,049	320	437,375,566	1,227
TYRRELL	0	0	0	0	4,425,740	9	0	0	54,056,820	159	0	0	9,645,433	132	68,127,993	300
WASHINGTON	0	0	0	0	14,713,340	39	0	0	134,386,403	412	0	0	18,616,012	224	167,715,755	675
TOTAL	6,336,400,159	28,620	1,082,056,816	1,528	3,290,067,781	6,323	12,078,643,978	19,479	39,291,554,699	90,551	730,601,815	2,804	2,012,100,431	16,788	64,821,425,679	166,093

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	TOTAL BEACH							
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	TOTAL BEACH							
BEAUFORT	0	0	0	0	141,815,517	226	141,815,517	226	BEAUFORT 1,066,890,390 3,240							
BRUNSWICK	55,805,700	75	347,188,317	183	912,054,352	917	1,315,048,369	1,175	BRUNSWICK 13,514,341,163 32,000							
CAMDEN	0	0	0	0	31,650,349	46	31,650,349	46	CAMDEN 410,640,409 1,012							
CARTERET	48,541,512	103	671,798,876	342	841,578,382	1,004	1,561,918,770	1,449	CARTERET 9,580,126,103 23,193							
CHOWAN	0	0	0	0	99,184,103	103	99,184,103	103	CHOWAN 519,185,804 1,403							
CRAVEN	0	0	0	0	467,590,776	620	467,590,776	620	CRAVEN 2,893,401,710 7,587							
CURRITUCK	5,809,670	21	83,224,300	100	136,680,228	237	225,714,198	358	CURRITUCK 3,921,294,554 7,559							
DARE	96,577,629	230	982,525,980	885	201,256,920	176	1,280,360,529	1,291	DARE 9,330,585,699 21,733							
HYDE	10,819,100	29	38,840,431	47	19,097,522	31	68,757,053	107	HYDE 256,147,473 931							
JONES	0	0	0	0	15,921,455	48	15,921,455	48	JONES 170,255,201 632							
NEW HANOVER	137,654,949	207	498,970,160	338	1,749,800,532	1,566	2,386,425,641	2,111	NEW HANOVER 18,679,362,894 37,296							
ONSLOW	4,542,900	14	52,077,830	24	714,231,175	931	770,851,905	969	ONSLOW 7,174,225,856 21,489							
PAMILICO	0	0	0	0	87,055,031	128	87,055,031	128	PAMILICO 763,126,430 1,968							
PASQUOTANK	0	0	0	0	155,556,555	207	155,556,555	207	PASQUOTANK 1,084,195,879 3,158							
PENDER	10,394,660	28	86,550,122	71	161,838,164	261	258,782,946	360	PENDER 3,651,059,997 9,888							
PERQUIMANS	0	0	0	0	31,775,951	77	31,775,951	77	PERQUIMANS 469,151,517 1,304							
TYRRELL	0	0	0	0	21,576,252	28	21,576,252	28	TYRRELL 89,704,245 328							
WASHINGTON	0	0	0	0	51,900,861	71	51,900,861	71	WASHINGTON 219,616,616 746							
TOTAL	370,146,120	707	2,761,176,016	1,990	5,840,564,125	6,677	8,971,886,261	9,374	TOTAL 73,793,311,940 175,467							

* 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.