

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
BALANCE SHEET
AS OF MARCH 31, 2009

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	9,721,508			9,721,508 (Note 1)
INVESTMENTS	756,308,347			756,308,347
FIXED ASSETS	277,224		(277,224)	0
DATA PROCESSING EQUIPMENT	73,051			73,051
ACCOUNTS RECEIVABLE - OTHER	451,638			451,638
ACCOUNTS RECEIVABLE - ASSESSMENTS	721		(721)	0
PREPAID EXPENSE	44,663		(44,663)	0
TOTAL ASSETS	766,877,152	0	(322,608)	766,554,544
LIABILITIES & EQUITY				
LIABILITIES				
ACCOUNTS PAYABLE - FAIR PLAN				462,845
COMMISSION PAYABLE				3,265,656
PREMIUM SUSPENSE				1,370,894
PREMIUM REFUND				145
ACCURAL-PREMIUM TAX				1,879,752
ACCURAL-POST RETIREMENT				1,121,040
ACCURAL-PENSION				131,270
ACCURAL-RENT				256,154
CLAIMS PAYABLE				8,862
PREPAID PREMIUMS				9,652,182
UNCLAIMED CHECKS				374,123
TOTAL LIABILITIES				18,522,923
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				1,918,988
UNPAID LAE RESERVES				184,215
UNEARNED PREMIUMS				129,569,141
TOTAL RESERVES				131,672,344
MEMBERS' EQUITY				616,359,277
TOTAL LIABILITIES & MEMBERS' EQUITY				766,554,544

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 (\$424,480) 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 MARCH 31, 2009

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	69,986,622	139,713,999
CEDED REINSURANCE PREMIUMS	21,820,511	44,455,342
NET PREMIUMS EARNED	48,166,111	95,258,657
DEDUCTIONS		
LOSSES INCURRED	1,768,164	226,467
LOSS EXPENSE INCURRED	159,441	294,664
OPERATING EXPENSE INCURRED	9,194,858	17,817,226
PREMIUM TAXES	1,733,225	3,341,711
TOTAL DEDUCTIONS	12,855,688	21,680,068
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	27,976	30,363
NET UNDERWRITING GAIN OR (LOSS)	35,338,399	73,608,952
INVESTMENT INCOME		
INVESTMENT INCOME	6,253,926	12,481,950
NET INCOME OR (LOSS)	41,592,325	86,090,902
EQUITY ACCOUNT		
MEMBERS' EQUITY (PRIOR PERIOD)	574,739,927	530,208,750
NET INCOME OR (LOSS)	41,592,325	86,090,902
CHANGE IN ASSETS NOT ADMITTED	27,025	266,890
ASSESSMENTS OR (DISTRIBUTIONS)	0	(302,679)
INSOLVENT COMPANY	0	95,414
NET CHANGE IN EQUITY	41,619,350	86,150,527
MEMBERS' EQUITY (CURRENT PERIOD)	616,359,277	616,359,277

The Aggregate Liability for the Association as of March 31, 2009 is \$73,593,127,597.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF MARCH 31, 2009

	QUARTER TO DATE							
	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	63,281,009	(1,053,134)	0	0	0	0	0	62,227,875
CEDED REINSURANCE	0	(21,820,511)	0	0	0	0	0	(21,820,511)
INTEREST RECEIVED	6,253,926	0	0	0	0	0	0	6,253,926
MISCELLANEOUS INCOME	27,976	0	0	0	0	0	0	27,976
TOTAL INCOME	69,562,911	(22,873,645)	0	0	0	0	0	46,689,266
EXPENSES PAID								
LOSSES	311,822	2,478,133	83,453	8,793	19,531	600	0	2,902,332
LOSS ADJUSTMENT EXPENSES	154,009	80,941	2,726	4,854	2,017	5,479	0	250,026
COMMISSION	8,184,942	(136,907)	0	0	0	0	0	8,048,035
PREMIUM TAX	1,733,225	0	0	0	0	0	0	1,733,225
ADMINISTRATIVE EXPENSES	1,146,823	0	0	0	0	0	0	1,146,823
TOTAL EXPENSES PAID	11,530,821	2,422,167	86,179	13,647	21,548	6,079	0	14,080,441
NET CASH CHANGE	58,032,090	(25,295,812)	(86,179)	(13,647)	(21,548)	(6,079)	0	32,608,825
RESERVES:								
DEDUCT: (CURRENT 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
ADD:(PRIOR PERIOD)								
LOSSES (INCL. IBNR.)	1,383,805	1,540,139	80,602	38,499	2	10,109	0	3,053,156
LOSS ADJUSTMENT EXPENSES	124,289	138,541	7,423	3,528	0	1,019	0	274,800
UNEARNED PREMIUMS	50,695,287	86,632,601	0	0	0	0	0	137,327,888
NET RESERVE CHANGE	(40,428,610)	49,347,565	63,363	6,494	(5,289)	(23)	0	8,983,500
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	27,025	0	0	0	0	0	0	27,025
TOTAL NET OTHER CHANGES	27,025	0	0	0	0	0	0	27,025
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	17,630,505	24,051,753	(22,816)	(7,153)	(26,837)	(6,102)	0	41,619,350

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF MARCH 31, 2009

	YEAR TO DATE							
	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	121,748,043	(1,768,979)	0	0	0	0	0	119,979,064
CEDED REINSURANCE	0	(44,455,342)	0	0	0	0	0	(44,455,342)
INTEREST RECEIVED	12,481,950	0	0	0	0	0	0	12,481,950
MISCELLANEOUS INCOME	30,363	0	0	0	0	0	0	30,363
TOTAL INCOME	134,260,356	(46,224,321)	0	0	0	0	0	88,036,035
EXPENSES PAID								
LOSSES	328,148	4,990,643	532,605	9,205	49,171	600	0	5,910,372
LOSS ADJUSTMENT EXPENSES	306,090	259,572	33,955	4,854	2,836	18,780	0	626,087
COMMISSION	15,712,859	(229,967)	0	0	0	0	0	15,482,892
PREMIUM TAX	3,341,711	0	0	0	0	0	0	3,341,711
ADMINISTRATIVE EXPENSES	2,238,920	95,414	0	0	0	0	0	2,334,334
TOTAL EXPENSES PAID	21,927,728	5,115,662	566,560	14,059	52,007	19,380	0	27,695,396
NET CASH CHANGE	112,332,628	(51,339,983)	(566,560)	(14,059)	(52,007)	(19,380)	0	60,340,639
RESERVES:								
DEDUCT: (CURRENT 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
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	(92,631,991)	117,911,831	322,086	1,388	(2,516)	149,465	0	25,750,263
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	266,890	0	0	0	0	0	0	266,890
TOTAL NET OTHER CHANGES	266,890	0	0	0	0	0	0	266,890
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	19,967,527	66,571,848	(244,474)	(12,671)	(54,523)	130,085	(207,265)	86,150,527

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 2009

	2009				2008			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	45,743,697	10,157,321	55,353,469	10,493,556	111,274,982	26,819,056	117,092,973	22,145,652
CEDED REINSURANCE	0	0	0	0	(28,417,331)	(4,532,893)	(49,394,057)	(7,380,723)
INTEREST RECEIVED	4,689,772	1,041,357	5,674,993	1,075,829	10,752,347	2,630,204	11,313,266	2,132,817
MISCELLANEOUS INCOME	11,408	2,533	13,805	2,617	2,638	645	2,775	523
TOTAL INCOME	50,444,877	11,201,211	61,042,267	11,572,002	93,612,636	24,917,012	79,014,957	16,898,269
EXPENSES PAID								
LOSSES	177,399	5,344	143,345	2,060	3,416,257	1,629,851	2,713,957	185,117
LOSS ADJUSTMENT EXPENSES	122,142	62,047	105,907	15,994	388,274	16,870	438,336	38,172
COMMISSION	5,902,801	1,300,922	7,172,218	1,336,917	14,345,416	3,450,434	15,166,758	2,826,474
PREMIUM TAX	1,255,562	278,796	1,519,329	288,025	2,938,722	718,861	3,092,027	582,920
ADMINISTRATIVE EXPENSES	841,217	186,791	1,017,938	192,974	1,449,043	354,460	1,524,635	287,430
TOTAL EXPENSES PAID	8,299,121	1,833,900	9,958,737	1,835,970	22,537,712	6,170,476	22,935,713	3,920,113
NET CASH CHANGE	42,145,756	9,367,311	51,083,530	9,736,032	71,074,924	18,746,536	56,079,244	12,978,156
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	481,137	142,954	439,740	16,818	322,847	178,249	262,034	5,100
LOSS ADJUSTMENT EXPENSES	46,896	13,724	42,437	1,614	33,170	13,637	25,850	359
UNEARNED PREMIUMS	34,422,762	7,678,992	41,455,823	7,889,094	15,437,943	3,549,488	16,443,154	2,691,885
NET RESERVE CHANGE	34,950,795	7,835,670	41,938,000	7,907,526	15,793,960	3,741,374	16,731,038	2,697,344
NET OTHER CHANGES								
ASSETS NOT ADMITTED	100,277	22,266	121,343	23,003	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	100,277	22,266	121,343	23,003	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	7,295,238	1,553,907	9,266,873	1,851,509	55,316,740	15,013,913	39,385,848	10,287,908

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 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	3,666,810	660,038	1,936,836	79,755	6,721,254	4,015,266	2,620,283	1,028,563
LOSS ADJUSTMENT EXPENSES	399,262	126,516	191,198	23,097	527,693	172,315	301,316	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	21,328,392	4,562,209	15,871,423	2,786,648	20,952,109	7,354,509	11,895,372	3,102,835
NET CASH CHANGE	70,319,146	15,576,760	43,151,597	9,167,436	71,007,994	14,147,042	48,147,745	10,188,208
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	0	17,500	5,000	22,499	0	0	10,000
LOSS ADJUSTMENT EXPENSES	0	0	1,810	352	2,330	0	0	704
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	0	19,310	5,352	24,829	0	0	10,704
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	70,154,840	15,541,136	43,012,767	9,138,345	70,987,070	14,147,953	48,150,290	10,178,068

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 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	10,695,473	7,118,137	11,459,676	4,018,166	3,510,113	1,226,049
LOSS ADJUSTMENT EXPENSES	1,471,106	779,491	1,036,351	264,838	1,059,657	87,373	330,665	77,665
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	17,786,704	8,813,799	22,754,092	6,207,230	7,158,297	2,385,212
NET CASH CHANGE	41,033,111	(13,001,775)	20,475,221	221,228	39,901,263	6,751,108	11,546,979	4,050,528
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1	5,000	0	0	10,000	99	0	10
LOSS ADJUSTMENT EXPENSES	0	290	0	0	1,035	6	0	1
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1	5,290	0	0	11,035	105	0	11
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	40,914,017	(13,031,085)	20,414,587	207,125	40,149,777	6,803,354	11,622,871	4,076,172

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 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	1,103,057,296
CEDED REINSURANCE	0	0	0	0	(155,379,912)
INTEREST RECEIVED	1,086,606	342,721	248,892	155,314	84,969,535
MISCELLANEOUS INCOME	(12,031)	(3,795)	(2,756)	(1,720)	(6,281)
TOTAL INCOME	44,946,503	14,213,653	10,723,131	6,580,412	1,032,640,638
EXPENSES PAID					
LOSSES	28,495,596	27,469,452	3,848,271	5,056,813	177,467,967
LOSS ADJUSTMENT EXPENSES	2,570,079	986,534	410,949	282,170	12,385,194
COMMISSION	5,704,804	1,801,946	1,307,146	807,189	142,114,766
PREMIUM TAX	969,857	305,897	222,150	138,626	25,609,530
ADMINISTRATIVE EXPENSES	1,102,136	354,925	261,524	149,442	16,949,908
TOTAL EXPENSES PAID	38,842,472	30,918,754	6,050,040	6,434,240	374,527,365
NET CASH CHANGE	6,104,031	(16,705,101)	4,673,091	146,172	658,113,273
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	1,918,988
LOSS ADJUSTMENT EXPENSES	0	0	0	0	184,215
UNEARNED PREMIUMS	0	0	0	0	129,569,141
NET RESERVE CHANGE	0	0	0	0	131,672,344
NET OTHER CHANGES					
ASSETS NOT ADMITTED	(150,489)	(48,462)	(35,709)	(20,405)	162,638
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)	(12,154)
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	616,359,277

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF MARCH 31, 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	1,339,366	(47,746)	1,291,620	2,580,030	(63,389)	2,516,641
RESIDENTIAL - EC	9,066,506	(116,613)	8,949,893	17,533,838	(205,482)	17,328,356
COMMERCIAL - FIRE	184,115	(13,747)	170,368	319,418	(24,018)	295,400
COMMERCIAL - EC	726,566	(40,283)	686,283	1,623,050	(160,297)	1,462,753
CRIME - RESIDENTIAL	69,807	(417)	69,390	134,205	6	134,211
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	876,271	(12,830)	863,441	1,817,983	(33,779)	1,784,204
HOMEOWNER - COASTAL	1,994,994	(47,503)	1,947,491	3,997,135	(92,411)	3,904,724
HO - BEACH WIND	11,526,055	(138,749)	11,387,306	22,121,493	(253,501)	21,867,992
HO - COASTAL WIND	24,606,684	(319,827)	24,286,857	48,253,053	(439,950)	47,813,103
WIND - RESIDENTIAL	765,177	(21,056)	744,121	1,556,148	(26,885)	1,529,263
WIND - COMMERCIAL	4,752,958	(144,695)	4,608,263	8,214,853	(358,970)	7,855,883
COASTAL - RESIDENTIAL	1,585,981	(40,362)	1,545,619	3,103,281	(67,992)	3,035,289
COASTAL - COMMERCIAL	5,786,529	(109,306)	5,677,223	10,493,556	(42,311)	10,451,245
TOTAL	63,281,009	(1,053,134)	62,227,875	121,748,043	(1,768,979)	119,979,064
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,075,629	1,960,829	3,036,458	0	3,371,698	3,371,698
RESIDENTIAL - EC	7,342,232	13,221,384	20,563,616	0	22,737,381	22,737,381
COMMERCIAL - FIRE	117,960	287,900	405,860	0	507,222	507,222
COMMERCIAL - EC	773,690	1,458,492	2,232,182	0	2,606,811	2,606,811
CRIME - RESIDENTIAL	55,999	93,883	149,882	0	162,695	162,695
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	811,497	1,341,274	2,152,771	0	2,324,175	2,324,175
HOMEOWNER - COASTAL	1,747,707	2,670,231	4,417,938	0	4,686,961	4,686,961
HO - BEACH WIND	9,205,222	17,131,392	26,336,614	0	29,353,102	29,353,102
HO - COASTAL WIND	20,513,441	31,954,783	52,468,224	0	54,681,583	54,681,583
WIND - RESIDENTIAL	686,240	1,322,332	2,008,572	0	2,221,859	2,221,859
WIND - COMMERCIAL	2,990,099	6,776,955	9,767,054	0	11,871,761	11,871,761
COASTAL - RESIDENTIAL	1,304,200	2,073,832	3,378,032	0	3,546,080	3,546,080
COASTAL - COMMERCIAL	4,071,371	6,339,314	10,410,685	0	11,232,748	11,232,748
TOTAL	50,695,287	86,632,601	137,327,888	0	149,304,076	149,304,076
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,942,412	857,942	2,800,354	1,942,412	857,942	2,800,354
RESIDENTIAL - EC	13,192,402	5,810,625	19,003,027	13,192,402	5,810,625	19,003,027
COMMERCIAL - FIRE	250,750	114,710	365,460	250,750	114,710	365,460
COMMERCIAL - EC	1,196,596	619,337	1,815,933	1,196,596	619,337	1,815,933
CRIME - RESIDENTIAL	101,118	40,795	141,913	101,118	40,795	141,913
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,339,907	612,900	1,952,807	1,339,907	612,900	1,952,807
HOMEOWNER - COASTAL	2,996,478	1,184,239	4,180,717	2,996,478	1,184,239	4,180,717
HO - BEACH WIND	16,686,113	7,526,817	24,212,930	16,686,113	7,526,817	24,212,930
HO - COASTAL WIND	36,166,832	14,320,056	50,486,888	36,166,832	14,320,056	50,486,888
WIND - RESIDENTIAL	1,160,810	588,864	1,749,674	1,160,810	588,864	1,749,674
WIND - COMMERCIAL	6,231,646	2,815,441	9,047,087	6,231,646	2,815,441	9,047,087
COASTAL - RESIDENTIAL	2,292,513	938,859	3,231,372	2,292,513	938,859	3,231,372
COASTAL - COMMERCIAL	7,889,094	2,691,885	10,580,979	7,889,094	2,691,885	10,580,979
TOTAL	91,446,671	38,122,470	129,569,141	91,446,671	38,122,470	129,569,141
EARNED PREMIUMS						
RESIDENTIAL - FIRE	472,583	1,055,141	1,527,724	637,618	2,450,367	3,087,985
RESIDENTIAL - EC	3,216,336	7,294,146	10,510,482	4,341,436	16,721,274	21,062,710
COMMERCIAL - FIRE	51,325	159,443	210,768	68,668	368,494	437,162
COMMERCIAL - EC	303,660	798,872	1,102,532	426,454	1,827,177	2,253,631
CRIME - RESIDENTIAL	24,688	52,671	77,359	33,087	121,906	154,993
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	347,861	715,544	1,063,405	478,076	1,677,496	2,155,572
HOMEOWNER - COASTAL	746,223	1,438,489	2,184,712	1,000,657	3,410,311	4,410,968
HO - BEACH WIND	4,045,164	9,465,826	13,510,990	5,435,380	21,572,784	27,008,164
HO - COASTAL WIND	8,953,293	17,314,900	26,268,193	12,086,221	39,921,577	52,007,798
WIND - RESIDENTIAL	290,607	712,412	1,003,019	395,338	1,606,110	2,001,448
WIND - COMMERCIAL	1,511,411	3,816,819	5,328,230	1,983,207	8,697,350	10,680,557
COASTAL - RESIDENTIAL	597,668	1,094,611	1,692,279	810,768	2,539,229	3,349,997
COASTAL - COMMERCIAL	1,968,806	3,538,123	5,506,929	2,604,462	8,498,552	11,103,014
TOTAL	22,529,625	47,456,997	69,986,622	30,301,372	109,412,627	139,713,999

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 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	0	2,163,721	2,163,721	0	4,379,740	4,379,740
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	160,275	160,275	0	369,741	369,741
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	0	480,827	480,827	0	981,218	981,218
HOMEOWNER - COASTAL	0	1,242,605	1,242,605	0	2,488,678	2,488,678
HO - BEACH WIND	0	4,087,026	4,087,026	0	8,304,611	8,304,611
HO - COASTAL WIND	0	10,216,984	10,216,984	0	20,808,607	20,808,607
WIND - RESIDENTIAL	0	240,413	240,413	0	454,866	454,866
WIND - COMMERCIAL	0	881,515	881,515	0	1,835,750	1,835,750
COASTAL - RESIDENTIAL	0	552,269	552,269	0	1,175,306	1,175,306
COASTAL - COMMERCIAL	0	1,794,876	1,794,876	0	3,656,825	3,656,825
TOTAL	0	21,820,511	21,820,511	0	44,455,342	44,455,342
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	472,583	1,055,141	1,527,724	637,618	2,450,367	3,087,985
RESIDENTIAL - EC	3,216,336	5,130,425	8,346,761	4,341,436	12,341,534	16,682,970
COMMERCIAL - FIRE	51,325	159,443	210,768	68,668	368,494	437,162
COMMERCIAL - EC	303,660	638,597	942,257	426,454	1,457,436	1,883,890
CRIME - RESIDENTIAL	24,688	52,671	77,359	33,087	121,906	154,993
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	347,861	234,717	582,578	478,076	696,278	1,174,354
HOMEOWNER - COASTAL	746,223	195,884	942,107	1,000,657	921,633	1,922,290
HO - BEACH WIND	4,045,164	5,378,800	9,423,964	5,435,380	13,268,173	18,703,553
HO - COASTAL WIND	8,953,293	7,097,916	16,051,209	12,086,221	19,112,970	31,199,191
WIND - RESIDENTIAL	290,607	471,999	762,606	395,338	1,151,244	1,546,582
WIND - COMMERCIAL	1,511,411	2,935,304	4,446,715	1,983,207	6,861,600	8,844,807
COASTAL - RESIDENTIAL	597,668	542,342	1,140,010	810,768	1,363,923	2,174,691
COASTAL - COMMERCIAL	1,968,806	1,743,247	3,712,053	2,604,462	4,841,727	7,446,189
TOTAL	22,529,625	25,636,486	48,166,111	30,301,372	64,957,285	95,258,657

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF MARCH 31, 2009

QUARTER TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	26,666	238,365	0	0	0	0	265,031
RESIDENTIAL - EC	121,942	412,758	33,221	0	(11,747)	0	556,174
COMMERCIAL - FIRE	5,344	613,596	0	0	0	0	618,940
COMMERCIAL - EC	0	98,988	0	0	0	0	98,988
CRIME - RESIDENTIAL	8,101	20,193	0	0	0	0	28,294
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	17,031	0	0	0	0	17,031
HOMEOWNER - COASTAL	70,008	209,253	29,276	0	0	0	308,537
HO - BEACH WIND	10,365	88,201	11,880	0	27,844	0	138,290
HO - COASTAL WIND	47,855	296,049	9,076	6,993	0	0	359,973
WIND - RESIDENTIAL	0	(394)	0	0	3,434	600	3,640
WIND - COMMERCIAL	0	393,787	0	0	0	0	393,787
COASTAL - RESIDENTIAL	19,481	57,056	0	0	0	0	76,537
COASTAL - COMMERCIAL	2,060	33,250	0	1,800	0	0	37,110
TOTAL	311,822	2,478,133	83,453	8,793	19,531	600	2,902,332
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
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
OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	165,335	193,928	0	22,499	0	0	381,762
RESIDENTIAL - EC	238,978	219,744	14,500	0	1	10,000	483,223
COMMERCIAL - FIRE	70,830	90,001	0	0	0	0	160,831
COMMERCIAL - EC	156,613	199,003	0	0	0	0	355,616
CRIME - RESIDENTIAL	0	3,500	0	0	0	0	3,500
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	13,379	14,301	0	0	0	0	27,680
HOMEOWNER - COASTAL	160,548	177,683	23,500	1,000	0	0	362,731
HO - BEACH WIND	84,879	101,883	5,000	0	1	0	191,763
HO - COASTAL WIND	210,685	215,367	22,503	5,000	0	0	453,555
WIND - RESIDENTIAL	26,758	30,002	0	0	0	0	56,760
WIND - COMMERCIAL	214,064	261,381	5,099	0	0	99	480,643
COASTAL - RESIDENTIAL	14,978	17,146	0	0	0	0	32,124
COASTAL - COMMERCIAL	26,758	16,200	10,000	10,000	0	10	62,968
TOTAL	1,383,805	1,540,139	80,602	38,499	2	10,109	3,053,156
INCURRED LOSSES							
RESIDENTIAL - FIRE	20,676	96,533	0	0	0	0	117,209
RESIDENTIAL - EC	126,292	400,662	18,721	0	(11,748)	0	533,927
COMMERCIAL - FIRE	(13,508)	591,145	0	0	0	0	577,637
COMMERCIAL - EC	(82,455)	(3,642)	0	0	0	0	(86,097)
CRIME - RESIDENTIAL	23,109	25,193	0	0	0	0	48,302
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(4,970)	17,733	0	0	0	0	12,763
HOMEOWNER - COASTAL	71,040	141,631	18,276	(1,000)	0	0	229,947
HO - BEACH WIND	(19,467)	22,319	6,880	0	27,844	0	37,576
HO - COASTAL WIND	52,328	182,822	(8,427)	1,993	0	0	228,716
WIND - RESIDENTIAL	(26,758)	(26,797)	0	0	3,434	600	(49,521)
WIND - COMMERCIAL	(197,246)	146,732	(5,099)	0	5,000	0	(50,613)
COASTAL - RESIDENTIAL	67,505	89,743	0	0	0	0	157,248
COASTAL - COMMERCIAL	(7,880)	22,150	(5,000)	1,800	0	0	11,070
TOTAL	8,666	1,706,224	25,351	2,793	24,530	600	1,768,164

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YEAR TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	26,666	626,839	6,288	0	0	0	659,793
RESIDENTIAL - EC	128,882	999,533	56,210	0	(10,652)	0	1,173,973
COMMERCIAL - FIRE	5,344	748,840	909	0	0	0	755,093
COMMERCIAL - EC	0	104,553	648	0	0	0	105,201
CRIME - RESIDENTIAL	8,101	22,700	0	0	0	0	30,801
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	37,480	19,281	0	0	0	56,761
HOMEOWNER - COASTAL	70,008	346,242	83,797	412	0	0	500,459
HO - BEACH WIND	13,750	421,977	41,169	0	27,844	0	504,740
HO - COASTAL WIND	53,856	701,920	57,193	6,993	17,258	0	837,220
WIND - RESIDENTIAL	0	51,075	0	0	3,434	600	55,109
WIND - COMMERCIAL	0	618,818	262,468	0	11,287	0	892,573
COASTAL - RESIDENTIAL	19,481	189,895	3,212	0	0	0	212,588
COASTAL - COMMERCIAL	2,060	120,771	1,430	1,800	0	0	126,061
TOTAL	328,148	4,990,643	532,605	9,205	49,171	600	5,910,372
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
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
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	186,011	(395,733)	(30,272)	(500)	0	0	(240,494)
RESIDENTIAL - EC	372,210	(181,412)	1,678	0	(10,653)	9,000	190,823
COMMERCIAL - FIRE	57,322	803,395	909	0	0	0	861,626
COMMERCIAL - EC	74,158	(319,124)	648	0	0	0	(244,318)
CRIME - RESIDENTIAL	23,109	31,101	0	0	0	0	54,210
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,409	(94,443)	4,650	0	0	0	(81,384)
HOMEOWNER - COASTAL	231,588	(32,548)	54,102	(588)	0	0	252,554
HO - BEACH WIND	68,797	(203,966)	10,067	0	27,844	0	(97,258)
HO - COASTAL WIND	269,014	(421,898)	9,687	6,993	17,158	0	(119,046)
WIND - RESIDENTIAL	0	(7,175)	(5,000)	0	3,434	600	(8,141)
WIND - COMMERCIAL	16,818	(505,342)	192,468	0	16,287	(150,000)	(429,769)
COASTAL - RESIDENTIAL	82,483	80,934	(1,986)	0	(2,500)	0	158,931
COASTAL - COMMERCIAL	18,878	(88,375)	(3,570)	1,800	0	0	(71,267)
TOTAL	1,408,797	(1,334,586)	233,381	7,705	51,570	(140,400)	226,467

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IBNR TOTALS							
	2009	2008	2007	2006	2005	2004	TOTAL
IBNR (CURRENT 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
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	165,335	700,713	0	0	0	0	866,048
RESIDENTIAL - EC	209,277	892,165	0	0	0	0	1,101,442
COMMERCIAL - FIRE	70,830	7,995	0	0	0	0	78,825
COMMERCIAL - EC	156,613	319,951	0	0	0	0	476,564
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	13,379	93,699	0	0	0	0	107,078
HOMEOWNER - COASTAL	160,548	327,946	0	0	0	0	488,494
HO - BEACH WIND	80,274	421,644	0	0	0	0	501,918
HO - COASTAL WIND	200,685	796,439	0	0	0	0	997,124
WIND - RESIDENTIAL	26,758	46,849	0	0	0	0	73,607
WIND - COMMERCIAL	214,064	843,288	0	0	0	0	1,057,352
COASTAL - RESIDENTIAL	13,379	93,699	0	0	0	0	107,078
COASTAL - COMMERCIAL	26,758	140,548	0	0	0	0	167,306
TOTAL	1,337,900	4,684,936	0	0	0	0	6,022,836

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2009

QUARTER TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	8,502	4,590	0	1,564	0	0	14,656
RESIDENTIAL - EC	30,511	13,455	193	0	0	2,979	47,138
COMMERCIAL - FIRE	12,045	8,718	0	0	0	0	20,763
COMMERCIAL - EC	7,044	5,098	0	0	0	0	12,142
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	0	0	0	0	0	0
HOMEOWNER - COASTAL	14,922	6,042	850	2,460	0	0	24,274
HO - BEACH WIND	9,796	5,543	587	0	572	0	16,498
HO - COASTAL WIND	32,624	14,550	1,096	830	1,445	0	50,545
WIND - RESIDENTIAL	74	259	0	0	0	0	333
WIND - COMMERCIAL	19,225	13,914	0	0	0	0	33,139
COASTAL - RESIDENTIAL	8,204	2,658	0	0	0	1,585	12,447
COASTAL - COMMERCIAL	11,062	6,114	0	0	0	915	18,091
TOTAL	154,009	80,941	2,726	4,854	2,017	5,479	250,026
UNPAID LOSS EXPENSE (CURRENT 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
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	14,494	19,609	0	2,275	0	0	36,378
RESIDENTIAL - EC	21,349	22,219	1,466	0	0	1,011	46,045
COMMERCIAL - FIRE	6,398	8,011	0	0	0	0	14,409
COMMERCIAL - EC	14,147	17,712	0	0	0	0	31,859
CRIME - RESIDENTIAL	0	373	0	0	0	0	373
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,209	1,282	0	0	0	0	2,491
HOMEOWNER - COASTAL	14,503	18,959	2,507	107	0	0	36,076
HO - BEACH WIND	7,611	7,956	390	0	0	0	15,957
HO - COASTAL WIND	19,027	19,342	2,021	449	0	0	40,839
WIND - RESIDENTIAL	2,417	2,568	0	0	0	0	4,985
WIND - COMMERCIAL	19,337	17,552	342	0	0	7	37,238
COASTAL - RESIDENTIAL	1,380	1,829	0	0	0	0	3,209
COASTAL - COMMERCIAL	2,417	1,129	697	697	0	1	4,941
TOTAL	124,289	138,541	7,423	3,528	0	1,019	274,800
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	9,739	(9,625)	0	1,619	0	0	1,733
RESIDENTIAL - EC	32,842	12,737	(1,273)	0	0	3,003	47,309
COMMERCIAL - FIRE	10,637	5,984	0	0	0	0	16,621
COMMERCIAL - EC	16	(5,085)	0	0	0	0	(5,069)
CRIME - RESIDENTIAL	1,341	314	0	0	0	0	1,655
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(402)	319	0	0	0	0	(83)
HOMEOWNER - COASTAL	16,309	(1,174)	(323)	2,353	0	0	17,165
HO - BEACH WIND	7,522	1,190	197	0	572	0	9,481
HO - COASTAL WIND	34,199	4,939	(449)	381	1,445	0	40,515
WIND - RESIDENTIAL	(2,343)	(1,925)	0	0	0	0	(4,268)
WIND - COMMERCIAL	1,503	(2,807)	(342)	0	290	(1)	(1,357)
COASTAL - RESIDENTIAL	12,769	5,205	0	0	0	1,585	19,559
COASTAL - COMMERCIAL	10,259	5,344	(345)	7	0	915	16,180
TOTAL	134,391	15,416	(2,535)	4,360	2,307	5,502	159,441

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2009

YEAR TO DATE

	2009	2008	2007	2006	2005	2004	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	15,222	14,138	344	1,564	0	0	31,268
RESIDENTIAL - EC	71,774	59,829	1,860	0	0	15,774	149,237
COMMERCIAL - FIRE	12,045	8,718	0	0	0	0	20,763
COMMERCIAL - EC	8,812	7,701	0	0	0	0	16,513
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,454	3,099	514	0	0	0	6,067
HOMEOWNER - COASTAL	24,013	16,708	3,567	2,460	0	0	46,748
HO - BEACH WIND	30,108	31,926	4,107	0	572	0	66,713
HO - COASTAL WIND	65,565	57,837	5,485	830	2,264	0	131,981
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	16,329	13,467	646	0	0	2,091	32,533
COASTAL - COMMERCIAL	15,994	13,285	90	0	0	915	30,284
TOTAL	306,090	259,572	33,955	4,854	2,836	18,780	626,087
UNPAID LOSS EXPENSE (CURRENT 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
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	30,953	(58,044)	(2,998)	1,792	0	0	(28,297)
RESIDENTIAL - EC	95,454	(19,294)	(3,124)	0	0	16,718	89,754
COMMERCIAL - FIRE	17,035	13,174	0	0	0	0	30,209
COMMERCIAL - EC	15,931	(17,613)	0	0	0	0	(1,682)
CRIME - RESIDENTIAL	1,341	676	0	0	0	0	2,017
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,261	(5,444)	(680)	0	0	0	(2,863)
HOMEOWNER - COASTAL	39,903	(6,719)	1,004	2,368	0	0	36,556
HO - BEACH WIND	35,445	(5,429)	2,185	0	572	0	32,773
HO - COASTAL WIND	86,167	(13,422)	2,090	830	2,257	0	77,922
WIND - RESIDENTIAL	2,584	384	(351)	0	0	0	2,617
WIND - COMMERCIAL	42,805	(40,997)	12,951	0	290	(9,409)	5,640
COASTAL - RESIDENTIAL	22,274	7,730	302	0	(166)	2,091	32,231
COASTAL - COMMERCIAL	17,608	(426)	(286)	(24)	0	915	17,787
TOTAL	410,761	(145,424)	11,093	4,966	2,953	10,315	294,664

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	417,268	0	61,847
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	96,199	86,279	9,620	6,216
				96,199	503,547	9,620	68,063
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	5,000	70,724	500	8,135
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	0	0	0
				5,000	70,724	500	8,135
6	10/01/07 09/30/08	01/07/09 01/08/09	HABITATIONAL	28,398	3,558	2,840	418
6	10/01/07 09/30/08	01/07/09 01/08/09	COMMERCIAL	0	0	0	0
				28,398	3,558	2,840	418
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 MARCH 31, 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	672,400
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	99	26,018,851	10	935,245
			TOTAL	99	33,702,884	10	1,607,645
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	5,000	22,663,354	500	662,125
			TOTAL	5,000	23,105,752	500	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 MARCH 31, 2009

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
12	10/01/06	03/08/08	HABITATIONAL	0	8,213	0	205
	09/30/07	03/11/08					
12	10/01/06	03/08/08	COMMERCIAL	0	0	0	235
	09/30/07	03/11/08					
12	10/01/07	03/08/08	HABITATIONAL	0	225	0	189
	09/30/08	03/11/08					
12	10/01/07	03/08/08	COMMERCIAL	0	0	0	0
	09/30/08	03/11/08					
59	10/01/06	09/05/08	HABITATIONAL	0	0	0	0
	09/30/07	09/06/08					
59	10/01/06	09/05/08	COMMERCIAL	0	0	0	0
	09/30/07	09/06/08					
59	10/01/07	09/05/08	HABITATIONAL	0	26,294	0	3,197
	09/30/08	09/06/08					
59	10/01/07	09/05/08	COMMERCIAL	8,615	636,433	862	30,713
	09/30/08	09/06/08					
8	10/01/07	09/23/08	HABITATIONAL	0	28,092	0	1,006
	09/30/08	09/26/08					
8	10/01/07	09/23/08	COMMERCIAL	5,708	22,849	571	1,272
	09/30/08	09/26/08					
				5,708	50,941	571	2,278

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	10	4,969,911	1	269,115
			TOTAL	10	7,991,914	1	592,658
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	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 MARCH 31, 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	624
				0	9,313	0	1,663
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	145,590	0	16,212
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	5,000	68,606	500	9,504
				5,000	214,196	500	25,716
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	2,500	4,495	250	672
				2,500	9,362	250	1,969
6	10/01/07 09/30/08	01/07/09 01/08/09	HABITATIONAL	24,199	34,755	2,420	1,020
6	10/01/07 09/30/08	01/07/09 01/08/09	COMMERCIAL	0	7,199	0	380
				24,199	41,954	2,420	1,400
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 MARCH 31, 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	667,887	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	17,382,002	0	1,276,678

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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 MARCH 31, 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	13,503	61,661	1,350	6,097
				13,503	89,311	1,350	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	2,877
59	10/01/06 09/30/07	09/05/08 09/06/08	HO WIND COASTAL	5,000	54,355	500	8,039
				5,000	85,135	500	11,192
59	10/01/07 09/30/08	09/05/08 09/06/08	HO-BEACH	0	28,801	0	3,372
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	306,995	0	31,181
59	10/01/07 09/30/08	09/05/08 09/06/08	HO WIND COASTAL	0	697,765	0	92,207
				0	1,088,040	0	134,613
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 MARCH 31, 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	5,000	24,609	500	2,615
	09/30/08	09/26/08					
8	10/01/07	09/23/08	HO WIND COASTAL	0	67,151	0	6,717
	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	21,073	103,199	2,107	3,887
	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	16,003	36,100	1,600	2,105
	09/30/09	01/08/09					
				16,003	37,925	1,600	2,105

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF MARCH 31, 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	71,919,815	153	0	0	775,336,594	2,085	0	0	68,323,575	759	915,579,984	2,997
BRUNSWICK	1,518,906,237	7,126	222,746,302	299	648,973,497	1,132	2,137,760,818	3,700	7,202,759,307	15,448	84,095,021	369	290,594,271	2,775	12,105,835,453	30,849
CAMDEN	0	0	0	0	22,702,300	41	0	0	342,369,301	793	0	0	16,105,910	146	381,177,511	980
CARTERET	545,337,356	4,261	169,976,186	229	298,147,129	531	2,005,453,373	3,507	4,592,707,081	10,939	127,639,320	516	230,845,566	1,851	7,970,106,011	21,834
CHOWAN	0	0	0	0	17,918,800	39	0	0	371,760,933	931	0	0	33,933,786	335	423,613,519	1,305
RAVEN	0	0	0	0	329,625,849	683	0	0	1,977,119,353	5,267	0	0	117,443,234	1,005	2,424,188,436	6,955
CURRITUCK	880,173,888	2,216	7,719,400	12	87,043,720	162	1,463,887,819	1,579	1,200,579,380	2,690	65,393,640	169	59,792,046	451	3,764,589,893	7,279
DARE	2,404,528,522	10,246	404,355,971	556	54,669,800	82	4,152,141,180	6,911	767,951,310	1,424	314,762,315	1,203	23,719,340	129	8,122,128,438	20,551
HYDE	66,420,675	370	4,132,000	6	7,363,320	24	43,236,150	86	41,908,595	137	7,296,951	41	10,745,887	152	181,103,578	816
JONES	0	0	0	0	15,414,796	43	0	0	125,729,487	375	0	0	13,432,912	161	154,577,195	579
NEW HANOVER	544,048,549	2,389	234,182,737	360	890,849,239	1,639	1,491,134,117	2,237	12,553,882,054	25,691	88,859,286	350	428,581,635	2,602	16,231,537,617	35,268
ONslow	142,491,605	908	48,923,048	68	585,221,127	1,288	374,262,867	704	4,800,773,867	14,387	20,597,761	68	347,739,763	2,982	6,320,010,038	20,405
PAMLICO	0	0	0	0	17,024,045	34	0	0	596,085,540	1,369	0	0	47,045,432	424	660,155,017	1,827
PASQUOTANK	0	0	0	0	110,376,817	213	0	0	740,060,401	2,068	0	0	72,410,222	668	922,847,440	2,949
PENDER	240,670,232	1,295	43,384,950	57	171,719,374	319	506,768,278	998	2,263,904,639	5,398	20,716,890	96	149,919,380	1,450	3,397,083,743	9,613
PERQUIMANS	0	0	0	0	24,717,640	55	0	0	383,447,551	853	0	0	30,064,069	318	438,229,260	1,226
TYRRELL	0	0	0	0	5,300,640	11	0	0	53,685,860	161	0	0	9,018,283	128	68,004,783	300
WASHINGTON	0	0	0	0	14,123,340	38	0	0	139,036,494	425	0	0	18,904,715	225	172,064,549	688
TOTAL	6,342,577,064	28,811	1,135,420,594	1,587	3,373,111,248	6,487	12,174,644,602	19,722	38,929,097,747	90,441	729,361,184	2,812	1,968,620,026	16,561	64,652,832,465	166,421

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	COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT	
BEAUFORT	0	0	0	0	144,481,332	227	144,481,332	227	BEAUFORT	1,060,061,316	3,224					
BRUNSWICK	56,125,800	76	346,450,252	188	880,105,437	918	1,282,681,489	1,182	BRUNSWICK	13,388,516,942	32,031					
CAMDEN	0	0	0	0	31,394,574	46	31,394,574	46	CAMDEN	412,572,085	1,026					
CARTERET	49,926,210	111	670,180,296	353	867,643,420	1,022	1,587,749,926	1,486	CARTERET	9,557,855,937	23,320					
CHOWAN	0	0	0	0	105,613,844	105	105,613,844	105	CHOWAN	529,227,363	1,410					
RAVEN	0	0	0	0	466,833,304	624	466,833,304	624	RAVEN	2,891,021,740	7,579					
CURRITUCK	5,795,370	21	78,684,060	98	135,864,557	234	220,343,987	353	CURRITUCK	3,984,933,880	7,632					
DARE	110,523,854	240	980,365,736	890	199,436,687	178	1,290,326,277	1,308	DARE	9,412,454,715	21,859					
HYDE	9,533,200	28	39,094,996	48	23,386,816	33	72,015,012	109	HYDE	253,118,590	925					
JONES	0	0	0	0	13,249,828	49	13,249,828	49	JONES	167,827,023	628					
NEW HANOVER	154,083,012	216	494,241,217	342	1,705,990,138	1,582	2,354,314,367	2,140	NEW HANOVER	18,585,851,984	37,408					
ONslow	23,116,900	15	51,585,640	26	701,925,350	906	776,627,890	947	ONslow	7,096,637,928	21,352					
PAMLICO	0	0	0	0	82,260,599	128	82,260,599	128	PAMLICO	742,415,616	1,955					
PASQUOTANK	0	0	0	0	153,124,027	206	153,124,027	206	PASQUOTANK	1,075,971,467	3,155					
PENDER	20,272,960	31	77,870,283	72	156,568,041	265	254,711,284	368	PENDER	3,651,795,027	9,981					
PERQUIMANS	0	0	0	0	30,115,076	77	30,115,076	77	PERQUIMANS	468,344,336	1,303					
TYRRELL	0	0	0	0	22,276,172	31	22,276,172	31	TYRRELL	90,280,955	331					
WASHINGTON	0	0	0	0	52,176,144	70	52,176,144	70	WASHINGTON	224,240,693	758					
TOTAL	429,377,306	738	2,738,472,480	2,017	5,772,445,346	6,701	8,940,295,132	9,456	TOTAL	73,593,127,597	175,877					

* 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.