

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
BALANCE SHEET
AS OF SEPTEMBER 30, 2007

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	(3,346,445)			(3,346,445) (Note 1)
INVESTMENTS	533,254,795			533,254,795
FIXED ASSETS	197,766		(197,766)	0
DATA PROCESSING EQUIPMENT	133,162			133,162
ACCOUNTS RECEIVABLE-OTHER	517,113			517,113
ACCOUNTS RECEIVABLE-ASSESSMENTS	429,029		(429,029)	0
PREPAID EXPENSE	51,969		(51,969)	0
TOTAL ASSETS	531,237,389	0	(678,764)	530,558,625
LIABILITIES & EQUITY				
LIABILITIES				
ACCOUNT PAYABLE-FAIR				1,239,882
ACCOUNT PAYABLE				16,664
COMMISSION PAYABLE				(5,333)
PREMIUMS SUSPENSE				1,046,668
ACCRUAL-PREMIUM TAX				1,614,851
ACCRUAL-POST RETIREMENT				818,536
ACCRUAL-PENSION				113,591
ACCRUAL-RENT				207,145
CLAIMS PAYABLE				(188,393)
PREPAID PREMIUMS				6,594,743
UNCLAIMED CHECKS				954,327
DISTRIBUTION PAYABLE				40,134
TOTAL LIABILITIES				12,452,815
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				5,990,717
UNPAID LAE RESERVES				471,068
UNEARNED PREMIUMS				126,642,268
TOTAL RESERVES				133,104,053
MEMBERS' EQUITY				385,001,757
TOTAL LIABILITIES & MEMBERS' EQUITY				530,558,625

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 (\$844,752) of the claim check 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 SEPTEMBER 30, 2007

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUM EARNED	54,877,701	195,022,246
CEDED REINSURANCE PREMIUMS	15,549,847	32,827,454
NET PREMIUM EARNED	39,327,854	162,194,792
DEDUCTIONS		
LOSSES INCURRED	4,794,041	9,757,690
LOSS EXPENSE INCURRED	585,903	1,082,884
OPERATING EXPENSE INCURRED	11,164,948	32,533,947
PREMIUM TAXES	1,581,291	4,917,451
TOTAL DEDUCTIONS	18,126,183	48,291,972
NET UNDERWRITING GAIN OR (LOSS)	21,201,671	113,902,820
OTHER INCOME OR (OUTGO)		
INVESTMENT INCOME	7,798,708	21,464,747
MISCELLANEOUS INCOME	28,775	(5,028)
NET OTHER INCOME	7,827,483	21,459,719
NET INCOME OR (LOSS)	29,029,154	135,362,539
EQUITY ACCOUNT		
MEMBERS' EQUITY (PRIOR PERIOD)	356,208,324	249,982,407
NET INCOME OR (LOSS)	29,029,154	135,362,539
CHANGE IN ASSETS NOT ADMITTED	(235,721)	(343,189)
ASSESSMENTS OR (DISTRIBUTIONS)	0	0
INSOLVENT COMPANY	0	0
NET CHANGE IN EQUITY	28,793,433	135,019,350
MEMBERS' EQUITY (CURRENT PERIOD)	385,001,757	385,001,757

The Aggregate Liability for the Association as of September 30, 2007 is \$64,056,581,691.

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2007

	QUARTER TO DATE							
	2007	2006	2005	2004	2003	2002	2001	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	52,110,533	(143,894)	0	0	0	0	0	51,966,639
INTEREST RECEIVED	7,798,708	0	0	0	0	0	0	7,798,708
MISCELLANEOUS INCOME	28,775	0	0	0	0	0	0	28,775
TOTAL INCOME	59,938,016	(143,894)	0	0	0	0	0	59,794,122
EXPENSES PAID								
LOSSES	1,574,852	644,564	118,255	13,940	67,108	0	0	2,418,719
LOSS ADJUSTMENT EXPENSES	286,045	13,839	5,394	20,289	20,668	56,656	0	402,891
COMMISSION	9,588,139	(18,706)	0	0	0	0	0	9,569,433
PREMIUM TAX	1,581,291	0	0	0	0	0	0	1,581,291
ADMINISTRATIVE EXPENSES	1,595,515	0	0	0	0	0	0	1,595,515
TOTAL EXPENSES PAID	14,625,842	639,697	123,649	34,229	87,776	56,656	0	15,567,849
NET CASH CHANGE	45,312,174	(783,591)	(123,649)	(34,229)	(87,776)	(56,656)	0	44,226,273
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	4,876,209	908,605	53,503	109,503	42,897	0	0	5,990,717
LOSS ADJUSTMENT EXPENSES	372,427	81,045	4,664	9,345	3,587	0	0	471,068
UNEARNED PREMIUMS	126,642,268	0	0	0	0	0	0	126,642,268
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR.)	2,822,456	561,734	65,601	109,503	56,101	0	0	3,615,395
LOSS ADJUSTMENT EXPENSES	224,882	44,753	5,226	8,725	4,470	0	0	288,056
UNEARNED PREMIUMS	108,353,623	5,649,860	0	0	0	0	0	114,003,483
NET RESERVE CHANGE	(20,489,943)	5,266,697	12,660	(620)	14,087	0	0	(15,197,119)
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(235,721)	0	0	0	0	0	0	(235,721)
TOTAL NET OTHER CHANGES	(235,721)	0	0	0	0	0	0	(235,721)
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	24,586,510	4,483,106	(110,989)	(34,849)	(73,689)	(56,656)	0	28,793,433

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2007

	YEAR TO DATE							TOTAL
	2007	2006	2005	2004	2003	2002	2001	
INCOME RECEIVED								
PREMIUMS WRITTEN	195,276,441	(1,250,959)	0	0	0	0	0	194,025,482
INTEREST RECEIVED	21,464,747	0	0	0	0	0	0	21,464,747
MISCELLANEOUS INCOME	(5,028)	0	0	0	0	0	0	(5,028)
TOTAL INCOME	216,736,160	(1,250,959)	0	0	0	0	0	215,485,201
EXPENSES PAID								
LOSSES	2,828,634	10,349,111	2,271,507	67,195	76,450	0	0	15,592,897
LOSS ADJUSTMENT EXPENSES	560,892	530,822	142,266	62,706	46,865	94,615	0	1,438,166
COMMISSION	29,393,448	(162,625)	0	0	0	0	0	29,230,823
PREMIUM TAX	4,917,451	0	0	0	0	0	0	4,917,451
ADMINISTRATIVE EXPENSES	3,303,124	0	0	0	0	0	0	3,303,124
TOTAL EXPENSES PAID	41,003,549	10,717,308	2,413,773	129,901	123,315	94,615	0	54,482,461
NET CASH CHANGE	175,732,611	(11,968,267)	(2,413,773)	(129,901)	(123,315)	(94,615)	0	161,002,740
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	4,876,209	908,605	53,503	109,503	42,897	0	0	5,990,717
LOSS ADJUSTMENT EXPENSES	372,427	81,045	4,664	9,345	3,587	0	0	471,068
UNEARNED PREMIUMS	126,642,268	0	0	0	0	0	0	126,642,268
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR.)	0	10,374,216	1,086,410	201,425	158,873	5,000	0	11,825,924
LOSS ADJUSTMENT EXPENSES	0	731,488	70,992	13,162	10,381	327	0	826,350
UNEARNED PREMIUMS	0	94,811,578	0	0	0	0	0	94,811,578
NET RESERVE CHANGE	(131,890,904)	104,927,632	1,099,235	95,739	122,770	5,327	0	(25,640,201)
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(343,189)	0	0	0	0	0	0	(343,189)
TOTAL NET OTHER CHANGES	(343,189)	0	0	0	0	0	0	(343,189)
ASSESSMENTS	0	0	0	0	0	45,048,714	0	45,048,714
DISTRIBUTIONS	0	0	0	0	0	0	(45,048,714)	(45,048,714)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' EQUITY	43,498,518	92,959,365	(1,314,538)	(34,162)	(545)	44,959,426	(45,048,714)	135,019,350

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2007

	2007				2006			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	93,245,989	20,218,365	68,260,993	13,551,094	84,963,572	19,870,321	55,486,828	12,280,983
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	103,520,122	22,445,914	75,734,613	15,035,511	91,960,103	21,501,551	60,043,117	13,291,043
EXPENSES PAID								
LOSSES	1,871,517	233,020	681,600	42,497	6,391,947	3,950,166	2,093,384	929,263
LOSS ADJUSTMENT EXPENSES	331,566	101,818	108,192	19,316	514,985	164,132	268,997	88,164
COMMISSION	13,432,175	2,910,632	10,937,152	2,113,489	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	19,570,970	4,098,777	14,589,864	2,743,938	20,610,094	7,281,226	11,336,154	2,992,522
NET CASH CHANGE	83,949,152	18,347,137	61,144,749	12,291,573	71,350,009	14,220,325	48,706,963	10,298,521
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,426,996	744,606	1,658,319	46,288	378,655	190,200	329,750	10,000
LOSS ADJUSTMENT EXPENSES	187,708	56,379	124,965	3,375	35,127	16,754	28,496	668
UNEARNED PREMIUMS	57,429,942	12,431,797	48,182,366	8,598,163	0	0	0	0
NET RESERVE CHANGE	60,044,646	13,232,782	49,965,650	8,647,826	413,782	206,954	358,246	10,668
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	23,740,200	5,078,731	11,059,579	3,620,008	70,940,132	14,014,282	48,351,262	10,288,417

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2007

	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
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	20,530,158	24,957,378	10,408,008	7,088,151	11,336,726	2,427,076	3,543,689	1,226,049
LOSS ADJUSTMENT EXPENSES	1,465,189	779,491	1,018,732	264,838	1,036,324	160,999	332,393	76,750
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	33,600,636	28,144,183	17,481,620	8,783,813	22,607,809	4,689,766	7,193,601	2,384,297
NET CASH CHANGE	41,082,018	(12,964,215)	20,780,305	251,214	40,047,546	8,268,572	11,511,675	4,051,443
RESERVES:								
DEDUCT (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1	0	53,502	0	32,503	0	77,000	0
LOSS ADJUSTMENT EXPENSES	0	0	4,664	0	2,597	0	6,748	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1	0	58,166	0	35,100	0	83,748	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,209	1,252	3,161	736	241,635	48,712	7,113	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	40,962,924	(12,988,235)	20,661,505	237,111	40,271,995	8,320,923	11,503,819	4,077,098

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 MEMBERS' ACCOUNT FOR UNSETTLED YEARS
 AS OF SEPTEMBER 30, 2007

	2003				2002			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	43,871,928	13,874,727	10,476,995	6,426,818	37,077,994	12,819,548	5,366,055	5,546,852
INTEREST RECEIVED	1,086,606	342,721	248,892	155,314	1,196,773	412,074	168,931	175,180
MISCELLANEOUS INCOME	(12,031)	(3,795)	(2,756)	(1,720)	8,305	2,860	1,172	1,216
TOTAL INCOME	44,946,503	14,213,653	10,723,131	6,580,412	38,283,072	13,234,482	5,536,158	5,723,248
EXPENSES PAID								
LOSSES	28,247,086	27,152,364	3,848,271	5,056,813	6,293,773	2,228,427	240,991	105,050
LOSS ADJUSTMENT EXPENSES	2,420,310	922,894	408,905	282,050	585,969	150,930	23,840	4,015
COMMISSION	5,704,804	1,801,946	1,307,146	807,189	4,669,754	1,725,938	690,768	700,379
PREMIUM TAX	969,857	305,897	222,150	138,626	817,282	281,408	115,364	119,631
ADMINISTRATIVE EXPENSES	1,102,136	354,925	261,524	149,442	993,627	342,126	140,154	145,622
TOTAL EXPENSES PAID	38,444,193	30,538,026	6,047,996	6,434,120	13,360,405	4,728,829	1,211,117	1,074,697
NET CASH CHANGE	6,502,310	(16,324,373)	4,675,135	146,292	24,922,667	8,505,653	4,325,041	4,648,551
RESERVES:								
DEDUCT (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	7,501	25,396	0	10,000	0	0	0	0
LOSS ADJUSTMENT EXPENSES	681	2,238	0	668	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	8,182	27,634	0	10,668	0	0	0	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(150,489)	(48,462)	(35,709)	(20,405)	(72,073)	(24,816)	(10,173)	(10,550)
MINIMUM PENSION LIABILITY	15,590	5,021	3,699	2,114	(44,532)	(15,331)	(5,840)	(7,300)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(134,899)	(43,441)	(32,010)	(18,291)	(116,605)	(40,147)	(16,013)	(17,850)
ASSESSMENTS	961,092	303,133	220,142	137,374	29,316,628	9,653,929	3,640,624	3,707,373
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	(11,322)	(925)	(1,330)	(248)
MEMBERS' EQUITY	7,320,321	(16,092,315)	4,863,267	254,707	54,111,368	18,118,510	7,948,322	8,337,826

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2007

	2001				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOMERECEIVED					
PREMIUMSWRITTEN	34,706,831	10,613,765	3,966,521	4,058, 334	786,450,131
INTERESTRECEIVED	2,071,772	627,809	215,338	224,128	50,7 50,955
MISCELLANEOUSINCOME	5,339	1,618	555	577	(21,583)
TOTALINCOME	36,783,942	11,243,192	4,182,414	4,283,039	8 37,179,503
EXPENSESPAID					
LOSSES	2,706,230	114,715	89,190	109,076	173,902,615
LOSSADJUSTMENTEXPENSES	191,545	118,080	8,464	6,317	11,855,205
COMMISSION	4,541,074	1,371,869	471,995	489,279	105,422,745
PREMIUMTAX	769,372	233,143	79,968	83,232	17,434,688
ADMINISTRATIVEEXPENSES	802,354	243,137	83,396	86,800	13 ,932,636
TOTALEXPENSESPAID	9,010,575	2,080,944	733,013	774,704	322,547,889
NETCASHCHANGE	27,773,367	9,162,248	3,449,401	3,508,33 5	514,631,614
RESERVES:					
DEDUCT:(CURRENTPERIOD)					
LOSSES(INCL.IBNR.)	0	0	0	0	5,990,717
LOSSADJUSTMENTEXPENSES	0	0	0	0	471,068
UNEARNEDPREMIUMS	0	0	0	0	126,642,268
NETRESERVECHANGE	0	0	0	0	133,104,053
NETOTHERCHANGES					
ASSETSNOTADMITTED	(13,460)	(4,078)	(1,398)	(1,456)	(33 1,520)
MINIMUMPENSIONLIABILITY	0	0	0	0	(65,166)
PRIORPERIODADJUSTMENT	0	0	0	0	(182,629)
TOTALNETOTHERCHANGES	(13,460)	(4,078)	(1,398)	(1,456)	(579,315)
ASSESSMENTS	795,554	227,840	86,852	86,580	49,137,121
DISTRIBUTIONS	(28,538,428)	(9,386,010)	(3,530,817)	(3,593,459)	(45,048,714)
INSOLVENTMEMBERS	(17,033)	0	(4,038)	0	(34,896)
MEMBERS'EQUITY	0	0	0	0	385,001,757

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF SEPTEMBER 30, 2007

	QUARTER TO DATE 2007	QUARTER TO DATE 2006	QUARTER TO DATE TOTAL	YEAR TO DATE 2007	YEAR TO DATE 2006	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL-FIRE	1,745,736	(5,338)	1,740,398	6,553,200	(107,506)	6,445,694
RESIDENTIAL-EC	11,128,113	(27,821)	11,100,292	41,908,003	(309,493)	41,598,510
COMMERCIAL-FIRE	327,381	(556)	326,825	1,371,888	(2,688)	1,369,200
COMMERCIAL-EC	1,104,943	(5,681)	1,099,262	4,304,325	(5,2504)	4,251,821
CRIME-RESIDENTIAL	76,500	(38)	76,462	315,270	(513)	314,757
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	1,296,804	(7,334)	1,289,470	4,268,201	(49,341)	4,218,860
HOMEOWNER-COASTAL	2,573,776	(12,274)	2,561,502	8,354,030	(73,519)	8,280,511
HO-BEACHWIND	14,189,054	(40,710)	14,148,344	47,490,775	(243,510)	47,247,265
HO-COASTALWIND	24,097,051	(22,941)	24,074,110	70,630,396	(169,989)	70,460,407
WIND-RESIDENTIAL	1,030,489	(1,632)	1,028,857	3,766,998	(21,175)	3,745,823
WIND-COMMERCIAL	4,205,852	(4,066)	4,201,786	16,969,180	(54,149)	16,915,031
COASTAL-RESIDENTIAL	1,702,668	(7,282)	1,695,386	5,525,500	(76,119)	5,449,381
COASTAL-COMMERCIAL	4,182,013	(8,221)	4,173,792	16,646,129	(90,453)	16,555,676
TOTAL	67,660,380	(143,894)	67,516,486	228,103,895	(1,250,959)	226,852,936
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL-FIRE	3,207,369	200,003	3,407,372	0	3,636,001	3,636,001
RESIDENTIAL-EC	20,518,759	1,139,692	21,658,451	0	18,447,422	18,447,422
COMMERCIAL-FIRE	736,625	29,446	766,071	0	621,784	621,784
COMMERCIAL-EC	2,201,176	108,419	2,309,595	0	1,890,781	1,890,781
CRIME-RESIDENTIAL	156,779	9,797	166,576	0	171,783	171,783
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	1,947,380	121,758	2,069,138	0	1,925,126	1,925,126
HOMEOWNER-COASTAL	3,754,401	234,377	3,988,778	0	3,564,216	3,564,216
HO-BEACHWIND	22,889,129	1,228,840	24,117,969	0	20,908,134	20,908,134
HO-COASTALWIND	31,476,821	1,601,784	33,078,605	0	24,820,781	24,820,781
WIND-RESIDENTIAL	1,872,940	93,861	1,966,801	0	1,628,471	1,628,471
WIND-COMMERCIAL	8,953,269	396,496	9,349,765	0	8,506,960	8,506,960
COASTAL-RESIDENTIAL	2,453,269	135,037	2,588,306	0	1,894,330	1,894,330
COASTAL-COMMERCIAL	8,185,706	350,350	8,536,056	0	6,795,789	6,795,789
TOTAL	108,353,623	5,649,860	114,003,483	0	94,811,578	94,811,578
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL-FIRE	3,523,324	0	3,523,324	3,523,324	0	3,523,324
RESIDENTIAL-EC	22,500,224	0	22,500,224	22,500,224	0	22,500,224
COMMERCIAL-FIRE	753,406	0	753,406	753,406	0	753,406
COMMERCIAL-EC	2,335,777	0	2,335,777	2,335,777	0	2,335,777
CRIME-RESIDENTIAL	163,313	0	163,313	163,313	0	163,313
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	2,333,605	0	2,333,605	2,333,605	0	2,333,605
HOMEOWNER-COASTAL	4,553,272	0	4,553,272	4,553,272	0	4,553,272
HO-BEACHWIND	26,824,161	0	26,824,161	26,824,161	0	26,824,161
HO-COASTALWIND	40,652,936	0	40,652,936	40,652,936	0	40,652,936
WIND-RESIDENTIAL	2,085,315	0	2,085,315	2,085,315	0	2,085,315
WIND-COMMERCIAL	9,342,614	0	9,342,614	9,342,614	0	9,342,614
COASTAL-RESIDENTIAL	2,976,158	0	2,976,158	2,976,158	0	2,976,158
COASTAL-COMMERCIAL	8,598,163	0	8,598,163	8,598,163	0	8,598,163
TOTAL	126,642,268	0	126,642,268	126,642,268	0	126,642,268
EARNED PREMIUMS						
RESIDENTIAL-FIRE	1,429,781	194,665	1,624,446	3,029,876	3,528,495	6,558,371
RESIDENTIAL-EC	9,146,648	1,111,871	10,258,519	19,407,779	18,137,929	37,545,708
COMMERCIAL-FIRE	310,600	28,890	339,490	618,482	619,096	1,237,578
COMMERCIAL-EC	970,342	102,738	1,073,080	1,968,548	1,838,277	3,806,825
CRIME-RESIDENTIAL	69,966	9,759	79,725	151,957	171,270	232,227
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	910,579	114,424	1,025,003	1,934,596	1,875,785	3,810,381
HOMEOWNER-COASTAL	1,774,905	222,103	1,997,008	3,800,758	3,490,697	7,291,455
HO-BEACHWIND	10,254,022	1,188,130	11,442,152	20,666,614	20,664,624	41,331,238
HO-COASTALWIND	14,920,936	1,578,843	16,499,779	29,977,460	24,650,792	54,628,252
WIND-RESIDENTIAL	818,114	92,229	910,343	1,681,683	1,607,296	3,288,979
WIND-COMMERCIAL	3,816,507	392,430	4,208,937	7,626,566	8,452,811	16,079,377
COASTAL-RESIDENTIAL	1,179,779	127,755	1,307,534	2,549,342	1,818,211	4,367,553
COASTAL-COMMERCIAL	3,769,556	342,129	4,111,685	8,047,966	6,705,336	14,753,302
TOTAL	49,371,735	5,505,966	54,877,701	101,461,627	93,560,619	195,022,246

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF SEPTEMBER 30, 2007

	QUARTER TO DATE 2007	QUARTER TO DATE 2006	QUARTER TO DATE TOTAL	YEAR TO DATE 2007	YEAR TO DATE 2006	YEAR TO DATE TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL-FIRE	0	0	0	0	0	0
RESIDENTIAL-EC	1,724,467	0	1,724,467	3,640,541	0	3,640,541
COMMERCIAL-FIRE	0	0	0	0	0	0
COMMERCIAL-EC	255,477	0	255,477	539,340	0	539,340
CRIME-RESIDENTIAL	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	319,346	0	319,346	674,175	0	674,175
HOMEOWNER-COASTAL	916,294	0	916,294	1,934,398	0	1,934,398
HO-BEACHWIND	3,001,850	0	3,001,850	6,337,238	0	6,337,238
HO-COASTALWIND	6,414,052	0	6,414,052	13,540,777	0	13,540,777
WIND-RESIDENTIAL	191,607	0	191,607	404,504	0	404,504
WIND-COMMERCIAL	894,168	0	894,168	1,887,688	0	1,887,688
COASTAL-RESIDENTIAL	366,517	0	366,517	773,758	0	773,758
COASTAL-COMMERCIAL	1,466,069	0	1,466,069	3,095,035	0	3,095,035
TOTAL	15,549,847	0	15,549,847	32,827,454	0	32,827,454
NET EARNED PREMIUM						
RESIDENTIAL-FIRE	1,429,781	194,665	1,624,446	3,029,876	3,528,495	6,558,371
RESIDENTIAL-EC	7,422,181	1,111,871	8,534,052	15,767,238	18,137,929	33,905,167
COMMERCIAL-FIRE	310,600	28,890	339,490	618,482	619,096	1,237,578
COMMERCIAL-EC	714,865	102,738	817,603	1,429,208	1,838,277	3,267,485
CRIME-RESIDENTIAL	69,966	9,759	79,725	151,957	171,270	323,227
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	591,233	114,424	705,657	1,260,421	1,875,785	3,136,206
HOMEOWNER-COASTAL	858,611	222,103	1,080,714	1,866,360	3,490,697	5,357,057
HO-BEACHWIND	7,252,172	1,188,130	8,440,302	14,329,376	20,664,624	34,994,000
HO-COASTALWIND	8,506,884	1,578,843	10,085,727	16,436,683	24,650,792	41,087,475
WIND-RESIDENTIAL	626,507	92,229	718,736	1,277,179	1,607,296	2,884,475
WIND-COMMERCIAL	2,922,339	392,430	3,314,769	5,738,878	8,452,811	14,191,689
COASTAL-RESIDENTIAL	813,262	127,755	941,017	1,775,584	1,818,211	3,593,795
COASTAL-COMMERCIAL	2,303,487	342,129	2,645,616	4,952,931	6,705,336	11,658,267
TOTAL	33,821,888	5,505,966	39,327,854	68,634,173	93,560,619	162,194,792

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF SEPTEMBER 30, 2007

QUARTER TO DATE

	2007	2006	2005	2004	2003	2002	TOTAL
PAID LOSSES							
RESIDENTIAL-FIRE	813,332	319,587	39	2,428	0	0	1,135,386
RESIDENTIAL-EC	323,318	86,845	2,010	3,330	0	0	415,503
COMMERCIAL-FIRE	32,962	31,620	0	0	0	0	64,582
COMMERCIAL-EC	0	0	96,931	0	0	0	96,931
CRIME-RESIDENTIAL	1,153	3,908	0	0	0	0	5,061
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	107,701	19,938	3,988	0	0	0	131,627
HOMEOWNER-COASTAL	175,669	101,611	0	7,200	0	0	284,480
HO-BEACHWIND	38,492	29,380	3,561	0	0	0	71,433
HO-COASTALWIND	59,883	12,453	0	982	0	0	73,318
WIND-RESIDENTIAL	(21,244)	2,801	0	0	0	0	(18,443)
WIND-COMMERCIAL	3,951	8,121	2,937	0	67,704	0	82,713
COASTAL-RESIDENTIAL	28,968	5,912	0	0	(596)	0	34,284
COASTAL-COMMERCIAL	10,667	22,388	8,789	0	0	0	41,844
TOTAL	1,574,852	644,564	118,255	13,940	67,108	0	2,418,719
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	1,105,983	301,212	0	1	0	0	1,407,196
RESIDENTIAL-EC	1,064,956	65,271	0	10,001	7,501	0	1,147,729
COMMERCIAL-FIRE	382,016	38,200	0	0	0	0	420,216
COMMERCIAL-EC	0	0	0	0	0	0	0
CRIME-RESIDENTIAL	6,500	0	0	0	0	0	6,500
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	142,329	11,000	0	0	0	0	153,329
HOMEOWNER-COASTAL	1,482,723	313,651	50,000	77,000	0	0	1,923,374
HO-BEACHWIND	103,178	1,172	1	22,501	0	0	126,852
HO-COASTALWIND	169,466	12,500	3,502	0	0	0	185,468
WIND-RESIDENTIAL	4,050	0	0	0	0	0	4,050
WIND-COMMERCIAL	362,590	152,000	0	0	25,396	0	539,986
COASTAL-RESIDENTIAL	6,130	3,599	0	0	0	0	9,729
COASTAL-COMMERCIAL	46,288	10,000	0	0	10,000	0	66,288
TOTAL	4,876,209	908,605	53,503	109,503	42,897	0	5,990,717
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	1,480,997	56,116	0	1	0	0	1,537,114
RESIDENTIAL-EC	359,279	69,862	5,000	10,001	20,001	0	464,143
COMMERCIAL-FIRE	57,539	62,055	0	0	0	0	119,594
COMMERCIAL-EC	0	0	0	0	0	0	0
CRIME-RESIDENTIAL	9,890	5,000	0	0	0	0	14,890
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	134,969	33,757	16,342	25,166	0	0	210,234
HOMEOWNER-COASTAL	278,001	69,529	33,659	51,834	0	0	433,023
HO-BEACHWIND	71,665	22,672	1	22,501	0	0	116,839
HO-COASTALWIND	190,747	55,119	6,000	0	0	0	251,866
WIND-RESIDENTIAL	15,774	13,502	4,599	0	0	0	33,875
WIND-COMMERCIAL	164,768	164,122	0	0	26,100	0	354,990
COASTAL-RESIDENTIAL	30,428	0	0	0	0	0	30,428
COASTAL-COMMERCIAL	28,399	10,000	0	0	10,000	0	48,399
TOTAL	2,822,456	561,734	65,601	109,503	56,101	0	3,615,395
INCURRED LOSSES							
RESIDENTIAL-FIRE	438,318	564,683	39	2,428	0	0	1,005,468
RESIDENTIAL-EC	1,028,995	82,254	(2,990)	3,330	(12,500)	0	1,099,089
COMMERCIAL-FIRE	357,439	7,765	0	0	0	0	365,204
COMMERCIAL-EC	0	0	96,931	0	0	0	96,931
CRIME-RESIDENTIAL	(2,237)	(1,092)	0	0	0	0	(3,329)
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	115,061	(2,819)	(12,354)	(25,166)	0	0	74,722
HOMEOWNER-COASTAL	1,380,391	345,733	16,341	32,366	0	0	1,774,831
HO-BEACHWIND	70,005	7,880	3,561	0	0	0	81,446
HO-COASTALWIND	38,602	(30,166)	(2,498)	982	0	0	6,920
WIND-RESIDENTIAL	(32,968)	(10,701)	(4,599)	0	0	0	(48,268)
WIND-COMMERCIAL	201,773	(4,001)	2,937	0	67,000	0	267,709
COASTAL-RESIDENTIAL	4,670	9,511	0	0	(596)	0	13,585
COASTAL-COMMERCIAL	28,556	22,388	8,789	0	0	0	59,733
TOTAL	3,628,605	991,435	106,157	13,940	53,904	0	4,794,041

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	YEAR TO DATE						
	2007	2006	2005	2004	2003	2002	TOTAL
PAID LOSSES							
RESIDENTIAL-FIRE	875,383	1,050,962	34,276	3,995	0	0	1,96 4,616
RESIDENTIAL-EC	608,837	1,715,618	292,835	136	(47,897)	0	2,569,529
COMMERCIAL-FIRE	184,518	2,169,870	62,865	0	0	0	2,417,253
COMMERCIAL-EC	8,584	139,248	141,622	2,897	0	0	292,351
CRIME-RESIDENTIAL	6,788	13,155	0	0	0	0	19,943
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	289,166	433,530	15,474	11,639	0	0	749,80 9
HOMEOWNER-COASTAL	409,614	667,440	16,769	18,061	0	0	1,11 1,884
HO-BEACHWIND	90,139	1,240,445	237,195	813	46,843	0	1,61 5,435
HO-COASTALWIND	224,826	636,794	126,270	982	0	0	988,872
WIND-RESIDENTIAL	1,204	103,017	16,119	0	0	0	120,340
WIND-COMMERCIAL	39,918	1,422,385	592,397	0	67,704	0	2,12 2,404
COASTAL-RESIDENTIAL	47,160	120,147	49,139	0	(216)	0	216, 230
COASTAL-COMMERCIAL	42,497	636,500	686,546	28,672	10,01 6	0	1,404,231
TOTAL	2,828,634	10,349,111	2,271,507	67,195	76,450	0	15,592,897
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	1,105,983	301,212	0	1	0	0	1,407,196
RESIDENTIAL-EC	1,064,956	65,271	0	10,001	7,501	0	1,147,7 29
COMMERCIAL-FIRE	382,016	38,200	0	0	0	0	420,216
COMMERCIAL-EC	0	0	0	0	0	0	0
CRIME-RESIDENTIAL	6,500	0	0	0	0	0	6,500
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	142,329	11,000	0	0	0	0	153,329
HOMEOWNER-COASTAL	1,482,723	313,651	50,000	77,000	0	0	1, 923,374
HO-BEACHWIND	103,178	1,172	1	22,501	0	0	126,852
HO-COASTALWIND	169,466	12,500	3,502	0	0	0	185,468
WIND-RESIDENTIAL	4,050	0	0	0	0	0	4,050
WIND-COMMERCIAL	362,590	152,000	0	0	25,396	0	539,986
COASTAL-RESIDENTIAL	6,130	3,599	0	0	0	0	9,729
COASTAL-COMMERCIAL	46,288	10,000	0	0	10,000	0	66,288
TOTAL	4,876,209	908,605	53,503	109,503	42,897	0	5,990,717
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	0	376,594	80,572	1	0	0	457,167
RESIDENTIAL-EC	0	1,874,828	165,809	55,001	20,100	5,000	2 ,120,738
COMMERCIAL-FIRE	0	17,251	20,000	0	0	0	37,251
COMMERCIAL-EC	0	260,261	73,534	0	0	0	333,795
CRIME-RESIDENTIAL	0	15,641	0	0	0	0	15,641
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	0	770,468	43,479	57,939	0	0	871,886
HOMEOWNER-COASTAL	0	711,200	40,135	53,483	0	0	804,818
HO-BEACHWIND	0	1,880,599	172,500	22,501	0	0	2,075,600
HO-COASTALWIND	0	2,081,764	278,381	0	0	0	2,360,145
WIND-RESIDENTIAL	0	208,952	35,000	12,500	0	0	256,452
WIND-COMMERCIAL	0	1,389,955	114,500	0	128,773	0	1,633,22 8
COASTAL-RESIDENTIAL	0	330,700	42,500	0	0	0	373,200
COASTAL-COMMERCIAL	0	456,003	20,000	0	10,000	0	486,003
TOTAL	0	10,374,216	1,086,410	201,425	158,873	5,000	11,825,924
INCURRED LOSSES							
RESIDENTIAL-FIRE	1,981,366	975,580	(46,296)	3,995	0	0	2, 914,645
RESIDENTIAL-EC	1,673,793	(93,939)	127,026	(44,864)	(60 ,496)	(5,000)	1,596,520
COMMERCIAL-FIRE	566,534	2,190,819	42,865	0	0	0	2,800,218
COMMERCIAL-EC	8,584	(121,013)	68,088	2,897	0	0	(41,444)
CRIME-RESIDENTIAL	13,288	(2,486)	0	0	0	0	10,802
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	431,495	(325,938)	(28,005)	(46,300)	0	0	31,252
HOMEOWNER-COASTAL	1,892,337	269,891	26,634	41,578	0	0	2, 230,440
HO-BEACHWIND	193,317	(638,982)	64,696	813	46,843	0	(333 ,313)
HO-COASTALWIND	394,292	(1,432,470)	(148,609)	982	0	0	(1 ,185,805)
WIND-RESIDENTIAL	5,254	(105,935)	(18,881)	(12,500)	0	0	(132,062)
WIND-COMMERCIAL	402,508	184,430	477,897	0	(35,673)	0	1,0 29,162
COASTAL-RESIDENTIAL	53,290	(206,954)	6,639	0	(216)	0	(14 7,241)
COASTAL-COMMERCIAL	88,785	190,497	666,546	28,672	10,01 6	0	984,516
TOTAL	7,704,843	883,500	1,238,600	(24,727)	(39,526)	(5,000)	9,757,690

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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IBNR TOTALS							
	2007	2006	2005	2004	2003	2002	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL-FIRE	954,154	0	0	0	0	0	954,154
RESIDENTIAL-EC	778,222	0	0	0	0	0	778,222
COMMERCIAL-FIRE	282,016	0	0	0	0	0	282,016
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	120,863	0	0	0	0	0	120,863
HOMEOWNER-COASTAL	1,289,210	0	0	0	0	0	1,289,210
HO-BEACHWIND	80,576	0	0	0	0	0	80,576
HO-COASTALWIND	120,863	0	0	0	0	0	120,863
WIND-RESIDENTIAL	0	0	0	0	0	0	0
WIND-COMMERCIAL	362,590	0	0	0	0	0	362,590
COASTAL-RESIDENTIAL	0	0	0	0	0	0	0
COASTAL-COMMERCIAL	40,288	0	0	0	0	0	40,288
TOTAL	4,028,782	0	0	0	0	0	4,028,782
IBNR (PRIOR PERIOD)							
RESIDENTIAL-FIRE	711,284	215,586	0	0	0	0	926,870
RESIDENTIAL-EC	214,777	982,112	0	0	0	0	1,196,889
COMMERCIAL-FIRE	55,341	17,251	0	0	0	0	72,592
COMMERCIAL-EC	0	155,261	0	0	0	0	155,261
CRIME-RESIDENTIAL	6,890	7,141	0	0	0	0	14,031
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	97,283	405,108	0	0	0	0	502,391
HOMEOWNER-COASTAL	200,377	373,945	0	0	0	0	574,322
HO-BEACHWIND	54,066	964,202	0	0	0	0	1,018,268
HO-COASTALWIND	116,548	1,090,565	0	0	0	0	1,207,113
WIND-RESIDENTIAL	15,675	119,220	0	0	0	0	134,895
WIND-COMMERCIAL	164,268	758,725	0	0	0	0	922,993
COASTAL-RESIDENTIAL	14,080	179,105	0	0	0	0	193,185
COASTAL-COMMERCIAL	22,396	225,804	0	0	0	0	248,200
TOTAL	1,672,985	5,494,025	0	0	0	0	7,167,010

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF SEPTEMBER 30, 2007

QUARTER TO DATE

	2007	2006	2005	2004	2003	2002	TOTAL
LOSSEXPENSESPAID							
RESIDENTIAL-FIRE	48,456	3,582	0	538	0	0	52,576
RESIDENTIAL-EC	137,809	1,966	200	19,309	(256)	56,656	215 ,684
COMMERCIAL-FIRE	13,364	343	0	0	0	0	13,707
COMMERCIAL-EC	1,835	0	0	0	0	0	1,835
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	3,887	514	0	39	0	0	4,440
HOMEOWNER-COASTAL	20,092	1,852	1,213	403	0	0	23,560
HO-BEACHWIND	8,565	2,422	370	0	0	0	11,357
HO-COASTALWIND	14,324	725	2,303	0	0	0	17,352
WIND-RESIDENTIAL	0	0	0	0	0	0	0
WIND-COMMERCIAL	32,072	0	357	0	20,875	0	53,304
COASTAL-RESIDENTIAL	1,359	233	0	0	229	0	1,821
COASTAL-COMMERCIAL	4,282	2,202	951	0	(180)	0	7,255
TOTAL	286,045	13,839	5,394	20,289	20,668	56,656	402,891
UNPAIDLOSSEXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	84,217	27,348	0	0	0	0	111,565
RESIDENTIAL-EC	83,479	5,926	0	908	681	0	90,994
COMMERCIAL-FIRE	29,614	3,361	0	0	0	0	32,975
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	12,367	1,765	0	0	0	0	14,132
HOMEOWNER-COASTAL	112,123	27,488	4,382	6,748	0	0	150,741
HO-BEACHWIND	7,645	88	0	1,689	0	0	9,422
HO-COASTALWIND	12,842	1,008	282	0	0	0	14,132
WIND-RESIDENTIAL	0	0	0	0	0	0	0
WIND-COMMERCIAL	26,765	13,393	0	0	2,238	0	42,396
COASTAL-RESIDENTIAL	0	0	0	0	0	0	0
COASTAL-COMMERCIAL	3,375	668	0	0	668	0	4,711
TOTAL	372,427	81,045	4,664	9,345	3,587	0	471,068
UNPAIDLOSSEXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	117,999	4,471	0	0	0	0	122,470
RESIDENTIAL-EC	28,626	5,566	398	797	1,594	0	36,981
COMMERCIAL-FIRE	4,584	4,944	0	0	0	0	9,528
COMMERCIAL-EC	0	0	0	0	0	0	0
CRIME-RESIDENTIAL	788	398	0	0	0	0	1,186
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	10,754	2,689	1,302	2,005	0	0	16,750
HOMEOWNER-COASTAL	22,150	5,539	2,682	4,130	0	0	34,501
HO-BEACHWIND	5,710	1,806	0	1,793	0	0	9,309
HO-COASTALWIND	15,198	4,391	478	0	0	0	20,067
WIND-RESIDENTIAL	1,257	1,076	366	0	0	0	2,699
WIND-COMMERCIAL	13,129	13,076	0	0	2,079	0	28,284
COASTAL-RESIDENTIAL	2,424	0	0	0	0	0	2,424
COASTAL-COMMERCIAL	2,263	797	0	0	797	0	3,857
TOTAL	224,882	44,753	5,226	8,725	4,470	0	288,056
INCURREDLOSSEXPENSES							
RESIDENTIAL-FIRE	14,674	26,459	0	538	0	0	41,671
RESIDENTIAL-EC	192,662	2,326	(198)	19,420	(1,169)	56,656	269,697
COMMERCIAL-FIRE	38,394	(1,240)	0	0	0	0	37,154
COMMERCIAL-EC	1,835	0	0	0	0	0	1,835
CRIME-RESIDENTIAL	(788)	(398)	0	0	0	0	(1,186)
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	5,500	(410)	(1,302)	(1,966)	0	0	1,822
HOMEOWNER-COASTAL	110,065	23,801	2,913	3,021	0	0	139,800
HO-BEACHWIND	10,500	704	370	(104)	0	0	11,470
HO-COASTALWIND	11,968	(2,658)	2,107	0	0	0	11,417
WIND-RESIDENTIAL	(1,257)	(1,076)	(366)	0	0	0	(2,699)
WIND-COMMERCIAL	45,708	317	357	0	21,034	0	67,416
COASTAL-RESIDENTIAL	(1,065)	233	0	0	229	0	(603)
COASTAL-COMMERCIAL	5,394	2,073	951	0	(309)	0	8,109
TOTAL	433,590	50,131	4,832	20,909	19,785	56,656	585,903

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF SEPTEMBER 30, 2007

YEAR TO DATE

	2007	2006	2005	2004	2003	2002	TOTAL
LOSSES EXPENSES PAID							
RESIDENTIAL-FIRE	61,007	29,559	5,091	4,316	0	0	99,973
RESIDENTIAL-EC	204,616	120,664	16,648	35,213	(256)	94,615	471,500
COMMERCIAL-FIRE	18,552	13,134	992	0	0	0	32,678
COMMERCIAL-EC	6,942	8,307	2,576	0	0	0	17,825
CRIME-RESIDENTIAL	411	848	0	0	0	0	1,259
CRIME-COMMERCIAL	52	384	0	0	0	0	436
HOMEOWNER-BEACH	18,497	15,119	511	9,917	0	0	44,044
HOMEOWNER-COASTAL	43,949	36,130	2,385	11,752	0	0	94,216
HO-BEACHWIND	39,122	101,937	11,143	204	720	0	153,126
HO-COASTALWIND	57,147	80,213	10,472	0	0	0	147,832
WIND-RESIDENTIAL	7,913	14,660	0	0	4,564	0	27,137
WIND-COMMERCIAL	76,272	48,585	79,774	0	37,338	0	241,969
COASTAL-RESIDENTIAL	7,096	14,078	3,385	0	1,288	0	25,847
COASTAL-COMMERCIAL	19,316	47,204	9,289	1,304	3,211	0	80,324
TOTAL	560,892	530,822	142,266	62,706	46,865	94,615	1,438,166
UNPAID LOSSES EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	84,217	27,348	0	0	0	0	111,565
RESIDENTIAL-EC	83,479	5,926	0	908	681	0	90,994
COMMERCIAL-FIRE	29,614	3,361	0	0	0	0	32,975
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	12,367	1,765	0	0	0	0	14,132
HOMEOWNER-COASTAL	112,123	27,488	4,382	6,748	0	0	150,741
HO-BEACHWIND	7,645	88	0	1,689	0	0	9,422
HO-COASTALWIND	12,842	1,008	282	0	0	0	14,132
WIND-RESIDENTIAL	0	0	0	0	0	0	0
WIND-COMMERCIAL	26,765	13,393	0	0	2,238	0	42,396
COASTAL-RESIDENTIAL	0	0	0	0	0	0	0
COASTAL-COMMERCIAL	3,375	668	0	0	668	0	4,711
TOTAL	372,427	81,045	4,664	9,345	3,587	0	471,068
UNPAID LOSSES EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	0	26,712	5,265	0	0	0	31,977
RESIDENTIAL-EC	0	132,090	10,835	3,594	1,313	327	148,159
COMMERCIAL-FIRE	0	1,296	1,307	0	0	0	2,603
COMMERCIAL-EC	0	18,521	4,805	0	0	0	23,326
CRIME-RESIDENTIAL	0	1,091	0	0	0	0	1,091
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	0	54,298	2,841	3,786	0	0	60,925
HOMEOWNER-COASTAL	0	50,120	2,623	3,495	0	0	56,238
HO-BEACHWIND	0	132,292	11,272	1,470	0	0	145,034
HO-COASTALWIND	0	146,669	18,191	0	0	0	164,860
WIND-RESIDENTIAL	0	14,817	2,287	817	0	0	17,921
WIND-COMMERCIAL	0	98,227	7,482	0	8,415	0	114,124
COASTAL-RESIDENTIAL	0	26,863	2,777	0	0	0	29,640
COASTAL-COMMERCIAL	0	28,492	1,307	0	653	0	30,452
TOTAL	0	731,488	70,992	13,162	10,381	327	826,350
INCURRED LOSSES EXPENSES							
RESIDENTIAL-FIRE	145,224	30,195	(174)	4,316	0	0	179,561
RESIDENTIAL-EC	288,095	(5,500)	5,813	32,527	(888)	94,288	414,335
COMMERCIAL-FIRE	48,166	15,199	(315)	0	0	0	63,050
COMMERCIAL-EC	6,942	(10,214)	(2,229)	0	0	0	(5,501)
CRIME-RESIDENTIAL	411	(243)	0	0	0	0	168
CRIME-COMMERCIAL	52	384	0	0	0	0	436
HOMEOWNER-BEACH	30,864	(37,414)	(2,330)	6,131	0	0	(2,749)
HOMEOWNER-COASTAL	156,072	13,498	4,144	15,005	0	0	188,719
HO-BEACHWIND	46,767	(30,267)	(129)	423	720	0	17,514
HO-COASTALWIND	69,989	(65,448)	(7,437)	0	0	0	(2,896)
WIND-RESIDENTIAL	7,913	(157)	(2,287)	(817)	4,564	0	9,216
WIND-COMMERCIAL	103,037	(36,249)	72,292	0	31,161	0	170,241
COASTAL-RESIDENTIAL	7,096	(12,785)	608	0	1,288	0	(3,793)
COASTAL-COMMERCIAL	22,691	19,380	7,982	1,304	3,226	0	54,583
TOTAL	933,319	(119,621)	75,938	58,889	40,071	94,288	1,082,884

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
97	10/01/97 09/30/98	09/14/99 09/16/99	HABITATIONAL	0	459,850	0	46,224
97	10/01/97 09/30/98	09/14/99 09/16/99	COMMERCIAL	0	22,462	0	2,520
			TOTAL	0	482,312	0	48,744
97	10/01/98 09/30/99	09/14/99 09/16/99	HABITATIONAL	0	11,673,626	0	1,169,936
97	10/01/98 09/30/99	09/14/99 09/16/99	COMMERCIAL	0	1,146,594	0	70,288
			TOTAL	0	12,820,220	0	1,240,224
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	20,151	14,683,797	2,015	1,226,675
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	1,763,631	0	82,531
			TOTAL	20,151	16,447,428	2,015	1,309,206
1	10/01/02 09/30/03	08/03/04	HABITATIONAL	0	194,429	0	22,595
1	10/01/02 09/30/03	08/03/04	COMMERCIAL	0	9,599	0	891
			TOTAL	0	204,028	0	23,486
1	10/01/03 09/30/04	08/03/04	HABITATIONAL	0	1,165,092	0	122,646
1	10/01/03 09/30/04	08/03/04	COMMERCIAL	0	368,141	0	16,415
			TOTAL	0	1,533,233	0	139,061
26	10/01/02 09/30/03	08/14/04 08/15/04	HABITATIONAL	0	819,722	0	57,085
26	10/01/02 09/30/03	08/14/04 08/15/04	COMMERCIAL	0	22,799	0	924
			TOTAL	0	842,521	0	58,009

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REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
26	10/01/03 09/30/04	08/14/04 08/15/04	HABITATIONAL	10,001	3,018,975	1,000	283,195
26	10/01/03 09/30/04	08/14/04 08/15/04	COMMERCIAL	0	188,361	0	8,963
			TOTAL	10,001	3,207,336	1,000	292,158
39	10/01/03 09/30/04	03/07/05 03/09/05	HABITATIONAL	0	49,965	0	7,174
39	10/01/03 09/30/04	03/07/05 03/09/05	COMMERCIAL	0	0	0	0
			TOTAL	0	49,965	0	7,174
39	10/1/2004. 09/30/05	03/07/05 03/09/05	HABITATIONAL	0	25,655	0	3,444
39	10/01/04 09/30/05	03/07/05 03/09/05	COMMERCIAL	0	0	0	166
			TOTAL	0	25,655	0	3,610
40	10/01/03 09/30/04	03/25/05 03/28/05	HABITATIONAL	0	29,261	0	2,815
40	10/01/03 09/30/04	03/25/05 03/28/05	COMMERCIAL	0	5,550	0	120
			TOTAL	0	34,811	0	2,935
40	10/1/2004. 09/30/05	03/25/05 03/28/05	HABITATIONAL	0	6,547	0	732
40	10/01/04 09/30/05	03/25/05 03/28/05	COMMERCIAL	0	0	0	0
			TOTAL	0	6,547	0	732
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	198,974	0	19,960
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	14,015	0	764
			TOTAL	0	212,989	0	20,724

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	5,863,421	0	489,436
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	1,575,811	0	50,733
			TOTAL	0	7,439,232	0	540,169
53	10/01/04 09/30/05	10/07/05 10/14/05	HABITATIONAL	0	129,090	0	16,978
53	10/01/04 09/30/05	10/07/05 10/14/05	COMMERCIAL	0	1,074	0	296
				0	130,164	0	17,274
53	10/01/05 09/30/06	10/07/05 10/14/05	HABITATIONAL	0	0	0	123
53	10/01/05 09/30/06	10/07/05 10/14/05	COMMERCIAL	0	0	0	0
				0	0	0	123
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	614,016	0	69,024
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	131,763	0	8,580
				0	745,779	0	77,604
7	10/01/05 09/30/06	11/21/06 11/22/06	HABITATIONAL	15,000	483,197	1,500	49,354
7	10/01/05 09/30/06	11/21/06 11/22/06	COMMERCIAL	0	7,486	0	959
				15,000	490,683	1,500	50,313
7	10/01/06 09/30/07	11/21/06 11/22/06	HABITATIONAL	0	19,367	0	5,692
7	10/01/06 09/30/07	08/31/06 09/01/06	COMMERCIAL	0	0	0	2,206
				0	19,367	0	7,898

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACHPLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
88	10/01/05 09/30/06	11/14/06 11/16/06	HABITATIONAL	0	10,923	0	989
				0	10,923	0	989
98	10/01/05 09/30/06	04/13/07 04/17/07	HABITATIONAL	0	5,546	0	1,416
				0	5,546	0	1,416
98	10/01/06 09/30/07	04/13/07 04/17/07	HABITATIONAL	0	6,597	0	1,219
				0	6,597	0	1,219
BEACH WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
97	10/01/97 09/30/98	09/14/99 09/16/99	HABITATIONAL	0	169,707	0	16,898
97	10/01/97 09/30/98	09/14/99 09/16/99	COMMERCIAL	0	82,741	0	6,233
			TOTAL	0	252,448	0	23,131
97	10/01/98 09/30/99	09/14/99 09/16/99	HABITATIONAL	0	7,297,313	0	654,284
97	10/01/98 09/30/99	09/14/99 09/16/99	COMMERCIAL	0	37,785,920	0	1,269,761
			TOTAL	0	45,083,233	0	1,924,045
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	247,573	0	20,698
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	1,575,586	0	78,054
			TOTAL	0	1,823,159	0	98,752
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	7,684,923	0	666,546
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	25,396	24,101,763	2,540	871,605
			TOTAL	25,396	31,786,686	2,540	1,538,151
1	10/01/02 09/30/03	08/03/04	HABITATIONAL	0	31,680	0	3,765
1	10/01/02 09/30/03	08/03/04	COMMERCIAL	0	27,742	0	3,201
			TOTAL	0	59,422	0	6,966

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
1	10/01/03 09/30/04	08/03/04	HABITATIONAL	0	154,354	0	12,211
1	10/01/03 09/30/04	08/03/04	COMMERCIAL	0	394,371	0	19,110
			TOTAL	0	548,725	0	31,321
26	10/01/02 09/30/03	08/14/04 08/15/04	HABITATIONAL	0	139,427	0	13,024
26	10/01/02 09/30/03	08/14/04 08/15/04	COMMERCIAL	0	800,158	0	47,138
			TOTAL	0	939,585	0	60,162
26	10/01/03 09/30/04	08/14/04 08/15/04	HABITATIONAL	0	151,060	0	8,780
26	10/01/03 09/30/04	08/14/04 08/15/04	COMMERCIAL	0	599,848	0	41,645
			TOTAL	0	750,908	0	50,425
39	10/01/03 09/30/04	03/07/05 03/09/05	HABITATIONAL	0	0	0	341
39	10/01/03 09/30/04	03/07/05 03/09/05	COMMERCIAL	0	16,701	0	2,852
			TOTAL	0	16,701	0	3,193
39	10/01/04 09/30/05	03/07/05 03/09/05	HABITATIONAL	0	0	0	0
39	10/01/04 09/30/05	03/07/05 03/09/05	COMMERCIAL	0	49,012	0	4,742
			TOTAL	0	49,012	0	4,742
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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
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	22,625,794	0	662,125
			TOTAL	0	23,068,192	0	700,063
53	10/01/04 09/30/05	10/07/05 10/14/05	HABITATIONAL	0	15,708	0	1,011
53	10/01/04 09/30/05	10/07/05 10/14/05	COMMERCIAL	0	66,923	0	5,564
				0	82,631	0	6,575
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	152,000	885,710	15,200	41,342
				152,000	944,562	15,200	49,508
7	10/01/05 09/30/06	11/21/06 11/22/06	HABITATIONAL	0	45,439	0	8,781
7	10/01/05 09/30/06	11/21/06 11/22/06	COMMERCIAL	0	552,856	0	31,561
				0	598,295	0	40,342
7	10/01/06 09/30/07	11/21/06 11/22/06	HABITATIONAL	0	2,191	0	366
7	10/01/06 09/30/07	08/31/06 09/01/06	COMMERCIAL	0	36,197	0	3,350
				0	38,388	0	3,716
98	10/01/05 09/30/06	04/13/07 04/17/07	HABITATIONAL	0	0	0	60
98	10/01/05 09/30/06	04/13/07 04/17/07	COMMERCIAL	0	0	0	60
				0	0	0	120

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
98	10/01/06 09/30/07	04/13/07 04/17/07	HABITATIONAL	0	0	0	902
98	10/01/06 09/30/07	04/13/07 04/17/07	COMMERCIAL	0	0	0	0
				0	0	0	902
COASTAL WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
97	10/01/97 09/30/98	09/14/99 09/16/99	HABITATIONAL	0	54,862	0	4,430
97	10/01/97 09/30/98	09/14/99 09/16/99	COMMERCIAL	0	33,718	0	1,426
TOTAL				0	88,580	0	5,856
97	10/01/98 09/30/99	09/14/99 09/16/99	HABITATIONAL	0	1,902,730	0	203,454
97	10/01/98 09/30/99	09/14/99 09/16/99	COMMERCIAL	0	2,976,572	0	119,056
TOTAL				0	4,879,302	0	322,510
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	321,499
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	10,000	4,969,911	1,000	268,080
TOTAL				10,000	7,991,914	1,000	589,579
1	10/01/02 09/30/03	08/03/04	HABITATIONAL	0	5,565	0	722
TOTAL				0	5,565	0	722
1	10/01/03 09/30/04	08/03/04	HABITATIONAL	0	0	0	204
1	10/01/03 09/30/04	08/03/04	COMMERCIAL	0	13,348	0	1,278
TOTAL				0	13,348	0	1,482

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
26	10/01/02 09/30/03	08/14/04 08/15/04	HABITATIONAL	0	104,665	0	8,523
26	10/01/02 09/30/03	08/14/04 08/15/04	COMMERCIAL	0	18,076	0	4,859
			TOTAL	0	122,741	0	13,382
26	10/01/03 09/30/04	08/14/04 08/15/04	HABITATIONAL	0	196,459	0	13,913
26	10/01/03 09/30/04	08/14/04 08/15/04	COMMERCIAL	0	1,000,600	0	50,132
			TOTAL	0	1,197,059	0	64,045
39	10/01/03 09/30/04	03/07/05 03/09/05	HABITATIONAL	0	48,626	0	5,230
39	10/01/03 09/30/04	03/07/05 03/09/05	COMMERCIAL	0	101,790	0	6,531
			TOTAL	0	150,416	0	11,761
39	10/01/04 09/30/05	03/07/05 03/09/05	HABITATIONAL	0	19,718	0	3,051
39	10/01/04 09/30/05	03/07/05 03/09/05	COMMERCIAL	0	61,815	0	2,628
			TOTAL	0	81,533	0	5,679
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	23,192	0	3,744
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	220,458	0	7,773
			TOTAL	0	243,650	0	11,517
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	728,112	0	77,772
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	6,456,813	0	216,532
			TOTAL	0	7,184,925	0	294,304

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
53	10/01/04 09/30/05	10/07/05 10/14/05	HABITATIONAL	0	4,320	0	723
53	10/01/04 09/30/05	10/07/05 10/14/05	COMMERCIAL	0	293,509	0	10,938
				0	297,829	0	11,661
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
7	10/01/05 09/30/06	11/21/06 11/22/06	HABITATIONAL	0	65,460	0	6,987
7	10/01/05 09/30/06	11/21/06 11/22/06	COMMERCIAL	0	106,470	0	14,636
				0	171,930	0	21,623
7	10/01/06 09/30/07	11/21/06 11/22/06	HABITATIONAL	0	28,337	0	2,997
7	10/01/06 09/30/07	08/31/06 09/01/06	COMMERCIAL	0	55	0	665
				0	28,392	0	3,662
88	10/01/05 09/30/06	11/14/06 11/16/06	HABITATIONAL	0	200	0	222
88	10/01/05 09/30/06	11/14/06 11/16/06	COMMERCIAL	0	1,239	0	577
				0	1,439	0	799

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
88	10/01/06 09/30/07	11/14/06 11/16/06	HABITATIONAL	0	0	0	0
88	10/01/06 09/30/07	11/14/06 11/16/06	COMMERCIAL	0	0	0	0
				0	0	0	0
98	10/01/05 09/30/06	04/13/07 04/17/07	HABITATIONAL	0	10,649	0	892
98	10/01/05 09/30/06	04/13/07 04/17/07	COMMERCIAL	0	9,479	0	1,731
				0	20,128	0	2,623
98	10/01/06 09/30/07	04/13/07 04/17/07	HABITATIONAL	0	0	0	274
98	10/01/06 09/30/07	04/13/07 04/17/07	COMMERCIAL	0	19,760	0	1,664
				0	19,760	0	1,938
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
1	10/01/02 09/30/03	08/03/04	HOMEOWNERS	0	289	0	306
1	10/01/02 09/30/03	08/03/04	BEACH HO WIND	0	26,502	0	1,823
				0	26,791	0	2,129

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
1	10/01/03 09/30/04	08/03/04	HO BEACH	0	43,882	0	3,785
1	10/01/03 09/30/04	08/03/04	HO COASTAL	0	0	0	162
1	10/01/03 09/30/04	08/03/04	HO WIND BEACH	22,500	620,378	2,250	40 ,840
1	10/01/03 09/30/04	08/03/04	HO WIND COASTAL	0	30,997	0	2,486
				<u>22,500</u>	<u>695,257</u>	<u>2,250</u>	<u>47,273</u>
26	10/01/02 09/30/03	08/14/04 08/15/04	HOME OWNERS	0	38,371	0	3,508
26	10/01/02 09/30/03	08/14/04 08/15/04	HO WIND BEACH	0	19,308	0	1,661
26	10/01/02 09/30/03	08/14/04 08/15/04	HO WIND COASTAL	0	28,327	0	3,871
				<u>0</u>	<u>86,006</u>	<u>0</u>	<u>9,040</u>
26	10/01/03 09/30/04	08/14/04 08/15/04	HO-BEACH	0	99,573	0	9,401
26	10/01/03 09/30/04	08/14/04 08/15/04	HO-COASTAL	0	245,892	0	18,760
26	10/01/03 09/30/04	08/14/04 08/15/04	HO WIND BEACH	0	1,097,825	0	94,056
26	10/01/03 09/30/04	08/14/04 08/15/04	HO WIND COASTAL	0	1,184,197	0	129,22 9
				<u>0</u>	<u>2,627,487</u>	<u>0</u>	<u>251,446</u>
39	10/01/03 09/30/04	03/07/05 03/09/05	HO-BEACH	0	0	0	0
39	10/01/03 09/30/04	03/07/05 03/09/05	HO-COASTAL	0	22,041	0	1,851
39	10/01/03 09/30/04	03/07/05 03/09/05	HO WIND BEACH	0	35,292	0	5,189
39	10/01/03 09/30/04	03/07/05 03/09/05	HO WIND COASTAL	0	145,397	0	13,444
				<u>0</u>	<u>202,730</u>	<u>0</u>	<u>20,484</u>

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
39	10/01/04 09/30/05	03/07/05 03/09/05	HO-BEACH	0	2,719	0	346
39	10/01/04 09/30/05	03/07/05 03/09/05	HO-COASTAL	0	12,124	0	1,761
39	10/01/04 09/30/05	03/07/05 03/09/05	HOWIND BEACH	0	19,085	0	4,029
39	10/01/04 09/30/05	03/07/05 03/09/05	HOWIND COASTAL	0	102,389	0	14,007
				0	136,317	0	20,143
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	HOWIND BEACH	0	235,222	0	18,563
50	10/01/03 09/30/04	09/13/05 09/16/05	HOWIND 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	HOWIND BEACH	0	8,818,984	0	501,773
50	10/01/04 09/30/05	09/13/05 09/16/05	HOWIND COASTAL	0	7,348,884	0	665,869
				0	17,291,803	0	1,265,280

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
53	10/01/04 09/30/05	10/07/05 10/14/05	HO-BEACH	0	4,532	0	786
53	10/01/04 09/30/05	10/07/05 10/14/05	HO-COASTAL	0	41,966	0	5,544
53	10/01/04 09/30/05	10/07/05 10/14/05	HOWIND BEACH	0	122,966	0	10,912
53	10/01/04 09/30/05	10/07/05 10/14/05	HOWIND COASTAL	0	164,918	0	23,126
				0	334,382	0	40,368
53	10/01/05 09/30/06	10/07/05 10/14/05	HO-BEACH	0	0	0	0
53	10/01/05 09/30/06	10/07/05 10/14/05	HO-COASTAL	0	0	0	0
53	10/01/05 09/30/06	10/07/05 10/14/05	HOWIND BEACH	0	0	0	0
53	10/01/05 09/30/06	10/07/05 10/14/05	HOWIND COASTAL	0	416	0	338
				0	416	0	338
82	10/01/04 09/30/05	08/31/06 09/01/06	HO-BEACH	0	5,818	0	945
82	10/01/04 09/30/05	08/31/06 09/01/06	HO-COASTAL	0	9,637	0	793
82	10/01/04 09/30/05	08/31/06 09/01/06	HOWIND BEACH	0	108,747	0	8,331
82	10/01/04 09/30/05	08/31/06 09/01/06	HOWIND COASTAL	0	63,438	0	7,252
				0	187,640	0	17,321
82	10/01/05 09/30/06	08/31/06 09/01/06	HO-BEACH	0	36,794	0	3,593
82	10/01/05 09/30/06	08/31/06 09/01/06	HO-COASTAL	0	83,245	0	12,098
82	10/01/05 09/30/06	08/31/06 09/01/06	HOWIND BEACH	0	1,003,474	0	76,306

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
82	10/01/05 09/30/06	08/31/06 09/01/06	HOWIND COASTAL	0	504,640	0	83,932
				0	1,628,153	0	175,929
7	10/01/05 09/30/06	11/21/06 11/22/06	HO-BEACH	0	13,915	0	1,221
7	10/01/05 09/30/06	11/21/06 11/22/06	HO-COASTAL	0	47,439	0	6,191
7	10/01/05 09/30/06	11/21/06 11/22/06	HOWIND BEACH	0	391,479	0	36,202
7	10/01/05 09/30/06	11/21/06 11/22/06	HOWIND COASTAL	0	206,835	0	23,315
				0	659,668	0	66,929
7	10/01/06 09/30/07	11/21/06 11/22/06	HO-BEACH	0	0	0	171
7	10/01/06 09/30/07	11/21/06 11/22/06	HO-COASTAL	0	7,521	0	1,461
7	10/01/06 09/30/07	11/21/06 11/22/06	HOWIND BEACH	0	20,343	0	2,834
7	10/01/06 09/30/07	11/21/06 11/22/06	HOWIND COASTAL	0	46,447	0	6,495
				0	74,311	0	10,961
88	10/01/05 09/30/06	11/14/06 11/16/06	HO-BEACH	0	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HO-COASTAL	0	612	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HOWIND BEACH	0	3,385	0	859
88	10/01/05 09/30/06	11/14/06 11/16/06	HOWIND COASTAL	0	21,671	0	1,894
				0	25,668	0	2,753
98	10/01/05 09/30/06	04/13/07 04/17/07	HO-COASTAL	0	15,382	0	2,452
98	10/01/05 09/30/06	04/13/07 04/17/07	HOWIND BEACH	0	21,093	0	2,584

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF SEPTEMBER 30, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
98	10/01/05	04/13/07	HOWINDCOASTAL	0	27,256	0	4,781
	09/30/06	04/17/07		0	89,399	0	12,570
98	10/01/06	04/13/07	HO-COASTAL	0	2,672	0	780
	09/30/07	04/17/07					
98	10/01/06	04/13/07	HOWINDBEACH	0	9,986	0	1,892
	09/30/07	04/17/07					
98	10/01/06	04/13/07	HOWINDCOASTAL	0	69,343	0	8,391
	09/30/07	04/17/07		0	171,400	0	23,633

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF SEPTEMBER 30, 2007

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	HOWIND BEACH LIABILITY*	HOWIND BEACH COUNT	HOWIND COASTAL LIABILITY*	HOWIND COASTAL COUNT	DWELLING BEACHWIND LIABILITY*	DWELLING BEACHWIND COUNT	DWELLING COASTALWIND LIABILITY*	DWELLING COASTALWIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY*	TOTAL RESIDENTIAL COUNT
BEAUFORT	0	0	0	0	84,439,200	194	0	0	570,775,295	1,670	0	0	56,479,480	651	711,693,975	2,515
BRUNSWICK	1,452,044,759	7,147	258,198,000	349	744,097,556	1,301	1,881,862,091	3,473	5,060,120,236	11,510	74,468,364	321	224,329,885	2,135	9,695,120,891	26,236
CAMDEN	0	0	0	0	22,285,280	42	0	0	232,920,785	594	0	0	16,849,600	141	272,055,665	777
CARTERET	528,702,070	4,314	167,088,332	232	292,293,285	544	1,874,709,364	3,439	3,865,271,475	9,794	113,954,089	488	184,075,189	1,549	7,026,093,804	20,360
CHOWAN	0	0	0	0	24,043,300	54	0	0	258,594,977	729	0	0	31,705,001	324	314,343,278	1,107
CRAVEN	0	0	0	0	384,269,156	815	0	0	1,348,111,423	3,732	0	0	92,418,685	838	1,824,799,264	5,385
CURRITUCK	867,886,799	2,263	12,366,800	16	98,735,820	179	1,459,572,032	1,591	882,668,784	2,107	65,520,534	175	44,988,262	367	3,431,739,031	6,698
DARE	2,340,764,806	10,380	460,674,021	636	56,750,600	86	4,111,774,901	7,150	560,036,792	1,050	301,024,188	1,210	20,415,783	109	7,851,441,091	20,621
HYDE	62,677,032	370	2,834,000	4	11,938,240	33	37,510,797	81	31,361,053	111	7,850,967	42	11,180,200	160	165,352,289	801
JONES	0	0	0	0	16,021,506	47	0	0	86,237,084	288	0	0	11,110,184	144	113,368,774	479
NEWHANOVER	545,755,384	2,417	257,614,917	393	896,430,437	1,673	1,438,617,903	2,244	9,840,021,690	21,408	78,363,605	304	348,592,078	2,236	13,405,396,014	30,675
ONSLow	140,720,599	909	50,453,600	72	574,191,056	1,273	367,500,833	715	3,111,308,707	10,159	16,426,770	54	243,924,775	2,371	4,504,526,340	15,553
PAMLICO	0	0	0	0	18,565,500	42	0	0	472,488,662	1,146	0	0	41,445,519	360	532,499,681	1,548
PASQUOTANK	0	0	0	0	101,342,917	222	0	0	523,323,217	1,604	0	0	62,462,129	607	687,128,263	2,433
PENDER	236,502,843	1,328	45,226,480	61	180,968,605	348	449,647,877	948	1,646,802,985	4,259	18,593,080	96	123,751,987	1,303	2,701,493,857	8,343
PERQUIMANS	0	0	0	0	25,867,740	62	0	0	281,221,186	673	0	0	29,367,301	303	336,456,227	1,038
TYRRELL	0	0	0	0	5,693,680	13	0	0	38,420,720	123	0	0	7,667,895	122	51,782,295	258
WASHINGTON	0	0	0	0	11,081,540	32	0	0	118,337,822	376	0	0	14,049,250	208	143,468,612	616
TOTAL	6,175,054,292	29,128	1,254,456,150	1,763	3,549,015,418	6,960	11,621,195,798	19,641	28,928,022,893	71,333	676,201,597	2,690	1,564,813,203	13,928	53,768,759,351	145,443

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY*	COMMERCIAL BEACH COUNT	COMMERCIAL BEACHWIND LIABILITY*	COMMERCIAL BEACHWIND COUNT	COMMERCIAL COASTALWIND LIABILITY*	COMMERCIAL COASTAL COUNT	TOTAL COMMERCIAL BEACH LIABILITY*	TOTAL COMMERCIAL COUNT
BEAUFORT	0	0	0	0	166,344,135	217	166,344,135	217
BRUNSWICK	132,267,782	88	431,589,728	207	1,069,881,258	874	1,633,738,768	1,169
CAMDEN	0	0	0	0	29,486,832	45	29,486,832	45
CARTERET	73,430,700	131	712,070,911	396	879,955,606	1,028	1,665,457,217	1,555
CHOWAN	0	0	0	0	110,265,467	97	110,265,467	97
CRAVEN	0	0	0	0	409,684,953	511	409,684,953	511
CURRITUCK	7,964,400	25	98,418,733	110	168,755,971	252	275,139,104	387
DARE	127,129,060	240	1,148,835,960	978	205,042,935	179	1,481,007,955	1,397
HYDE	11,753,000	27	41,256,524	49	21,603,363	30	74,612,887	106
JONES	0	0	0	0	13,867,229	33	13,867,229	33
NEWHANOVER	297,819,655	270	698,745,676	359	1,937,834,045	1,528	2,934,399,376	2,157
ONSLow	47,256,150	20	51,294,247	24	706,123,498	833	804,673,895	877
PAMLICO	0	0	0	0	85,022,956	125	85,022,956	125
PASQUOTANK	0	0	0	0	171,164,565	196	171,164,565	196
PENDER	23,757,301	34	134,986,957	80	165,359,956	227	324,104,214	341
PERQUIMANS	0	0	0	0	36,979,815	63	36,979,815	63
TYRRELL	0	0	0	0	24,149,986	33	24,149,986	33
WASHINGTON	0	0	0	0	47,722,986	66	47,722,986	66
TOTAL	721,378,048	835	3,317,198,736	2,203	6,249,245,556	6,337	10,287,822,340	9,375

TOTAL BEACH

COUNTY	TOTAL BEACH LIABILITY*	TOTAL BEACH COUNT
BEAUFORT	878,038,110	2,732
BRUNSWICK	11,328,859,659	27,405
CAMDEN	301,542,497	822
CARTERET	8,691,551,021	21,915
CHOWAN	424,608,745	1,204
CRAVEN	2,234,484,217	5,896
CURRITUCK	3,706,878,135	7,085
DARE	9,332,449,046	22,018
HYDE	239,965,176	907
JONES	127,236,003	512
NEWHANOVER	16,339,795,390	32,832
ONSLow	5,309,200,235	16,430
PAMLICO	617,522,637	1,673
PASQUOTANK	858,292,828	2,629
PENDER	3,025,598,071	8,684
PERQUIMANS	373,436,042	1,101
TYRRELL	75,932,281	291
WASHINGTON	191,191,598	682
TOTAL	64,056,581,691	154,818

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.