

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
BALANCESHEET
AS OF MARCH 31, 2007

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	(716,645)			(716,645) (Note1)
INVESTMENTS	440,008,827			440,008,827
FIXED ASSETS	21,882		(21,882)	0
DATA PROCESSING EQUIPMENT	165,511			165,511
ACCOUNTS RECEIVABLE-SUBROGATION	731			731
ACCOUNTS RECEIVABLE-OTHER	433,474			433,474
ACCOUNTS RECEIVABLE-ASSESSMENTS	2,654,556			2,654,556
PREPAID EXPENSE	17,408		(17,408)	0
TOTAL ASSETS	442,585,744	0	(39,290)	442,546,454
LIABILITIES & EQUITY				
LIABILITIES				
ACCOUNT PAYABLE-FAIR				1,884,519
PREMIUM REFUND				1,955
COMMISSION PAYABLE				2,338,718
PREMIUM SUSPENSE				824,949
ACC RUAL-PREMIUM TAX				1,742,468
ACC RUAL-POST RETIREMENT				542,585
ACC RUAL-PENSION				69,981
ACC RUAL-RENT				19,491
CLAIMS PAYABLE				5,695
PREPAID PREMIUMS				6,734,830
UNCLAIMED CHECKS				669,916
DISTRIBUTION PAYABLE				877,848
TOTAL LIABILITIES				15,712,955
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				4,119,937
UNPAID LAE RESERVES				318,828
UNEARNED PREMIUMS				89,999,555
TOTAL RESERVES				94,438,320
MEMBERS' EQUITY				332,395,179
TOTAL LIABILITIES & MEMBERS' EQUITY				442,546,454

Note1-Each night, all funds remaining in the Association's checking account are invested overnight in overnight investments. The investments are returned to the account the next morning, with interest. This transaction is a repurchase of the investment account.

Agreements and returned to the account reclassification (\$484,438) of the claim checks payable account creates the credit balance in the investment account.

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
INCOME STATEMENT AND EQUITY ACCOUNT
AS OF MARCH 31, 2007

	QUARTER TODATE	YEAR TODATE
UNDERWRITING INCOME		
PREMIUMS EARNED	46,838,874	90,518,871
DEDUCTIONS		
LOSSES INCURRED	(2,206,873)	3,093,497
LOSS EXPENSE INCURRED	(179,186)	323,661
OPERATING EXPENSE INCURRED	6,594,060	12,261,186
PREMIUM TAXES	1,779,968	2,628,700
TOTAL DEDUCTIONS	5,987,969	18,307,044
NET UNDERWRITING GAIN OR (LOSS)	40,850,905	72,211,827
OTHER INCOME OR (OUTGO)		
INVESTMENT INCOME	5,750,698	10,148,331
MISCELLANEOUS INCOME	17,273	7,384
NET OTHER INCOME	5,767,971	10,155,715
NET INCOME OR (LOSS)	46,618,876	82,367,542
EQUITY ACCOUNT		
MEMBERS' EQUITY (PRIOR PERIOD)	285,760,105	249,982,407
NET INCOME OR (LOSS)	46,618,876	82,367,542
CHANGE IN ASSETS NOT ADMITTED	16,198	45,230
ASSESSMENTS OR (DISTRIBUTIONS)	0	0
PRIOR PERIOD ADJUSTMENT	0	0
NET CHANGE IN EQUITY	46,635,074	82,412,772
MEMBERS' EQUITY (CURRENT PERIOD)	332,395,179	332,395,179

The Aggregate Liability for the Association as of March 31, 2007 is \$57,271,493.715.

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
MEMBERS' ACCOUNT
AS OF MARCH 31, 2007

	QUARTER TO DATE							
	2007	2006	2005	2004	2003	2002	2001	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	45,998,313	(683,897)	0	0	0	0	0	45,314,416
INTEREST RECEIVED	5,750,698	0	0	0	0	0	0	5,750,698
MISCELLANEOUS INCOME	17,273	0	0	0	0	0	0	17,273
TOTAL INCOME	51,766,284	(683,897)	0	0	0	0	0	51,082,387
EXPENSES PAID								
LOSSES	371,063	4,221,370	393,147	37,129	(50,000)	0	0	4,972,709
LOSS ADJUSTMENT EXPENSES	107,671	162,168	18,702	17,902	7,196	13,127	0	326,766
COMMISSION	5,928,589	(88,907)	0	0	0	0	0	5,839,682
PREMIUM TAX	1,779,968	0	0	0	0	0	0	1,779,968
ADMINISTRATIVE EXPENSES	754,378	0	0	0	0	0	0	754,378
TOTAL EXPENSES PAID	8,941,669	4,294,631	411,849	55,031	(42,804)	13,127	0	13,673,503
NET CASH CHANGE	42,824,615	(4,978,528)	(411,849)	(55,031)	42,804	(13,127)	0	37,408,884
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,201,953	1,687,181	60,199	109,503	56,101	5,000	0	4,119,937
LOSS ADJUSTMENT EXPENSES	170,402	130,565	4,659	8,473	4,3 42	387	0	318,828
UNEARNED PREMIUMS	65,053,998	24,945,557	0	0	0	0	0	89,999,555
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR)	5,521,885	5,402,551	179,280	134,602	56,201	5,000	0	11,299,519
LOSS ADJUSTMENT EXPENSES	403,052	394,349	13,087	9,825	4, 102	365	0	824,780
UNEARNED PREMIUMS	35,534,170	55,989,843	0	0	0	0	0	91,524,013
NET RESERVE CHANGE	(25,967,246)	35,023,440	127,509	26,451	(140)	(22)	0	9,209,992
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	16,198	0	0	0	0	0	0	16,198
TOTAL NET OTHER CHANGES	16,198	0	0	0	0	0	0	16,198
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	16,873,567	30,044,912	(284,340)	(28,580)	42,664	45,035,565	(45,048,714)	46,635,074

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
MEMBERS' ACCOUNT
AS OF MARCH 31, 2007

	YEARTODATE							
	2007	2006	2005	2004	2003	2002	2001	TOTAL
INCOMERECEIVED								
PREMIUMSWRITTEN	86,380,988	(674,140)	0	0	0	0	0	85,706,848
INTERESTRECEIVED	10,148,331	0	0	0	0	0	0	10,148,331
MISCELLANEOUSINCOME	7,384	0	0	0	0	0	0	7,384
TOTALINCOME	96,536,703	(674,140)	0	0	0	0	0	95,862,563
EXPENSESPAID								
LOSSES	476,718	8,165,223	2,065,578	102,784	(10,819)	0	0	10,799,484
LOSSADJUSTMENTEXPENSES	184,558	442,656	130,840	35,135	15,062	22,932	0	831,183
COMMISSION	11,124,682	(87,638)	0	0	0	0	0	11,037,044
PREMIUMTAX	2,628,700	0	0	0	0	0	0	2,628,700
ADMINISTRATIVEEXPENSES	1,224,142	0	0	0	0	0	0	1,224,142
TOTALEXPENSESPAID	15,638,800	8,520,241	2,196,418	137,919	4,243	22,932	0	26,520,553
NETCASHCHANGE	80,897,903	(9,194,381)	(2,196,418)	(137,919)	(4,243)	(22,932)	0	69,342,010
RESERVES:								
DEDUCT:(CURRENTPERIOD)								
LOSSES(INCLIBNR.)	2,201,953	1,687,181	60,199	109,503	56,101	5,000	0	4,119,937
LOSSADJUSTMENTEXPENSES	170,402	130,565	4,659	8,473	4,3 42	387	0	318,828
UNEARNEDPREMIUMS	65,053,998	24,945,557	0	0	0	0	0	89,999,55 5
ADD:(PRIORPERIOD)								
LOSSES(INCLIBNR)	0	10,374,216	1,086,410	201,425	158,8 73	5,000	0	11,825,924
LOSSADJUSTMENTEXPENSES	0	731,488	70,992	13,162	10,381	3 27	0	826,350
UNEARNEDPREMIUMS	0	94,811,578	0	0	0	0	0	94,811,578
NETRESERVECHANGE	(67,426,353)	79,153,979	1,092,544	96,611	108,811	(60)	0	13,025,532
NETOTHERCHANGES								
PRIORPERIODADJUSTMENT	0	0	0	0	0	0	0	0
ASSETSNOTADMITTED	45,230	0	0	0	0	0	0	45,230
TOTALNETOTHERCHANGES	45,230	0	0	0	0	0	0	45,230
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)
INSOLVENTMEMBER	0	0	0	0	0	0	0	0
CHANGEINMEMBERS'EQUITY	13,516,780	69,959,598	(1,103,874)	(41,308)	104,568	45,025,722	(45,048,714)	82,412,772

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 2007

	2007				2006			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	40,576,223	8,234,322	35,278,066	2,292,377	85,227,829	19,988,298	55,638,639	12,323,757
INTEREST RECEIVED	4,767,032	967,396	4,144,587	269,316	7,009,092	1,634,158	4,564,469	1,011,873
MISCELLANEOUS INCOME	3,468	704	3,016	196	(12,561)	(2,928)	(8,180)	(1,813)
TOTAL INCOME	45,346,723	9,202,422	39,425,669	2,561,889	92,224,360	21,619,528	60,194,928	13,333,817
EXPENSES PAID								
LOSSES	254,366	16,781	205,517	54	5,211,453	3,372,629	1,761,413	835,377
LOSS ADJUSTMENT EXPENSES	90,626	40,784	43,994	9,154	473,536	147,224	247,681	79,671
COMMISSION	5,226,782	1,052,407	3,958,285	887,209	10,975,285	2,538,254	7,194,686	1,581,884
PREMIUM TAX	1,234,795	250,582	1,073,563	69,760	1,762,019	410,812	1,147,464	254,375
ADMINISTRATIVE EXPENSES	575,023	116,692	499,941	32,486	1,000,212	233,198	651,359	144,396
TOTAL EXPENSES PAID	7,381,592	1,477,246	5,781,300	998,633	19,422,505	6,702,117	11,002,603	2,895,703
NET CASH CHANGE	37,965,131	7,725,176	33,644,369	1,563,226	72,801,855	14,917,411	49,192,325	10,438,114
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	851,791	934,489	373,913	41,760	588,271	865,329	195,581	38,000
LOSS ADJUSTMENT EXPENSES	65,917	72,317	28,936	3,232	45,524	66,965	15,135	2,941
UNEARNED PREMIUMS	30,596,609	6,338,228	26,421,973	1,697,188	12,271,346	2,770,533	9,372,003	531,675
NET RESERVE CHANGE	31,514,317	7,345,034	26,824,822	1,742,180	12,905,141	3,702,827	9,582,719	572,616
NET OTHER CHANGES								
ASSETS NOT ADMITTED	21,246	4,312	18,472	1,200	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	21,246	4,312	18,472	1,200	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	6,472,060	384,454	6,838,019	(177,754)	59,900,619	11,215,495	39,612,151	9,866,062

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 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	20,458,328	24,843,964	10,396,112	7,079,362	11,380,497	2,427,076	3,535,507	1,226,049
LOSS ADJUSTMENT EXPENSES	1,462,912	777,784	1,014,241	261,887	1,009,427	160,999	331,719	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	2 64,569	386,346	130,213
ADMINISTRATIVE EXPENSES	1,068,771	215,559	544,142	126,5 65	1,241,643	252,209	329,811	116,404
TOTAL EXPENSES PAID	33,526,529	28,029,062	17,465,233	8, 772,073	22,624,683	4,689,766	7,184,745	2,384,297
NET CASH CHANGE	41,156,125	(12,849,094)	20,796,692	262, 954	40,030,672	8,268,572	11,520,531	4,051,443
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	35,968	0	24,231	0	72,335	0	37,168	0
LOSS ADJUSTMENT EXPENSES	2,784	0	1,875	0	5,597	0	2,876	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	38,752	0	26,106	0	77,932	0	40,044	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,209	1,252	3,161	736	241,635	48,712	7 1,133	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	40,998,280	(12,873,114)	20,709,952	248 ,851	40,212,289	8,320,923	11,556,379	4,077,098

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 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	28,226,925	27,084,660	3,848,867	5,056,813	6,293,773	2,228,427	240,991	105,050
LOSS ADJUSTMENT EXPENSES	2,420,566	891,475	408,585	281,730	514,286	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	38,424,288	30,438,903	6,048,272	6,433,800	13,288,722	4,728,829	1,211,117	1,074,697
NET CASH CHANGE	6,522,215	(16,225,250)	4,674,859	146,612	24,994,350	8,505,653	4,325,041	4,648,551
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	20,001	26,100	0	10,000	5,000	0	0	0
LOSS ADJUSTMENT EXPENSES	1,548	2,020	0	774	387	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	21,549	28,120	0	10,774	5,387	0	0	0
NET OTHER CHARGES								
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 CHARGES	(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	7,326,859	(15,993,678)	4,862,991	254,921	54,177,664	18,118,510	7,948,322	8,337,826

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
MEMBERS' ACCOUNT FOR UNSETLED YEARS
AS OF MARCH 31, 2007

	2001				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED					
PREMIUMS WRITTEN	34,706,831	10,613,765	3,966,521	4,058,334	678,131,497
INTEREST RECEIVED	2,071,772	627,809	215,338	224,128	39,434,539
MISCELLANEOUS INCOME	5,339	1,618	555	577	(9,171)
TOTAL INCOME	36,783,942	11,243,192	4,182,414	4,283,039	717,556,865
EXPENSES PAID					
LOSSES	2,706,230	114,715	89,190	109,076	169,109,202
LOSS ADJUSTMENT EXPENSES	191,545	118,080	8,464	6,317	11,248,222
COMMISSION	4,541,074	1,371,869	471,995	489,279	87,228,966
PREMIUM TAX	769,372	233,143	79,968	83,232	15,145,937
ADMINISTRATIVE EXPENSES	802,354	243,137	83,396	86,800	11,853,654
TOTAL EXPENSES PAID	9,010,575	2,080,944	733,013	774,704	294,585,981
NET CASH CHANGE	27,773,367	9,162,248	3,449,401	3,508,335	422,970,884
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	4,119,937
LOSS ADJUSTMENT EXPENSES	0	0	0	0	318,828
UNEARNED PREMIUMS	0	0	0	0	89,999,555
NET RESERVE CHANGE	0	0	0	0	94,438,320
NET OTHER CHANGES					
ASSETS NOT ADMITTED	(13,460)	(4,078)	(1,398)	(1,456)	56,899
MINIMUM PENSION LIABILITY	0	0	0	0	(65,166)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	(182,629)
TOTAL NET OTHER CHANGES	(13,460)	(4,078)	(1,398)	(1,456)	(190,896)
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)
INSOLVENT MEMBERS	(17,033)	0	(4,038)	0	(34,896)
MEMBERS' EQUITY	0	0	0	0	332,395,179

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF PREMIUMS
AS OF MARCH 31, 2007

	QUARTER TODATE 2007	QUARTER TODATE 2006	QUARTER TODATE TOTAL	YEARTO DATE 2007	YEARTO DATE 2006	YEARTO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL-FIRE	1,426,940	(37,689)	1,389,251	2,724,5 50	(80,500)	2,644,050
RESIDENTIAL-EC	9,132,915	(162,481)	8,970,434	17,461,1 21	(194,244)	17,266,877
COMMERCIAL-FIRE	377,949	(6,467)	371,482	573,319	1,463	5 74,782
COMMERCIAL-EC	1,064,908	(38,785)	1,026,123	1,784,875	(30,900)	1,753,975
CRIME-RESIDENTIAL	74,223	(561)	73,662	140,304	177	140,4 81
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	867,367	(20,629)	846,738	1,720,161	(34 ,539)	1,685,622
HOMEOWNER-COASTAL	1,716,163	(40,223)	1,675,940	3,396, 982	(41,432)	3,355,550
HO-BEACHWIND	9,000,646	(108,374)	8,892,272	17,160,05 3	(145,200)	17,014,853
HO-COASTALWIND	12,889,544	(158,300)	12,731,244	24,89 3,726	(58,939)	24,834,787
WIND-RESIDENTIAL	661,707	(16,703)	645,004	1,370,034	(1 2,975)	1,357,059
WIND-COMMERCIAL	3,394,481	(39,653)	3,354,828	5,876,12 8	38,073	5,914,201
COASTAL-RESIDENTIAL	4,215,638	(19,797)	4,195,841	6,98 7,358	(67,445)	6,919,913
COASTAL-COMMERCIAL	1,175,832	(34,235)	1,141,597	2,292,377	(47,679)	2,244,698
TOTAL	45,998,313	(683,897)	45,314,416	86,380,988	(674,140)	85,706,848
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL-FIRE	1,144,675	2,110,471	3,255,146	0	3,636 ,001	3,636,001
RESIDENTIAL-EC	7,346,384	10,873,957	18,220,341	0	18,44 7,422	18,447,422
COMMERCIAL-FIRE	169,173	374,793	543,966	0	621,784	621,7 84
COMMERCIAL-EC	617,135	1,160,537	1,777,672	0	1,890,781	1 ,890,781
CRIME-RESIDENTIAL	58,095	99,887	157,982	0	171,783	171,7 83
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	746,219	1,127,882	1,874,101	0	1,925,12 6	1,925,126
HOMEOWNER-COASTAL	1,477,804	2,090,507	3,568,311	0	3,56 4,216	3,564,216
HO-BEACHWIND	7,209,079	12,354,963	19,564,042	0	20,908 ,134	20,908,134
HO-COASTALWIND	10,565,253	14,744,157	25,309,410	0	24, 820,781	24,820,781
WIND-RESIDENTIAL	621,971	977,907	1,599,878	0	1,628,471	1,628,471
WIND-COMMERCIAL	2,206,855	5,015,524	7,222,379	0	8,506, 960	8,506,960
COASTAL-RESIDENTIAL	971,818	1,137,568	2,109,386	0	1,89 4,330	1,894,330
COASTAL-COMMERCIAL	2,399,709	3,921,690	6,321,399	0	6,795,789	6,795,789
TOTAL	35,534,170	55,989,843	91,524,013	0	94,811,578	94,811,578
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL-FIRE	2,057,040	922,222	2,979,262	2,057,04 0	922,222	2,979,262
RESIDENTIAL-EC	13,177,278	4,856,202	18,033,480	13,177 ,278	4,856,202	18,033,480
COMMERCIAL-FIRE	456,414	162,792	619,206	456,414	162,79 2	619,206
COMMERCIAL-EC	1,377,716	512,588	1,890,304	1,377,716	51 2,588	1,890,304
CRIME-RESIDENTIAL	105,554	43,951	149,505	105,554	43,95 1	149,505
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	1,273,587	512,467	1,786,054	1,273,587	512,467	1,786,054
HOMEOWNER-COASTAL	2,523,450	953,579	3,477,029	2,523,4 50	953,579	3,477,029
HO-BEACHWIND	12,969,999	5,502,536	18,472,535	12,969, 999	5,502,536	18,472,535
HO-COASTALWIND	18,662,568	6,732,396	25,394,964	18,66 2,568	6,732,396	25,394,964
WIND-RESIDENTIAL	1,013,151	433,968	1,447,119	1,013,15 1	433,968	1,447,119
WIND-COMMERCIAL	4,504,098	2,095,153	6,599,251	4,504,0 98	2,095,153	6,599,251
COASTAL-RESIDENTIAL	5,235,955	1,686,028	6,921,983	5,2 35,955	1,686,028	6,921,983
COASTAL-COMMERCIAL	1,697,188	531,675	2,228,863	1,697,188	531,675	2,228,863
TOTAL	65,053,998	24,945,557	89,999,555	65,053,998	24,945,557	89,999,555
EARNED PREMIUMS						
RESIDENTIAL-FIRE	514,575	1,150,560	1,665,135	667,510	2,633,279	3,300,789
RESIDENTIAL-EC	3,302,021	5,855,274	9,157,295	4,283,84 3	13,396,976	17,680,819
COMMERCIAL-FIRE	90,708	205,534	296,242	116,905	460,455	577,360
COMMERCIAL-EC	304,327	609,164	913,491	407,159	1,347,29 3	1,754,452
CRIME-RESIDENTIAL	26,764	55,375	82,139	34,750	128,009	1 62,759
CRIME-COMMERCIAL	0	0	0	0	0	0
HOMEOWNER-BEACH	339,999	594,786	934,785	446,574	1,378, 120	1,824,694
HOMEOWNER-COASTAL	670,517	1,096,705	1,767,222	873,532	2,569,205	3,442,737
HO-BEACHWIND	3,239,726	6,744,053	9,983,779	4,190,054	15,260,398	19,450,452
HO-COASTALWIND	4,792,229	7,853,461	12,645,690	6,231, 158	18,029,446	24,260,604
WIND-RESIDENTIAL	270,527	527,236	797,763	356,883	1,181 ,528	1,538,411
WIND-COMMERCIAL	1,097,238	2,880,718	3,977,956	1,372,0 30	6,449,880	7,821,910
COASTAL-RESIDENTIAL	(48,499)	(568,257)	(616,756)	1,75 1,403	140,857	1,892,260
COASTAL-COMMERCIAL	1,878,353	3,355,780	5,234,133	595,189	6,216,435	6,811,624
TOTAL	16,478,485	30,360,389	46,838,874	21,326,990	69,191,881	90,518,871

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
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AS OF MARCH 31, 2007

QUARTER TO DATE

PAID LOSSES	2007	2006	2005	2004	2003	2002	TOTAL
RESIDENTIAL-FIRE	587	365,611	4,794	1,567	0	0	372,559
RESIDENTIAL-EC	54,592	504,499	11,027	46,335	(50,000)	0	5 66,453
COMMERCIAL-FIRE	0	1,668,670	0	0	0	0	1,668,670
COMMERCIAL-EC	0	96,504	22,366	(34,086)	0	0	84,784
CRIME-RESIDENTIAL	4,204	2,337	0	0	0	0	6,541
CRIME-COMMERCIAL	0	0	(2,897)	0	0	0	(2,897)
HOMEOWNER-BEACH	121,446	194,016	2,732	11,639	0	0	329,833
HOMEOWNER-COASTAL	113,323	181,037	2,549	10,861	0	0	307,7 70
HO-BEACHWIND	5,933	319,821	65,681	813	0	0	392,248
HO-COASTALWIND	33,886	168,233	33,192	0	0	0	235,311
WIND-RESIDENTIAL	20,257	36,984	5,820	0	0	0	63,061
WIND-COMMERCIAL	16,781	514,169	185,293	0	0	0	716,243
COASTAL-RESIDENTIAL	0	31,659	11,443	0	0	0	43,102
COASTAL-COMMERCIAL	54	137,830	51,147	0	0	0	189,031
TOTAL	371,063	4,221,370	393,147	37,129	(50,000)	0	4,972,709
OUTSTANDING LOSSES (CURRENT PERIOD INCL. I.BNR)							
RESIDENTIAL-FIRE	136,875	109,826	0	1	0	0	246,702
RESIDENTIAL-EC	307,187	282,434	0	10,001	20,001	5,000	624 ,623
COMMERCIAL-FIRE	464,344	533,732	0	0	0	0	998,076
COMMERCIAL-EC	28,050	0	0	0	0	0	28,050
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	294,242	143,307	25,968	39,832	0	0	503,34 9
HOMEOWNER-COASTAL	274,559	133,721	24,231	37,168	0	0	469, 679
HO-BEACHWIND	79,440	29,905	10,000	22,501	0	0	141,846
HO-COASTALWIND	88,221	49,063	0	0	0	0	137,284
WIND-RESIDENTIAL	34,047	22,799	0	0	0	0	56,846
WIND-COMMERCIAL	442,095	331,597	0	0	26,100	0	799,792
COASTAL-RESIDENTIAL	11,133	12,797	0	0	0	0	23,930
COASTAL-COMMERCIAL	41,760	38,000	0	0	10,000	0	89,760
TOTAL	2,201,953	1,687,181	60,199	109,503	56,101	5,000	4,119,937
OUTSTANDING LOSSES (PRIOR PERIOD INCL. I.BNR)							
RESIDENTIAL-FIRE	154,644	120,952	5,000	1	0	0	280,597
RESIDENTIAL-EC	646,729	610,784	15,599	10,001	20,101	5,0 00	1,308,214
COMMERCIAL-FIRE	1,823,868	2,096,400	0	0	0	0	3,920,268
COMMERCIAL-EC	75,521	21,000	65,593	0	0	0	162,114
CRIME-RESIDENTIAL	21,506	8,599	0	0	0	0	30,105
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	222,743	159,052	24,001	38,903	0	0	444,69 9
HOMEOWNER-COASTAL	361,831	258,370	38,988	63,196	0	0	722, 385
HO-BEACHWIND	445,606	425,741	10,000	22,501	0	0	903,848
HO-COASTALWIND	490,742	457,248	10,099	0	0	0	958,089
WIND-RESIDENTIAL	79,593	81,486	10,000	0	0	0	171,079
WIND-COMMERCIAL	754,661	806,722	0	0	26,100	0	1,587,483
COASTAL-RESIDENTIAL	138,379	35,896	0	0	0	0	174,275
COASTAL-COMMERCIAL	306,062	320,301	0	0	10,000	0	636,363
TOTAL	5,521,885	5,402,551	179,280	134,602	56,201	5,000	11,299,519
INCURRED LOSSES							
RESIDENTIAL-FIRE	(17,182)	354,485	(206)	1,567	0	0	338,66 4
RESIDENTIAL-EC	(284,950)	176,149	(4,572)	46,335	(50,10 0)	0	(117,138)
COMMERCIAL-FIRE	(1,359,524)	106,002	0	0	0	0	(1,253,522)
COMMERCIAL-EC	(47,471)	75,504	(43,227)	(34,086)	0	0	(49, 280)
CRIME-RESIDENTIAL	(17,302)	(6,262)	0	0	0	0	(23,564)
CRIME-COMMERCIAL	0	0	(2,897)	0	0	0	(2,897)
HOMEOWNER-BEACH	192,945	178,271	4,699	12,568	0	0	388,483
HOMEOWNER-COASTAL	26,051	56,388	(12,208)	(15,167)	0	0	55 ,064
HO-BEACHWIND	(360,233)	(76,015)	65,681	813	0	0	(369,754)
HO-COASTALWIND	(368,635)	(239,952)	23,093	0	0	0	(585,49 4)
WIND-RESIDENTIAL	(25,289)	(21,703)	(4,180)	0	0	0	(51,172)
WIND-COMMERCIAL	(295,785)	39,044	185,293	0	0	0	(71,448)
COASTAL-RESIDENTIAL	(127,246)	8,560	11,443	0	0	0	(107,24 3)
COASTAL-COMMERCIAL	(264,248)	(144,471)	51,147	0	0	0	(357 ,572)
TOTAL	(2,948,869)	506,000	274,066	12,030	(50,100)	0	(2,206,873)

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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YEARTODATE

PAID LOSSES	2007	2006	2005	2004	2003	2002	TOTAL
RESIDENTIAL-FIRE	3,410	517,595	34,237	1,567	0	0	556,809
RESIDENTIAL-EC	79,543	1,332,588	248,333	46,335	(68,058)	0	1,638,741
COMMERCIAL-FIRE	0	1,668,670	62,865	0	0	0	1,731,535
COMMERCIAL-EC	0	138,737	43,161	2,897	0	0	184,795
CRIME-RESIDENTIAL	4,817	7,153	0	0	0	0	11,970
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	124,487	344,347	11,486	11,639	0	0	491,95 9
HOMEOWNER-COASTAL	118,263	425,240	16,769	10,861	0	0	571, 133
HO-BEACHWIND	19,661	1,098,879	221,416	813	46,843	0	1,38 7,612
HO-COASTALWIND	76,783	567,266	114,374	0	0	0	758,423
WIND-RESIDENTIAL	22,448	75,671	8,597	0	0	0	106,716
WIND-COMMERCIAL	16,781	1,346,559	577,444	0	0	0	1,940,784
COASTAL-RESIDENTIAL	10,471	99,904	49,139	0	380	0	159,894
COASTAL-COMMERCIAL	54	542,614	677,757	28,672	10,016	0	1, 259,113
TOTAL	476,718	8,165,223	2,065,578	102,784	(10,819)	0	10,799,484
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL-FIRE	136,875	109,826	0	1	0	0	246,702
RESIDENTIAL-EC	307,187	282,434	0	10,001	20,001	5,000	624 ,623
COMMERCIAL-FIRE	464,344	533,732	0	0	0	0	998,076
COMMERCIAL-EC	28,050	0	0	0	0	0	28,050
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	294,242	143,307	25,968	39,832	0	0	503,34 9
HOMEOWNER-COASTAL	274,559	133,721	24,231	37,168	0	0	469, 679
HO-BEACHWIND	79,440	29,905	10,000	22,501	0	0	141,846
HO-COASTALWIND	88,221	49,063	0	0	0	0	137,284
WIND-RESIDENTIAL	34,047	22,799	0	0	0	0	56,846
WIND-COMMERCIAL	442,095	331,597	0	0	26,100	0	799,792
COASTAL-RESIDENTIAL	11,133	12,797	0	0	0	0	23,930
COASTAL-COMMERCIAL	41,760	38,000	0	0	10,000	0	89,760
TOTAL	2,201,953	1,687,181	60,199	109,503	56,101	5,000	4,119,937
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	140,285	250,827	(46,335)	1,567	0	0	346, 344
RESIDENTIAL-EC	386,730	(259,806)	82,524	1,335	(68,157)	0	142,626
COMMERCIAL-FIRE	464,344	2,185,151	42,865	0	0	0	2,692,360
COMMERCIAL-EC	28,050	(121,524)	(30,373)	2,897	0	0	(120,9 50)
CRIME-RESIDENTIAL	4,817	(8,488)	0	0	0	0	(3,671)
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	418,729	(282,814)	(6,025)	(6,468)	0	0	12 3,422
HOMEOWNER-COASTAL	392,822	(152,239)	865	(5,454)	0	0	235, 994
HO-BEACHWIND	99,101	(751,815)	58,916	813	46,843	0	(546, 142)
HO-COASTALWIND	165,004	(1,465,435)	(164,007)	0	0	0	(1,4 64,438)
WIND-RESIDENTIAL	56,495	(110,482)	(26,403)	(12,500)	0	0	(92,890)
WIND-COMMERCIAL	458,876	288,201	462,944	0	(102,673)	0	1, 107,348
COASTAL-RESIDENTIAL	21,604	(217,999)	6,639	0	380	0	(189, 376)
COASTAL-COMMERCIAL	41,814	124,611	657,757	28,672	10,01 6	0	862,870
TOTAL	2,678,671	(521,812)	1,039,367	10,862	(113,591)	0	3,093,497

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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IBNR(CURRENT PERIOD)	IBNR TOTALS						TOTAL
	2007	2006	2005	2004	2003	2002	
RESIDENTIAL-FIRE	114,776	0	0	0	0	0	114,776
RESIDENTIAL-EC	290,599	0	0	0	0	0	290,599
COMMERCIAL-FIRE	464,344	0	0	0	0	0	464,344
COMMERCIAL-EC	13,050	0	0	0	0	0	13,050
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	234,178	0	0	0	0	0	234,178
HOMEOWNER-COASTAL	218,513	0	0	0	0	0	218,513
HO-BEACHWIND	61,340	0	0	0	0	0	61,340
HO-COASTALWIND	68,522	0	0	0	0	0	68,522
WIND-RESIDENTIAL	26,447	0	0	0	0	0	26,447
WIND-COMMERCIAL	372,095	0	0	0	0	0	372,095
COASTAL-RESIDENTIAL	11,133	0	0	0	0	0	11,133
COASTAL-COMMERCIAL	41,760	0	0	0	0	0	41,760
TOTAL	1,916,757	0	0	0	0	0	1,916,757
IBNR(PRIOR PERIOD)							
RESIDENTIAL-FIRE	130,545	215,586	0	0	0	0	346,131
RESIDENTIAL-EC	608,634	982,112	0	0	0	0	1,590,746
COMMERCIAL-FIRE	1,823,868	17,251	0	0	0	0	1,841,119
COMMERCIAL-EC	75,422	155,261	0	0	0	0	230,683
CRIME-RESIDENTIAL	14,006	7,141	0	0	0	0	21,147
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	206,892	405,108	0	0	0	0	612,000
HOMEOWNER-COASTAL	336,083	373,945	0	0	0	0	710,028
HO-BEACHWIND	420,507	964,202	0	0	0	0	1,384,709
HO-COASTALWIND	445,742	1,090,565	0	0	0	0	1,536,307
WIND-RESIDENTIAL	79,593	119,220	0	0	0	0	198,813
WIND-COMMERCIAL	738,562	758,725	0	0	0	0	1,497,287
COASTAL-RESIDENTIAL	81,080	179,105	0	0	0	0	260,185
COASTAL-COMMERCIAL	296,062	225,804	0	0	0	0	521,866
TOTAL	5,256,996	5,494,025	0	0	0	0	10,751,021

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2007

QUARTER TO DATE

	2007	2006	2005	2004	2003	2002	TOTAL
LOSSEXPENSESPAI							
RESIDENTIAL-FIRE	3,864	5,430	3,703	845	0	0	13,842
RESIDENTIAL-EC	23,007	32,332	3,249	2,422	0	13,127	74,137
COMMERCIAL-FIRE	2,489	6,430	0	0	0	0	8,919
COMMERCIAL-EC	4,504	3,840	2,576	0	0	0	10,920
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	11,757	8,806	276	8,603	0	0	29,442
HOMEOWNER-COASTAL	8,119	6,082	190	5,942	0	0	20,333
HO-BEACHWIND	11,888	24,439	2,201	90	0	0	38,618
HO-COASTALWIND	14,265	21,343	2,910	0	0	0	38,518
WIND-RESIDENTIAL	3,859	5,434	0	0	0	0	9,293
WIND-COMMERCIAL	17,747	31,708	1,603	0	4,597	0	55,655
COASTAL-RESIDENTIAL	1,666	2,521	813	0	968	0	5,968
COASTAL-COMMERCIAL	4,506	13,803	1,181	0	1,631	0	21,121
TOTAL	107,671	162,168	18,702	17,902	7,196	13,127	326,766
UNPAIDLOSSEXPENSE (CURRENTPERIODINCLIBNR)							
RESIDENTIAL-FIRE	10,591	8,499	0	0	0	0	19,090
RESIDENTIAL-EC	23,773	21,857	0	774	1,548	387	48,339
COMMERCIAL-FIRE	35,934	41,304	0	0	0	0	77,238
COMMERCIAL-EC	2,171	0	0	0	0	0	2,171
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	22,770	11,090	2,010	3,082	0	0	38,952
HOMEOWNER-COASTAL	21,247	10,348	1,875	2,876	0	0	36,346
HO-BEACHWIND	6,148	2,314	774	1,741	0	0	10,977
HO-COASTALWIND	6,827	3,797	0	0	0	0	10,624
WIND-RESIDENTIAL	2,635	1,764	0	0	0	0	4,399
WIND-COMMERCIAL	34,212	25,661	0	0	2,020	0	61,893
COASTAL-RESIDENTIAL	862	990	0	0	0	0	1,852
COASTAL-COMMERCIAL	3,232	2,941	0	0	774	0	6,947
TOTAL	170,402	130,565	4,659	8,473	4,342	387	318,828
UNPAIDLOSSEXPENSE (PRIORPERIODINCLIBNR)							
RESIDENTIAL-FIRE	11,286	8,829	365	0	0	0	20,480
RESIDENTIAL-EC	47,207	44,583	1,139	730	1,467	365	95,491
COMMERCIAL-FIRE	133,128	153,022	0	0	0	0	286,150
COMMERCIAL-EC	5,512	1,533	4,788	0	0	0	11,833
CRIME-RESIDENTIAL	1,569	628	0	0	0	0	2,197
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	16,259	11,610	1,752	2,840	0	0	32,461
HOMEOWNER-COASTAL	26,410	18,859	2,846	4,613	0	0	52,728
HO-BEACHWIND	32,526	31,076	730	1,642	0	0	65,974
HO-COASTALWIND	35,821	33,376	737	0	0	0	69,934
WIND-RESIDENTIAL	5,810	5,948	730	0	0	0	12,488
WIND-COMMERCIAL	55,084	58,885	0	0	1,905	0	115,874
COASTAL-RESIDENTIAL	10,100	2,620	0	0	0	0	12,720
COASTAL-COMMERCIAL	22,340	23,380	0	0	730	0	46,450
TOTAL	403,052	394,349	13,087	9,825	4,102	365	824,780
INCURREDLOSSEXPENSES							
RESIDENTIAL-FIRE	3,169	5,100	3,338	845	0	0	12,452
RESIDENTIAL-EC	(427)	9,606	2,110	2,466	81	13,149	26,985
COMMERCIAL-FIRE	(94,705)	(105,288)	0	0	0	0	(199,993)
COMMERCIAL-EC	1,163	2,307	(2,212)	0	0	0	1,258
CRIME-RESIDENTIAL	(1,569)	(628)	0	0	0	0	(2,197)
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	18,268	8,286	534	8,845	0	0	35,933
HOMEOWNER-COASTAL	2,956	(2,429)	(781)	4,205	0	0	3,951
HO-BEACHWIND	(14,490)	(4,323)	2,245	189	0	0	(16,379)
HO-COASTALWIND	(14,729)	(8,236)	2,173	0	0	0	(20,792)
WIND-RESIDENTIAL	684	1,250	(730)	0	0	0	1,204
WIND-COMMERCIAL	(3,125)	(1,516)	1,603	0	4,712	0	1,674
COASTAL-RESIDENTIAL	(7,572)	891	813	0	968	0	(4,900)
COASTAL-COMMERCIAL	(14,602)	(6,636)	1,181	0	1,675	0	(18, 382)
TOTAL	(124,979)	(101,616)	10,274	16,550	7,436	13,149	(179,186)

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2007

YEARTODATE

	2007	2006	2005	2004	2003	2002	TOTAL
LOSSEXPENSESPAID							
RESIDENTIAL-FIRE	5,694	15,373	5,091	845	0	0	27,003
RESIDENTIAL-EC	42,001	107,583	14,741	11,870	0	22,932	199,127
COMMERCIAL-FIRE	2,623	6,430	992	0	0	0	10,045
COMMERCIAL-EC	5,107	8,307	2,576	0	0	0	15,990
CRIME-RESIDENTIAL	115	848	0	0	0	0	963
CRIME-COMMERCIAL	52	384	0	0	0	0	436
HOMEOWNER-BEACH	12,723	12,640	511	9,834	0	0	35,708
HOMEOWNER-COASTAL	12,145	22,074	1,172	11,078	0	0	46,469
HO-BEACHWIND	24,210	92,114	10,773	204	720	0	128,021
HO-COASTALWIND	26,827	74,078	7,194	0	0	0	108,099
WIND-RESIDENTIAL	5,883	12,780	0	0	4,564	0	23,227
WIND-COMMERCIAL	33,002	38,381	78,067	0	5,919	0	155,369
COASTAL-RESIDENTIAL	5,022	12,953	3,385	0	968	0	22,328
COASTAL-COMMERCIAL	9,154	38,711	6,338	1,304	2,891	0	58,398
TOTAL	184,558	442,656	130,840	35,135	15,062	22,932	831,183
UNPAIDLOSSEXPENSE (CURRENTPERIODINCLIBNR)							
RESIDENTIAL-FIRE	10,591	8,499	0	0	0	0	19,090
RESIDENTIAL-EC	23,773	21,857	0	774	1,548	387	48,339
COMMERCIAL-FIRE	35,934	41,304	0	0	0	0	77,238
COMMERCIAL-EC	2,171	0	0	0	0	0	2,171
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER-BEACH	22,770	11,090	2,010	3,082	0	0	38,952
HOMEOWNER-COASTAL	21,247	10,348	1,875	2,876	0	0	36,346
HO-BEACHWIND	6,148	2,314	774	1,741	0	0	10,977
HO-COASTALWIND	6,827	3,797	0	0	0	0	10,624
WIND-RESIDENTIAL	2,635	1,764	0	0	0	0	4,399
WIND-COMMERCIAL	34,212	25,661	0	0	2,020	0	61,893
COASTAL-RESIDENTIAL	862	990	0	0	0	0	1,852
COASTAL-COMMERCIAL	3,232	2,941	0	0	774	0	6,947
TOTAL	170,402	130,565	4,659	8,473	4,342	387	318,828
UNPAIDLOSSEXPENSE (PRIORPERIODINCLIBNR)							
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
INCURREDLOSSEXPENSES							
RESIDENTIAL-FIRE	16,285	(2,840)	(174)	845	0	0	14,116
RESIDENTIAL-EC	65,774	(2,650)	3,906	9,050	235	22,992	99,307
COMMERCIAL-FIRE	38,557	46,438	(315)	0	0	0	84,680
COMMERCIAL-EC	7,278	(10,214)	(2,229)	0	0	0	(5,165)
CRIME-RESIDENTIAL	115	(243)	0	0	0	0	(128)
CRIME-COMMERCIAL	52	384	0	0	0	0	436
HOMEOWNER-BEACH	35,493	(30,568)	(320)	9,130	0	0	13,735
HOMEOWNER-COASTAL	33,392	(17,698)	424	10,459	0	0	26,577
HO-BEACHWIND	30,358	(37,864)	275	475	720	0	(6,036)
HO-COASTALWIND	33,654	(68,794)	(10,997)	0	0	0	(46,137)
WIND-RESIDENTIAL	8,518	(273)	(2,287)	(817)	4,564	0	9,705
WIND-COMMERCIAL	67,214	(34,185)	70,585	0	(476)	0	103,138
COASTAL-RESIDENTIAL	5,884	(12,920)	608	0	968	0	(5,460)
COASTAL-COMMERCIAL	12,386	13,160	5,031	1,304	3,012	0	34,893
TOTAL	354,960	(158,267)	64,507	30,446	9,023	22,992	323,661

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	5,000	11,673,626	500	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	5,000	12,820,220	500	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	14,663,636	2,015	1,226,931
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	1,763,631	0	82,531
			TOTAL	20,151	16,427,267	2,015	1,309,462
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	12,500	819,722	1,250	57,085
26	10/01/02 09/30/03	08/14/04 08/15/04	COMMERCIAL	0	22,799	0	924
			TOTAL	12,500	842,521	1,250	58,009

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	HABITATIONAL	10,001	3,018,975	1,000	283,195
		08/15/04					
26	10/01/03 09/30/04	08/14/04	COMMERCIAL	0	188,361	0	8,963
		08/15/04					
39	10/01/03 09/30/04	03/07/05	HABITATIONAL	0	49,965	0	7,174
		03/09/05					
39	10/01/03 09/30/04	03/07/05	COMMERCIAL	0	0	0	0
		03/09/05					
39	10/1/2004 09/30/05	03/07/05	HABITATIONAL	0	26,991	0	3,444
		03/09/05					
39	10/01/04 09/30/05	03/07/05	COMMERCIAL	0	0	0	166
		03/09/05					
50	10/01/03 09/30/04	09/13/05	HABITATIONAL	0	195,644	0	19,960
		09/16/05					
50	10/01/03 09/30/04	09/13/05	COMMERCIAL	0	14,015	0	764
		09/16/05					
50	10/01/04 09/30/05	09/13/05	HABITATIONAL	0	5,817,072	0	487,807
		09/16/05					
50	10/01/04 09/30/05	09/13/05	COMMERCIAL	0	1,477,350	0	50,733
		09/16/05					
53	10/01/04 09/30/05	10/07/05	HABITATIONAL	0	129,090	0	16,978
		10/14/05					
53	10/01/04 09/30/05	10/07/05	COMMERCIAL	0	1,074	0	296
		10/14/05					
				0	130,164	0	17,274

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
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	119,621	0	8,937
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	0	0	0
				0	119,621	0	8,937
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	0	581,074	0	66,121
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	10,000	158,377	1,000	12,078
				10,000	739,451	1,000	78,199
7	10/01/05 09/30/06	11/21/06 11/22/06	HABITATIONAL	52,450	429,097	5,245	47,561
7	10/01/05 09/30/06	11/21/06 11/22/06	COMMERCIAL	0	6,974	0	959
				52,450	436,071	5,245	48,520
7	10/01/06 09/30/07	11/21/06 11/22/06	HABITATIONAL	5,099	19,368	510	4,021
7	10/01/06 09/30/07	08/31/06 09/01/06	COMMERCIAL	0	0	0	1,456
				5,099	19,368	510	5,477
88	10/01/05 09/30/06	11/14/06 11/16/06	HABITATIONAL	0	10,924	0	989
88	10/01/05 09/30/06	11/14/06 11/16/06	COMMERCIAL	0	0	0	0
				0	10,924	0	989

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
BEACHWIND & 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	667,514
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	26,100	24,034,059	2,610	858,557
			TOTAL	26,100	31,718,982	2,610	1,526,071
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
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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	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
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	434,876	0	37,938
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	22,622,857	0	663,419
			TOTAL	0	23,057,733	0	701,357
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	5,539
				0	82,631	0	6,550

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	0	0	126
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	0	0	349
				0	0	0	475
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	2,501	57,715	250	7,753
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	152,000	873,257	15,200	37,982
				154,501	930,972	15,450	45,735
7	10/01/05 09/30/06	11/21/06 11/22/06	HABITATIONAL	20,198	41,046	2,020	8,001
7	10/01/05 09/30/06	11/21/06 11/22/06	COMMERCIAL	147,097	512,996	14,710	25,729
				167,295	554,042	16,730	33,730
7	10/01/06 09/30/07	11/21/06 11/22/06	HABITATIONAL	0	20,057	0	1,628
7	10/01/06 09/30/07	08/31/06 09/01/06	COMMERCIAL	50,000	16,780	5,000	2,574
				50,000	36,837	5,000	4,202

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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2007

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	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	3,022,599	0	320,119
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	10,000	4,969,911	1,000	267,760
			TOTAL	10,000	7,992,510	1,000	587,879
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
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	994,920	0	49,652
			TOTAL	0	1,191,379	0	63,565
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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 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	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
				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
				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	6,441,170	0	215,581
				0	7,169,282	0	293,353
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	10,963
				0	297,829	0	11,686
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	3,532	0	487
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	19,531	0	1,005
				0	23,063	0	1,492
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	31,000	473,469	3,100	30,124
				31,000	536,274	3,100	39,871
7	10/01/05 09/30/06	11/21/06 11/22/06	HABITATIONAL	0	63,260	0	6,987
7	10/01/05 09/30/06	11/21/06 11/22/06	COMMERCIAL	0	99,065	0	11,953
				0	162,325	0	18,940

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
7	10/01/06 09/30/07	11/21/06 11/22/06	HABITATIONAL	0	10,471	0	1,735
7	10/01/06 09/30/07	08/31/06 09/01/06	COMMERCIAL	0	55	0	665
				0	10,526	0	2,400
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	0	0	0
				0	200	0	222
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

HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY REPORT **FC 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	HOWINDBEACH	0	523,710	0	37,140
95	10/01/02 09/30/03	09/18/03	HOCOASTAL	0	419,065	0	31,876
95	10/01/02 09/30/03	09/18/03	HOWINDCOASTAL	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	BEACHHOWIND	0	26,502	0	1,823
				0	26,791	0	2,129

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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
				22,500	695,257	2,250	47,273
26	10/01/02 09/30/03	08/14/04 08/15/04	HOMEOWNERS	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
				0	86,006	0	9,040
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	129,229
				0	2,627,487	0	251,446
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
				0	202,730	0	20,484

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
39	10/01/04	03/07/05	HO-BEACH	0	2,719	0	346
	09/30/05	03/09/05					
39	10/01/04	03/07/05	HO-COASTAL	0	12,124	0	1,761
	09/30/05	03/09/05					
39	10/01/04	03/07/05	HOWINDBEACH	0	19,085	0	4,029
	09/30/05	03/09/05					
39	10/01/04	03/07/05	HOWINDCOASTAL	0	102,389	0	14,007
	09/30/05	03/09/05					
				0	136,317	0	20,143
50	10/01/03	09/13/05	HO-BEACH	0	5,075	0	573
	09/30/04	09/16/05					
50	10/01/03	09/13/05	HO-COASTAL	0	50,671	0	4,127
	09/30/04	09/16/05					
50	10/01/03	09/13/05	HOWINDBEACH	0	235,222	0	18,563
	09/30/04	09/16/05					
50	10/01/03	09/13/05	HOWINDCOASTAL	0	262,236	0	29,686
	09/30/04	09/16/05					
				0	553,204	0	52,949
50	10/01/04	09/13/05	HO-BEACH	0	452,060	0	36,990
	09/30/05	09/16/05					
50	10/01/04	09/13/05	HO-COASTAL	0	667,887	0	60,648
	09/30/05	09/16/05					
50	10/01/04	09/13/05	HOWINDBEACH	0	8,799,205	0	501,089
	09/30/05	09/16/05					
50	10/01/04	09/13/05	HOWINDCOASTAL	10,000	7,341,461	1, 000	663,113
	09/30/05	09/16/05					
				10,000	17,260,613	1,000	1,261,840

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
53	10/01/04	10/07/05	HO-BEACH	0	4,532	0	786
	09/30/05	10/14/05					
53	10/01/04	10/07/05	HO-COASTAL	0	41,966	0	5,544
	09/30/05	10/14/05					
53	10/01/04	10/07/05	HOWINDBEACH	0	122,966	0	10,912
	09/30/05	10/14/05					
53	10/01/04	10/07/05	HOWINDCOASTAL	0	161,117	0	22,837
	09/30/05	10/14/05					
				0	330,581	0	40,079
53	10/01/05	10/07/05	HO-BEACH	0	0	0	0
	09/30/06	10/14/05					
53	10/01/05	10/07/05	HO-COASTAL	0	0	0	0
	09/30/06	10/14/05					
53	10/01/05	10/07/05	HOWINDBEACH	0	0	0	0
	09/30/06	10/14/05					
53	10/01/05	10/07/05	HOWINDCOASTAL	0	416	0	338
	09/30/06	10/14/05					
				0	416	0	338
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	9,637	0	793
	09/30/05	09/01/06					
82	10/01/04	08/31/06	HOWINDBEACH	0	110,747	0	8,331
	09/30/05	09/01/06					
82	10/01/04	08/31/06	HOWINDCOASTAL	0	62,766	0	7,019
	09/30/05	09/01/06					
				0	188,968	0	17,088
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					

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 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	HOWINDBEACH	0	965,658	0	75,246
82	10/01/05 09/30/06	08/31/06 09/01/06	HOWINDCOASTAL	14,265	500,390	1,427	83,932
				14,265	1,586,087	1,427	174,869
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	47,440	0	6,191
7	10/01/05 09/30/06	11/21/06 11/22/06	HOWINDBEACH	19,806	337,133	1,981	33,375
7	10/01/05 09/30/06	11/21/06 11/22/06	HOWINDCOASTAL	0	205,572	0	23,315
				19,806	604,060	1,981	64,102
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	7,522	0	1,461
7	10/01/06 09/30/07	11/21/06 11/22/06	HOWINDBEACH	5,000	15,310	500	2,330
7	10/01/06 09/30/07	11/21/06 11/22/06	HOWINDCOASTAL	0	46,446	0	6,495
				5,000	69,278	500	10,457
88	10/01/05 09/30/06	11/14/06 11/16/06	HO-BEACH	0	3,385	0	859
88	10/01/05 09/30/06	11/14/06 11/16/06	HO-COASTAL	10,000	13,495	1,000	1,242
88	10/01/05 09/30/06	11/14/06 11/16/06	HOWINDBEACH	0	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HOWINDCOASTAL	0	8,789	0	652
				10,000	25,669	1,000	2,753

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
AS OF MARCH 31, 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	87,828,420	202	0	0	447,003,984	1,346	0	0	49,940,435	576	584,772,839	2,124
BRUNSWICK	1,402,000,267	7,149	260,708,528	354	716,622,109	1,282	1,725,579,435	3,349	4,176,107,525	9,755	68,694,909	299	187,902,796	1,754	8,537,615,569	23,942
CAMDEN	0	0	0	0	17,191,660	36	0	0	193,210,381	522	0	0	16,799,140	131	227,201,181	689
CARTERET	511,993,478	4,308	168,320,032	239	310,124,935	581	1,743,883,524	3,347	3,380,385,742	8,810	102,686,025	466	162,774,921	1,361	6,380,168,657	19,112
CHOWAN	0	0	0	0	22,606,700	53	0	0	227,325,427	670	0	0	27,615,110	296	277,547,237	1,019
CRAVEN	0	0	0	0	371,616,385	793	0	0	952,886,422	2,739	0	0	78,565,656	723	1,403,068,463	4,255
CURRITUCK	867,597,217	2,323	13,523,000	16	89,131,000	168	1,349,186,878	1,507	712,111,925	1,779	64,110,753	178	41,543,623	333	3,137,204,396	6,304
DARE	2,304,663,777	10,453	455,242,982	639	54,917,000	84	3,838,234,915	6,843	486,198,270	899	289,286,575	1,220	17,036,883	85	7,445,580,402	20,223
HYDE	59,576,897	363	2,805,600	4	14,796,080	41	35,379,913	79	27,116,087	100	7,452,617	43	8,746,948	127	155,874,142	757
JONES	0	0	0	0	17,791,306	50	0	0	64,610,489	233	0	0	8,810,628	119	91,212,423	402
NEWHANOVER	540,956,242	2,403	231,515,957	357	818,020,457	1,559	1,325,977,081	2,153	8,881,706,031	20,022	76,253,804	286	301,669,865	1,951	12,176,099,437	28,731
ONSLOW	137,232,217	908	49,764,800	72	522,563,806	1,129	354,907,366	708	2,453,152,634	8,358	14,437,150	53	193,864,950	1,950	3,725,922,923	13,178
PAMlico	0	0	0	0	20,206,860	46	0	0	353,782,388	876	0	0	36,890,263	295	410,879,511	1,217
PASQUOTANK	0	0	0	0	90,698,947	208	0	0	422,463,500	1,371	0	0	58,801,236	583	571,963,683	2,162
PENDER	233,720,889	1,348	43,087,100	60	165,129,457	320	430,596,410	939	1,383,092,764	3,726	18,480,780	95	109,827,111	1,154	2,383,934,511	7,642
PERQUIMANS	0	0	0	0	24,799,790	59	0	0	216,958,633	562	0	0	24,945,573	284	266,703,996	905
TYRRELL	0	0	0	0	6,525,780	16	0	0	29,361,740	97	0	0	7,611,495	113	43,499,015	226
WASHINGTON	0	0	0	0	10,105,140	28	0	0	96,502,926	306	0	0	12,081,250	186	118,689,316	520
TOTAL	6,057,740,984	29,255	1,224,967,999	1,741	3,360,675,832	6,655	10,803,745,522	18,925	24,503,976,868	62,171	641,402,613	2,640	1,345,427,883	12,021	47,937,937,701	133,408

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY*	COMMERCIAL BEACH COUNT	COMMERCIAL BEACHWIND LIABILITY*	COMMERCIAL BEACHWIND COUNT	COMMERCIAL COASTALWIND LIABILITY*	COMMERCIAL COASTALWIND COUNT	TOTAL COMMERCIAL LIABILITY*	TOTAL COMMERCIAL COUNT
BEAUFORT	0	0	0	0	131,848,885	172	131,848,885	172
BRUNSWICK	129,758,690	99	415,195,440	192	942,857,601	761	1,487,811,731	1,052
CAMDEN	0	0	0	0	27,823,685	42	27,823,685	42
CARTERET	76,485,139	132	678,271,080	395	771,870,195	886	1,526,626,414	1,413
CHOWAN	0	0	0	0	93,409,263	79	93,409,263	79
CRAVEN	0	0	0	0	362,317,934	460	362,317,934	460
CURRITUCK	7,409,200	22	85,025,706	99	150,120,440	227	242,555,346	348
DARE	124,423,928	251	1,112,505,883	966	184,027,297	163	1,420,957,108	1,380
HYDE	11,305,900	27	37,065,288	45	20,281,955	27	68,653,143	99
JONES	0	0	0	0	11,122,735	24	11,122,735	24
NEWHANOVER	266,701,946	254	658,836,442	338	1,687,991,675	1,330	2,613,530,063	1,922
ONSLOW	24,719,550	20	85,667,275	23	619,510,193	666	729,897,018	709
PAMlico	0	0	0	0	76,066,980	99	76,066,980	99
PASQUOTANK	0	0	0	0	144,749,264	167	144,749,264	167
PENDER	17,282,960	29	124,983,900	84	143,514,244	206	285,781,104	319
PERQUIMANS	0	0	0	0	37,829,524	60	37,829,524	60
TYRRELL	0	0	0	0	23,487,519	31	23,487,519	31
WASHINGTON	0	0	0	0	49,088,298	59	49,088,298	59
TOTAL	658,087,313	834	3,197,551,014	2,142	5,477,917,687	5,459	9,333,556,014	8,435

TOTAL BEACH

COUNTY	TOTAL BEACH LIABILITY*	TOTAL BEACH COUNT
BEAUFORT	716,621,724	2,296
BRUNSWICK	10,025,427,300	24,994
CAMDEN	255,024,866	731
CARTERET	7,906,795,071	20,525
CHOWAN	370,956,500	1,098
CRAVEN	1,765,386,397	4,715
CURRITUCK	3,379,759,742	6,652
DARE	8,866,537,510	21,603
HYDE	224,527,285	856
JONES	102,335,158	426
NEWHANOVER	14,789,629,500	30,653
ONSLOW	4,455,819,941	13,887
PAMlico	486,946,491	1,316
PASQUOTANK	716,712,947	2,329
PENDER	2,669,715,615	7,961
PERQUIMANS	304,533,520	965
TYRRELL	66,986,534	257
WASHINGTON	167,777,614	579
TOTAL	57,271,493,715	141,843

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