

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2006

| | LEDGER ASSETS | NON-LEDGER ASSETS | ASSETS NOT ADMITTED | ADMITTED ASSETS |
|--|--------------------|----------------------|------------------------|--------------------|
| ASSETS | | | | |
| CASH | 197,856 | | | 197,856 (Note 1) |
| INVESTMENTS | 399,096,947 | | | 399,096,947 |
| FIXED ASSETS | 29,917 | | (29,917) | 0 |
| DATA PROCESSING EQUIPMENT | 157,724 | | | 157,724 |
| ACCOUNTS RECEIVABLE-OTHER | 355,167 | | | 355,167 |
| PREPAID EXPENSE | 25,570 | | (25,570) | 0 |
| TOTAL ASSETS | 399,863,181 | 0 | (55,487) | 399,807,694 |
| LIABILITIES & EQUITY | | | | |
| LIABILITIES | | | | |
| ACCOUNT PAYABLE-FAIR | | | | 875,273 |
| PREMIUM REFUND | | | | 3,087 |
| COMMISSION PAYABLE | | | | 1,766,092 |
| PREMIUMS SUSPENSE | | | | 722,444 |
| ACCRUAL-PREMIUM TAX | | | | 791,737 |
| ACCRUAL-POST RETIREMENT | | | | 542,615 |
| ACCRUAL-PENSION | | | | 69,981 |
| ACCRUAL-RENT | | | | 19,491 |
| CLAIMS PAYABLE | | | | 40,344 |
| PREPAID PREMIUMS | | | | 3,986,947 |
| UNCLAIMED CHECKS | | | | 703,418 |
| DISTRIBUTION PAYABLE | | | | 877,848 |
| TOTAL LIABILITIES | | | | 10,399,277 |
| RESERVES FOR: | | | | |
| UNPAID LOSSES (INCL. IBNR) | | | | 11,299,519 |
| UNPAID LAE RESERVES | | | | 824,780 |
| UNEARNED PREMIUMS | | | | 91,524,013 |
| TOTAL RESERVES | | | | 103,648,312 |
| MEMBERS' EQUITY | | | | 285,760,105 |
| TOTAL LIABILITIES & MEMBERS' EQUITY | | | | 399,807,694 |

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 (\$1,129,211) of the claim checks payable account may create a 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 DECEMBER 31, 2006

| | YEAR TO DATE |
|---|-----------------|
| <u>UNDERWRITING INCOME</u> | |
| PREMIUMS EARNED | 43,679,997 |
| <u>DEDUCTIONS</u> | |
| LOSSES INCURRED | 5,300,370 |
| LOSS EXPENSE INCURRED | 502,847 |
| OPERATING EXPENSE INCURRED | 5,667,125 |
| PREMIUM TAXES | 848,732 |
| <u>TOTAL DEDUCTIONS</u> | 12,319,074 |
| <u>NET UNDERWRITING GAIN OR (LOSS)</u> | 31,360,923 |
| <u>OTHER INCOME OR (OUTGO)</u> | |
| INVESTMENT INCOME | 4,397,633 |
| MISCELLANEOUS INCOME | (9,890) |
| <u>NET OTHER INCOME</u> | 4,387,743 |
| <u>NET INCOME OR (LOSS)</u> | 35,748,666 |
| <u>EQUITY ACCOUNT</u> | |
| MEMBERS' EQUITY (PRIOR PERIOD) | 249,982,407 |
| <u>NET INCOME OR (LOSS)</u> | 35,748,666 |
| CHANGE IN ASSETS NOT ADMITTED | 29,032 |
| ASSESSMENTS OR (DISTRIBUTIONS) | 0 |
| PRIOR PERIOD ADJUSTMENT | 0 |
| <u>NET CHANGE IN EQUITY</u> | 35,777,698 |
| <u>MEMBERS' EQUITY (CURRENT PERIOD)</u> | 285,760,105 |

The Aggregate Liability for the Association as of December 31, 2006 is \$54,518,537,865.

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF DECEMBER 31, 2006

| | YEAR TO DATE | | | | | | | TOTAL |
|----------------------------------|---------------------|--------------------|--------------------|-----------------|-----------------|----------------|----------|-------------------|
| | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | |
| INCOME RECEIVED | | | | | | | | |
| PREMIUMS WRITTEN | 40,382,675 | 9,757 | 0 | 0 | 0 | 0 | 0 | 40,392,432 |
| INTEREST RECEIVED | 4,397,633 | 0 | 0 | 0 | 0 | 0 | 0 | 4,397,633 |
| MISCELLANEOUS INCOME | (9,890) | 0 | 0 | 0 | 0 | 0 | 0 | (9,890) |
| TOTAL INCOME | 44,770,418 | 9,757 | 0 | 0 | 0 | 0 | 0 | 44,780,175 |
| EXPENSES PAID | | | | | | | | |
| LOSSES | 105,655 | 3,943,853 | 1,672,431 | 65,655 | 39,181 | 0 | 0 | 5,826,775 |
| LOSS ADJUSTMENT EXPENSES | 76,887 | 280,488 | 112,138 | 17,233 | 7,866 | 9,805 | 0 | 504,417 |
| COMMISSION | 5,196,093 | 1,268 | 0 | 0 | 0 | 0 | 0 | 5,197,361 |
| PREMIUM TAX | 848,732 | 0 | 0 | 0 | 0 | 0 | 0 | 848,732 |
| ADMINISTRATIVE EXPENSES | 469,764 | 0 | 0 | 0 | 0 | 0 | 0 | 469,764 |
| TOTAL EXPENSES PAID | 6,697,131 | 4,225,609 | 1,784,569 | 82,888 | 47,047 | 9,805 | 0 | 12,847,049 |
| NET CASH CHANGE | 38,073,287 | (4,215,852) | (1,784,569) | (82,888) | (47,047) | (9,805) | 0 | 31,933,126 |
| RESERVES: | | | | | | | | |
| DEDUCT: (CURRENT 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 |
| 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 | (41,459,107) | 44,130,539 | 965,035 | 70,160 | 108,951 | (38) | 0 | 3,815,540 |
| NET OTHER CHANGES | | | | | | | | |
| PRIOR PERIOD ADJUSTMENT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ASSETS NOT ADMITTED | 29,032 | 0 | 0 | 0 | 0 | 0 | 0 | 29,032 |
| TOTAL NET OTHER CHANGES | 29,032 | 0 | 0 | 0 | 0 | 0 | 0 | 29,032 |
| 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 | (3,356,788) | 39,914,687 | (819,534) | (12,728) | 61,904 | (9,843) | 0 | 35,777,698 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF DECEMBER 31, 2006

| | YEAR TO DATE 2007 | YEAR TO DATE 2006 | YEAR TO DATE TOTAL |
|---|-------------------------|-------------------------|--------------------------|
| PREMIUMS WRITTEN | | | |
| RESIDENTIAL-FIRE | 1,297,610 | (42,811) | 1,254,799 |
| RESIDENTIAL-EC | 8,328,206 | (31,763) | 8,296,443 |
| COMMERCIAL-FIRE | 195,370 | 7,930 | 203,300 |
| COMMERCIAL-EC | 719,967 | 7,885 | 727,852 |
| CRIME-RESIDENTIAL | 66,081 | 738 | 66,819 |
| CRIME-COMMERCIAL | 0 | 0 | 0 |
| HOMEOWNER-BEACH | 852,794 | (13,910) | 838,884 |
| HOMEOWNER-COASTAL | 1,680,819 | (1,209) | 1,679,610 |
| HO-BEACHWIND | 8,159,407 | (36,826) | 8,122,581 |
| HO-COASTALWIND | 12,004,182 | 99,361 | 12,103,543 |
| WIND-RESIDENTIAL | 708,327 | 3,728 | 712,055 |
| WIND-COMMERCIAL | 2,481,647 | 77,726 | 2,559,373 |
| COASTAL-RESIDENTIAL | 2,771,720 | (47,648) | 2,724,072 |
| COASTAL-COMMERCIAL | 1,116,545 | (13,444) | 1,103,101 |
| TOTAL | 40,382,675 | 9,757 | 40,392,432 |
| UNEARNED PREMIUMS (PRIOR PERIOD) | | | |
| RESIDENTIAL-FIRE | 0 | 3,636,001 | 3,636,001 |
| RESIDENTIAL-EC | 0 | 18,447,422 | 18,447,422 |
| COMMERCIAL-FIRE | 0 | 621,784 | 621,784 |
| COMMERCIAL-EC | 0 | 1,890,781 | 1,890,781 |
| CRIME-RESIDENTIAL | 0 | 171,783 | 171,783 |
| CRIME-COMMERCIAL | 0 | 0 | 0 |
| HOMEOWNER-BEACH | 0 | 1,925,126 | 1,925,126 |
| HOMEOWNER-COASTAL | 0 | 3,564,216 | 3,564,216 |
| HO-BEACHWIND | 0 | 20,908,134 | 20,908,134 |
| HO-COASTALWIND | 0 | 24,820,781 | 24,820,781 |
| WIND-RESIDENTIAL | 0 | 1,628,471 | 1,628,471 |
| WIND-COMMERCIAL | 0 | 8,506,960 | 8,506,960 |
| COASTAL-RESIDENTIAL | 0 | 1,894,330 | 1,894,330 |
| COASTAL-COMMERCIAL | 0 | 6,795,789 | 6,795,789 |
| TOTAL | 0 | 94,811,578 | 94,811,578 |
| UNEARNED PREMIUMS (CURRENT PERIOD) | | | |
| RESIDENTIAL-FIRE | 1,144,675 | 2,110,471 | 3,255,146 |
| RESIDENTIAL-EC | 7,346,384 | 10,873,957 | 18,220,341 |
| COMMERCIAL-FIRE | 169,173 | 374,793 | 543,966 |
| COMMERCIAL-EC | 617,135 | 1,160,537 | 1,777,672 |
| CRIME-RESIDENTIAL | 58,095 | 99,887 | 157,982 |
| CRIME-COMMERCIAL | 0 | 0 | 0 |
| HOMEOWNER-BEACH | 746,219 | 1,127,882 | 1,874,101 |
| HOMEOWNER-COASTAL | 1,477,804 | 2,090,507 | 3,568,311 |
| HO-BEACHWIND | 7,209,079 | 12,354,963 | 19,564,042 |
| HO-COASTALWIND | 10,565,253 | 14,744,157 | 25,309,410 |
| WIND-RESIDENTIAL | 621,971 | 977,907 | 1,599,878 |
| WIND-COMMERCIAL | 2,206,855 | 5,015,524 | 7,222,379 |
| COASTAL-RESIDENTIAL | 971,818 | 1,137,568 | 2,109,386 |
| COASTAL-COMMERCIAL | 2,399,709 | 3,921,690 | 6,321,399 |
| TOTAL | 35,534,170 | 55,989,843 | 91,524,013 |
| EARNED PREMIUMS | | | |
| RESIDENTIAL-FIRE | 152,935 | 1,482,719 | 1,635,654 |
| RESIDENTIAL-EC | 981,822 | 7,541,702 | 8,523,524 |
| COMMERCIAL-FIRE | 26,197 | 254,921 | 281,118 |
| COMMERCIAL-EC | 102,832 | 738,129 | 840,961 |
| CRIME-RESIDENTIAL | 7,986 | 72,634 | 80,620 |
| CRIME-COMMERCIAL | 0 | 0 | 0 |
| HOMEOWNER-BEACH | 106,575 | 783,334 | 889,909 |
| HOMEOWNER-COASTAL | 203,015 | 1,472,500 | 1,675,515 |
| HO-BEACHWIND | 950,328 | 8,516,345 | 9,466,673 |
| HO-COASTALWIND | 1,438,929 | 10,175,985 | 11,614,914 |
| WIND-RESIDENTIAL | 86,356 | 654,292 | 740,648 |
| WIND-COMMERCIAL | 274,792 | 3,569,162 | 3,843,954 |
| COASTAL-RESIDENTIAL | 1,799,902 | 709,114 | 2,509,016 |
| COASTAL-COMMERCIAL | (1,283,164) | 2,860,655 | 1,577,491 |
| TOTAL | 4,848,505 | 38,831,492 | 43,679,997 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2006

| | YEARTODATE | | | | | | YEAR TODATE TOTAL |
|---|------------|-------------|-----------|----------|-----------|-------|-------------------------|
| | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | |
| PAIDLOSSES | | | | | | | |
| RESIDENTIAL-FIRE | 2,823 | 151,984 | 29,443 | 0 | 0 | 0 | 184,250 |
| RESIDENTIAL-EC | 24,951 | 828,089 | 237,306 | 0 | (18,058) | 0 | 1,072,288 |
| COMMERCIAL-FIRE | 0 | 0 | 62,865 | 0 | 0 | 0 | 62,865 |
| COMMERCIAL-EC | 0 | 42,233 | 20,795 | 36,983 | 0 | 0 | 100,011 |
| CRIME-RESIDENTIAL | 613 | 4,816 | 0 | 0 | 0 | 0 | 5,429 |
| CRIME-COMMERCIAL | 0 | 0 | 2,897 | 0 | 0 | 0 | 2,897 |
| HOMEOWNER-BEACH | 3,041 | 150,331 | 8,754 | 0 | 0 | 0 | 162,126 |
| HOMEOWNER-COASTAL | 4,940 | 244,203 | 14,220 | 0 | 0 | 0 | 263,363 |
| HO-BEACHWIND | 13,728 | 779,058 | 155,735 | 0 | 46,843 | 0 | 995,364 |
| HO-COASTALWIND | 42,897 | 399,033 | 81,182 | 0 | 0 | 0 | 523,112 |
| WIND-RESIDENTIAL | 2,191 | 38,687 | 2,777 | 0 | 0 | 0 | 43,655 |
| WIND-COMMERCIAL | 0 | 832,390 | 392,151 | 0 | 0 | 0 | 1,224,541 |
| COASTAL-RESIDENTIAL | 10,471 | 68,245 | 37,696 | 0 | 380 | 0 | 116,792 |
| COASTAL-COMMERCIAL | 0 | 404,784 | 626,610 | 28,672 | 10,016 | 0 | 1,070,082 |
| TOTAL | 105,655 | 3,943,853 | 1,672,431 | 65,655 | 39,181 | 0 | 5,826,775 |
| OUTSTANDINGLOSSES (CURRENTPERIODINCL.IBNR) | | | | | | | |
| 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 | 5,000 | 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 | 444,699 |
| 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 |
| OUTSTANDINGLOSSES (PRIORPERIODINCL.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 | 1,633,228 |
| 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 |
| INCURREDLOSSES | | | | | | | |
| RESIDENTIAL-FIRE | 157,467 | (103,658) | (46,129) | 0 | 0 | 0 | 7,680 |
| RESIDENTIAL-EC | 671,680 | (435,955) | 87,096 | (45,000) | (18,057) | 0 | 259,764 |
| COMMERCIAL-FIRE | 1,823,868 | 2,079,149 | 42,865 | 0 | 0 | 0 | 3,945,882 |
| COMMERCIAL-EC | 75,521 | (197,028) | 12,854 | 36,983 | 0 | 0 | (71,670) |
| CRIME-RESIDENTIAL | 22,119 | (2,226) | 0 | 0 | 0 | 0 | 19,893 |
| CRIME-COMMERCIAL | 0 | 0 | 2,897 | 0 | 0 | 0 | 2,897 |
| HOMEOWNER-BEACH | 225,784 | (461,085) | (10,724) | (19,036) | 0 | 0 | (265,061) |
| HOMEOWNER-COASTAL | 366,771 | (208,627) | 13,073 | 9,713 | 0 | 0 | 180,930 |
| HO-BEACHWIND | 459,334 | (675,800) | (6,765) | 0 | 46,843 | 0 | (176,388) |
| HO-COASTALWIND | 533,639 | (1,225,483) | (187,100) | 0 | 0 | 0 | (878,944) |
| WIND-RESIDENTIAL | 81,784 | (88,779) | (22,223) | (12,500) | 0 | 0 | (41,718) |
| WIND-COMMERCIAL | 754,661 | 249,157 | 277,651 | 0 | (102,673) | 0 | 1,178,796 |
| COASTAL-RESIDENTIAL | 148,850 | (226,559) | (4,804) | 0 | 380 | 0 | (82,133) |
| COASTAL-COMMERCIAL | 306,062 | 269,082 | 606,610 | 28,672 | 10,016 | 0 | 1,220,442 |
| TOTAL | 5,627,540 | (1,027,812) | 765,301 | (1,168) | (63,491) | 0 | 5,300,370 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSSES
 AS OF DECEMBER 31, 2006

| IBNR TOTALS | | | | | | | |
|------------------------------|------------------|------------------|----------|----------|----------|----------|------------------|
| | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | TOTAL |
| IBNR (CURRENT PERIOD) | | | | | | | |
| RESIDENTIAL-FIRE | 130,545 | 0 | 0 | 0 | 0 | 0 | 130,545 |
| RESIDENTIAL-EC | 608,634 | 0 | 0 | 0 | 0 | 0 | 608,634 |
| COMMERCIAL-FIRE | 1,823,868 | 0 | 0 | 0 | 0 | 0 | 1,823,868 |
| COMMERCIAL-EC | 75,422 | 0 | 0 | 0 | 0 | 0 | 75,422 |
| CRIME-RESIDENTIAL | 14,006 | 0 | 0 | 0 | 0 | 0 | 14,006 |
| CRIME-COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER-BEACH | 206,892 | 0 | 0 | 0 | 0 | 0 | 206,892 |
| HOMEOWNER-COASTAL | 336,083 | 0 | 0 | 0 | 0 | 0 | 336,083 |
| HO-BEACHWIND | 420,507 | 0 | 0 | 0 | 0 | 0 | 420,507 |
| HO-COASTALWIND | 445,742 | 0 | 0 | 0 | 0 | 0 | 445,742 |
| WIND-RESIDENTIAL | 79,593 | 0 | 0 | 0 | 0 | 0 | 79,593 |
| WIND-COMMERCIAL | 738,562 | 0 | 0 | 0 | 0 | 0 | 738,562 |
| COASTAL-RESIDENTIAL | 81,080 | 0 | 0 | 0 | 0 | 0 | 81,080 |
| COASTAL-COMMERCIAL | 296,062 | 0 | 0 | 0 | 0 | 0 | 296,062 |
| TOTAL | 5,256,996 | 0 | 0 | 0 | 0 | 0 | 5,256,996 |
| IBNR (PRIOR PERIOD) | | | | | | | |
| RESIDENTIAL-FIRE | 0 | 215,586 | 0 | 0 | 0 | 0 | 215,586 |
| RESIDENTIAL-EC | 0 | 982,112 | 0 | 0 | 0 | 0 | 982,112 |
| COMMERCIAL-FIRE | 0 | 17,251 | 0 | 0 | 0 | 0 | 17,251 |
| COMMERCIAL-EC | 0 | 155,261 | 0 | 0 | 0 | 0 | 155,261 |
| CRIME-RESIDENTIAL | 0 | 7,141 | 0 | 0 | 0 | 0 | 7,141 |
| CRIME-COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER-BEACH | 0 | 405,108 | 0 | 0 | 0 | 0 | 405,108 |
| HOMEOWNER-COASTAL | 0 | 373,945 | 0 | 0 | 0 | 0 | 373,945 |
| HO-BEACHWIND | 0 | 964,202 | 0 | 0 | 0 | 0 | 964,202 |
| HO-COASTALWIND | 0 | 1,090,565 | 0 | 0 | 0 | 0 | 1,090,565 |
| WIND-RESIDENTIAL | 0 | 119,220 | 0 | 0 | 0 | 0 | 119,220 |
| WIND-COMMERCIAL | 0 | 758,725 | 0 | 0 | 0 | 0 | 758,725 |
| COASTAL-RESIDENTIAL | 0 | 179,105 | 0 | 0 | 0 | 0 | 179,105 |
| COASTAL-COMMERCIAL | 0 | 225,804 | 0 | 0 | 0 | 0 | 225,804 |
| TOTAL | 0 | 5,494,025 | 0 | 0 | 0 | 0 | 5,494,025 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF DECEMBER 31, 2006

| | YEAR TO DATE | | | | | | YEAR TO DATE TOTAL |
|--|----------------|-----------------|----------------|---------------|---------------|--------------|--------------------------|
| | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | |
| LOSSES EXPENSES PAID | | | | | | | |
| RESIDENTIAL-FIRE | 1,830 | 9,943 | 1,388 | 0 | 0 | 0 | 13,161 |
| RESIDENTIAL-EC | 18,994 | 75,251 | 11,492 | 9,448 | 0 | 9,805 | 124,99 0 |
| COMMERCIAL-FIRE | 134 | 0 | 992 | 0 | 0 | 0 | 1,126 |
| COMMERCIAL-EC | 603 | 4,467 | 0 | 0 | 0 | 0 | 5,070 |
| CRIME-RESIDENTIAL | 115 | 848 | 0 | 0 | 0 | 0 | 963 |
| CRIME-COMMERCIAL | 52 | 384 | 0 | 0 | 0 | 0 | 436 |
| HOMEOWNER-BEACH | 966 | 3,834 | 235 | 1,231 | 0 | 0 | 6,266 |
| HOMEOWNER-COASTAL | 4,026 | 15,992 | 982 | 5,136 | 0 | 0 | 26,136 |
| HO-BEACHWIND | 12,322 | 67,675 | 8,572 | 114 | 720 | 0 | 89,403 |
| HO-COASTALWIND | 12,562 | 52,735 | 4,284 | 0 | 0 | 0 | 69,581 |
| WIND-RESIDENTIAL | 2,024 | 7,346 | 0 | 0 | 4,564 | 0 | 13,934 |
| WIND-COMMERCIAL | 15,255 | 6,673 | 76,464 | 0 | 1,322 | 0 | 99,714 |
| COASTAL-RESIDENTIAL | 3,356 | 10,432 | 2,572 | 0 | 0 | 0 | 16,360 |
| COASTAL-COMMERCIAL | 4,648 | 24,908 | 5,157 | 1,304 | 1,260 | 0 | 37,2 77 |
| TOTAL | 76,887 | 280,488 | 112,138 | 17,233 | 7,866 | 9,805 | 504,417 |
| UNPAID LOSSES EXPENSE (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| 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 |
| 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 | 13,116 | (7,940) | (3,512) | 0 | 0 | 0 | 1,664 |
| RESIDENTIAL-EC | 66,201 | (12,256) | 1,796 | 6,584 | 154 | 9,843 | 72, 322 |
| COMMERCIAL-FIRE | 133,262 | 151,726 | (315) | 0 | 0 | 0 | 284,673 |
| COMMERCIAL-EC | 6,115 | (12,521) | (17) | 0 | 0 | 0 | (6,423) |
| CRIME-RESIDENTIAL | 1,684 | 385 | 0 | 0 | 0 | 0 | 2,069 |
| CRIME-COMMERCIAL | 52 | 384 | 0 | 0 | 0 | 0 | 436 |
| HOMEOWNER-BEACH | 17,225 | (38,854) | (854) | 285 | 0 | 0 | (22,198) |
| HOMEOWNER-COASTAL | 30,436 | (15,269) | 1,205 | 6,254 | 0 | 0 | 22,626 |
| HO-BEACHWIND | 44,848 | (33,541) | (1,970) | 286 | 720 | 0 | 10,343 |
| HO-COASTALWIND | 48,383 | (60,558) | (13,170) | 0 | 0 | 0 | (25,345) |
| WIND-RESIDENTIAL | 7,834 | (1,523) | (1,557) | (817) | 4,564 | 0 | 8, 5 01 |
| WIND-COMMERCIAL | 70,339 | (32,669) | 68,982 | 0 | (5,188) | 0 | 101,4 64 |
| COASTAL-RESIDENTIAL | 13,456 | (13,811) | (205) | 0 | 0 | 0 | (560) |
| COASTAL-COMMERCIAL | 26,988 | 19,796 | 3,850 | 1,304 | 1,337 | 0 | 53, 275 |
| TOTAL | 479,939 | (56,651) | 54,233 | 13,896 | 1,587 | 9,843 | 502,847 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

| 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
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| 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 | 282,961 |
| 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 | 291,924 |
| 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 | 26,991 | 0 | 3,444 |
| 39 | 10/01/04 09/30/05 | 03/07/05 03/09/05 | COMMERCIAL | 0 | 0 | 0 | 166 |
| | | | TOTAL | 0 | 26,991 | 0 | 3,610 |
| 50 | 10/01/03 09/30/04 | 09/13/05 09/16/05 | HABITATIONAL | 0 | 195,644 | 0 | 19,960 |
| 50 | 10/01/03 09/30/04 | 09/13/05 09/16/05 | COMMERCIAL | 0 | 14,015 | 0 | 764 |
| | | | TOTAL | 0 | 209,659 | 0 | 20,724 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | HABITATIONAL | 0 | 5,812,225 | 0 | 484,558 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | COMMERCIAL | 65,593 | 1,454,984 | 6,559 | 48,157 |
| | | | TOTAL | 65,593 | 7,267,209 | 6,559 | 532,715 |
| 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 |
| | | | TOTAL | 0 | 130,164 | 0 | 17,274 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| 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 | 10,099 | 119,621 | 1,010 | 8,937 |
| 82 | 10/01/04 09/30/05 | 08/31/06 09/01/06 | COMMERCIAL | 0 | 0 | 0 | 0 |
| | | | | 10,099 | 119,621 | 1,010 | 8,937 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | HABITATIONAL | 55,198 | 581,074 | 5,520 | 66,121 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | COMMERCIAL | 10,000 | 42,233 | 1,000 | 6,161 |
| | | | | 65,198 | 623,307 | 6,520 | 72,282 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HABITATIONAL | 328,994 | 205,091 | 32,899 | 27,377 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | COMMERCIAL | 11,000 | 0 | 1,100 | 384 |
| | | | | 339,994 | 205,091 | 33,999 | 27,761 |
| 7 | 10/01/06 09/30/07 | 11/21/06 11/22/06 | HABITATIONAL | 5,099 | 13,020 | 510 | 3,501 |
| 7 | 10/01/06 09/30/07 | 08/31/06 09/01/06 | COMMERCIAL | 99 | 0 | 10 | 0 |
| | | | | 5,198 | 13,020 | 520 | 3,501 |
| 88 | 10/01/05 09/30/06 | 11/14/06 11/16/06 | HABITATIONAL | 17,100 | 1,689 | 1,710 | 330 |
| 88 | 10/01/05 09/30/06 | 11/14/06 11/16/06 | COMMERCIAL | 0 | 0 | 0 | 0 |
| | | | | 17,100 | 1,689 | 1,710 | 330 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---|----------------------|----------------------|--------------|-------------|------------|--------------------------|-----------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| 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 | 26,100 | 24,034,059 | 2,610 | 853,960 |
| | | | TOTAL | 26,100 | 31,718,982 | 2,610 | 1,520,506 |
| 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
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

| 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 | 429,056 | 0 | 37,938 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | COMMERCIAL | 0 | 22,437,564 | 0 | 661,816 |
| | | | TOTAL | 0 | 22,866,620 | 0 | 699,754 |
| 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
BEACH PLAN
REPORT OF CATASTROPHE LOSS TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

| 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 | 10,000 | 0 | 1,000 | 126 |
| 82 | 10/01/04 09/30/05 | 08/31/06 09/01/06 | COMMERCIAL | 0 | 0 | 0 | 349 |
| | | | | 10,000 | 0 | 1,000 | 475 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | HABITATIONAL | 0 | 57,179 | 0 | 7,753 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | COMMERCIAL | 115,131 | 852,295 | 11,513 | 31,424 |
| | | | | 115,131 | 909,474 | 11,513 | 39,177 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HABITATIONAL | 71,188 | 7,488 | 7,119 | 3,137 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | COMMERCIAL | 671,195 | 19,789 | 67,120 | 2,869 |
| | | | | 742,383 | 27,277 | 74,238 | 6,006 |
| 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 | 16,099 | 0 | 1,610 | 360 |
| | | | | 16,099 | 2,191 | 1,610 | 726 |
| COASTAL WIND & HAIL ONLY REPORT OF CATASTROPHE LOSS | | | | ES | | | |
| 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
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

| 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 | 266,129 |
| | | | TOTAL | 10,000 | 7,992,510 | 1,000 | 586,248 |
| 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
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| 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 | 716,669 | 0 | 77,170 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | COMMERCIAL | 0 | 6,390,023 | 0 | 214,400 |
| | | | | 0 | 7,106,692 | 0 | 291,570 |
| 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 | 59,063 | 0 | 9,371 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | COMMERCIAL | 177,101 | 428,580 | 17,710 | 25,363 |
| | | | | 177,101 | 487,643 | 17,710 | 34,734 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---|----------------------|----------------------|-----------------|----------------------------|-----------|--------------------------|--------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HABITATIONAL | 33,297 | 37,901 | 3,330 | 4,842 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | COMMERCIAL | 143,100 | 14,079 | 14,310 | 2,911 |
| | | | | 176,397 | 51,980 | 17,640 | 7,753 |
| 7 | 10/01/06 09/30/07 | 11/21/06 11/22/06 | HABITATIONAL | 43,599 | 10,471 | 4,360 | 1,735 |
| 7 | 10/01/06 09/30/07 | 08/31/06 09/01/06 | COMMERCIAL | 10,000 | 0 | 1,000 | 213 |
| | | | | 53,599 | 10,471 | 5,360 | 1,948 |
| 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 | 5,001 | 0 | 500 | 0 |
| 88 | 10/01/06 09/30/07 | 11/14/06 11/16/06 | COMMERCIAL | 0 | 0 | 0 | 0 |
| | | | | 5,001 | 0 | 500 | 0 |
| HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY REPORT TO | | | | FCATASTROPHE 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 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---------------|----------------------|----------------------|----------------|-------------|-----------|--------------------------|----------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| 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 HOWIND | 0 | 26,502 | 0 | 1,823 |
| | | | | 0 | 26,791 | 0 | 2,129 |
| 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 | HOWIND BEACH | 22,500 | 620,378 | 2,250 | 40 ,840 |
| 1 | 10/01/03 09/30/04 | 08/03/04 | HOWIND 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 | HOWIND BEACH | 0 | 19,308 | 0 | 1,661 |
| 26 | 10/01/02 09/30/03 | 08/14/04 08/15/04 | HOWIND 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 | HOWIND BEACH | 0 | 1,097,825 | 0 | 94,056 |
| 26 | 10/01/03 09/30/04 | 08/14/04 08/15/04 | HOWIND COASTAL | 0 | 1,184,197 | 0 | 129,22 9 |
| | | | | 0 | 2,627,487 | 0 | 251,446 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---------------|----------------------|----------------------|----------------|-------------|---------|--------------------------|--------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| 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 | HOWIND BEACH | 0 | 35,292 | 0 | 5,189 |
| 39 | 10/01/03 09/30/04 | 03/07/05 03/09/05 | HOWIND COASTAL | 0 | 145,397 | 0 | 13,444 |
| | | | | 0 | 202,730 | 0 | 20,484 |
| 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 | 234,409 | 0 | 18,473 |
| 50 | 10/01/03 09/30/04 | 09/13/05 09/16/05 | HOWIND COASTAL | 0 | 262,236 | 0 | 29,686 |
| | | | | 0 | 552,391 | 0 | 52,859 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | HO-BEACH | 0 | 450,998 | 0 | 36,833 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | HO-COASTAL | 0 | 667,887 | 0 | 60,648 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| 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 | HOWIND BEACH | 0 | 8,747,386 | 0 | 499,852 |
| 50 | 10/01/04 09/30/05 | 09/13/05 09/16/05 | HOWIND COASTAL | 0 | 7,313,447 | 0 | 660,698 |
| | | | | 0 | 17,179,718 | 0 | 1,258,031 |
| 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 | 161,117 | 0 | 22,837 |
| | | | | 0 | 330,581 | 0 | 40,079 |
| 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 | 7,522 | 0 | 793 |
| 82 | 10/01/04 09/30/05 | 08/31/06 09/01/06 | HOWIND BEACH | 10,000 | 96,885 | 1,000 | 7,367 |
| 82 | 10/01/04 09/30/05 | 08/31/06 09/01/06 | HOWIND COASTAL | 10,000 | 57,588 | 1,000 | 6,549 |
| | | | | 20,000 | 167,813 | 2,000 | 15,654 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| 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 | HO-BEACH | 9,168 | 33,015 | 917 | 3,159 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | HO-COASTAL | 0 | 78,745 | 0 | 11,645 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | HOWIND BEACH | 76,646 | 887,313 | 7,665 | 7 1,619 |
| 82 | 10/01/05 09/30/06 | 08/31/06 09/01/06 | HOWIND COASTAL | 297,402 | 422,146 | 29, 740 | 72,964 |
| | | | | 383,216 | 1,421,219 | 38,322 | 159,387 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HO-BEACH | 15,000 | 0 | 1,500 | 305 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HO-COASTAL | 51,122 | 27,314 | 5,112 | 4,095 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HOWIND BEACH | 244,297 | 112,680 | 24,430 | 15,470 |
| 7 | 10/01/05 09/30/06 | 11/21/06 11/22/06 | HOWIND COASTAL | 118,500 | 149,638 | 11,8 50 | 17,457 |
| | | | | 428,919 | 289,632 | 42,892 | 37,327 |
| 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 | 10,000 | 6,482 | 1,000 | 966 |
| 7 | 10/01/06 09/30/07 | 11/21/06 11/22/06 | HOWIND BEACH | 25,000 | 13,728 | 2,500 | 1,6 86 |
| 7 | 10/01/06 09/30/07 | 11/21/06 11/22/06 | HOWIND COASTAL | 35,000 | 42,290 | 3,500 | 3 ,937 |
| | | | | 70,000 | 62,500 | 7,000 | 6,760 |

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2006

| 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 | 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 | 26,801 | 0 | 2,680 | 0 |
| 88 | 10/01/05 09/30/06 | 11/14/06 11/16/06 | HOWIND COASTAL | 20,350 | 8,789 | 2,035 | 6 52 |
| | | | | 47,151 | 9,401 | 4,715 | 652 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF DECEMBER 31, 2006

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 | DWEL LING COASTALWIND LIABILITY* | DWELLING COASTALWIND COUNT | TOTAL RESIDENTIAL BEACH LIABILITY* | TOTAL RESIDENTIAL COUNT |
|------------|---------------------------------|----------------------------|----------------------------------|-----------------------------|------------------------------------|-------------------------------|-------------------------------|--------------------------|---------------------------------|----------------------------|-------------------------------------|--------------------------------|--|----------------------------------|--|-------------------------------|
| BEAUFORT | 0 | 0 | 0 | 0 | 81,072,770 | 191 | 0 | 0 | 407,546,013 | 1,231 | 0 | 0 | 43,520,587 | 529 | 532,139,370 | 1,951 |
| BRUNSWICK | 1,386,191,195 | 7,128 | 255,688,328 | 347 | 687,479,598 | 1,242 | 1,678,859,185 | 3,311 | 3,821,291,367 | 9,086 | 71,071,817 | 292 | 174,212,998 | 1,623 | 8,074,794,488 | 23,029 |
| CAMDEN | 0 | 0 | 0 | 0 | 14,539,700 | 33 | 0 | 0 | 176,570,520 | 488 | 0 | 0 | 18,259,740 | 128 | 209,369,960 | 649 |
| CARTERET | 519,523,510 | 4,340 | 155,861,048 | 223 | 304,265,735 | 571 | 1,700,257,870 | 3,320 | 3,227,586,869 | 8,519 | 103,252,125 | 473 | 152,328,501 | 1,271 | 6,163,075,658 | 18,717 |
| CHOWAN | 0 | 0 | 0 | 0 | 21,598,600 | 51 | 0 | 0 | 213,705,960 | 645 | 0 | 0 | 27,316,841 | 289 | 262,621,401 | 985 |
| CRAVEN | 0 | 0 | 0 | 0 | 375,952,213 | 809 | 0 | 0 | 844,165,633 | 2,463 | 0 | 0 | 74,426,024 | 676 | 1,294,543,870 | 3,948 |
| CURRITUCK | 862,755,988 | 2,337 | 11,805,400 | 14 | 84,215,000 | 158 | 1,316,779,780 | 1,490 | 650,562,804 | 1,650 | 62,998,940 | 179 | 36,458,982 | 299 | 3,025,576,894 | 6,127 |
| DARE | 2,300,071,823 | 10,521 | 453,200,382 | 637 | 55,428,200 | 84 | 3,666,629,926 | 6,628 | 459,892,975 | 839 | 290,424,874 | 1,240 | 15,873,183 | 80 | 7,241,521,363 | 20,029 |
| HYDE | 60,740,117 | 368 | 2,670,200 | 4 | 13,408,940 | 38 | 37,562,803 | 84 | 24,267,837 | 91 | 7,268,817 | 42 | 8,346,098 | 117 | 154,264,812 | 744 |
| JONES | 0 | 0 | 0 | 0 | 17,836,356 | 50 | 0 | 0 | 56,449,900 | 210 | 0 | 0 | 7,215,727 | 100 | 81,501,983 | 360 |
| NEWHANOVER | 549,771,418 | 2,434 | 219,294,357 | 340 | 808,601,171 | 1,540 | 1,260,656,375 | 2,107 | 8,536,427,020 | 19,556 | 78,252,604 | 283 | 285,919,348 | 1,902 | 11,738,922,293 | 28,162 |
| ONSLow | 134,997,956 | 903 | 49,264,400 | 72 | 514,761,379 | 1,103 | 348,836,360 | 705 | 2,205,188,993 | 7,646 | 16,376,250 | 56 | 170,657,087 | 1,736 | 3,440,082,425 | 12,221 |
| PAMLICO | 0 | 0 | 0 | 0 | 17,731,860 | 44 | 0 | 0 | 325,024,520 | 812 | 0 | 0 | 34,201,261 | 268 | 376,957,641 | 1,124 |
| PASQUOTANK | 0 | 0 | 0 | 0 | 90,875,207 | 207 | 0 | 0 | 388,269,617 | 1,293 | 0 | 0 | 55,519,727 | 559 | 534,664,551 | 2,059 |
| PENDER | 230,885,487 | 1,357 | 43,140,700 | 59 | 158,456,290 | 313 | 424,887,122 | 934 | 1,274,935,619 | 3,494 | 19,014,367 | 94 | 103,838,565 | 1,094 | 2,255,158,150 | 7,345 |
| PERQUIMANS | 0 | 0 | 0 | 0 | 23,271,860 | 56 | 0 | 0 | 191,862,885 | 519 | 0 | 0 | 24,422,523 | 270 | 239,557,268 | 845 |
| TYRRELL | 0 | 0 | 0 | 0 | 7,004,900 | 17 | 0 | 0 | 25,999,780 | 87 | 0 | 0 | 6,958,895 | 103 | 39,963,575 | 207 |
| WASHINGTON | 0 | 0 | 0 | 0 | 10,203,460 | 29 | 0 | 0 | 81,396,686 | 263 | 0 | 0 | 11,944,990 | 182 | 103,545,136 | 474 |
| TOTAL | 6,044,937,494 | 29,388 | 1,190,924,815 | 1,696 | 3,286,703,239 | 6,536 | 10,434,469,421 | 18,579 | 22,911,144,998 | 58,892 | 648,659,794 | 2,659 | 1,251,421,077 | 11,226 | 45,768,260,838 | 128,976 |

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 | 114,381,776 | 143 | 114,381,776 | 143 |
| BRUNSWICK | 129,707,852 | 96 | 399,214,838 | 191 | 869,570,618 | 712 | 1,398,493,308 | 999 |
| CAMDEN | 0 | 0 | 0 | 0 | 27,335,785 | 39 | 27,335,785 | 39 |
| CARTERET | 72,668,039 | 124 | 670,768,838 | 395 | 738,731,848 | 856 | 1,482,168,725 | 1,375 |
| CHOWAN | 0 | 0 | 0 | 0 | 88,295,674 | 76 | 88,295,674 | 76 |
| CRAVEN | 0 | 0 | 0 | 0 | 327,584,297 | 426 | 327,584,297 | 426 |
| CURRITUCK | 6,830,300 | 20 | 87,535,146 | 106 | 127,676,173 | 215 | 222,041,619 | 341 |
| DARE | 127,212,622 | 258 | 1,101,509,849 | 978 | 179,703,279 | 161 | 1,408,425,750 | 1,397 |
| HYDE | 8,570,900 | 27 | 40,642,288 | 47 | 19,203,780 | 24 | 68,416,968 | 98 |
| JONES | 0 | 0 | 0 | 0 | 10,801,519 | 22 | 10,801,519 | 22 |
| NEWHANOVER | 230,598,146 | 233 | 622,987,554 | 339 | 1,512,068,379 | 1,267 | 2,365,654,079 | 1,839 |
| ONSLow | 24,081,450 | 20 | 85,523,439 | 24 | 547,910,698 | 599 | 657,515,587 | 643 |
| PAMLICO | 0 | 0 | 0 | 0 | 73,522,398 | 94 | 73,522,398 | 94 |
| PASQUOTANK | 0 | 0 | 0 | 0 | 137,352,952 | 159 | 137,352,952 | 159 |
| PENDER | 16,954,760 | 30 | 122,866,985 | 82 | 128,901,612 | 197 | 268,723,357 | 309 |
| PERQUIMANS | 0 | 0 | 0 | 0 | 29,068,544 | 51 | 29,068,544 | 51 |
| TYRRELL | 0 | 0 | 0 | 0 | 23,371,119 | 30 | 23,371,119 | 30 |
| WASHINGTON | 0 | 0 | 0 | 0 | 47,123,570 | 55 | 47,123,570 | 55 |
| TOTAL | 616,624,069 | 808 | 3,131,048,937 | 2,162 | 5,002,604,021 | 5,126 | 8,750,277,027 | 8,096 |

TOTAL BEACH

| COUNTY | TOTAL BEACH LIABILITY* | TOTAL BEACH COUNT |
|------------|------------------------------|-------------------------|
| BEAUFORT | 646,521,146 | 2,094 |
| BRUNSWICK | 9,473,287,796 | 24,028 |
| CAMDEN | 236,705,745 | 688 |
| CARTERET | 7,645,244,383 | 20,092 |
| CHOWAN | 350,917,075 | 1,061 |
| CRAVEN | 1,622,128,167 | 4,374 |
| CURRITUCK | 3,247,618,513 | 6,468 |
| DARE | 8,649,947,113 | 21,426 |
| HYDE | 222,681,780 | 842 |
| JONES | 92,303,502 | 382 |
| NEWHANOVER | 14,104,576,372 | 30,001 |
| ONSLow | 4,097,598,012 | 12,864 |
| PAMLICO | 450,480,039 | 1,218 |
| PASQUOTANK | 672,017,503 | 2,218 |
| PENDER | 2,523,881,507 | 7,654 |
| PERQUIMANS | 268,625,812 | 896 |
| TYRRELL | 63,334,694 | 237 |
| WASHINGTON | 150,668,706 | 529 |
| TOTAL | 54,518,537,865 | 137,072 |

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