

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
BALANCESHEET
AS OF DECEMBER 31, 2006

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	197,856			197,856 (Note1)
INVESTMENTS	399,096,947			399,096,947
FIXED ASSETS	29,917		(29,917)	0
DATAPROCESSING 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
ACC RUAL- PREMIUM TAX				791,737
ACC RUAL- POST RETIREMENT				542,615
ACC RUAL- PENSION				69,981
ACC RUAL- 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				
TOTAL LIABILITIES & MEMBERS' EQUITY				285,760,105
				399,807,694

Note1-Each night, all funds remaining in the Association's 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 investment account. The overnight investments are included.

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NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
INCOME STATEMENT AND EQUITY ACCOUNT
AS OF DECEMBER 31, 2006

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

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

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

	YEARTODATE							
	2007	2006	2005	2004	2003	2002	2001	TOTAL
INCOMERECEIVED								
PREMIUMSWRITTEN	40,382,675	9,757	0	0	0	0	0	40,392,432
INTERESTRECEIVED	4,397,633	0	0	0	0	0	0	4,397,633
MISCELLANEOUSINCOME	(9,890)	0	0	0	0	0	0	(9,890)
TOTALINCOME	44,770,418	9,757	0	0	0	0	0	44,780,175
EXPENSESPAID								
LOSSES	105,655	3,943,853	1,672,431	65,655	39,181	0	0	5,826,775
LOSSADJUSTMENTEXPENSES	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
PREMIUMTAX	848,732	0	0	0	0	0	0	848,732
ADMINISTRATIVEEXPENSES	469,764	0	0	0	0	0	0	469,764
TOTALEXPENSESPAID	6,697,131	4,225,609	1,784,569	82,888	47,047	9,805	0	12,847,049
NETCASHCHANGE	38,073,287	(4,215,852)	(1,784,569)	(82,888)	(47,047)	(9,805)	0	31,933,126
RESERVES:								
DEDUCT:(CURRENTPERIOD)								
LOSSES(INCLIBNR.)	5,521,885	5,402,551	179,280	134,602	56,201	5,000	0	11,299,519
LOSSADJUSTMENTEXPENSES	403,052	394,349	13,087	9,825	4,102	365	0	824,780
UNEARNEDPREMIUMS	35,534,170	55,989,843	0	0	0	0	0	91,524,013
ADD:(PRIORPERIOD)								
LOSSES(INCLIBNR)	0	10,374,216	1,086,410	201,425	158,873	5,000	0	11,825,924
LOSSADJUSTMENTEXPENSES	0	731,488	70,992	13,162	10,381	327	0	826,350
UNEARNEDPREMIUMS	0	94,811,578	0	0	0	0	0	94,811,578
NETRESERVECHANGE	(41,459,107)	44,130,539	965,035	70,160	108,951	(38)	0	3,815,540
NETOTHERCHANGES								
PRIORPERIODADJUSTMENT	0	0	0	0	0	0	0	0
ASSETSNOTADMITTED	29,032	0	0	0	0	0	0	29,032
TOTALNETOTHERCHANGES	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
INSOLVENTMEMBER	0	0	0	0	0	0	0	0
CHANGEINMEMBERS'EQUITY	(3,356,788)	39,914,687	(819,534)	(12,728)	61,904	(9,843)	0	35,777,698

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF PREMIUMS
AS OF DECEMBER 31, 2006

	YEAR TODATE 2007	YEAR TODATE 2006	YEAR TODATE 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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2006

	YEARTODATE						YEAR TODATE TOTAL
	2007	2006	2005	2004	2003	2002	
PAID LOSSES							
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
OUTSTANDING LOSSES (CURRENT PERIOD INCL. 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
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	1,633,228
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
INCURRED LOSSES							
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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2006

IBNR(CURRENT PERIOD)	IBNR TOTALS						TOTAL
	2007	2006	2005	2004	2003	2002	
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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF DECEMBER 31, 2006

YEARTODATE

	2007	2006	2005	2004	2003	2002	YEAR TODATE TOTAL
LOSSEXPENSESPAI							
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
UNPAIDLOSSEXPENSE (CURRENTPERIODINCLIBNR)							
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
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	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
BEACHPLAN
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
BEACHPLAN
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	HABITATIONAL	10,001	3,018,975	1,000	282,961
		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	5,812,225	0	484,558
		09/16/05					
50	10/01/04 09/30/05	09/13/05	COMMERCIAL	65,593	1,454,984	6,559	48,157
		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
BEACHPLAN
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
BEACHPLAN
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
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	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
BEACHPLAN
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
BEACHPLAN
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	10/01/04 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 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 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
BEACHPLAN
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	03/07/05	HABITATIONAL	0	19,718	0	3,051
	09/30/05	03/09/05					
39	10/01/04	03/07/05	COMMERCIAL	0	61,815	0	2,628
	09/30/05	03/09/05			81,533		5,679
50	10/01/03	09/13/05	HABITATIONAL	0	23,192	0	3,744
	09/30/04	09/16/05					
50	10/01/03	09/13/05	COMMERCIAL	0	220,458	0	7,773
	09/30/04	09/16/05			243,650		11,517
50	10/01/04	09/13/05	HABITATIONAL	0	716,669	0	77,170
	09/30/05	09/16/05					
50	10/01/04	09/13/05	COMMERCIAL	0	6,390,023	0	214,400
	09/30/05	09/16/05			7,106,692		291,570
53	10/01/04	10/07/05	HABITATIONAL	0	4,320	0	723
	09/30/05	10/14/05					
53	10/01/04	10/07/05	COMMERCIAL	0	293,509	0	10,963
	09/30/05	10/14/05			297,829		11,686
82	10/01/04	08/31/06	HABITATIONAL	0	3,532	0	487
	09/30/05	09/01/06					
82	10/01/04	08/31/06	COMMERCIAL	0	19,531	0	1,005
	09/30/05	09/01/06			23,063		1,492
82	10/01/05	08/31/06	HABITATIONAL	0	59,063	0	9,371
	09/30/06	09/01/06					
82	10/01/05	08/31/06	COMMERCIAL	177,101	428,580	17,710	25,363
	09/30/06	09/01/06		177,101	487,643	17,710	34,734

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
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 **O** **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

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
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	BEACHHOWIND	0	26,502	0	1,823
				0	26,791	0	2,129
1	10/01/03 09/30/04	08/03/04	HOBEACH	0	43,882	0	3,785
1	10/01/03 09/30/04	08/03/04	HOCOASTAL	0	0	0	162
1	10/01/03 09/30/04	08/03/04	HOWINDBEACH	22,500	620,378	2,250	40 ,840
1	10/01/03 09/30/04	08/03/04	HOWINDCOASTAL	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	HOWINDBEACH	0	19,308	0	1,661
26	10/01/02 09/30/03	08/14/04 08/15/04	HOWINDCOASTAL	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	HOWINDBEACH	0	1,097,825	0	94,056
26	10/01/03 09/30/04	08/14/04 08/15/04	HOWINDCOASTAL	0	1,184,197	0	129,22 9
				0	2,627,487	0	251,446

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
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	HOWINDBEACH	0	35,292	0	5,189
39	10/01/03 09/30/04	03/07/05 03/09/05	HOWINDCOASTAL	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	HOWINDBEACH	0	19,085	0	4,029
39	10/01/04 09/30/05	03/07/05 03/09/05	HOWINDCOASTAL	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	HOWINDBEACH	0	234,409	0	18,473
50	10/01/03 09/30/04	09/13/05 09/16/05	HOWINDCOASTAL	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
BEACHPLAN
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	HOWINDBEACH	0	8,747,386	0	499,852
50	10/01/04 09/30/05	09/13/05 09/16/05	HOWINDCOASTAL	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	HOWINDBEACH	0	122,966	0	10,912
53	10/01/04 09/30/05	10/07/05 10/14/05	HOWINDCOASTAL	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	HOWINDBEACH	0	0	0	0
53	10/01/05 09/30/06	10/07/05 10/14/05	HOWINDCOASTAL	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	HOWINDBEACH	10,000	96,885	1,000	7,367
82	10/01/04 09/30/05	08/31/06 09/01/06	HOWINDCOASTAL	10,000	57,588	1,000	6,549
				20,000	167,813	2,000	15,654

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
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	08/31/06	HO-BEACH	9,168	33,015	917	3,159
	09/30/06	09/01/06					
82	10/01/05	08/31/06	HO-COASTAL	0	78,745	0	11,645
	09/30/06	09/01/06					
82	10/01/05	08/31/06	HOWINDBEACH	76,646	887,313	7,665	7 1,619
	09/30/06	09/01/06					
82	10/01/05	08/31/06	HOWINDCOASTAL	297,402	422,146	29, 740	72,964
	09/30/06	09/01/06					
				383,216	1,421,219	38,322	159,387
7	10/01/05	11/21/06	HO-BEACH	15,000	0	1,500	305
	09/30/06	11/22/06					
7	10/01/05	11/21/06	HO-COASTAL	51,122	27,314	5,112	4,095
	09/30/06	11/22/06					
7	10/01/05	11/21/06	HOWINDBEACH	244,297	112,680	24,430	15,470
	09/30/06	11/22/06					
7	10/01/05	11/21/06	HOWINDCOASTAL	118,500	149,638	11,8 50	17,457
	09/30/06	11/22/06					
				428,919	289,632	42,892	37,327
7	10/01/06	11/21/06	HO-BEACH	0	0	0	171
	09/30/07	11/22/06					
7	10/01/06	11/21/06	HO-COASTAL	10,000	6,482	1,000	966
	09/30/07	11/22/06					
7	10/01/06	11/21/06	HOWINDBEACH	25,000	13,728	2,500	1,6 86
	09/30/07	11/22/06					
7	10/01/06	11/21/06	HOWINDCOASTAL	35,000	42,290	3,500	3 ,937
	09/30/07	11/22/06					
				70,000	62,500	7,000	6,760

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACHPLAN
 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	11/14/06	HO-BEACH	0	0	0	0
	09/30/06	11/16/06					
88	10/01/05	11/14/06	HO-COASTAL	0	612	0	0
	09/30/06	11/16/06					
88	10/01/05	11/14/06	HOWINDBEACH	26,801	0	2,680	0
	09/30/06	11/16/06					
88	10/01/05	11/14/06	HOWINDCOASTAL	20,350	8,789	2,035	6 52
	09/30/06	11/16/06					
				47,151	9,401	4,715	652

NORTHCAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACHPLAN
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	DWELLING 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 COASTALWIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY*	TOTAL COMMERCIAL BEACH COUNT	COMMERCIAL COUNTY	COMMERCIAL COUNTY BEACH LIABILITY*	COMMERCIAL COUNTY BEACH COUNT
BEAUFORT	0	0	0	0	114,381,776	143	114,381,776	143	BEAUFORT	646,521,146	2,094
BRUNSWICK	129,707,852	96	399,214,838	191	869,570,618	712	1,398,493,308	999	BRUNSWICK	9,473,287,796	24,028
CAMDEN	0	0	0	0	27,335,785	39	27,335,785	39	CAMDEN	236,705,745	688
CARTERET	72,668,039	124	670,768,838	395	738,731,848	856	1,482,168,725	1,375	CARTERET	7,645,244,383	20,092
CHOWAN	0	0	0	0	88,295,674	76	88,295,674	76	CHOWAN	350,917,075	1,061
CRAVEN	0	0	0	0	327,584,297	426	327,584,297	426	CRAVEN	1,622,128,167	4,374
CURRITUCK	6,830,300	20	87,535,146	106	127,676,173	215	222,041,619	341	CURRITUCK	3,247,618,513	6,468
DARE	127,212,622	258	1,101,509,849	978	179,703,279	161	1,408,425,750	1,397	DARE	8,649,947,113	21,426
HYDE	8,570,900	27	40,642,288	47	19,203,780	24	68,416,968	98	HYDE	222,681,780	842
JONES	0	0	0	0	10,801,519	22	10,801,519	22	JONES	92,303,502	382
NEWHANOVER	230,598,146	233	622,987,554	339	1,512,068,379	1,267	2,365,654,079	1,839	NEWHANOVER	14,104,576,372	30,001
ONSLOW	24,081,450	20	85,523,439	24	547,910,698	599	657,515,587	643	ONSLOW	4,097,598,012	12,864
PAMLICO	0	0	0	0	73,522,398	94	73,522,398	94	PAMLICO	450,480,039	1,218
PASQUOTANK	0	0	0	0	137,352,952	159	137,352,952	159	PASQUOTANK	672,017,503	2,218
PENDER	16,954,760	30	122,866,985	82	128,901,612	197	268,723,357	309	PENDER	2,523,881,507	7,654
PERQUIMANS	0	0	0	0	29,068,544	51	29,068,544	51	PERQUIMANS	268,625,812	896
TYRRELL	0	0	0	0	23,371,119	30	23,371,119	30	TYRRELL	63,334,694	237
WASHINGTON	0	0	0	0	47,123,570	55	47,123,570	55	WASHINGTON	150,668,706	529
TOTAL	616,624,069	808	3,131,048,937	2,162	5,002,604,021	5,126	8,750,277,027	8,096	TOTAL	54,518,537,865	137,072

*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.