

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
BALANCE SHEET
AS OF SEPTEMBER 30, 2005

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	(2,648,626)			(2,648,626) (Note 1)
INVESTMENTS	315,028,032			315,028,032
FIXED ASSETS	52,668		(52,668)	0
DATA PROCESSING EQUIPMENT	35,706			35,706
ACCOUNTS RECEIVABLE - OTHER	380,848			380,848
PREPAID EXPENSE	39,779		(39,779)	0
TOTAL ASSETS	312,888,407	0	(92,447)	312,795,960
LIABILITIES & EQUITY				
LIABILITIES				
ACCOUNT PAYABLE - FAIR				215,700
ACCOUNT PAYABLE - GENERAL				15,013
PREMIUM REFUND				282
COMMISSION PAYABLE				(8,830)
PREMIUM SUSPENSE				1,188,767
ACCUAL-PREMIUM TAX				766,501
ACCUAL-POST RETIREMENT				540,506
ACCUAL-PENSION				86,772
ACCUAL-RENT				16,939
CLAIMS PAYABLE				(13,693)
PREPAID PREMIUMS				4,481,833
UNCLAIMED CHECKS				712,967
DISTRIBUTION PAYABLE				169,315
TOTAL LIABILITIES				8,172,072
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				72,150,411
UNPAID LAE RESERVES				5,013,552
UNEARNED PREMIUMS				72,513,230
TOTAL RESERVES				149,677,193
MEMBERS' EQUITY				154,946,695
TOTAL LIABILITIES &				
MEMBERS' EQUITY				312,795,960

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 (\$2,557,524) of the claim checks payable account may create a credit balance in the cash account .

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND EQUITY ACCOUNT
AS OF SEPTEMBER 30, 2005

	FOURTH QUARTER	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	31,423,942	<u>111,328,193</u>
DEDUCTIONS		
LOSSES INCURRED	73,815,926	70,546,474
LOSS EXPENSE INCURRED	5,188,205	5,072,703
OPERATING EXPENSE INCURRED	5,633,402	18,732,053
PREMIUM TAXES	826,826	2,713,115
TOTAL DEDUCTIONS	85,464,359	<u>97,064,345</u>
NET UNDERWRITING GAIN OR (LOSS)	<u>(54,040,417)</u>	<u>14,263,848</u>
OTHER INCOME OR (OUTGO)		
INVESTMENT INCOME	1,117,995	6,328,822
MISCELLANEOUS INCOME	11,617	4,147
NET OTHER INCOME	1,129,612	6,332,969
NET INCOME OR (LOSS)	<u>(52,910,805)</u>	<u>20,596,817</u>
EQUITY ACCOUNT		
MEMBERS' EQUITY (PRIOR PERIOD)	208,140,300	<u>134,476,173</u>
NET INCOME OR (LOSS)	(52,910,805)	20,596,817
CHANGE IN ASSETS NOT ADMITTED	(12,780)	11,358
ASSESSMENTS OR (DISTRIBUTIONS)	0	91,555
PRIOR PERIOD ADJUSTMENT	(270,020)	(229,208)
NET CHANGE IN EQUITY	<u>(53,193,605)</u>	<u>20,470,522</u>
MEMBERS' EQUITY (CURRENT PERIOD)	154,946,695	<u>154,946,695</u>

The Aggregate Liability for the Association as of September 30, 2005 is \$41,304,716,800.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2005

	FOURTH QUARTER						MONTH TO DATE TOTAL
	2005	2004	2003	2002	2001	2000	
INCOME RECEIVED							
PREMIUMS WRITTEN	39,706,598	(177,903)	0	0	0	0	39,528,695
INTEREST RECEIVED	1,117,995	0	0	0	0	0	1,117,995
MISCELLANEOUS INCOME	11,617	0	0	0	0	0	11,617
TOTAL INCOME	40,836,210	(177,903)	0	0	0	0	40,658,307
EXPENSES PAID							
LOSSES	3,225,561	646,344	262,245	9,407	0	0	4,143,557
LOSS ADJUSTMENT EXPENSES	324,685	40,257	20,171	5,268	0	0	390,381
COMMISSION	5,108,965	(23,127)	0	0	0	0	5,085,838
PREMIUM TAX	826,826	0	0	0	0	0	826,826
ADMINISTRATIVE EXPENSES	547,564	0	0	0	0	0	547,564
TOTAL EXPENSES PAID	10,033,601	663,474	282,416	14,675	0	0	10,994,166
NET CASH CHANGE	30,802,609	(841,377)	(282,416)	(14,675)	0	0	29,664,141
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	68,706,580	2,285,953	1,152,878	0	0	5,000	72,150,411
LOSS ADJUSTMENT EXPENSES	4,780,169	154,916	78,129	0	0	339	5,013,552
UNEARNED PREMIUMS	72,513,230	0	0	0	0	0	72,513,230
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	1,436,156	817,608	219,278	0	0	5,000	2,478,042
LOSS ADJUSTMENT EXPENSES	127,149	69,510	18,643	0	0	425	215,727
UNEARNED PREMIUMS	61,075,752	3,332,725	0	0	0	0	64,408,477
NET RESERVE CHANGE	(83,360,922)	1,778,974	(993,086)	0	0	86	(82,574,947)
NET OTHER CHANGES							
PRIOR PERIOD ADJUSTMENT	(270,020)	0	0	0	0	0	(270,020)
ASSETS NOT ADMITTED	(12,780)	0	0	0	0	0	(12,780)
TOTAL NET OTHER CHANGES	(282,800)	0	0	0	0	0	(282,800)
ASSESSMENTS	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0
CHANGE IN MEMBERS' EQUITY	(52,841,113)	937,597	(1,275,502)	(14,675)	0	86	(53,193,605)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2005

	YEAR TO DATE						TOTAL
	2005	2004	2003	2002	2001	2000	
INCOME RECEIVED							
PREMIUMS WRITTEN	131,773,615	(1,355,768)	0	0	0	0	130,417,847
INTEREST RECEIVED	6,328,822	0	0	0	0	0	6,328,822
MISCELLANEOUS INCOME	4,147	0	0	0	0	0	4,147
TOTAL INCOME	138,106,584	(1,355,768)	0	0	0	0	136,750,816
EXPENSES PAID							
LOSSES	4,813,247	10,764,073	3,587,861	81,140	2,609	8,536	19,257,466
LOSS ADJUSTMENT EXPENSES	625,601	657,668	207,924	36,437	2,768	3,635	1,534,033
COMMISSION	16,953,266	(176,250)	0	0	0	0	16,777,016
PREMIUM TAX	2,713,115	0	0	0	0	0	2,713,115
ADMINISTRATIVE EXPENSES	1,955,037	0	0	0	0	0	1,955,037
TOTAL EXPENSES PAID	27,060,266	11,245,491	3,795,785	117,577	5,377	12,171	42,236,667
NET CASH CHANGE	111,046,318	(12,601,259)	(3,795,785)	(117,577)	(5,377)	(12,171)	94,514,149
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	68,706,580	2,285,953	1,152,878	0	0	5,000	72,150,411
LOSS ADJUSTMENT EXPENSES	4,780,169	154,916	78,129	0	0	339	5,013,553
UNEARNED PREMIUMS	72,513,230	0	0	0	0	0	72,513,230
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	17,390,184	3,440,683	15,535	10,000	5,001	20,861,403
LOSS ADJUSTMENT EXPENSES	0	1,229,471	243,252	1,098	707	354	1,474,882
UNEARNED PREMIUMS	0	53,423,576	0	0	0	0	53,423,576
NET RESERVE CHANGE	(145,999,979)	69,602,362	2,452,928	16,633	10,707	16	(73,917,333)
NET OTHER CHANGES							
PRIOR PERIOD ADJUSTMENT	(229,208)	0	0	0	0	0	(229,208)
ASSETS NOT ADMITTED	11,358	0	0	0	0	0	11,358
TOTAL NET OTHER CHANGES	(217,850)	0	0	0	0	0	(217,850)
ASSESSMENTS	159,060	0	0	0	0	0	159,060
DISTRIBUTIONS	(159,060)	0	0	0	0	0	(159,060)
INSOLVENT MEMBER	0	0	0	48,264	0	43,291	91,555
CHANGE IN MEMBERS' EQUITY	(35,171,511)	57,001,103	(1,342,857)	(52,680)	5,330	31,136	20,470,522

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF SEPTEMBER 30, 2005

	FOURTH QUARTER 2005	FOURTH QUARTER 2004	FOURTH QUARTER TOTAL	YEAR TO DATE 2005	YEAR TO DATE 2004	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,778,169	(11,636)	1,766,533	6,565,307	(167,443)	6,397,864
RESIDENTIAL - EC	8,777,506	(83,780)	8,693,726	32,686,543	(806,080)	31,880,463
COMMERCIAL - FIRE	197,864	(1,066)	196,798	791,908	5,182	797,090
COMMERCIAL - EC	410,735	(2,152)	408,583	1,414,013	10,797	1,424,810
CRIME - RESIDENTIAL	85,130	(391)	84,739	338,073	(4,230)	333,843
CRIME - COMMERCIAL	100	0	100	100	0	100
HOMEOWNER - BEACH	870,821	(4,766)	866,055	2,598,290	15,831	2,614,121
HOMEOWNER - COASTAL	1,720,525	(3,326)	1,717,199	4,953,157	(18,406)	4,934,751
HO - BEACH WIND	8,433,623	(28,182)	8,405,441	27,262,284	(330,782)	26,931,502
HO - COASTAL WIND	10,058,402	(17,112)	10,041,290	29,295,098	(63,566)	29,231,532
WIND - RESIDENTIAL	719,429	(5,433)	713,996	2,586,901	(61,524)	2,525,377
WIND - COMMERCIAL	3,422,537	(12,790)	3,409,747	12,323,107	38,484	12,361,591
COASTAL - RESIDENTIAL	757,361	(5,664)	751,697	2,428,046	(58,877)	2,369,169
COASTAL - COMMERCIAL	2,474,396	(1,605)	2,472,791	8,530,788	84,846	8,615,634
TOTAL	39,706,598	(177,903)	39,528,695	131,773,615	(1,355,768)	130,417,847
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	3,194,362	186,720	3,381,082	0	3,223,894	3,223,894
RESIDENTIAL - EC	15,922,489	927,674	16,850,163	0	15,871,685	15,871,685
COMMERCIAL - FIRE	344,921	19,440	364,361	0	368,213	368,213
COMMERCIAL - EC	698,085	41,878	739,963	0	699,997	699,997
CRIME - RESIDENTIAL	167,231	10,220	177,451	0	182,252	182,252
CRIME - COMMERCIAL	0	73	73	0	462	462
HOMEOWNER - BEACH	1,116,586	61,955	1,178,541	0	901,037	901,037
HOMEOWNER - COASTAL	2,077,094	128,023	2,205,117	0	1,409,315	1,409,315
HO - BEACH WIND	12,673,028	736,264	13,409,292	0	11,962,246	11,962,246
HO - COASTAL WIND	12,482,075	613,646	13,095,721	0	8,068,374	8,068,374
WIND - RESIDENTIAL	1,272,323	74,434	1,346,757	0	1,329,377	1,329,377
WIND - COMMERCIAL	6,083,858	259,718	6,343,576	0	5,286,983	5,286,983
COASTAL - RESIDENTIAL	3,953,974	59,702	4,013,676	0	882,042	882,042
COASTAL - COMMERCIAL	1,089,726	212,978	1,302,704	0	3,237,699	3,237,699
TOTAL	61,075,752	3,332,725	64,408,477	0	53,423,576	53,423,576
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	3,552,761	0	3,552,761	3,552,761	0	3,552,761
RESIDENTIAL - EC	17,619,226	0	17,619,226	17,619,226	0	17,619,226
COMMERCIAL - FIRE	379,308	0	379,308	379,308	0	379,308
COMMERCIAL - EC	785,544	0	785,544	785,544	0	785,544
CRIME - RESIDENTIAL	177,982	0	177,982	177,982	0	177,982
CRIME - COMMERCIAL	96	0	96	96	0	96
HOMEOWNER - BEACH	1,441,097	0	1,441,097	1,441,097	0	1,441,097
HOMEOWNER - COASTAL	2,758,491	0	2,758,491	2,758,491	0	2,758,491
HO - BEACH WIND	15,334,575	0	15,334,575	15,334,575	0	15,334,575
HO - COASTAL WIND	16,395,989	0	16,395,989	16,395,989	0	16,395,989
WIND - RESIDENTIAL	1,428,638	0	1,428,638	1,428,638	0	1,428,638
WIND - COMMERCIAL	6,744,739	0	6,744,739	6,744,739	0	6,744,739
COASTAL - RESIDENTIAL	1,331,128	0	1,331,128	1,331,128	0	1,331,128
COASTAL - COMMERCIAL	4,563,656	0	4,563,656	4,563,656	0	4,563,656
TOTAL	72,513,230	0	72,513,230	72,513,230	0	72,513,230
EARNED PREMIUMS						
RESIDENTIAL - FIRE	1,419,770	175,084	1,594,854	3,012,546	3,056,451	6,068,997
RESIDENTIAL - EC	7,080,769	843,894	7,924,663	15,067,317	15,065,605	30,132,922
COMMERCIAL - FIRE	163,477	18,374	181,851	412,600	373,395	785,995
COMMERCIAL - EC	323,276	39,726	363,002	628,469	710,794	1,339,263
CRIME - RESIDENTIAL	74,379	9,829	84,208	160,091	178,022	338,113
CRIME - COMMERCIAL	4	73	77	4	462	466
HOMEOWNER - BEACH	546,310	57,189	603,499	1,157,193	916,868	2,074,061
HOMEOWNER - COASTAL	1,039,128	124,697	1,163,825	2,194,666	1,390,909	3,585,575
HO - BEACH WIND	5,772,076	708,082	6,480,158	11,927,709	11,631,464	23,559,173
HO - COASTAL WIND	6,144,488	596,534	6,741,022	12,899,109	8,004,808	20,903,917
WIND - RESIDENTIAL	563,114	69,001	632,115	1,158,263	1,267,853	2,426,116
WIND - COMMERCIAL	2,761,656	246,928	3,008,584	5,578,368	5,325,467	10,903,835
COASTAL - RESIDENTIAL	3,380,207	54,038	3,434,245	1,096,918	823,165	1,920,083
COASTAL - COMMERCIAL	(999,534)	211,373	(788,161)	3,967,132	3,322,545	7,289,677
TOTAL	28,269,120	3,154,822	31,423,942	59,260,385	52,067,808	111,328,193

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF SEPTEMBER 30, 2005

	FOURTH QUARTER						FOURTH QUARTER TOTAL
	2005	2004	2003	2002	2001	2000	
PAID LOSSES							
RESIDENTIAL - FIRE	689,607	71,740	0	0	0	0	761,347
RESIDENTIAL - EC	428,115	205,191	53,629	9,407	0	0	696,342
COMMERCIAL - FIRE	86,754	5,726	0	0	0	0	92,480
COMMERCIAL - EC	7,705	0	0	0	0	0	7,705
CRIME - RESIDENTIAL	3,158	1,166	0	0	0	0	4,324
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	14,842	47,645	0	0	0	0	62,487
HOMEOWNER - COASTAL	291,855	0	0	0	0	0	291,855
HO - BEACH WIND	394,297	33,814	0	0	0	0	428,111
HO - COASTAL WIND	937,604	58,338	0	0	0	0	995,942
WIND - RESIDENTIAL	(36,380)	377	4,562	0	0	0	(31,441)
WIND - COMMERCIAL	30,938	64,799	198,586	0	0	0	294,323
COASTAL - RESIDENTIAL	172,603	11,774	5,468	0	0	0	189,845
COASTAL - COMMERCIAL	204,463	145,774	0	0	0	0	350,237
TOTAL	3,225,561	646,344	262,245	9,407	0	0	4,143,557
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	1,189,997	129,364	10,000	0	0	0	1,329,361
RESIDENTIAL - EC	18,729,525	557,981	20,101	0	0	5,000	19,312,607
COMMERCIAL - FIRE	8,110	0	0	0	0	0	8,110
COMMERCIAL - EC	728,636	25,000	0	0	0	0	753,636
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,487,878	18,966	0	0	0	0	2,506,844
HOMEOWNER - COASTAL	2,001,960	360,354	0	0	0	0	2,362,314
HO - BEACH WIND	11,172,910	290,891	0	0	0	0	11,463,801
HO - COASTAL WIND	22,728,377	697,100	0	0	0	0	23,425,477
WIND - RESIDENTIAL	1,192,993	50,000	1	0	0	0	1,242,994
WIND - COMMERCIAL	4,512,573	45,099	1,112,775	0	0	0	5,670,447
COASTAL - RESIDENTIAL	1,909,338	42,500	10,001	0	0	0	1,961,839
COASTAL - COMMERCIAL	2,044,283	68,698	0	0	0	0	2,112,981
TOTAL	68,706,580	2,285,953	1,152,878	0	0	5,000	72,150,411
OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	570,444	151,664	10,000	0	0	0	732,108
RESIDENTIAL - EC	160,648	177,672	20,102	0	0	5,000	363,422
COMMERCIAL - FIRE	106,292	15,000	0	0	0	0	121,292
COMMERCIAL - EC	10,241	0	0	0	0	0	10,241
CRIME - RESIDENTIAL	168	99	0	0	0	0	267
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	35,498	43,397	0	0	0	0	78,894
HOMEOWNER - COASTAL	252,789	309,039	0	0	0	0	561,829
HO - BEACH WIND	63,984	47,589	0	0	0	0	111,573
HO - COASTAL WIND	112,846	30,350	0	0	0	0	143,196
WIND - RESIDENTIAL	29,017	12,500	22,502	0	0	0	64,019
WIND - COMMERCIAL	64,433	10,198	113,101	0	0	0	187,732
COASTAL - RESIDENTIAL	2,448	5,099	0	0	0	0	7,547
COASTAL - COMMERCIAL	27,348	15,001	53,573	0	0	0	95,922
TOTAL	1,436,156	817,608	219,278	0	0	5,000	2,478,042
INCURRED LOSSES							
RESIDENTIAL - FIRE	1,309,160	49,440	0	0	0	0	1,358,600
RESIDENTIAL - EC	18,996,992	585,500	53,628	9,407	0	0	19,645,527
COMMERCIAL - FIRE	(11,428)	(9,274)	0	0	0	0	(20,702)
COMMERCIAL - EC	726,100	25,000	0	0	0	0	751,100
CRIME - RESIDENTIAL	2,990	1,067	0	0	0	0	4,057
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,467,222	23,214	0	0	0	0	2,490,437
HOMEOWNER - COASTAL	2,041,026	51,315	0	0	0	0	2,092,340
HO - BEACH WIND	11,503,223	277,116	0	0	0	0	11,780,339
HO - COASTAL WIND	23,553,135	725,088	0	0	0	0	24,278,223
WIND - RESIDENTIAL	1,127,596	37,877	(17,939)	0	0	0	1,147,534
WIND - COMMERCIAL	4,479,078	99,700	1,198,260	0	0	0	5,777,038
COASTAL - RESIDENTIAL	2,079,493	49,175	15,469	0	0	0	2,144,137
COASTAL - COMMERCIAL	2,221,398	199,471	(53,573)	0	0	0	2,367,296
TOTAL	70,495,985	2,114,689	1,195,845	9,407	0	0	73,815,926

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF SEPTEMBER 30, 2005

	YEAR TO DATE						YEAR TO DATE TOTAL
	2005	2004	2003	2002	2001	2000	
PAID LOSSES							
RESIDENTIAL - FIRE	1,150,180	1,477,680	473,601	40,292	0	0	3,141,753
RESIDENTIAL - EC	741,132	3,239,251	676,989	11,511	2,609	0	4,671,492
COMMERCIAL - FIRE	337,568	47,800	0	0	0	0	385,368
COMMERCIAL - EC	41,983	374,965	4,285	0	0	0	421,233
CRIME - RESIDENTIAL	4,312	14,330	0	0	0	0	18,642
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	22,639	162,465	22,562	0	0	0	207,667
HOMEOWNER - COASTAL	356,684	1,117,218	301	0	0	0	1,474,202
HO - BEACH WIND	517,013	1,348,769	72,422	0	0	0	1,938,204
HO - COASTAL WIND	1,077,994	851,058	12,953	0	0	0	1,942,005
WIND - RESIDENTIAL	(2,792)	237,121	259,958	2,273	0	8,536	505,096
WIND - COMMERCIAL	80,981	866,714	1,492,912	25,579	0	0	2,466,186
COASTAL - RESIDENTIAL	180,188	133,819	91,407	0	0	0	405,414
COASTAL - COMMERCIAL	305,365	892,883	480,471	1,485	0	0	1,680,204
TOTAL	4,813,247	10,764,073	3,587,861	81,140	2,609	8,536	19,257,466
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	1,189,997	129,364	10,000	0	0	0	1,329,361
RESIDENTIAL - EC	18,729,525	557,981	20,101	0	0	5,000	19,312,607
COMMERCIAL - FIRE	8,110	0	0	0	0	0	8,110
COMMERCIAL - EC	728,636	25,000	0	0	0	0	753,636
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,487,878	18,966	0	0	0	0	2,506,844
HOMEOWNER - COASTAL	2,001,960	360,354	0	0	0	0	2,362,314
HO - BEACH WIND	11,172,910	290,891	0	0	0	0	11,463,801
HO - COASTAL WIND	22,728,377	697,100	0	0	0	0	23,425,477
WIND - RESIDENTIAL	1,192,993	50,000	1	0	0	0	1,242,994
WIND - COMMERCIAL	4,512,573	45,099	1,112,775	0	0	0	5,670,447
COASTAL - RESIDENTIAL	1,909,338	42,500	10,001	0	0	0	1,961,839
COASTAL - COMMERCIAL	2,044,283	68,698	0	0	0	0	2,112,981
TOTAL	68,706,580	2,285,953	1,152,878	0	0	5,000	72,150,411
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	923,391	478,199	0	0	0	1,401,590
RESIDENTIAL - EC	0	6,241,084	623,188	0	10,000	5,001	6,879,273
COMMERCIAL - FIRE	0	7,446	0	0	0	0	7,446
COMMERCIAL - EC	0	264,131	0	0	0	0	264,131
CRIME - RESIDENTIAL	0	5,297	99	0	0	0	5,396
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	253,499	67,500	0	0	0	320,999
HOMEOWNER - COASTAL	0	953,638	0	0	0	0	953,638
HO - BEACH WIND	0	3,024,794	47,500	0	0	0	3,072,294
HO - COASTAL WIND	0	2,357,813	97,501	0	0	0	2,455,314
WIND - RESIDENTIAL	0	527,548	349,835	15,535	0	0	892,918
WIND - COMMERCIAL	0	1,499,719	1,415,030	0	0	0	2,914,749
COASTAL - RESIDENTIAL	0	403,278	224,612	0	0	0	627,890
COASTAL - COMMERCIAL	0	928,546	137,219	0	0	0	1,065,765
TOTAL	0	17,390,184	3,440,683	15,535	10,000	5,001	20,861,403
INCURRED LOSSES							
RESIDENTIAL - FIRE	2,340,177	683,653	5,402	40,292	0	0	3,069,524
RESIDENTIAL - EC	19,470,657	(2,443,852)	73,902	11,511	(7,391)	(1)	17,104,826
COMMERCIAL - FIRE	345,678	40,354	0	0	0	0	386,032
COMMERCIAL - EC	770,619	135,834	4,285	0	0	0	910,738
CRIME - RESIDENTIAL	4,312	9,033	(99)	0	0	0	13,246
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,510,517	(72,068)	(44,938)	0	0	0	2,393,512
HOMEOWNER - COASTAL	2,358,644	523,934	301	0	0	0	2,882,878
HO - BEACH WIND	11,689,923	(1,385,134)	24,922	0	0	0	10,329,711
HO - COASTAL WIND	23,806,371	(809,655)	(84,548)	0	0	0	22,912,168
WIND - RESIDENTIAL	1,190,201	(240,427)	(89,876)	(13,262)	0	8,536	855,172
WIND - COMMERCIAL	4,593,554	(587,906)	1,190,657	25,579	0	0	5,221,884
COASTAL - RESIDENTIAL	2,089,526	(226,959)	(123,204)	0	0	0	1,739,363
COASTAL - COMMERCIAL	2,349,648	33,035	343,252	1,485	0	0	2,727,420
TOTAL	73,519,827	(4,340,158)	1,300,056	65,605	(7,391)	8,535	70,546,474

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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IBNR TOTALS

IBNR (CURRENT PERIOD)	2005	2004	2003	2002	2001	2000	TOTAL
RESIDENTIAL - FIRE	505,757	0	0	0	0	0	505,757
RESIDENTIAL - EC	7,923,543	0	0	0	0	0	7,923,543
COMMERCIAL - FIRE	3,010	0	0	0	0	0	3,010
COMMERCIAL - EC	298,036	0	0	0	0	0	298,036
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	105,366	0	0	0	0	0	105,366
HOMEOWNER - COASTAL	2,001,960	0	0	0	0	0	2,001,960
HO - BEACH WIND	4,816,744	0	0	0	0	0	4,816,744
HO - COASTAL WIND	9,633,488	0	0	0	0	0	9,633,488
WIND - RESIDENTIAL	602,093	0	0	0	0	0	602,093
WIND - COMMERCIAL	2,408,372	0	0	0	0	0	2,408,372
COASTAL - RESIDENTIAL	903,140	0	0	0	0	0	903,140
COASTAL - COMMERCIAL	903,140	0	0	0	0	0	903,140
TOTAL	30,104,649	0	0	0	0	0	30,104,649
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	188,879	389,413	0	0	0	0	578,292
RESIDENTIAL - EC	93,760	2,606,071	0	0	0	0	2,699,831
COMMERCIAL - FIRE	31,292	2,247	0	0	0	0	33,539
COMMERCIAL - EC	2,642	72,640	0	0	0	0	75,282
CRIME - RESIDENTIAL	69	0	0	0	0	0	69
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	20,354	94,358	0	0	0	0	114,712
HOMEOWNER - COASTAL	144,947	354,965	0	0	0	0	499,912
HO - BEACH WIND	28,785	1,123,306	0	0	0	0	1,152,091
HO - COASTAL WIND	36,943	898,645	0	0	0	0	935,588
WIND - RESIDENTIAL	16,516	299,548	0	0	0	0	316,064
WIND - COMMERCIAL	48,433	1,048,419	0	0	0	0	1,096,852
COASTAL - RESIDENTIAL	1,947	224,661	0	0	0	0	226,608
COASTAL - COMMERCIAL	24,747	374,435	0	0	0	0	399,182
TOTAL	639,314	7,488,708	0	0	0	0	8,128,022

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF SEPTEMBER 30, 2005

FOURTH QUARTER

	2005	2004	2003	2002	2001	2000	FOURTH QUARTER TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	23,459	5,820	0	1,128	0	0	30,407
RESIDENTIAL - EC	54,810	12,081	6,768	4,140	0	0	77,799
COMMERCIAL - FIRE	3,829	426	0	0	0	0	4,255
COMMERCIAL - EC	1,561	0	0	0	0	0	1,561
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	6,221	2,720	0	0	0	0	8,941
HOMEOWNER - COASTAL	23,506	0	0	0	0	0	23,506
HO - BEACH WIND	54,010	4,890	0	0	0	0	58,900
HO - COASTAL WIND	124,266	6,858	0	0	0	0	131,124
WIND - RESIDENTIAL	3,700	0	1,480	0	0	0	5,180
WIND - COMMERCIAL	3,850	1,464	1,049	0	0	0	6,363
COASTAL - RESIDENTIAL	18,264	2,319	9,348	0	0	0	29,931
COASTAL - COMMERCIAL	7,209	3,679	1,526	0	0	0	12,414
TOTAL	324,685	40,257	20,171	5,268	0	0	390,381
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	82,729	8,767	678	0	0	0	92,173
RESIDENTIAL - EC	1,301,914	37,814	1,362	0	0	339	1,341,429
COMMERCIAL - FIRE	347	0	0	0	0	0	347
COMMERCIAL - EC	50,822	1,694	0	0	0	0	52,516
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	169,034	1,285	0	0	0	0	170,320
HOMEOWNER - COASTAL	143,917	24,421	0	0	0	0	168,338
HO - BEACH WIND	725,848	19,713	0	0	0	0	745,561
HO - COASTAL WIND	1,631,123	47,241	0	0	0	0	1,678,365
WIND - RESIDENTIAL	83,327	3,388	0	0	0	0	86,716
WIND - COMMERCIAL	315,733	3,056	75,411	0	0	0	394,200
COASTAL - RESIDENTIAL	133,115	2,880	678	0	0	0	136,672
COASTAL - COMMERCIAL	142,260	4,656	0	0	0	0	146,915
TOTAL	4,780,169	154,916	78,129	0	0	339	5,013,552
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	49,992	12,894	850	0	0	0	63,736
RESIDENTIAL - EC	14,399	15,105	1,709	0	0	425	31,638
COMMERCIAL - FIRE	9,283	1,275	0	0	0	0	10,558
COMMERCIAL - EC	891	0	0	0	0	0	891
CRIME - RESIDENTIAL	14	8	0	0	0	0	22
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,178	3,689	0	0	0	0	6,867
HOMEOWNER - COASTAL	22,636	26,274	0	0	0	0	48,910
HO - BEACH WIND	5,668	4,046	0	0	0	0	9,714
HO - COASTAL WIND	9,886	2,580	0	0	0	0	12,466
WIND - RESIDENTIAL	2,598	1,063	1,913	0	0	0	5,574
WIND - COMMERCIAL	5,860	867	9,616	0	0	0	16,343
COASTAL - RESIDENTIAL	224	434	0	0	0	0	658
COASTAL - COMMERCIAL	2,520	1,275	4,555	0	0	0	8,350
TOTAL	127,149	69,510	18,643	0	0	425	215,727
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	56,196	1,693	(172)	1,128	0	0	58,844
RESIDENTIAL - EC	1,342,325	34,790	6,421	4,140	0	(86)	1,387,590
COMMERCIAL - FIRE	(5,107)	(849)	0	0	0	0	(5,956)
COMMERCIAL - EC	51,492	1,694	0	0	0	0	53,186
CRIME - RESIDENTIAL	(14)	(8)	0	0	0	0	(22)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,077	316	0	0	0	0	172,394
HOMEOWNER - COASTAL	144,787	(1,853)	0	0	0	0	142,934
HO - BEACH WIND	774,190	20,557	0	0	0	0	794,747
HO - COASTAL WIND	1,745,503	51,519	0	0	0	0	1,797,023
WIND - RESIDENTIAL	84,429	2,325	(433)	0	0	0	86,322
WIND - COMMERCIAL	313,723	3,653	66,844	0	0	0	384,220
COASTAL - RESIDENTIAL	151,155	4,765	10,026	0	0	0	165,945
COASTAL - COMMERCIAL	146,949	7,060	(3,029)	0	0	0	150,979
TOTAL	4,977,705	125,663	79,657	5,268	0	(86)	5,188,205

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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YEAR TO DATE

	2005	2004	2003	2002	2001	2000	YEAR TO DATE TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	51,726	44,836	14,239	5,682	2,482	0	118,965
RESIDENTIAL - EC	141,428	213,908	39,106	28,358	286	0	423,086
COMMERCIAL - FIRE	4,471	2,191	0	0	0	0	6,662
COMMERCIAL - EC	8,430	14,208	0	0	0	0	22,638
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,329	8,111	1,926	0	0	0	18,366
HOMEOWNER - COASTAL	37,994	26,203	0	0	0	0	64,197
HO - BEACH WIND	101,445	117,579	5,242	0	0	0	224,266
HO - COASTAL WIND	161,440	98,815	1,608	0	0	0	261,863
WIND - RESIDENTIAL	13,750	12,594	20,374	981	0	0	47,699
WIND - COMMERCIAL	38,897	57,230	65,232	741	0	3,635	165,735
COASTAL - RESIDENTIAL	25,037	14,228	18,985	259	0	0	58,509
COASTAL - COMMERCIAL	32,654	47,765	41,212	416	0	0	122,047
TOTAL	625,601	657,668	207,924	36,437	2,768	3,635	1,534,033
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	82,729	8,767	678	0	0	0	92,173
RESIDENTIAL - EC	1,301,914	37,814	1,362	0	0	339	1,341,429
COMMERCIAL - FIRE	347	0	0	0	0	0	347
COMMERCIAL - EC	50,822	1,694	0	0	0	0	52,516
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	169,034	1,285	0	0	0	0	170,320
HOMEOWNER - COASTAL	143,917	24,421	0	0	0	0	168,338
HO - BEACH WIND	725,848	19,713	0	0	0	0	745,561
HO - COASTAL WIND	1,631,123	47,241	0	0	0	0	1,678,365
WIND - RESIDENTIAL	83,327	3,388	0	0	0	0	86,716
WIND - COMMERCIAL	315,733	3,056	75,411	0	0	0	394,200
COASTAL - RESIDENTIAL	133,115	2,880	678	0	0	0	136,672
COASTAL - COMMERCIAL	142,260	4,656	0	0	0	0	146,915
TOTAL	4,780,169	154,916	78,129	0	0	339	5,013,552
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	65,285	33,808	0	0	0	99,093
RESIDENTIAL - EC	0	441,239	44,059	0	707	354	486,359
COMMERCIAL - FIRE	0	527	0	0	0	0	527
COMMERCIAL - EC	0	18,673	0	0	0	0	18,673
CRIME - RESIDENTIAL	0	374	7	0	0	0	381
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	19,828	4,772	0	0	0	24,600
HOMEOWNER - COASTAL	0	65,516	0	0	0	0	65,516
HO - BEACH WIND	0	213,850	3,358	0	0	0	217,208
HO - COASTAL WIND	0	166,696	6,893	0	0	0	173,589
WIND - RESIDENTIAL	0	37,297	24,733	1,098	0	0	63,128
WIND - COMMERCIAL	0	106,028	100,041	0	0	0	206,069
COASTAL - RESIDENTIAL	0	28,511	15,880	0	0	0	44,391
COASTAL - COMMERCIAL	0	65,647	9,701	0	0	0	75,348
TOTAL	0	1,229,471	243,252	1,098	707	354	1,474,882
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	134,455	(11,682)	(18,891)	5,682	2,482	0	112,045
RESIDENTIAL - EC	1,443,342	(189,517)	(3,591)	28,358	(421)	(15)	1,278,156
COMMERCIAL - FIRE	4,818	1,664	0	0	0	0	6,482
COMMERCIAL - EC	59,252	(2,771)	0	0	0	0	56,481
CRIME - RESIDENTIAL	0	(374)	(7)	0	0	0	(381)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	177,363	(10,432)	(2,846)	0	0	0	164,085
HOMEOWNER - COASTAL	181,911	(14,892)	0	0	0	0	167,019
HO - BEACH WIND	827,293	(76,558)	1,884	0	0	0	752,619
HO - COASTAL WIND	1,792,563	(20,640)	(5,285)	0	0	0	1,766,639
WIND - RESIDENTIAL	97,077	(21,315)	(4,359)	(117)	0	0	71,287
WIND - COMMERCIAL	354,630	(45,742)	40,602	741	0	3,635	353,866
COASTAL - RESIDENTIAL	158,152	(11,403)	3,783	259	0	0	150,790
COASTAL - COMMERCIAL	174,914	(13,226)	31,511	416	0	0	193,614
TOTAL	5,405,770	(416,887)	42,801	35,339	2,061	3,620	5,072,703

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

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	20,152	14,707,223	2,015	1,225,923
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	1,763,631	0	82,531
			TOTAL	20,152	16,470,854	2,015	1,308,454
16	10/01/02 09/30/03	03/03/04 03/08/04	HABITATIONAL	0	22,024	0	2,922
16	10/01/02 09/30/03	03/03/04 03/08/04	COMMERCIAL	0	0	0	0
			TOTAL	0	22,024	0	2,922
16	10/01/03 09/30/04	03/03/04 03/08/04	HABITATIONAL	0	11,883	0	1,241
16	10/01/03 09/30/04	03/03/04 03/08/04	COMMERCIAL	0	5,587	0	1,010
			TOTAL	0	17,470	0	2,251

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

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	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	10,000	1,165,092	1,000	121,991
1	10/01/03 09/30/04	08/03/04	COMMERCIAL	0	368,141	0	16,415
			TOTAL	10,000	1,533,233	1,000	138,406
2	10/01/02 09/30/03	08/12/04 08/13/04	HABITATIONAL	0	0	0	25
			TOTAL	0	0	0	25
2	10/01/03 09/30/04	08/12/04 08/13/04	HABITATIONAL	0	61,133	0	3,722
			TOTAL	0	61,133	0	3,722
26	10/01/02 09/30/03	08/14/04 08/15/04	HABITATIONAL	12,500	819,722	1,250	56,999
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	57,923
26	10/01/03 09/30/04	08/14/04 08/15/04	HABITATIONAL	10,001	3,003,922	1,000	278,492
26	10/01/03 09/30/04	08/14/04 08/15/04	COMMERCIAL	0	188,361	0	8,963
			TOTAL	10,001	3,192,283	1,000	287,455
27	10/01/03 09/30/04	08/29/04 08/30/04	HABITATIONAL	0	8,923	0	1,411
			TOTAL	0	8,923	0	1,411
28	10/01/02 09/30/03	09/03/04 09/08/04	HABITATIONAL	0	5,786	0	745
			TOTAL	0	5,786	0	745

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
28	10/01/03	09/03/04	HABITATIONAL	0	54,460	0	4,985
	09/30/04	09/08/04			0	54,460	0
30	10/01/02	09/15/04	HABITATIONAL	0	3,205	0	338
	09/30/03	09/18/04			0	3,205	0
30	10/01/03	09/15/04	HABITATIONAL	0	26,610	0	2,872
	09/30/04	09/18/04			0	26,610	0
39	10/01/03	03/08/05	HABITATIONAL	0	49,965	0	7,174
	09/30/04						
39	10/01/03	03/08/05	COMMERCIAL	0	0	0	0
	09/30/04				0	49,965	0
39	10/1/2004	03/08/05	HABITATIONAL	0	25,655	0	3,444
	09/30/05						
39	10/01/04	03/08/05	COMMERCIAL	0	0	0	166
	09/30/05				0	25,655	0
40	10/01/03	03/25/05	HABITATIONAL	0	26,920	0	2,815
	09/30/04	03/29/05					
40	10/01/03	03/25/05	COMMERCIAL	0	5,550	0	120
	09/30/04	03/29/05			0	32,470	0
40	10/01/04	03/25/05	HABITATIONAL	0	5,211	0	732
	09/30/05	03/29/05					
40	10/01/04	03/25/05	COMMERCIAL	0	0	0	
	09/30/05	03/29/05			0	5,211	0
41	10/01/03	03/30/05	HABITATIONAL	0	0	0	0
	09/30/04	04/03/05					
41	10/01/03	03/30/05	COMMERCIAL	0	0	0	0
	09/30/04	04/03/05			0	0	0
		TOTAL		0	0	0	0

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
41	10/01/04 09/30/05	03/30/05 04/03/05	HABITATIONAL	0	3,655	0	590
41	10/01/04 09/30/05	03/30/05 04/03/05	COMMERCIAL	0	0	0	0
			TOTAL	0	3,655	0	590
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	548,100	10,350	54,810	1,412
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	25,000	0	2,500	0
			TOTAL	573,100	10,350	57,310	1,412
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	10,923,496	213,455	1,092,350	26,662
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	408,100	0	40,810	0
			TOTAL	11,331,596	213,455	1,133,160	26,662

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	1	7,641,978	0	657,174
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	1,112,775	23,334,360	111,278	807,001
			TOTAL	1,112,776	30,976,338	111,278	1,464,175
16	10/01/02 09/30/03	03/03/04 03/08/04	HABITATIONAL	0	9,655	0	972
16	10/01/02 09/30/03	03/03/04 03/08/04	COMMERCIAL	0	4,618	0	780
			TOTAL	0	14,273	0	1,752
16	10/01/03 09/30/04	03/03/04 03/08/04	HABITATIONAL	0	0	0	0
16	10/01/03 09/30/04	03/03/04 03/08/04	COMMERCIAL	0	692	0	308
			TOTAL	0	692	0	308
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	390,186	0	19,110
			TOTAL	0	544,540	0	31,321
2	10/01/03 09/30/04	08/12/04 08/13/04	COMMERCIAL	0	5,291	0	556
			TOTAL	0	5,291	0	556
26	10/01/02 09/30/03	08/14/04 08/15/04	HABITATIONAL	0	139,427	0	12,768
26	10/01/02 09/30/03	08/14/04 08/15/04	COMMERCIAL	0	800,158	0	37,617
			TOTAL	0	939,585	0	50,385

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
26	10/01/03	08/14/04	HABITATIONAL	0	151,060	0	8,780
	09/30/04	08/15/04					
26	10/01/03	08/14/04	COMMERCIAL	0	596,601	0	40,698
	09/30/04	08/15/04		0	747,661	0	49,478
28	10/01/03	09/03/04	HABITATIONAL	0	0	0	0
	09/30/04	09/08/04					
28	10/01/03	09/03/04	COMMERCIAL	0	1,555	0	240
	09/30/04	09/08/04		0	1,555	0	240
30	10/01/03	09/15/04	HABITATIONAL	0	3,168	0	688
	09/30/04	09/18/04					
30	10/01/03	09/15/04	COMMERCIAL	0	9,910	0	551
	09/30/04	09/18/04		0	13,078	0	1,239
39	10/01/03	03/08/05	HABITATIONAL	0	0	0	341
	09/30/04						
39	10/01/03	03/08/05	COMMERCIAL	0	16,701	0	2,852
	09/30/04			0	16,701	0	3,193
39	10/01/04	03/08/05	HABITATIONAL	0	0	0	0
	09/30/05						
39	10/01/04	03/08/05	COMMERCIAL	0	49,012	0	4,742
	09/30/05			0	49,012	0	4,742
50	10/01/03	09/13/05	HABITATIONAL	50,000	0	5,000	0
	09/30/04	09/16/05					
50	10/01/03	09/13/05	COMMERCIAL	40,000	0	4,000	0
	09/30/04	09/16/05		90,000	0	9,000	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
50	10/01/04	09/13/05	HABITATIONAL	572,400	37,651	57,240	2,626
	09/30/05	09/16/05					
50	10/01/04	09/13/05	COMMERCIAL	2,104,201	76,048	210,420	2,910
	09/30/05	09/16/05					
		TOTAL		2,676,601	113,699	267,660	5,536

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
97	10/01/98 09/30/99	09/14/99 09/16/99	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
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
95	10/01/02 09/30/03	09/18/03	TOTAL	0	79,263	0	10,679
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	10,001	3,013,467	1,000	316,748
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	4,932,943	0	255,647
16	10/01/02 09/30/03	03/03/04 03/08/04	TOTAL	10,001	7,946,410	1,000	572,395
16	10/01/02 09/30/03	03/03/04 03/08/04	HABITATIONAL	0	14,123	0	2,418
16	10/01/02 09/30/03	03/03/04 03/08/04	COMMERCIAL	0	25,567	0	1,415
16	10/01/02 09/30/03	03/03/04 03/08/04	TOTAL	0	39,690	0	3,833

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
16	10/01/03 09/30/04	03/03/04 03/08/04	HABITATIONAL	0	3,452	0	340
16	10/01/03 09/30/04	03/03/04 03/08/04	COMMERCIAL	0	14,759	0	606
			TOTAL	0	18,211	0	946
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
2	10/01/02 09/30/03	08/12/04 08/13/04	HABITATIONAL	0	775	0	0
			TOTAL	0	775	0	0
2	10/01/03 09/30/04	08/12/04 08/13/04	HABITATIONAL	0	20,588	0	1,022
			TOTAL	0	20,588	0	1,022
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	190,822	0	13,434
26	10/01/03 09/30/04	08/14/04 08/15/04	COMMERCIAL	0	994,920	0	49,611
			TOTAL	0	1,185,742	0	63,045
27	10/01/02 09/30/03	08/29/04 08/30/04	HABITATIONAL	0	1,725	0	305
			TOTAL	0	1,725	0	305

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
27	10/01/03 09/30/04	08/29/04 08/30/04	HABITATIONAL	0	692	0	210
27	10/01/03 09/30/04	08/29/04 08/30/04	COMMERCIAL	0	0	0	0
			TOTAL	0	692	0	210
30	10/01/03 09/30/04	09/15/04 09/18/04	HABITATIONAL	0	3,962	0	732
			TOTAL	0	3,962	0	732
30	10/01/03 09/30/04	09/15/04 09/18/04	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
39	10/01/03 09/30/04	03/08/05	HABITATIONAL	0	48,626	0	5,230
39	10/01/03 09/30/04	03/08/05	COMMERCIAL	0	116,433	0	7,379
			TOTAL	0	165,059	0	12,609
39	10/01/04 09/30/05	03/08/05	HABITATIONAL	0	19,718	0	3,051
39	10/01/04 09/30/05	03/08/05	COMMERCIAL	0	61,815	0	2,628
			TOTAL	0	81,533	0	5,679
40	10/01/03 09/30/04	03/25/05 03/29/05	HABITATIONAL	0	0	0	0
40	10/01/03 09/30/04	03/25/05 03/29/05	COMMERCIAL	0	0	0	134
			TOTAL	0	0	0	134
40	10/01/04 09/30/05	03/25/05 03/29/05	HABITATIONAL	0	949	0	200
40	10/01/04 09/30/05	03/25/05 03/29/05	COMMERCIAL	0	3,540	0	201
			TOTAL	0	4,489	0	401

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
50	10/01/03	09/13/05	HABITATIONAL	42,500	11,774	4,250	1,897
	09/30/04	09/16/05					
50	10/01/03	09/13/05	COMMERCIAL	62,500	336	6,250	220
	09/30/04	09/16/05					
50	10/01/04	09/13/05	HABITATIONAL	992,698	121,831	99,270	13,308
	09/30/05	09/16/05					
50	10/01/04	09/13/05	COMMERCIAL	1,141,143	98,741	114,114	4,444
	09/30/05	09/16/05					
				2,133,841	220,572	213,384	17,752

HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES

95	10/01/02	09/18/03	HO-BEACH	0	92,968	0	8,089
95	10/01/02	09/18/03	BEACH HO WIND	0	465,172	0	36,138
95	10/01/02	09/18/03	BEACH HO COAST	0	419,065	0	31,876
95	10/01/03	09/30/04	BEACH HO COAST	0	23	0	188
				0	977,228	0	76,291
16	10/01/02	03/03/04	HOMEOWNERS	0	0	0	0
16	10/01/02	03/03/04	BEACH HO WIND	0	0	0	185
16	10/01/02	03/03/04	BEACH HO COAST	0	8,137	0	1,022
				0	8,137	0	1,207
16	10/01/03	03/03/04	HOMEOWNERS	0	3,848	0	533
16	10/01/03	03/03/04	BEACH HO WIND	0	6,553	0	909

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
16	10/01/03	03/03/04	BEACH HO COAST	0	6,668	0	706
	09/30/04	03/08/04		0	17,069	0	1,442
1	10/01/02	08/03/04	HOMEOWNERS	0	289	0	306
1	10/01/02	08/03/04	BEACH HO WIND	0	26,502	0	1,823
	09/30/03			0	26,791	0	2,129
1	10/01/03	08/03/04	HO BEACH	0	43,882	0	3,785
1	10/01/03	08/03/04	HO COASTAL	0	0	0	162
1	10/01/03	08/03/04	BEACH HO WIND	22,500	591,191	2,250	40,840
1	10/01/03	08/03/04	COASTAL HO WIND	0	30,997	0	2,486
	09/30/04			22,500	666,070	2,250	47,273
2	10/01/02	08/12/04	HO BEACH	0	5,239	0	566
	09/30/03	08/13/04		0	5,239	0	566
2	10/01/03	08/12/04	HO COASTAL	0	1,523	0	279
2	10/01/03	08/12/04	BEACH HO WIND	0	26,828	0	1,388
2	10/01/03	08/12/04	BEACH HO COAST	0	2,423	0	284
	09/30/04	08/13/04		0	30,774	0	1,951
26	10/01/02	08/14/04	HOMEOWNERS	0	49,790	0	4,096
26	09/30/03	08/15/04					
26	10/01/02	08/14/04	BEACH HO WIND	0	10,465	0	1,661
26	09/30/03	08/15/04					
26	10/01/02	08/14/04	COASTAL HO WIND	0	25,751	0	3,283
26	09/30/03	08/15/04		0	86,006	0	9,040

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

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	HO- BEACH	0	92,578	0	9,401
26	10/01/03 09/30/04	08/14/04 08/15/04	HO-COASTAL	9,323	245,892	932	15,760
26	10/01/03 09/30/04	08/14/04 08/15/04	BEACH HO WIND	0	1,096,345	0	93,117
26	10/01/03 09/30/04	08/14/04 08/15/04	COASTAL HO WIND	0	1,172,792	0	127,733
				9,323	2,607,607	932	246,011
27	10/01/03 09/30/04	08/29/04 08/30/04	HOMEOWNERS	0	0	0	0
27	10/01/03 09/30/04	08/29/04 08/30/04	BEACH HO WIND	0	0	0	124
27	10/01/03 09/30/04	08/29/04 08/30/04	BEACH HO COAST	0	0	0	0
				0	0	0	124
28	10/01/03 09/30/04	09/03/04 09/08/04	HOMEOWNERS	0	626	0	220
28	10/01/03 09/30/04	09/03/04 09/08/04	BEACH HO WIND	0	7,900	0	1,078
28	10/01/03 09/30/04	09/03/04 09/08/04	BEACH HO COAST	0	10,312	0	1,109
				0	18,838	0	2,407
30	10/01/03 09/30/04	09/15/04 09/18/04	HOMEOWNERS	0	38	0	180
30	10/01/03 09/30/04	09/15/04 09/18/04	BEACH HO WIND	0	8,039	0	1,004
30	10/01/03 09/30/04	09/15/04 09/18/04	BEACH HO COAST	0	8,803	0	1,484
				0	16,880	0	2,668

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
39	10/01/03 09/30/04	03/08/05	HO-BEACH	0	0	0	0
39	10/01/03 09/30/04	03/08/05	HO-COASTAL	0	3,996	0	878
39	10/01/03 09/30/04	03/08/05	BEACH HO WIND	0	35,292	0	5,189
39	10/01/03 09/30/04	03/08/05	BEACH HO COAST	0	127,544	0	13,444
				0	166,832	0	19,511
39	10/01/04 09/30/05	03/08/05	HO-BEACH	0	2,719	0	346
39	10/01/04 09/30/05	03/08/05	HO-COASTAL	0	12,124	0	1,761
39	10/01/04 09/30/05	03/08/05	BEACH HO WIND	0	16,823	0	4,029
39	10/01/04 09/30/05	03/08/05	BEACH HO COAST	0	95,174	0	10,909
				0	126,840	0	17,045
40	10/01/03 09/30/04	03/25/05 03/29/05	HO-BEACH	0	0	0	0
40	10/01/03 09/30/04	03/25/05 03/29/05	HO-COASTAL	0	0	0	120
40	10/01/03 09/30/04	03/25/05 03/29/05	BEACH HO WIND	0	3,315	0	447
40	10/01/03 09/30/04	03/25/05 03/29/05	BEACH HO COAST	0	0	0	0
				0	3,315	0	567
40	10/01/04 09/30/05	03/25/05 03/29/05	HO-BEACH	0	0	0	0
40	10/01/04 09/30/04	03/25/05 03/29/05	HO-COASTAL	0	500	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
40	10/01/04 09/30/05	03/25/05 03/29/05	BEACH HO WIND	0	11,066	0	838
40	10/01/04 09/30/05	03/25/05 03/29/05	BEACH HO COAST	0	10,833	0	1,203
				0	22,399	0	2,041
41	10/01/03 09/30/04	03/30/05 04/03/05	HO-BEACH	0	0	0	0
41	10/01/03 09/30/04	03/30/05 04/03/05	HO-COASTAL	0	0	0	0
41	10/01/03 09/30/04	03/30/05 04/03/05	BEACH HO WIND	0	4,196	0	575
41	10/01/03 09/30/04	03/30/05 04/03/05	BEACH HO COAST	0	1,823	0	432
				0	6,019	0	1,007
41	10/01/04 09/30/05	03/30/05 04/03/05	HO-BEACH	0	0	0	0
41	10/01/04 09/30/04	03/30/05 04/03/05	HO-COASTAL	0	0	0	0
41	10/01/04 09/30/05	03/30/05 04/03/05	BEACH HO WIND	0	0	0	0
41	10/01/04 09/30/05	03/30/05 04/03/05	BEACH HO COAST	0	0	0	0
				0	0	0	0
50	10/01/03 09/30/04	09/13/05 09/16/05	HO-BEACH	12,500	0	1,250	149
50	10/01/03 09/30/04	09/13/05 09/16/05	HO-COASTAL	62,500	1,618	6,250	424
50	10/01/03 09/30/04	09/13/05 09/16/05	BEACH HO WIND	266,000	635	26,600	231
50	10/01/03 09/30/04	09/13/05 09/16/05	BEACH HO COAST	686,500	16,967	68,650	3,236
				1,027,500	19,220	102,750	4,040

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
50	10/01/04	09/13/05	HO-BEACH	726,610	30,334	72,661	3,904
	09/30/05	09/16/05					
50	10/01/04	09/13/05	HO-COASTAL	1,393,000	31,736	139,300	4,369
	09/30/04	09/16/05					
50	10/01/04	09/13/05	BEACH HO WIND	6,327,765	472,956	632,777	34,240
	09/30/05	09/16/05					
50	10/01/04	09/13/05	BEACH HO COAST	13,070,908	746,153	1,307,091	88,026
	09/30/05	09/16/05					
				21,518,283	1,281,179	2,151,828	130,539

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF SEPTEMBER 30, 2005

AGGREGATE LIABILITY BY COUNTIES

COUNTY	BEACH LIABILITY *	BEACH COUNT	HOMEOWNER BEACH LIABILITY*	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY*	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY *	DWELLING COASTAL WIND COUNT	TOTAL BEACH LIABILITY *	TOTAL COUNT
BEAUFORT					61,784,960	141			209,457,597	684			85,092,458	389	356,335,015	1,214
BRUNSWICK	1,314,843,168	7,182	207,095,472	306	519,862,020	1,009	1,260,291,274	2,947	2,392,098,524	6,423	324,245,438	402	591,006,711	1,662	6,609,442,607	19,931
CAMDEN					15,854,900	37			103,915,498	338			29,921,988	121	149,692,386	496
CARTERET	530,739,960	4,609	141,242,555	206	258,040,025	499	1,401,443,276	3,049	2,503,989,988	7,296	685,055,264	751	657,599,628	1,718	6,178,110,696	18,128
CHOWAN					14,433,300	33			113,180,060	370			59,415,599	234	187,028,959	637
CRAVEN					291,297,140	656			448,528,059	1,477			260,038,016	773	999,863,215	2,906
CURRITUCK	826,798,301	2,450	12,279,800	13	56,254,260	113	1,025,705,895	1,318	410,529,172	1,210	140,059,386	289	112,790,121	388	2,584,416,935	5,781
DARE	2,244,127,256	10,939	336,805,684	504	35,194,500	56	2,996,753,413	6,089	319,460,471	644	1,236,719,857	2,232	176,588,890	210	7,345,650,071	20,674
HYDE	68,492,397	404	2,602,000	4	6,928,060	22	22,841,104	61	13,660,889	52	36,527,004	73	18,690,729	107	169,742,183	723
JONES					15,671,716	45			33,301,900	126			10,648,902	86	59,622,518	257
NEW HANOVER	632,430,557	2,682	164,810,478	270	670,724,363	1,336	1,067,449,749	2,020	6,738,698,895	17,180	522,433,727	515	1,273,811,733	2,442	11,070,359,502	26,445
ONslow	142,589,709	945	44,492,020	68	358,867,102	741	287,369,477	664	1,467,742,961	5,648	71,847,396	73	413,976,422	1,631	2,786,885,087	9,770
PAMLICO					15,093,100	37			192,076,262	527			58,265,370	192	265,434,732	756
PASQUOTANK					59,989,360	151			221,549,874	861			132,960,744	500	414,499,978	1,512
PENDER	221,358,897	1,409	29,218,600	42	127,305,918	260	366,193,597	894	848,638,908	2,650	111,495,511	167	166,206,135	1,095	1,870,417,566	6,517
PERQUIMANS					13,431,000	36			97,193,246	312			34,205,103	225	144,829,349	573
TYRRELL					5,034,600	14			11,600,220	47			16,458,145	79	33,092,965	140
WASHINGTON					7,460,800	22			42,371,406	142			29,460,830	134	79,293,036	298
	5,981,380,245	30,620	938,546,609	1,413	2,533,227,124	5,208	8,428,047,785	17,042	16,167,993,930	45,987	3,128,383,583	4,502	4,127,137,524	11,986	41,304,716,800	116,758

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