

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 BALANCE SHEET
 AS OF MARCH 31, 2010

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	12,075,062			12,075,062
INVESTMENTS	843,191,746			843,191,746
INTEREST INCOME DUE OR ACCRUED	4,923,199			4,923,199
FIXED ASSETS	163,609		(163,609)	0
DATA PROCESSING EQUIPMENT	81,961			81,961
ACCOUNTS RECEIVABLE - FAIR PLAN	0			0
ACCOUNTS RECEIVABLE - OTHER	334,458			334,458
ACCOUNTS RECEIVABLE - ASSESSMENTS	956,519		(956,519)	0
PREPAID EXPENSE	44,820		(44,820)	0
TOTAL ASSETS	861,771,374	0	(1,164,948)	860,606,426
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE - FAIR PLAN				407,030
COMMISSION PAYABLE				3,590,202
PREMIUM SUSPENSE				798,736
PREMIUM REFUND				1,194
ACCRUAL-PREMIUM TAX				1,992,868
ACCRUAL-POST RETIREMENT				1,280,315
ACCRUAL-PENSION				619,000
ACCRUAL-RENT				231,776
CLAIMS PAYABLE				40,709
PREPAID PREMIUMS				11,200,648
UNCLAIMED CHECKS				1,816,581
TOTAL LIABILITIES				21,979,059
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				3,536,189
UNPAID LAE RESERVES				356,418
UNEARNED PREMIUMS				139,058,406
TOTAL RESERVES				142,951,013
SURPLUS				695,676,354
TOTAL LIABILITIES & SURPLUS				860,606,426

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND SURPLUS ACCOUNT
AS OF MARCH 31, 2010

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	74,984,583	149,329,072
CEDED REINSURANCE PREMIUMS	36,285,936	71,559,929
NET PREMIUMS EARNED	38,698,647	77,769,143
DEDUCTIONS		
LOSSES INCURRED	1,631,647	3,965,734
LOSS EXPENSE INCURRED	306,104	620,876
OPERATING EXPENSE INCURRED	9,747,439	18,654,028
PREMIUM TAXES	1,843,923	3,526,886
TOTAL DEDUCTIONS	13,529,113	26,767,524
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	(5,839)	6,852
NET UNDERWRITING GAIN OR (LOSS)	25,163,695	51,008,471
INVESTMENT INCOME		
INVESTMENT INCOME	6,184,195	12,623,994
NET INCOME OR (LOSS)	31,347,890	63,632,465
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	665,520,492	649,608,419
NET INCOME OR (LOSS)	31,347,890	63,632,465
CHANGE IN ASSETS NOT ADMITTED	(931,664)	(844,081)
ASSESSMENTS OR (DISTRIBUTIONS)	0	(16,460,085)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	(260,364)	(260,364)
NET CHANGE IN SURPLUS	30,155,862	46,067,935
SURPLUS (CURRENT PERIOD)	695,676,354	695,676,354

The Aggregate Liability for the Association as of March 31, 2010 is \$70,527,180,539.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF MARCH 31, 2010

	QUARTER TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	67,287,034	(1,080,583)	0	0	0	0	0	0	66,206,451
CEDED REINSURANCE	(36,285,936)	0	0	0	0	0	0	0	(36,285,936)
INTEREST RECEIVED	6,184,195	0	0	0	0	0	0	0	6,184,195
MISCELLANEOUS INCOME	(5,839)	0	0	0	0	0	0	0	(5,839)
TOTAL INCOME	37,179,454	(1,080,583)	0	0	0	0	0	0	36,098,871
EXPENSES PAID									
LOSSES	557,501	1,509,298	62,234	24,998	0	6,995	0	0	2,161,026
LOSS ADJUSTMENT EXPENSES	176,909	100,774	3,605	714	0	22,290	0	0	304,292
COMMISSION	8,705,472	(140,476)	0	0	0	0	0	0	8,564,996
PREMIUM TAX	1,843,923	0	0	0	0	0	0	0	1,843,923
ADMINISTRATIVE EXPENSES	1,182,443	0	0	0	0	0	0	0	1,182,443
TOTAL EXPENSES PAID	12,466,248	1,469,596	65,839	25,712	0	29,285	0	0	14,056,680
NET CASH CHANGE	24,713,206	(2,550,179)	(65,839)	(25,712)	0	(29,285)	0	0	22,042,191
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	2,258,404	1,220,975	45,406	1,333	71	10,000	0	0	3,536,189
LOSS ADJUSTMENT EXPENSES	226,844	123,797	4,540	117	8	1,112	0	0	356,418
UNEARNED PREMIUMS	96,622,565	42,435,841	0	0	0	0	0	0	139,058,406
ADD: (PRIOR PERIOD)									
LOSSES (INCL. IBNR)	2,485,768	1,488,467	70,031	6,231	71	15,000	0	0	4,065,568
LOSS ADJUSTMENT EXPENSES	216,426	129,877	6,245	532	7	1,519	0	0	354,606
UNEARNED PREMIUMS	53,044,675	94,791,863	0	0	0	0	0	0	147,836,538
NET RESERVE CHANGE	(43,360,944)	52,629,594	26,330	5,313	(1)	5,407	0	0	9,305,699
NET OTHER CHANGES									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(931,664)	0	0	0	0	0	0	0	(931,664)
TOTAL NET OTHER CHANGES	(931,664)	0	0	0	0	0	0	0	(931,664)
ASSESSMENTS	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	(260,364)	0	(260,364)
CHANGE IN SURPLUS	(19,579,402)	50,079,415	(39,509)	(20,399)	(1)	(23,878)	(260,364)	0	30,155,862

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT
 AS OF MARCH 31, 2010

	YEAR TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	128,461,972	(1,832,049)	0	0	0	0	0	0	126,629,923
CEDED REINSURANCE	(36,285,936)	(35,273,993)	0	0	0	0	0	0	(71,559,929)
INTEREST RECEIVED	12,623,994	0	0	0	0	0	0	0	12,623,994
MISCELLANEOUS INCOME	6,852	0	0	0	0	0	0	0	6,852
TOTAL INCOME	104,806,882	(37,106,042)	0	0	0	0	0	0	67,700,840
EXPENSES PAID									
LOSSES	690,668	3,664,141	198,859	25,010	0	6,995	0	0	4,585,673
LOSS ADJUSTMENT EXPENSES	332,418	266,437	9,286	1,066	0	25,691	0	0	634,898
COMMISSION	16,592,167	(238,167)	0	0	0	0	0	0	16,354,000
PREMIUM TAX	3,526,886	0	0	0	0	0	0	0	3,526,886
ADMINISTRATIVE EXPENSES	2,300,028	0	0	0	0	0	0	0	2,300,028
TOTAL EXPENSES PAID	23,442,167	3,692,411	208,145	26,076	0	32,686	0	0	27,401,485
NET CASH CHANGE	81,364,715	(40,798,453)	(208,145)	(26,076)	0	(32,686)	0	0	40,299,355
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	2,258,404	1,220,975	45,406	1,333	71	10,000	0	0	3,536,189
LOSS ADJUSTMENT EXPENSES	226,844	123,797	4,540	117	8	1,112	0	0	356,418
UNEARNED PREMIUMS	96,622,565	42,435,841	0	0	0	0	0	0	139,058,406
ADD: (PRIOR PERIOD)									
LOSSES (INCL. IBNR)	0	3,864,964	261,134	6,231	13,700	10,099	0	0	4,156,128
LOSS ADJUSTMENT EXPENSES	0	337,005	30,293	630	1,340	1,172	0	0	370,440
UNEARNED PREMIUMS	0	161,757,555	0	0	0	0	0	0	161,757,555
NET RESERVE CHANGE	(99,107,813)	122,178,911	241,481	5,411	14,961	159	0	0	23,333,110
NET OTHER CHANGES									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(844,081)	0	0	0	0	0	0	0	(844,081)
TOTAL NET OTHER CHANGES	(844,081)	0	0	0	0	0	0	0	(844,081)
ASSESSMENTS	0	0	0	0	0	0	83,920,054	88,516,026	172,436,080
DISTRIBUTIONS	0	0	(11,864,113)	(88,516,026)	0	0	0	(88,516,026)	(188,896,165)
INSOLVENT MEMBER	0	0	0	0	0	0	(260,364)	0	(260,364)
CHANGE IN SURPLUS	(18,587,179)	81,380,458	(11,830,777)	(88,536,691)	14,961	(32,527)	83,659,690	0	46,067,935

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF MARCH 31, 2010

	2010				2009			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	44,361,525	9,373,543	64,052,248	10,674,656	111,656,327	25,371,658	136,662,098	22,344,594
CEDED REINSURANCE	(13,629,568)	(4,659,249)	(14,692,186)	(3,304,933)	(51,844,472)	(17,721,020)	(55,887,841)	(12,570,960)
INTEREST RECEIVED	4,359,419	921,141	6,294,432	1,049,001	9,770,692	2,220,180	11,968,690	1,939,206
MISCELLANEOUS INCOME	2,367	500	3,416	569	19,002	4,318	23,276	3,771
TOTAL INCOME	35,093,743	5,635,935	55,657,910	8,419,293	69,601,549	9,875,136	92,766,223	11,716,611
EXPENSES PAID								
LOSSES	406,034	13,314	253,949	17,371	3,795,745	131,214	2,273,055	79,871
LOSS ADJUSTMENT EXPENSES	178,431	9,925	136,314	7,748	432,433	101,488	350,032	63,838
COMMISSION	5,729,674	1,199,591	8,304,755	1,358,145	15,325,734	3,259,533	16,788,202	2,858,923
PREMIUM TAX	1,217,933	257,348	1,758,536	293,070	3,103,877	705,290	3,802,120	616,032
ADMINISTRATIVE EXPENSES	794,264	167,827	1,146,813	191,123	1,819,341	413,406	2,228,617	361,088
TOTAL EXPENSES PAID	8,326,336	1,648,005	11,600,367	1,867,457	24,477,130	4,610,931	25,442,026	3,979,752
NET CASH CHANGE	26,767,407	3,987,930	44,057,543	6,551,836	45,124,419	5,264,205	67,324,197	7,736,859
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,154,481	110,021	893,423	100,479	634,960	67,886	498,030	20,099
LOSS ADJUSTMENT EXPENSES	116,817	10,822	89,324	9,881	67,735	5,224	49,060	1,778
UNEARNED PREMIUMS	33,364,664	7,198,838	48,035,096	8,023,967	15,868,303	3,272,519	20,736,324	2,558,695
NET RESERVE CHANGE	34,635,962	7,319,681	49,017,843	8,134,327	16,570,998	3,345,629	21,283,414	2,580,572
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(291,485)	(61,590)	(420,866)	(70,140)	101,345	23,029	124,144	20,114
MINIMUM PENSION LIABILITY	0	0	0	0	(176,815)	(40,177)	(216,590)	(35,093)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(291,485)	(61,590)	(420,866)	(70,140)	(75,470)	(17,148)	(92,446)	(14,979)
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	(8,160,040)	(3,393,341)	(5,381,166)	(1,652,631)	28,477,951	1,901,428	45,948,337	5,141,308

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2010

	2008				2007			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	111,014,706	26,696,089	116,800,529	22,117,774	103,486,317	22,765,476	84,047,268	16,659,739
CEDED REINSURANCE	(28,417,331)	(4,532,893)	(49,394,057)	(7,380,723)	(22,112,912)	(4,854,056)	(32,497,868)	(6,190,072)
INTEREST RECEIVED	10,752,347	2,630,204	11,313,266	2,132,817	10,276,540	2,228,071	7,475,371	1,484,765
MISCELLANEOUS INCOME	2,638	645	2,775	523	(2,407)	(522)	(1,751)	(348)
TOTAL INCOME	93,352,360	24,794,045	78,722,513	16,870,391	91,647,538	20,138,969	59,023,020	11,954,084
EXPENSES PAID								
LOSSES	4,341,047	1,818,993	3,263,380	208,508	3,709,501	660,038	1,960,329	79,755
LOSS ADJUSTMENT EXPENSES	414,318	27,954	461,195	39,152	399,910	126,646	194,190	23,751
COMMISSION	14,311,582	3,434,447	15,128,740	2,822,849	13,326,608	2,922,348	10,880,469	2,115,160
PREMIUM TAX	2,938,722	718,861	3,092,027	582,920	2,354,297	510,438	1,712,565	340,151
ADMINISTRATIVE EXPENSES	1,449,043	354,460	1,524,635	287,430	1,581,415	342,869	1,150,355	228,485
TOTAL EXPENSES PAID	23,454,712	6,354,715	23,469,977	3,940,859	21,371,731	4,562,339	15,897,908	2,787,302
NET CASH CHANGE	69,897,648	18,439,330	55,252,536	12,929,532	70,275,807	15,576,630	43,125,112	9,166,782
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	0	20,405	25,001	200	2	1,131	0
LOSS ADJUSTMENT EXPENSES	0	0	2,328	2,212	23	0	94	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	0	22,733	27,213	223	2	1,225	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	35,776	8,751	37,642	7,096	(164,306)	(35,624)	(119,520)	(23,739)
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	35,776	8,751	37,642	7,096	(164,306)	(35,624)	(119,520)	(23,739)
ASSESSMENTS	6,719,769	0	4,883,008	261,336	54,111,368	18,118,510	7,948,322	8,337,826
DISTRIBUTIONS	(6,719,769)	0	(4,883,008)	(261,336)	(54,111,368)	(18,118,510)	(7,948,322)	(8,337,826)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	69,933,424	18,448,081	55,267,445	12,909,415	70,111,278	15,541,004	43,004,367	9,143,043

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2010

	2006				2005			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	84,963,572	19,870,321	55,486,828	12,280,983	71,220,575	14,481,706	36,499,282	8,625,042
CEDED REINSURANCE	0	0	0	0	0	0	0	0
INTEREST RECEIVED	7,009,092	1,634,158	4,564,469	1,011,873	3,459,812	697,805	1,761,489	409,716
MISCELLANEOUS INCOME	(12,561)	(2,928)	(8,180)	(1,813)	2,267	457	1,154	269
TOTAL INCOME	91,960,103	21,501,551	60,043,117	13,291,043	74,682,654	15,179,968	38,261,925	9,035,027
EXPENSES PAID								
LOSSES	6,721,254	4,015,266	2,622,794	1,028,563	20,576,522	24,998,559	10,695,973	7,118,137
LOSS ADJUSTMENT EXPENSES	528,826	172,315	302,420	99,177	1,496,412	779,491	1,036,736	264,838
COMMISSION	10,940,931	2,522,918	7,174,950	1,576,324	9,053,325	1,892,612	4,755,602	1,128,616
PREMIUM TAX	1,762,019	410,812	1,147,464	254,375	1,483,193	299,143	755,136	175,643
ADMINISTRATIVE EXPENSES	1,000,212	233,198	651,359	144,396	1,068,771	215,559	544,142	126,565
TOTAL EXPENSES PAID	20,953,242	7,354,509	11,898,987	3,102,835	33,678,223	28,185,364	17,787,589	8,813,799
NET CASH CHANGE	71,006,861	14,147,042	48,144,130	10,188,208	41,004,431	(13,005,396)	20,474,336	221,228
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	71	0	0	0	10,000	0	0	0
LOSS ADJUSTMENT EXPENSES	8	0	0	0	1,112	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	79	0	0	0	11,112	0	0	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	3,905	911	2,545	564	6,209	1,252	3,161	736
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	(125,302)	(25,272)	(63,795)	(14,839)
TOTAL NET OTHER CHANGES	3,905	911	2,545	564	(119,093)	(24,020)	(60,634)	(14,103)
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	71,010,687	14,147,953	48,146,675	10,188,772	40,874,226	(13,029,416)	20,413,702	207,125

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF MARCH 31, 2010

	2004				2003				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	61,517,124	12,728,880	18,370,202	6,322,807	43,871,928	13,874,727	10,476,995	6,426,818	1,405,102,337
CEDED REINSURANCE	0	0	0	0	0	0	0	0	(329,690,141)
INTEREST RECEIVED	1,136,073	229,024	334,440	112,719	1,086,606	342,721	248,892	155,314	111,010,345
MISCELLANEOUS INCOME	2,158	434	634	214	(12,031)	(3,795)	(2,756)	(1,720)	20,575
TOTAL INCOME	62,655,355	12,958,338	18,705,276	6,435,740	44,946,503	14,213,653	10,723,131	6,580,412	1,186,443,116
EXPENSES PAID									
LOSSES	11,459,676	4,018,166	3,510,113	1,255,480	28,495,596	27,469,452	3,848,271	5,056,813	185,902,739
LOSS ADJUSTMENT EXPENSES	1,063,519	87,373	333,851	94,739	2,570,079	986,534	410,949	282,170	13,476,754
COMMISSION	7,680,722	1,584,913	2,601,362	834,881	5,704,804	1,801,946	1,307,146	807,189	181,135,001
PREMIUM TAX	1,312,394	264,569	386,346	130,213	969,857	305,897	222,150	138,626	34,022,024
ADMINISTRATIVE EXPENSES	1,241,643	252,209	329,811	116,404	1,102,136	354,925	261,524	149,442	21,833,467
TOTAL EXPENSES PAID	22,757,954	6,207,230	7,161,483	2,431,717	38,842,472	30,918,754	6,050,040	6,434,240	436,369,985
NET CASH CHANGE	39,897,401	6,751,108	11,543,793	4,004,023	6,104,031	(16,705,101)	4,673,091	146,172	750,073,131
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	3,536,189
LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	356,418
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	139,058,406
NET RESERVE CHANGE	0	0	0	0	0	0	0	0	142,951,013
NET OTHER CHANGES									
ASSETS NOT ADMITTED	241,635	48,712	71,133	23,975	(150,489)	(48,462)	(35,709)	(20,405)	(679,700)
MINIMUM PENSION LIABILITY	(11,896)	(2,416)	(3,160)	(1,115)	15,590	5,021	3,699	2,114	(460,838)
PRIOR PERIOD ADJUSTMENT	29,810	6,055	7,919	2,795	0	0	0	0	(182,629)
TOTAL NET OTHER CHANGES	259,549	52,351	75,892	25,655	(134,899)	(43,441)	(32,010)	(18,291)	(1,323,167)
ASSESSMENTS	60,831,137	1,658,425	12,831,330	8,599,162	115,903,597	53,000,238	20,999,794	17,074,362	391,278,184
DISTRIBUTIONS	0	0	0	0	(121,662,274)	(36,237,020)	(25,662,660)	(17,198,324)	(301,140,417)
INSOLVENT MEMBERS	(48,077)	13,096	(21,785)	3,667	(210,455)	(14,676)	21,785	(3,919)	(260,364)
SURPLUS	100,940,010	8,474,980	24,429,230	12,632,507	0	0	0	0	695,676,354

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF MARCH 31, 2010

	QUARTER TO DATE 2010	QUARTER TO DATE 2009	QUARTER TO DATE TOTAL	YEAR TO DATE 2010	YEAR TO DATE 2009	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,250,972	(24,616)	1,226,356	2,362,167	(43,150)	2,319,017
RESIDENTIAL - EC	8,601,935	(157,093)	8,444,842	16,539,906	(277,931)	16,261,975
COMMERCIAL - FIRE	111,291	(2,223)	109,068	205,741	(9,017)	196,724
COMMERCIAL - EC	585,215	(10,564)	574,651	1,146,424	(43,235)	1,103,189
CRIME - RESIDENTIAL	75,238	(659)	74,579	137,409	(26)	137,383
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	742,793	(18,825)	723,968	1,522,728	(57,993)	1,464,735
HOMEOWNER - COASTAL	2,040,016	(59,702)	1,980,314	4,013,423	(116,596)	3,896,827
HO - BEACH WIND	11,459,945	(155,703)	11,304,242	22,282,256	(298,746)	21,983,510
HO - COASTAL WIND	29,120,355	(489,220)	28,631,135	56,868,901	(802,597)	56,066,304
WIND - RESIDENTIAL	746,334	(21,278)	725,056	1,517,059	(40,433)	1,476,626
WIND - COMMERCIAL	4,770,784	(63,842)	4,706,942	8,021,378	(110,813)	7,910,565
COASTAL - RESIDENTIAL	1,631,582	(37,323)	1,594,259	3,169,924	(72,921)	3,097,003
COASTAL - COMMERCIAL	6,150,574	(39,535)	6,111,039	10,674,656	41,409	10,716,065
TOTAL	67,287,034	(1,080,583)	66,206,451	128,461,972	(1,832,049)	126,629,923
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	967,116	1,888,486	2,855,602	0	3,261,771	3,261,771
RESIDENTIAL - EC	6,894,812	12,937,723	19,832,535	0	22,316,200	22,316,200
COMMERCIAL - FIRE	82,612	193,514	276,126	0	353,670	353,670
COMMERCIAL - EC	482,536	924,636	1,407,172	0	1,683,082	1,683,082
CRIME - RESIDENTIAL	54,079	92,182	146,261	0	159,602	159,602
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	671,049	1,215,035	1,886,084	0	2,107,193	2,107,193
HOMEOWNER - COASTAL	1,720,157	2,802,808	4,522,965	0	4,832,460	4,832,460
HO - BEACH WIND	9,378,701	18,251,973	27,630,674	0	30,921,011	30,921,011
HO - COASTAL WIND	24,071,293	40,080,933	64,152,226	0	67,399,776	67,399,776
WIND - RESIDENTIAL	666,233	1,311,670	1,977,903	0	2,228,845	2,228,845
WIND - COMMERCIAL	2,842,155	6,716,754	9,558,909	0	11,638,775	11,638,775
COASTAL - RESIDENTIAL	1,327,664	2,233,420	3,561,084	0	3,836,105	3,836,105
COASTAL - COMMERCIAL	3,886,268	6,142,729	10,028,997	0	11,019,065	11,019,065
TOTAL	53,044,675	94,791,863	147,836,538	0	161,757,555	161,757,555
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,785,108	825,738	2,610,846	1,785,108	825,738	2,610,846
RESIDENTIAL - EC	12,470,620	5,674,045	18,144,665	12,470,620	5,674,045	18,144,665
COMMERCIAL - FIRE	156,774	75,046	231,820	156,774	75,046	231,820
COMMERCIAL - EC	851,541	365,608	1,217,149	851,541	365,608	1,217,149
CRIME - RESIDENTIAL	104,555	40,153	144,708	104,555	40,153	144,708
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,125,592	557,431	1,683,023	1,125,592	557,431	1,683,023
HOMEOWNER - COASTAL	3,019,942	1,262,899	4,282,841	3,019,942	1,262,899	4,282,841
HO - BEACH WIND	16,751,666	8,188,487	24,940,153	16,751,666	8,188,487	24,940,153
HO - COASTAL WIND	42,656,940	18,457,507	61,114,447	42,656,940	18,457,507	61,114,447
WIND - RESIDENTIAL	1,127,123	582,449	1,709,572	1,127,123	582,449	1,709,572
WIND - COMMERCIAL	6,190,523	2,831,865	9,022,388	6,190,523	2,831,865	9,022,388
COASTAL - RESIDENTIAL	2,358,214	1,015,918	3,374,132	2,358,214	1,015,918	3,374,132
COASTAL - COMMERCIAL	8,023,967	2,558,695	10,582,662	8,023,967	2,558,695	10,582,662
TOTAL	96,622,565	42,435,841	139,058,406	96,622,565	42,435,841	139,058,406
EARNED PREMIUMS						
RESIDENTIAL - FIRE	432,980	1,038,132	1,471,112	577,059	2,392,883	2,969,942
RESIDENTIAL - EC	3,026,127	7,106,585	10,132,712	4,069,286	16,364,224	20,433,510
COMMERCIAL - FIRE	37,129	116,245	153,374	48,967	269,607	318,574
COMMERCIAL - EC	216,210	548,464	764,674	294,883	1,274,239	1,569,122
CRIME - RESIDENTIAL	24,762	51,370	76,132	32,854	119,423	152,277
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	288,250	638,779	927,029	397,136	1,491,769	1,888,905
HOMEOWNER - COASTAL	740,231	1,480,207	2,220,438	993,481	3,452,965	4,446,446
HO - BEACH WIND	4,086,980	9,907,783	13,994,763	5,530,590	22,433,778	27,964,368
HO - COASTAL WIND	10,534,708	21,134,206	31,668,914	14,211,961	48,139,672	62,351,633
WIND - RESIDENTIAL	285,444	707,943	993,387	389,936	1,605,963	1,995,899
WIND - COMMERCIAL	1,422,416	3,821,047	5,243,463	1,830,855	8,696,097	10,526,952
COASTAL - RESIDENTIAL	601,032	1,180,179	1,781,211	811,710	2,747,266	3,558,976
COASTAL - COMMERCIAL	2,012,875	3,544,499	5,557,374	2,650,689	8,501,779	11,152,468
TOTAL	23,709,144	51,275,439	74,984,583	31,839,407	117,489,665	149,329,072

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF MARCH 31, 2010

	QUARTER TO DATE 2010	QUARTER TO DATE 2009	QUARTER TO DATE TOTAL	YEAR TO DATE 2010	YEAR TO DATE 2009	YEAR TO DATE TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	4,338,125	0	4,338,125	4,338,125	4,104,437	8,442,562
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	497,347	0	497,347	497,347	644,395	1,141,742
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	678,900	0	678,900	678,900	750,428	1,429,328
HOMEOWNER - COASTAL	1,043,096	0	1,043,096	1,043,096	1,128,306	2,171,402
HO - BEACH WIND	8,107,393	0	8,107,393	8,107,393	7,923,328	16,030,721
HO - COASTAL WIND	12,952,808	0	12,952,808	12,952,808	12,525,634	25,478,442
WIND - RESIDENTIAL	505,150	0	505,150	505,150	471,237	976,387
WIND - COMMERCIAL	4,161,902	0	4,161,902	4,161,902	3,884,910	8,046,812
COASTAL - RESIDENTIAL	696,282	0	696,282	696,282	628,600	1,324,882
COASTAL - COMMERCIAL	3,304,933	0	3,304,933	3,304,933	3,212,718	6,517,651
TOTAL	36,285,936	0	36,285,936	36,285,936	35,273,993	71,559,929
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	432,980	1,038,132	1,471,112	577,059	2,392,883	2,969,942
RESIDENTIAL - EC	(1,311,998)	7,106,585	5,794,587	(268,839)	12,259,787	11,990,948
COMMERCIAL - FIRE	37,129	116,245	153,374	48,967	269,607	318,574
COMMERCIAL - EC	(281,137)	548,464	267,327	(202,464)	629,844	427,380
CRIME - RESIDENTIAL	24,762	51,370	76,132	32,854	119,423	152,277
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	(390,650)	638,779	248,129	(281,764)	741,341	459,577
HOMEOWNER - COASTAL	(302,865)	1,480,207	1,177,342	(49,615)	2,324,659	2,275,044
HO - BEACH WIND	(4,020,413)	9,907,783	5,887,370	(2,576,803)	14,510,450	11,933,647
HO - COASTAL WIND	(2,418,100)	21,134,206	18,716,106	1,259,153	35,614,038	36,873,191
WIND - RESIDENTIAL	(219,706)	707,943	488,237	(115,214)	1,134,726	1,019,512
WIND - COMMERCIAL	(2,739,486)	3,821,047	1,081,561	(2,331,047)	4,811,187	2,480,140
COASTAL - RESIDENTIAL	(95,250)	1,180,179	1,084,929	115,428	2,118,666	2,234,094
COASTAL - COMMERCIAL	(1,292,058)	3,544,499	2,252,441	(654,244)	5,289,061	4,634,817
TOTAL	(12,576,792)	51,275,439	38,698,647	(4,446,529)	82,215,672	77,769,143

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF MARCH 31, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	208,294	172,387	7,300	0	0	0	387,981
RESIDENTIAL - EC	65,291	233,577	28,280	24,998	0	0	352,146
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,840	0	0	0	0	0	2,840
CRIME - RESIDENTIAL	7,102	12,887	0	0	0	0	19,989
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	63,490	0	0	0	3,374	66,864
HOMEOWNER - COASTAL	112,610	183,744	6,677	0	0	0	303,031
HO - BEACH WIND	70,879	274,607	14,485	0	0	0	359,971
HO - COASTAL WIND	46,736	401,461	5,153	0	0	0	453,350
WIND - RESIDENTIAL	85	19,721	0	0	0	0	19,806
WIND - COMMERCIAL	8,000	69,133	0	0	0	3,621	80,754
COASTAL - RESIDENTIAL	18,293	44,303	339	0	0	0	62,935
COASTAL - COMMERCIAL	17,371	33,988	0	0	0	0	51,359
TOTAL	557,501	1,509,298	62,234	24,998	0	6,995	2,161,026
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	519,918	316,040	0	0	71	0	836,029
RESIDENTIAL - EC	380,932	189,078	0	0	0	10,000	580,010
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	21,344	15,001	0	1	0	0	36,346
CRIME - RESIDENTIAL	24,818	6,000	0	0	0	0	30,818
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	40,239	23,321	0	200	0	0	63,760
HOMEOWNER - COASTAL	383,379	233,113	20,405	0	0	0	636,897
HO - BEACH WIND	188,574	93,421	0	0	0	0	281,995
HO - COASTAL WIND	437,189	238,020	0	1,131	0	0	676,340
WIND - RESIDENTIAL	0	7,100	0	0	0	0	7,100
WIND - COMMERCIAL	88,677	52,885	0	1	0	0	141,563
COASTAL - RESIDENTIAL	72,855	26,897	0	0	0	0	99,752
COASTAL - COMMERCIAL	100,479	20,099	25,001	0	0	0	145,579
TOTAL	2,258,404	1,220,975	45,406	1,333	71	10,000	3,536,189
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	177,655	89,096	9,000	0	71	0	275,822
RESIDENTIAL - EC	463,652	309,067	5,100	0	0	10,000	787,819
COMMERCIAL - FIRE	0	0	1	0	0	0	1
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	35,131	11,000	0	0	0	0	46,131
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	23,131	16,599	0	0	0	5,000	44,730
HOMEOWNER - COASTAL	291,772	187,509	10,401	0	0	0	489,682
HO - BEACH WIND	488,226	225,646	10,000	0	0	0	723,872
HO - COASTAL WIND	546,059	369,010	10,428	1,131	0	0	926,628
WIND - RESIDENTIAL	69,393	55,495	0	0	0	0	124,888
WIND - COMMERCIAL	115,656	83,385	100	1	0	0	199,142
COASTAL - RESIDENTIAL	136,306	61,558	0	0	0	0	197,864
COASTAL - COMMERCIAL	138,787	80,102	25,001	5,099	0	0	248,989
TOTAL	2,485,768	1,488,467	70,031	6,231	71	15,000	4,065,568
INCURRED LOSSES							
RESIDENTIAL - FIRE	550,557	399,331	(1,700)	0	0	0	948,188
RESIDENTIAL - EC	(17,429)	113,588	23,180	24,998	0	0	144,337
COMMERCIAL - FIRE	0	0	(1)	0	0	0	(1)
COMMERCIAL - EC	24,184	15,001	0	1	0	0	39,186
CRIME - RESIDENTIAL	(3,211)	7,887	0	0	0	0	4,676
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	17,108	70,212	0	200	0	(1,626)	85,894
HOMEOWNER - COASTAL	204,217	229,348	16,681	0	0	0	450,246
HO - BEACH WIND	(228,773)	142,382	4,485	0	0	0	(81,906)
HO - COASTAL WIND	(62,134)	270,471	(5,275)	0	0	0	203,062
WIND - RESIDENTIAL	(69,308)	(28,674)	0	0	0	0	(97,982)
WIND - COMMERCIAL	(18,979)	38,633	(100)	0	0	3,621	23,175
COASTAL - RESIDENTIAL	(45,158)	9,642	339	0	0	0	(35,177)
COASTAL - COMMERCIAL	(20,937)	(26,015)	0	(5,099)	0	0	(52,051)
TOTAL	330,137	1,241,806	37,609	20,100	0	1,995	1,631,647

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSSES
 AS OF MARCH 31, 2010

	YEAR TO DATE						
	2010	2009	2008	2007	2006	2005	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	208,294	367,145	14,644	0	0	0	590,083
RESIDENTIAL - EC	70,192	846,358	92,042	24,998	0	0	1,033,590
COMMERCIAL - FIRE	0	7,752	0	0	0	0	7,752
COMMERCIAL - EC	2,840	0	0	0	0	0	2,840
CRIME - RESIDENTIAL	7,102	23,369	3,786	0	0	0	34,257
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	120,790	2,070	0	0	3,374	126,234
HOMEOWNER - COASTAL	125,326	437,491	38,035	12	0	0	600,864
HO - BEACH WIND	120,361	614,120	19,108	0	0	0	753,589
HO - COASTAL WIND	110,330	964,353	26,414	0	0	0	1,101,097
WIND - RESIDENTIAL	85	56,006	1,881	0	0	0	57,972
WIND - COMMERCIAL	10,474	72,372	0	0	0	3,621	86,467
COASTAL - RESIDENTIAL	18,293	101,035	879	0	0	0	120,207
COASTAL - COMMERCIAL	17,371	53,350	0	0	0	0	70,721
TOTAL	690,668	3,664,141	198,859	25,010	0	6,995	4,585,673
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	519,918	316,040	0	0	71	0	836,029
RESIDENTIAL - EC	380,932	189,078	0	0	0	10,000	580,010
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	21,344	15,001	0	1	0	0	36,346
CRIME - RESIDENTIAL	24,818	6,000	0	0	0	0	30,818
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	40,239	23,321	0	200	0	0	63,760
HOMEOWNER - COASTAL	383,379	233,113	20,405	0	0	0	636,897
HO - BEACH WIND	188,574	93,421	0	0	0	0	281,995
HO - COASTAL WIND	437,189	238,020	0	1,131	0	0	676,340
WIND - RESIDENTIAL	0	7,100	0	0	0	0	7,100
WIND - COMMERCIAL	88,677	52,885	0	1	0	0	141,563
COASTAL - RESIDENTIAL	72,855	26,897	0	0	0	0	99,752
COASTAL - COMMERCIAL	100,479	20,099	25,001	0	0	0	145,579
TOTAL	2,258,404	1,220,975	45,406	1,333	71	10,000	3,536,189
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	625,831	38,785	0	72	0	664,688
RESIDENTIAL - EC	0	823,871	80,086	0	0	10,000	913,957
COMMERCIAL - FIRE	0	16,820	1	0	0	0	16,821
COMMERCIAL - EC	0	18,956	0	0	0	0	18,956
CRIME - RESIDENTIAL	0	5,099	0	0	0	0	5,099
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	121,823	0	0	0	0	121,823
HOMEOWNER - COASTAL	0	928,994	64,390	0	0	0	993,384
HO - BEACH WIND	0	271,216	25,000	0	0	0	296,216
HO - COASTAL WIND	0	696,306	14,376	1,131	0	0	711,813
WIND - RESIDENTIAL	0	3,297	1,900	0	0	0	5,197
WIND - COMMERCIAL	0	57,685	20,000	1	0	99	77,785
COASTAL - RESIDENTIAL	0	190,444	16,596	0	0	0	207,040
COASTAL - COMMERCIAL	0	104,622	0	5,099	13,628	0	123,349
TOTAL	0	3,864,964	261,134	6,231	13,700	10,099	4,156,128
INCURRED LOSSES							
RESIDENTIAL - FIRE	728,212	57,354	(24,141)	0	(1)	0	761,424
RESIDENTIAL - EC	451,124	211,565	11,956	24,998	0	0	699,643
COMMERCIAL - FIRE	0	(9,068)	(1)	0	0	0	(9,069)
COMMERCIAL - EC	24,184	(3,955)	0	1	0	0	20,230
CRIME - RESIDENTIAL	31,920	24,270	3,786	0	0	0	59,976
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	40,239	22,288	2,070	200	0	3,374	68,171
HOMEOWNER - COASTAL	508,705	(258,390)	(5,950)	12	0	0	244,377
HO - BEACH WIND	308,935	436,325	(5,892)	0	0	0	739,368
HO - COASTAL WIND	547,519	506,067	12,038	0	0	0	1,065,624
WIND - RESIDENTIAL	85	59,809	(19)	0	0	0	59,875
WIND - COMMERCIAL	99,151	67,572	(20,000)	0	0	3,522	150,245
COASTAL - RESIDENTIAL	91,148	(62,512)	(15,717)	0	0	0	12,919
COASTAL - COMMERCIAL	117,850	(31,173)	25,001	(5,099)	(13,628)	0	92,951
TOTAL	2,949,072	1,020,152	(16,869)	20,112	(13,629)	6,896	3,965,734

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSSES
 AS OF MARCH 31, 2010

IBNR TOTALS							
	2010	2009	2008	2007	2006	2005	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	475,147	0	0	0	0	0	475,147
RESIDENTIAL - EC	329,641	0	0	0	0	0	329,641
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	20,119	0	0	0	0	0	20,119
CRIME - RESIDENTIAL	20,120	0	0	0	0	0	20,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	40,239	0	0	0	0	0	40,239
HOMEOWNER - COASTAL	362,155	0	0	0	0	0	362,155
HO - BEACH WIND	160,958	0	0	0	0	0	160,958
HO - COASTAL WIND	382,274	0	0	0	0	0	382,274
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	80,479	0	0	0	0	0	80,479
COASTAL - RESIDENTIAL	60,359	0	0	0	0	0	60,359
COASTAL - COMMERCIAL	80,479	0	0	0	0	0	80,479
TOTAL	2,011,970	0	0	0	0	0	2,011,970
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	155,957	0	0	0	0	0	155,957
RESIDENTIAL - EC	445,452	0	0	0	0	0	445,452
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	23,131	0	0	0	0	0	23,131
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	23,131	0	0	0	0	0	23,131
HOMEOWNER - COASTAL	277,573	0	0	0	0	0	277,573
HO - BEACH WIND	416,360	0	0	0	0	0	416,360
HO - COASTAL WIND	532,016	0	0	0	0	0	532,016
WIND - RESIDENTIAL	69,393	0	0	0	0	0	69,393
WIND - COMMERCIAL	115,656	0	0	0	0	0	115,656
COASTAL - RESIDENTIAL	115,656	0	0	0	0	0	115,656
COASTAL - COMMERCIAL	138,787	0	0	0	0	0	138,787
TOTAL	2,313,112	0	0	0	0	0	2,313,112

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	12,348	9,323	0	0	0	0	21,671
RESIDENTIAL - EC	49,566	17,464	1,712	520	0	21,722	90,984
COMMERCIAL - FIRE	82	77	0	0	0	0	159
COMMERCIAL - EC	921	0	0	0	0	0	921
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,347	4,729	0	0	0	293	10,369
HOMEOWNER - COASTAL	16,854	6,378	875	0	0	0	24,107
HO - BEACH WIND	24,632	15,700	521	0	0	0	40,853
HO - COASTAL WIND	42,106	29,830	0	0	0	0	71,936
WIND - RESIDENTIAL	3,261	2,283	0	0	0	0	5,544
WIND - COMMERCIAL	6,714	6,011	296	0	0	0	13,021
COASTAL - RESIDENTIAL	9,474	6,289	201	0	0	275	16,239
COASTAL - COMMERCIAL	5,604	2,690	0	194	0	0	8,488
TOTAL	176,909	100,774	3,605	714	0	22,290	304,292
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	52,872	35,154	0	0	8	0	88,034
RESIDENTIAL - EC	38,930	21,032	0	0	0	1,112	61,074
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,171	1,744	0	0	0	0	3,915
CRIME - RESIDENTIAL	2,574	698	0	0	0	0	3,272
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	4,056	2,712	0	23	0	0	6,791
HOMEOWNER - COASTAL	38,924	26,598	2,328	0	0	0	67,850
HO - BEACH WIND	18,385	7,313	0	0	0	0	25,698
HO - COASTAL WIND	43,116	19,878	0	94	0	0	63,088
WIND - RESIDENTIAL	0	826	0	0	0	0	826
WIND - COMMERCIAL	8,651	3,480	0	0	0	0	12,131
COASTAL - RESIDENTIAL	7,284	2,584	0	0	0	0	9,868
COASTAL - COMMERCIAL	9,881	1,778	2,212	0	0	0	13,871
TOTAL	226,844	123,797	4,540	117	8	1,112	356,418
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	15,787	8,974	906	0	7	0	25,674
RESIDENTIAL - EC	40,687	31,129	514	0	0	1,007	73,337
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	3,414	1,279	0	0	0	0	4,693
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,018	1,698	0	0	0	512	4,228
HOMEOWNER - COASTAL	25,756	20,401	1,132	0	0	0	47,289
HO - BEACH WIND	41,174	15,249	676	0	0	0	57,099
HO - COASTAL WIND	47,558	30,296	856	93	0	0	78,803
WIND - RESIDENTIAL	6,053	3,410	0	0	0	0	9,463
WIND - COMMERCIAL	10,086	5,475	7	0	0	0	15,568
COASTAL - RESIDENTIAL	11,787	5,065	0	0	0	0	16,852
COASTAL - COMMERCIAL	12,106	6,901	2,154	439	0	0	21,600
TOTAL	216,426	129,877	6,245	532	7	1,519	354,606
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	49,433	35,503	(906)	0	1	0	84,031
RESIDENTIAL - EC	47,809	7,367	1,198	520	0	21,827	78,721
COMMERCIAL - FIRE	82	77	0	0	0	0	159
COMMERCIAL - EC	3,092	1,744	0	0	0	0	4,836
CRIME - RESIDENTIAL	(840)	(581)	0	0	0	0	(1,421)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	7,385	5,743	0	23	0	(219)	12,932
HOMEOWNER - COASTAL	30,022	12,575	2,071	0	0	0	44,668
HO - BEACH WIND	1,843	7,764	(155)	0	0	0	9,452
HO - COASTAL WIND	37,664	19,412	(856)	1	0	0	56,221
WIND - RESIDENTIAL	(2,792)	(301)	0	0	0	0	(3,093)
WIND - COMMERCIAL	5,279	4,016	289	0	0	0	9,584
COASTAL - RESIDENTIAL	4,971	3,808	201	0	0	275	9,255
COASTAL - COMMERCIAL	3,379	(2,433)	58	(245)	0	0	759
TOTAL	187,327	94,694	1,900	299	1	21,883	306,104

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2010

YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	26,440	27,192	360	0	0	0	53,992
RESIDENTIAL - EC	87,198	58,038	3,841	520	0	25,013	174,610
COMMERCIAL - FIRE	82	77	0	0	0	0	159
COMMERCIAL - EC	1,213	377	0	0	0	0	1,590
CRIME - RESIDENTIAL	310	400	0	0	0	0	710
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,708	9,067	0	0	0	293	18,068
HOMEOWNER - COASTAL	26,214	16,041	2,105	0	0	0	44,360
HO - BEACH WIND	49,559	41,567	521	0	0	0	91,647
HO - COASTAL WIND	92,341	80,338	1,374	352	0	0	174,405
WIND - RESIDENTIAL	6,216	5,618	0	0	0	0	11,834
WIND - COMMERCIAL	8,630	7,339	674	0	0	0	16,643
COASTAL - RESIDENTIAL	17,759	14,925	411	0	0	385	33,480
COASTAL - COMMERCIAL	7,748	5,458	0	194	0	0	13,400
TOTAL	332,418	266,437	9,286	1,066	0	25,691	634,898
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	52,872	35,154	0	0	8	0	88,034
RESIDENTIAL - EC	38,930	21,032	0	0	0	1,112	61,074
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,171	1,744	0	0	0	0	3,915
CRIME - RESIDENTIAL	2,574	698	0	0	0	0	3,272
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	4,056	2,712	0	23	0	0	6,791
HOMEOWNER - COASTAL	38,924	26,598	2,328	0	0	0	67,850
HO - BEACH WIND	18,385	7,313	0	0	0	0	25,698
HO - COASTAL WIND	43,116	19,878	0	94	0	0	63,088
WIND - RESIDENTIAL	0	826	0	0	0	0	826
WIND - COMMERCIAL	8,651	3,480	0	0	0	0	12,131
COASTAL - RESIDENTIAL	7,284	2,584	0	0	0	0	9,868
COASTAL - COMMERCIAL	9,881	1,778	2,212	0	0	0	13,871
TOTAL	226,844	123,797	4,540	117	8	1,112	356,418
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	54,876	4,504	0	8	0	59,388
RESIDENTIAL - EC	0	71,194	9,300	0	0	1,161	81,655
COMMERCIAL - FIRE	0	1,430	0	0	0	0	1,430
COMMERCIAL - EC	0	1,612	0	0	0	0	1,612
CRIME - RESIDENTIAL	0	593	0	0	0	0	593
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	10,816	0	0	0	0	10,816
HOMEOWNER - COASTAL	0	81,114	7,464	0	0	0	88,578
HO - BEACH WIND	0	23,627	2,880	0	0	0	26,507
HO - COASTAL WIND	0	61,985	1,672	132	0	0	63,789
WIND - RESIDENTIAL	0	383	221	0	0	0	604
WIND - COMMERCIAL	0	4,473	2,322	0	0	11	6,806
COASTAL - RESIDENTIAL	0	16,562	1,930	0	0	0	18,492
COASTAL - COMMERCIAL	0	8,340	0	498	1,332	0	10,170
TOTAL	0	337,005	30,293	630	1,340	1,172	370,440
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	79,312	7,470	(4,144)	0	0	0	82,638
RESIDENTIAL - EC	126,128	7,876	(5,459)	520	0	24,964	154,029
COMMERCIAL - FIRE	82	(1,353)	0	0	0	0	(1,271)
COMMERCIAL - EC	3,384	509	0	0	0	0	3,893
CRIME - RESIDENTIAL	2,884	505	0	0	0	0	3,389
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	12,764	963	0	23	0	293	14,043
HOMEOWNER - COASTAL	65,138	(38,475)	(3,031)	0	0	0	23,632
HO - BEACH WIND	67,944	25,253	(2,359)	0	0	0	90,838
HO - COASTAL WIND	135,457	38,231	(298)	314	0	0	173,704
WIND - RESIDENTIAL	6,216	6,061	(221)	0	0	0	12,056
WIND - COMMERCIAL	17,281	6,346	(1,648)	0	0	(11)	21,968
COASTAL - RESIDENTIAL	25,043	947	(1,519)	0	0	385	24,856
COASTAL - COMMERCIAL	17,629	(1,104)	2,212	(304)	(1,332)	0	17,101
TOTAL	559,262	53,229	(16,467)	553	(1,332)	25,631	620,876

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

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	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	0	14,683,797	0	1,226,675
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	1,763,631	0	82,531
			TOTAL	0	16,447,428	0	1,309,206
2	10/01/08 09/30/09	08/06/04 08/08/04	HABITATIONAL	0	21,071	0	593
2	10/01/08 09/30/09	08/06/04 08/08/04	COMMERCIAL	0	0	0	0
			TOTAL	0	21,071	0	593
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	228,974	0	21,625
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	14,015	0	764
			TOTAL	0	242,989	0	22,389
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	5,842,858	0	493,366
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	1,575,811	0	50,733
			TOTAL	0	7,418,669	0	544,099
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	117,134	0	9,214
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	0	0	0
				0	117,134	0	9,214

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

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	HABITATIONAL	0	616,026	0	69,024
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	131,763	0	8,580
				0	747,789	0	77,604
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	8,864	0	1,138
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	0	0	0
				0	8,864	0	1,138
59	10/01/06 09/30/07	09/05/08 09/06/08	HABITATIONAL	0	26,113	0	3,779
59	10/01/06 09/30/07	09/05/08 09/06/08	COMMERCIAL	0	0	0	0
				0	26,113	0	3,779
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	420,597	0	61,847
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	1	220,896	0	13,970
				1	641,493	0	75,817
78	10/01/07 09/30/08	06/10/09 06/18/09	HABITATIONAL	0	8,692	0	431
78	10/01/07 09/30/08	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				0	8,692	0	431
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	0	27,264	0	385
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				0	27,264	0	385

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	5,868	120,095	587	17,810
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	0	0	192
				5,868	120,095	587	18,002
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	72,328	0	11,068
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	0	0	0
				0	72,328	0	11,068
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	0	(1,802)	0	0
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	0	0	0
				0	(1,802)	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	15,198	23,763	1,520	1,254
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
				15,198	23,763	1,520	1,254
90	10/01/09 09/30/10	01/07/10 01/19/10	HABITATIONAL	0	15,102	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
				0	15,102	0	0
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	30,199	18,842	3,020	2,140
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				30,199	18,842	3,020	2,140
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	3,461	0	494
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				0	3,461	0	494

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
BEACH WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	247,573	0	20,729
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	1,575,586	0	78,054
			TOTAL	0	1,823,159	0	98,783
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	7,684,033	0	670,816
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	26,018,851	0	935,245
			TOTAL	0	33,702,884	0	1,606,061
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	442,398	0	37,938
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	22,666,975	0	662,125
			TOTAL	0	23,109,373	0	700,063
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	3,532	0	613
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	0	0	349
				0	3,532	0	962
82	10/01/05 09/30/06	08/31/06 09/01/06	HABITATIONAL	0	58,852	0	8,166
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	892,440	0	37,983
				0	951,292	0	46,149

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	8,213	0	205
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	0	0	235
				0	8,213	0	440
12	10/01/07 09/30/08	03/08/08 03/11/08	HABITATIONAL	0	225	0	189
12	10/01/07 09/30/08	03/08/08 03/11/08	COMMERCIAL	0	0	0	0
				0	225	0	189
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	26,294	0	3,197
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	636,433	0	30,713
				0	662,727	0	33,910
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	0	51,877	0	5,467
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	37,885	29,730	3,789	4,670
				37,885	81,607	3,789	10,137
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	85	0	209
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	2,474	2,020	335
				0	2,559	2,020	544
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	0	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	3,050	0	0
				0	3,050	0	0
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	0	0	0	0
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	5,000	9,571	500	1,563
				5,000	9,571	500	1,563

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	0	0	0
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	8,198	8,000	820	0
				8,198	8,000	820	0
COASTAL WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	73,903	0	9,732
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	5,360	0	947
			TOTAL	0	79,263	0	10,679
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	0	3,022,003	0	328,698
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	4,999,342	0	286,188
			TOTAL	0	8,021,345	0	614,886
50	10/01/03 09/30/04	09/13/05 09/16/05	HABITATIONAL	0	23,192	0	3,744
50	10/01/03 09/30/04	09/13/05 09/16/05	COMMERCIAL	0	220,458	0	7,773
				0	243,650	0	11,517
50	10/01/04 09/30/05	09/13/05 09/16/05	HABITATIONAL	0	728,112	0	77,772
50	10/01/04 09/30/05	09/13/05 09/16/05	COMMERCIAL	0	6,486,799	0	216,532
				0	7,214,911	0	294,304
82	10/01/04 09/30/05	08/31/06 09/01/06	HABITATIONAL	0	0	0	0
82	10/01/04 09/30/05	08/31/06 09/01/06	COMMERCIAL	0	24,693	0	3,005
				0	24,693	0	3,005

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF MARCH 31, 2010

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	HABITATIONAL	0	62,805	0	9,747
82	10/01/05 09/30/06	08/31/06 09/01/06	COMMERCIAL	0	522,784	0	31,501
				0	585,589	0	41,248
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	22,078	0	2,364
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	12,543	0	1,251
				0	34,621	0	3,615
12	10/01/07 09/30/08	03/08/08 03/11/08	HABITATIONAL	0	19,971	0	1,250
12	10/01/07 09/30/08	03/08/08 03/11/08	COMMERCIAL	0	0	0	0
				0	19,971	0	1,250
59	10/01/06 09/30/07	09/05/08 09/06/08	HABITATIONAL	0	6,893	0	1,039
59	10/01/06 09/30/07	09/05/08 09/06/08	COMMERCIAL	0	2,420	0	1,084
				0	9,313	0	2,123
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	0	147,980	0	16,068
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	68,606	0	9,504
				0	216,586	0	25,572
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	0	0	0	131
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
				0	0	0	131
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	1,099	34,315	110	6,367
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	10,000	25,442	1,000	3,040
				11,099	59,757	1,110	9,407

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	0	0	759
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	0	0	0
				0	0	0	759
92	10/01/07 09/30/08	02/04/10 02/11/10	HABITATIONAL	0	339	0	201
92	10/01/07 09/30/08	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				0	339	0	201
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	10,099	20,338	1,010	2,945
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	11,921	0	523
				10,099	32,259	1,010	3,468
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	1,539	0	665
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	20,000	15,080	2,000	916
				20,000	16,619	2,000	1,581
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	2,000	2,813	200	418
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	9,015	0	1,122
				2,000	11,828	200	1,540
90	10/01/09 09/30/10	01/07/10 01/19/10	HABITATIONAL	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	COMMERCIAL	0	3,077	0	311
				0	3,077	0	311

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
95	10/01/02 09/30/03	09/18/03	HO-BEACH	0	92,968	0	8,089
95	10/01/02 09/30/03	09/18/03	HO WIND BEACH	0	523,710	0	37,140
95	10/01/02 09/30/03	09/18/03	HO COASTAL	0	419,065	0	31,876
95	10/01/02 09/30/03	09/18/03	HO WIND COASTAL	0	23	0	188
			TOTAL	0	1,035,766	0	77,293
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	HO WIND BEACH	0	235,222	0	18,563
50	10/01/03 09/30/04	09/13/05 09/16/05	HO WIND COASTAL	0	263,217	0	29,686
				0	554,185	0	52,949
50	10/01/04 09/30/05	09/13/05 09/16/05	HO-BEACH	0	459,422	0	37,283
50	10/01/04 09/30/05	09/13/05 09/16/05	HO-COASTAL	0	668,387	0	60,648
50	10/01/04 09/30/05	09/13/05 09/16/05	HO WIND BEACH	0	8,868,936	0	503,041
50	10/01/04 09/30/05	09/13/05 09/16/05	HO WIND COASTAL	0	7,389,131	0	675,999
				0	17,385,876	0	1,276,971

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF MARCH 31, 2010

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	HO-BEACH	0	5,818	0	945
82	10/01/04 09/30/05	08/31/06 09/01/06	HO-COASTAL	0	10,637	0	793
82	10/01/04 09/30/05	08/31/06 09/01/06	HO WIND BEACH	0	108,747	0	8,331
82	10/01/04 09/30/05	08/31/06 09/01/06	HO WIND COASTAL	0	69,671	0	7,789
				0	194,873	0	17,858
82	10/01/05 09/30/06	08/31/06 09/01/06	HO-BEACH	0	36,794	0	3,593
82	10/01/05 09/30/06	08/31/06 09/01/06	HO-COASTAL	0	83,245	0	12,098
82	10/01/05 09/30/06	08/31/06 09/01/06	HO WIND BEACH	0	1,008,474	0	76,513
82	10/01/05 09/30/06	08/31/06 09/01/06	HO WIND COASTAL	0	508,967	0	84,730
				0	1,637,480	0	176,934
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	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HO WIND BEACH	0	0	0	0
88	10/01/05 09/30/06	11/14/06 11/16/06	HO WIND COASTAL	0	1,998	0	410
				0	1,998	0	410

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
12	10/01/06 09/30/07	03/08/08 03/11/08	HO-BEACH	0	0	0	209
12	10/01/06 09/30/07	03/08/08 03/11/08	HO-COASTAL	0	1,827	0	695
12	10/01/06 09/30/07	03/08/08 03/11/08	HO WIND BEACH	0	10,917	0	755
12	10/01/06 09/30/07	03/08/08 03/11/08	HO WIND COASTAL	0	97,112	0	12,926
				0	109,856	0	14,585
12	10/01/07 09/30/08	03/08/08 03/11/08	HO-BEACH	0	0	0	0
12	10/01/07 09/30/08	03/08/08 03/11/08	HO-COASTAL	0	23,781	0	1,951
12	10/01/07 09/30/08	03/08/08 03/11/08	HO WIND BEACH	0	3,869	0	903
12	10/01/07 09/30/08	03/08/08 03/11/08	HO WIND COASTAL	0	61,661	0	6,097
				0	89,311	0	8,951
59	10/01/06 09/30/07	09/05/08 09/06/08	HO-BEACH	0	0	0	0
59	10/01/06 09/30/07	09/05/08 09/06/08	HO-COASTAL	0	1,529	0	276
59	10/01/06 09/30/07	09/05/08 09/06/08	HO WIND BEACH	0	29,251	0	3,005
59	10/01/06 09/30/07	09/05/08 09/06/08	HO WIND COASTAL	0	54,355	0	8,039
				0	85,135	0	11,320

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
59	10/01/07 09/30/08	09/05/08 09/06/08	HO-BEACH	0	30,871	0	4,152
59	10/01/07 09/30/08	09/05/08 09/06/08	HO-COASTAL	0	54,650	0	8,053
59	10/01/07 09/30/08	09/05/08 09/06/08	HO WIND BEACH	0	355,884	0	32,647
59	10/01/07 09/30/08	09/05/08 09/06/08	HO WIND COASTAL	0	716,224	0	93,469
				0	1,157,629	0	138,321
72	10/01/07 09/30/08	05/02/09 05/06/09	HO-BEACH	0	0	0	0
72	10/01/07 09/30/08	05/02/09 05/06/09	HO-COASTAL	0	4,010	0	345
72	10/01/07 09/30/08	05/02/09 05/06/09	HO WIND BEACH	0	0	0	0
72	10/01/07 09/30/08	05/02/09 05/06/09	HO WIND COASTAL	0	0	0	0
				0	4,010	0	345
72	10/01/08 09/30/09	05/02/09 05/06/09	HO-BEACH	0	0	0	0
72	10/01/08 09/30/09	05/02/09 05/06/09	HO-COASTAL	0	0	0	0
72	10/01/08 09/30/09	05/02/09 05/06/09	HO WIND BEACH	0	0	0	0
72	10/01/08 09/30/09	05/02/09 05/06/09	HO WIND COASTAL	0	3,500	0	0
				0	3,500	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
78	10/01/07 09/30/08	06/10/09 06/18/09	HO-BEACH	0	0	0	0
78	10/01/07 09/30/08	06/10/09 06/18/09	HO-COASTAL	0	0	0	0
78	10/01/07 09/30/08	06/10/09 06/18/09	HO WIND BEACH	0	0	0	0
78	10/01/07 09/30/08	06/10/09 06/18/09	HO WIND COASTAL	0	7,853	0	664
				0	7,853	0	664
78	10/01/08 09/30/09	06/10/09 06/18/09	HO-BEACH	0	0	0	0
78	10/01/08 09/30/09	06/10/09 06/18/09	HO-COASTAL	0	0	0	0
78	10/01/08 09/30/09	06/10/09 06/18/09	HO WIND BEACH	0	8,819	0	533
78	10/01/08 09/30/09	06/10/09 06/18/09	HO WIND COASTAL	0	15,266	0	1,172
				0	24,085	0	1,705
89	10/01/08 09/30/09	11/10/09 11/14/09	HO-BEACH	0	7,261	0	851
89	10/01/08 09/30/09	11/10/09 11/14/09	HO-COASTAL	0	67,833	0	7,221
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND BEACH	48,635	450,720	4,864	29,823
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND COASTAL	64,045	461,308	6,405	45,870
				112,680	987,122	11,268	83,765

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
89	10/01/09 09/30/10	11/10/09 11/14/09	HO-BEACH	0	0	0	0
89	10/01/09 09/30/10	11/10/09 11/14/09	HO-COASTAL	0	834	0	588
89	10/01/09 09/30/10	11/10/09 11/14/09	HO WIND BEACH	4,599	103,816	460	5,374
89	10/01/09 09/30/10	11/10/09 11/14/09	HO WIND COASTAL	0	63,929	0	5,916
				4,599	168,579	460	11,878
90	10/01/08 09/30/09	01/07/10 01/19/10	HO-BEACH	0	0	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	HO-COASTAL	0	0	0	0
90	10/01/08 09/30/09	01/07/10 01/19/10	HO WIND BEACH	0	628	0	192
90	10/01/08 09/30/09	01/07/10 01/19/10	HO WIND COASTAL	0	0	0	0
				0	628	0	192
92	10/01/08 09/30/09	02/04/10 02/11/10	HO-BEACH	0	5,862	0	350
92	10/01/08 09/30/09	02/04/10 02/11/10	HO-COASTAL	10,000	0	1,000	370
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND BEACH	11,950	18,772	1,195	1,554
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND COASTAL	61,755	171,401	6,176	11,430
				83,705	196,035	8,371	13,704

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/09 09/30/10	02/04/10 02/11/10	HO-BEACH	0	0	0	0
92	10/01/09 09/30/10	02/04/10 02/11/10	HO-COASTAL	0	6,847	0	425
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND BEACH	11,005	11,667	1,101	556
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND COASTAL	23,811	26,672	2,381	2,520
				34,816	45,186	3,482	3,501
97	10/01/09 09/30/10	03/28/10 03/29/10	HO-BEACH	0	0	0	0
97	10/01/09 09/30/10	03/28/10 03/29/10	HO-COASTAL	0	0	0	0
97	10/01/09 09/30/10	03/28/10 03/29/10	HO WIND BEACH	0	0	0	0
97	10/01/09 09/30/10	03/28/10 03/29/10	HO WIND COASTAL	10,003	0	1,000	0
				10,003	0	1,000	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF MARCH 31, 2010

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	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 RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	0	0	0	0	67,125,670	144	0	0	748,821,044	2,098	0	0	71,724,139	831	887,670,853	3,073
BRUNSWICK	1,512,804,165	7,052	181,166,803	261	516,967,844	951	1,971,251,883	3,640	7,015,898,744	15,899	84,975,639	394	295,570,040	2,783	11,578,635,118	30,980
CAMDEN	0	0	0	0	21,755,220	41	0	0	325,573,613	800	0	0	15,990,140	142	363,318,973	983
CARTERET	542,112,526	4,201	134,368,630	203	263,654,113	481	1,848,984,024	3,380	4,352,821,541	10,762	125,904,940	517	238,488,964	1,869	7,506,334,738	21,413
CHOWAN	0	0	0	0	17,746,960	42	0	0	361,303,273	950	0	0	37,563,013	365	416,613,246	1,357
CRAVEN	0	0	0	0	285,374,782	601	0	0	1,924,194,490	5,497	0	0	115,188,432	1,007	2,324,757,704	7,105
CURRITUCK	812,893,648	2,123	8,122,460	13	84,902,870	165	1,315,338,276	1,541	1,120,640,855	2,674	62,804,011	159	58,812,953	457	3,463,515,073	7,132
DARE	2,334,962,356	10,120	356,812,127	533	54,116,720	87	3,895,632,067	6,966	721,423,502	1,436	305,468,589	1,176	24,812,770	144	7,693,228,131	20,462
HYDE	67,907,357	370	3,300,940	5	6,898,840	20	43,335,234	87	42,197,047	140	8,074,767	40	11,670,013	160	183,384,198	822
JONES	0	0	0	0	15,855,200	41	0	0	118,473,274	381	0	0	13,634,866	173	147,963,340	595
NEW HANOVER	500,365,807	2,302	181,123,872	313	768,794,173	1,487	1,319,862,552	2,114	11,864,242,866	25,790	85,330,643	353	437,287,693	2,632	15,157,007,606	34,991
ONSLow	141,845,729	897	33,208,870	51	548,029,670	1,237	355,984,303	702	4,652,533,684	14,542	21,670,140	70	413,343,425	3,311	6,166,615,821	20,810
PAMLICO	0	0	0	0	17,356,699	34	0	0	589,418,849	1,402	0	0	47,705,218	420	654,480,766	1,856
PASQUOTANK	0	0	0	0	97,632,690	187	0	0	717,794,428	2,090	0	0	73,092,557	656	888,519,675	2,933
PENDER	233,073,336	1,251	33,245,500	48	141,280,635	275	468,435,848	959	2,128,126,218	5,327	20,429,500	88	147,979,786	1,421	3,172,570,823	9,369
PERQUIMANS	0	0	0	0	22,880,020	52	0	0	374,312,209	898	0	0	31,521,639	311	428,713,868	1,261
TYRRELL	0	0	0	0	4,511,980	11	0	0	50,429,000	159	0	0	11,083,824	151	66,024,804	321
WASHINGTON	0	0	0	0	15,755,830	42	0	0	128,903,627	416	0	0	19,444,952	232	164,104,409	690
TOTAL	6,145,964,924	28,316	931,349,202	1,427	2,950,639,916	5,898	11,218,824,187	19,389	37,237,108,264	91,261	714,658,229	2,797	2,064,914,424	17,065	61,263,459,146	166,153

COMMERCIAL AGGREGATE LIABILITY

TOTAL BEACH

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT	COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	0	0	0	0	155,488,540	207	155,488,540	207	BEAUFORT	1,043,159,393	3,280
BRUNSWICK	52,772,532	72	349,480,855	177	1,052,608,984	874	1,454,862,371	1,123	BRUNSWICK	13,033,497,489	32,103
CAMDEN	0	0	0	0	32,206,270	46	32,206,270	46	CAMDEN	395,525,243	1,029
CARTERET	46,883,710	101	681,812,178	333	869,367,183	982	1,598,063,071	1,416	CARTERET	9,104,397,809	22,829
CHOWAN	0	0	0	0	104,074,925	105	104,074,925	105	CHOWAN	520,688,171	1,462
CRAVEN	0	0	0	0	506,483,389	615	506,483,389	615	CRAVEN	2,831,241,093	7,720
CURRITUCK	6,254,570	23	71,518,428	89	139,044,833	235	216,817,831	347	CURRITUCK	3,680,332,904	7,479
DARE	90,474,656	214	990,200,576	854	204,221,536	173	1,284,896,768	1,241	DARE	8,978,124,899	21,703
HYDE	6,908,800	24	39,173,629	44	21,701,912	31	67,784,341	99	HYDE	251,168,539	921
JONES	0	0	0	0	15,936,111	47	15,936,111	47	JONES	163,899,451	642
NEW HANOVER	79,717,610	181	537,852,828	343	1,796,498,325	1,452	2,414,068,763	1,976	NEW HANOVER	17,571,076,369	36,967
ONSLow	1,427,300	11	71,975,213	25	730,721,990	961	804,124,503	997	ONSLow	6,970,740,324	21,807
PAMLICO	0	0	0	0	79,255,234	116	79,255,234	116	PAMLICO	733,736,000	1,972
PASQUOTANK	0	0	0	0	171,017,172	219	171,017,172	219	PASQUOTANK	1,059,536,847	3,152
PENDER	10,156,360	27	85,038,407	66	149,431,700	249	244,626,467	342	PENDER	3,417,197,290	9,711
PERQUIMANS	0	0	0	0	37,817,797	82	37,817,797	82	PERQUIMANS	466,531,665	1,343
TYRRELL	0	0	0	0	23,669,452	26	23,669,452	26	TYRRELL	89,694,256	347
WASHINGTON	0	0	0	0	52,528,388	71	52,528,388	71	WASHINGTON	216,632,797	761
TOTAL	294,595,538	653	2,827,052,114	1,931	6,142,073,741	6,491	9,263,721,393	9,075	TOTAL	70,527,180,539	175,228

* 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.