

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 BALANCE SHEET
 AS OF JUNE 30, 2010

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	29,686,456			29,686,456
INVESTMENTS	855,247,742			855,247,742
INTEREST INCOME DUE OR ACCRUED	5,173,178			5,173,178
FIXED ASSETS	138,993		(138,993)	0
DATA PROCESSING EQUIPMENT	70,217			70,217
ACCOUNTS RECEIVABLE - FAIR PLAN	1,704,949			1,704,949
ACCOUNTS RECEIVABLE - OTHER	414,400			414,400
ACCOUNTS RECEIVABLE - ASSESSMENTS	2,504		(2,504)	0
PREPAID EXPENSE	61,613		(61,613)	0
TOTAL ASSETS	892,500,052	0	(203,110)	892,296,942
LIABILITIES & SURPLUS				
LIABILITIES				
COMMISSION PAYABLE				4,720,709
PREMIUM SUSPENSE				1,392,324
PREMIUM REFUND				328
ACCRUAL-PREMIUM TAX				(915,268)
ACCRUAL-POST RETIREMENT				1,319,790
ACCRUAL-PENSION				619,000
ACCRUAL-RENT				224,182
CLAIMS PAYABLE				17,006
PREPAID PREMIUMS				12,073,273
UNCLAIMED CHECKS				1,375,291
TOTAL LIABILITIES				20,826,635
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				5,158,719
UNPAID LAE RESERVES				578,934
UNEARNED PREMIUMS				156,946,157
TOTAL RESERVES				162,683,810
SURPLUS				708,786,497
TOTAL LIABILITIES & SURPLUS				892,296,942

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND SURPLUS ACCOUNT
AS OF JUNE 30, 2010

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	76,352,397	225,681,469
CEDED REINSURANCE PREMIUMS	50,432,282	121,992,211
NET PREMIUMS EARNED	25,920,115	103,689,258
DEDUCTIONS		
LOSSES INCURRED	3,184,772	7,150,506
LOSS EXPENSE INCURRED	449,658	1,070,534
OPERATING EXPENSE INCURRED	13,343,170	31,997,198
PREMIUM TAXES	2,624,776	6,151,662
TOTAL DEDUCTIONS	19,602,376	46,369,900
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	674	7,526
NET UNDERWRITING GAIN OR (LOSS)	6,318,413	57,326,884
INVESTMENT INCOME		
INVESTMENT INCOME	6,005,975	18,629,969
NET INCOME OR (LOSS)	12,324,388	75,956,853
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	695,676,354	649,608,419
NET INCOME OR (LOSS)	12,324,388	75,956,853
CHANGE IN ASSETS NOT ADMITTED	961,837	117,756
ASSESSMENTS OR (DISTRIBUTIONS)	(176,082)	(16,636,167)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	0	(260,364)
NET CHANGE IN SURPLUS	13,110,143	59,178,078
SURPLUS (CURRENT PERIOD)	708,786,497	708,786,497

The Aggregate Liability for the Association as of June 30, 2010 is \$68,980,101,668.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT
 AS OF JUNE 30, 2010

QUARTER TO DATE									
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	94,860,634	(620,486)	0	0	0	0	0	0	94,240,148
CEDED REINSURANCE	(14,231,204)	(36,201,078)	0	0	0	0	0	0	(50,432,282)
INTEREST RECEIVED	6,005,975	0	0	0	0	0	0	0	6,005,975
MISCELLANEOUS INCOME	674	0	0	0	0	0	0	0	674
TOTAL INCOME	86,636,079	(36,821,564)	0	0	0	0	0	0	49,814,515
EXPENSES PAID									
LOSSES	464,502	1,039,967	30,901	1,872	0	25,000	0	0	1,562,242
LOSS ADJUSTMENT EXPENSES	161,625	60,280	3,109	1,331	0	797	0	0	227,142
COMMISSION	12,268,282	(80,664)	0	0	0	0	0	0	12,187,618
PREMIUM TAX	2,624,776	0	0	0	0	0	0	0	2,624,776
ADMINISTRATIVE EXPENSES	1,155,552	0	0	0	0	0	0	0	1,155,552
TOTAL EXPENSES PAID	16,674,737	1,019,583	34,010	3,203	0	25,797	0	0	17,757,330
NET CASH CHANGE	69,961,342	(37,841,147)	(34,010)	(3,203)	0	(25,797)	0	0	32,057,185
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	3,654,002	1,416,312	77,002	1,332	71	10,000	0	0	5,158,719
LOSS ADJUSTMENT EXPENSES	409,370	160,382	7,876	144	8	1,154	0	0	578,934
UNEARNED PREMIUMS	147,336,907	9,609,250	0	0	0	0	0	0	156,946,157
ADD: (PRIOR 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
NET RESERVE CHANGE	(52,292,466)	32,594,669	(34,932)	(26)	0	(42)	0	0	(19,732,797)
NET OTHER CHANGES									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	961,837	0	0	0	0	0	0	0	961,837
TOTAL NET OTHER CHANGES	961,837	0	0	0	0	0	0	0	961,837
ASSESSMENTS	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(176,082)	0	(176,082)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0
CHANGE IN SURPLUS	18,630,713	(5,246,478)	(68,942)	(3,229)	0	(25,839)	(176,082)	0	13,110,143

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF JUNE 30, 2010

	YEAR TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	223,322,606	(2,452,535)	0	0	0	0	0	0	220,870,071
CEDED REINSURANCE	(50,517,140)	(71,475,071)	0	0	0	0	0	0	(121,992,211)
INTEREST RECEIVED	18,629,969	0	0	0	0	0	0	0	18,629,969
MISCELLANEOUS INCOME	7,526	0	0	0	0	0	0	0	7,526
TOTAL INCOME	191,442,961	(73,927,606)	0	0	0	0	0	0	117,515,355
EXPENSES PAID									
LOSSES	1,155,170	4,704,108	229,760	26,882	0	31,995	0	0	6,147,915
LOSS ADJUSTMENT EXPENSES	494,043	326,717	12,395	2,397	0	26,488	0	0	862,040
COMMISSION	28,860,449	(318,831)	0	0	0	0	0	0	28,541,618
PREMIUM TAX	6,151,662	0	0	0	0	0	0	0	6,151,662
ADMINISTRATIVE EXPENSES	3,455,580	0	0	0	0	0	0	0	3,455,580
TOTAL EXPENSES PAID	40,116,904	4,711,994	242,155	29,279	0	58,483	0	0	45,158,815
NET CASH CHANGE	151,326,057	(78,639,600)	(242,155)	(29,279)	0	(58,483)	0	0	72,356,540
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	3,654,002	1,416,312	77,002	1,332	71	10,000	0	0	5,158,719
LOSS ADJUSTMENT EXPENSES	409,370	160,382	7,876	144	8	1,154	0	0	578,934
UNEARNED PREMIUMS	147,336,907	9,609,250	0	0	0	0	0	0	156,946,157
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	(151,400,279)	154,773,580	206,549	5,385	14,961	117	0	0	3,600,313
NET OTHER CHANGES									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	117,756	0	0	0	0	0	0	0	117,756
TOTAL NET OTHER CHANGES	117,756	0	0	0	0	0	0	0	117,756
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	(176,082)	(88,516,026)	(189,072,247)
INSOLVENT MEMBER	0	0	0	0	0	0	(260,364)	0	(260,364)
CHANGE IN SURPLUS	43,534	76,133,980	(11,899,719)	(88,539,920)	14,961	(58,366)	83,483,608	0	59,178,078

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF JUNE 30, 2010

	2010				2009			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	80,180,126	18,507,423	107,144,933	17,490,124	111,436,473	25,326,613	136,341,527	22,309,578
CEDED REINSURANCE	(18,985,690)	(6,489,252)	(20,454,017)	(4,588,181)	(65,442,163)	(22,369,372)	(70,545,676)	(15,868,160)
INTEREST RECEIVED	6,688,769	1,543,922	8,938,221	1,459,057	9,770,692	2,220,180	11,968,690	1,939,206
MISCELLANEOUS INCOME	2,702	624	3,611	589	19,002	4,318	23,276	3,771
TOTAL INCOME	67,885,907	13,562,717	95,632,748	14,361,589	55,784,004	5,181,739	77,787,817	8,384,395
EXPENSES PAID								
LOSSES	708,293	26,482	400,079	20,316	4,374,391	191,854	2,666,139	87,468
LOSS ADJUSTMENT EXPENSES	265,712	17,208	191,105	20,018	469,596	102,914	371,530	64,031
COMMISSION	10,355,045	2,375,859	13,893,639	2,235,903	15,297,155	3,253,676	16,746,529	2,854,371
PREMIUM TAX	2,208,648	509,807	2,951,423	481,784	3,103,877	705,290	3,802,120	616,032
ADMINISTRATIVE EXPENSES	1,240,666	286,374	1,657,906	270,633	1,819,341	413,406	2,228,617	361,088
TOTAL EXPENSES PAID	14,778,364	3,215,730	19,094,152	3,028,654	25,064,360	4,667,140	25,814,935	3,982,990
NET CASH CHANGE	53,107,543	10,346,987	76,538,596	11,332,935	30,719,644	514,599	51,972,882	4,401,405
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,710,709	361,909	1,365,177	216,207	864,539	158,090	379,583	14,100
LOSS ADJUSTMENT EXPENSES	191,788	40,398	153,332	23,852	99,310	17,172	42,463	1,437
UNEARNED PREMIUMS	53,648,946	12,766,535	69,633,475	11,287,951	3,526,312	672,565	4,876,360	534,013
NET RESERVE CHANGE	55,551,443	13,168,842	71,151,984	11,528,010	4,490,161	847,827	5,298,406	549,550
NET OTHER CHANGES								
ASSETS NOT ADMITTED	42,278	9,759	56,497	9,222	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	42,278	9,759	56,497	9,222	(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	(2,401,622)	(2,812,096)	5,443,109	(185,853)	26,154,013	(350,376)	46,582,030	3,836,876

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 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	4,355,677	1,818,993	3,279,651	208,508	3,709,501	660,038	1,962,201	79,755
LOSS ADJUSTMENT EXPENSES	415,765	27,954	462,562	39,447	399,910	127,977	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	23,470,789	6,354,715	23,487,615	3,941,154	21,371,731	4,563,670	15,899,780	2,787,302
NET CASH CHANGE	69,881,571	18,439,330	55,234,898	12,929,237	70,275,807	15,575,299	43,123,240	9,166,782
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	1	5,000	72,001	200	1	1,131	0
LOSS ADJUSTMENT EXPENSES	0	0	536	7,340	23	0	121	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	1	5,536	79,341	223	1	1,252	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	69,917,347	18,448,080	55,267,004	12,856,992	70,111,278	15,539,674	43,002,468	9,143,043

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 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	10,720,973	7,118,137
LOSS ADJUSTMENT EXPENSES	528,826	172,315	302,420	99,177	1,497,209	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	33,679,020	28,185,364	17,812,589	8,813,799
NET CASH CHANGE	71,006,861	14,147,042	48,144,130	10,188,208	41,003,634	(13,005,396)	20,449,336	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	1,154	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	79	0	0	0	11,154	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	40,873,387	(13,029,416)	20,388,702	207,125

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2010

	2004				2003				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
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	1,499,342,485
CEDED REINSURANCE	0	0	0	0	0	0	0	0	(380,122,423)
INTEREST RECEIVED	1,136,073	229,024	334,440	112,719	1,086,606	342,721	248,892	155,314	117,016,321
MISCELLANEOUS INCOME	2,158	434	634	214	(12,031)	(3,795)	(2,756)	(1,720)	21,249
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	1,236,257,632
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	187,464,981
LOSS ADJUSTMENT EXPENSES	1,063,519	87,373	333,851	94,739	2,570,079	986,534	410,949	282,170	13,703,896
COMMISSION	7,680,722	1,584,913	2,601,362	834,881	5,704,804	1,801,946	1,307,146	807,189	193,322,621
PREMIUM TAX	1,312,394	264,569	386,346	130,213	969,857	305,897	222,150	138,626	36,646,799
ADMINISTRATIVE EXPENSES	1,241,643	252,209	329,811	116,404	1,102,136	354,925	261,524	149,442	22,989,019
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	454,127,316
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	782,130,316
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	5,158,719
LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	578,934
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	156,946,157
NET RESERVE CHANGE	0	0	0	0	0	0	0	0	162,683,810
NET OTHER CHANGES									
ASSETS NOT ADMITTED	241,635	48,712	71,133	23,975	(150,489)	(48,462)	(35,709)	(20,405)	282,137
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)	(361,330)
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	(171,514)	(4,568)	0	0	(121,662,274)	(36,237,020)	(25,662,660)	(17,198,324)	(301,316,499)
INSOLVENT MEMBERS	(48,077)	13,096	(21,785)	3,667	(210,455)	(14,676)	21,785	(3,919)	(260,364)
SURPLUS	100,768,496	8,470,412	24,429,230	12,632,507	0	0	0	0	708,786,497

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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	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	1,824,606	(9,722)	1,814,884	4,186,773	(52,872)	4,133,901
RESIDENTIAL - EC	12,757,709	(69,814)	12,687,895	29,297,615	(347,745)	28,949,870
COMMERCIAL - FIRE	173,012	(9,606)	163,406	378,753	(18,623)	360,130
COMMERCIAL - EC	898,667	(24,786)	873,881	2,045,091	(68,021)	1,977,070
CRIME - RESIDENTIAL	99,015	(284)	98,731	236,424	(310)	236,114
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,066,687	(16,564)	1,050,123	2,589,415	(74,557)	2,514,858
HOMEOWNER - COASTAL	2,342,730	(21,671)	2,321,059	6,356,153	(138,267)	6,217,886
HO - BEACH WIND	18,598,866	(111,651)	18,487,215	40,881,122	(410,397)	40,470,725
HO - COASTAL WIND	38,665,597	(274,011)	38,391,586	95,534,498	(1,076,608)	94,457,890
WIND - RESIDENTIAL	1,471,718	(11,819)	1,459,899	2,988,777	(52,252)	2,936,525
WIND - COMMERCIAL	8,062,201	(10,653)	8,051,548	16,083,579	(121,466)	15,962,113
COASTAL - RESIDENTIAL	2,084,358	(24,889)	2,059,469	5,254,282	(97,810)	5,156,472
COASTAL - COMMERCIAL	6,815,468	(35,016)	6,780,452	17,490,124	6,393	17,496,517
TOTAL	94,860,634	(620,486)	94,240,148	223,322,606	(2,452,535)	220,870,071
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,785,108	825,738	2,610,846	0	3,261,771	3,261,771
RESIDENTIAL - EC	12,470,620	5,674,045	18,144,665	0	22,316,200	22,316,200
COMMERCIAL - FIRE	156,774	75,046	231,820	0	353,670	353,670
COMMERCIAL - EC	851,541	365,608	1,217,149	0	1,683,082	1,683,082
CRIME - RESIDENTIAL	104,555	40,153	144,708	0	159,602	159,602
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,125,592	557,431	1,683,023	0	2,107,193	2,107,193
HOMEOWNER - COASTAL	3,019,942	1,262,899	4,282,841	0	4,832,460	4,832,460
HO - BEACH WIND	16,751,666	8,188,487	24,940,153	0	30,921,011	30,921,011
HO - COASTAL WIND	42,656,940	18,457,507	61,114,447	0	67,399,776	67,399,776
WIND - RESIDENTIAL	1,127,123	582,449	1,709,572	0	2,228,845	2,228,845
WIND - COMMERCIAL	6,190,523	2,831,865	9,022,388	0	11,638,775	11,638,775
COASTAL - RESIDENTIAL	2,358,214	1,015,918	3,374,132	0	3,836,105	3,836,105
COASTAL - COMMERCIAL	8,023,967	2,558,695	10,582,662	0	11,019,065	11,019,065
TOTAL	96,622,565	42,435,841	139,058,406	0	161,757,555	161,757,555
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,798,071	180,938	2,979,009	2,798,071	180,938	2,979,009
RESIDENTIAL - EC	19,544,433	1,251,449	20,795,882	19,544,433	1,251,449	20,795,882
COMMERCIAL - FIRE	255,012	13,561	268,573	255,012	13,561	268,573
COMMERCIAL - EC	1,346,547	70,549	1,417,096	1,346,547	70,549	1,417,096
CRIME - RESIDENTIAL	156,921	8,745	165,666	156,921	8,745	165,666
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,682,513	132,122	1,814,635	1,682,513	132,122	1,814,635
HOMEOWNER - COASTAL	4,063,619	299,332	4,362,951	4,063,619	299,332	4,362,951
HO - BEACH WIND	27,427,074	1,824,423	29,251,497	27,427,074	1,824,423	29,251,497
HO - COASTAL WIND	62,179,294	4,333,140	66,512,434	62,179,294	4,333,140	66,512,434
WIND - RESIDENTIAL	2,039,934	128,635	2,168,569	2,039,934	128,635	2,168,569
WIND - COMMERCIAL	11,164,976	588,455	11,753,431	11,164,976	588,455	11,753,431
COASTAL - RESIDENTIAL	3,390,562	243,888	3,634,450	3,390,562	243,888	3,634,450
COASTAL - COMMERCIAL	11,287,951	534,013	11,821,964	11,287,951	534,013	11,821,964
TOTAL	147,336,907	9,609,250	156,946,157	147,336,907	9,609,250	156,946,157
EARNED PREMIUMS						
RESIDENTIAL - FIRE	811,643	635,078	1,446,721	1,388,702	3,027,961	4,416,663
RESIDENTIAL - EC	5,683,896	4,352,782	10,036,678	9,753,182	20,717,006	30,470,188
COMMERCIAL - FIRE	74,774	51,879	126,653	123,741	321,486	445,227
COMMERCIAL - EC	403,661	270,273	673,934	698,544	1,544,512	2,243,056
CRIME - RESIDENTIAL	46,649	31,124	77,773	79,503	150,547	230,050
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	509,766	408,745	918,511	906,902	1,900,514	2,807,416
HOMEOWNER - COASTAL	1,299,053	941,896	2,240,949	2,292,534	4,394,861	6,687,395
HO - BEACH WIND	7,923,458	6,252,413	14,175,871	13,454,048	28,686,191	42,140,239
HO - COASTAL WIND	19,143,243	13,850,356	32,993,599	33,355,204	61,990,028	95,345,232
WIND - RESIDENTIAL	558,907	441,995	1,000,902	948,843	2,047,958	2,996,801
WIND - COMMERCIAL	3,087,748	2,232,757	5,320,505	4,918,603	10,928,854	15,847,457
COASTAL - RESIDENTIAL	1,052,010	747,141	1,799,151	1,863,720	3,494,407	5,358,127
COASTAL - COMMERCIAL	3,551,484	1,989,666	5,541,150	6,202,173	10,491,445	16,693,618
TOTAL	44,146,292	32,206,105	76,352,397	75,985,699	149,695,770	225,681,469

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	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	1,704,788	4,327,979	6,032,767	6,042,913	8,432,416	14,475,329
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	195,342	496,184	691,526	692,689	1,140,579	1,833,268
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	266,792	677,312	944,104	945,692	1,427,740	2,373,432
HOMEOWNER - COASTAL	409,071	1,040,657	1,449,728	1,452,167	2,168,963	3,621,130
HO - BEACH WIND	3,186,029	8,088,431	11,274,460	11,293,422	16,011,759	27,305,181
HO - COASTAL WIND	5,079,699	12,922,524	18,002,223	18,032,507	25,448,158	43,480,665
WIND - RESIDENTIAL	198,513	503,969	702,482	703,663	975,206	1,678,869
WIND - COMMERCIAL	1,634,661	4,152,168	5,786,829	5,796,563	8,037,078	13,833,641
COASTAL - RESIDENTIAL	273,061	694,654	967,715	969,343	1,323,254	2,292,597
COASTAL - COMMERCIAL	1,283,248	3,297,200	4,580,448	4,588,181	6,509,918	11,098,099
TOTAL	14,231,204	36,201,078	50,432,282	50,517,140	71,475,071	121,992,211
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	811,643	635,078	1,446,721	1,388,702	3,027,961	4,416,663
RESIDENTIAL - EC	3,979,108	24,803	4,003,911	3,710,269	12,284,590	15,994,859
COMMERCIAL - FIRE	74,774	51,879	126,653	123,741	321,486	445,227
COMMERCIAL - EC	208,319	(225,911)	(17,592)	5,855	403,933	409,788
CRIME - RESIDENTIAL	46,649	31,124	77,773	79,503	150,547	230,050
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	242,974	(268,567)	(25,593)	(38,790)	472,774	433,984
HOMEOWNER - COASTAL	889,982	(98,761)	791,221	840,367	2,225,898	3,066,265
HO - BEACH WIND	4,737,429	(1,836,018)	2,901,411	2,160,626	12,674,432	14,835,058
HO - COASTAL WIND	14,063,544	927,832	14,991,376	15,322,697	36,541,870	51,864,567
WIND - RESIDENTIAL	360,394	(61,974)	298,420	245,180	1,072,752	1,317,932
WIND - COMMERCIAL	1,453,087	(1,919,411)	(466,324)	(877,960)	2,891,776	2,013,816
COASTAL - RESIDENTIAL	778,949	52,487	831,436	894,377	2,171,153	3,065,530
COASTAL - COMMERCIAL	2,268,236	(1,307,534)	960,702	1,613,992	3,981,527	5,595,519
TOTAL	29,915,088	(3,994,973)	25,920,115	25,468,559	78,220,699	103,689,258

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QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	52,482	177,905	0	0	0	0	230,387
RESIDENTIAL - EC	186,497	278,102	14,630	0	0	0	479,229
COMMERCIAL - FIRE	850	2,044	0	0	0	0	2,894
COMMERCIAL - EC	12,318	7,910	0	0	0	0	20,228
CRIME - RESIDENTIAL	2,890	3,984	0	0	0	0	6,874
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	28,612	12,379	0	0	0	0	40,991
HOMEOWNER - COASTAL	48,819	202,373	12,646	0	0	0	263,838
HO - BEACH WIND	31,778	100,327	0	0	0	0	132,105
HO - COASTAL WIND	58,698	176,190	0	0	0	0	234,888
WIND - RESIDENTIAL	0	5,949	0	0	0	0	5,949
WIND - COMMERCIAL	0	50,686	0	0	0	0	50,686
COASTAL - RESIDENTIAL	38,613	14,521	3,625	1,872	0	25,000	83,631
COASTAL - COMMERCIAL	2,945	7,597	0	0	0	0	10,542
TOTAL	464,502	1,039,967	30,901	1,872	0	25,000	1,562,242
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	941,178	612,205	0	0	71	0	1,553,454
RESIDENTIAL - EC	538,467	118,658	0	0	0	10,000	667,125
COMMERCIAL - FIRE	304,244	122,900	1	0	0	0	427,145
COMMERCIAL - EC	20,116	15,091	0	1	0	0	35,208
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	149,762	111,223	0	200	0	0	261,185
HOMEOWNER - COASTAL	829,760	205,882	0	0	0	0	1,035,642
HO - BEACH WIND	81,302	11,854	0	0	0	0	93,156
HO - COASTAL WIND	488,576	168,503	5,000	1,131	0	0	663,210
WIND - RESIDENTIAL	0	10,599	0	0	0	0	10,599
WIND - COMMERCIAL	37,549	20,099	0	0	0	0	57,648
COASTAL - RESIDENTIAL	46,841	5,198	0	0	0	0	52,039
COASTAL - COMMERCIAL	216,207	14,100	72,001	0	0	0	302,308
TOTAL	3,654,002	1,416,312	77,002	1,332	71	10,000	5,158,719
OUTSTANDING LOSSES (PRIOR 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
INCURRED LOSSES							
RESIDENTIAL - FIRE	473,742	474,070	0	0	0	0	947,812
RESIDENTIAL - EC	344,032	207,682	14,630	0	0	0	566,344
COMMERCIAL - FIRE	305,094	124,944	1	0	0	0	430,039
COMMERCIAL - EC	11,090	8,000	0	0	0	0	19,090
CRIME - RESIDENTIAL	(21,928)	(2,016)	0	0	0	0	(23,944)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	138,135	100,281	0	0	0	0	238,416
HOMEOWNER - COASTAL	495,200	175,142	(7,759)	0	0	0	662,583
HO - BEACH WIND	(75,494)	18,760	0	0	0	0	(56,734)
HO - COASTAL WIND	110,085	106,673	5,000	0	0	0	221,758
WIND - RESIDENTIAL	0	9,448	0	0	0	0	9,448
WIND - COMMERCIAL	(51,128)	17,900	0	(1)	0	0	(33,229)
COASTAL - RESIDENTIAL	12,599	(7,178)	3,625	1,872	0	25,000	35,918
COASTAL - COMMERCIAL	118,673	1,598	47,000	0	0	0	167,271
TOTAL	1,860,100	1,235,304	62,497	1,871	0	25,000	3,184,772

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	YEAR TO DATE						
	2010	2009	2008	2007	2006	2005	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	260,776	545,050	14,644	0	0	0	820,470
RESIDENTIAL - EC	256,689	1,124,460	106,672	24,998	0	0	1,512,819
COMMERCIAL - FIRE	850	9,796	0	0	0	0	10,646
COMMERCIAL - EC	15,158	7,910	0	0	0	0	23,068
CRIME - RESIDENTIAL	9,992	27,353	3,786	0	0	0	41,131
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	28,612	133,169	2,070	0	0	3,374	167,225
HOMEOWNER - COASTAL	174,145	639,864	50,681	12	0	0	864,702
HO - BEACH WIND	152,139	714,447	19,108	0	0	0	885,694
HO - COASTAL WIND	169,028	1,140,543	26,414	0	0	0	1,335,985
WIND - RESIDENTIAL	85	61,955	1,881	0	0	0	63,921
WIND - COMMERCIAL	10,474	123,058	0	0	0	3,621	137,153
COASTAL - RESIDENTIAL	56,906	115,556	4,504	1,872	0	25,000	203,838
COASTAL - COMMERCIAL	20,316	60,947	0	0	0	0	81,263
TOTAL	1,155,170	4,704,108	229,760	26,882	0	31,995	6,147,915
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	941,178	612,205	0	0	71	0	1,553,454
RESIDENTIAL - EC	538,467	118,658	0	0	0	10,000	667,125
COMMERCIAL - FIRE	304,244	122,900	1	0	0	0	427,145
COMMERCIAL - EC	20,116	15,091	0	1	0	0	35,208
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	149,762	111,223	0	200	0	0	261,185
HOMEOWNER - COASTAL	829,760	205,882	0	0	0	0	1,035,642
HO - BEACH WIND	81,302	11,854	0	0	0	0	93,156
HO - COASTAL WIND	488,576	168,503	5,000	1,131	0	0	663,210
WIND - RESIDENTIAL	0	10,599	0	0	0	0	10,599
WIND - COMMERCIAL	37,549	20,099	0	0	0	0	57,648
COASTAL - RESIDENTIAL	46,841	5,198	0	0	0	0	52,039
COASTAL - COMMERCIAL	216,207	14,100	72,001	0	0	0	302,308
TOTAL	3,654,002	1,416,312	77,002	1,332	71	10,000	5,158,719
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	1,201,954	531,424	(24,141)	0	(1)	0	1,709,236
RESIDENTIAL - EC	795,156	419,247	26,586	24,998	0	0	1,265,987
COMMERCIAL - FIRE	305,094	115,876	0	0	0	0	420,970
COMMERCIAL - EC	35,274	4,045	0	1	0	0	39,320
CRIME - RESIDENTIAL	9,992	22,254	3,786	0	0	0	36,032
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	178,374	122,569	2,070	200	0	3,374	306,587
HOMEOWNER - COASTAL	1,003,905	(83,248)	(13,709)	12	0	0	906,960
HO - BEACH WIND	233,441	455,085	(5,892)	0	0	0	682,634
HO - COASTAL WIND	657,604	612,740	17,038	0	0	0	1,287,382
WIND - RESIDENTIAL	85	69,257	(19)	0	0	0	69,323
WIND - COMMERCIAL	48,023	85,472	(20,000)	(1)	0	3,522	117,016
COASTAL - RESIDENTIAL	103,747	(69,690)	(12,092)	1,872	0	25,000	48,837
COASTAL - COMMERCIAL	236,523	(29,575)	72,001	(5,099)	(13,628)	0	260,222
TOTAL	4,809,172	2,255,456	45,628	21,983	(13,629)	31,896	7,150,506

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IBNR TOTALS							
	2010	2009	2008	2007	2006	2005	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	882,934	0	0	0	0	0	882,934
RESIDENTIAL - EC	379,173	0	0	0	0	0	379,173
COMMERCIAL - FIRE	244,046	0	0	0	0	0	244,046
COMMERCIAL - EC	20,116	0	0	0	0	0	20,116
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	146,757	0	0	0	0	0	146,757
HOMEOWNER - COASTAL	587,027	0	0	0	0	0	587,027
HO - BEACH WIND	58,703	0	0	0	0	0	58,703
HO - COASTAL WIND	381,567	0	0	0	0	0	381,567
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	29,351	0	0	0	0	0	29,351
COASTAL - RESIDENTIAL	29,351	0	0	0	0	0	29,351
COASTAL - COMMERCIAL	176,108	0	0	0	0	0	176,108
TOTAL	2,935,133	0	0	0	0	0	2,935,133
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	475,147	421,484	0	0	0	0	896,631
RESIDENTIAL - EC	329,641	579,461	0	0	0	0	909,102
COMMERCIAL - FIRE	0	12,384	0	0	0	0	12,384
COMMERCIAL - EC	20,119	13,956	0	0	0	0	34,075
CRIME - RESIDENTIAL	20,120	0	0	0	0	0	20,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	40,239	79,022	0	0	0	0	119,261
HOMEOWNER - COASTAL	362,155	632,176	0	0	0	0	994,331
HO - BEACH WIND	160,958	184,385	0	0	0	0	345,343
HO - COASTAL WIND	382,274	447,791	0	0	0	0	830,065
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	80,479	52,681	0	0	0	0	133,160
COASTAL - RESIDENTIAL	60,359	131,703	0	0	0	0	192,062
COASTAL - COMMERCIAL	80,479	79,022	0	0	0	0	159,501
TOTAL	2,011,970	2,634,065	0	0	0	0	4,646,035

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF JUNE 30, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	32,396	20,080	0	0	0	0	52,476
RESIDENTIAL - EC	41,872	11,282	1,447	0	0	797	55,398
COMMERCIAL - FIRE	757	522	0	0	0	0	1,279
COMMERCIAL - EC	3,498	613	0	0	0	0	4,111
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,500	201	0	0	0	0	1,701
HOMEOWNER - COASTAL	15,422	6,141	1,367	0	0	0	22,930
HO - BEACH WIND	11,223	5,400	0	0	0	0	16,623
HO - COASTAL WIND	29,632	13,542	0	0	0	0	43,174
WIND - RESIDENTIAL	290	200	0	0	0	0	490
WIND - COMMERCIAL	3,028	291	0	1,331	0	0	4,650
COASTAL - RESIDENTIAL	9,737	1,815	0	0	0	0	11,552
COASTAL - COMMERCIAL	12,270	193	295	0	0	0	12,758
TOTAL	161,625	60,280	3,109	1,331	0	797	227,142
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	105,806	70,621	0	0	8	0	176,435
RESIDENTIAL - EC	60,927	13,688	0	0	0	1,154	75,769
COMMERCIAL - FIRE	34,389	14,293	0	0	0	0	48,682
COMMERCIAL - EC	2,257	1,755	0	0	0	0	4,012
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	16,819	12,935	0	23	0	0	29,777
HOMEOWNER - COASTAL	94,027	23,875	0	0	0	0	117,902
HO - BEACH WIND	8,236	864	0	0	0	0	9,100
HO - COASTAL WIND	54,303	18,080	536	121	0	0	73,040
WIND - RESIDENTIAL	0	1,202	0	0	0	0	1,202
WIND - COMMERCIAL	3,752	1,124	0	0	0	0	4,876
COASTAL - RESIDENTIAL	5,002	508	0	0	0	0	5,510
COASTAL - COMMERCIAL	23,852	1,437	7,340	0	0	0	32,629
TOTAL	409,370	160,382	7,876	144	8	1,154	578,934
UNPAID LOSS EXPENSE (PRIOR 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
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	85,330	55,547	0	0	0	0	140,877
RESIDENTIAL - EC	63,869	3,938	1,447	0	0	839	70,093
COMMERCIAL - FIRE	35,146	14,815	0	0	0	0	49,961
COMMERCIAL - EC	3,584	624	0	0	0	0	4,208
CRIME - RESIDENTIAL	(2,574)	(698)	0	0	0	0	(3,272)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	14,263	10,424	0	0	0	0	24,687
HOMEOWNER - COASTAL	70,525	3,418	(961)	0	0	0	72,982
HO - BEACH WIND	1,074	(1,049)	0	0	0	0	25
HO - COASTAL WIND	40,819	11,744	536	27	0	0	53,126
WIND - RESIDENTIAL	290	576	0	0	0	0	866
WIND - COMMERCIAL	(1,871)	(2,065)	0	1,331	0	0	(2,605)
COASTAL - RESIDENTIAL	7,455	(261)	0	0	0	0	7,194
COASTAL - COMMERCIAL	26,241	(148)	5,423	0	0	0	31,516
TOTAL	344,151	96,865	6,445	1,358	0	839	449,658

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF JUNE 30, 2010

YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	58,836	47,272	360	0	0	0	106,468
RESIDENTIAL - EC	129,070	69,320	5,288	520	0	25,810	230,008
COMMERCIAL - FIRE	839	599	0	0	0	0	1,438
COMMERCIAL - EC	4,711	990	0	0	0	0	5,701
CRIME - RESIDENTIAL	310	400	0	0	0	0	710
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,208	9,268	0	0	0	293	19,769
HOMEOWNER - COASTAL	41,636	22,182	3,472	0	0	0	67,290
HO - BEACH WIND	60,782	46,967	521	0	0	0	108,270
HO - COASTAL WIND	121,973	93,880	1,374	352	0	0	217,579
WIND - RESIDENTIAL	6,506	5,818	0	0	0	0	12,324
WIND - COMMERCIAL	11,658	7,630	674	1,331	0	0	21,293
COASTAL - RESIDENTIAL	27,496	16,740	411	0	0	385	45,032
COASTAL - COMMERCIAL	20,018	5,651	295	194	0	0	26,158
TOTAL	494,043	326,717	12,395	2,397	0	26,488	862,040
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	105,806	70,621	0	0	8	0	176,435
RESIDENTIAL - EC	60,927	13,688	0	0	0	1,154	75,769
COMMERCIAL - FIRE	34,389	14,293	0	0	0	0	48,682
COMMERCIAL - EC	2,257	1,755	0	0	0	0	4,012
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	16,819	12,935	0	23	0	0	29,777
HOMEOWNER - COASTAL	94,027	23,875	0	0	0	0	117,902
HO - BEACH WIND	8,236	864	0	0	0	0	9,100
HO - COASTAL WIND	54,303	18,080	536	121	0	0	73,040
WIND - RESIDENTIAL	0	1,202	0	0	0	0	1,202
WIND - COMMERCIAL	3,752	1,124	0	0	0	0	4,876
COASTAL - RESIDENTIAL	5,002	508	0	0	0	0	5,510
COASTAL - COMMERCIAL	23,852	1,437	7,340	0	0	0	32,629
TOTAL	409,370	160,382	7,876	144	8	1,154	578,934
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	164,642	63,017	(4,144)	0	0	0	223,515
RESIDENTIAL - EC	189,997	11,814	(4,012)	520	0	25,803	224,122
COMMERCIAL - FIRE	35,228	13,462	0	0	0	0	48,690
COMMERCIAL - EC	6,968	1,133	0	0	0	0	8,101
CRIME - RESIDENTIAL	310	(193)	0	0	0	0	117
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	27,027	11,387	0	23	0	293	38,730
HOMEOWNER - COASTAL	135,663	(35,057)	(3,992)	0	0	0	96,614
HO - BEACH WIND	69,018	24,204	(2,359)	0	0	0	90,863
HO - COASTAL WIND	176,276	49,975	238	341	0	0	226,830
WIND - RESIDENTIAL	6,506	6,637	(221)	0	0	0	12,922
WIND - COMMERCIAL	15,410	4,281	(1,648)	1,331	0	(11)	19,363
COASTAL - RESIDENTIAL	32,498	686	(1,519)	0	0	385	32,050
COASTAL - COMMERCIAL	43,870	(1,252)	7,635	(304)	(1,332)	0	48,617
TOTAL	903,413	150,094	(10,022)	1,911	(1,332)	26,470	1,070,534

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 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 JUNE 30, 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 JUNE 30, 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	0	133,815	0	18,302
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	0	0	192
				0	133,815	0	18,494
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	15,000	23,763	1,500	1,469
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
				15,000	23,763	1,500	1,469
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	0	22,106	0	2,606
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				0	22,106	0	2,606
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	6,186	0	788
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	0	0	0
				0	6,186	0	788

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 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	7,709,033	0	671,091
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	26,018,851	0	935,245
			TOTAL	0	33,727,884	0	1,606,336
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 JUNE 30, 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	500	53,181	50	5,467
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	20,099	78,600	2,010	4,670
				20,599	131,781	2,060	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

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 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
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	0	11,388	0	1,669
				0	11,388	0	1,669
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	275
				8,198	8,000	820	275

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
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	328,423
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	4,999,342	0	286,188
			TOTAL	0	8,021,345	0	614,611
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
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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 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	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	0	34,315	0	6,367
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	10,000	25,442	1,000	3,040
				10,000	59,757	1,000	9,407

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 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	0	21,121	0	3,130
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	19,154	0	523
				0	40,275	0	3,653
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	8,082	0	1,083
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	20,000	17,371	2,000	3,963
				20,000	25,453	2,000	5,046
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	2,813	0	810
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	9,015	0	1,122
				0	11,828	0	1,932
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	0	0	0
				0	0	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
97	10/01/08 09/30/09	03/28/10 03/29/10	HABITATIONAL	0	0	0	372
97	10/01/08 09/30/09	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
				0	0	0	372
97	10/01/09 09/30/10	03/28/10 03/29/10	HABITATIONAL	7,000	0	700	215
97	10/01/09 09/30/10	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
				7,000	0	700	215

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 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	456,048	0	36,990
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	8,872,310	0	503,334
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 JUNE 30, 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 JUNE 30, 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 JUNE 30, 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 JUNE 30, 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	770	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	24,855	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	2,500	69,137	250	7,416
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND BEACH	1,752	499,810	175	32,486
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND COASTAL	3,114	504,875	311	48,471
				7,366	1,081,083	737	89,224

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 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	20,000	107,684	2,000	5,374
89	10/01/09 09/30/10	11/10/09 11/14/09	HO WIND COASTAL	0	63,562	0	5,916
				20,000	172,080	2,000	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
90	10/01/09 09/30/10	01/07/10 01/19/10	HO-BEACH	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	HO-COASTAL	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	HO WIND BEACH	0	0	0	0
90	10/01/09 09/30/10	01/07/10 01/19/10	HO WIND COASTAL	0	3,604	0	286
				0	3,604	0	286
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	0	1,923	0	657

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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 AS OF JUNE 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND BEACH	3,000	34,419	300	2,144
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND COASTAL	18,470	196,657	1,847	12,642
				21,470	238,861	2,147	15,793
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	11,172	0	425
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND BEACH	0	11,667	0	760
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND COASTAL	297	46,970	30	3,473
				297	69,809	30	4,658
97	10/01/08 09/30/09	03/28/10 03/29/10	HO-BEACH	0	0	0	0
97	10/01/08 09/30/09	03/28/10 03/29/10	HO-COASTAL	0	0	0	0
97	10/01/08 09/30/09	03/28/10 03/29/10	HO WIND BEACH	0	6,937	0	822
97	10/01/08 09/30/09	03/28/10 03/29/10	HO WIND COASTAL	15,112	10,402	1,511	825
				15,112	17,339	1,511	1,647
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	2,231	0	277
97	10/01/09 09/30/10	03/28/10 03/29/10	HO WIND COASTAL	5,003	7,170	500	833
				5,003	9,401	500	1,110

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF JUNE 30, 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	69,648,160	149	0	0	753,225,124	2,188	0	0	72,948,304	851	895,821,588	3,188
BRUNSWICK	1,514,918,096	7,066	175,102,123	262	497,636,110	935	1,850,481,861	3,645	6,869,813,528	16,221	85,928,082	400	292,062,818	2,771	11,285,942,618	31,300
CAMDEN	0	0	0	0	22,077,380	43	0	0	323,660,564	825	0	0	16,649,100	146	362,387,044	1,014
CARTERET	534,584,992	4,185	135,190,450	208	254,006,833	476	1,766,213,338	3,394	4,206,489,108	10,870	122,275,264	527	238,976,610	1,863	7,257,736,595	21,523
CHOWAN	0	0	0	0	17,278,760	42	0	0	356,155,549	981	0	0	37,579,879	369	411,014,188	1,392
CRAVEN	0	0	0	0	278,758,137	593	0	0	1,885,733,704	5,627	0	0	117,693,472	1,016	2,282,185,313	7,236
CURRITUCK	773,983,566	2,101	9,151,810	15	82,603,960	164	1,261,736,771	1,580	1,109,274,019	2,747	56,018,051	147	61,532,153	468	3,354,300,330	7,222
DARE	2,309,975,413	10,146	352,659,637	547	53,445,090	86	3,760,676,240	7,110	678,578,642	1,430	306,706,102	1,172	24,732,470	146	7,486,773,594	20,637
HYDE	66,434,537	366	4,004,200	7	6,278,140	19	42,591,876	92	40,432,047	140	7,795,067	38	11,883,613	167	179,419,480	829
JONES	0	0	0	0	16,310,100	42	0	0	112,248,862	388	0	0	13,068,834	171	141,627,796	601
NEW HANOVER	492,672,667	2,294	180,586,160	321	739,361,544	1,471	1,214,995,118	2,113	11,481,655,873	26,275	88,983,426	358	432,621,502	2,637	14,630,876,290	35,469
ONSLow	139,126,445	881	29,673,470	48	523,320,091	1,211	342,017,447	711	4,561,096,894	14,819	17,794,650	70	430,044,335	3,392	6,043,073,332	21,132
PAMLICO	0	0	0	0	20,413,409	40	0	0	576,760,703	1,420	0	0	47,447,598	418	644,621,710	1,878
PASQUOTANK	0	0	0	0	96,795,710	187	0	0	724,135,317	2,182	0	0	73,686,593	664	894,617,620	3,033
PENDER	235,975,436	1,256	32,293,390	48	138,033,920	272	447,288,937	956	2,086,886,414	5,441	21,103,140	90	148,763,646	1,421	3,110,344,883	9,484
PERQUIMANS	0	0	0	0	22,989,520	53	0	0	367,053,986	929	0	0	29,744,468	304	419,787,974	1,286
TYRRELL	0	0	0	0	4,466,080	11	0	0	49,850,490	166	0	0	11,521,934	153	65,838,504	330
WASHINGTON	0	0	0	0	14,726,570	41	0	0	126,676,720	423	0	0	19,798,470	234	161,201,760	698
TOTAL	6,067,671,152	28,295	918,661,240	1,456	2,858,149,514	5,835	10,686,001,588	19,601	36,309,727,544	93,072	706,603,782	2,802	2,080,755,799	17,191	59,627,570,619	168,252

COMMERCIAL AGGREGATE LIABILITY

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
BEAUFORT	0	0	0	0	161,648,383	219	161,648,383	219
BRUNSWICK	35,875,032	69	367,509,042	180	1,049,813,091	862	1,453,197,165	1,111
CAMDEN	0	0	0	0	32,994,182	45	32,994,182	45
CARTERET	37,739,510	97	682,341,376	331	877,247,816	974	1,597,328,702	1,402
CHOWAN	0	0	0	0	110,896,246	110	110,896,246	110
CRAVEN	0	0	0	0	530,937,895	608	530,937,895	608
CURRITUCK	7,774,370	26	71,951,012	91	136,284,955	231	216,010,337	348
DARE	87,372,031	211	991,555,877	861	200,730,961	173	1,279,658,869	1,245
HYDE	10,164,100	26	40,204,289	47	21,405,132	30	71,773,521	103
JONES	0	0	0	0	15,854,731	45	15,854,731	45
NEW HANOVER	75,406,610	174	554,084,053	346	1,850,116,726	1,423	2,479,607,389	1,943
ONSLow	1,483,300	11	53,970,226	24	727,899,867	968	783,353,393	1,003
PAMLICO	0	0	0	0	86,523,876	127	86,523,876	127
PASQUOTANK	0	0	0	0	177,590,029	225	177,590,029	225
PENDER	10,486,160	27	85,619,765	67	147,561,115	242	243,667,040	336
PERQUIMANS	0	0	0	0	40,197,819	84	40,197,819	84
TYRRELL	0	0	0	0	22,075,152	25	22,075,152	25
WASHINGTON	0	0	0	0	49,216,320	68	49,216,320	68
TOTAL	266,301,113	641	2,847,235,640	1,947	6,238,994,296	6,459	9,352,531,049	9,047

TOTAL BEACH

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	1,057,469,971	3,407
BRUNSWICK	12,739,139,783	32,411
CAMDEN	395,381,226	1,059
CARTERET	8,855,065,297	22,925
CHOWAN	521,910,434	1,502
CRAVEN	2,813,123,208	7,844
CURRITUCK	3,570,310,667	7,570
DARE	8,766,432,463	21,882
HYDE	251,193,001	932
JONES	157,482,527	646
NEW HANOVER	17,110,483,679	37,412
ONSLow	6,826,426,725	22,135
PAMLICO	731,145,586	2,005
PASQUOTANK	1,072,207,649	3,258
PENDER	3,354,011,923	9,820
PERQUIMANS	459,985,793	1,370
TYRRELL	87,913,656	355
WASHINGTON	210,418,080	766
TOTAL	68,980,101,668	177,299

* 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.