



**North Carolina
Insurance Underwriting Association**

Beach Plan

**North Carolina
Joint Underwriting Association**

FAIR Plan

May 14, 2012

North Carolina Insurance Underwriting Association (Beach Plan)
Financial Reports For
October 1, 2011 Through December 31, 2011

Enclosed you will find the following:

1. Balance Sheet as of December 31, 2011 (Exhibit 1)
2. Income Statement and Surplus Account as of December 31, 2011 (Exhibit 2)
3. Surplus Account as of December 31, 2011 (Exhibit 3A)
4. Surplus Account for Open Years - Inception to Policy Year ending December 31, 2011 (Exhibit 3B)
5. Statistical Report of Premiums as of December 31, 2011 (Exhibit 4A)
6. Statistical Report of Losses as of December 31, 2011 (Exhibit 4B)
7. Statistical Report of Loss Adjustment Expenses as of December 31, 2011 (Exhibit 4C)
8. Report of Catastrophe Losses to Member Companies as of December 31, 2011 (Exhibit 6)
9. Aggregate Liability by Counties as of December 31, 2011

Sincerely,

Alvin L. Ashworth, Jr.

Alvin L. Ashworth, Jr., AIS, AIAF
Director of Finance and Accounting

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2011

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	6,865,387			6,865,387
INVESTMENTS	847,056,402			847,056,402
INTEREST INCOME DUE OR ACCRUED	4,998,421			4,998,421
FIXED ASSETS	30,904		(30,904)	0
DATA PROCESSING EQUIPMENT	76,928			76,928
ACCOUNTS RECEIVABLE - FAIR PLAN	2,086,942			2,086,942
ACCOUNTS RECEIVABLE - OTHER	12,258,105			12,258,105
ACCOUNTS RECEIVABLE - ASSESSMENTS	2,663		(2,663)	0
ACCOUNTS RECEIVABLE - LATE FEE	15,148		(15,148)	0
PREPAID EXPENSE	61,114		(61,114)	0
TOTAL ASSETS	873,452,014	0	(109,829)	873,342,185
LIABILITIES & SURPLUS				
LIABILITIES				
COMMISSION PAYABLE				2,436,676
PREMIUM SUSPENSE				644,639
PREMIUM REFUND				166
ACCRUAL-PREMIUM TAX				164,607
ACCRUAL-POST RETIREMENT				1,484,070
ACCRUAL-PENSION				507,562
ACCRUAL-RENT				167,281
CLAIMS PAYABLE				434,700
PREPAID PREMIUMS				8,027,387
UNCLAIMED CHECKS				646,944
TOTAL LIABILITIES				14,514,032
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				40,805,482
UNPAID LAE RESERVES				3,593,036
UNEARNED PREMIUMS				150,753,346
TOTAL RESERVES				195,151,864
SURPLUS				663,676,289
TOTAL LIABILITIES & SURPLUS				873,342,185

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND SURPLUS ACCOUNT
AS OF DECEMBER 31, 2011

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	76,274,379	76,274,379
CEDED REINSURANCE PREMIUMS	51,396,911	51,396,911
NET PREMIUMS EARNED	24,877,468	24,877,468
DEDUCTIONS		
LOSSES INCURRED	(10,327,445)	(10,327,445)
LOSS EXPENSE INCURRED	(1,624,235)	(1,624,235)
OPERATING EXPENSE INCURRED	9,259,170	9,259,170
PREMIUM TAXES	1,775,602	1,775,602
TOTAL DEDUCTIONS	(916,908)	(916,908)
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	30,071	30,071
NET UNDERWRITING GAIN OR (LOSS)	25,824,447	25,824,447
INVESTMENT INCOME		
INVESTMENT INCOME	5,885,673	5,885,673
NET INCOME OR (LOSS)	31,710,120	31,710,120
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	632,009,952	632,009,952
NET INCOME OR (LOSS)	31,710,120	31,710,120
CHANGE IN ASSETS NOT ADMITTED	83,961	83,961
ASSESSMENTS OR (DISTRIBUTIONS)	(127,744)	(127,744)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	0	0
NET CHANGE IN SURPLUS	31,666,337	31,666,337
SURPLUS (CURRENT PERIOD)	663,676,289	663,676,289

The Aggregate Liability for the Association as of December 31, 2011 is \$72,284,658,103.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF DECEMBER 31, 2011

QUARTER TO DATE										
	2012	2011	2010	2009	2008	2007	2006	2005	2004	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	64,831,755	(1,080,386)	0	0	0	0	0	0	0	63,751,369
CEDED REINSURANCE	0	(51,396,911)	0	0	0	0	0	0	0	(51,396,911)
INTEREST RECEIVED	5,885,673	0	0	0	0	0	0	0	0	5,885,673
MISCELLANEOUS INCOME	30,071	0	0	0	0	0	0	0	0	30,071
TOTAL INCOME	70,747,499	(52,477,297)	0	0	0	0	0	0	0	18,270,202
EXPENSES PAID										
LOSSES	40,621	56,853,434	6,250,507	0	0	0	0	0	0	63,144,562
LOSS ADJUSTMENT EXPENSES	189,699	4,450,402	449,568	6,617	5,130	0	0	0	0	5,101,416
COMMISSION	8,182,530	(140,450)	0	0	0	0	0	0	0	8,042,080
PREMIUM TAX	1,775,602	0	0	0	0	0	0	0	0	1,775,602
ADMINISTRATIVE EXPENSES	1,217,090	0	0	0	0	0	0	0	0	1,217,090
TOTAL EXPENSES PAID	11,405,542	61,163,386	6,700,075	6,617	5,130	0	0	0	0	79,280,750
NET CASH CHANGE	59,341,957	(113,640,683)	(6,700,075)	(6,617)	(5,130)	0	0	0	0	(61,010,548)
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR.)	17,727,655	19,778,017	3,265,264	33,414	1	1,131	0	0	0	40,805,482
LOSS ADJUSTMENT EXPENSES	1,569,049	1,738,708	281,645	3,537	0	97	0	0	0	3,593,036
UNEARNED PREMIUMS	56,243,604	94,509,742	0	0	0	0	0	0	0	150,753,346
ADD:(PRIOR PERIOD)										
LOSSES (INCL. IBNR)	0	107,197,929	7,039,514	38,914	1	1,131	0	0	0	114,277,489
LOSS ADJUSTMENT EXPENSES	0	9,708,357	606,536	3,698	0	96	0	0	0	10,318,687
UNEARNED PREMIUMS	0	163,276,356	0	0	0	0	0	0	0	163,276,356
NET RESERVE CHANGE	(75,540,308)	164,156,175	4,099,141	5,661	0	(1)	0	0	0	92,720,668
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	83,961	0	0	0	0	0	0	0	0	83,961
TOTAL NET OTHER CHANGES	83,961	0	0	0	0	0	0	0	0	83,961
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(127,744)	0	0	(127,744)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(16,114,390)	50,515,492	(2,600,934)	(956)	(5,130)	(1)	(127,744)	0	0	31,666,337

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF DECEMBER 31, 2011

	YEAR TO DATE									
	2012	2011	2010	2009	2008	2007	2006	2005	2004	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	64,831,755	(1,080,386)	0	0	0	0	0	0	0	63,751,369
CEDED REINSURANCE	0	(51,396,911)	0	0	0	0	0	0	0	(51,396,911)
INTEREST RECEIVED	5,885,673	0	0	0	0	0	0	0	0	5,885,673
MISCELLANEOUS INCOME	30,071	0	0	0	0	0	0	0	0	30,071
TOTAL INCOME	70,747,499	(52,477,297)	0	0	0	0	0	0	0	18,270,202
EXPENSES PAID										
LOSSES	40,621	56,853,434	6,250,507	0	0	0	0	0	0	63,144,562
LOSS ADJUSTMENT EXPENSES	189,699	4,450,402	449,568	6,617	5,130	0	0	0	0	5,101,416
COMMISSION	8,182,530	(140,450)	0	0	0	0	0	0	0	8,042,080
PREMIUM TAX	1,775,602	0	0	0	0	0	0	0	0	1,775,602
ADMINISTRATIVE EXPENSES	1,217,090	0	0	0	0	0	0	0	0	1,217,090
TOTAL EXPENSES PAID	11,405,542	61,163,386	6,700,075	6,617	5,130	0	0	0	0	79,280,750
NET CASH CHANGE	59,341,957	(113,640,683)	(6,700,075)	(6,617)	(5,130)	0	0	0	0	(61,010,548)
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR.)	17,727,655	19,778,017	3,265,264	33,414	1	1,131	0	0	0	40,805,482
LOSS ADJUSTMENT EXPENSES	1,569,049	1,738,708	281,645	3,537	0	97	0	0	0	3,593,036
UNEARNED PREMIUMS	56,243,604	94,509,742	0	0	0	0	0	0	0	150,753,346
ADD: (PRIOR PERIOD)										
LOSSES (INCL. IBNR)	0	107,197,929	7,039,514	38,914	1	1,131	0	0	0	114,277,489
LOSS ADJUSTMENT EXPENSES	0	9,708,357	606,536	3,698	0	96	0	0	0	10,318,687
UNEARNED PREMIUMS	0	163,276,356	0	0	0	0	0	0	0	163,276,356
NET RESERVE CHANGE	(75,540,308)	164,156,175	4,099,141	5,661	0	(1)	0	0	0	92,720,668
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	83,961	0	0	0	0	0	0	0	0	83,961
TOTAL NET OTHER CHANGES	83,961	0	0	0	0	0	0	0	0	83,961
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(127,744)	0	0	(127,744)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(16,114,390)	50,515,492	(2,600,934)	(956)	(5,130)	(1)	(127,744)	0	0	31,666,337

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 31, 2011

	2012				2011			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	21,139,608	4,144,004	35,653,535	3,894,608	103,660,159	24,263,293	154,991,577	21,890,101
CEDED REINSURANCE	0	0	0	0	(61,339,793)	(17,345,441)	(55,347,732)	(14,822,469)
INTEREST RECEIVED	1,919,135	376,208	3,236,763	353,567	8,016,572	1,865,588	12,007,566	1,690,484
MISCELLANEOUS INCOME	9,806	1,922	16,537	1,806	165,522	38,519	247,925	34,904
TOTAL INCOME	23,068,549	4,522,134	38,906,835	4,249,981	50,502,460	8,821,959	111,899,336	8,793,020
EXPENSES PAID								
LOSSES	26,257	0	14,364	0	18,218,122	8,972,513	63,312,984	7,573,211
LOSS ADJUSTMENT EXPENSES	46,258	14,729	115,070	13,642	1,834,841	400,795	6,025,613	423,885
COMMISSION	2,639,536	558,928	4,399,918	584,148	13,336,644	3,062,391	20,071,514	2,816,266
PREMIUM TAX	578,969	113,495	976,473	106,665	2,875,921	669,274	4,307,678	606,456
ADMINISTRATIVE EXPENSES	396,854	77,796	669,326	73,114	1,730,547	402,727	2,592,088	364,927
TOTAL EXPENSES PAID	3,687,874	764,948	6,175,151	777,569	37,996,075	13,507,700	96,309,877	11,784,745
NET CASH CHANGE	19,380,675	3,757,186	32,731,684	3,472,412	12,506,385	(4,685,741)	15,589,459	(2,991,725)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,583,289	5,337,733	5,018,563	3,788,070	3,357,661	6,957,453	6,089,983	3,372,920
LOSS ADJUSTMENT EXPENSES	323,319	470,003	442,177	333,550	330,267	589,547	531,912	286,982
UNEARNED PREMIUMS	18,355,983	3,626,183	30,919,822	3,341,616	32,800,799	7,657,787	47,614,066	6,437,090
NET RESERVE CHANGE	22,262,591	9,433,919	36,380,562	7,463,236	36,488,727	15,204,787	54,235,961	10,096,992
NET OTHER CHANGES								
ASSETS NOT ADMITTED	27,377	5,367	46,173	5,044	25,207	5,866	37,755	5,315
MINIMUM PENSION LIABILITY	0	0	0	0	(43,365)	(10,092)	(64,955)	(9,145)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	27,377	5,367	46,173	5,044	(18,158)	(4,226)	(27,200)	(3,830)
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	(2,854,539)	(5,671,366)	(3,602,705)	(3,985,780)	(24,000,500)	(19,894,754)	(38,673,702)	(13,092,547)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2011

	2010				2009			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	107,961,660	24,604,092	147,716,323	22,281,802	112,514,439	25,327,907	136,240,598	22,316,884
CEDED REINSURANCE	(82,763,185)	(25,235,286)	(76,561,292)	(18,819,536)	(65,442,163)	(22,369,372)	(70,545,676)	(15,868,160)
INTEREST RECEIVED	8,673,709	1,969,081	11,872,425	1,782,772	9,770,692	2,220,180	11,968,690	1,939,206
MISCELLANEOUS INCOME	1,179	267	1,612	242	19,002	4,318	23,276	3,771
TOTAL INCOME	33,873,363	1,338,154	83,029,068	5,245,280	56,861,970	5,183,033	77,686,888	8,391,701
EXPENSES PAID								
LOSSES	8,632,082	1,308,102	14,243,813	2,021,869	5,419,736	197,877	3,028,927	89,083
LOSS ADJUSTMENT EXPENSES	845,183	95,405	1,323,838	113,353	530,635	103,782	385,066	70,186
COMMISSION	13,935,104	3,146,518	19,156,366	2,864,950	15,437,289	3,253,844	16,733,407	2,855,321
PREMIUM TAX	3,015,112	684,482	4,127,034	619,719	3,103,876	705,290	3,802,120	616,032
ADMINISTRATIVE EXPENSES	1,621,427	368,092	2,219,381	333,264	1,819,341	413,406	2,228,617	361,088
TOTAL EXPENSES PAID	28,048,908	5,602,599	41,070,432	5,953,155	26,310,877	4,674,199	26,178,137	3,991,710
NET CASH CHANGE	5,824,455	(4,264,445)	41,958,636	(707,875)	30,551,093	508,834	51,508,751	4,399,991
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	177,617	501,165	734,166	1,852,316	23,914	1,000	8,500	0
LOSS ADJUSTMENT EXPENSES	16,779	42,461	64,803	157,602	2,451	87	999	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	194,396	543,626	798,969	2,009,918	26,365	1,087	9,499	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	18,895	4,290	25,864	3,884	101,345	23,029	124,144	20,114
MINIMUM PENSION LIABILITY	85,314	19,368	116,777	17,535	(176,815)	(40,177)	(216,590)	(35,093)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	104,209	23,658	142,641	21,419	(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
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	5,734,268	(4,784,413)	41,302,308	(2,696,374)	30,449,258	490,599	51,406,806	4,385,012

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2011

	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	4,367,604	1,733,933	3,305,454	209,333	3,709,501	596,783	1,962,201	79,755
LOSS ADJUSTMENT EXPENSES	421,317	27,954	464,187	40,547	400,754	136,951	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	23,488,268	6,269,655	23,515,043	3,943,079	21,372,575	4,509,389	15,899,780	2,787,302
NET CASH CHANGE	69,864,092	18,524,390	55,207,470	12,927,312	70,274,963	15,629,580	43,123,240	9,166,782
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	1	0	0	0	0	1,131	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	97	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	1	0	0	0	0	1,228	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	13,439,538	0	9,766,016	522,672	108,222,736	36,237,020	15,896,644	16,675,652
DISTRIBUTIONS	(6,719,769)	0	(4,883,008)	(261,336)	(54,111,368)	(18,118,510)	(7,948,322)	(8,337,826)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	76,619,637	18,533,140	60,128,120	13,195,744	124,222,025	33,712,466	50,950,814	17,480,869

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2011

	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	6,750,131	4,015,266	2,622,794	1,028,563	20,576,522	24,998,559	10,720,973	7,118,137
LOSS ADJUSTMENT EXPENSES	531,146	172,315	302,420	99,177	1,501,413	779,491	1,039,096	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	20,984,439	7,354,509	11,898,987	3,102,835	33,683,224	28,185,364	17,814,949	8,813,799
NET CASH CHANGE	70,975,664	14,147,042	48,144,130	10,188,208	40,999,430	(13,005,396)	20,446,976	221,228
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	0	0	0	0	0	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	(122,085)	(5,659)	0	0	(106,260)	8,339	0	(23)
SETTLEMENT ROLL FORWARD	80,785,036	(6,208,621)	32,006,027	4,240,699	(40,774,048)	13,021,077	(20,386,342)	(207,102)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
SURPLUS	151,642,520	7,933,673	80,152,702	14,429,471	29	0	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 31, 2011

	2004				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED					
PREMIUMS WRITTEN	61,517,124	12,728,880	18,370,202	6,322,807	1,874,555,810
CEDED REINSURANCE	0	0	0	0	(681,840,017)
INTEREST RECEIVED	1,136,073	229,024	334,440	112,719	150,316,689
MISCELLANEOUS INCOME	2,158	434	634	214	554,266
TOTAL INCOME	62,655,355	12,958,338	18,705,276	6,435,740	1,343,586,748
EXPENSES PAID					
LOSSES	11,459,676	4,018,166	3,510,113	1,255,480	247,097,884
LOSS ADJUSTMENT EXPENSES	1,063,519	87,373	333,851	94,739	20,321,310
COMMISSION	7,680,722	1,584,913	2,601,362	834,881	241,541,503
PREMIUM TAX	1,312,394	264,569	386,346	130,213	47,539,884
ADMINISTRATIVE EXPENSES	1,241,643	252,209	329,811	116,404	28,514,956
TOTAL EXPENSES PAID	22,757,954	6,207,230	7,161,483	2,431,717	585,015,537
NET CASH CHANGE	39,897,401	6,751,108	11,543,793	4,004,023	758,571,211
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	40,805,482
LOSS ADJUSTMENT EXPENSES	0	0	0	0	3,593,036
UNEARNED PREMIUMS	0	0	0	0	150,753,346
NET RESERVE CHANGE	0	0	0	0	195,151,864
NET OTHER CHANGES					
ASSETS NOT ADMITTED	241,635	48,712	71,133	23,975	630,483
MINIMUM PENSION LIABILITY	(11,896)	(2,416)	(3,160)	(1,115)	(375,825)
PRIOR PERIOD ADJUSTMENT	29,810	6,055	7,919	2,795	(182,629)
TOTAL NET OTHER CHANGES	259,549	52,351	75,892	25,655	72,029
ASSESSMENTS	60,831,137	1,658,425	12,831,330	8,599,162	284,680,332
DISTRIBUTIONS	(61,002,651)	(1,662,993)	(12,831,330)	(8,599,162)	(184,701,963)
SETTLEMENT ROLL FORWARD	(40,010,988)	(6,812,456)	(11,619,685)	(4,033,597)	0
INSOLVENT MEMBERS	210,455	14,207	(21,785)	3,667	206,544
SURPLUS	184,903	642	(21,785)	(252)	663,676,289

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF DECEMBER 31, 2011

	QUARTER TO DATE 2012	QUARTER TO DATE 2011	QUARTER TO DATE TOTAL	YEAR TO DATE 2012	YEAR TO DATE 2011	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,057,377	(14,478)	1,042,899	1,057,377	(14,478)	1,042,899
RESIDENTIAL - EC	6,450,418	(90,716)	6,359,702	6,450,418	(90,716)	6,359,702
COMMERCIAL - FIRE	67,733	(5,796)	61,937	67,733	(5,796)	61,937
COMMERCIAL - EC	484,640	(44,734)	439,906	484,640	(44,734)	439,906
CRIME - RESIDENTIAL	59,454	1,263	60,717	59,454	1,263	60,717
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	762,654	(19,050)	743,604	762,654	(19,050)	743,604
HOMEOWNER - COASTAL	1,763,514	(61,465)	1,702,049	1,763,514	(61,465)	1,702,049
HO - BEACH WIND	12,093,461	(193,150)	11,900,311	12,093,461	(193,150)	11,900,311
HO - COASTAL WIND	31,975,954	(711,622)	31,264,332	31,975,954	(711,622)	31,264,332
WIND - RESIDENTIAL	716,244	(15,709)	700,535	716,244	(15,709)	700,535
WIND - COMMERCIAL	3,591,631	113,180	3,704,811	3,591,631	113,180	3,704,811
COASTAL - RESIDENTIAL	1,914,067	969	1,915,036	1,914,067	969	1,915,036
COASTAL - COMMERCIAL	3,894,608	(39,078)	3,855,530	3,894,608	(39,078)	3,855,530
TOTAL	64,831,755	(1,080,386)	63,751,369	64,831,755	(1,080,386)	63,751,369
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	0	2,904,290	2,904,290	0	2,904,290	2,904,290
RESIDENTIAL - EC	0	17,454,693	17,454,693	0	17,454,693	17,454,693
COMMERCIAL - FIRE	0	219,284	219,284	0	219,284	219,284
COMMERCIAL - EC	0	1,427,165	1,427,165	0	1,427,165	1,427,165
CRIME - RESIDENTIAL	0	165,228	165,228	0	165,228	165,228
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	0	1,932,887	1,932,887	0	1,932,887	1,932,887
HOMEOWNER - COASTAL	0	4,350,248	4,350,248	0	4,350,248	4,350,248
HO - BEACH WIND	0	31,902,919	31,902,919	0	31,902,919	31,902,919
HO - COASTAL WIND	0	73,938,649	73,938,649	0	73,938,649	73,938,649
WIND - RESIDENTIAL	0	1,895,043	1,895,043	0	1,895,043	1,895,043
WIND - COMMERCIAL	0	11,514,840	11,514,840	0	11,514,840	11,514,840
COASTAL - RESIDENTIAL	0	4,215,133	4,215,133	0	4,215,133	4,215,133
COASTAL - COMMERCIAL	0	11,355,977	11,355,977	0	11,355,977	11,355,977
TOTAL	0	163,276,356	163,276,356	0	163,276,356	163,276,356
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	917,107	1,693,870	2,610,977	917,107	1,693,870	2,610,977
RESIDENTIAL - EC	5,597,370	10,159,619	15,756,989	5,597,370	10,159,619	15,756,989
COMMERCIAL - FIRE	59,256	121,904	181,160	59,256	121,904	181,160
COMMERCIAL - EC	414,999	800,133	1,215,132	414,999	800,133	1,215,132
CRIME - RESIDENTIAL	51,863	95,343	147,206	51,863	95,343	147,206
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	657,354	1,129,042	1,786,396	657,354	1,129,042	1,786,396
HOMEOWNER - COASTAL	1,535,035	2,490,361	4,025,396	1,535,035	2,490,361	4,025,396
HO - BEACH WIND	10,508,938	18,608,593	29,117,531	10,508,938	18,608,593	29,117,531
HO - COASTAL WIND	27,731,829	42,631,840	70,363,669	27,731,829	42,631,840	70,363,669
WIND - RESIDENTIAL	623,351	1,114,332	1,737,683	623,351	1,114,332	1,737,683
WIND - COMMERCIAL	3,151,928	6,735,750	9,887,678	3,151,928	6,735,750	9,887,678
COASTAL - RESIDENTIAL	1,652,958	2,491,865	4,144,823	1,652,958	2,491,865	4,144,823
COASTAL - COMMERCIAL	3,341,616	6,437,090	9,778,706	3,341,616	6,437,090	9,778,706
TOTAL	56,243,604	94,509,742	150,753,346	56,243,604	94,509,742	150,753,346
EARNED PREMIUMS						
RESIDENTIAL - FIRE	140,270	1,195,942	1,336,212	140,270	1,195,942	1,336,212
RESIDENTIAL - EC	853,048	7,204,358	8,057,406	853,048	7,204,358	8,057,406
COMMERCIAL - FIRE	8,477	91,584	100,061	8,477	91,584	100,061
COMMERCIAL - EC	69,641	582,298	651,939	69,641	582,298	651,939
CRIME - RESIDENTIAL	7,591	71,148	78,739	7,591	71,148	78,739
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	105,300	784,795	890,095	105,300	784,795	890,095
HOMEOWNER - COASTAL	228,479	1,798,422	2,026,901	228,479	1,798,422	2,026,901
HO - BEACH WIND	1,584,523	13,101,176	14,685,699	1,584,523	13,101,176	14,685,699
HO - COASTAL WIND	4,244,125	30,595,187	34,839,312	4,244,125	30,595,187	34,839,312
WIND - RESIDENTIAL	92,893	765,002	857,895	92,893	765,002	857,895
WIND - COMMERCIAL	439,703	4,892,270	5,331,973	439,703	4,892,270	5,331,973
COASTAL - RESIDENTIAL	261,109	1,724,237	1,985,346	261,109	1,724,237	1,985,346
COASTAL - COMMERCIAL	552,992	4,879,809	5,432,801	552,992	4,879,809	5,432,801
TOTAL	8,588,151	67,686,228	76,274,379	8,588,151	67,686,228	76,274,379

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF DECEMBER 31, 2011

	QUARTER TO DATE 2012	QUARTER TO DATE 2011	QUARTER TO DATE TOTAL	YEAR TO DATE 2012	YEAR TO DATE 2011	YEAR TO DATE TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	0	1,415,593	1,415,593	0	1,415,593	1,415,593
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	653,350	653,350	0	653,350	653,350
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	0	762,242	762,242	0	762,242	762,242
HOMEOWNER - COASTAL	0	1,034,472	1,034,472	0	1,034,472	1,034,472
HO - BEACH WIND	0	10,616,947	10,616,947	0	10,616,947	10,616,947
HO - COASTAL WIND	0	15,843,751	15,843,751	0	15,843,751	15,843,751
WIND - RESIDENTIAL	0	8,384,666	8,384,666	0	8,384,666	8,384,666
WIND - COMMERCIAL	0	5,335,696	5,335,696	0	5,335,696	5,335,696
COASTAL - RESIDENTIAL	0	2,232,281	2,232,281	0	2,232,281	2,232,281
COASTAL - COMMERCIAL	0	5,117,913	5,117,913	0	5,117,913	5,117,913
TOTAL	0	51,396,911	51,396,911	0	51,396,911	51,396,911
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	140,270	1,195,942	1,336,212	140,270	1,195,942	1,336,212
RESIDENTIAL - EC	853,048	5,788,765	6,641,813	853,048	5,788,765	6,641,813
COMMERCIAL - FIRE	8,477	91,584	100,061	8,477	91,584	100,061
COMMERCIAL - EC	69,641	(71,052)	(1,411)	69,641	(71,052)	(1,411)
CRIME - RESIDENTIAL	7,591	71,148	78,739	7,591	71,148	78,739
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	105,300	22,553	127,853	105,300	22,553	127,853
HOMEOWNER - COASTAL	228,479	763,950	992,429	228,479	763,950	992,429
HO - BEACH WIND	1,584,523	2,484,229	4,068,752	1,584,523	2,484,229	4,068,752
HO - COASTAL WIND	4,244,125	14,751,436	18,995,561	4,244,125	14,751,436	18,995,561
WIND - RESIDENTIAL	92,893	(7,619,664)	(7,526,771)	92,893	(7,619,664)	(7,526,771)
WIND - COMMERCIAL	439,703	(443,426)	(3,723)	439,703	(443,426)	(3,723)
COASTAL - RESIDENTIAL	261,109	(508,044)	(246,935)	261,109	(508,044)	(246,935)
COASTAL - COMMERCIAL	552,992	(238,104)	314,888	552,992	(238,104)	314,888
TOTAL	8,588,151	16,289,317	24,877,468	8,588,151	16,289,317	24,877,468

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2011

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	5,001	1,066,833	56,127	0	0	0	1,127,961
RESIDENTIAL - EC	21,256	6,028,854	455,734	0	0	0	6,505,844
COMMERCIAL - FIRE	0	2,750	21,201	0	0	0	23,951
COMMERCIAL - EC	0	939,060	27,642	0	0	0	966,702
CRIME - RESIDENTIAL	0	5,190	0	0	0	0	5,190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	693,674	80,658	0	0	0	774,332
HOMEOWNER - COASTAL	4,571	2,140,158	493,428	0	0	0	2,638,157
HO - BEACH WIND	0	5,018,474	473,722	0	0	0	5,492,196
HO - COASTAL WIND	6,112	22,902,594	2,500,306	0	0	0	25,409,012
WIND - RESIDENTIAL	0	492,356	24,141	0	0	0	516,497
WIND - COMMERCIAL	0	7,587,632	347,295	0	0	0	7,934,927
COASTAL - RESIDENTIAL	3,681	4,125,125	406,693	0	0	0	4,535,499
COASTAL - COMMERCIAL	0	5,850,734	1,363,560	0	0	0	7,214,294
TOTAL	40,621	56,853,434	6,250,507	0	0	0	63,144,562
							0
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	977,572	212,796	4,200	21,414	0	0	1,215,982
RESIDENTIAL - EC	1,224,737	1,595,746	35,278	0	0	0	2,855,761
COMMERCIAL - FIRE	21,764	15,099	0	1,000	1	0	37,864
COMMERCIAL - EC	150,420	105,304	5,967	0	0	0	261,691
CRIME - RESIDENTIAL	0	297	5,500	0	0	0	5,797
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,185	174,081	9,639	0	0	0	355,905
HOMEOWNER - COASTAL	182,284	202,145	47,948	8,500	0	0	440,877
HO - BEACH WIND	1,036,610	1,220,845	103,000	2,500	0	0	2,362,955
HO - COASTAL WIND	4,137,440	4,994,561	644,020	0	0	1,131	9,777,152
WIND - RESIDENTIAL	172,185	153,896	20,000	0	0	0	346,081
WIND - COMMERCIAL	5,165,549	6,837,050	495,198	0	0	0	12,497,797
COASTAL - RESIDENTIAL	698,839	893,277	42,198	0	0	0	1,634,314
COASTAL - COMMERCIAL	3,788,070	3,372,920	1,852,316	0	0	0	9,013,306
TOTAL	17,727,655	19,778,017	3,265,264	33,414	1	1,131	40,805,482
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	3,102,269	191,605	21,414	0	0	3,315,288
RESIDENTIAL - EC	0	16,007,926	1,102,523	0	0	0	17,110,449
COMMERCIAL - FIRE	0	84,575	809	1,000	1	0	86,385
COMMERCIAL - EC	0	865,814	20,099	0	0	0	885,913
CRIME - RESIDENTIAL	0	11,500	0	5,500	0	0	17,000
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	1,032,895	176,003	0	0	0	1,208,898
HOMEOWNER - COASTAL	0	5,374,146	529,539	8,500	0	0	5,912,185
HO - BEACH WIND	0	13,092,492	718,094	2,500	0	0	13,813,086
HO - COASTAL WIND	0	50,411,507	3,180,151	0	0	1,131	53,592,789
WIND - RESIDENTIAL	0	1,291,894	60,198	0	0	0	1,352,092
WIND - COMMERCIAL	0	3,111,186	175,198	0	0	0	3,286,384
COASTAL - RESIDENTIAL	0	7,373,896	417,694	0	0	0	7,791,590
COASTAL - COMMERCIAL	0	5,437,829	467,601	0	0	0	5,905,430
TOTAL	0	107,197,929	7,039,514	38,914	1	1,131	114,277,489
INCURRED LOSSES							
RESIDENTIAL - FIRE	982,573	(1,822,640)	(131,278)	0	0	0	(971,345)
RESIDENTIAL - EC	1,245,993	(8,383,326)	(611,511)	0	0	0	(7,748,844)
COMMERCIAL - FIRE	21,764	(66,726)	20,392	0	0	0	(24,570)
COMMERCIAL - EC	150,420	178,550	13,510	0	0	0	342,480
CRIME - RESIDENTIAL	0	(6,013)	5,500	(5,500)	0	0	(6,013)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,185	(165,140)	(85,706)	0	0	0	(78,661)
HOMEOWNER - COASTAL	186,855	(3,031,843)	11,837	0	0	0	(2,833,151)
HO - BEACH WIND	1,036,610	(6,853,173)	(141,372)	0	0	0	(5,957,935)
HO - COASTAL WIND	4,143,552	(22,514,352)	(35,825)	0	0	0	(18,406,625)
WIND - RESIDENTIAL	172,185	(645,642)	(16,057)	0	0	0	(489,514)
WIND - COMMERCIAL	5,165,549	11,313,496	667,295	0	0	0	17,146,340
COASTAL - RESIDENTIAL	702,520	(2,355,494)	31,197	0	0	0	(1,621,777)
COASTAL - COMMERCIAL	3,788,070	3,785,825	2,748,275	0	0	0	10,322,170
TOTAL	17,768,276	(30,566,478)	2,476,257	(5,500)	0	0	(10,327,445)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2011

	YEAR TO DATE						
	2012	2011	2010	2009	2008	2007	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	5,001	1,066,833	56,127	0	0	0	1,127,961
RESIDENTIAL - EC	21,256	6,028,854	455,734	0	0	0	6,505,844
COMMERCIAL - FIRE	0	2,750	21,201	0	0	0	23,951
COMMERCIAL - EC	0	939,060	27,642	0	0	0	966,702
CRIME - RESIDENTIAL	0	5,190	0	0	0	0	5,190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	693,674	80,658	0	0	0	774,332
HOMEOWNER - COASTAL	4,571	2,140,158	493,428	0	0	0	2,638,157
HO - BEACH WIND	0	5,018,474	473,722	0	0	0	5,492,196
HO - COASTAL WIND	6,112	22,902,594	2,500,306	0	0	0	25,409,012
WIND - RESIDENTIAL	0	492,356	24,141	0	0	0	516,497
WIND - COMMERCIAL	0	7,587,632	347,295	0	0	0	7,934,927
COASTAL - RESIDENTIAL	3,681	4,125,125	406,693	0	0	0	4,535,499
COASTAL - COMMERCIAL	0	5,850,734	1,363,560	0	0	0	7,214,294
TOTAL	40,621	56,853,434	6,250,507	0	0	0	63,144,562
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	977,572	212,796	4,200	21,414	0	0	1,215,982
RESIDENTIAL - EC	1,224,737	1,595,746	35,278	0	0	0	2,855,761
COMMERCIAL - FIRE	21,764	15,099	0	1,000	1	0	37,864
COMMERCIAL - EC	150,420	105,304	5,967	0	0	0	261,691
CRIME - RESIDENTIAL	0	297	5,500	0	0	0	5,797
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,185	174,081	9,639	0	0	0	355,905
HOMEOWNER - COASTAL	182,284	202,145	47,948	8,500	0	0	440,877
HO - BEACH WIND	1,036,610	1,220,845	103,000	2,500	0	0	2,362,955
HO - COASTAL WIND	4,137,440	4,994,561	644,020	0	0	1,131	9,777,152
WIND - RESIDENTIAL	172,185	153,896	20,000	0	0	0	346,081
WIND - COMMERCIAL	5,165,549	6,837,050	495,198	0	0	0	12,497,797
COASTAL - RESIDENTIAL	698,839	893,277	42,198	0	0	0	1,634,314
COASTAL - COMMERCIAL	3,788,070	3,372,920	1,852,316	0	0	0	9,013,306
TOTAL	17,727,655	19,778,017	3,265,264	33,414	1	1,131	40,805,482
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	3,102,269	191,605	21,414	0	0	3,315,288
RESIDENTIAL - EC	0	16,007,926	1,102,523	0	0	0	17,110,449
COMMERCIAL - FIRE	0	84,575	809	1,000	1	0	86,385
COMMERCIAL - EC	0	865,814	20,099	0	0	0	885,913
CRIME - RESIDENTIAL	0	11,500	0	5,500	0	0	17,000
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	1,032,895	176,003	0	0	0	1,208,898
HOMEOWNER - COASTAL	0	5,374,146	529,539	8,500	0	0	5,912,185
HO - BEACH WIND	0	13,092,492	718,094	2,500	0	0	13,813,086
HO - COASTAL WIND	0	50,411,507	3,180,151	0	0	1,131	53,592,789
WIND - RESIDENTIAL	0	1,291,894	60,198	0	0	0	1,352,092
WIND - COMMERCIAL	0	3,111,186	175,198	0	0	0	3,286,384
COASTAL - RESIDENTIAL	0	7,373,896	417,694	0	0	0	7,791,590
COASTAL - COMMERCIAL	0	5,437,829	467,601	0	0	0	5,905,430
TOTAL	0	107,197,929	7,039,514	38,914	1	1,131	114,277,489
INCURRED LOSSES							
RESIDENTIAL - FIRE	982,573	(1,822,640)	(131,278)	0	0	0	(971,345)
RESIDENTIAL - EC	1,245,993	(8,383,326)	(611,511)	0	0	0	(7,748,844)
COMMERCIAL - FIRE	21,764	(66,726)	20,392	0	0	0	(24,570)
COMMERCIAL - EC	150,420	178,550	13,510	0	0	0	342,480
CRIME - RESIDENTIAL	0	(6,013)	5,500	(5,500)	0	0	(6,013)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,185	(165,140)	(85,706)	0	0	0	(78,661)
HOMEOWNER - COASTAL	186,855	(3,031,843)	11,837	0	0	0	(2,833,151)
HO - BEACH WIND	1,036,610	(6,853,173)	(141,372)	0	0	0	(5,957,935)
HO - COASTAL WIND	4,143,552	(22,514,352)	(35,825)	0	0	0	(18,406,625)
WIND - RESIDENTIAL	172,185	(645,642)	(16,057)	0	0	0	(489,514)
WIND - COMMERCIAL	5,165,549	11,313,496	667,295	0	0	0	17,146,340
COASTAL - RESIDENTIAL	702,520	(2,355,494)	31,197	0	0	0	(1,621,777)
COASTAL - COMMERCIAL	3,788,070	3,785,825	2,748,275	0	0	0	10,322,170
TOTAL	17,768,276	(30,566,478)	2,476,257	(5,500)	0	0	(10,327,445)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSSES
 AS OF DECEMBER 31, 2011

IBNR TOTALS							
	2012	2011	2010	2009	2008	2007	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	514,212	0	0	0	0	0	514,212
RESIDENTIAL - EC	1,207,638	0	0	0	0	0	1,207,638
COMMERCIAL - FIRE	21,764	0	0	0	0	0	21,764
COMMERCIAL - EC	150,420	0	0	0	0	0	150,420
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,185	0	0	0	0	0	172,185
HOMEOWNER - COASTAL	172,185	0	0	0	0	0	172,185
HO - BEACH WIND	1,033,110	0	0	0	0	0	1,033,110
HO - COASTAL WIND	4,132,440	0	0	0	0	0	4,132,440
WIND - RESIDENTIAL	172,185	0	0	0	0	0	172,185
WIND - COMMERCIAL	5,165,549	0	0	0	0	0	5,165,549
COASTAL - RESIDENTIAL	688,740	0	0	0	0	0	688,740
COASTAL - COMMERCIAL	3,788,070	0	0	0	0	0	3,788,070
TOTAL	17,218,498	0	0	0	0	0	17,218,498
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	1,294,841	0	0	0	0	1,294,841
RESIDENTIAL - EC	0	6,682,772	0	0	0	0	6,682,772
COMMERCIAL - FIRE	0	39,377	0	0	0	0	39,377
COMMERCIAL - EC	0	403,824	0	0	0	0	403,824
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	443,201	0	0	0	0	443,201
HOMEOWNER - COASTAL	0	2,216,004	0	0	0	0	2,216,004
HO - BEACH WIND	0	5,318,409	0	0	0	0	5,318,409
HO - COASTAL WIND	0	20,830,435	0	0	0	0	20,830,435
WIND - RESIDENTIAL	0	443,201	0	0	0	0	443,201
WIND - COMMERCIAL	0	1,329,602	0	0	0	0	1,329,602
COASTAL - RESIDENTIAL	0	3,102,405	0	0	0	0	3,102,405
COASTAL - COMMERCIAL	0	2,216,004	0	0	0	0	2,216,004
TOTAL	0	44,320,075	0	0	0	0	44,320,075

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF DECEMBER 31, 2011

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	4,003	53,062	1,145	0	0	0	58,210
RESIDENTIAL - EC	18,121	535,666	55,874	6,617	5,130	0	621,408
COMMERCIAL - FIRE	29	704	0	0	0	0	733
COMMERCIAL - EC	2,317	54,882	1,703	0	0	0	58,902
CRIME - RESIDENTIAL	11	275	0	0	0	0	286
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,762	36,127	6,904	0	0	0	44,793
HOMEOWNER - COASTAL	8,622	187,309	26,969	0	0	0	222,900
HO - BEACH WIND	19,903	503,969	45,670	0	0	0	569,542
HO - COASTAL WIND	88,216	2,000,891	213,306	0	0	0	2,302,413
WIND - RESIDENTIAL	2,458	57,077	2,949	0	0	0	62,484
WIND - COMMERCIAL	12,383	284,732	15,979	0	0	0	313,094
COASTAL - RESIDENTIAL	18,232	417,705	39,423	0	0	0	475,360
COASTAL - COMMERCIAL	13,642	318,003	39,646	0	0	0	371,291
TOTAL	189,699	4,450,402	449,568	6,617	5,130	0	5,101,416
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	93,604	22,193	438	2,233	0	0	118,468
RESIDENTIAL - EC	108,119	166,425	3,679	0	0	0	278,223
COMMERCIAL - FIRE	1,917	1,313	0	87	0	0	3,317
COMMERCIAL - EC	13,245	9,158	519	0	0	0	22,922
CRIME - RESIDENTIAL	0	41	764	0	0	0	805
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,161	22,119	1,225	0	0	0	38,505
HOMEOWNER - COASTAL	16,348	23,759	5,635	999	0	0	46,741
HO - BEACH WIND	91,274	106,490	8,984	218	0	0	206,966
HO - COASTAL WIND	364,304	430,371	55,494	0	0	97	850,266
WIND - RESIDENTIAL	15,161	12,999	1,689	0	0	0	29,849
WIND - COMMERCIAL	454,841	579,076	41,942	0	0	0	1,075,859
COASTAL - RESIDENTIAL	61,525	77,782	3,674	0	0	0	142,981
COASTAL - COMMERCIAL	333,550	286,982	157,602	0	0	0	778,134
TOTAL	1,569,049	1,738,708	281,645	3,537	0	97	3,593,036
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	283,301	16,708	1,867	0	0	301,876
RESIDENTIAL - EC	0	1,461,864	96,139	0	0	0	1,558,003
COMMERCIAL - FIRE	0	7,761	71	87	0	0	7,919
COMMERCIAL - EC	0	79,466	1,752	0	0	0	81,218
CRIME - RESIDENTIAL	0	1,596	0	764	0	0	2,360
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	95,196	15,572	0	0	0	110,768
HOMEOWNER - COASTAL	0	499,856	47,744	766	0	0	548,366
HO - BEACH WIND	0	1,180,648	61,368	214	0	0	1,242,230
HO - COASTAL WIND	0	4,541,900	270,896	0	0	96	4,812,892
WIND - RESIDENTIAL	0	114,906	5,099	0	0	0	120,005
WIND - COMMERCIAL	0	282,412	15,079	0	0	0	297,491
COASTAL - RESIDENTIAL	0	665,255	35,603	0	0	0	700,858
COASTAL - COMMERCIAL	0	494,196	40,505	0	0	0	534,701
TOTAL	0	9,708,357	606,536	3,698	0	96	10,318,687
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	97,607	(208,046)	(15,125)	366	0	0	(125,198)
RESIDENTIAL - EC	126,240	(759,773)	(36,586)	6,617	5,130	0	(658,372)
COMMERCIAL - FIRE	1,946	(5,744)	(71)	0	0	0	(3,869)
COMMERCIAL - EC	15,562	(15,426)	470	0	0	0	606
CRIME - RESIDENTIAL	11	(1,280)	764	(764)	0	0	(1,269)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	16,923	(36,950)	(7,443)	0	0	0	(27,470)
HOMEOWNER - COASTAL	24,970	(288,788)	(15,140)	233	0	0	(278,725)
HO - BEACH WIND	111,177	(570,189)	(6,714)	4	0	0	(465,722)
HO - COASTAL WIND	452,520	(2,110,638)	(2,096)	0	0	1	(1,660,213)
WIND - RESIDENTIAL	17,619	(44,830)	(461)	0	0	0	(27,672)
WIND - COMMERCIAL	467,224	581,396	42,842	0	0	0	1,091,462
COASTAL - RESIDENTIAL	79,757	(169,768)	7,494	0	0	0	(82,517)
COASTAL - COMMERCIAL	347,192	110,789	156,743	0	0	0	614,724
TOTAL	1,758,748	(3,519,247)	124,677	6,456	5,130	1	(1,624,235)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 AS OF DECEMBER 31, 2011

YEAR TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	4,003	53,062	1,145	0	0	0	58,210
RESIDENTIAL - EC	18,121	535,666	55,874	6,617	5,130	0	621,408
COMMERCIAL - FIRE	29	704	0	0	0	0	733
COMMERCIAL - EC	2,317	54,882	1,703	0	0	0	58,902
CRIME - RESIDENTIAL	11	275	0	0	0	0	286
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,762	36,127	6,904	0	0	0	44,793
HOMEOWNER - COASTAL	8,622	187,309	26,969	0	0	0	222,900
HO - BEACH WIND	19,903	503,969	45,670	0	0	0	569,542
HO - COASTAL WIND	88,216	2,000,891	213,306	0	0	0	2,302,413
WIND - RESIDENTIAL	2,458	57,077	2,949	0	0	0	62,484
WIND - COMMERCIAL	12,383	284,732	15,979	0	0	0	313,094
COASTAL - RESIDENTIAL	18,232	417,705	39,423	0	0	0	475,360
COASTAL - COMMERCIAL	13,642	318,003	39,646	0	0	0	371,291
TOTAL	189,699	4,450,402	449,568	6,617	5,130	0	5,101,416
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	93,604	22,193	438	2,233	0	0	118,468
RESIDENTIAL - EC	108,119	166,425	3,679	0	0	0	278,223
COMMERCIAL - FIRE	1,917	1,313	0	87	0	0	3,317
COMMERCIAL - EC	13,245	9,158	519	0	0	0	22,922
CRIME - RESIDENTIAL	0	41	764	0	0	0	805
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,161	22,119	1,225	0	0	0	38,505
HOMEOWNER - COASTAL	16,348	23,759	5,635	999	0	0	46,741
HO - BEACH WIND	91,274	106,490	8,984	218	0	0	206,966
HO - COASTAL WIND	364,304	430,371	55,494	0	0	97	850,266
WIND - RESIDENTIAL	15,161	12,999	1,689	0	0	0	29,849
WIND - COMMERCIAL	454,841	579,076	41,942	0	0	0	1,075,859
COASTAL - RESIDENTIAL	61,525	77,782	3,674	0	0	0	142,981
COASTAL - COMMERCIAL	333,550	286,982	157,602	0	0	0	778,134
TOTAL	1,569,049	1,738,708	281,645	3,537	0	97	3,593,036
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	283,301	16,708	1,867	0	0	301,876
RESIDENTIAL - EC	0	1,461,864	96,139	0	0	0	1,558,003
COMMERCIAL - FIRE	0	7,761	71	87	0	0	7,919
COMMERCIAL - EC	0	79,466	1,752	0	0	0	81,218
CRIME - RESIDENTIAL	0	1,596	0	764	0	0	2,360
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	95,196	15,572	0	0	0	110,768
HOMEOWNER - COASTAL	0	499,856	47,744	766	0	0	548,366
HO - BEACH WIND	0	1,180,648	61,368	214	0	0	1,242,230
HO - COASTAL WIND	0	4,541,900	270,896	0	0	96	4,812,892
WIND - RESIDENTIAL	0	114,906	5,099	0	0	0	120,005
WIND - COMMERCIAL	0	282,412	15,079	0	0	0	297,491
COASTAL - RESIDENTIAL	0	665,255	35,603	0	0	0	700,858
COASTAL - COMMERCIAL	0	494,196	40,505	0	0	0	534,701
TOTAL	0	9,708,357	606,536	3,698	0	96	10,318,687
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	97,607	(208,046)	(15,125)	366	0	0	(125,198)
RESIDENTIAL - EC	126,240	(759,773)	(36,586)	6,617	5,130	0	(658,372)
COMMERCIAL - FIRE	1,946	(5,744)	(71)	0	0	0	(3,869)
COMMERCIAL - EC	15,562	(15,426)	470	0	0	0	606
CRIME - RESIDENTIAL	11	(1,280)	764	(764)	0	0	(1,269)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	16,923	(36,950)	(7,443)	0	0	0	(27,470)
HOMEOWNER - COASTAL	24,970	(288,788)	(15,140)	233	0	0	(278,725)
HO - BEACH WIND	111,177	(570,189)	(6,714)	4	0	0	(465,722)
HO - COASTAL WIND	452,520	(2,110,638)	(2,096)	0	0	1	(1,660,213)
WIND - RESIDENTIAL	17,619	(44,830)	(461)	0	0	0	(27,672)
WIND - COMMERCIAL	467,224	581,396	42,842	0	0	0	1,091,462
COASTAL - RESIDENTIAL	79,757	(169,768)	7,494	0	0	0	(82,517)
COASTAL - COMMERCIAL	347,192	110,789	156,743	0	0	0	614,724
TOTAL	1,758,748	(3,519,247)	124,677	6,456	5,130	1	(1,624,235)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

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	323,858	0	47,758
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	0	0	192
				0	323,858	0	47,950
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	138,228	0	13,669
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	0	0	0
				0	138,228	0	13,669
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	0	0	0
				0	0	0	0
5	10/01/08 09/30/09	09/03/10 09/05/10	HABITATIONAL	0	32,987	0	4,374
5	10/01/08 09/30/09	09/03/10 09/05/10	COMMERCIAL	0	0	0	264
			TOTAL	0	32,987	0	4,638
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	0	451,030	0	55,875
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	0	123,949	0	9,312
			TOTAL	0	574,979	0	65,187
30	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	0	396,379	0	39,028
30	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	46,663	0	4,171
			TOTAL	0	443,042	0	43,199

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
42	10/01/09 09/30/10	04/03/11 04/05/11	HABITATIONAL	0	0	0	195
42	10/01/09 09/30/10	04/03/11 04/05/11	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	195
43	10/01/10 09/30/11	04/08/11 04/11/11	HABITATIONAL	0	0	0	0
43	10/01/10 09/30/11	04/08/11 04/11/11	COMMERCIAL	0	3,919	0	351
			TOTAL	0	3,919	0	351
44	10/01/09 09/30/10	04/14/11 04/16/11	HABITATIONAL	0	299,917	0	13,830
44	10/01/09 09/30/10	04/14/11 04/16/11	COMMERCIAL	0	0	0	0
			TOTAL	0	299,917	0	13,830
44	10/01/10 09/30/11	04/14/11 04/16/11	HABITATIONAL	0	83,193	0	6,323
44	10/01/10 09/30/11	04/14/11 04/16/11	COMMERCIAL	0	0	0	0
			TOTAL	0	83,193	0	6,323
48	10/01/10 09/30/11	05/20/11 05/27/11	HABITATIONAL	7,299	0	730	0
48	10/01/10 09/30/11	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	7,299	0	730	0
53	10/01/09 09/30/10	06/16/11 06/22/11	HABITATIONAL	0	2,057	0	474
53	10/01/09 09/30/10	06/16/11 06/22/11	COMMERCIAL	0	0	0	0
			TOTAL	0	2,057	0	474

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
53	10/01/10 09/30/11	06/16/11 06/22/11	HABITATIONAL	0	7,102	0	608
53	10/01/10 09/30/11	06/16/11 06/22/11	COMMERCIAL	0	11,942	0	584
			TOTAL	0	19,044	0	1,192
59	10/01/09 09/30/10	08/26/11 08/28/11	HABITATIONAL	30,099	562,314	3,010	69,177
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	5,967	39,050	597	2,541
			TOTAL	36,066	601,364	3,607	71,718
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	1,453,197	7,660,003	145,320	706,582
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	115,403	1,002,359	11,540	61,177
			TOTAL	1,568,600	8,662,362	160,467	767,759

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
BEACH WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	0	133,958	0	12,970
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	306,257	0	15,610
				0	440,215	0	28,580
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	340	0	209
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	2,474	0	335
				0	2,814	0	544
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	45,552	0	6,676
				0	45,552	0	6,676
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	0	8,000	0	1,100
				0	8,000	0	1,100
5	10/01/08 09/30/09	09/03/10 09/05/10	HABITATIONAL	0	4,973	0	1,182
5	10/01/08 09/30/09	09/03/10 09/05/10	COMMERCIAL	0	0	0	0
				0	4,973	0	1,182
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	0	65,877	0	7,094
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	5,099	450,246	510	28,232
				5,099	516,123	510	35,326

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
30	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	0	58,486	0	4,162
30	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	34,838	0	4,675
			TOTAL	0	93,324	0	8,837
42	10/01/09 09/30/10	04/03/11 04/05/11	HABITATIONAL	0	4,414	0	353
42	10/01/09 09/30/10	04/03/11 04/05/11	COMMERCIAL	0	0	0	0
			TOTAL	0	4,414	0	353
42	10/01/10 09/30/11	04/03/11 04/05/11	HABITATIONAL	0	0	0	0
42	10/01/10 09/30/11	04/03/11 04/05/11	COMMERCIAL	0	12,599	0	599
			TOTAL	0	12,599	0	599
43	10/01/09 09/30/10	04/08/11 04/11/11	HABITATIONAL	0	0	0	192
43	10/01/09 09/30/10	04/08/11 04/11/11	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	192
44	10/01/09 09/30/10	04/14/11 04/16/11	HABITATIONAL	0	38,656	0	2,214
44	10/01/09 09/30/10	04/14/11 04/16/11	COMMERCIAL	0	0	0	0
			TOTAL	0	38,656	0	2,214
44	10/01/10 09/30/11	04/14/11 04/16/11	HABITATIONAL	0	17,205	0	1,650
44	10/01/10 09/30/11	04/14/11 04/16/11	COMMERCIAL	0	9,718	0	1,388
			TOTAL	0	26,923	0	3,038

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
53	10/01/10 09/30/11	06/16/11 06/22/11	HABITATIONAL	0	0	0	0
53	10/01/10 09/30/11	06/16/11 06/22/11	COMMERCIAL	0	12,243	0	412
			TOTAL	0	12,243	0	412
59	10/01/09 09/30/10	08/26/11 08/28/11	HABITATIONAL	20,000	38,155	2,000	5,305
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	490,099	344,458	49,010	15,979
			TOTAL	510,099	382,613	51,010	21,284
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	153,698	664,542	15,370	82,515
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	6,797,050	7,879,773 0	679,705	297,549
			TOTAL	6,950,748	8,544,315	695,075	380,064

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
COASTAL WIND & HAIL ONLY REPORT OF CATASTROPHE LOSSES							
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	0	41,382	0	10,321
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	43,682	0	11,730
				0	85,064	0	22,051
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	0	85,917	0	13,714
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	76,616	0	2,092
				0	162,533	0	15,806
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	32,330	0	4,332
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	1,000	60,253	100	18,987
				1,000	92,583	100	23,319
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	0	9,442	0	2,133
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	0	14,012	0	1,715
				0	23,454	0	3,848
30	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	1,000	380,271	100	47,090
30	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	144,310	0	18,724
				1,000	524,581	100	65,814
42	10/01/09 09/30/10	04/03/11 04/05/11	HABITATIONAL	0	1,026	0	299
42	10/01/09 09/30/10	04/03/11 04/05/11	COMMERCIAL	0	0	0	0
				0	1,026	0	299

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
42	10/01/10 09/30/11	04/03/11 04/05/11	HABITATIONAL	0	3,327	0	571
42	10/01/10 09/30/11	04/03/11 04/05/11	COMMERCIAL	0	3,735	0	330
			TOTAL	0	7,062	0	901
43	10/01/10 09/30/11	04/08/11 04/11/11	HABITATIONAL	0	5,414	0	350
43	10/01/10 09/30/11	04/08/11 04/11/11	COMMERCIAL	0	0	0	0
			TOTAL	0	5,414	0	350
44	10/01/09 09/30/10	04/14/11 04/16/11	HABITATIONAL	0	238,348	0	13,999
44	10/01/09 09/30/10	04/14/11 04/16/11	COMMERCIAL	0	207,140	0	10,008
			TOTAL	0	445,488	0	24,007
44	10/01/10 09/30/11	04/14/11 04/16/11	HABITATIONAL	0	196,109	0	13,905
44	10/01/10 09/30/11	04/14/11 04/16/11	COMMERCIAL	0	615,670	0	15,328
			TOTAL	0	811,779	0	29,233
48	10/01/10 09/30/11	05/20/11 05/27/11	HABITATIONAL	0	19	0	185
48	10/01/10 09/30/11	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	0	19	0	185
53	10/01/09 09/30/10	06/16/11 06/22/11	HABITATIONAL	0	2,078	0	480
53	10/01/09 09/30/10	06/16/11 06/22/11	COMMERCIAL	0	8,090	0	500
			TOTAL	0	10,168	0	980

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
53	10/01/10 09/30/11	06/16/11 06/22/11	HABITATIONAL	0	0	0	0
53	10/01/10 09/30/11	06/16/11 06/22/11	COMMERCIAL	0	1,620	0	292
			TOTAL	0	1,620	0	292
59	10/01/09 09/30/10	08/26/11 08/28/11	HABITATIONAL	40,099	939,735	4,010	91,983
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	1,840,816	1,560,075	184,082	48,383
			TOTAL	1,880,915	2,499,810	188,092	140,366
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	857,979	9,822,535	85,798	960,092
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	3,317,722	6,928,085	331,772	381,707
			TOTAL	4,175,701	16,750,620	417,570	1,341,799

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

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							
89	10/01/08 09/30/09	11/10/09 11/14/09	HO-BEACH	0	27,861	0	2,852
89	10/01/08 09/30/09	11/10/09 11/14/09	HO-COASTAL	0	110,337	0	11,418
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND BEACH	0	1,292,086	0	76,281
89	10/01/08 09/30/09	11/10/09 11/14/09	HO WIND COASTAL	0	1,002,276	0	85,185
				0	2,432,560	0	175,736
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	0	295,706	0	13,387
89	10/01/09 09/30/10	11/10/09 11/14/09	HO WIND COASTAL	0	72,496	0	8,073
				0	369,036	0	22,048
92	10/01/08 09/30/09	02/04/10 02/11/10	HO-BEACH	0	17,585	0	828
92	10/01/08 09/30/09	02/04/10 02/11/10	HO-COASTAL	0	7,691	0	2,628
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND BEACH	0	147,151	0	8,576
92	10/01/08 09/30/09	02/04/10 02/11/10	HO WIND COASTAL	0	794,294	0	50,705
				0	966,721	0	62,737

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

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	44,687	0	1,700
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND BEACH	0	46,668	0	3,040
92	10/01/09 09/30/10	02/04/10 02/11/10	HO WIND COASTAL	0	189,213	0	13,892
				0	280,568	0	18,632
5	10/01/08 09/30/09	09/03/10 09/05/10	HO-BEACH	0	5,669	0	693
5	10/01/08 09/30/09	09/03/10 09/05/10	HO-COASTAL	0	0	0	0
5	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND BEACH	0	30,779	0	3,712
5	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND COASTAL	0	5,123	0	1,061
				0	41,571	0	5,466
5	10/01/09 09/30/10	09/03/10 09/05/10	HO-BEACH	0	36,787	0	3,427
5	10/01/09 09/30/10	09/03/10 09/05/10	HO-COASTAL	0	20,341	0	1,898
5	10/01/09 09/30/10	09/03/10 09/05/10	HO WIND BEACH	0	419,562	0	47,257
5	10/01/09 09/30/10	09/03/10 09/05/10	HO WIND COASTAL	0	282,361	0	24,552
				0	759,051	0	77,134

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 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
30	10/01/08 09/30/09	09/25/10 10/03/10	HO-BEACH	0	0	0	0
30	10/01/08 09/30/09	09/25/10 10/03/10	HO-COASTAL	0	0	0	0
30	10/01/08 09/30/09	09/25/10 10/03/10	HO WIND BEACH	0	21,384	0	885
30	10/01/08 09/30/09	09/25/10 10/03/10	HO WIND COASTAL	0	12,233	0	873
				0	33,617	0	1,758
30	10/01/09 09/30/10	09/25/10 10/03/10	HO-BEACH	0	53,584	0	3,794
30	10/01/09 09/30/10	09/25/10 10/03/10	HO-COASTAL	0	307,180	0	27,675
30	10/01/09 09/30/10	09/25/10 10/03/10	HO WIND BEACH	0	663,334	0	43,143
30	10/01/09 09/30/10	09/25/10 10/03/10	HO WIND COASTAL	0	2,080,585	0	220,533
				0	3,104,683	0	295,145
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	8,923	0	1,108
97	10/01/09 09/30/10	03/28/10 03/29/10	HO WIND COASTAL	0	43,695	0	4,712
				0	52,618	0	5,820

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AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
42	10/01/09 09/30/10	04/03/11 04/05/11	HO-BEACH	0	0	0	0
42	10/01/09 09/30/10	04/03/11 04/05/11	HO-COASTAL	0	0	0	0
42	10/01/09 09/30/10	04/03/11 04/05/11	HO WIND BEACH	0	21,605	0	1,207
42	10/01/09 09/30/10	04/03/11 04/05/11	HO WIND COASTAL	0	50,874	0	5,045
				0	72,479	0	6,252
42	10/01/10 09/30/11	04/03/11 04/05/11	HO-BEACH	0	0	0	0
42	10/01/10 09/30/11	04/03/11 04/05/11	HO-COASTAL	0	0	0	0
42	10/01/10 09/30/11	04/03/11 04/05/11	HO WIND BEACH	0	5,000	0	596
42	10/01/10 09/30/11	04/03/11 04/05/11	HO WIND COASTAL	0	29,579	0	3,405
				0	34,579	0	4,001
43	10/01/09 09/30/10	04/08/11 04/11/11	HO-BEACH	0	0	0	0
43	10/01/09 09/30/10	04/08/11 04/11/11	HO-COASTAL	0	0	0	0
43	10/01/09 09/30/10	04/08/11 04/11/11	HO WIND BEACH	0	0	0	0
43	10/01/09 09/30/10	04/08/11 04/11/11	HO WIND COASTAL	0	5,596	0	354
				0	5,596	0	354

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AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
43	10/01/10 09/30/11	04/08/11 04/11/11	HO-BEACH	0	0	0	0
43	10/01/10 09/30/11	04/08/11 04/11/11	HO-COASTAL	0	67	0	208
43	10/01/10 09/30/11	04/08/11 04/11/11	HO WIND BEACH	0	0	0	0
43	10/01/10 09/30/11	04/08/11 04/11/11	HO WIND COASTAL	0	0	0	203
				0	67	0	411
44	10/01/09 09/30/10	04/14/11 04/16/11	HO-BEACH	9,639	36,300	964	1,772
44	10/01/09 09/30/10	04/14/11 04/16/11	HO-COASTAL	0	15,393	0	1,122
44	10/01/09 09/30/10	04/14/11 04/16/11	HO WIND BEACH	0	643,742	0	17,610
44	10/01/09 09/30/10	04/14/11 04/16/11	HO WIND COASTAL	110,784	1,940,790	11,078	80,243
				120,423	2,636,225	12,042	100,747
44	10/01/10 09/30/11	04/14/11 04/16/11	HO-BEACH	0	0	0	0
44	10/01/10 09/30/11	04/14/11 04/16/11	HO-COASTAL	0	196,728	0	4,803
44	10/01/10 09/30/11	04/14/11 04/16/11	HO WIND BEACH	5,000	758,043	500	28,182
44	10/01/10 09/30/11	04/14/11 04/16/11	HO WIND COASTAL	285,623	1,625,525	28,562	73,146
				290,623	2,580,296	29,062	106,131

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REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
47	10/01/09 09/30/10	05/10/11 05/13/11	HO-BEACH	0	0	0	0
47	10/01/09 09/30/10	05/10/11 05/13/11	HO-COASTAL	0	9,123	0	518
47	10/01/09 09/30/10	05/10/11 05/13/11	HO WIND BEACH	0	0	0	0
47	10/01/09 09/30/10	05/10/11 05/13/11	HO WIND COASTAL	0	0	0	0
				0	9,123	0	518
47	10/01/10 09/30/11	05/10/11 05/13/11	HO-BEACH	0	0	0	0
47	10/01/10 09/30/11	05/10/11 05/13/11	HO-COASTAL	0	0	0	205
47	10/01/10 09/30/11	05/10/11 05/13/11	HO WIND BEACH	0	5,000	0	493
47	10/01/10 09/30/11	05/10/11 05/13/11	HO WIND COASTAL	0	534	0	210
				0	5,534	0	908
48	10/01/09 09/30/10	05/20/11 05/27/11	HO-BEACH	0	0	0	0
48	10/01/09 09/30/10	05/20/11 05/27/11	HO-COASTAL	0	0	0	0
48	10/01/09 09/30/10	05/20/11 05/27/11	HO WIND BEACH	0	1,724	0	296
48	10/01/09 09/30/10	05/20/11 05/27/11	HO WIND COASTAL	0	26,661	0	1,000
				0	28,385	0	1,296

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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
48	10/01/10 09/30/11	05/20/11 05/27/11	HO-BEACH	0	0	0	0
48	10/01/10 09/30/11	05/20/11 05/27/11	HO-COASTAL	0	0	0	0
48	10/01/10 09/30/11	05/20/11 05/27/11	HO WIND BEACH	0	3,977	0	297
48	10/01/10 09/30/11	05/20/11 05/27/11	HO WIND COASTAL	0	10,060	0	428
				0	14,037	0	725
53	10/01/09 09/30/10	06/16/11 06/22/11	HO-BEACH	0	0	0	0
53	10/01/09 09/30/10	06/16/11 06/22/11	HO-COASTAL	0	0	0	0
53	10/01/09 09/30/10	06/16/11 06/22/11	HO WIND BEACH	0	0	0	0
53	10/01/09 09/30/10	06/16/11 06/22/11	HO WIND COASTAL	3,445	37,812	345	2,854
				3,445	37,812	345	2,854
53	10/01/10 09/30/11	06/16/11 06/22/11	HO-BEACH	0	0	0	0
53	10/01/10 09/30/11	06/16/11 06/22/11	HO-COASTAL	0	1,891	0	1,012
53	10/01/10 09/30/11	06/16/11 06/22/11	HO WIND BEACH	0	14,647	0	1,074
53	10/01/10 09/30/11	06/16/11 06/22/11	HO WIND COASTAL	4,577	56,395	458	5,794
				4,577	72,933	458	7,880

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF DECEMBER 31, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
59	10/01/09 09/30/10	08/26/11 08/28/11	HO-BEACH	0	74,194	0	8,044
59	10/01/09 09/30/10	08/26/11 08/28/11	HO-COASTAL	10,000	391,331	1,000	31,015
59	10/01/09 09/30/10	08/26/11 08/28/11	HO WIND BEACH	100,000	607,518	10,000	61,569
59	10/01/09 09/30/10	08/26/11 08/28/11	HO WIND COASTAL	494,292	4,694,942	49,429	417,747
				<u>604,292</u>	<u>5,767,985</u>	<u>60,429</u>	<u>518,375</u>
59	10/01/10 09/30/11	08/26/11 08/28/11	HO-BEACH	30,000	528,331	3,000	46,152
59	10/01/10 09/30/11	08/26/11 08/28/11	HO-COASTAL	95,043	2,977,322	9,504	274,034
59	10/01/10 09/30/11	08/26/11 08/28/11	HO WIND BEACH	1,155,746	6,498,036	115,575	693,093
59	10/01/10 09/30/11	08/26/11 08/28/11	HO WIND COASTAL	4,562,550	47,604,680	456,255	4,238,886
				<u>5,843,339</u>	<u>57,608,369</u>	<u>584,334</u>	<u>5,252,165</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF DECEMBER 31, 2011

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	67,626,090	148	0	0	849,071,805	2,497	0	0	89,135,785	996	1,005,833,680	3,641
BRUNSWICK	1,575,754,205	7,167	143,235,910	228	410,047,500	799	1,875,456,893	3,943	7,286,676,383	17,671	97,762,702	473	336,961,309	3,018	11,725,894,902	33,299
CAMDEN	0	0	0	0	24,722,300	47	0	0	356,798,790	929	0	0	23,649,410	178	405,170,500	1,154
CARTERET	555,350,652	4,339	135,259,010	219	237,234,210	471	1,788,384,579	3,531	4,330,246,710	11,375	121,792,053	554	283,272,710	2,124	7,451,539,924	22,613
CHOWAN	0	0	0	0	15,849,510	38	0	0	429,881,963	1,202	0	0	44,504,424	427	490,235,897	1,667
CRAVEN	0	0	0	0	253,540,370	547	0	0	2,161,431,491	6,465	0	0	159,318,135	1,304	2,574,289,996	8,316
CURRITUCK	720,373,880	2,031	13,314,020	19	81,118,560	158	1,481,537,213	1,920	1,193,314,656	3,022	58,667,148	150	76,073,049	574	3,624,398,526	7,874
DARE	2,250,415,120	10,074	345,824,070	556	46,244,330	77	4,213,187,643	8,198	686,735,746	1,479	309,153,344	1,178	28,190,831	162	7,879,751,084	21,724
HYDE	68,646,577	371	3,546,450	6	5,878,730	19	51,939,675	118	43,937,060	154	9,613,167	44	13,548,093	181	197,109,752	893
JONES	0	0	0	0	15,044,010	41	0	0	124,997,564	441	0	0	17,640,746	203	157,682,320	685
NEW HANOVER	490,474,109	2,334	189,558,960	365	703,482,950	1,397	1,168,060,940	2,213	12,178,589,968	28,873	93,553,346	390	553,107,805	3,279	15,376,828,078	38,851
ONSLow	147,724,968	902	27,993,120	45	455,739,130	1,061	345,047,143	749	4,667,110,687	15,203	21,492,551	89	607,076,218	4,389	6,272,183,817	22,438
PAMLICO	0	0	0	0	19,889,430	38	0	0	606,888,750	1,509	0	0	51,469,340	460	678,247,520	2,007
PASQUOTANK	0	0	0	0	92,390,280	191	0	0	884,058,232	2,595	0	0	96,851,462	767	1,073,299,974	3,553
PENDER	248,869,345	1,273	30,084,070	48	125,864,700	244	471,293,438	1,026	2,254,657,784	5,965	25,365,630	112	167,817,136	1,529	3,323,952,103	10,197
PERQUIMANS	0	0	0	0	26,482,570	64	0	0	432,345,664	1,092	0	0	35,718,266	355	494,546,500	1,511
TYRRELL	0	0	0	0	3,566,190	10	0	0	55,705,160	191	0	0	11,663,350	152	70,934,700	353
WASHINGTON	0	0	0	0	15,125,270	38	0	0	149,117,048	496	0	0	22,029,811	269	186,272,129	803
TOTAL	6,057,608,856	28,491	888,815,610	1,486	2,599,846,130	5,388	11,394,907,524	21,698	38,691,565,461	101,159	737,399,941	2,990	2,618,027,880	20,367	62,988,171,402	181,579

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	155,239,667	218	155,239,667	218	BEAUFORT	1,161,073,347	3,859
BRUNSWICK	28,300,982	64	355,874,230	194	938,640,168	815	1,322,815,380	1,073	BRUNSWICK	13,048,710,282	34,372
CAMDEN	0	0	0	0	29,712,802	43	29,712,802	43	CAMDEN	434,883,302	1,197
CARTERET	31,407,974	83	685,251,207	335	901,840,370	949	1,618,499,551	1,367	CARTERET	9,070,039,475	23,980
CHOWAN	0	0	0	0	118,144,692	119	118,144,692	119	CHOWAN	608,380,589	1,786
CRAVEN	0	0	0	0	550,039,848	600	550,039,848	600	CRAVEN	3,124,329,844	8,916
CURRITUCK	4,742,500	18	74,120,613	88	126,754,942	216	205,618,055	322	CURRITUCK	3,830,016,581	8,196
DARE	91,222,567	197	989,322,753	844	200,084,373	161	1,280,629,693	1,202	DARE	9,160,380,777	22,926
HYDE	10,494,400	25	45,021,900	54	23,320,805	36	78,837,105	115	HYDE	275,946,857	1,008
JONES	0	0	0	0	15,297,192	48	15,297,192	48	JONES	172,979,512	733
NEW HANOVER	71,594,368	164	543,900,025	360	1,626,963,400	1,291	2,242,457,793	1,815	NEW HANOVER	17,619,285,871	40,666
ONSLow	2,286,760	13	80,358,734	27	928,090,423	1,131	1,010,735,917	1,171	ONSLow	7,282,919,734	23,609
PAMLICO	0	0	0	0	75,880,889	127	75,880,889	127	PAMLICO	754,128,409	2,134
PASQUOTANK	0	0	0	0	220,938,955	275	220,938,955	275	PASQUOTANK	1,294,238,929	3,828
PENDER	10,474,160	26	82,972,618	68	147,119,705	223	240,566,483	317	PENDER	3,564,518,586	10,514
PERQUIMANS	0	0	0	0	53,597,612	95	53,597,612	95	PERQUIMANS	548,144,112	1,606
TYRRELL	0	0	0	0	21,998,374	28	21,998,374	28	TYRRELL	92,933,074	381
WASHINGTON	0	0	0	0	55,476,693	78	55,476,693	78	WASHINGTON	241,748,822	881
TOTAL	250,523,711	590	2,856,822,080	1,970	6,189,140,910	6,453	9,296,486,701	9,013	TOTAL	72,284,658,103	190,592

* 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.