



**North Carolina
Insurance Underwriting Association**

Beach Plan

**North Carolina
Joint Underwriting Association**

FAIR Plan

September 10, 2012

North Carolina Insurance Underwriting Association (Beach Plan)
Financial Reports For
October 1, 2011 Through June 30, 2012

Enclosed you will find the following:

1. Balance Sheet as of June 30, 2012 (Exhibit 1)
2. Income Statement and Surplus Account as of June 30, 2012 (Exhibit 2)
3. Surplus Account as of June 30, 2012 (Exhibit 3A)
4. Surplus Account for Open Years - Inception to Policy Year ending June 30, 2012 (Exhibit 3B)
5. Statistical Report of Premiums as of June 30, 2012 (Exhibit 4A)
6. Statistical Report of Losses as of June 30, 2012 (Exhibit 4B)
7. Statistical Report of Loss Adjustment Expenses as of June 30, 2012 (Exhibit 4C)
8. Report of Catastrophe Losses to Member Companies as of June 30, 2012 (Exhibit 6)
9. Aggregate Liability by Counties as of June 30, 2012

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 JUNE 30, 2012

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	19,985,235			19,985,235
INVESTMENTS	861,376,547			861,376,547
INTEREST INCOME DUE OR ACCRUED	4,760,704			4,760,704
FIXED ASSETS	15,098		(15,098)	0
DATA PROCESSING EQUIPMENT	68,443			68,443
ACCOUNTS RECEIVABLE - FAIR PLAN	3,327,468			3,327,468
ACCOUNTS RECEIVABLE - OTHER	21,356,517			21,356,517
ACCOUNTS RECEIVABLE - ASSESSMENTS	2,663		(2,663)	0
ACCOUNTS RECEIVABLE - LATE FEE	15,148		(15,148)	0
PREPAID EXPENSE	52,641		(52,641)	0
TOTAL ASSETS	910,960,464	0	(85,550)	910,874,914
LIABILITIES & SURPLUS				
LIABILITIES				
COMMISSION PAYABLE				5,392,347
PREMIUM SUSPENSE				1,408,273
PREMIUM REFUND				224
ACCRUAL-PREMIUM TAX				(716,219)
ACCRUAL-POST RETIREMENT				1,649,912
ACCRUAL-PENSION				507,562
ACCRUAL-RENT				142,409
CLAIMS PAYABLE				106,017
PREPAID PREMIUMS				13,040,158
UNCLAIMED CHECKS				1,414,051
TOTAL LIABILITIES				22,944,734
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				10,472,671
UNPAID LAE RESERVES				1,078,614
UNEARNED PREMIUMS				170,854,996
TOTAL RESERVES				182,406,281
SURPLUS				705,523,899
TOTAL LIABILITIES & SURPLUS				910,874,914

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND SURPLUS ACCOUNT
AS OF JUNE 30, 2012

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	79,585,072	233,258,214
CEDED REINSURANCE PREMIUMS	48,114,383	150,835,889
NET PREMIUMS EARNED	31,470,689	82,422,325
DEDUCTIONS		
LOSSES INCURRED	(3,237,050)	(13,310,931)
LOSS EXPENSE INCURRED	(225,782)	(2,409,996)
OPERATING EXPENSE INCURRED	15,098,348	36,014,963
PREMIUM TAXES	2,892,672	6,707,788
TOTAL DEDUCTIONS	14,528,188	27,001,824
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	75,293	144,848
NET UNDERWRITING GAIN OR (LOSS)	17,017,794	55,565,349
INVESTMENT INCOME		
INVESTMENT INCOME	5,990,946	17,968,102
NET INCOME OR (LOSS)	23,008,740	73,533,451
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	682,507,059	632,009,952
NET INCOME OR (LOSS)	23,008,740	73,533,451
CHANGE IN ASSETS NOT ADMITTED	8,100	108,240
ASSESSMENTS OR (DISTRIBUTIONS)	0	(127,744)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	0	0
NET CHANGE IN SURPLUS	23,016,840	73,513,947
SURPLUS (CURRENT PERIOD)	705,523,899	705,523,899

The Aggregate Liability for the Association as of June 30, 2012 is \$77,181,500,430.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT
 AS OF JUNE 30, 2012

QUARTER TO DATE										
	2012	2011	2010	2009	2008	2007	2006	2005	2004	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	104,434,049	(575,364)	0	0	0	0	0	0	0	103,858,685
CEDED REINSURANCE	(48,114,383)	0	0	0	0	0	0	0	0	(48,114,383)
INTEREST RECEIVED	5,990,946	0	0	0	0	0	0	0	0	5,990,946
MISCELLANEOUS INCOME	75,293	0	0	0	0	0	0	0	0	75,293
TOTAL INCOME	62,385,905	(575,364)	0	0	0	0	0	0	0	61,810,541
EXPENSES PAID										
LOSSES	1,514,918	6,332,198	256,479	3,486	0	0	0	0	0	8,107,081
LOSS ADJUSTMENT EXPENSES	246,632	350,418	36,269	642	1,341	0	0	0	0	635,302
COMMISSION	13,678,435	(74,797)	0	0	0	0	0	0	0	13,603,638
PREMIUM TAX	2,892,672	0	0	0	0	0	0	0	0	2,892,672
ADMINISTRATIVE EXPENSES	1,494,710	0	0	0	0	0	0	0	0	1,494,710
TOTAL EXPENSES PAID	19,827,367	6,607,819	292,748	4,128	1,341	0	0	0	0	26,733,403
NET CASH CHANGE	42,558,538	(7,183,183)	(292,748)	(4,128)	(1,341)	0	0	0	0	35,077,138
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR.)	5,102,245	5,072,710	286,715	0	11,001	0	0	0	0	10,472,671
LOSS ADJUSTMENT EXPENSES	537,262	514,535	25,411	0	1,406	0	0	0	0	1,078,614
UNEARNED PREMIUMS	161,394,504	9,460,492	0	0	0	0	0	0	0	170,854,996
ADD:(PRIOR PERIOD)										
LOSSES (INCL. IBNR)	9,501,822	11,233,341	1,057,138	13,500	11,001	0	0	0	0	21,816,802
LOSS ADJUSTMENT EXPENSES	847,499	996,540	92,972	1,430	1,257	0	0	0	0	1,939,698
UNEARNED PREMIUMS	105,088,573	41,492,810	0	0	0	0	0	0	0	146,581,383
NET RESERVE CHANGE	(51,596,117)	38,674,954	837,984	14,930	(149)	0	0	0	0	(12,068,398)
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	8,100	0	0	0	0	0	0	0	0	8,100
TOTAL NET OTHER CHANGES	8,100	0	0	0	0	0	0	0	0	8,100
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(9,029,479)	31,491,771	545,236	10,802	(1,490)	0	0	0	0	23,016,840

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF JUNE 30, 2012

YEAR TO DATE

	2012	2011	2010	2009	2008	2007	2006	2005	2004	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	243,572,753	(2,735,899)	0	0	0	0	0	0	0	240,836,854
CEDED REINSURANCE	(48,114,383)	(102,721,506)	0	0	0	0	0	0	0	(150,835,889)
INTEREST RECEIVED	17,968,102	0	0	0	0	0	0	0	0	17,968,102
MISCELLANEOUS INCOME	144,848	0	0	0	0	0	0	0	0	144,848
TOTAL INCOME	213,571,320	(105,457,405)	0	0	0	0	0	0	0	108,113,915
EXPENSES PAID										
LOSSES	2,663,449	78,991,861	8,737,900	96,529	4,148	0	0	0	0	90,493,887
LOSS ADJUSTMENT EXPENSES	631,764	5,582,126	597,086	8,120	10,721	260	0	0	0	6,830,077
COMMISSION	32,126,738	(355,667)	0	0	0	0	0	0	0	31,771,071
PREMIUM TAX	6,707,788	0	0	0	0	0	0	0	0	6,707,788
ADMINISTRATIVE EXPENSES	4,243,892	0	0	0	0	0	0	0	0	4,243,892
TOTAL EXPENSES PAID	46,373,631	84,218,320	9,334,986	104,649	14,869	260	0	0	0	140,046,715
NET CASH CHANGE	167,197,689	(189,675,725)	(9,334,986)	(104,649)	(14,869)	(260)	0	0	0	(31,932,800)
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR.)	5,102,245	5,072,710	286,715	0	11,001	0	0	0	0	10,472,671
LOSS ADJUSTMENT EXPENSES	537,262	514,535	25,411	0	1,406	0	0	0	0	1,078,614
UNEARNED PREMIUMS	161,394,504	9,460,492	0	0	0	0	0	0	0	170,854,996
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	(167,034,011)	265,134,905	7,333,924	42,612	(12,406)	1,227	0	0	0	105,466,251
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	108,240	0	0	0	0	0	0	0	0	108,240
TOTAL NET OTHER CHANGES	108,240	0	0	0	0	0	0	0	0	108,240
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	271,918	75,459,180	(2,001,062)	(62,037)	(27,275)	967	(127,744)	0	0	73,513,947

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2012

	2012				2011			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	82,291,661	18,831,462	125,800,011	16,649,619	103,103,743	24,146,962	154,036,461	21,862,451
CEDED REINSURANCE	(19,694,752)	(5,765,563)	(17,959,982)	(4,694,086)	(82,489,441)	(23,326,061)	(74,431,347)	(19,933,181)
INTEREST RECEIVED	6,070,567	1,389,177	9,280,133	1,228,225	8,016,572	1,865,588	12,007,566	1,690,484
MISCELLANEOUS INCOME	48,937	11,199	74,811	9,901	165,522	38,519	247,925	34,904
TOTAL INCOME	68,716,413	14,466,275	117,194,973	13,193,659	28,796,396	2,725,008	91,860,605	3,654,658
EXPENSES PAID								
LOSSES	2,194,807	22,466	438,741	7,435	23,986,362	16,377,150	68,964,315	10,887,430
LOSS ADJUSTMENT EXPENSES	181,521	68,398	326,631	55,214	2,121,528	713,627	6,376,194	605,509
COMMISSION	10,815,819	2,506,131	16,521,523	2,283,265	13,264,311	3,047,267	19,947,349	2,812,671
PREMIUM TAX	2,266,243	518,603	3,464,426	458,516	2,875,921	669,274	4,307,678	606,456
ADMINISTRATIVE EXPENSES	1,433,809	328,110	2,191,878	290,095	1,730,547	402,727	2,592,088	364,927
TOTAL EXPENSES PAID	16,892,199	3,443,708	22,943,199	3,094,525	43,978,669	21,210,045	102,187,624	15,276,993
NET CASH CHANGE	51,824,214	11,022,567	94,251,774	10,099,134	(15,182,273)	(18,485,037)	(10,327,019)	(11,622,335)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,726,707	883,822	1,069,454	1,422,262	1,419,305	1,149,245	685,520	1,818,640
LOSS ADJUSTMENT EXPENSES	187,012	91,028	112,884	146,338	185,477	96,997	77,210	154,851
UNEARNED PREMIUMS	55,209,998	12,989,444	82,249,690	10,945,372	3,267,337	615,678	5,004,156	573,321
NET RESERVE CHANGE	57,123,717	13,964,294	83,432,028	12,513,972	4,872,119	1,861,920	5,766,886	2,546,812
NET OTHER CHANGES								
ASSETS NOT ADMITTED	36,569	8,368	55,904	7,399	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	36,569	8,368	55,904	7,399	(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	(5,262,934)	(2,933,359)	10,875,650	(2,407,439)	(20,072,550)	(20,351,183)	(16,121,105)	(14,172,977)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2012

	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	8,868,249	1,880,213	14,839,596	3,105,201	5,437,779	272,877	3,032,413	89,083
LOSS ADJUSTMENT EXPENSES	859,262	115,143	1,364,831	186,061	531,496	103,782	385,708	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	28,299,154	6,194,448	41,707,208	7,109,195	26,329,781	4,749,199	26,182,265	3,991,710
NET CASH CHANGE	5,574,209	(4,856,294)	41,321,860	(1,863,915)	30,532,189	433,834	51,504,623	4,399,991
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	36,000	78,500	20,369	151,846	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,621	6,625	2,236	12,929	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	39,621	85,125	22,605	164,775	0	0	0	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	5,638,797	(4,917,761)	41,441,896	(2,007,271)	30,456,719	416,686	51,412,177	4,385,012

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2012

	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	213,481	3,709,501	596,783	1,962,201	79,755
LOSS ADJUSTMENT EXPENSES	426,908	27,954	464,187	40,547	400,754	137,211	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	23,493,859	6,269,655	23,515,043	3,947,227	21,372,575	4,509,649	15,899,780	2,787,302
NET CASH CHANGE	69,858,501	18,524,390	55,207,470	12,923,164	70,274,963	15,629,320	43,123,240	9,166,782
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,000	1	10,000	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	133	0	1,273	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1,133	1	11,273	0	0	0	0	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	76,612,913	18,533,140	60,116,847	13,191,596	124,222,025	33,712,206	50,952,042	17,480,869

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2012

	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 JUNE 30, 2012

	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	2,051,641,295
CEDED REINSURANCE	0	0	0	0	(781,278,995)
INTEREST RECEIVED	1,136,073	229,024	334,440	112,719	162,399,118
MISCELLANEOUS INCOME	2,158	434	634	214	669,043
TOTAL INCOME	62,655,355	12,958,338	18,705,276	6,435,740	1,433,430,461
EXPENSES PAID					
LOSSES	11,459,676	4,018,166	3,510,113	1,255,480	274,447,209
LOSS ADJUSTMENT EXPENSES	1,063,519	87,373	333,851	94,739	22,049,971
COMMISSION	7,680,722	1,584,913	2,601,362	834,881	265,270,494
PREMIUM TAX	1,312,394	264,569	386,346	130,213	52,472,070
ADMINISTRATIVE EXPENSES	1,241,643	252,209	329,811	116,404	31,541,758
TOTAL EXPENSES PAID	22,757,954	6,207,230	7,161,483	2,431,717	645,781,502
NET CASH CHANGE	39,897,401	6,751,108	11,543,793	4,004,023	787,648,959
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	10,472,671
LOSS ADJUSTMENT EXPENSES	0	0	0	0	1,078,614
UNEARNED PREMIUMS	0	0	0	0	170,854,996
NET RESERVE CHANGE	0	0	0	0	182,406,281
NET OTHER CHANGES					
ASSETS NOT ADMITTED	241,635	48,712	71,133	23,975	654,762
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	96,308
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)	705,523,899

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF JUNE 30, 2012

	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	1,617,825	(9,462)	1,608,363	3,878,068	(44,857)	3,833,211
RESIDENTIAL - EC	10,470,650	(52,194)	10,418,456	24,150,630	(267,761)	23,882,869
COMMERCIAL - FIRE	120,327	(1,277)	119,050	296,652	(11,402)	285,250
COMMERCIAL - EC	885,936	(4,369)	881,567	2,037,268	(85,431)	1,951,837
CRIME - RESIDENTIAL	97,131	(565)	96,566	232,237	(266)	231,971
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,037,637	(8,749)	1,028,888	2,561,687	(40,936)	2,520,751
HOMEOWNER - COASTAL	2,357,922	(18,283)	2,339,639	6,010,822	(125,864)	5,884,958
HO - BEACH WIND	21,895,235	(112,668)	21,782,567	48,650,735	(494,387)	48,156,348
HO - COASTAL WIND	46,265,302	(233,639)	46,031,663	112,794,516	(1,534,119)	111,260,397
WIND - RESIDENTIAL	1,307,813	(9,074)	1,298,739	2,818,304	(40,049)	2,778,255
WIND - COMMERCIAL	8,491,891	(69,927)	8,421,964	16,497,542	43,152	16,540,694
COASTAL - RESIDENTIAL	2,817,362	(22,406)	2,794,956	6,994,673	(67,251)	6,927,422
COASTAL - COMMERCIAL	7,069,018	(32,751)	7,036,267	16,649,619	(66,728)	16,582,891
TOTAL	104,434,049	(575,364)	103,858,685	243,572,753	(2,735,899)	240,836,854
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,709,817	745,815	2,455,632	0	2,904,290	2,904,290
RESIDENTIAL - EC	10,339,261	4,461,215	14,800,476	0	17,454,693	17,454,693
COMMERCIAL - FIRE	138,326	48,029	186,355	0	219,284	219,284
COMMERCIAL - EC	867,406	317,762	1,185,168	0	1,427,165	1,427,165
CRIME - RESIDENTIAL	103,285	40,593	143,878	0	165,228	165,228
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,131,415	519,067	1,650,482	0	1,932,887	1,932,887
HOMEOWNER - COASTAL	2,749,949	1,105,549	3,855,498	0	4,350,248	4,350,248
HO - BEACH WIND	20,370,693	8,182,880	28,553,573	0	31,902,919	31,902,919
HO - COASTAL WIND	49,994,458	18,929,323	68,923,781	0	73,938,649	73,938,649
WIND - RESIDENTIAL	1,140,028	502,297	1,642,325	0	1,895,043	1,895,043
WIND - COMMERCIAL	6,115,928	2,790,355	8,906,283	0	11,514,840	11,514,840
COASTAL - RESIDENTIAL	3,132,094	1,131,532	4,263,626	0	4,215,133	4,215,133
COASTAL - COMMERCIAL	7,295,913	2,718,393	10,014,306	0	11,355,977	11,355,977
TOTAL	105,088,573	41,492,810	146,581,383	0	163,276,356	163,276,356
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,559,515	166,841	2,726,356	2,559,515	166,841	2,726,356
RESIDENTIAL - EC	16,106,191	1,000,552	17,106,743	16,106,191	1,000,552	17,106,743
COMMERCIAL - FIRE	201,239	10,273	211,512	201,239	10,273	211,512
COMMERCIAL - EC	1,361,019	64,620	1,425,639	1,361,019	64,620	1,425,639
CRIME - RESIDENTIAL	154,423	8,592	163,015	154,423	8,592	163,015
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,663,170	126,233	1,789,403	1,663,170	126,233	1,789,403
HOMEOWNER - COASTAL	3,882,818	262,628	4,145,446	3,882,818	262,628	4,145,446
HO - BEACH WIND	32,813,713	1,850,077	34,663,790	32,813,713	1,850,077	34,663,790
HO - COASTAL WIND	73,820,310	4,469,983	78,290,293	73,820,310	4,469,983	78,290,293
WIND - RESIDENTIAL	1,912,986	115,042	2,028,028	1,912,986	115,042	2,028,028
WIND - COMMERCIAL	11,427,186	540,785	11,967,971	11,427,186	540,785	11,967,971
COASTAL - RESIDENTIAL	4,546,562	271,545	4,818,107	4,546,562	271,545	4,818,107
COASTAL - COMMERCIAL	10,945,372	573,321	11,518,693	10,945,372	573,321	11,518,693
TOTAL	161,394,504	9,460,492	170,854,996	161,394,504	9,460,492	170,854,996
EARNED PREMIUMS						
RESIDENTIAL - FIRE	768,127	569,512	1,337,639	1,318,553	2,692,592	4,011,145
RESIDENTIAL - EC	4,703,720	3,408,469	8,112,189	8,044,439	16,186,380	24,230,819
COMMERCIAL - FIRE	57,414	36,479	93,893	95,413	197,609	293,022
COMMERCIAL - EC	392,323	248,773	641,096	676,249	1,277,114	1,953,363
CRIME - RESIDENTIAL	45,993	31,436	77,429	77,814	156,370	234,184
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	505,882	384,085	889,967	898,517	1,765,718	2,664,235
HOMEOWNER - COASTAL	1,225,053	824,638	2,049,691	2,128,004	3,961,756	6,089,760
HO - BEACH WIND	9,452,215	6,220,135	15,672,350	15,837,022	29,558,455	45,395,477
HO - COASTAL WIND	22,439,450	14,225,701	36,665,151	38,974,206	67,934,547	106,908,753
WIND - RESIDENTIAL	534,855	378,181	913,036	905,318	1,739,952	2,645,270
WIND - COMMERCIAL	3,180,633	2,179,643	5,360,276	5,070,356	11,017,207	16,087,563
COASTAL - RESIDENTIAL	1,402,894	837,581	2,240,475	2,448,111	3,876,337	6,324,448
COASTAL - COMMERCIAL	3,419,559	2,112,321	5,531,880	5,704,247	10,715,928	16,420,175
TOTAL	48,128,118	31,456,954	79,585,072	82,178,249	151,079,965	233,258,214

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF JUNE 30, 2012

	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	7,653,401	0	7,653,401	7,653,401	2,829,194	10,482,595
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	561,250	0	561,250	561,250	1,305,781	1,867,031
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	663,295	0	663,295	663,295	1,523,412	2,186,707
HOMEOWNER - COASTAL	918,408	0	918,408	918,408	2,067,488	2,985,896
HO - BEACH WIND	10,000,444	0	10,000,444	10,000,444	21,218,956	31,219,400
HO - COASTAL WIND	14,643,508	0	14,643,508	14,643,508	31,665,210	46,308,718
WIND - RESIDENTIAL	1,377,612	0	1,377,612	1,377,612	16,757,534	18,135,146
WIND - COMMERCIAL	5,204,313	0	5,204,313	5,204,313	10,663,885	15,868,198
COASTAL - RESIDENTIAL	2,398,066	0	2,398,066	2,398,066	4,461,421	6,859,487
COASTAL - COMMERCIAL	4,694,086	0	4,694,086	4,694,086	10,228,625	14,922,711
TOTAL	48,114,383	0	48,114,383	48,114,383	102,721,506	150,835,889
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	768,127	569,512	1,337,639	1,318,553	2,692,592	4,011,145
RESIDENTIAL - EC	(2,949,681)	3,408,469	458,788	391,038	13,357,186	13,748,224
COMMERCIAL - FIRE	57,414	36,479	93,893	95,413	197,609	293,022
COMMERCIAL - EC	(168,927)	248,773	79,846	114,999	(28,667)	86,332
CRIME - RESIDENTIAL	45,993	31,436	77,429	77,814	156,370	234,184
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	(157,413)	384,085	226,672	235,222	242,306	477,528
HOMEOWNER - COASTAL	306,645	824,638	1,131,283	1,209,596	1,894,268	3,103,864
HO - BEACH WIND	(548,229)	6,220,135	5,671,906	5,836,578	8,339,499	14,176,077
HO - COASTAL WIND	7,795,942	14,225,701	22,021,643	24,330,698	36,269,337	60,600,035
WIND - RESIDENTIAL	(842,757)	378,181	(464,576)	(472,294)	(15,017,582)	(15,489,876)
WIND - COMMERCIAL	(2,023,680)	2,179,643	155,963	(133,957)	353,322	219,365
COASTAL - RESIDENTIAL	(995,172)	837,581	(157,591)	50,045	(585,084)	(535,039)
COASTAL - COMMERCIAL	(1,274,527)	2,112,321	837,794	1,010,161	487,303	1,497,464
TOTAL	13,735	31,456,954	31,470,689	34,063,866	48,358,459	82,422,325

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF JUNE 30, 2012

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	944,647	1,019,144	57,435	0	0	0	2,021,226
RESIDENTIAL - EC	152,770	451,794	10,592	0	0	0	615,156
COMMERCIAL - FIRE	669	0	0	0	0	0	669
COMMERCIAL - EC	21,797	26,205	0	0	0	0	48,002
CRIME - RESIDENTIAL	2,985	3,659	0	0	0	0	6,644
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,522	56,681	1,000	0	0	0	61,203
HOMEOWNER - COASTAL	86,765	264,803	(215,946)	0	0	0	135,622
HO - BEACH WIND	69,904	415,092	28,565	0	0	0	513,561
HO - COASTAL WIND	197,061	1,513,894	177,125	3,486	0	0	1,891,566
WIND - RESIDENTIAL	0	32,249	0	0	0	0	32,249
WIND - COMMERCIAL	0	1,628,506	59,874	0	0	0	1,688,380
COASTAL - RESIDENTIAL	27,363	252,977	25,845	0	0	0	306,185
COASTAL - COMMERCIAL	7,435	667,194	111,989	0	0	0	786,618
TOTAL	1,514,918	6,332,198	256,479	3,486	0	0	8,107,081
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	945,111	773,257	0	0	0	0	1,718,368
RESIDENTIAL - EC	548,037	536,263	1,000	0	1,000	0	1,086,300
COMMERCIAL - FIRE	0	0	0	0	1	0	1
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	1,500	0	0	0	0	0	1,500
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	58,290	21,159	0	0	0	0	79,449
HOMEOWNER - COASTAL	177,142	133,633	270	0	10,000	0	321,045
HO - BEACH WIND	173,769	88,626	35,000	0	0	0	297,395
HO - COASTAL WIND	770,789	491,518	20,099	0	0	0	1,282,406
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	883,822	1,149,245	78,500	0	0	0	2,111,567
COASTAL - RESIDENTIAL	121,523	60,369	0	0	0	0	181,892
COASTAL - COMMERCIAL	1,422,262	1,818,640	151,846	0	0	0	3,392,748
TOTAL	5,102,245	5,072,710	286,715	0	11,001	0	10,472,671
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	236,338	118,547	0	0	0	0	354,885
RESIDENTIAL - EC	544,230	615,039	14,576	0	1,000	0	1,174,845
COMMERCIAL - FIRE	0	0	0	0	1	0	1
COMMERCIAL - EC	198	50,002	0	0	0	0	50,200
CRIME - RESIDENTIAL	2,000	3,000	0	0	0	0	5,000
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	96,559	94,332	9,639	0	0	0	200,530
HOMEOWNER - COASTAL	196,317	148,041	11,270	8,500	10,000	0	374,128
HO - BEACH WIND	696,958	744,677	70,000	0	0	0	1,511,635
HO - COASTAL WIND	2,995,054	3,600,139	467,430	5,000	0	0	7,067,623
WIND - RESIDENTIAL	92,059	86,405	0	0	0	0	178,464
WIND - COMMERCIAL	1,841,188	2,373,290	148,599	0	0	0	4,363,077
COASTAL - RESIDENTIAL	591,497	654,424	30,099	0	0	0	1,276,020
COASTAL - COMMERCIAL	2,209,424	2,745,445	305,525	0	0	0	5,260,394
TOTAL	9,501,822	11,233,341	1,057,138	13,500	11,001	0	21,816,802
INCURRED LOSSES							
RESIDENTIAL - FIRE	1,653,420	1,673,854	57,435	0	0	0	3,384,709
RESIDENTIAL - EC	156,577	373,018	(2,984)	0	0	0	526,611
COMMERCIAL - FIRE	669	0	0	0	0	0	669
COMMERCIAL - EC	21,599	(23,797)	0	0	0	0	(2,198)
CRIME - RESIDENTIAL	2,485	659	0	0	0	0	3,144
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(34,747)	(16,492)	(8,639)	0	0	0	(59,878)
HOMEOWNER - COASTAL	67,590	250,395	(226,946)	(8,500)	0	0	82,539
HO - BEACH WIND	(453,285)	(240,959)	(6,435)	0	0	0	(700,679)
HO - COASTAL WIND	(2,027,204)	(1,594,727)	(270,206)	(1,514)	0	0	(3,893,651)
WIND - RESIDENTIAL	(92,059)	(54,156)	0	0	0	0	(146,215)
WIND - COMMERCIAL	(957,366)	404,461	(10,225)	0	0	0	(563,130)
COASTAL - RESIDENTIAL	(442,611)	(341,078)	(4,254)	0	0	0	(787,943)
COASTAL - COMMERCIAL	(779,727)	(259,611)	(41,690)	0	0	0	(1,081,028)
TOTAL	(2,884,659)	171,567	(513,944)	(10,014)	0	0	(3,237,050)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF JUNE 30, 2012

	YEAR TO DATE						
	2012	2011	2010	2009	2008	2007	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	1,881,219	3,172,991	113,562	15,752	0	0	5,183,524
RESIDENTIAL - EC	212,582	7,659,223	490,003	2,291	0	0	8,364,099
COMMERCIAL - FIRE	669	13,911	25,558	75,000	0	0	115,138
COMMERCIAL - EC	21,797	1,013,516	30,830	0	0	0	1,066,143
CRIME - RESIDENTIAL	2,985	21,041	489	0	0	0	24,515
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,522	927,729	81,658	0	0	0	1,012,909
HOMEOWNER - COASTAL	110,555	2,651,563	392,388	0	0	0	3,154,506
HO - BEACH WIND	77,834	6,654,698	583,509	0	0	0	7,316,041
HO - COASTAL WIND	294,430	27,303,513	3,150,180	3,486	0	0	30,751,609
WIND - RESIDENTIAL	16,665	637,939	57,328	0	0	0	711,932
WIND - COMMERCIAL	0	14,906,652	911,861	0	0	0	15,818,513
COASTAL - RESIDENTIAL	33,756	4,864,132	453,642	0	0	0	5,351,530
COASTAL - COMMERCIAL	7,435	9,164,953	2,446,892	0	4,148	0	11,623,428
TOTAL	2,663,449	78,991,861	8,737,900	96,529	4,148	0	90,493,887
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	945,111	773,257	0	0	0	0	1,718,368
RESIDENTIAL - EC	548,037	536,263	1,000	0	1,000	0	1,086,300
COMMERCIAL - FIRE	0	0	0	0	1	0	1
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	1,500	0	0	0	0	0	1,500
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	58,290	21,159	0	0	0	0	79,449
HOMEOWNER - COASTAL	177,142	133,633	270	0	10,000	0	321,045
HO - BEACH WIND	173,769	88,626	35,000	0	0	0	297,395
HO - COASTAL WIND	770,789	491,518	20,099	0	0	0	1,282,406
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	883,822	1,149,245	78,500	0	0	0	2,111,567
COASTAL - RESIDENTIAL	121,523	60,369	0	0	0	0	181,892
COASTAL - COMMERCIAL	1,422,262	1,818,640	151,846	0	0	0	3,392,748
TOTAL	5,102,245	5,072,710	286,715	0	11,001	0	10,472,671
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	2,826,330	843,979	(78,043)	(5,662)	0	0	3,586,604
RESIDENTIAL - EC	760,619	(7,812,440)	(611,520)	2,291	1,000	0	(7,660,050)
COMMERCIAL - FIRE	669	(70,664)	24,749	74,000	0	0	28,754
COMMERCIAL - EC	21,797	147,702	10,731	0	0	0	180,230
CRIME - RESIDENTIAL	4,485	9,541	489	(5,500)	0	0	9,015
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	61,812	(84,007)	(94,345)	0	0	0	(116,540)
HOMEOWNER - COASTAL	287,697	(2,588,950)	(136,881)	(8,500)	10,000	0	(2,436,634)
HO - BEACH WIND	251,603	(6,349,168)	(99,585)	(2,500)	0	0	(6,199,650)
HO - COASTAL WIND	1,065,219	(22,616,476)	(9,872)	3,486	0	(1,131)	(21,558,774)
WIND - RESIDENTIAL	16,665	(653,955)	(2,870)	0	0	0	(640,160)
WIND - COMMERCIAL	883,822	12,944,711	815,163	0	0	0	14,643,696
COASTAL - RESIDENTIAL	155,279	(2,449,395)	35,948	0	0	0	(2,258,168)
COASTAL - COMMERCIAL	1,429,697	5,545,764	2,131,137	0	4,148	0	9,110,746
TOTAL	7,765,694	(23,133,358)	1,985,101	57,615	15,148	(1,131)	(13,310,931)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF JUNE 30, 2012

IBNR TOTALS							
	2012	2011	2010	2009	2008	2007	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	731,026	0	0	0	0	0	731,026
RESIDENTIAL - EC	462,132	0	0	0	0	0	462,132
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	44,191	0	0	0	0	0	44,191
HOMEOWNER - COASTAL	132,573	0	0	0	0	0	132,573
HO - BEACH WIND	132,573	0	0	0	0	0	132,573
HO - COASTAL WIND	530,292	0	0	0	0	0	530,292
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	883,822	0	0	0	0	0	883,822
COASTAL - RESIDENTIAL	88,382	0	0	0	0	0	88,382
COASTAL - COMMERCIAL	1,414,113	0	0	0	0	0	1,414,113
TOTAL	4,419,104	0	0	0	0	0	4,419,104
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	149,499	1,294,841	0	0	0	0	1,444,340
RESIDENTIAL - EC	494,916	6,682,772	0	0	0	0	7,177,688
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	92,059	443,201	0	0	0	0	535,260
HOMEOWNER - COASTAL	184,119	2,216,004	0	0	0	0	2,400,123
HO - BEACH WIND	644,415	5,318,409	0	0	0	0	5,962,824
HO - COASTAL WIND	2,945,899	20,830,435	0	0	0	0	23,776,334
WIND - RESIDENTIAL	92,059	443,201	0	0	0	0	535,260
WIND - COMMERCIAL	1,841,188	1,329,602	0	0	0	0	3,170,790
COASTAL - RESIDENTIAL	552,356	3,102,405	0	0	0	0	3,654,761
COASTAL - COMMERCIAL	2,209,424	2,216,004	0	0	0	0	4,425,428
TOTAL	9,205,934	44,320,075	0	0	0	0	53,526,009

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF JUNE 30, 2012

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	6,908	8,913	0	0	0	0	15,821
RESIDENTIAL - EC	30,811	35,198	521	0	1,341	0	67,871
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,751	5,228	0	0	0	0	8,979
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,517	3,513	0	0	0	0	6,030
HOMEOWNER - COASTAL	11,078	10,496	2,958	0	0	0	24,532
HO - BEACH WIND	38,178	48,497	2,784	0	0	0	89,459
HO - COASTAL WIND	76,974	109,969	11,079	642	0	0	198,664
WIND - RESIDENTIAL	921	1,899	0	0	0	0	2,820
WIND - COMMERCIAL	35,911	65,303	2,072	0	0	0	103,286
COASTAL - RESIDENTIAL	9,480	14,168	2,043	0	0	0	25,691
COASTAL - COMMERCIAL	30,103	47,234	14,812	0	0	0	92,149
TOTAL	246,632	350,418	36,269	642	1,341	0	635,302
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	103,742	102,766	0	0	0	0	206,508
RESIDENTIAL - EC	59,013	71,269	133	0	133	0	130,548
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	208	0	0	0	0	0	208
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	6,290	2,611	0	0	0	0	8,901
HOMEOWNER - COASTAL	19,326	17,005	34	0	1,273	0	37,638
HO - BEACH WIND	17,759	8,831	3,488	0	0	0	30,078
HO - COASTAL WIND	80,964	53,847	2,202	0	0	0	137,013
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	91,028	96,997	6,625	0	0	0	194,650
COASTAL - RESIDENTIAL	12,594	6,358	0	0	0	0	18,952
COASTAL - COMMERCIAL	146,338	154,851	12,929	0	0	0	314,118
TOTAL	537,262	514,535	25,411	0	1,406	0	1,078,614
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	22,645	12,770	0	0	0	0	35,415
RESIDENTIAL - EC	49,314	66,251	1,570	0	108	0	117,243
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	17	4,242	0	0	0	0	4,259
CRIME - RESIDENTIAL	278	416	0	0	0	0	694
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	8,619	9,089	929	0	0	0	18,637
HOMEOWNER - COASTAL	17,771	17,007	1,295	976	1,149	0	38,198
HO - BEACH WIND	61,471	59,199	5,565	0	0	0	126,235
HO - COASTAL WIND	266,376	326,655	42,412	454	0	0	635,897
WIND - RESIDENTIAL	8,185	7,494	0	0	0	0	15,679
WIND - COMMERCIAL	163,696	201,335	12,606	0	0	0	377,637
COASTAL - RESIDENTIAL	52,690	59,872	2,754	0	0	0	115,316
COASTAL - COMMERCIAL	196,437	232,210	25,841	0	0	0	454,488
TOTAL	847,499	996,540	92,972	1,430	1,257	0	1,939,698
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	88,005	98,909	0	0	0	0	186,914
RESIDENTIAL - EC	40,510	40,216	(916)	0	1,366	0	81,176
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,734	986	0	0	0	0	4,720
CRIME - RESIDENTIAL	(70)	(416)	0	0	0	0	(486)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	188	(2,965)	(929)	0	0	0	(3,706)
HOMEOWNER - COASTAL	12,633	10,494	1,697	(976)	124	0	23,972
HO - BEACH WIND	(5,534)	(1,871)	707	0	0	0	(6,698)
HO - COASTAL WIND	(108,438)	(162,839)	(29,131)	188	0	0	(300,220)
WIND - RESIDENTIAL	(7,264)	(5,595)	0	0	0	0	(12,859)
WIND - COMMERCIAL	(36,757)	(39,035)	(3,909)	0	0	0	(79,701)
COASTAL - RESIDENTIAL	(30,616)	(39,346)	(711)	0	0	0	(70,673)
COASTAL - COMMERCIAL	(19,996)	(30,125)	1,900	0	0	0	(48,221)
TOTAL	(63,605)	(131,587)	(31,292)	(788)	1,490	0	(225,782)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF JUNE 30, 2012

YEAR TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	17,106	76,930	1,212	861	0	0	96,109
RESIDENTIAL - EC	72,651	656,236	59,451	6,617	10,721	0	805,676
COMMERCIAL - FIRE	57	2,676	0	0	0	0	2,733
COMMERCIAL - EC	8,282	71,031	2,425	0	0	0	81,738
CRIME - RESIDENTIAL	22	275	0	0	0	0	297
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,962	48,680	6,904	0	0	0	61,546
HOMEOWNER - COASTAL	28,384	209,059	34,442	0	0	0	271,885
HO - BEACH WIND	79,557	624,891	53,979	0	0	0	758,427
HO - COASTAL WIND	253,091	2,286,017	243,270	642	0	0	2,783,020
WIND - RESIDENTIAL	6,223	65,851	5,075	0	0	0	77,149
WIND - COMMERCIAL	60,059	579,443	34,995	0	0	260	674,757
COASTAL - RESIDENTIAL	45,156	461,410	42,979	0	0	0	549,545
COASTAL - COMMERCIAL	55,214	499,627	112,354	0	0	0	667,195
TOTAL	631,764	5,582,126	597,086	8,120	10,721	260	6,830,077
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	103,742	102,766	0	0	0	0	206,508
RESIDENTIAL - EC	59,013	71,269	133	0	133	0	130,548
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	208	0	0	0	0	0	208
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	6,290	2,611	0	0	0	0	8,901
HOMEOWNER - COASTAL	19,326	17,005	34	0	1,273	0	37,638
HO - BEACH WIND	17,759	8,831	3,488	0	0	0	30,078
HO - COASTAL WIND	80,964	53,847	2,202	0	0	0	137,013
WIND - RESIDENTIAL	0	0	0	0	0	0	0
WIND - COMMERCIAL	91,028	96,997	6,625	0	0	0	194,650
COASTAL - RESIDENTIAL	12,594	6,358	0	0	0	0	18,952
COASTAL - COMMERCIAL	146,338	154,851	12,929	0	0	0	314,118
TOTAL	537,262	514,535	25,411	0	1,406	0	1,078,614
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	120,848	(103,605)	(15,496)	(1,006)	0	0	741
RESIDENTIAL - EC	131,664	(734,359)	(36,555)	6,617	10,854	0	(621,779)
COMMERCIAL - FIRE	57	(5,085)	(71)	(87)	0	0	(5,186)
COMMERCIAL - EC	8,282	(8,435)	673	0	0	0	520
CRIME - RESIDENTIAL	230	(1,321)	0	(764)	0	0	(1,855)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	12,252	(43,905)	(8,668)	0	0	0	(40,321)
HOMEOWNER - COASTAL	47,710	(273,792)	(13,268)	(766)	1,273	0	(238,843)
HO - BEACH WIND	97,316	(546,926)	(3,901)	(214)	0	0	(453,725)
HO - COASTAL WIND	334,055	(2,202,036)	(25,424)	642	0	(96)	(1,892,859)
WIND - RESIDENTIAL	6,223	(49,055)	(24)	0	0	0	(42,856)
WIND - COMMERCIAL	151,087	394,028	26,541	0	0	260	571,916
COASTAL - RESIDENTIAL	57,750	(197,487)	7,376	0	0	0	(132,361)
COASTAL - COMMERCIAL	201,552	160,282	84,778	0	0	0	446,612
TOTAL	1,169,026	(3,611,696)	15,961	4,422	12,127	164	(2,409,996)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2012

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 JUNE 30, 2012

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	1,000	0	100	195
42	10/01/09 09/30/10	04/03/11 04/05/11	COMMERCIAL	0	0	0	0
			TOTAL	1,000	0	100	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	300,834	0	13,830
44	10/01/09 09/30/10	04/14/11 04/16/11	COMMERCIAL	0	0	0	0
			TOTAL	0	300,834	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	10/01/09 09/30/10	05/20/11 05/27/11	HABITATIONAL	0	0	0	0
48	10/01/09 09/30/10	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
48	10/01/10 09/30/11	05/20/11 05/27/11	HABITATIONAL	0	0	0	0
48	10/01/10 09/30/11	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 2012

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
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
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	0	593,292	0	72,536
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	0	42,238	0	3,263
			TOTAL	0	635,530	0	75,799
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	153,588	8,807,124	15,359	801,196
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	0	1,076,815	0	78,658
			TOTAL	153,588	9,883,939	15,359	879,854
20	10/01/10 09/30/11	05/29/12 05/31/12	HABITATIONAL	0	19,645	0	1,827
20	10/01/10 09/30/11	05/29/12 05/31/12	COMMERCIAL	0	0	0	0
			TOTAL	0	19,645	0	1,827
20	10/01/11 09/30/12	05/29/12 05/31/12	HABITATIONAL	20,196	23,120	2,020	2,523
20	10/01/11 09/30/12	05/29/12 05/31/12	COMMERCIAL	0	0	0	0
			TOTAL	20,196	23,120	2,020	2,523

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 2012

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
			TOTAL	0	4,973	0	1,182
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	0	70,405	0	7,094
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	0	453,949	0	28,908
			TOTAL	0	524,354	0	36,002

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AS OF JUNE 30, 2012

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

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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2012

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	0	66,814	0	7,431
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	78,500	905,320	7,850	34,319
			TOTAL	78,500	972,134	7,850	41,750
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	0	802,653	0	90,911
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	2,353,191	13,570,287 0	235,319	526,957
			TOTAL	2,353,191	14,372,940	235,319	617,868

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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
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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	0	95,253	0	28,800
				0	127,583	0	33,132
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
			TOTAL	0	23,454	0	3,848
30	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	0	384,018	0	47,279
30	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	144,310	0	18,724
			TOTAL	0	528,328	0	66,003
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
			TOTAL	0	1,026	0	299

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REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 2012

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	243,948	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	451,088	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	646,038	0	15,914
			TOTAL	0	842,147	0	29,819
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
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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2012

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	0	972,937	0	94,525
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	151,846	2,608,406	15,185	111,279
			TOTAL	151,846	3,581,343	15,185	205,804
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	612,028	10,288,051	61,203	989,211
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	2,745,346	9,535,985	274,535	515,327
			TOTAL	3,357,374	19,824,036	335,737	1,504,538
20	10/01/10 09/30/11	05/29/12 05/31/12	HABITATIONAL	15,098	7,788	1,510	908
20	10/01/10 09/30/11	05/29/12 05/31/12	COMMERCIAL	0	0	0	0
			TOTAL	15,098	7,788	1,510	908
20	10/01/11 09/30/12	05/29/12 05/31/12	HABITATIONAL	10,098	6,185	1,010	1,768
20	10/01/11 09/30/12	05/29/12 05/31/12	COMMERCIAL	0	7,435	0	0
			TOTAL	10,098	13,620	1,010	1,768

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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
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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

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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	25,000	26,251	2,500	3,712
5	10/01/08 09/30/09	09/03/10 09/05/10	HO WIND COASTAL	0	5,123	0	1,061
				25,000	37,043	2,500	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	424,090	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	763,579	0	77,134

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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	308,418	0	27,675
30	10/01/09 09/30/10	09/25/10 10/03/10	HO WIND BEACH	0	663,334	0	43,313
30	10/01/09 09/30/10	09/25/10 10/03/10	HO WIND COASTAL	0	2,092,674	0	220,708
				0	3,118,010	0	295,490
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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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	3,465
				0	34,579	0	4,061
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	185
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	539

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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	0	36,300	0	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	646,910	0	17,610
44	10/01/09 09/30/10	04/14/11 04/16/11	HO WIND COASTAL	0	1,990,515	0	80,343
				0	2,689,118	0	100,847
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	215,607	0	4,803
44	10/01/10 09/30/11	04/14/11 04/16/11	HO WIND BEACH	185,909	772,960	18,591	28,242
44	10/01/10 09/30/11	04/14/11 04/16/11	HO WIND COASTAL	0	1,625,525	0	73,146
				185,909	2,614,092	18,591	106,191

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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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2012

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	0	37,812	0	2,854
				0	37,812	0	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	0	56,395	0	5,794
				0	72,933	0	7,880

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2012

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	0	395,265	0	32,480
59	10/01/09 09/30/10	08/26/11 08/28/11	HO WIND BEACH	10,000	712,967	1,000	69,255
59	10/01/09 09/30/10	08/26/11 08/28/11	HO WIND COASTAL	20,000	5,268,322	2,000	446,474
				30,000	6,450,748	3,000	556,253
59	10/01/10 09/30/11	08/26/11 08/28/11	HO-BEACH	75,000	544,080	7,500	50,258
59	10/01/10 09/30/11	08/26/11 08/28/11	HO-COASTAL	20,000	3,110,763	2,000	287,307
59	10/01/10 09/30/11	08/26/11 08/28/11	HO WIND BEACH	78,627	8,002,259	7,863	807,669
59	10/01/10 09/30/11	08/26/11 08/28/11	HO WIND COASTAL	228,810	51,290,673	22,881	4,493,634
				402,437	62,947,775	40,244	5,638,868
20	10/01/10 09/30/11	05/29/12 05/31/12	HO-BEACH	0	0	0	0
20	10/01/10 09/30/11	05/29/12 05/31/12	HO-COASTAL	9,999	0	1,000	269
20	10/01/10 09/30/11	05/29/12 05/31/12	HO WIND BEACH	0	18,383	0	1,680
20	10/01/10 09/30/11	05/29/12 05/31/12	HO WIND COASTAL	44,995	42,443	4,500	3,930
				54,994	60,826	5,499	5,879

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
 AS OF JUNE 30, 2012

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
20	10/01/11 09/30/12	05/29/12 05/31/12	HO-BEACH	0	0	0	255
20	10/01/11 09/30/12	05/29/12 05/31/12	HO-COASTAL	9,999	0	1,000	0
20	10/01/11 09/30/12	05/29/12 05/31/12	HO WIND BEACH	4,999	15,914	500	2,622
20	10/01/11 09/30/12	05/29/12 05/31/12	HO WIND COASTAL	97,803	70,996	9,780	7,577
				<u>112,801</u>	<u>86,910</u>	<u>11,280</u>	<u>10,454</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF JUNE 30, 2012

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	72,692,470	158	0	0	1,069,027,596	3,207	0	0	106,334,477	1,211	1,248,054,543	4,576
BRUNSWICK	1,610,244,017	7,213	142,939,050	229	413,308,290	804	2,026,374,064	4,335	7,615,843,357	18,450	114,330,801	547	361,375,618	3,171	12,284,415,197	34,749
CAMDEN	0	0	0	0	26,612,030	50	0	0	414,156,206	1,086	0	0	28,813,640	218	469,581,876	1,354
CARTERET	570,054,694	4,414	136,720,980	224	246,684,670	492	1,981,166,262	3,984	4,521,659,248	11,802	135,289,881	632	303,223,473	2,238	7,894,799,208	23,786
CHOWAN	0	0	0	0	17,313,010	41	0	0	528,239,441	1,471	0	0	51,875,586	480	597,428,037	1,992
CRAVEN	0	0	0	0	265,870,870	572	0	0	2,451,856,630	7,284	0	0	209,994,541	1,625	2,927,722,041	9,481
CURRITUCK	713,378,770	1,997	13,948,020	18	87,456,280	168	1,544,325,494	2,008	1,313,716,747	3,333	59,055,248	149	90,750,493	676	3,822,631,052	8,349
DARE	2,246,172,186	10,001	357,576,020	573	49,670,950	83	4,624,968,074	9,027	707,052,676	1,522	318,575,433	1,214	28,428,024	168	8,332,443,363	22,588
HYDE	72,763,817	385	3,569,740	6	6,748,910	19	72,813,955	164	65,998,640	252	12,175,267	63	16,486,736	214	250,557,065	1,103
JONES	0	0	0	0	18,566,950	49	0	0	167,569,304	585	0	0	21,646,444	246	207,782,698	880
NEW HANOVER	506,388,525	2,356	186,359,790	361	736,957,350	1,499	1,243,823,081	2,393	12,797,116,905	30,396	102,167,577	426	638,198,744	3,758	16,211,011,972	41,189
ONSLow	155,662,299	938	29,615,150	48	438,854,150	1,008	378,921,530	812	5,078,879,052	16,344	23,479,870	106	709,573,834	5,028	6,814,985,885	24,284
PAMLICO	0	0	0	0	20,754,230	42	0	0	681,137,083	1,700	0	0	56,603,064	497	758,494,377	2,239
PASQUOTANK	0	0	0	0	95,795,800	202	0	0	999,069,418	2,932	0	0	113,311,090	854	1,208,176,308	3,988
PENDER	251,129,051	1,279	31,909,980	49	132,588,240	257	516,581,255	1,107	2,469,927,349	6,515	31,515,270	138	180,038,909	1,618	3,613,690,054	10,963
PERQUIMANS	0	0	0	0	27,792,500	68	0	0	519,357,794	1,318	0	0	39,784,184	401	586,934,478	1,787
TYRRELL	0	0	0	0	4,161,120	11	0	0	79,677,430	275	0	0	14,671,160	184	98,509,710	470
WASHINGTON	0	0	0	0	17,326,610	42	0	0	199,309,858	655	0	0	25,881,435	309	242,517,903	1,006
TOTAL	6,125,793,359	28,583	902,638,730	1,508	2,679,154,430	5,565	12,388,973,715	23,830	41,679,594,734	109,127	796,589,347	3,275	2,996,991,452	22,896	67,569,735,767	194,784

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	170,787,756	263	170,787,756	263
BRUNSWICK	24,773,197	61	387,787,748	210	942,762,044	842	1,355,322,989	1,113
CAMDEN	0	0	0	0	31,465,441	47	31,465,441	47
CARTERET	30,771,097	80	722,127,970	374	874,918,073	949	1,627,817,140	1,403
CHOWAN	0	0	0	0	120,701,146	132	120,701,146	132
CRAVEN	0	0	0	0	557,671,944	663	557,671,944	663
CURRITUCK	4,447,000	17	80,952,267	86	139,587,630	228	224,986,897	331
DARE	91,521,005	189	978,419,883	844	198,853,152	164	1,268,794,040	1,197
HYDE	7,070,700	21	44,228,951	57	26,473,003	40	77,772,654	118
JONES	0	0	0	0	19,062,223	56	19,062,223	56
NEW HANOVER	75,046,668	164	543,814,874	360	1,731,775,797	1,330	2,350,637,339	1,854
ONSLow	2,286,760	13	95,629,923	32	990,062,367	1,192	1,087,979,050	1,237
PAMLICO	0	0	0	0	83,740,994	142	83,740,994	142
PASQUOTANK	0	0	0	0	242,051,799	301	242,051,799	301
PENDER	10,904,467	27	80,284,414	68	164,845,413	246	256,034,294	341
PERQUIMANS	0	0	0	0	55,475,201	102	55,475,201	102
TYRRELL	0	0	0	0	23,812,297	35	23,812,297	35
WASHINGTON	0	0	0	0	57,651,459	83	57,651,459	83
TOTAL	246,820,894	572	2,933,246,030	2,031	6,431,697,739	6,815	9,611,764,663	9,418

TOTAL BEACH

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	1,418,842,299	4,839
BRUNSWICK	13,639,738,186	35,862
CAMDEN	501,047,317	1,401
CARTERET	9,522,616,348	25,189
CHOWAN	718,129,183	2,124
CRAVEN	3,485,393,985	10,144
CURRITUCK	4,047,617,949	8,680
DARE	9,601,237,403	23,785
HYDE	328,329,719	1,221
JONES	226,844,921	936
NEW HANOVER	18,561,649,311	43,043
ONSLow	7,902,964,935	25,521
PAMLICO	842,235,371	2,381
PASQUOTANK	1,450,228,107	4,289
PENDER	3,869,724,348	11,304
PERQUIMANS	642,409,679	1,889
TYRRELL	122,322,007	505
WASHINGTON	300,169,362	1,089
TOTAL	77,181,500,430	204,202

* 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.