



**North Carolina
Insurance Underwriting Association**

Beach Plan

**North Carolina
Joint Underwriting Association**

FAIR Plan

May 25, 2012

North Carolina Insurance Underwriting Association (Beach Plan)
Financial Reports For
October 1, 2011 Through March 31, 2012

Enclosed you will find the following:

1. Balance Sheet as of March 31, 2012 (Exhibit 1)
2. Income Statement and Surplus Account as of March 31, 2012 (Exhibit 2)
3. Surplus Account as of March 31, 2012 (Exhibit 3A)
4. Surplus Account for Open Years - Inception to Policy Year ending March 31, 2012 (Exhibit 3B)
5. Statistical Report of Premiums as of March 31, 2012 (Exhibit 4A)
6. Statistical Report of Losses as of March 31, 2012 (Exhibit 4B)
7. Statistical Report of Loss Adjustment Expenses as of March 31, 2012 (Exhibit 4C)
8. Report of Catastrophe Losses to Member Companies as of March 31, 2012 (Exhibit 6)
9. Aggregate Liability by Counties as of March 31, 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 MARCH 31, 2012

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	6,221,708			6,221,708
INVESTMENTS	845,307,353			845,307,353
INTEREST INCOME DUE OR ACCRUED	4,838,953			4,838,953
FIXED ASSETS	25,285		(25,285)	0
DATA PROCESSING EQUIPMENT	67,057			67,057
ACCOUNTS RECEIVABLE - FAIR PLAN	4,320,319			4,320,319
ACCOUNTS RECEIVABLE - OTHER	15,036,607			15,036,607
ACCOUNTS RECEIVABLE - ASSESSMENTS	2,663		(2,663)	0
ACCOUNTS RECEIVABLE - LATE FEE	15,148		(15,148)	0
PREPAID EXPENSE	50,554		(50,554)	0
TOTAL ASSETS	875,885,647	0	(93,650)	875,791,997
LIABILITIES & SURPLUS				
LIABILITIES				
COMMISSION PAYABLE				4,106,116
PREMIUM SUSPENSE				973,509
PREMIUM REFUND				79
ACCRUAL-PREMIUM TAX				2,112,841
ACCRUAL-POST RETIREMENT				1,567,247
ACCRUAL-PENSION				507,562
ACCRUAL-RENT				154,845
CLAIMS PAYABLE				250,864
PREPAID PREMIUMS				12,522,843
UNCLAIMED CHECKS				751,149
TOTAL LIABILITIES				22,947,055
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				21,816,802
UNPAID LAE RESERVES				1,939,698
UNEARNED PREMIUMS				146,581,383
TOTAL RESERVES				170,337,883
SURPLUS				682,507,059
TOTAL LIABILITIES & SURPLUS				875,791,997

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
INCOME STATEMENT AND SURPLUS ACCOUNT
AS OF MARCH 31, 2012

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	77,398,763	153,673,142
CEDED REINSURANCE PREMIUMS	51,324,595	102,721,506
NET PREMIUMS EARNED	26,074,168	50,951,636
DEDUCTIONS		
LOSSES INCURRED	253,564	(10,073,881)
LOSS EXPENSE INCURRED	(559,979)	(2,184,214)
OPERATING EXPENSE INCURRED	11,657,445	20,916,615
PREMIUM TAXES	2,039,514	3,815,116
TOTAL DEDUCTIONS	13,390,544	12,473,636
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	39,484	69,555
NET UNDERWRITING GAIN OR (LOSS)	12,723,108	38,547,555
INVESTMENT INCOME		
INVESTMENT INCOME	6,091,483	11,977,156
NET INCOME OR (LOSS)	18,814,591	50,524,711
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	663,676,289	632,009,952
NET INCOME OR (LOSS)	18,814,591	50,524,711
CHANGE IN ASSETS NOT ADMITTED	16,179	100,140
ASSESSMENTS OR (DISTRIBUTIONS)	0	(127,744)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	0	0
NET CHANGE IN SURPLUS	18,830,770	50,497,107
SURPLUS (CURRENT PERIOD)	682,507,059	682,507,059

The Aggregate Liability for the Association as of March 31, 2012 is \$74,214,480,167.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT
AS OF MARCH 31, 2012

	QUARTER TO DATE									
	2012	2011	2010	2009	2008	2007	2006	2005	2004	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	74,306,949	(1,080,149)	0	0	0	0	0	0	0	73,226,800
CEDED REINSURANCE	0	(51,324,595)	0	0	0	0	0	0	0	(51,324,595)
INTEREST RECEIVED	6,091,483	0	0	0	0	0	0	0	0	6,091,483
MISCELLANEOUS INCOME	39,484	0	0	0	0	0	0	0	0	39,484
TOTAL INCOME	80,437,916	(52,404,744)	0	0	0	0	0	0	0	28,033,172
EXPENSES PAID										
LOSSES	1,107,910	15,806,229	2,230,914	93,043	4,148	0	0	0	0	19,242,244
LOSS ADJUSTMENT EXPENSES	195,433	781,306	111,249	861	4,250	260	0	0	0	1,093,359
COMMISSION	10,265,772	(140,419)	0	0	0	0	0	0	0	10,125,353
PREMIUM TAX	2,039,514	0	0	0	0	0	0	0	0	2,039,514
ADMINISTRATIVE EXPENSES	1,532,092	0	0	0	0	0	0	0	0	1,532,092
TOTAL EXPENSES PAID	15,140,721	16,447,116	2,342,163	93,904	8,398	260	0	0	0	34,032,562
NET CASH CHANGE	65,297,195	(68,851,860)	(2,342,163)	(93,904)	(8,398)	(260)	0	0	0	(5,999,390)
RESERVES:										
DEDUCT: (CURRENT 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
ADD:(PRIOR 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
NET RESERVE CHANGE	(39,897,586)	62,303,776	2,396,799	22,021	(12,257)	1,228	0	0	0	24,813,981
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	16,179	0	0	0	0	0	0	0	0	16,179
TOTAL NET OTHER CHANGES	16,179	0	0	0	0	0	0	0	0	16,179
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	25,415,788	(6,548,084)	54,636	(71,883)	(20,655)	968	0	0	0	18,830,770

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT
 AS OF MARCH 31, 2012

	YEAR TO DATE									
	2012	2011	2010	2009	2008	2007	2006	2005	2004	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	139,138,704	(2,160,535)	0	0	0	0	0	0	0	136,978,169
CEDED REINSURANCE	0	(102,721,506)	0	0	0	0	0	0	0	(102,721,506)
INTEREST RECEIVED	11,977,156	0	0	0	0	0	0	0	0	11,977,156
MISCELLANEOUS INCOME	69,555	0	0	0	0	0	0	0	0	69,555
TOTAL INCOME	151,185,415	(104,882,041)	0	0	0	0	0	0	0	46,303,374
EXPENSES PAID										
LOSSES	1,148,531	72,659,663	8,481,421	93,043	4,148	0	0	0	0	82,386,806
LOSS ADJUSTMENT EXPENSES	385,132	5,231,708	560,817	7,478	9,380	260	0	0	0	6,194,775
COMMISSION	18,448,303	(280,870)	0	0	0	0	0	0	0	18,167,433
PREMIUM TAX	3,815,116	0	0	0	0	0	0	0	0	3,815,116
ADMINISTRATIVE EXPENSES	2,749,182	0	0	0	0	0	0	0	0	2,749,182
TOTAL EXPENSES PAID	26,546,264	77,610,501	9,042,238	100,521	13,528	260	0	0	0	113,313,312
NET CASH CHANGE	124,639,151	(182,492,542)	(9,042,238)	(100,521)	(13,528)	(260)	0	0	0	(67,009,938)
RESERVES:										
DEDUCT: (CURRENT 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
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	(115,437,894)	226,459,951	6,495,940	27,682	(12,257)	1,227	0	0	0	117,534,649
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	100,140	0	0	0	0	0	0	0	0	100,140
TOTAL NET OTHER CHANGES	100,140	0	0	0	0	0	0	0	0	100,140
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	9,301,397	43,967,409	(2,546,298)	(72,839)	(25,785)	967	(127,744)	0	0	50,497,107

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 BEACH PLAN
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF MARCH 31, 2012

	2012				2011			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	45,865,370	9,333,308	74,359,425	9,580,601	103,296,455	24,222,535	154,310,789	21,895,202
CEDED REINSURANCE	0	0	0	0	(82,489,441)	(23,326,061)	(74,431,347)	(19,933,181)
INTEREST RECEIVED	3,948,122	803,418	6,400,911	824,705	8,016,572	1,865,588	12,007,566	1,690,484
MISCELLANEOUS INCOME	22,928	4,666	37,172	4,789	165,522	38,519	247,925	34,904
TOTAL INCOME	49,836,420	10,141,392	80,797,508	10,410,095	28,989,108	2,800,581	92,134,933	3,687,409
EXPENSES PAID								
LOSSES	1,020,979	0	127,552	0	22,007,743	14,722,439	66,932,641	10,220,236
LOSS ADJUSTMENT EXPENSES	102,186	28,736	229,099	25,111	2,023,508	643,096	6,241,561	558,275
COMMISSION	6,079,613	1,274,480	9,766,806	1,327,404	13,289,363	3,057,092	19,983,011	2,816,929
PREMIUM TAX	1,257,607	255,915	2,038,899	262,695	2,875,921	669,274	4,307,678	606,456
ADMINISTRATIVE EXPENSES	906,234	184,413	1,469,236	189,299	1,730,547	402,727	2,592,088	364,927
TOTAL EXPENSES PAID	9,366,619	1,743,544	13,631,592	1,804,509	41,927,082	19,494,628	100,056,979	14,566,823
NET CASH CHANGE	40,469,801	8,397,848	67,165,916	8,605,586	(12,937,974)	(16,694,047)	(7,922,046)	(10,879,414)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,668,144	1,841,386	3,782,868	2,209,424	1,662,000	2,423,292	4,402,604	2,745,445
LOSS ADJUSTMENT EXPENSES	150,512	163,713	336,837	196,437	155,219	205,577	403,534	232,210
UNEARNED PREMIUMS	34,794,499	7,121,660	55,876,501	7,295,913	14,451,867	3,156,146	21,166,404	2,718,393
NET RESERVE CHANGE	36,613,155	9,126,759	59,996,206	9,701,774	16,269,086	5,785,015	25,972,542	5,696,048
NET OTHER CHANGES								
ASSETS NOT ADMITTED	33,011	6,717	53,517	6,895	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	33,011	6,717	53,517	6,895	(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	3,889,657	(722,194)	7,223,227	(1,089,293)	(29,225,218)	(22,483,288)	(33,921,788)	(16,579,292)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 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	8,770,657	1,820,339	14,852,572	2,993,212	5,437,779	272,877	3,028,927	89,083
LOSS ADJUSTMENT EXPENSES	855,957	113,071	1,348,751	171,249	531,496	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	28,198,257	6,132,502	41,704,104	6,982,394	26,329,781	4,749,199	26,178,137	3,991,710
NET CASH CHANGE	5,675,106	(4,794,348)	41,324,964	(1,737,114)	30,532,189	433,834	51,508,751	4,399,991
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	94,215	148,599	508,799	305,525	0	0	13,500	0
LOSS ADJUSTMENT EXPENSES	8,064	12,606	46,461	25,841	0	0	1,430	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	102,279	161,205	555,260	331,366	0	0	14,930	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	5,677,036	(4,931,895)	40,912,345	(2,047,061)	30,456,719	416,686	51,401,375	4,385,012

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 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	425,567	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	23,492,518	6,269,655	23,515,043	3,947,227	21,372,575	4,509,649	15,899,780	2,787,302
NET CASH CHANGE	69,859,842	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	108	0	1,149	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1,108	1	11,149	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	76,614,279	18,533,140	60,116,971	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 MARCH 31, 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 MARCH 31, 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	1,947,782,610
CEDED REINSURANCE	0	0	0	0	(733,164,612)
INTEREST RECEIVED	1,136,073	229,024	334,440	112,719	156,408,172
MISCELLANEOUS INCOME	2,158	434	634	214	593,750
TOTAL INCOME	62,655,355	12,958,338	18,705,276	6,435,740	1,371,619,920
EXPENSES PAID					
LOSSES	11,459,676	4,018,166	3,510,113	1,255,480	266,340,128
LOSS ADJUSTMENT EXPENSES	1,063,519	87,373	333,851	94,739	21,414,669
COMMISSION	7,680,722	1,584,913	2,601,362	834,881	251,666,856
PREMIUM TAX	1,312,394	264,569	386,346	130,213	49,579,398
ADMINISTRATIVE EXPENSES	1,241,643	252,209	329,811	116,404	30,047,048
TOTAL EXPENSES PAID	22,757,954	6,207,230	7,161,483	2,431,717	619,048,099
NET CASH CHANGE	39,897,401	6,751,108	11,543,793	4,004,023	752,571,821
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	21,816,802
LOSS ADJUSTMENT EXPENSES	0	0	0	0	1,939,698
UNEARNED PREMIUMS	0	0	0	0	146,581,383
NET RESERVE CHANGE	0	0	0	0	170,337,883
NET OTHER CHANGES					
ASSETS NOT ADMITTED	241,635	48,712	71,133	23,975	646,662
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	88,208
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)	682,507,059

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF MARCH 31, 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	1,202,866	(20,917)	1,181,949	2,260,243	(35,395)	2,224,848
RESIDENTIAL - EC	7,229,562	(124,851)	7,104,711	13,679,980	(215,567)	13,464,413
COMMERCIAL - FIRE	108,592	(4,329)	104,263	176,325	(10,125)	166,200
COMMERCIAL - EC	666,692	(36,328)	630,364	1,151,332	(81,062)	1,070,270
CRIME - RESIDENTIAL	75,652	(964)	74,688	135,106	299	135,405
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	761,396	(13,137)	748,259	1,524,050	(32,187)	1,491,863
HOMEOWNER - COASTAL	1,889,386	(46,116)	1,843,270	3,652,900	(107,581)	3,545,319
HO - BEACH WIND	14,662,039	(188,569)	14,473,470	26,755,500	(381,719)	26,373,781
HO - COASTAL WIND	34,553,260	(588,858)	33,964,402	66,529,214	(1,300,480)	65,228,734
WIND - RESIDENTIAL	794,247	(15,266)	778,981	1,510,491	(30,975)	1,479,516
WIND - COMMERCIAL	4,414,020	(101)	4,413,919	8,005,651	113,079	8,118,730
COASTAL - RESIDENTIAL	2,263,244	(45,814)	2,217,430	4,177,311	(44,845)	4,132,466
COASTAL - COMMERCIAL	5,685,993	5,101	5,691,094	9,580,601	(33,977)	9,546,624
TOTAL	74,306,949	(1,080,149)	73,226,800	139,138,704	(2,160,535)	136,978,169
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	917,107	1,693,870	2,610,977	0	2,904,290	2,904,290
RESIDENTIAL - EC	5,597,370	10,159,619	15,756,989	0	17,454,693	17,454,693
COMMERCIAL - FIRE	59,256	121,904	181,160	0	219,284	219,284
COMMERCIAL - EC	414,999	800,133	1,215,132	0	1,427,165	1,427,165
CRIME - RESIDENTIAL	51,863	95,343	147,206	0	165,228	165,228
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	657,354	1,129,042	1,786,396	0	1,932,887	1,932,887
HOMEOWNER - COASTAL	1,535,035	2,490,361	4,025,396	0	4,350,248	4,350,248
HO - BEACH WIND	10,508,938	18,608,593	29,117,531	0	31,902,919	31,902,919
HO - COASTAL WIND	27,731,829	42,631,840	70,363,669	0	73,938,649	73,938,649
WIND - RESIDENTIAL	623,351	1,114,332	1,737,683	0	1,895,043	1,895,043
WIND - COMMERCIAL	3,151,928	6,735,750	9,887,678	0	11,514,840	11,514,840
COASTAL - RESIDENTIAL	1,652,958	2,491,865	4,144,823	0	4,215,133	4,215,133
COASTAL - COMMERCIAL	3,341,616	6,437,090	9,778,706	0	11,355,977	11,355,977
TOTAL	56,243,604	94,509,742	150,753,346	0	163,276,356	163,276,356
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,709,817	745,815	2,455,632	1,709,817	745,815	2,455,632
RESIDENTIAL - EC	10,339,261	4,461,215	14,800,476	10,339,261	4,461,215	14,800,476
COMMERCIAL - FIRE	138,326	48,029	186,355	138,326	48,029	186,355
COMMERCIAL - EC	867,406	317,762	1,185,168	867,406	317,762	1,185,168
CRIME - RESIDENTIAL	103,285	40,593	143,878	103,285	40,593	143,878
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,131,415	519,067	1,650,482	1,131,415	519,067	1,650,482
HOMEOWNER - COASTAL	2,749,949	1,105,549	3,855,498	2,749,949	1,105,549	3,855,498
HO - BEACH WIND	20,370,693	8,182,880	28,553,573	20,370,693	8,182,880	28,553,573
HO - COASTAL WIND	49,994,458	18,929,323	68,923,781	49,994,458	18,929,323	68,923,781
WIND - RESIDENTIAL	1,140,028	502,297	1,642,325	1,140,028	502,297	1,642,325
WIND - COMMERCIAL	6,115,928	2,790,355	8,906,283	6,115,928	2,790,355	8,906,283
COASTAL - RESIDENTIAL	3,132,094	1,131,532	4,263,626	3,132,094	1,131,532	4,263,626
COASTAL - COMMERCIAL	7,295,913	2,718,393	10,014,306	7,295,913	2,718,393	10,014,306
TOTAL	105,088,573	41,492,810	146,581,383	105,088,573	41,492,810	146,581,383
EARNED PREMIUMS						
RESIDENTIAL - FIRE	410,156	927,138	1,337,294	550,426	2,123,080	2,673,506
RESIDENTIAL - EC	2,487,671	5,573,553	8,061,224	3,340,719	12,777,911	16,118,630
COMMERCIAL - FIRE	29,522	69,546	99,068	37,999	161,130	199,129
COMMERCIAL - EC	214,285	446,043	660,328	283,926	1,028,341	1,312,267
CRIME - RESIDENTIAL	24,230	53,786	78,016	31,821	124,934	156,755
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	287,335	596,838	884,173	392,635	1,381,633	1,774,268
HOMEOWNER - COASTAL	674,472	1,338,696	2,013,168	902,951	3,137,118	4,040,069
HO - BEACH WIND	4,800,284	10,237,144	15,037,428	6,384,807	23,338,320	29,723,127
HO - COASTAL WIND	12,290,631	23,113,659	35,404,290	16,534,756	53,708,846	70,243,602
WIND - RESIDENTIAL	277,570	596,769	874,339	370,463	1,361,771	1,732,234
WIND - COMMERCIAL	1,450,020	3,945,294	5,395,314	1,889,723	8,837,564	10,727,287
COASTAL - RESIDENTIAL	784,108	1,314,519	2,098,627	1,045,217	3,038,756	4,083,973
COASTAL - COMMERCIAL	1,731,696	3,723,798	5,455,494	2,284,688	8,603,607	10,888,295
TOTAL	25,461,980	51,936,783	77,398,763	34,050,131	119,623,011	153,673,142

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF MARCH 31, 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	0	1,413,601	1,413,601	0	2,829,194	2,829,194
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	652,431	652,431	0	1,305,781	1,305,781
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	0	761,170	761,170	0	1,523,412	1,523,412
HOMEOWNER - COASTAL	0	1,033,016	1,033,016	0	2,067,488	2,067,488
HO - BEACH WIND	0	10,602,009	10,602,009	0	21,218,956	21,218,956
HO - COASTAL WIND	0	15,821,459	15,821,459	0	31,665,210	31,665,210
WIND - RESIDENTIAL	0	8,372,868	8,372,868	0	16,757,534	16,757,534
WIND - COMMERCIAL	0	5,328,189	5,328,189	0	10,663,885	10,663,885
COASTAL - RESIDENTIAL	0	2,229,140	2,229,140	0	4,461,421	4,461,421
COASTAL - COMMERCIAL	0	5,110,712	5,110,712	0	10,228,625	10,228,625
TOTAL	0	51,324,595	51,324,595	0	102,721,506	102,721,506
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	410,156	927,138	1,337,294	550,426	2,123,080	2,673,506
RESIDENTIAL - EC	2,487,671	4,159,952	6,647,623	3,340,719	9,948,717	13,289,436
COMMERCIAL - FIRE	29,522	69,546	99,068	37,999	161,130	199,129
COMMERCIAL - EC	214,285	(206,388)	7,897	283,926	(277,440)	6,486
CRIME - RESIDENTIAL	24,230	53,786	78,016	31,821	124,934	156,755
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	287,335	(164,332)	123,003	392,635	(141,779)	250,856
HOMEOWNER - COASTAL	674,472	305,680	980,152	902,951	1,069,630	1,972,581
HO - BEACH WIND	4,800,284	(364,865)	4,435,419	6,384,807	2,119,364	8,504,171
HO - COASTAL WIND	12,290,631	7,292,200	19,582,831	16,534,756	22,043,636	38,578,392
WIND - RESIDENTIAL	277,570	(7,776,099)	(7,498,529)	370,463	(15,395,763)	(15,025,300)
WIND - COMMERCIAL	1,450,020	(1,382,895)	67,125	1,889,723	(1,826,321)	63,402
COASTAL - RESIDENTIAL	784,108	(914,621)	(130,513)	1,045,217	(1,422,665)	(377,448)
COASTAL - COMMERCIAL	1,731,696	(1,386,914)	344,782	2,284,688	(1,625,018)	659,670
TOTAL	25,461,980	612,188	26,074,168	34,050,131	16,901,505	50,951,636

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF MARCH 31, 2012

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	931,571	1,087,014	0	15,752	0	0	2,034,337
RESIDENTIAL - EC	38,556	1,178,575	23,677	2,291	0	0	1,243,099
COMMERCIAL - FIRE	0	11,161	4,357	75,000	0	0	90,518
COMMERCIAL - EC	0	48,251	3,188	0	0	0	51,439
CRIME - RESIDENTIAL	0	12,192	489	0	0	0	12,681
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	177,374	0	0	0	0	177,374
HOMEOWNER - COASTAL	19,219	246,602	114,906	0	0	0	380,727
HO - BEACH WIND	7,930	1,221,132	81,222	0	0	0	1,310,284
HO - COASTAL WIND	91,257	2,887,025	472,749	0	0	0	3,451,031
WIND - RESIDENTIAL	16,665	113,334	33,187	0	0	0	163,186
WIND - COMMERCIAL	0	5,690,514	504,692	0	0	0	6,195,206
COASTAL - RESIDENTIAL	2,712	486,030	21,104	0	0	0	509,846
COASTAL - COMMERCIAL	0	2,647,025	971,343	0	4,148	0	3,622,516
TOTAL	1,107,910	15,806,229	2,230,914	93,043	4,148	0	19,242,244
OUTSTANDING LOSSES (CURRENT 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
OUTSTANDING LOSSES (PRIOR 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
INCURRED LOSSES							
RESIDENTIAL - FIRE	190,337	992,765	(4,200)	(5,662)	0	0	1,173,240
RESIDENTIAL - EC	(641,951)	197,868	2,975	2,291	1,000	0	(437,817)
COMMERCIAL - FIRE	(21,764)	(3,938)	4,357	74,000	0	0	52,655
COMMERCIAL - EC	(150,222)	(7,051)	(2,779)	0	0	0	(160,052)
CRIME - RESIDENTIAL	2,000	14,895	(5,011)	0	0	0	11,884
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(75,626)	97,625	0	0	0	0	21,999
HOMEOWNER - COASTAL	33,252	192,498	78,228	0	10,000	0	313,978
HO - BEACH WIND	(331,722)	744,964	48,222	(2,500)	0	0	458,964
HO - COASTAL WIND	(1,051,129)	1,492,603	296,159	5,000	0	(1,131)	741,502
WIND - RESIDENTIAL	(63,461)	45,843	13,187	0	0	0	(4,431)
WIND - COMMERCIAL	(3,324,361)	1,226,754	158,093	0	0	0	(1,939,514)
COASTAL - RESIDENTIAL	(104,630)	247,177	9,005	0	0	0	151,552
COASTAL - COMMERCIAL	(1,578,646)	2,019,550	(575,448)	0	4,148	0	(130,396)
TOTAL	(7,117,923)	7,261,553	22,788	73,129	15,148	(1,131)	253,564

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSSES
AS OF MARCH 31, 2012

	YEAR TO DATE						
	2012	2011	2010	2009	2008	2007	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	936,572	2,153,847	56,127	15,752	0	0	3,162,298
RESIDENTIAL - EC	59,812	7,207,429	479,411	2,291	0	0	7,748,943
COMMERCIAL - FIRE	0	13,911	25,558	75,000	0	0	114,469
COMMERCIAL - EC	0	987,311	30,830	0	0	0	1,018,141
CRIME - RESIDENTIAL	0	17,382	489	0	0	0	17,871
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	871,048	80,658	0	0	0	951,706
HOMEOWNER - COASTAL	23,790	2,386,760	608,334	0	0	0	3,018,884
HO - BEACH WIND	7,930	6,239,606	554,944	0	0	0	6,802,480
HO - COASTAL WIND	97,369	25,789,619	2,973,055	0	0	0	28,860,043
WIND - RESIDENTIAL	16,665	605,690	57,328	0	0	0	679,683
WIND - COMMERCIAL	0	13,278,146	851,987	0	0	0	14,130,133
COASTAL - RESIDENTIAL	6,393	4,611,155	427,797	0	0	0	5,045,345
COASTAL - COMMERCIAL	0	8,497,759	2,334,903	0	4,148	0	10,836,810
TOTAL	1,148,531	72,659,663	8,481,421	93,043	4,148	0	82,386,806
OUTSTANDING LOSSES (CURRENT 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
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	1,172,910	(829,875)	(135,478)	(5,662)	0	0	201,895
RESIDENTIAL - EC	604,042	(8,185,458)	(608,536)	2,291	1,000	0	(8,186,661)
COMMERCIAL - FIRE	0	(70,664)	24,749	74,000	0	0	28,085
COMMERCIAL - EC	198	171,499	10,731	0	0	0	182,428
CRIME - RESIDENTIAL	2,000	8,882	489	(5,500)	0	0	5,871
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	96,559	(67,515)	(85,706)	0	0	0	(56,662)
HOMEOWNER - COASTAL	220,107	(2,839,345)	90,065	0	10,000	0	(2,519,173)
HO - BEACH WIND	704,888	(6,108,209)	(93,150)	(2,500)	0	0	(5,498,971)
HO - COASTAL WIND	3,092,423	(21,021,749)	260,334	5,000	0	(1,131)	(17,665,123)
WIND - RESIDENTIAL	108,724	(599,799)	(2,870)	0	0	0	(493,945)
WIND - COMMERCIAL	1,841,188	12,540,250	825,388	0	0	0	15,206,826
COASTAL - RESIDENTIAL	597,890	(2,108,317)	40,202	0	0	0	(1,470,225)
COASTAL - COMMERCIAL	2,209,424	5,805,375	2,172,827	0	4,148	0	10,191,774
TOTAL	10,650,353	(23,304,925)	2,499,045	67,629	15,148	(1,131)	(10,073,881)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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STATISTICAL REPORT OF LOSSES
AS OF MARCH 31, 2012

	IBNR TOTALS						
	2012	2011	2010	2009	2008	2007	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	149,499	0	0	0	0	0	149,499
RESIDENTIAL - EC	494,916	0	0	0	0	0	494,916
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	92,059	0	0	0	0	0	92,059
HOMEOWNER - COASTAL	184,119	0	0	0	0	0	184,119
HO - BEACH WIND	644,415	0	0	0	0	0	644,415
HO - COASTAL WIND	2,945,899	0	0	0	0	0	2,945,899
WIND - RESIDENTIAL	92,059	0	0	0	0	0	92,059
WIND - COMMERCIAL	1,841,188	0	0	0	0	0	1,841,188
COASTAL - RESIDENTIAL	552,356	0	0	0	0	0	552,356
COASTAL - COMMERCIAL	2,209,424	0	0	0	0	0	2,209,424
TOTAL	9,205,934	0	0	0	0	0	9,205,934
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	514,212	1,294,841	0	0	0	0	1,809,053
RESIDENTIAL - EC	1,207,638	6,682,772	0	0	0	0	7,890,410
COMMERCIAL - FIRE	21,764	39,377	0	0	0	0	61,141
COMMERCIAL - EC	150,420	403,824	0	0	0	0	554,244
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,185	443,201	0	0	0	0	615,386
HOMEOWNER - COASTAL	172,185	2,216,004	0	0	0	0	2,388,189
HO - BEACH WIND	1,033,110	5,318,409	0	0	0	0	6,351,519
HO - COASTAL WIND	4,132,440	20,830,435	0	0	0	0	24,962,875
WIND - RESIDENTIAL	172,185	443,201	0	0	0	0	615,386
WIND - COMMERCIAL	5,165,549	1,329,602	0	0	0	0	6,495,151
COASTAL - RESIDENTIAL	688,740	3,102,405	0	0	0	0	3,791,145
COASTAL - COMMERCIAL	3,788,070	2,216,004	0	0	0	0	6,004,074
TOTAL	17,218,498	44,320,075	0	0	0	0	61,538,573

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2012

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	6,195	14,955	67	861	0	0	22,078
RESIDENTIAL - EC	23,719	85,372	3,056	0	4,250	0	116,397
COMMERCIAL - FIRE	28	1,972	0	0	0	0	2,000
COMMERCIAL - EC	2,214	10,921	722	0	0	0	13,857
CRIME - RESIDENTIAL	11	0	0	0	0	0	11
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,683	9,040	0	0	0	0	10,723
HOMEOWNER - COASTAL	8,684	11,254	4,515	0	0	0	24,453
HO - BEACH WIND	21,476	72,425	5,525	0	0	0	99,426
HO - COASTAL WIND	87,901	175,157	18,885	0	0	0	281,943
WIND - RESIDENTIAL	2,844	6,875	2,126	0	0	0	11,845
WIND - COMMERCIAL	11,765	229,408	16,944	0	0	260	258,377
COASTAL - RESIDENTIAL	17,444	29,537	1,513	0	0	0	48,494
COASTAL - COMMERCIAL	11,469	134,390	57,896	0	0	0	203,755
TOTAL	195,433	781,306	111,249	861	4,250	260	1,093,359
UNPAID LOSS EXPENSE (CURRENT 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
UNPAID LOSS EXPENSE (PRIOR 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
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	(64,764)	5,532	(371)	(1,372)	0	0	(60,975)
RESIDENTIAL - EC	(35,086)	(14,802)	947	0	4,358	0	(44,583)
COMMERCIAL - FIRE	(1,889)	659	0	(87)	0	0	(1,317)
COMMERCIAL - EC	(11,014)	6,005	203	0	0	0	(4,806)
CRIME - RESIDENTIAL	289	375	(764)	0	0	0	(100)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(4,859)	(3,990)	(296)	0	0	0	(9,145)
HOMEOWNER - COASTAL	10,107	4,502	175	(23)	1,149	0	15,910
HO - BEACH WIND	(8,327)	25,134	2,106	(218)	0	0	18,695
HO - COASTAL WIND	(10,027)	71,441	5,803	454	0	(97)	67,574
WIND - RESIDENTIAL	(4,132)	1,370	437	0	0	0	(2,325)
WIND - COMMERCIAL	(279,380)	(148,333)	(12,392)	0	0	260	(439,845)
COASTAL - RESIDENTIAL	8,609	11,627	593	0	0	0	20,829
COASTAL - COMMERCIAL	(125,644)	79,618	(73,865)	0	0	0	(119,891)
TOTAL	(526,117)	39,138	(77,424)	(1,246)	5,507	163	(559,979)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF MARCH 31, 2012

YEAR TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	10,198	68,017	1,212	861	0	0	80,288
RESIDENTIAL - EC	41,840	621,038	58,930	6,617	9,380	0	737,805
COMMERCIAL - FIRE	57	2,676	0	0	0	0	2,733
COMMERCIAL - EC	4,531	65,803	2,425	0	0	0	72,759
CRIME - RESIDENTIAL	22	275	0	0	0	0	297
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,445	45,167	6,904	0	0	0	55,516
HOMEOWNER - COASTAL	17,306	198,563	31,484	0	0	0	247,353
HO - BEACH WIND	41,379	576,394	51,195	0	0	0	668,968
HO - COASTAL WIND	176,117	2,176,048	232,191	0	0	0	2,584,356
WIND - RESIDENTIAL	5,302	63,952	5,075	0	0	0	74,329
WIND - COMMERCIAL	24,148	514,140	32,923	0	0	260	571,471
COASTAL - RESIDENTIAL	35,676	447,242	40,936	0	0	0	523,854
COASTAL - COMMERCIAL	25,111	452,393	97,542	0	0	0	575,046
TOTAL	385,132	5,231,708	560,817	7,478	9,380	260	6,194,775
UNPAID LOSS EXPENSE (CURRENT 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
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	32,843	(202,514)	(15,496)	(1,006)	0	0	(186,173)
RESIDENTIAL - EC	91,154	(774,575)	(35,639)	6,617	9,488	0	(702,955)
COMMERCIAL - FIRE	57	(5,085)	(71)	(87)	0	0	(5,186)
COMMERCIAL - EC	4,548	(9,421)	673	0	0	0	(4,200)
CRIME - RESIDENTIAL	300	(905)	0	(764)	0	0	(1,369)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	12,064	(40,940)	(7,739)	0	0	0	(36,615)
HOMEOWNER - COASTAL	35,077	(284,286)	(14,965)	210	1,149	0	(262,815)
HO - BEACH WIND	102,850	(545,055)	(4,608)	(214)	0	0	(447,027)
HO - COASTAL WIND	442,493	(2,039,197)	3,707	454	0	(96)	(1,592,639)
WIND - RESIDENTIAL	13,487	(43,460)	(24)	0	0	0	(29,997)
WIND - COMMERCIAL	187,844	433,063	30,450	0	0	260	651,617
COASTAL - RESIDENTIAL	88,366	(158,141)	8,087	0	0	0	(61,688)
COASTAL - COMMERCIAL	221,548	190,407	82,878	0	0	0	494,833
TOTAL	1,232,631	(3,480,109)	47,253	5,210	10,637	164	(2,184,214)

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	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	3,099	0	310	0
48	10/01/09 09/30/10	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	3,099	0	310	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 DECEMBER 31, 2011

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	10,099	582,700	1,010	72,015
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	0	42,238	0	3,263
			TOTAL	10,099	624,938	1,010	75,278
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	492,620	8,596,218	49,262	779,837
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	49,804	1,050,610	4,980	73,430
			TOTAL	542,424	9,646,828	55,252	853,267

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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	65,877	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	519,826	0	36,002

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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

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 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	0	66,814	0	7,431
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	148,599	845,446	14,860	32,247
			TOTAL	148,599	912,260	14,860	39,678
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	82,698	771,761	8,270	89,012
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	2,435,889	14,342,048	243,589	615,969

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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							
95	10/01/02 09/30/03	09/18/03 09/20/03	HABITATIONAL	0	0	0	0
95	10/01/02 09/30/03	09/18/03 09/20/03	COMMERCIAL	0	0	0	260
			TOTAL	0	0	0	260
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	25,988
				0	127,583	0	30,320
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

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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	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
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	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

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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	2,078	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
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	30,099	957,092	3,010	93,307
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	295,525	2,496,417	29,553	99,278
			TOTAL	325,624	3,453,509	32,562	192,585
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

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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	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	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	43,143
30	10/01/09 09/30/10	09/25/10 10/03/10	HO WIND COASTAL	0	2,086,979	0	220,533
				0	3,112,315	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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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	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	646,910	0	17,610
44	10/01/09 09/30/10	04/14/11 04/16/11	HO WIND COASTAL	100,370	1,950,764	10,037	80,243
				110,009	2,649,367	11,001	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	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

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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	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 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	395,000	1,000	31,935
59	10/01/09 09/30/10	08/26/11 08/28/11	HO WIND BEACH	70,000	685,572	7,000	66,641
59	10/01/09 09/30/10	08/26/11 08/28/11	HO WIND COASTAL	365,960	5,136,959	36,596	435,954
				<u>445,960</u>	<u>6,291,725</u>	<u>44,596</u>	<u>542,574</u>
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	73,542	3,062,218	7,354	281,883
59	10/01/10 09/30/11	08/26/11 08/28/11	HO WIND BEACH	689,479	7,639,470	68,948	761,660
59	10/01/10 09/30/11	08/26/11 08/28/11	HO WIND COASTAL	3,162,723	50,229,335	316,272	4,402,348
				<u>4,000,744</u>	<u>61,475,103</u>	<u>400,074</u>	<u>5,496,149</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
BEACH PLAN
AS OF MARCH 31, 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	68,603,400	149	0	0	933,714,645	2,781	0	0	98,732,332	1,104	1,101,050,377	4,034
BRUNSWICK	1,585,705,098	7,173	144,637,690	231	410,395,470	798	1,937,249,763	4,112	7,412,028,571	17,982	103,093,502	507	347,116,607	3,084	11,940,226,701	33,887
CAMDEN	0	0	0	0	26,872,030	50	0	0	375,137,620	977	0	0	25,842,632	195	427,852,282	1,222
CARTERET	559,098,676	4,357	135,612,960	221	242,388,380	486	1,869,342,683	3,726	4,377,323,206	11,468	126,047,066	590	290,524,287	2,168	7,600,337,258	23,016
CHOWAN	0	0	0	0	17,505,950	41	0	0	465,683,411	1,296	0	0	48,245,024	451	531,434,385	1,788
CRAVEN	0	0	0	0	251,306,330	543	0	0	2,266,339,859	6,773	0	0	185,048,699	1,468	2,702,694,888	8,784
CURRITUCK	726,273,220	2,034	13,992,420	20	85,433,470	167	1,501,950,278	1,955	1,238,794,282	3,144	60,446,748	153	81,729,157	619	3,708,619,575	8,092
DARE	2,248,953,481	10,030	351,321,490	566	47,243,800	79	4,393,665,366	8,564	695,728,276	1,496	309,655,064	1,186	27,658,671	162	8,074,226,148	22,083
HYDE	70,132,917	377	3,557,840	6	6,095,900	19	62,040,225	141	53,045,470	197	11,713,867	57	15,396,966	202	221,983,185	999
JONES	0	0	0	0	15,590,600	42	0	0	142,442,574	498	0	0	19,409,316	224	177,442,490	764
NEW HANOVER	497,396,461	2,347	186,920,440	359	706,729,150	1,420	1,197,162,046	2,276	12,396,439,765	29,378	97,903,265	403	593,580,898	3,504	15,676,132,025	39,687
ONSLow	151,953,069	922	27,734,270	45	445,903,060	1,034	361,076,560	782	4,801,979,047	15,567	22,602,370	99	657,883,237	4,705	6,469,131,613	23,154
PAMLICO	0	0	0	0	20,257,060	39	0	0	631,126,660	1,569	0	0	54,281,570	480	705,665,290	2,088
PASQUOTANK	0	0	0	0	92,889,570	195	0	0	919,737,582	2,702	0	0	103,819,533	818	1,116,446,685	3,715
PENDER	249,502,571	1,273	31,285,610	47	126,893,180	246	485,120,338	1,050	2,334,895,936	6,160	28,073,630	124	172,220,378	1,568	3,427,991,643	10,468
PERQUIMANS	0	0	0	0	24,555,430	61	0	0	472,353,724	1,192	0	0	37,484,506	370	534,393,660	1,623
TYRRELL	0	0	0	0	4,552,730	13	0	0	65,283,170	227	0	0	13,241,930	173	83,077,830	413
WASHINGTON	0	0	0	0	15,274,410	39	0	0	167,864,058	555	0	0	23,406,611	286	206,545,079	880
TOTAL	6,089,015,493	28,513	895,062,720	1,495	2,608,489,920	5,421	11,807,607,259	22,606	39,749,917,856	103,962	759,535,512	3,119	2,795,622,354	21,581	64,705,251,114	186,697

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	160,151,507	240	160,151,507	240	BEAUFORT	1,261,201,884	4,274
BRUNSWICK	26,404,932	63	388,099,782	201	937,669,350	824	1,352,174,064	1,088	BRUNSWICK	13,292,400,765	34,975
CAMDEN	0	0	0	0	30,553,237	47	30,553,237	47	CAMDEN	458,405,519	1,269
CARTERET	31,588,397	83	710,903,518	346	903,573,604	947	1,646,065,519	1,376	CARTERET	9,246,402,777	24,392
CHOWAN	0	0	0	0	125,894,840	127	125,894,840	127	CHOWAN	657,329,225	1,915
CRAVEN	0	0	0	0	561,763,151	630	561,763,151	630	CRAVEN	3,264,458,039	9,414
CURRITUCK	4,763,200	18	77,853,035	87	139,296,387	221	221,912,622	326	CURRITUCK	3,930,532,197	8,418
DARE	90,682,905	191	990,416,470	838	200,599,865	166	1,281,699,240	1,195	DARE	9,355,925,388	23,278
HYDE	8,584,100	23	42,508,329	51	24,150,153	36	75,242,582	110	HYDE	297,225,767	1,109
JONES	0	0	0	0	17,853,084	51	17,853,084	51	JONES	195,295,574	815
NEW HANOVER	72,087,368	164	527,637,865	359	1,674,142,079	1,293	2,273,867,312	1,816	NEW HANOVER	17,949,999,337	41,503
ONSLow	2,457,356	14	80,510,734	27	1,002,648,725	1,171	1,085,616,815	1,212	ONSLow	7,554,748,428	24,366
PAMLICO	0	0	0	0	79,159,018	128	79,159,018	128	PAMLICO	784,824,308	2,216
PASQUOTANK	0	0	0	0	226,545,592	282	226,545,592	282	PASQUOTANK	1,342,992,277	3,997
PENDER	10,388,867	25	80,842,018	66	150,971,512	233	242,202,397	324	PENDER	3,670,194,040	10,792
PERQUIMANS	0	0	0	0	53,052,882	94	53,052,882	94	PERQUIMANS	587,446,542	1,717
TYRRELL	0	0	0	0	21,509,334	31	21,509,334	31	TYRRELL	104,587,164	444
WASHINGTON	0	0	0	0	53,965,857	79	53,965,857	79	WASHINGTON	260,510,936	959
TOTAL	246,957,125	581	2,898,771,751	1,975	6,363,500,177	6,600	9,509,229,053	9,156	TOTAL	74,214,480,167	195,853

* 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.