



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2017

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2017

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	77,629,872	0	0	77,629,872
INVESTMENTS	1,531,205,241	0	0	1,531,205,241
INTEREST INCOME DUE OR ACCRUED	7,946,877	0	0	7,946,877
FIXED ASSETS	188,791	0	(188,791)	0
DATA PROCESSING EQUIPMENT	397,614	0	(14,696)	382,918
ACCOUNTS RECEIVABLE - OTHER	26,650,058	0	0	26,650,058
PREPAID EXPENSE	14,633,645	0	(14,633,645)	0
ACCRUAL-PREMIUM TAX	1,900,876	0	0	1,900,876
TOTAL ASSETS	1,660,552,974	0	(14,837,132)	1,645,715,842
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				379,690
ACCOUNTS PAYABLE - FAIR				1,516,421
PREMIUM SUSPENSE				1,195,819
PREMIUM REFUND				85,379
COMMISSION PAYABLE				6,134,644
ACCRUAL-POST RETIREMENT				4,443,881
ACCRUAL-PENSION				2,466,251
ACCRUAL-RENT				389,305
CLAIMS PAYABLE				32,776
PREPAID PREMIUMS				15,681,411
UNCLAIMED CHECKS				2,921,627
TOTAL LIABILITIES				35,247,204
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				5,155,146
UNPAID LAE RESERVES				1,198,490
UNEARNED PREMIUMS				181,383,806
TOTAL RESERVES				187,737,442
SURPLUS				1,422,731,196
TOTAL LIABILITIES & SURPLUS				1,645,715,842

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2017

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	89,231,991	180,214,454
CEDED REINSURANCE PREMIUMS	12,131,892	31,555,328
NET PREMIUMS EARNED	77,100,099	148,659,126
DEDUCTIONS		
LOSSES INCURRED	3,321,308	7,104,698
LOSS EXPENSE INCURRED	1,016,879	2,084,830
OPERATING EXPENSE INCURRED	15,349,529	27,773,464
PREMIUM TAXES	2,877,237	5,006,482
TOTAL DEDUCTIONS	22,564,953	41,969,474
OTHER INCOME		
PREMIUM CHARGED OFF	(14,356)	(48,916)
SERVICE CHARGES	99,835	200,479
MISCELLANEOUS INCOME	(2,799)	(7,400)
NET UNDERWRITING GAIN OR (LOSS)	54,617,826	106,833,815
INVESTMENT INCOME		
INVESTMENT INCOME	7,159,574	14,208,420
NET INCOME OR (LOSS)	61,777,400	121,042,235
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	1,362,732,884	1,304,864,519
NET INCOME OR (LOSS)	61,777,400	121,042,235
CHANGE IN ASSETS NOT ADMITTED	(1,779,088)	(3,175,558)
NET CHANGE IN SURPLUS	59,998,312	117,866,677
SURPLUS (CURRENT PERIOD)	1,422,731,196	1,422,731,196

The Aggregate Liability for the Association as of June 30, 2017 is \$78,497,947,531.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2017

	QUARTER TO DATE							TOTAL
	2017	2016	2015	2014	2013	2012 SP ⁺	2012	
INCOME RECEIVED								
PREMIUMS WRITTEN	103,422,237	(1,063,354)	0	0	0	0	0	102,358,883
CEDED REINSURANCE	(5,682,667)	(6,449,225)	0	0	0	0	0	(12,131,892)
INTEREST RECEIVED	7,159,574	0	0	0	0	0	0	7,159,574
PREMIUM CHARGED OFF	(14,356)	0	0	0	0	0	0	(14,356)
SERVICE CHARGES	99,835	0	0	0	0	0	0	99,835
MISCELLANEOUS INCOME	(2,799)	0	0	0	0	0	0	(2,799)
TOTAL INCOME	104,981,824	(7,512,579)	0	0	0	0	0	97,469,245
EXPENSES PAID								
LOSSES	1,658,414	7,805,577	1,221,665	412,583	36,634	0	(6,388)	11,128,485
LOSS ADJUSTMENT EXPENSES	1,540,396	768,717	95,173	23,762	3,071	0	0	2,431,119
COMMISSION	13,465,739	(138,236)	0	0	0	0	0	13,327,503
PREMIUM TAX	2,877,237	0	0	0	0	0	0	2,877,237
ADMINISTRATIVE EXPENSES	2,022,026	0	0	0	0	0	0	2,022,026
TOTAL EXPENSES PAID	21,563,812	8,436,058	1,316,838	436,345	39,705	0	(6,388)	31,786,370
NET CASH CHANGE	83,418,012	(15,948,637)	(1,316,838)	(436,345)	(39,705)	0	6,388	65,682,875
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,987,029	1,793,852	223,939	145,326	0	0	5,000	5,155,146
LOSS ADJUSTMENT EXPENSES	719,709	374,325	61,569	41,812	0	0	1,075	1,198,490
UNEARNED PREMIUMS	141,087,573	40,296,233	0	0	0	0	0	181,383,806
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR)	8,208,304	3,922,333	537,367	289,319	0	0	5,000	12,962,323
LOSS ADJUSTMENT EXPENSES	1,662,556	724,291	139,633	85,177	0	0	1,073	2,612,730
UNEARNED PREMIUMS	69,119,013	99,137,901	0	0	0	0	0	168,256,914
NET RESERVE CHANGE	(65,804,438)	61,320,115	391,492	187,358	0	0	(2)	(3,905,475)
NET OTHER CHANGES								
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(1,779,088)	0	0	0	0	0	0	(1,779,088)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(1,779,088)	0	0	0	0	0	0	(1,779,088)
ASSESSMENTS	0	0	0	0	0	0	0	0
UNCLAIMED BALANCES	0	0	0	0	0	0	0	0
INSOLVENT COMPANY RECEIVERSHIP	0	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
CHANGE IN SURPLUS	15,834,485	45,371,478	(925,346)	(248,987)	(39,705)	0	6,386	59,998,312

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2017

	YEAR TO DATE							
	2017	2016	2015	2014	2013	2012 SP ¹	2012	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	182,006,688	(3,897,748)	0	0	0	0	0	178,108,940
CEDED REINSURANCE	(5,682,667)	(25,872,661)	0	0	0	0	0	(31,555,328)
INTEREST RECEIVED	14,208,420	0	0	0	0	0	0	14,208,420
PREMIUM CHARGED OFF	(48,916)	0	0	0	0	0	0	(48,916)
SERVICE CHARGES	200,479	0	0	0	0	0	0	200,479
MISCELLANEOUS INCOME	(7,400)	0	0	0	0	0	0	(7,400)
TOTAL INCOME	190,676,604	(29,770,409)	0	0	0	0	0	160,906,195
EXPENSES PAID								
LOSSES	1,928,364	18,877,792	3,879,699	950,243	85,508	0	(6,388)	25,715,218
LOSS ADJUSTMENT EXPENSES	3,015,226	1,661,415	358,193	52,583	7,902	275	466	5,096,060
COMMISSION	24,367,155	(506,707)	0	0	0	0	0	23,860,448
PREMIUM TAX	5,006,482	0	0	0	0	0	0	5,006,482
ADMINISTRATIVE EXPENSES	3,913,016	0	0	0	0	0	0	3,913,016
TOTAL EXPENSES PAID	38,230,243	20,032,500	4,237,892	1,002,826	93,410	275	(5,922)	63,591,224
NET CASH CHANGE	152,446,361	(49,802,909)	(4,237,892)	(1,002,826)	(93,410)	(275)	5,922	97,314,971
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,987,029	1,793,852	223,939	145,326	0	0	5,000	5,155,146
LOSS ADJUSTMENT EXPENSES	719,709	374,325	61,569	41,812	0	0	1,075	1,198,490
UNEARNED PREMIUMS	141,087,573	40,296,233	0	0	0	0	0	181,383,806
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR)	0	21,926,601	1,445,952	365,416	17,499	5,099	5,099	23,765,666
LOSS ADJUSTMENT EXPENSES	0	3,852,401	248,070	105,343	2,465	736	705	4,209,720
UNEARNED PREMIUMS	0	183,489,320	0	0	0	0	0	183,489,320
NET RESERVE CHANGE	(144,794,311)	166,803,912	1,408,514	283,621	19,964	5,835	(271)	23,727,264
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(3,175,558)	0	0	0	0	0	0	(3,175,558)
TOTAL NET OTHER CHANGES	(3,175,558)	0	0	0	0	0	0	(3,175,558)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
CHANGE IN SURPLUS	4,476,492	117,001,003	(2,829,378)	(719,205)	(73,446)	5,560	5,651	117,866,677

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2017

	2017				2016			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	60,800,020	10,168,223	99,832,872	11,205,573	121,576,541	20,135,237	206,350,058	21,796,702
CEDED REINSURANCE	(2,089,600)	(464,611)	(2,683,059)	(445,397)	(28,573,726)	(6,443,159)	(36,515,858)	(6,102,415)
INTEREST RECEIVED	4,746,376	793,786	7,793,490	874,767	9,170,899	1,509,554	15,564,222	1,632,548
MISCELLANEOUS INCOME	48,159	8,054	79,076	8,876	116,949	19,250	198,479	20,819
TOTAL INCOME	63,504,955	10,505,452	105,022,379	11,643,819	102,290,663	15,220,882	185,596,901	17,347,654
EXPENSES PAID								
LOSSES	715,155	3,500	1,174,536	35,173	14,929,662	5,975,174	32,575,048	2,799,138
LOSS ADJUSTMENT EXPENSES	791,372	291,049	1,792,211	140,594	3,300,791	497,682	8,448,846	447,888
COMMISSION	8,147,556	1,321,463	13,426,362	1,471,775	15,733,137	2,578,437	26,758,764	2,914,057
PREMIUM TAX	1,672,434	279,699	2,746,116	308,233	3,412,345	561,681	5,791,198	607,445
ADMINISTRATIVE EXPENSES	1,307,156	218,609	2,146,334	240,912	3,128,739	514,999	5,309,881	556,959
TOTAL EXPENSES PAID	12,633,673	2,114,320	21,285,559	2,196,687	40,504,674	10,127,973	78,883,737	7,325,487
NET CASH CHANGE	50,871,282	8,391,132	83,736,820	9,447,132	61,785,989	5,092,909	106,713,164	10,022,167
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,237,543	664,714	972,843	111,929	357,209	731,849	586,811	117,983
LOSS ADJUSTMENT EXPENSES	313,857	154,536	225,498	25,818	97,762	124,805	133,945	17,813
UNEARNED PREMIUMS	47,463,610	8,032,114	77,129,326	8,462,523	13,051,596	1,738,265	23,271,197	2,235,175
NET RESERVE CHANGE	49,015,010	8,851,364	78,327,667	8,600,270	13,506,567	2,594,919	23,991,953	2,370,971
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(1,060,807)	(177,410)	(1,741,832)	(195,509)	(1,757,303)	(289,257)	(2,982,375)	(312,824)
MINIMUM PENSION LIABILITY	0	0	0	0	96,900	15,950	164,452	17,250
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(1,060,807)	(177,410)	(1,741,832)	(195,509)	(1,660,403)	(273,307)	(2,817,923)	(295,574)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	795,465	(637,642)	3,667,321	651,353	46,619,019	2,224,683	79,903,288	7,355,622

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2017

	2015				2014			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	134,337,950	22,584,273	208,078,070	22,612,996	141,370,854	23,477,861	218,057,767	22,945,215
CEDED REINSURANCE	(44,850,535)	(10,228,456)	(56,870,112)	(9,797,701)	(58,464,604)	(16,012,789)	(66,757,628)	(15,213,553)
INTEREST RECEIVED	6,591,113	1,092,893	10,226,103	1,102,324	5,960,455	979,414	9,199,146	965,333
MISCELLANEOUS INCOME	136,994	22,715	212,546	22,911	133,426	21,924	205,925	21,609
TOTAL INCOME	96,215,522	13,471,425	161,646,607	13,940,530	89,000,131	8,466,410	160,705,210	8,718,604
EXPENSES PAID								
LOSSES	9,554,202	1,041,872	20,432,873	1,266,328	9,983,730	1,269,341	13,972,936	812,925
LOSS ADJUSTMENT EXPENSES	3,297,157	419,870	5,583,113	284,054	2,345,060	419,159	4,568,569	655,278
COMMISSION	17,447,514	2,887,306	27,085,168	2,958,441	18,382,775	3,030,590	28,353,209	3,081,774
PREMIUM TAX	3,755,611	622,729	5,826,825	628,103	3,972,070	652,685	6,130,347	643,302
ADMINISTRATIVE EXPENSES	2,931,836	486,137	4,548,739	490,332	2,983,782	490,291	4,605,060	483,242
TOTAL EXPENSES PAID	36,986,320	5,457,914	63,476,718	5,627,258	37,667,417	5,862,066	57,630,121	5,676,521
NET CASH CHANGE	59,229,202	8,013,511	98,169,889	8,313,272	51,332,714	2,604,344	103,075,089	3,042,083
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	139,353	0	84,586	0	77,830	0	67,496	0
LOSS ADJUSTMENT EXPENSES	42,714	0	18,855	0	25,053	0	16,759	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	182,067	0	103,441	0	102,883	0	84,255	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(74,739)	(12,281)	(115,349)	(12,104)
MINIMUM PENSION LIABILITY	(110,067)	(18,251)	(170,769)	(18,408)	(478,739)	(78,666)	(738,869)	(77,535)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	(73,947)	(12,151)	(114,126)	(11,976)
TOTAL NET OTHER CHANGES	(2,056,591)	(341,010)	(3,190,799)	(343,952)	(627,425)	(103,098)	(968,344)	(101,615)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	56,990,544	7,672,501	94,875,649	7,969,320	50,602,406	2,501,246	102,022,490	2,940,468

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2017

	2013				2012 SP ¹			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	130,025,240	23,661,313	208,179,310	23,248,639	22,928,789	4,598,561	43,176,425	4,511,358
CEDED REINSURANCE	(69,964,291)	(18,245,521)	(81,858,327)	(17,055,596)	0	0	0	0
INTEREST RECEIVED	4,712,755	852,152	7,548,381	831,660	903,775	174,967	1,679,853	168,669
MISCELLANEOUS INCOME	111,397	20,143	178,424	19,658	20,941	4,054	38,925	3,908
TOTAL INCOME	64,885,101	6,288,087	134,047,788	7,044,361	23,853,505	4,777,582	44,895,203	4,683,935
EXPENSES PAID								
LOSSES	7,034,789	4,953,790	12,662,600	1,506,268	1,104,987	73,337	1,171,094	38,622
LOSS ADJUSTMENT EXPENSES	2,532,741	614,072	3,589,367	688,409	170,539	19,830	204,516	32,188
COMMISSION	16,966,581	3,002,772	27,234,610	3,059,143	2,850,404	579,576	5,355,273	636,397
PREMIUM TAX	3,647,549	659,543	5,842,250	643,683	648,957	125,636	1,206,220	121,113
ADMINISTRATIVE EXPENSES	2,723,213	492,406	4,361,748	480,566	529,317	102,474	983,843	98,785
TOTAL EXPENSES PAID	32,904,873	9,722,583	53,690,575	6,378,069	5,304,204	900,853	8,920,946	927,105
NET CASH CHANGE	31,980,228	(3,434,496)	80,357,213	666,292	18,549,301	3,876,729	35,974,257	3,756,830
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	(85,899)	(15,532)	(137,582)	(15,159)	(9,884)	(1,914)	(18,372)	(1,845)
MINIMUM PENSION LIABILITY	192,201	34,753	307,847	33,918	(18,105)	(3,505)	(33,652)	(3,379)
CHANGE IN UNREALIZED GAIN/LOSS	71,714	12,967	114,864	12,655	0	0	0	0
TOTAL NET OTHER CHANGES	178,016	32,188	285,129	31,414	(27,989)	(5,419)	(52,024)	(5,224)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	32,158,244	(3,402,308)	80,642,342	697,706	18,521,312	3,871,310	35,922,233	3,751,606

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2017

	2012				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED					
PREMIUMS WRITTEN	112,249,069	24,150,412	176,045,072	22,619,528	2,140,723,928
CEDED REINSURANCE	(79,785,070)	(23,356,957)	(72,757,551)	(19,016,068)	(743,552,584)
INTEREST RECEIVED	4,916,808	1,059,081	7,714,226	987,205	109,751,955
MISCELLANEOUS INCOME	73,072	15,739	114,644	14,671	1,893,288
TOTAL INCOME	37,453,879	1,868,275	111,116,391	4,605,336	1,508,816,587
EXPENSES PAID					
LOSSES	7,431,735	355,831	5,361,647	588,938	158,825,231
LOSS ADJUSTMENT EXPENSES	546,272	132,812	942,937	131,680	42,888,056
COMMISSION	14,564,870	3,146,157	22,896,229	3,035,433	278,905,773
PREMIUM TAX	3,130,925	674,402	4,912,265	628,632	59,851,998
ADMINISTRATIVE EXPENSES	2,065,211	444,847	3,240,213	414,657	46,380,288
TOTAL EXPENSES PAID	27,739,013	4,754,049	37,353,291	4,799,340	586,851,346
NET CASH CHANGE	9,714,866	(2,885,774)	73,763,100	(194,004)	921,965,241
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	5,000	0	5,155,146
LOSS ADJUSTMENT EXPENSES	0	0	1,075	0	1,198,490
UNEARNED PREMIUMS	0	0	0	0	181,383,806
NET RESERVE CHANGE	0	0	6,075	0	187,737,442
NET OTHER CHANGES					
ASSETS NOT ADMITTED	(3,519)	(758)	(5,522)	(707)	(14,643,340)
MINIMUM PENSION LIABILITY	(71,051)	(15,304)	(111,475)	(14,266)	(1,098,770)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0
TOTAL NET OTHER CHANGES	(74,570)	(16,062)	(116,997)	(14,973)	(15,742,110)
SETTLEMENT ROLL FORWARD	371,119,524	33,070,909	270,067,086	29,987,988	704,245,507
SURPLUS	380,759,820	30,169,073	343,707,114	29,779,011	1,422,731,196

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2017

	QUARTER TO DATE			YEAR TO DATE		
	2017	2016	TOTAL	2017	2016	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,609,729	(18,564)	1,591,165	2,747,621	(55,679)	2,691,942
RESIDENTIAL - EC	13,658,170	(138,717)	13,519,453	23,361,682	(434,554)	22,927,128
COMMERCIAL - FIRE	131,561	(34)	131,527	199,549	(4,785)	194,764
COMMERCIAL - EC	1,000,453	(6,523)	993,930	1,576,054	(33,348)	1,542,706
CRIME - RESIDENTIAL	87,556	(545)	87,011	154,393	1,575	155,968
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,066,912	(13,923)	1,052,989	1,945,227	(71,360)	1,873,867
HOMEOWNER - COASTAL	2,908,084	(26,701)	2,881,383	5,397,090	(106,603)	5,290,487
HO - BEACH WIND	17,415,189	(173,780)	17,241,409	30,013,247	(758,555)	29,254,692
HO - COASTAL WIND	48,505,268	(569,579)	47,935,689	86,873,164	(2,024,367)	84,848,797
WIND - RESIDENTIAL	1,573,162	(19,152)	1,554,010	2,577,850	(61,222)	2,516,628
WIND - COMMERCIAL	5,435,305	(18,090)	5,417,215	8,392,620	(65,565)	8,327,055
COASTAL - RESIDENTIAL	4,093,382	(51,798)	4,041,584	7,562,618	(192,046)	7,370,572
COASTAL - COMMERCIAL	5,937,466	(25,948)	5,911,518	11,205,573	(91,239)	11,114,334
TOTAL	103,422,237	(1,063,354)	102,358,883	182,006,688	(3,897,748)	178,108,940
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,001,833	1,381,102	2,382,935	0	2,299,583	2,299,583
RESIDENTIAL - EC	8,588,619	11,760,369	20,348,988	0	22,082,574	22,082,574
COMMERCIAL - FIRE	59,863	81,091	140,954	0	163,666	163,666
COMMERCIAL - EC	501,998	773,677	1,275,675	0	1,487,698	1,487,698
CRIME - RESIDENTIAL	58,980	80,261	139,241	0	145,866	145,866
CRIME - COMMERCIAL	0	303	303	0	410	410
HOMEOWNER - BEACH	769,988	1,031,475	1,801,463	0	1,913,515	1,913,515
HOMEOWNER - COASTAL	2,188,177	2,906,398	5,094,575	0	5,223,480	5,223,480
HO - BEACH WIND	11,098,879	16,739,739	27,838,618	0	31,304,756	31,304,756
HO - COASTAL WIND	33,775,101	49,182,821	82,957,922	0	90,496,157	90,496,157
WIND - RESIDENTIAL	887,778	1,419,027	2,306,805	0	2,584,559	2,584,559
WIND - COMMERCIAL	2,587,765	3,881,153	6,468,918	0	7,617,394	7,617,394
COASTAL - RESIDENTIAL	3,031,908	4,347,085	7,378,993	0	7,912,171	7,912,171
COASTAL - COMMERCIAL	4,568,124	5,553,400	10,121,524	0	10,257,491	10,257,491
TOTAL	69,119,013	99,137,901	168,256,914	0	183,489,320	183,489,320
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,153,237	552,345	2,705,582	2,153,237	552,345	2,705,582
RESIDENTIAL - EC	18,287,646	4,711,228	22,998,874	18,287,646	4,711,228	22,998,874
COMMERCIAL - FIRE	159,782	28,998	188,780	159,782	28,998	188,780
COMMERCIAL - EC	1,234,684	294,609	1,529,293	1,234,684	294,609	1,529,293
CRIME - RESIDENTIAL	118,562	33,072	151,634	118,562	33,072	151,634
CRIME - COMMERCIAL	0	196	196	0	196	196
HOMEOWNER - BEACH	1,493,662	425,130	1,918,792	1,493,662	425,130	1,918,792
HOMEOWNER - COASTAL	4,143,444	1,235,188	5,378,632	4,143,444	1,235,188	5,378,632
HO - BEACH WIND	23,378,897	6,751,718	30,130,615	23,378,897	6,751,718	30,130,615
HO - COASTAL WIND	67,180,527	20,267,739	87,448,266	67,180,527	20,267,739	87,448,266
WIND - RESIDENTIAL	2,031,606	578,103	2,609,709	2,031,606	578,103	2,609,709
WIND - COMMERCIAL	6,637,648	1,414,462	8,052,110	6,637,648	1,414,462	8,052,110
COASTAL - RESIDENTIAL	5,805,355	1,768,270	7,573,625	5,805,355	1,768,270	7,573,625
COASTAL - COMMERCIAL	8,462,523	2,235,175	10,697,698	8,462,523	2,235,175	10,697,698
TOTAL	141,087,573	40,296,233	181,383,806	141,087,573	40,296,233	181,383,806
EARNED PREMIUMS						
RESIDENTIAL - FIRE	458,325	810,193	1,268,518	594,384	1,691,559	2,285,943
RESIDENTIAL - EC	3,959,143	6,910,424	10,869,567	5,074,036	16,936,792	22,010,828
COMMERCIAL - FIRE	31,642	52,059	83,701	39,767	129,883	169,650
COMMERCIAL - EC	267,767	472,545	740,312	341,370	1,159,741	1,501,111
CRIME - RESIDENTIAL	27,974	46,644	74,618	35,831	114,369	150,200
CRIME - COMMERCIAL	0	107	107	0	214	214
HOMEOWNER - BEACH	343,238	592,422	935,660	451,565	1,417,025	1,868,590
HOMEOWNER - COASTAL	952,817	1,644,509	2,597,326	1,253,646	3,881,689	5,135,335
HO - BEACH WIND	5,135,171	9,814,241	14,949,412	6,634,350	23,794,483	30,428,833
HO - COASTAL WIND	15,099,842	28,345,503	43,445,345	19,692,637	68,204,051	87,896,688
WIND - RESIDENTIAL	429,334	821,772	1,251,106	546,244	1,945,234	2,491,478
WIND - COMMERCIAL	1,385,422	2,448,601	3,834,023	1,754,972	6,137,367	7,892,339
COASTAL - RESIDENTIAL	1,319,935	2,527,017	3,846,952	1,757,263	5,951,855	7,709,118
COASTAL - COMMERCIAL	2,043,067	3,292,277	5,335,344	2,743,050	7,931,077	10,674,127
TOTAL	31,453,677	57,778,314	89,231,991	40,919,115	139,295,339	180,214,454

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2017

	QUARTER TO DATE			YEAR TO DATE		
	2017	2016	TOTAL	2017	2016	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	751,905	853,331	1,605,236	751,905	3,423,349	4,175,254
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	48,054	54,537	102,591	48,054	218,787	266,841
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	41,561	47,167	88,728	41,561	189,223	230,784
HOMEOWNER - COASTAL	79,533	90,262	169,795	79,533	362,107	441,640
HO - BEACH WIND	1,191,279	1,351,975	2,543,254	1,191,279	5,423,785	6,615,064
HO - COASTAL WIND	2,364,707	2,683,692	5,048,399	2,364,707	10,766,293	13,131,000
WIND - RESIDENTIAL	104,855	119,000	223,855	104,855	477,397	582,252
WIND - COMMERCIAL	416,557	472,748	889,305	416,557	1,896,546	2,313,103
COASTAL - RESIDENTIAL	238,819	271,034	509,853	238,819	1,087,321	1,326,140
COASTAL - COMMERCIAL	445,397	505,479	950,876	445,397	2,027,853	2,473,250
TOTAL	5,682,667	6,449,225	12,131,892	5,682,667	25,872,661	31,555,328
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	458,325	810,193	1,268,518	594,384	1,691,559	2,285,943
RESIDENTIAL - EC	3,207,238	6,057,093	9,264,331	4,322,131	13,513,443	17,835,574
COMMERCIAL - FIRE	31,642	52,059	83,701	39,767	129,883	169,650
COMMERCIAL - EC	219,713	418,008	637,721	293,316	940,954	1,234,270
CRIME - RESIDENTIAL	27,974	46,644	74,618	35,831	114,369	150,200
CRIME - COMMERCIAL	0	107	107	0	214	214
HOMEOWNER - BEACH	301,677	545,255	846,932	410,004	1,227,802	1,637,806
HOMEOWNER - COASTAL	873,284	1,554,247	2,427,531	1,174,113	3,519,582	4,693,695
HO - BEACH WIND	3,943,892	8,462,266	12,406,158	5,443,071	18,370,698	23,813,769
HO - COASTAL WIND	12,735,135	25,661,811	38,396,946	17,327,930	57,437,758	74,765,688
WIND - RESIDENTIAL	324,479	702,772	1,027,251	441,389	1,467,837	1,909,226
WIND - COMMERCIAL	968,865	1,975,853	2,944,718	1,338,415	4,240,821	5,579,236
COASTAL - RESIDENTIAL	1,081,116	2,255,983	3,337,099	1,518,444	4,864,534	6,382,978
COASTAL - COMMERCIAL	1,597,670	2,786,798	4,384,468	2,297,653	5,903,224	8,200,877
TOTAL	25,771,010	51,329,089	77,100,099	35,236,448	113,422,678	148,659,126

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2017

QUARTER TO DATE								
	2017	2016	2015	2014	2013	2012 SP ¹	2012	TOTAL
PAID LOSSES								
RESIDENTIAL - FIRE	285,707	102,500	39,281	100,000	0	0	0	527,488
RESIDENTIAL - EC	305,640	927,233	60,764	12,725	1,325	0	0	1,307,687
COMMERCIAL - FIRE	3,500	0	0	0	0	0	0	3,500
COMMERCIAL - EC	0	480,731	0	0	0	0	0	480,731
CRIME - RESIDENTIAL	4,671	1,673	0	0	0	0	0	6,344
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,339	7,861	0	0	0	0	0	18,200
HOMEOWNER - COASTAL	199,783	352,311	100,124	7,232	0	0	0	659,450
HO - BEACH WIND	73,588	394,070	137,526	20,000	0	0	0	625,184
HO - COASTAL WIND	658,064	3,686,542	741,083	272,626	35,309	0	(6,388)	5,387,236
WIND - RESIDENTIAL	6,225	119,053	21,000	0	0	0	0	146,278
WIND - COMMERCIAL	0	845,124	57,110	0	0	0	0	902,234
COASTAL - RESIDENTIAL	75,724	455,905	26,735	0	0	0	0	558,364
COASTAL - COMMERCIAL	35,173	432,574	38,042	0	0	0	0	505,789
TOTAL	1,658,414	7,805,577	1,221,665	412,583	36,634	0	(6,388)	11,128,485
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	585,303	18,997	102,053	75,619	0	0	0	781,972
RESIDENTIAL - EC	505,097	249,535	18,453	0	0	0	0	773,085
COMMERCIAL - FIRE	4,541	4,999	0	0	0	0	0	9,540
COMMERCIAL - EC	143,734	158,251	0	0	0	0	0	301,985
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,303	13,999	2,850	0	0	0	0	32,152
HOMEOWNER - COASTAL	267,919	160,918	11,000	50,000	0	0	0	489,837
HO - BEACH WIND	125,030	72,179	10,998	2,211	0	0	0	210,418
HO - COASTAL WIND	605,658	387,905	63,588	14,997	0	0	5,000	1,077,148
WIND - RESIDENTIAL	6,810	2,499	4,999	0	0	0	0	14,308
WIND - COMMERCIAL	516,439	568,599	0	0	0	0	0	1,085,038
COASTAL - RESIDENTIAL	99,266	37,988	9,998	2,499	0	0	0	149,751
COASTAL - COMMERCIAL	111,929	117,983	0	0	0	0	0	229,912
TOTAL	2,987,029	1,793,852	223,939	145,326	0	0	5,000	5,155,146
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	613,966	48,757	137,153	175,619	0	0	0	975,495
RESIDENTIAL - EC	530,683	275,935	23,452	0	0	0	0	830,070
COMMERCIAL - FIRE	3	1	0	0	0	0	0	4
COMMERCIAL - EC	791,679	476,498	0	0	0	0	0	1,268,177
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	85,314	2,499	48,850	0	0	0	0	136,663
HOMEOWNER - COASTAL	698,392	181,588	40,999	65,000	0	0	0	985,979
HO - BEACH WIND	158,343	52,489	30,996	2,211	0	0	0	244,039
HO - COASTAL WIND	1,169,227	415,820	230,921	43,990	0	0	5,000	1,864,958
WIND - RESIDENTIAL	24,917	14,997	0	0	0	0	0	39,914
WIND - COMMERCIAL	2,699,841	1,619,988	4,999	0	0	0	0	4,324,828
COASTAL - RESIDENTIAL	137,893	52,490	19,997	2,499	0	0	0	212,879
COASTAL - COMMERCIAL	1,298,046	781,271	0	0	0	0	0	2,079,317
TOTAL	8,208,304	3,922,333	537,367	289,319	0	0	5,000	12,962,323
INCURRED LOSSES								
RESIDENTIAL - FIRE	257,044	72,740	4,181	0	0	0	0	333,965
RESIDENTIAL - EC	280,054	900,833	55,765	12,725	1,325	0	0	1,250,702
COMMERCIAL - FIRE	8,038	4,998	0	0	0	0	0	13,036
COMMERCIAL - EC	(647,945)	162,484	0	0	0	0	0	(485,461)
CRIME - RESIDENTIAL	4,671	1,673	0	0	0	0	0	6,344
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(59,672)	19,361	(46,000)	0	0	0	0	(86,311)
HOMEOWNER - COASTAL	(230,690)	331,641	70,125	(7,768)	0	0	0	163,308
HO - BEACH WIND	40,275	413,760	117,528	20,000	0	0	0	591,563
HO - COASTAL WIND	94,495	3,658,627	573,750	243,633	35,309	0	(6,388)	4,599,426
WIND - RESIDENTIAL	(11,882)	106,555	25,999	0	0	0	0	120,672
WIND - COMMERCIAL	(2,183,402)	(206,265)	52,111	0	0	0	0	(2,337,556)
COASTAL - RESIDENTIAL	37,097	441,403	16,736	0	0	0	0	495,236
COASTAL - COMMERCIAL	(1,150,944)	(230,714)	38,042	0	0	0	0	(1,343,616)
TOTAL	(3,562,861)	5,677,096	908,237	268,590	36,634	0	(6,388)	3,321,308

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2017

	YEAR TO DATE							
	2017	2016	2015	2014	2013	2012 SP ¹	2012	TOTAL
PAID LOSSES								
RESIDENTIAL - FIRE	289,250	497,174	41,703	200,000	16,180	0	0	1,044,307
RESIDENTIAL - EC	331,082	2,309,421	232,500	12,725	0	0	0	2,885,728
COMMERCIAL - FIRE	3,500	0	0	0	0	0	0	3,500
COMMERCIAL - EC	0	732,767	3,307	0	0	0	0	736,074
CRIME - RESIDENTIAL	4,671	20,568	0	0	0	0	0	25,239
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,339	32,226	43,806	0	24,426	0	0	110,797
HOMEOWNER - COASTAL	406,245	761,531	173,059	7,232	0	0	0	1,348,067
HO - BEACH WIND	73,588	1,638,947	629,950	33,523	0	0	0	2,376,008
HO - COASTAL WIND	684,909	8,090,084	2,192,148	673,034	44,902	0	(6,388)	11,678,689
WIND - RESIDENTIAL	6,225	232,566	38,335	0	0	0	0	277,126
WIND - COMMERCIAL	0	2,416,500	85,700	0	0	0	0	2,502,200
COASTAL - RESIDENTIAL	83,382	958,777	161,216	0	0	0	0	1,203,375
COASTAL - COMMERCIAL	35,173	1,187,231	277,975	23,729	0	0	0	1,524,108
TOTAL	1,928,364	18,877,792	3,879,699	950,243	85,508	0	(6,388)	25,715,218
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	585,303	18,997	102,053	75,619	0	0	0	781,972
RESIDENTIAL - EC	505,097	249,535	18,453	0	0	0	0	773,085
COMMERCIAL - FIRE	4,541	4,999	0	0	0	0	0	9,540
COMMERCIAL - EC	143,734	158,251	0	0	0	0	0	301,985
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,303	13,999	2,850	0	0	0	0	32,152
HOMEOWNER - COASTAL	267,919	160,918	11,000	50,000	0	0	0	489,837
HO - BEACH WIND	125,030	72,179	10,998	2,211	0	0	0	210,418
HO - COASTAL WIND	605,658	387,905	63,588	14,997	0	0	5,000	1,077,148
WIND - RESIDENTIAL	6,810	2,499	4,999	0	0	0	0	14,308
WIND - COMMERCIAL	516,439	568,599	0	0	0	0	0	1,085,038
COASTAL - RESIDENTIAL	99,266	37,988	9,998	2,499	0	0	0	149,751
COASTAL - COMMERCIAL	111,929	117,983	0	0	0	0	0	229,912
TOTAL	2,987,029	1,793,852	223,939	145,326	0	0	5,000	5,155,146
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	0	1,065,024	117,449	275,619	0	0	0	1,458,092
RESIDENTIAL - EC	0	848,290	73,447	0	0	0	0	921,737
COMMERCIAL - FIRE	0	4	0	0	0	0	0	4
COMMERCIAL - EC	0	153,002	0	0	0	0	0	153,002
CRIME - RESIDENTIAL	0	13,307	0	0	0	0	0	13,307
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	173,043	84,134	0	0	0	0	257,177
HOMEOWNER - COASTAL	0	859,164	94,174	50,000	0	0	0	1,003,338
HO - BEACH WIND	0	2,003,975	310,976	9,000	7,499	5,000	0	2,336,450
HO - COASTAL WIND	0	6,144,440	520,798	28,298	10,000	99	5,099	6,708,734
WIND - RESIDENTIAL	0	144,922	14,997	0	0	0	0	159,919
WIND - COMMERCIAL	0	5,991,187	24,995	0	0	0	0	6,016,182
COASTAL - RESIDENTIAL	0	788,004	37,492	2,499	0	0	0	827,995
COASTAL - COMMERCIAL	0	3,742,239	167,490	0	0	0	0	3,909,729
TOTAL	0	21,926,601	1,445,952	365,416	17,499	5,099	5,099	23,765,666
INCURRED LOSSES								
RESIDENTIAL - FIRE	874,553	(548,853)	26,307	0	16,180	0	0	368,187
RESIDENTIAL - EC	836,179	1,710,666	177,506	12,725	0	0	0	2,737,076
COMMERCIAL - FIRE	8,041	4,995	0	0	0	0	0	13,036
COMMERCIAL - EC	143,734	738,016	3,307	0	0	0	0	885,057
CRIME - RESIDENTIAL	4,671	7,261	0	0	0	0	0	11,932
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	25,642	(126,818)	(37,478)	0	24,426	0	0	(114,228)
HOMEOWNER - COASTAL	674,164	63,285	89,885	7,232	0	0	0	834,566
HO - BEACH WIND	198,618	(292,849)	329,972	26,734	(7,499)	(5,000)	0	249,976
HO - COASTAL WIND	1,290,567	2,333,549	1,734,938	659,733	34,902	(99)	(6,487)	6,047,103
WIND - RESIDENTIAL	13,035	90,143	28,337	0	0	0	0	131,515
WIND - COMMERCIAL	516,439	(3,006,088)	60,705	0	0	0	0	(2,428,944)
COASTAL - RESIDENTIAL	182,648	208,761	133,722	0	0	0	0	525,131
COASTAL - COMMERCIAL	147,102	(2,437,025)	110,485	23,729	0	0	0	(2,155,709)
TOTAL	4,915,393	(1,254,957)	2,657,686	730,153	68,009	(5,099)	(6,487)	7,104,699

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2017

IBNR TOTALS								
	2017	2016	2015	2014	2013	2012 SP ¹	2012	TOTAL
IBNR (CURRENT PERIOD)								
RESIDENTIAL - FIRE	372,191	0	0	0	0	0	0	372,191
RESIDENTIAL - EC	367,961	0	0	0	0	0	0	367,961
COMMERCIAL - FIRE	4,541	0	0	0	0	0	0	4,541
COMMERCIAL - EC	143,734	0	0	0	0	0	0	143,734
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	15,303	0	0	0	0	0	0	15,303
HOMEOWNER - COASTAL	233,145	0	0	0	0	0	0	233,145
HO - BEACH WIND	100,151	0	0	0	0	0	0	100,151
HO - COASTAL WIND	512,684	0	0	0	0	0	0	512,684
WIND - RESIDENTIAL	6,810	0	0	0	0	0	0	6,810
WIND - COMMERCIAL	516,439	0	0	0	0	0	0	516,439
COASTAL - RESIDENTIAL	71,276	0	0	0	0	0	0	71,276
COASTAL - COMMERCIAL	109,430	0	0	0	0	0	0	109,430
TOTAL	2,453,665	0	0	0	0	0	0	2,453,665
IBNR (PRIOR PERIOD)								
RESIDENTIAL - FIRE	608,967	0	0	0	0	0	0	608,967
RESIDENTIAL - EC	518,184	0	0	0	0	0	0	518,184
COMMERCIAL - FIRE	3	0	0	0	0	0	0	3
COMMERCIAL - EC	791,679	0	0	0	0	0	0	791,679
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	85,314	0	0	0	0	0	0	85,314
HOMEOWNER - COASTAL	615,513	0	0	0	0	0	0	615,513
HO - BEACH WIND	152,345	0	0	0	0	0	0	152,345
HO - COASTAL WIND	1,164,229	0	0	0	0	0	0	1,164,229
WIND - RESIDENTIAL	24,917	0	0	0	0	0	0	24,917
WIND - COMMERCIAL	2,699,841	0	0	0	0	0	0	2,699,841
COASTAL - RESIDENTIAL	132,893	0	0	0	0	0	0	132,893
COASTAL - COMMERCIAL	1,298,046	0	0	0	0	0	0	1,298,046
TOTAL	8,091,931	0	0	0	0	0	0	8,091,931

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2017

	QUARTER TO DATE							
	2017	2016	2015	2014	2013	2012 SP ⁺	2012	TOTAL
LOSS EXPENSES PAID								
RESIDENTIAL - FIRE	17,770	3,459	300	0	420	0	0	21,949
RESIDENTIAL - EC	141,110	70,576	3,402	0	0	0	0	215,088
COMMERCIAL - FIRE	768	0	0	0	0	0	0	768
COMMERCIAL - EC	4,777	4,419	0	0	0	0	0	9,196
CRIME - RESIDENTIAL	1,166	220	0	0	0	0	0	1,386
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	47,968	1,190	11,834	0	875	0	0	61,867
HOMEOWNER - COASTAL	79,528	29,147	8,617	2,725	0	0	0	120,017
HO - BEACH WIND	138,860	44,922	11,854	0	0	0	0	195,636
HO - COASTAL WIND	760,919	384,805	52,364	10,659	1,776	0	0	1,210,523
WIND - RESIDENTIAL	17,377	9,004	1,741	0	0	0	0	28,122
WIND - COMMERCIAL	148,248	120,764	1,862	0	0	0	0	270,874
COASTAL - RESIDENTIAL	107,705	53,500	2,774	0	0	0	0	163,979
COASTAL - COMMERCIAL	74,200	46,711	425	10,378	0	0	0	131,714
TOTAL	1,540,396	768,717	95,173	23,762	3,071	0	0	2,431,119
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	155,705	6,166	33,126	24,546	0	0	0	219,543
RESIDENTIAL - EC	124,018	70,007	5,177	0	0	0	0	199,202
COMMERCIAL - FIRE	1,056	1,623	0	0	0	0	0	2,679
COMMERCIAL - EC	33,416	51,368	0	0	0	0	0	84,784
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,558	4,544	925	0	0	0	0	9,027
HOMEOWNER - COASTAL	63,209	41,679	2,849	12,951	0	0	0	120,688
HO - BEACH WIND	28,993	16,564	2,524	507	0	0	0	48,588
HO - COASTAL WIND	139,178	83,390	13,670	3,224	0	0	1,075	240,537
WIND - RESIDENTIAL	1,583	481	962	0	0	0	0	3,026
WIND - COMMERCIAL	120,064	71,814	0	0	0	0	0	191,878
COASTAL - RESIDENTIAL	23,111	8,876	2,336	584	0	0	0	34,907
COASTAL - COMMERCIAL	25,818	17,813	0	0	0	0	0	43,631
TOTAL	719,709	374,325	61,569	41,812	0	0	1,075	1,198,490
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	124,368	15,827	44,520	57,006	0	0	0	241,721
RESIDENTIAL - EC	108,369	86,587	7,359	0	0	0	0	202,315
COMMERCIAL - FIRE	0	0	0	0	0	0	0	0
COMMERCIAL - EC	159,574	153,680	0	0	0	0	0	313,254
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	17,196	811	15,857	0	0	0	0	33,864
HOMEOWNER - COASTAL	146,647	49,476	11,171	17,710	0	0	0	225,004
HO - BEACH WIND	31,776	9,354	5,524	394	0	0	0	47,048
HO - COASTAL WIND	235,739	89,256	49,567	9,442	0	0	1,073	385,077
WIND - RESIDENTIAL	5,022	1,894	0	0	0	0	0	6,916
WIND - COMMERCIAL	544,189	204,605	631	0	0	0	0	749,425
COASTAL - RESIDENTIAL	28,037	13,135	5,004	625	0	0	0	46,801
COASTAL - COMMERCIAL	261,639	99,666	0	0	0	0	0	361,305
TOTAL	1,662,556	724,291	139,633	85,177	0	0	1,073	2,612,730
INCURRED LOSS EXPENSES								
RESIDENTIAL - FIRE	49,107	(6,202)	(11,094)	(32,460)	420	0	0	(229)
RESIDENTIAL - EC	156,759	53,996	1,220	0	0	0	0	211,975
COMMERCIAL - FIRE	1,824	1,623	0	0	0	0	0	3,447
COMMERCIAL - EC	(121,381)	(97,893)	0	0	0	0	0	(219,274)
CRIME - RESIDENTIAL	1,166	220	0	0	0	0	0	1,386
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	34,330	4,923	(3,098)	0	875	0	0	37,030
HOMEOWNER - COASTAL	(3,910)	21,350	295	(2,034)	0	0	0	15,701
HO - BEACH WIND	136,077	52,132	8,854	113	0	0	0	197,176
HO - COASTAL WIND	664,358	378,939	16,467	4,441	1,776	0	2	1,065,983
WIND - RESIDENTIAL	13,938	7,591	2,703	0	0	0	0	24,232
WIND - COMMERCIAL	(275,877)	(12,027)	1,231	0	0	0	0	(286,673)
COASTAL - RESIDENTIAL	102,779	49,241	106	(41)	0	0	0	152,085
COASTAL - COMMERCIAL	(161,621)	(35,142)	425	10,378	0	0	0	(185,960)
TOTAL	597,549	418,751	17,109	(19,603)	3,071	0	2	1,016,879

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2017

	YEAR TO DATE							
	2017	2016	2015	2014	2013	2012 SP ⁺	2012	TOTAL
LOSS EXPENSES PAID								
RESIDENTIAL - FIRE	27,883	11,405	375	390	420	0	0	40,473
RESIDENTIAL - EC	298,122	177,221	20,806	0	0	0	0	496,149
COMMERCIAL - FIRE	438	0	0	0	0	0	0	438
COMMERCIAL - EC	8,223	7,119	345	0	0	0	0	15,687
CRIME - RESIDENTIAL	1,439	440	0	0	0	0	0	1,879
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	120,066	4,325	66,532	0	1,065	0	0	191,988
HOMEOWNER - COASTAL	145,463	60,922	18,676	10,174	0	0	0	235,235
HO - BEACH WIND	309,542	149,954	45,298	1,125	0	275	0	506,194
HO - COASTAL WIND	1,439,674	800,214	163,196	32,091	6,417	0	466	2,442,058
WIND - RESIDENTIAL	34,320	20,211	4,191	0	0	0	0	58,722
WIND - COMMERCIAL	282,388	224,611	6,455	0	0	0	0	513,454
COASTAL - RESIDENTIAL	207,074	118,251	16,597	220	0	0	0	342,142
COASTAL - COMMERCIAL	140,594	86,742	15,722	8,583	0	0	0	251,641
TOTAL	3,015,226	1,661,415	358,193	52,583	7,902	275	466	5,096,060
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	155,705	6,166	33,126	24,546	0	0	0	219,543
RESIDENTIAL - EC	124,018	70,007	5,177	0	0	0	0	199,202
COMMERCIAL - FIRE	1,056	1,623	0	0	0	0	0	2,679
COMMERCIAL - EC	33,416	51,368	0	0	0	0	0	84,784
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,558	4,544	925	0	0	0	0	9,027
HOMEOWNER - COASTAL	63,209	41,679	2,849	12,951	0	0	0	120,688
HO - BEACH WIND	28,993	16,564	2,524	507	0	0	0	48,588
HO - COASTAL WIND	139,178	83,390	13,670	3,224	0	0	1,075	240,537
WIND - RESIDENTIAL	1,583	481	962	0	0	0	0	3,026
WIND - COMMERCIAL	120,064	71,814	0	0	0	0	0	191,878
COASTAL - RESIDENTIAL	23,111	8,876	2,336	584	0	0	0	34,907
COASTAL - COMMERCIAL	25,818	17,813	0	0	0	0	0	43,631
TOTAL	719,709	374,325	61,569	41,812	0	0	1,075	1,198,490
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)								
RESIDENTIAL - FIRE	0	224,599	38,124	89,466	0	0	0	352,189
RESIDENTIAL - EC	0	166,730	15,210	0	0	0	0	181,940
COMMERCIAL - FIRE	0	1	0	0	0	0	0	1
COMMERCIAL - EC	0	26,052	0	0	0	0	0	26,052
CRIME - RESIDENTIAL	0	3,214	0	0	0	0	0	3,214
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	34,681	26,447	0	0	0	0	61,128
HOMEOWNER - COASTAL	0	168,099	19,465	10,335	0	0	0	197,899
HO - BEACH WIND	0	358,130	44,896	1,299	1,083	722	0	406,130
HO - COASTAL WIND	0	1,072,567	71,967	3,910	1,382	14	705	1,150,545
WIND - RESIDENTIAL	0	25,562	2,141	0	0	0	0	27,703
WIND - COMMERCIAL	0	1,001,747	3,157	0	0	0	0	1,004,904
COASTAL - RESIDENTIAL	0	135,164	5,000	333	0	0	0	140,497
COASTAL - COMMERCIAL	0	635,855	21,663	0	0	0	0	657,518
TOTAL	0	3,852,401	248,070	105,343	2,465	736	705	4,209,720
INCURRED LOSS EXPENSES								
RESIDENTIAL - FIRE	183,588	(207,028)	(4,623)	(64,530)	420	0	0	(92,173)
RESIDENTIAL - EC	422,140	80,498	10,773	0	0	0	0	513,411
COMMERCIAL - FIRE	1,494	1,622	0	0	0	0	0	3,116
COMMERCIAL - EC	41,639	32,435	345	0	0	0	0	74,419
CRIME - RESIDENTIAL	1,439	(2,774)	0	0	0	0	0	(1,335)
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	123,624	(25,812)	41,010	0	1,065	0	0	139,887
HOMEOWNER - COASTAL	208,672	(65,498)	2,060	12,790	0	0	0	158,024
HO - BEACH WIND	338,535	(191,612)	2,926	333	(1,083)	(447)	0	148,652
HO - COASTAL WIND	1,578,852	(188,963)	104,899	31,405	5,035	(14)	836	1,532,050
WIND - RESIDENTIAL	35,903	(4,870)	3,012	0	0	0	0	34,045
WIND - COMMERCIAL	402,452	(705,322)	3,298	0	0	0	0	(299,572)
COASTAL - RESIDENTIAL	230,185	(8,037)	13,933	471	0	0	0	236,552
COASTAL - COMMERCIAL	166,412	(531,300)	(5,941)	8,583	0	0	0	(362,246)
TOTAL	3,734,935	(1,816,661)	171,692	(10,948)	5,437	(461)	836	2,084,830

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2017

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
BEACH FULL COVERAGE							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	341,458	0	58,631
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	864,157	0	149,048
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	73,407	0	7,832
			TOTAL	0	937,564	0	156,880
BEACH WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	66,845	0	7,465
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	273,970	0	13,008
			TOTAL	0	0	0	0
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	218,834	0	31,616
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	4,999	808,070	500	78,809
			TOTAL	4,999	1,026,904	500	110,425
COASTAL WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	250,065	0	23,525
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	112,931	0	7,588
			TOTAL	0	0	0	0
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	762,462	0	76,210
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	29,009	0	4,894
			TOTAL	0	791,471	0	81,104

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2017

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO-BEACH	0	20,713	0	3,785
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO-COASTAL	0	34,295	0	7,753
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND BEACH	0	704,088	0	59,032
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND COASTAL	0	694,352	0	112,180
			TOTAL	0	1,453,447	0	182,750
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO-BEACH	0	13,690	0	6,507
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO-COASTAL	0	139,435	0	18,192
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND BEACH	0	1,368,269	0	168,472
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND COASTAL	4,999	2,587,784	500	317,794
			TOTAL	4,999	4,109,179	500	510,965
			TOTAL HERMAINE	9,998	8,318,565	1,000	1,042,124

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2017

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MATTHEW							
BEACH FULL COVERAGE							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	675,033	0	107,126
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,083	0	3,479
			TOTAL	0	729,115	0	110,605
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	81,998	3,055,770	8,200	490,314
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	172,143	0	25,786
			TOTAL	81,998	3,227,913	8,200	516,100
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	4,999	59,241	500	10,938
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	185,838	0	11,778
			TOTAL	4,999	245,079	500	22,716
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	511,165	0	71,479
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	563,600	2,188,776	56,360	188,204
			TOTAL	563,600	2,699,941	56,360	259,683
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	9,998	929,828	1,000	125,728
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	322,676	0	26,065
			TOTAL	9,998	1,252,504	1,000	151,793
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	9,998	3,574,245	1,000	506,050
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	92,491	1,898,560	9,249	141,008
			TOTAL	102,489	5,472,805	10,249	647,058

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2017

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-BEACH	0	5,888	0	1,507
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	326,282	0	36,003
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	9,998	856,952	1,000	100,369
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	32,493	3,840,439	3,249	503,793
			TOTAL	42,491	5,029,561	4,249	641,672
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	102,530	0	16,781
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	84,902	1,306,533	8,490	128,438
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	24,995	3,563,130	2,500	484,920
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	155,077	16,685,168	15,508	2,218,677
			TOTAL	264,974	21,657,361	26,497	2,848,817
			TOTAL MATTHEW	1,070,549	40,314,279	107,055	5,198,443

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2017

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	178,510,630	347	0	0	1,827,602,983	4,908	0	0	145,080,035	1,431	2,151,193,648	6,686
BRUNSWICK	1,851,757,505	7,412	132,873,020	233	444,224,790	841	1,858,412,628	4,231	7,339,399,657	17,851	156,810,558	601	411,892,533	3,081	12,195,370,691	34,250
CAMDEN	0	0	0	0	38,102,780	71	0	0	576,527,765	1,443	0	0	34,983,480	253	649,614,025	1,767
CARTERET	680,957,378	4,573	114,996,300	193	288,105,650	578	1,423,755,197	3,238	3,942,057,286	10,336	136,983,540	645	339,677,352	2,293	6,926,532,703	21,856
CHOWAN	0	0	0	0	30,184,930	63	0	0	749,519,446	1,902	0	0	65,707,654	551	845,412,030	2,516
CRAVEN	0	0	0	0	478,231,785	929	0	0	3,734,245,535	10,225	0	0	361,433,479	2,428	4,573,910,799	13,582
CURRITUCK	666,013,608	1,729	11,312,410	18	130,751,790	233	896,837,958	1,252	1,622,631,117	3,927	49,574,650	116	108,113,862	770	3,485,235,395	8,045
DARE	2,398,985,892	9,732	403,250,150	636	84,364,110	137	3,855,334,476	7,950	639,599,780	1,406	285,391,647	993	27,322,492	160	7,694,248,547	21,014
HYDE	84,842,717	378	5,494,670	9	11,403,040	28	82,196,160	181	115,257,260	372	14,491,617	69	20,209,580	239	333,895,044	1,276
JONES	0	0	0	0	24,553,050	54	0	0	279,640,557	860	0	0	30,653,040	307	334,846,647	1,221
NEW HANOVER	565,700,643	2,445	190,778,500	386	1,054,626,920	1,945	997,246,874	2,119	11,573,532,617	27,369	109,543,179	411	741,927,601	4,015	15,233,356,334	38,690
ONSLow	201,290,242	1,000	25,589,860	45	475,788,240	997	287,338,312	652	5,603,577,003	16,535	31,280,770	126	1,054,936,791	6,562	7,679,801,218	25,917
PAMLICO	0	0	0	0	52,256,780	89	0	0	860,403,105	2,079	0	0	67,705,865	501	980,365,750	2,669
PASQUOTANK	0	0	0	0	148,038,860	310	0	0	1,330,456,358	3,704	0	0	144,352,031	980	1,622,847,249	4,994
PENDER	307,389,664	1,325	29,733,160	47	210,149,160	371	446,867,574	941	2,750,445,024	6,867	42,729,772	159	238,852,820	1,788	4,026,167,174	11,498
PERQUIMANS	0	0	0	0	44,667,396	96	0	0	687,385,986	1,706	0	0	58,565,322	500	790,618,704	2,302
TYRRELL	0	0	0	0	10,513,520	24	0	0	152,795,930	476	0	0	18,481,979	222	181,791,429	722
WASHINGTON	0	0	0	0	27,106,220	60	0	0	373,695,944	1,069	0	0	37,570,034	392	438,372,198	1,521
TOTAL	6,756,937,649	28,594	914,028,070	1,567	3,731,579,651	7,173	9,847,989,179	20,564	44,158,773,353	113,035	826,805,733	3,120	3,907,465,950	26,473	70,143,579,585	200,526

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	266,362,485	377	266,362,485	377
BRUNSWICK	23,449,000	59	199,548,334	135	676,639,909	734	899,637,243	928
CAMDEN	0	0	0	0	51,971,393	52	51,971,393	52
CARTERET	28,257,854	68	384,701,158	242	805,795,635	920	1,218,754,647	1,230
CHOWAN	0	0	0	0	131,897,665	195	131,897,665	195
CRAVEN	0	0	0	0	854,685,712	993	854,685,712	993
CURRITUCK	4,864,500	19	84,067,670	74	135,970,559	214	224,902,729	307
DARE	110,821,852	210	743,027,874	641	159,927,329	123	1,013,777,055	974
HYDE	7,714,167	24	43,686,356	47	19,885,468	47	71,285,991	118
JONES	0	0	0	0	40,953,062	73	40,953,062	73
NEW HANOVER	72,212,888	134	305,774,112	218	1,281,797,491	1,174	1,659,784,491	1,526
ONSLow	4,373,700	16	28,877,804	12	1,123,135,932	1,809	1,156,387,436	1,837
PAMLICO	0	0	0	0	86,616,467	141	86,616,467	141
PASQUOTANK	0	0	0	0	303,375,841	385	303,375,841	385
PENDER	7,475,160	22	45,786,720	45	187,370,624	304	240,632,504	371
PERQUIMANS	0	0	0	0	62,444,904	118	62,444,904	118
TYRRELL	0	0	0	0	22,617,283	36	22,617,283	36
WASHINGTON	0	0	0	0	48,281,038	89	48,281,038	89
TOTAL	259,169,121	552	1,835,470,028	1,414	6,259,728,797	7,784	8,354,367,946	9,750

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,417,556,133	7,063
BRUNSWICK	13,095,007,934	35,178
CAMDEN	701,585,418	1,819
CARTERET	8,145,287,350	23,086
CHOWAN	977,309,695	2,711
CRAVEN	5,428,596,511	14,575
CURRITUCK	3,710,138,124	8,352
DARE	8,708,025,602	21,988
HYDE	405,181,035	1,394
JONES	375,799,709	1,294
NEW HANOVER	16,893,140,825	40,216
ONSLow	8,836,188,654	27,754
PAMLICO	1,066,982,217	2,810
PASQUOTANK	1,926,223,090	5,379
PENDER	4,266,799,678	11,869
PERQUIMANS	853,063,608	2,420
TYRRELL	204,408,712	758
WASHINGTON	486,653,236	1,610
TOTAL	78,497,947,531	210,276

* 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.

North Carolina Insurance Underwriting Association

Notes To Statutory Financial Statements

Note 1. Change in Fiscal Year End

On May 16, 2013, the Board of Directors of the Association approved a change in the Association's fiscal year end from September 30 to December 31 of each year. This change to the calendar year reporting cycle began January 1, 2013. As a result of the change, the Association had a three month transition period from October 1, 2012 through December 31, 2012, the results of which will be separately reported and classified as a short period (SP).