



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2018

Contents

Financial Statements

Exhibit 1 - Balance Sheet	1
Exhibit 2 - Income Statement and Surplus Account	2
Exhibit 3A - Surplus Account	3 - 4
Exhibit 3B - Surplus Account for Open Years	5 - 7
Exhibit 4A - Statistical Report of Premiums	8 - 9
Exhibit 4B - Statistical Report of Losses	10 - 12
Exhibit 4C - Statistical Report of Loss Adjustment Expenses	13 - 14
Exhibit 6 - Report of Named Storm Losses	15 - 18
Aggregate Liability by Counties	19

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2018

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	110,423,615	0	0	110,423,615
CASH EQUIVALENTS	38,542,010	0	0	38,542,010
INVESTMENTS	1,679,480,450	0	0	1,679,480,450
INTEREST INCOME DUE OR ACCRUED	8,330,898	0	0	8,330,898
FIXED ASSETS	182,486	0	(182,486)	0
DATA PROCESSING EQUIPMENT	16,989,021	0	0	16,989,021
ACCOUNTS RECEIVABLE - OTHER	23,707,429	0	0	23,707,429
ACCOUNTS RECEIVABLE - INVESTMENTS	20,000,000	0	0	20,000,000
PREPAID EXPENSE	36,005	0	(36,005)	0
ACCRUAL-PREMIUM TAX	1,762,088	0	0	1,762,088
TOTAL ASSETS	1,899,454,002	0	(218,491)	1,899,235,511
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				413,500
ACCOUNTS PAYABLE - FAIR				1,256,197
PREMIUM SUSPENSE				385,803
PREMIUM REFUND				152,640
COMMISSION PAYABLE				5,661,779
ACCRUAL-POST RETIREMENT				5,465,023
ACCRUAL-PENSION				2,979,322
ACCRUAL-RENT				411,207
CLAIMS PAYABLE				158,810
PREPAID PREMIUMS				14,632,352
UNCLAIMED CHECKS				2,926,479
TOTAL LIABILITIES				34,443,112
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				5,656,725
UNPAID LAE RESERVES				2,188,492
UNEARNED PREMIUMS				171,180,180
TOTAL RESERVES				179,025,397
SURPLUS				1,685,767,002
TOTAL LIABILITIES & SURPLUS				1,899,235,511

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED JUNE 30, 2018

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	84,300,370	170,088,696
CEDED REINSURANCE PREMIUMS	6,009,756	14,533,756
NET PREMIUMS EARNED	78,290,614	155,554,940
DEDUCTIONS		
LOSSES INCURRED	6,123,215	9,994,678
LOSS EXPENSE INCURRED	2,657,502	5,113,800
OPERATING EXPENSE INCURRED	16,704,265	30,418,194
PREMIUM TAXES	2,705,604	4,708,905
TOTAL DEDUCTIONS	28,190,586	50,235,577
OTHER INCOME		
PREMIUM CHARGED OFF	(5,698)	(29,033)
SERVICE CHARGES	96,793	192,391
MISCELLANEOUS INCOME	6,864	7,187
NET UNDERWRITING GAIN OR (LOSS)	50,197,987	105,489,908
INVESTMENT INCOME		
INVESTMENT INCOME	9,387,192	17,954,084
NET INCOME OR (LOSS)	59,585,179	123,443,992
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	1,626,132,437	1,543,126,366
NET INCOME OR (LOSS)	59,585,179	123,443,992
CHANGE IN ASSETS NOT ADMITTED	49,386	19,196,644
NET CHANGE IN SURPLUS	59,634,565	142,640,636
SURPLUS (CURRENT PERIOD)	1,685,767,002	1,685,767,002

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT
 FOR THE PERIOD ENDED JUNE 30, 2018

	QUARTER TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
INCOME RECEIVED							
PREMIUMS WRITTEN	97,334,216	(1,083,515)	0	0	0	0	96,250,701
CEDED REINSURANCE	(3,168,424)	(2,841,332)	0	0	0	0	(6,009,756)
INTEREST RECEIVED	9,387,192	0	0	0	0	0	9,387,192
PREMIUM CHARGED OFF	(5,698)	0	0	0	0	0	(5,698)
SERVICE CHARGES	96,793	0	0	0	0	0	96,793
MISCELLANEOUS INCOME	6,864	0	0	0	0	0	6,864
TOTAL INCOME	103,650,943	(3,924,847)	0	0	0	0	99,726,096
EXPENSES PAID							
LOSSES	1,476,400	3,969,056	441,253	66,877	8,052	45,776	6,007,414
LOSS ADJUSTMENT EXPENSES	1,958,726	520,955	80,082	13,647	825	165	2,574,400
COMMISSION	12,730,511	(140,857)	0	0	0	0	12,589,654
PREMIUM TAX	2,705,604	0	0	0	0	0	2,705,604
ADMINISTRATIVE EXPENSES	4,114,611	0	0	0	0	0	4,114,611
TOTAL EXPENSES PAID	22,985,852	4,349,154	521,335	80,524	8,877	45,941	27,991,683
NET CASH CHANGE	80,665,091	(8,274,001)	(521,335)	(80,524)	(8,877)	(45,941)	71,734,413
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	4,479,232	1,017,675	122,421	29,898	0	7,499	5,656,725
LOSS ADJUSTMENT EXPENSES	1,733,081	394,944	45,922	11,666	0	2,879	2,188,492
UNEARNED PREMIUMS	132,752,870	38,427,310	0	0	0	0	171,180,180
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	3,905,977	1,442,885	116,977	63,496	6,589	5,000	5,540,924
LOSS ADJUSTMENT EXPENSES	1,483,220	549,889	43,410	24,585	2,437	1,849	2,105,390
UNEARNED PREMIUMS	64,800,130	94,429,719	0	0	0	0	159,229,849
NET RESERVE CHANGE	(68,775,856)	56,582,564	(7,956)	46,517	9,026	(3,529)	(12,149,234)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	49,386	0	0	0	0	0	49,386
TOTAL NET OTHER CHANGES	49,386	0	0	0	0	0	49,386
CHANGE IN SURPLUS	11,938,621	48,308,563	(529,291)	(34,007)	149	(49,470)	59,634,565

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2018

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	170,978,233	(3,459,457)	0	0	0	0	167,518,776
CEDED REINSURANCE	(3,168,424)	(11,365,332)	0	0	0	0	(14,533,756)
INTEREST RECEIVED	17,954,084	0	0	0	0	0	17,954,084
PREMIUM CHARGED OFF	(29,033)	0	0	0	0	0	(29,033)
SERVICE CHARGES	192,391	0	0	0	0	0	192,391
MISCELLANEOUS INCOME	7,187	0	0	0	0	0	7,187
TOTAL INCOME	185,934,438	(14,824,789)	0	0	0	0	171,109,649
EXPENSES PAID							
LOSSES	1,662,340	8,606,002	1,240,245	228,723	(54,487)	47,949	11,730,772
LOSS ADJUSTMENT EXPENSES	3,818,702	1,019,323	213,489	23,281	4,997	5,554	5,085,346
COMMISSION	23,049,174	(449,729)	0	0	0	0	22,599,445
PREMIUM TAX	4,708,905	0	0	0	0	0	4,708,905
ADMINISTRATIVE EXPENSES	7,818,749	0	0	0	0	0	7,818,749
TOTAL EXPENSES PAID	41,057,870	9,175,596	1,453,734	252,004	(49,490)	53,503	51,943,217
NET CASH CHANGE	144,876,568	(24,000,385)	(1,453,734)	(252,004)	49,490	(53,503)	119,166,432
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	4,479,232	1,017,675	122,421	29,898	0	7,499	5,656,725
LOSS ADJUSTMENT EXPENSES	1,733,081	394,944	45,922	11,666	0	2,879	2,188,492
UNEARNED PREMIUMS	132,752,870	38,427,310	0	0	0	0	171,180,180
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	6,741,054	599,266	47,499	0	5,000	7,392,819
LOSS ADJUSTMENT EXPENSES	0	2,024,046	118,243	16,528	0	1,221	2,160,038
UNEARNED PREMIUMS	0	173,750,100	0	0	0	0	173,750,100
NET RESERVE CHANGE	(138,965,183)	142,675,271	549,166	22,463	0	(4,157)	4,277,560
NET OTHER CHANGES							
ASSETS NOT ADMITTED	19,196,644	0	0	0	0	0	19,196,644
TOTAL NET OTHER CHANGES	19,196,644	0	0	0	0	0	19,196,644
CHANGE IN SURPLUS	25,108,029	118,674,886	(904,568)	(229,541)	49,490	(57,660)	142,640,636

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF JUNE 30, 2018

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	57,971,312	6,398,385	96,922,668	9,685,868	114,113,815	16,834,276	195,348,348	20,705,349
CEDED REINSURANCE	(1,179,142)	(237,019)	(1,505,144)	(247,119)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)
INTEREST RECEIVED	6,087,453	671,882	10,177,657	1,017,094	9,962,669	1,470,645	17,077,976	1,804,361
MISCELLANEOUS INCOME	57,824	6,382	96,677	9,661	99,674	14,713	170,861	18,052
TOTAL INCOME	62,937,447	6,839,630	105,691,858	10,465,504	111,512,415	15,729,520	196,416,513	19,866,292
EXPENSES PAID								
LOSSES	365,384	70,781	1,092,642	133,533	6,075,528	50,606	7,733,879	282,604
LOSS ADJUSTMENT EXPENSES	1,179,923	88,321	2,297,025	253,433	2,011,760	508,815	4,638,563	318,745
COMMISSION	7,814,424	832,638	13,079,705	1,322,408	14,703,351	2,121,488	25,273,838	2,664,654
PREMIUM TAX	1,596,586	176,218	2,669,343	266,758	3,189,854	470,872	5,468,039	577,722
ADMINISTRATIVE EXPENSES	2,650,999	292,595	4,432,224	442,930	2,914,351	430,203	4,995,771	527,825
TOTAL EXPENSES PAID	13,607,316	1,460,553	23,570,939	2,419,062	28,894,844	3,581,984	48,110,090	4,371,550
NET CASH CHANGE	49,330,131	5,379,077	82,120,919	8,046,442	82,617,571	12,147,536	148,306,423	15,494,742
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,933,356	17,979	2,468,809	59,088	496,173	0	509,007	12,495
LOSS ADJUSTMENT EXPENSES	749,587	6,972	954,027	22,495	195,144	0	195,574	4,226
UNEARNED PREMIUMS	45,371,238	4,938,378	75,109,644	7,333,610	12,393,060	1,430,886	22,377,261	2,226,103
NET RESERVE CHANGE	48,054,181	4,963,329	78,532,480	7,415,193	13,084,377	1,430,886	23,081,842	2,242,824
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,508,750	718,381	10,882,028	1,087,484	(2,548,062)	(376,133)	(4,367,880)	(461,485)
MINIMUM PENSION LIABILITY	0	0	0	0	(104,593)	(15,440)	(179,293)	(18,943)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,508,750	718,381	10,882,028	1,087,484	(2,652,655)	(391,573)	(4,547,173)	(480,428)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	7,784,700	1,134,129	14,470,467	1,718,733	66,880,539	10,325,077	120,677,408	12,771,490

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF JUNE 30, 2018

	2016				2015			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	121,211,265	19,949,299	205,650,001	21,793,401	134,337,950	22,584,273	208,078,070	22,612,996
CEDED REINSURANCE	(28,573,726)	(6,443,159)	(36,515,858)	(6,102,415)	(44,850,535)	(10,228,456)	(56,870,112)	(9,797,701)
INTEREST RECEIVED	9,170,899	1,509,554	15,564,222	1,632,548	6,591,113	1,092,893	10,226,103	1,102,324
MISCELLANEOUS INCOME	116,949	19,250	198,479	20,819	136,994	22,715	212,546	22,911
TOTAL INCOME	101,925,387	15,034,944	184,896,844	17,344,353	96,215,522	13,471,425	161,646,607	13,940,530
EXPENSES PAID								
LOSSES	16,515,823	6,471,109	37,208,997	3,527,643	9,917,773	1,066,564	21,005,442	1,326,033
LOSS ADJUSTMENT EXPENSES	3,544,244	520,662	9,093,420	550,115	3,323,013	424,413	5,644,343	285,929
COMMISSION	15,685,650	2,554,265	26,667,757	2,913,628	17,447,514	2,887,306	27,085,168	2,958,441
PREMIUM TAX	3,412,345	561,681	5,791,198	607,445	3,755,611	622,729	5,826,825	628,103
ADMINISTRATIVE EXPENSES	3,128,739	514,999	5,309,881	556,959	2,931,836	486,137	4,548,739	490,332
TOTAL EXPENSES PAID	42,286,801	10,622,716	84,071,253	8,155,790	37,375,747	5,487,149	64,110,517	5,688,838
NET CASH CHANGE	59,638,586	4,412,228	100,825,591	9,188,563	58,839,775	7,984,276	97,536,090	8,251,692
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	49,600	4,999	62,823	4,999	20,000	0	9,898	0
LOSS ADJUSTMENT EXPENSES	19,507	589	24,135	1,691	7,866	0	3,800	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	69,107	5,588	86,958	6,690	27,866	0	13,698	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(1,757,303)	(289,257)	(2,982,375)	(312,824)	(1,946,524)	(322,759)	(3,020,030)	(325,544)
MINIMUM PENSION LIABILITY	96,900	15,950	164,452	17,250	(110,067)	(18,251)	(170,769)	(18,408)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(1,660,403)	(273,307)	(2,817,923)	(295,574)	(2,056,591)	(341,010)	(3,190,799)	(343,952)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	57,909,076	4,133,333	97,920,710	8,886,299	56,755,318	7,643,266	94,331,593	7,907,740

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF JUNE 30, 2018

	2014				2013				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	141,370,854	23,477,861	218,057,767	22,945,215	130,025,240	23,661,313	208,179,310	23,248,639	2,065,163,475
CEDED REINSURANCE	(58,464,604)	(16,012,789)	(66,757,628)	(15,213,553)	(69,964,291)	(18,245,521)	(81,858,327)	(17,055,596)	(580,218,694)
INTEREST RECEIVED	5,960,455	979,414	9,199,146	965,333	4,712,755	852,152	7,548,381	831,660	126,208,689
MISCELLANEOUS INCOME	133,426	21,924	205,925	21,609	111,397	20,143	178,424	19,658	1,937,013
TOTAL INCOME	89,000,131	8,466,410	160,705,210	8,718,604	64,885,101	6,288,087	134,047,788	7,044,361	1,613,090,483
EXPENSES PAID									
LOSSES	9,971,307	1,269,341	14,234,462	812,925	7,080,565	4,953,790	12,672,629	1,506,268	165,345,628
LOSS ADJUSTMENT EXPENSES	2,346,907	419,159	4,598,984	656,078	2,538,295	614,072	3,589,471	688,409	50,134,099
COMMISSION	18,382,775	3,030,590	28,353,209	3,081,774	16,966,581	3,002,772	27,234,610	3,059,143	269,123,689
PREMIUM TAX	3,972,070	652,685	6,130,347	643,302	3,647,549	659,543	5,842,250	643,683	57,812,758
ADMINISTRATIVE EXPENSES	2,983,782	490,291	4,605,060	483,242	2,723,213	492,406	4,361,748	480,566	51,274,828
TOTAL EXPENSES PAID	37,656,841	5,862,066	57,922,062	5,677,321	32,956,203	9,722,583	53,700,708	6,378,069	593,691,002
NET CASH CHANGE	51,343,290	2,604,344	102,783,148	3,041,283	31,928,898	(3,434,496)	80,347,080	666,292	1,019,399,481
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	0	0	0	0	7,499	0	5,656,725
LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	2,879	0	2,188,492
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	171,180,180
NET RESERVE CHANGE	0	0	0	0	0	0	10,378	0	179,025,397
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(74,739)	(12,281)	(115,349)	(12,104)	(85,899)	(15,532)	(137,582)	(15,159)	17,822
MINIMUM PENSION LIABILITY	(478,739)	(78,666)	(738,869)	(77,535)	192,201	34,753	307,847	33,918	(1,146,302)
CHANGE IN UNREALIZED GAIN/LOSS	(73,947)	(12,151)	(114,126)	(11,976)	71,714	12,967	114,864	12,655	0
TOTAL NET OTHER CHANGES	(627,425)	(103,098)	(968,344)	(101,615)	178,016	32,188	285,129	31,414	(1,128,480)
SETTLEMENT ROLL FORWARD	0	0	0	0	399,279,284	34,040,383	379,671,114	33,530,617	846,521,398
SURPLUS	50,715,865	2,501,246	101,814,804	2,939,668	431,386,198	30,638,075	460,292,945	34,228,323	1,685,767,002

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED JUNE 30, 2018

	QUARTER TO DATE			YEAR TO DATE		
	2018	2017	TOTAL	2018	2017	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,511,529	(16,484)	1,495,045	2,590,728	(50,767)	2,539,961
RESIDENTIAL - EC	13,206,361	(138,541)	13,067,820	22,563,184	(470,562)	22,092,622
COMMERCIAL - FIRE	127,393	(1,044)	126,349	203,780	(2,668)	201,112
COMMERCIAL - EC	577,201	(9,615)	567,586	966,180	(72,468)	893,712
CRIME - RESIDENTIAL	74,675	(807)	73,868	132,347	1,296	133,643
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,171,065	(8,328)	1,162,737	2,112,348	(44,421)	2,067,927
HOMEOWNER - COASTAL	3,214,978	(49,127)	3,165,851	5,812,987	(171,314)	5,641,673
HO - BEACH WIND	16,305,350	(175,773)	16,129,577	27,957,199	(443,365)	27,513,834
HO - COASTAL WIND	46,583,848	(529,043)	46,054,805	82,809,840	(1,702,865)	81,106,975
WIND - RESIDENTIAL	1,597,467	(17,272)	1,580,195	2,615,506	(50,864)	2,564,642
WIND - COMMERCIAL	3,239,956	(27,990)	3,211,966	5,228,425	(91,838)	5,136,587
COASTAL - RESIDENTIAL	4,504,961	(64,938)	4,440,023	8,299,841	(205,818)	8,094,023
COASTAL - COMMERCIAL	5,219,432	(44,553)	5,174,879	9,685,868	(153,803)	9,532,065
TOTAL	97,334,216	(1,083,515)	96,250,701	170,978,233	(3,459,457)	167,518,776
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	955,461	1,333,262	2,288,723	0	2,497,112	2,497,112
RESIDENTIAL - EC	8,282,804	11,489,304	19,772,108	0	21,481,412	21,481,412
COMMERCIAL - FIRE	67,650	85,840	153,490	0	161,807	161,807
COMMERCIAL - EC	338,316	735,218	1,073,534	0	1,394,618	1,394,618
CRIME - RESIDENTIAL	50,861	71,686	122,547	0	132,262	132,262
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	825,489	1,120,748	1,946,237	0	2,027,019	2,027,019
HOMEOWNER - COASTAL	2,283,659	3,263,803	5,547,462	0	5,883,308	5,883,308
HO - BEACH WIND	10,287,057	15,430,720	25,717,777	0	28,382,255	28,382,255
HO - COASTAL WIND	31,917,659	46,353,514	78,271,173	0	84,854,485	84,854,485
WIND - RESIDENTIAL	900,931	1,318,780	2,219,711	0	2,434,387	2,434,387
WIND - COMMERCIAL	1,695,617	3,171,946	4,867,563	0	6,233,188	6,233,188
COASTAL - RESIDENTIAL	3,321,037	4,650,335	7,971,372	0	8,344,299	8,344,299
COASTAL - COMMERCIAL	3,873,589	5,404,563	9,278,152	0	9,923,948	9,923,948
TOTAL	64,800,130	94,429,719	159,229,849	0	173,750,100	173,750,100
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,032,066	529,359	2,561,425	2,032,066	529,359	2,561,425
RESIDENTIAL - EC	17,720,370	4,584,103	22,304,473	17,720,370	4,584,103	22,304,473
COMMERCIAL - FIRE	160,764	32,322	193,086	160,764	32,322	193,086
COMMERCIAL - EC	745,055	284,920	1,029,975	745,055	284,920	1,029,975
CRIME - RESIDENTIAL	101,034	28,626	129,660	101,034	28,626	129,660
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,637,667	468,491	2,106,158	1,637,667	468,491	2,106,158
HOMEOWNER - COASTAL	4,502,006	1,371,359	5,873,365	4,502,006	1,371,359	5,873,365
HO - BEACH WIND	21,817,533	6,251,364	28,068,897	21,817,533	6,251,364	28,068,897
HO - COASTAL WIND	64,202,466	19,087,103	83,289,569	64,202,466	19,087,103	83,289,569
WIND - RESIDENTIAL	2,062,568	531,117	2,593,685	2,062,568	531,117	2,593,685
WIND - COMMERCIAL	4,032,559	1,113,644	5,146,203	4,032,559	1,113,644	5,146,203
COASTAL - RESIDENTIAL	6,405,172	1,918,799	8,323,971	6,405,172	1,918,799	8,323,971
COASTAL - COMMERCIAL	7,333,610	2,226,103	9,559,713	7,333,610	2,226,103	9,559,713
TOTAL	132,752,870	38,427,310	171,180,180	132,752,870	38,427,310	171,180,180
EARNED PREMIUMS						
RESIDENTIAL - FIRE	434,924	787,419	1,222,343	558,662	1,916,986	2,475,648
RESIDENTIAL - EC	3,768,795	6,766,660	10,535,455	4,842,814	16,426,747	21,269,561
COMMERCIAL - FIRE	34,279	52,474	86,753	43,016	126,817	169,833
COMMERCIAL - EC	170,462	440,683	611,145	221,125	1,037,230	1,258,355
CRIME - RESIDENTIAL	24,502	42,253	66,755	31,313	104,932	136,245
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	358,887	643,929	1,002,816	474,681	1,514,107	1,988,788
HOMEOWNER - COASTAL	996,631	1,843,317	2,839,948	1,310,981	4,340,635	5,651,616
HO - BEACH WIND	4,774,874	9,003,583	13,778,457	6,139,666	21,687,526	27,827,192
HO - COASTAL WIND	14,299,041	26,737,368	41,036,409	18,607,374	64,064,517	82,671,891
WIND - RESIDENTIAL	435,830	770,391	1,206,221	552,938	1,852,406	2,405,344
WIND - COMMERCIAL	903,014	2,030,312	2,933,326	1,195,866	5,027,706	6,223,572
COASTAL - RESIDENTIAL	1,420,826	2,666,598	4,087,424	1,894,669	6,219,682	8,114,351
COASTAL - COMMERCIAL	1,759,411	3,133,907	4,893,318	2,352,258	7,544,042	9,896,300
TOTAL	29,381,476	54,918,894	84,300,370	38,225,363	131,863,333	170,088,696

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED JUNE 30, 2018

	QUARTER TO DATE			YEAR TO DATE		
	2018	2017	TOTAL	2018	2017	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	487,646	437,305	924,951	487,646	1,749,221	2,236,867
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	28,718	25,753	54,471	28,718	103,013	131,731
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	27,057	24,264	51,321	27,057	97,055	124,112
HOMEOWNER - COASTAL	52,523	47,101	99,624	52,523	188,404	240,927
HO - BEACH WIND	601,438	539,349	1,140,787	601,438	2,157,396	2,758,834
HO - COASTAL WIND	1,286,027	1,153,265	2,439,292	1,286,027	4,613,060	5,899,087
WIND - RESIDENTIAL	63,001	56,496	119,497	63,001	225,985	288,986
WIND - COMMERCIAL	208,301	186,797	395,098	208,301	747,188	955,489
COASTAL - RESIDENTIAL	166,594	149,395	315,989	166,594	597,581	764,175
COASTAL - COMMERCIAL	247,119	221,607	468,726	247,119	886,429	1,133,548
TOTAL	3,168,424	2,841,332	6,009,756	3,168,424	11,365,332	14,533,756
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	434,924	787,419	1,222,343	558,662	1,916,986	2,475,648
RESIDENTIAL - EC	3,281,149	6,329,355	9,610,504	4,355,168	14,677,526	19,032,694
COMMERCIAL - FIRE	34,279	52,474	86,753	43,016	126,817	169,833
COMMERCIAL - EC	141,744	414,930	556,674	192,407	934,217	1,126,624
CRIME - RESIDENTIAL	24,502	42,253	66,755	31,313	104,932	136,245
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	331,830	619,665	951,495	447,624	1,417,052	1,864,676
HOMEOWNER - COASTAL	944,108	1,796,216	2,740,324	1,258,458	4,152,231	5,410,689
HO - BEACH WIND	4,173,436	8,464,234	12,637,670	5,538,228	19,530,130	25,068,358
HO - COASTAL WIND	13,013,014	25,584,103	38,597,117	17,321,347	59,451,457	76,772,804
WIND - RESIDENTIAL	372,829	713,895	1,086,724	489,937	1,626,421	2,116,358
WIND - COMMERCIAL	694,713	1,843,515	2,538,228	987,565	4,280,518	5,268,083
COASTAL - RESIDENTIAL	1,254,232	2,517,203	3,771,435	1,728,075	5,622,101	7,350,176
COASTAL - COMMERCIAL	1,512,292	2,912,300	4,424,592	2,105,139	6,657,613	8,762,752
TOTAL	26,213,052	52,077,562	78,290,614	35,056,939	120,498,001	155,554,940

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED JUNE 30, 2018

	QUARTER TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
PAID LOSSES							
RESIDENTIAL - FIRE	59,405	166,789	0	0	0	0	226,194
RESIDENTIAL - EC	133,619	780,196	21,746	1,299	0	47,889	984,749
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	61,621	775	0	0	0	0	62,396
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	27,227	36,664	0	0	0	0	63,891
HOMEOWNER - COASTAL	87,510	276,866	22,995	1,554	0	0	388,925
HO - BEACH WIND	83,645	342,329	29,060	12,901	0	(2,113)	465,822
HO - COASTAL WIND	725,966	1,922,459	331,899	38,733	8,052	0	3,027,109
WIND - RESIDENTIAL	22,579	102,192	0	0	0	0	124,771
WIND - COMMERCIAL	0	0	0	0	0	0	0
COASTAL - RESIDENTIAL	148,585	260,071	8,137	5,589	0	0	422,382
COASTAL - COMMERCIAL	126,243	80,715	27,416	6,801	0	0	241,175
TOTAL	1,476,400	3,969,056	441,253	66,877	8,052	45,776	6,007,414
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	457,551	206,796	0	0	0	0	664,347
RESIDENTIAL - EC	1,000,876	211,817	10,001	0	0	0	1,222,694
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	7,658	0	0	0	0	0	7,658
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	134,150	5,999	25,000	0	0	0	165,149
HOMEOWNER - COASTAL	618,399	123,171	9,998	0	0	0	751,568
HO - BEACH WIND	313,572	69,362	14,599	20,000	0	0	417,533
HO - COASTAL WIND	1,566,901	337,665	50,326	9,898	0	7,499	1,972,289
WIND - RESIDENTIAL	27,207	2,199	0	0	0	0	29,406
WIND - COMMERCIAL	10,320	0	4,999	0	0	0	15,319
COASTAL - RESIDENTIAL	283,509	48,171	2,499	0	0	0	334,179
COASTAL - COMMERCIAL	59,088	12,495	4,999	0	0	0	76,582
TOTAL	4,479,232	1,017,675	122,421	29,898	0	7,499	5,656,725
OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	156,883	75,995	0	0	0	0	232,878
RESIDENTIAL - EC	604,489	243,414	17,500	0	0	0	865,403
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	7,658	0	0	0	0	0	7,658
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	91,855	16,996	0	27,499	0	0	136,350
HOMEOWNER - COASTAL	565,111	262,933	2,499	0	0	0	830,543
HO - BEACH WIND	317,138	109,754	11,998	20,000	0	0	458,890
HO - COASTAL WIND	1,665,658	564,147	69,984	10,998	6,589	5,000	2,322,376
WIND - RESIDENTIAL	30,762	5,998	0	0	0	0	36,760
WIND - COMMERCIAL	16,511	2,999	4,999	0	0	0	24,509
COASTAL - RESIDENTIAL	376,843	141,656	2,499	4,999	0	0	525,997
COASTAL - COMMERCIAL	73,068	18,993	7,498	0	0	0	99,559
TOTAL	3,905,977	1,442,885	116,977	63,496	6,589	5,000	5,540,924
INCURRED LOSSES							
RESIDENTIAL - FIRE	360,073	297,590	0	0	0	0	657,663
RESIDENTIAL - EC	530,006	748,599	14,247	1,299	0	47,889	1,342,040
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	61,621	775	0	0	0	0	62,396
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	69,522	25,667	25,000	(27,499)	0	0	92,690
HOMEOWNER - COASTAL	140,798	137,104	30,494	1,554	0	0	309,950
HO - BEACH WIND	80,079	301,937	31,661	12,901	0	(2,113)	424,465
HO - COASTAL WIND	627,209	1,695,977	312,241	37,633	1,463	2,499	2,677,022
WIND - RESIDENTIAL	19,024	98,393	0	0	0	0	117,417
WIND - COMMERCIAL	(6,191)	(2,999)	0	0	0	0	(9,190)
COASTAL - RESIDENTIAL	55,251	166,586	8,137	590	0	0	230,564
COASTAL - COMMERCIAL	112,263	74,217	24,917	6,801	0	0	218,198
TOTAL	2,049,655	3,543,846	446,697	33,279	1,463	48,275	6,123,215

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED JUNE 30, 2018

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	59,405	658,592	82,111	0	(71,147)	0	728,961
RESIDENTIAL - EC	172,379	2,430,449	178,350	29,610	0	47,889	2,858,677
COMMERCIAL - FIRE	0	10,167	0	0	0	0	10,167
COMMERCIAL - EC	70,781	14,690	7,771	0	0	0	93,242
CRIME - RESIDENTIAL	0	752	0	0	0	0	752
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	27,227	155,641	(4,605)	0	0	0	178,263
HOMEOWNER - COASTAL	98,714	953,384	58,578	1,554	0	0	1,112,230
HO - BEACH WIND	83,794	495,476	84,858	104,322	0	(2,113)	766,337
HO - COASTAL WIND	814,780	3,120,220	725,354	66,200	16,660	2,173	4,745,387
WIND - RESIDENTIAL	22,579	103,349	15,000	0	0	0	140,928
WIND - COMMERCIAL	0	2,896	10,703	0	0	0	13,599
COASTAL - RESIDENTIAL	179,148	484,174	22,309	20,236	0	0	705,867
COASTAL - COMMERCIAL	133,533	176,212	59,816	6,801	0	0	376,362
TOTAL	1,662,340	8,606,002	1,240,245	228,723	(54,487)	47,949	11,730,772
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	457,551	206,796	0	0	0	0	664,347
RESIDENTIAL - EC	1,000,876	211,817	10,001	0	0	0	1,222,694
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	7,658	0	0	0	0	0	7,658
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	134,150	5,999	25,000	0	0	0	165,149
HOMEOWNER - COASTAL	618,399	123,171	9,998	0	0	0	751,568
HO - BEACH WIND	313,572	69,362	14,599	20,000	0	0	417,533
HO - COASTAL WIND	1,566,901	337,665	50,326	9,898	0	7,499	1,972,289
WIND - RESIDENTIAL	27,207	2,199	0	0	0	0	29,406
WIND - COMMERCIAL	10,320	0	4,999	0	0	0	15,319
COASTAL - RESIDENTIAL	283,509	48,171	2,499	0	0	0	334,179
COASTAL - COMMERCIAL	59,088	12,495	4,999	0	0	0	76,582
TOTAL	4,479,232	1,017,675	122,421	29,898	0	7,499	5,656,725
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,280,560	0	0	0	0	1,280,560
RESIDENTIAL - EC	0	1,001,053	120,850	2,499	0	0	1,124,402
COMMERCIAL - FIRE	0	1	0	0	0	0	1
COMMERCIAL - EC	0	44,769	0	0	0	0	44,769
CRIME - RESIDENTIAL	0	44,769	0	0	0	0	44,769
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	249,596	0	25,000	0	0	274,596
HOMEOWNER - COASTAL	0	1,086,262	14,996	0	0	0	1,101,258
HO - BEACH WIND	0	362,322	23,495	20,000	0	0	405,817
HO - COASTAL WIND	0	668,101	46,989	0	0	5,000	720,090
WIND - RESIDENTIAL	0	14,919	0	0	0	0	14,919
WIND - COMMERCIAL	0	1,639,803	329,940	0	0	0	1,969,743
COASTAL - RESIDENTIAL	0	45,229	5,498	0	0	0	50,727
COASTAL - COMMERCIAL	0	303,670	57,498	0	0	0	361,168
TOTAL	0	6,741,054	599,266	47,499	0	5,000	7,392,819
INCURRED LOSSES							
RESIDENTIAL - FIRE	516,956	(415,172)	82,111	0	(71,147)	0	112,748
RESIDENTIAL - EC	1,173,255	1,641,213	67,501	27,111	0	47,889	2,956,969
COMMERCIAL - FIRE	1	10,166	0	0	0	0	10,167
COMMERCIAL - EC	78,439	(30,079)	7,771	0	0	0	56,131
CRIME - RESIDENTIAL	0	(44,017)	0	0	0	0	(44,017)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	161,377	(87,956)	20,395	(25,000)	0	0	68,816
HOMEOWNER - COASTAL	717,113	(9,707)	53,580	1,554	0	0	762,540
HO - BEACH WIND	397,366	202,516	75,962	104,322	0	(2,113)	778,053
HO - COASTAL WIND	2,381,681	2,789,784	728,691	76,098	16,660	4,672	5,997,586
WIND - RESIDENTIAL	49,786	90,629	15,000	0	0	0	155,415
WIND - COMMERCIAL	10,320	(1,636,907)	(314,238)	0	0	0	(1,940,825)
COASTAL - RESIDENTIAL	462,657	487,116	19,310	20,236	0	0	989,319
COASTAL - COMMERCIAL	192,621	(114,963)	7,317	6,801	0	0	91,776
TOTAL	6,141,572	2,882,623	763,400	211,122	(54,487)	50,448	9,994,678

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED JUNE 30, 2018

IBNR TOTALS							
	2018	2017	2016	2015	2014	2013	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	447,551	0	0	0	0	0	447,551
RESIDENTIAL - EC	823,694	0	0	0	0	0	823,694
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	5,159	0	0	0	0	0	5,159
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	111,256	0	0	0	0	0	111,256
HOMEOWNER - COASTAL	506,310	0	0	0	0	0	506,310
HO - BEACH WIND	281,280	0	0	0	0	0	281,280
HO - COASTAL WIND	1,328,675	0	0	0	0	0	1,328,675
WIND - RESIDENTIAL	19,810	0	0	0	0	0	19,810
WIND - COMMERCIAL	10,320	0	0	0	0	0	10,320
COASTAL - RESIDENTIAL	225,127	0	0	0	0	0	225,127
COASTAL - COMMERCIAL	51,591	0	0	0	0	0	51,591
TOTAL	3,810,774	0	0	0	0	0	3,810,774
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	156,884	0	0	0	0	0	156,884
RESIDENTIAL - EC	582,997	0	0	0	0	0	582,997
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	5,159	0	0	0	0	0	5,159
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	91,855	0	0	0	0	0	91,855
HOMEOWNER - COASTAL	559,513	0	0	0	0	0	559,513
HO - BEACH WIND	309,141	0	0	0	0	0	309,141
HO - COASTAL WIND	1,564,518	0	0	0	0	0	1,564,518
WIND - RESIDENTIAL	24,764	0	0	0	0	0	24,764
WIND - COMMERCIAL	16,511	0	0	0	0	0	16,511
COASTAL - RESIDENTIAL	354,349	0	0	0	0	0	354,349
COASTAL - COMMERCIAL	67,070	0	0	0	0	0	67,070
TOTAL	3,732,762	0	0	0	0	0	3,732,762

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2018

	QUARTER TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	30,788	5,327	662	0	0	0	36,777
RESIDENTIAL - EC	308,626	80,818	4,657	0	0	0	394,101
COMMERCIAL - FIRE	922	0	0	0	0	0	922
COMMERCIAL - EC	14,791	0	920	0	0	0	15,711
CRIME - RESIDENTIAL	1,777	275	0	0	0	0	2,052
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	37,818	3,435	200	4,444	0	0	45,897
HOMEOWNER - COASTAL	198,723	58,313	1,056	0	0	0	258,092
HO - BEACH WIND	139,843	55,104	4,125	672	0	165	199,909
HO - COASTAL WIND	886,073	251,947	50,786	7,617	825	0	1,197,248
WIND - RESIDENTIAL	32,920	3,735	0	10	0	0	36,665
WIND - COMMERCIAL	15,633	565	0	0	0	0	16,198
COASTAL - RESIDENTIAL	174,512	51,952	2,371	700	0	0	229,535
COASTAL - COMMERCIAL	116,300	9,484	15,305	204	0	0	141,293
TOTAL	1,958,726	520,955	80,082	13,647	825	165	2,574,400
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	177,085	81,332	0	0	0	0	258,417
RESIDENTIAL - EC	388,360	83,308	3,933	0	0	0	475,601
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,979	0	0	0	0	0	2,979
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	52,047	2,359	9,832	0	0	0	64,238
HOMEOWNER - COASTAL	239,212	47,613	3,865	0	0	0	290,690
HO - BEACH WIND	121,522	27,280	5,742	7,866	0	0	162,410
HO - COASTAL WIND	605,493	129,624	19,319	3,800	0	2,879	761,115
WIND - RESIDENTIAL	10,573	865	0	0	0	0	11,438
WIND - COMMERCIAL	3,993	0	589	0	0	0	4,582
COASTAL - RESIDENTIAL	109,322	18,337	951	0	0	0	128,610
COASTAL - COMMERCIAL	22,495	4,226	1,691	0	0	0	28,412
TOTAL	1,733,081	394,944	45,922	11,666	0	2,879	2,188,492
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	59,610	29,889	0	0	0	0	89,499
RESIDENTIAL - EC	229,870	94,548	6,797	0	0	0	331,215
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,943	0	0	0	0	0	2,943
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	34,902	6,685	0	10,815	0	0	52,402
HOMEOWNER - COASTAL	214,801	103,411	983	0	0	0	319,195
HO - BEACH WIND	120,566	42,561	4,653	7,756	0	0	175,536
HO - COASTAL WIND	631,878	208,654	25,884	4,068	2,437	1,849	874,770
WIND - RESIDENTIAL	11,769	2,359	0	0	0	0	14,128
WIND - COMMERCIAL	6,274	1,180	1,966	0	0	0	9,420
COASTAL - RESIDENTIAL	143,399	55,145	973	1,946	0	0	201,463
COASTAL - COMMERCIAL	27,208	5,457	2,154	0	0	0	34,819
TOTAL	1,483,220	549,889	43,410	24,585	2,437	1,849	2,105,390
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	148,263	56,770	662	0	0	0	205,695
RESIDENTIAL - EC	467,116	69,578	1,793	0	0	0	538,487
COMMERCIAL - FIRE	922	0	0	0	0	0	922
COMMERCIAL - EC	14,827	0	920	0	0	0	15,747
CRIME - RESIDENTIAL	1,777	275	0	0	0	0	2,052
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	54,963	(891)	10,032	(6,371)	0	0	57,733
HOMEOWNER - COASTAL	223,134	2,515	3,938	0	0	0	229,587
HO - BEACH WIND	140,799	39,823	5,214	782	0	165	186,783
HO - COASTAL WIND	859,688	172,917	44,221	7,349	(1,612)	1,030	1,083,593
WIND - RESIDENTIAL	31,724	2,241	0	10	0	0	33,975
WIND - COMMERCIAL	13,352	(615)	(1,377)	0	0	0	11,360
COASTAL - RESIDENTIAL	140,435	15,144	2,349	(1,246)	0	0	156,682
COASTAL - COMMERCIAL	111,587	8,253	14,842	204	0	0	134,886
TOTAL	2,208,587	366,010	82,594	728	(1,612)	1,195	2,657,502

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2018

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	75,126	19,967	2,291	0	200	0	97,584
RESIDENTIAL - EC	684,882	193,965	16,669	3,704	0	5,389	904,609
COMMERCIAL - FIRE	2,981	765	0	0	0	0	3,746
COMMERCIAL - EC	36,291	5,115	2,560	0	0	0	43,966
CRIME - RESIDENTIAL	5,007	1,475	0	0	0	0	6,482
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	74,424	16,159	200	5,319	0	0	96,102
HOMEOWNER - COASTAL	411,348	126,357	6,137	0	2,957	0	546,799
HO - BEACH WIND	258,138	89,065	12,953	797	0	165	361,118
HO - COASTAL WIND	1,577,069	446,701	86,271	12,115	1,840	0	2,123,996
WIND - RESIDENTIAL	82,346	6,453	15,642	10	0	0	104,451
WIND - COMMERCIAL	49,049	1,185	11,793	0	0	0	62,027
COASTAL - RESIDENTIAL	308,608	91,590	4,761	1,132	0	0	406,091
COASTAL - COMMERCIAL	253,433	20,526	54,212	204	0	0	328,375
TOTAL	3,818,702	1,019,323	213,489	23,281	4,997	5,554	5,085,346
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	177,085	81,332	0	0	0	0	258,417
RESIDENTIAL - EC	388,360	83,308	3,933	0	0	0	475,601
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,979	0	0	0	0	0	2,979
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	52,047	2,359	9,832	0	0	0	64,238
HOMEOWNER - COASTAL	239,212	47,613	3,865	0	0	0	290,690
HO - BEACH WIND	121,522	27,280	5,742	7,866	0	0	162,410
HO - COASTAL WIND	605,493	129,624	19,319	3,800	0	2,879	761,115
WIND - RESIDENTIAL	10,573	865	0	0	0	0	11,438
WIND - COMMERCIAL	3,993	0	589	0	0	0	4,582
COASTAL - RESIDENTIAL	109,322	18,337	951	0	0	0	128,610
COASTAL - COMMERCIAL	22,495	4,226	1,691	0	0	0	28,412
TOTAL	1,733,081	394,944	45,922	11,666	0	2,879	2,188,492
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	397,643	0	0	0	0	397,643
RESIDENTIAL - EC	0	300,497	47,265	977	0	0	348,739
COMMERCIAL - FIRE	0	1	0	0	0	0	1
COMMERCIAL - EC	0	13,901	0	0	0	0	13,901
CRIME - RESIDENTIAL	0	13,901	0	0	0	0	13,901
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	75,436	0	9,832	0	0	85,268
HOMEOWNER - COASTAL	0	335,436	5,842	0	0	0	341,278
HO - BEACH WIND	0	106,282	6,719	5,719	0	0	118,720
HO - COASTAL WIND	0	192,924	11,474	0	0	1,221	205,619
WIND - RESIDENTIAL	0	4,633	0	0	0	0	4,633
WIND - COMMERCIAL	0	481,885	38,867	0	0	0	520,752
COASTAL - RESIDENTIAL	0	12,763	648	0	0	0	13,411
COASTAL - COMMERCIAL	0	88,744	7,428	0	0	0	96,172
TOTAL	0	2,024,046	118,243	16,528	0	1,221	2,160,038
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	252,211	(296,344)	2,291	0	200	0	(41,642)
RESIDENTIAL - EC	1,073,242	(23,224)	(26,663)	2,727	0	5,389	1,031,471
COMMERCIAL - FIRE	2,981	764	0	0	0	0	3,745
COMMERCIAL - EC	39,270	(8,786)	2,560	0	0	0	33,044
CRIME - RESIDENTIAL	5,007	(12,426)	0	0	0	0	(7,419)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	126,471	(56,918)	10,032	(4,513)	0	0	75,072
HOMEOWNER - COASTAL	650,560	(161,466)	4,160	0	2,957	0	496,211
HO - BEACH WIND	379,660	10,063	11,976	2,944	0	165	404,808
HO - COASTAL WIND	2,182,562	383,401	94,116	15,915	1,840	1,658	2,679,492
WIND - RESIDENTIAL	92,919	2,685	15,642	10	0	0	111,256
WIND - COMMERCIAL	53,042	(480,700)	(26,485)	0	0	0	(454,143)
COASTAL - RESIDENTIAL	417,930	97,164	5,064	1,132	0	0	521,290
COASTAL - COMMERCIAL	275,928	(63,992)	48,475	204	0	0	260,615
TOTAL	5,551,783	(609,779)	141,168	18,419	4,997	7,212	5,113,800

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2018

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	351,588	0	58,998
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	0	0	0
			TOTAL	0	351,588	0	58,998
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	878,125	0	150,287
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	73,407	0	7,832
			TOTAL	0	951,532	0	158,119
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	298,662	0	17,326
			TOTAL	0	365,507	0	24,791
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	224,699	0	31,897
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	4,999	808,070	500	78,956
			TOTAL	4,999	1,032,769	500	110,852
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	7,383
			TOTAL	0	362,996	0	30,908
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	762,462	0	76,771
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	4,999	29,009	500	4,894
			TOTAL	4,999	791,471	500	81,665

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2018

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	35,819	0	7,753
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND BEACH	0	816,833	0	59,637
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND COASTAL	0	697,701	0	112,689
			TOTAL	0	1,571,065	0	183,864
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	1,390,292	0	169,124
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND COASTAL	0	2,630,824	0	319,329
			TOTAL	0	4,174,241	0	513,152
			TOTAL HERMAINE	9,998	9,601,170	1,000	1,162,350

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2018

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	847,510	0	129,452
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622	0	3,715
			TOTAL	<u>0</u>	<u>902,132</u>	<u>0</u>	<u>133,167</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,604,633	0	575,357
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	311,211	0	48,431
			TOTAL	<u>0</u>	<u>3,915,844</u>	<u>0</u>	<u>623,788</u>
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	64,617	0	12,407
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611	0	14,943
			TOTAL	<u>0</u>	<u>300,228</u>	<u>0</u>	<u>27,350</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	608,638	0	99,661
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	284,525
			TOTAL	<u>0</u>	<u>4,444,545</u>	<u>0</u>	<u>384,187</u>
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,108
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	401,370	0	31,415
			TOTAL	<u>0</u>	<u>1,451,651</u>	<u>0</u>	<u>172,524</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,008,945	0	565,470
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	4,999	3,018,069	500	281,396
			TOTAL	<u>4,999</u>	<u>7,027,014</u>	<u>500</u>	<u>846,866</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2018

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	11,782	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	365,719	0	44,259
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,032,559	0	124,545
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,566,432	0	586,767
			TOTAL	<u>0</u>	<u>5,976,492</u>	<u>0</u>	<u>757,710</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	104,325	0	17,649
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	5,999	1,558,104	600	157,017
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,393,155	0	607,161
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	21,996	20,307,083	2,200	2,621,784
			TOTAL	<u>27,995</u>	<u>26,362,666</u>	<u>2,800</u>	<u>3,403,611</u>
			TOTAL MATTHEW	<u>32,994</u>	<u>50,380,572</u>	<u>3,299</u>	<u>6,349,203</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2018

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	201,378,990	386	0	0	1,791,992,069	4,758	0	0	138,112,385	1,348	2,131,483,444	6,492
BRUNSWICK	1,570,563,786	6,472	131,695,580	229	455,650,525	847	1,734,533,953	3,930	6,859,105,513	16,607	152,767,572	583	375,057,750	2,847	11,279,374,679	31,515
CAMDEN	0	0	0	0	40,880,550	74	0	0	566,475,045	1,398	0	0	37,317,890	268	644,673,485	1,740
CARTERET	660,214,517	4,502	114,864,920	194	315,964,520	652	1,307,664,048	2,993	3,656,378,974	9,563	133,528,508	632	328,977,126	2,200	6,517,592,613	20,736
CHOWAN	0	0	0	0	31,570,660	65	0	0	750,238,716	1,859	0	0	66,754,482	553	848,563,858	2,477
CRAVEN	0	0	0	0	513,406,160	989	0	0	3,595,356,691	9,897	0	0	329,777,818	2,259	4,438,540,669	13,145
CURRITUCK	606,003,151	1,601	18,486,160	25	148,883,810	258	790,389,694	1,091	1,575,094,169	3,778	44,648,050	102	104,866,212	748	3,288,371,246	7,603
DARE	2,285,138,161	9,264	423,736,070	670	104,812,120	168	3,594,018,698	7,409	619,594,769	1,345	266,495,689	913	24,133,092	140	7,317,928,599	19,909
HYDE	86,694,958	372	5,568,110	9	12,605,340	29	83,857,940	183	115,777,350	363	13,244,717	61	20,810,880	230	338,559,295	1,247
JONES	0	0	0	0	25,299,870	56	0	0	278,182,637	834	0	0	30,567,833	309	334,050,340	1,199
NEW HANOVER	515,424,373	2,252	201,692,920	388	1,105,070,280	2,024	906,940,441	1,961	10,631,908,820	25,028	95,757,649	351	691,568,767	3,683	14,148,363,250	35,687
ONSLow	189,336,634	968	27,026,040	49	520,252,781	1,090	269,531,500	612	5,366,687,820	15,613	31,879,060	124	1,011,537,268	6,150	7,416,251,103	24,606
PAMLICO	0	0	0	0	57,571,080	97	0	0	782,533,058	1,869	0	0	62,450,642	475	902,554,780	2,441
PASQUOTANK	0	0	0	0	152,054,760	323	0	0	1,321,421,952	3,625	0	0	139,063,484	953	1,612,540,196	4,901
PENDER	298,777,359	1,267	31,091,060	50	236,491,440	416	408,818,714	859	2,509,085,929	6,278	41,654,671	153	218,277,616	1,668	3,744,196,789	10,691
PERQUIMANS	0	0	0	0	50,400,206	103	0	0	677,616,706	1,664	0	0	58,812,183	502	786,829,095	2,269
TYRRELL	0	0	0	0	11,920,490	27	0	0	151,105,710	462	0	0	18,251,059	210	181,277,259	699
WASHINGTON	0	0	0	0	35,972,421	79	0	0	361,930,154	1,016	0	0	33,638,773	353	431,541,348	1,448
TOTAL	6,212,152,939	26,698	954,160,860	1,614	4,020,186,003	7,683	9,095,754,988	19,038	41,610,486,082	105,957	779,975,916	2,919	3,689,975,260	24,896	66,362,692,048	188,805

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	257,556,067	366	257,556,067	366
BRUNSWICK	21,334,565	52	182,616,648	117	546,603,739	688	750,554,952	857
CAMDEN	0	0	0	0	53,483,644	53	53,483,644	53
CARTERET	26,549,786	62	374,741,058	223	686,285,879	861	1,087,576,723	1,146
CHOWAN	0	0	0	0	123,002,030	187	123,002,030	187
CRAVEN	0	0	0	0	796,641,164	941	796,641,164	941
CURRITUCK	5,511,400	21	81,200,952	74	134,511,156	204	221,223,508	299
DARE	124,913,445	219	691,148,670	629	156,262,963	126	972,325,078	974
HYDE	8,181,283	24	36,126,192	44	18,369,896	43	62,677,371	111
JONES	0	0	0	0	37,748,579	71	37,748,579	71
NEW HANOVER	74,255,114	136	254,991,517	189	1,052,276,940	1,086	1,381,523,571	1,411
ONSLow	4,715,200	17	29,799,557	12	1,034,519,264	1,668	1,069,034,021	1,697
PAMLICO	0	0	0	0	82,974,012	130	82,974,012	130
PASQUOTANK	0	0	0	0	286,740,544	385	286,740,544	385
PENDER	6,742,760	22	44,913,430	44	184,363,672	300	236,019,862	366
PERQUIMANS	0	0	0	0	64,183,964	121	64,183,964	121
TYRRELL	0	0	0	0	23,338,945	36	23,338,945	36
WASHINGTON	0	0	0	0	44,224,236	83	44,224,236	83
TOTAL	272,203,553	553	1,695,538,024	1,332	5,583,086,694	7,349	7,550,828,271	9,234

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,389,039,511	6,858
BRUNSWICK	12,029,929,631	32,372
CAMDEN	698,157,129	1,793
CARTERET	7,605,169,336	21,882
CHOWAN	971,565,888	2,664
CRAVEN	5,235,181,833	14,086
CURRITUCK	3,509,594,754	7,902
DARE	8,290,253,677	20,883
HYDE	401,236,666	1,358
JONES	371,798,919	1,270
NEW HANOVER	15,529,886,821	37,098
ONSLow	8,485,285,124	26,303
PAMLICO	985,528,792	2,571
PASQUOTANK	1,899,280,740	5,286
PENDER	3,980,216,651	11,057
PERQUIMANS	851,013,059	2,390
TYRRELL	204,616,204	735
WASHINGTON	475,765,584	1,531
TOTAL	73,913,520,319	198,039

* 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.