



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
March 31, 2021

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Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF MARCH 31, 2021

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	62,613,733	0	0	62,613,733
CASH EQUIVALENTS	34,099,212	0	0	34,099,212
INVESTMENTS	784,173,099	0	0	784,173,099
INTEREST INCOME DUE OR ACCRUED	3,676,155	0	0	3,676,155
FIXED ASSETS	662,540	0	(662,540)	0
DATA PROCESSING EQUIPMENT	4,545	0	0	4,545
ACCOUNTS RECEIVABLE - PREMIUM	25,097,914	0	(70,632)	25,027,282
PREPAID EXPENSE	36,592	0	(36,592)	0
TOTAL ASSETS	910,363,790	0	(769,764)	909,594,026
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				123,300
ACCOUNTS PAYABLE - FAIR PLAN				1,915,019
BENEFIT PAYABLE				314,235
PREMIUM SUSPENSE				15,440
PREMIUM REFUND				507,941
COMMISSION PAYABLE				3,650,432
ACCRUAL-PREMIUM TAX				2,298,625
ACCRUAL-POST RETIREMENT				6,239,743
ACCRUAL-PENSION				4,715,824
ACCRUAL-RENT				220,222
CLAIMS PAYABLE				391,918
PREPAID PREMIUMS				10,951,065
UNCLAIMED CHECKS				5,878,674
IBHS GRANT ACCRUAL				11,820,000
CEDED REINSURANCE PREMIUMS PAYABLE				23,078,500
TOTAL LIABILITIES				78,165,938
UNPAID LOSSES (INCL. IBNR)				66,768,491
UNPAID LAE RESERVES				10,521,635
UNEARNED PREMIUMS				148,182,978
TOTAL RESERVES				225,473,104
SURPLUS				605,954,984
TOTAL LIABILITIES & SURPLUS				909,594,026

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2021

	YEAR TO TO DATE
<u>UNDERWRITING INCOME</u>	
PREMIUMS EARNED	107,641,911
CEDED REINSURANCE PREMIUMS	(41,905,335)
NET PREMIUMS EARNED	<u>65,736,576</u>
<u>DEDUCTIONS</u>	
NET LOSSES INCURRED	24,713,669
NET LOSS EXPENSE INCURRED	7,987,579
OPERATING EXPENSE INCURRED	14,076,966
PREMIUM TAXES	2,298,625
TOTAL DEDUCTIONS	<u>49,076,838</u>
<u>OTHER INCOME</u>	
PREMIUM CHARGED OFF	(61,431)
SERVICE CHARGES	114,937
MISCELLANEOUS INCOME	764
IBHS GRANT PROGRAM	(5,160,163)
NET UNDERWRITING GAIN OR (LOSS)	<u>11,553,845</u>
<u>INVESTMENT INCOME</u>	
INVESTMENT INCOME	3,524,354
NET INCOME OR (LOSS)	<u>15,078,199</u>
<u>SURPLUS ACCOUNT</u>	
SURPLUS (PRIOR PERIOD)	<u>590,617,742</u>
NET INCOME OR (LOSS)	15,078,199
CHANGE IN ASSETS NOT ADMITTED	(20,237)
MINIMUM PENSION LIABILITY	0
CHANGE IN UNREALIZED GAIN/LOSS	279,280
NET CHANGE IN SURPLUS	<u>15,337,242</u>
SURPLUS (CURRENT PERIOD)	<u>605,954,984</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2021

	YEAR TO DATE						
	2021	2020	2019	2018	2017	2016	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	84,593,780	(2,816,149)	0	0	0	0	81,777,631
CEDED REINSURANCE	(41,905,335)	0	0	0	0	0	(41,905,335)
INVESTMENT INCOME	3,524,354	0	0	0	0	0	3,524,354
PREMIUM CHARGED OFF	(61,431)	0	0	(61,431)	0	0	(61,431)
SERVICE CHARGES	114,937	0	0	0	0	0	114,937
MISCELLANEOUS INCOME	764	0	0	0	0	0	764
IBHS GRANT PROGRAM	(5,160,163)	0	0	0	0	0	(5,160,163)
TOTAL INCOME	41,106,906	(2,816,149)	0	0	0	0	38,290,757
EXPENSES PAID							
LOSSES	553,740	10,791,257	96,811,303	4,966,596	1,873,868	22,079	115,018,844
CEDED LOSSES	0	0	(94,099,454)	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	4,849,110	704,989	6,105,643	255,032	141,810	5,691	12,062,277
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(5,900,545)	0	0	0	(5,900,545)
COMMISSION	10,842,481	(366,099)	0	0	0	0	10,476,382
PREMIUM TAX	2,298,625	0	0	0	0	0	2,298,625
ADMINISTRATIVE EXPENSES	3,600,584	0	0	0	0	0	3,600,584
TOTAL EXPENSES PAID	22,144,540	11,130,147	2,916,947	5,221,629	2,015,679	27,771	43,456,712
NET CASH CHANGE	18,962,366	(13,946,296)	(2,916,947)	(5,221,629)	(2,015,679)	(27,771)	(5,165,955)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	35,795,390	9,828,375	7,050,264	12,255,032	1,837,630	1,800	66,768,491
LOSS ADJUSTMENT EXPENSES	5,640,774	1,548,793	1,111,008	1,931,195	289,581	284	10,521,635
UNEARNED PREMIUMS	48,620,800	99,562,179	0	0	0	0	148,182,978
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	38,808,325	8,250,673	12,583,174	3,282,039	50,000	62,974,212
LOSS ADJUSTMENT EXPENSES	0	5,818,992	982,191	1,497,948	390,706	5,952	8,695,788
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	174,047,258	0	0	0	0	174,047,258
NET RESERVE CHANGE	(90,056,965)	107,735,228	1,071,593	(105,105)	1,545,534	53,869	20,244,154
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(20,237)	0	0	0	0	0	(20,237)
CHANGE IN UNREALIZED GAIN/LOSS	279,280	0	0	0	0	0	279,280
TOTAL NET OTHER CHANGES	259,043	0	0	0	0	0	259,043
ASSESSMENTS	0	0	0	0	0	0	0
UNCLAIMED BALANCES	0	0	0	0	0	0	0
INSOLVENT COMPANY RECEIVERSHIP	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(70,835,556)	93,788,932	(1,845,355)	(5,326,734)	(470,144)	26,098	15,337,242

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2021

	2021				2020			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	27,070,301	3,026,646	49,608,270	4,888,563	113,267,240	11,716,970	207,423,415	19,041,602
CEDED REINSURANCE	(13,206,674)	(1,505,269)	(24,658,960)	(2,534,433)	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)
INVESTMENT INCOME	1,127,805	126,096	2,066,784	203,668	4,045,904	416,937	7,357,267	670,436
MISCELLANEOUS INCOME	17,367	1,942	31,826	3,136	111,633	11,504	202,998	18,498
IBHS GRANT PROGRAM	(1,651,270)	(184,623)	(3,026,071)	(298,199)	(2,827,024)	(291,330)	(5,140,797)	(468,459)
TOTAL INCOME	13,357,529	1,464,792	24,021,850	2,262,735	89,305,957	8,987,962	163,862,637	14,703,102
EXPENSES PAID								
LOSSES	31,264	0	510,062	12,415	10,938,733	1,394,065	29,652,249	1,509,903
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	732,803	408,494	2,608,178	1,099,634	3,285,939	1,595,075	8,874,356	5,208,714
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	3,469,631	387,929	6,358,349	626,573	14,754,282	1,520,454	26,829,900	2,444,894
PREMIUM TAX	735,568	82,242	1,347,981	132,835	3,173,889	327,075	5,771,554	525,937
ADMINISTRATIVE EXPENSES	1,152,199	128,824	2,111,488	208,073	6,798,979	700,646	12,363,592	1,126,641
TOTAL EXPENSES PAID	6,121,465	1,007,488	12,936,057	2,079,529	38,951,822	5,537,313	83,491,652	10,816,089
NET CASH CHANGE	7,236,064	457,304	11,085,792	183,206	50,354,136	3,450,648	80,370,985	3,887,013
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	5,360,539	2,989,222	19,380,131	8,065,499	1,371,392	118,681	6,675,581	1,662,721
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	844,734	471,052	3,053,996	1,270,993	216,109	18,702	1,051,964	262,018
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	15,963,251	1,692,779	28,353,075	2,611,695	32,135,644	2,998,963	59,353,213	5,074,358
NET RESERVE CHANGE	22,168,524	5,153,053	50,787,201	11,948,187	33,723,146	3,136,346	67,080,758	6,999,097
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(6,476)	(724)	(11,868)	(1,169)	(50,338)	(5,187)	(91,538)	(8,341)
MINIMUM PENSION LIABILITY	0	0	0	0	87,072	8,973	158,336	14,428
CHANGE IN UNREALIZED GAIN/LOSS	89,371	9,992	163,778	16,139	(207,297)	(21,362)	(376,959)	(34,351)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	82,895	9,268	151,910	14,970	(170,564)	(17,577)	(310,161)	(28,264)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(14,849,565)	(4,686,481)	(39,549,499)	(11,750,011)	16,460,427	296,725	12,980,066	(3,140,347)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2021

	2019				2018			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	108,919,764	10,678,681	193,139,239	19,129,513	109,068,817	10,304,932	192,783,434	18,838,524
CEDED REINSURANCE	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676
IBHS GRANT PROGRAM	(2,008,378)	(192,842)	(3,551,879)	(349,377)	0	0	0	0
TOTAL INCOME	88,579,942	6,876,864	169,344,451	15,166,879	114,060,513	10,098,115	204,757,331	19,457,359
EXPENSES PAID								
LOSSES	27,115,330	9,144,438	49,072,271	2,812,745	168,306,501	105,508,225	694,738,783	92,491,102
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	5,523,891	3,743,950	15,981,426	4,254,651	13,512,656	6,168,248	63,262,113	4,716,058
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)
COMMISSION	14,258,051	1,369,041	24,519,728	2,480,329	14,129,791	1,342,438	25,036,963	2,447,700
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113
TOTAL EXPENSES PAID	56,173,623	15,148,133	105,978,941	11,161,438	191,466,162	104,680,899	730,492,679	92,638,153
NET CASH CHANGE	32,406,319	(8,271,269)	63,365,510	4,005,441	(77,405,649)	(94,582,784)	(525,735,348)	(73,180,794)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,019,125	1,391,523	4,039,146	600,470	1,814,587	1,046,481	4,772,993	4,620,971
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	160,598	219,282	636,504	94,624	285,950	164,909	752,147	728,190
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1,179,722	1,610,805	4,675,651	695,094	2,100,536	1,211,390	5,525,140	5,349,161
NET OTHER CHANGES								
ASSETS NOT ADMITTED	32,364	3,108	57,236	5,630	6,190,963	571,716	10,872,858	1,051,912
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(317,314)	(30,468)	(561,179)	(55,200)	6,921,824	639,209	12,156,431	1,176,093
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	30,909,283	(9,912,542)	58,128,680	3,255,147	(72,584,361)	(95,154,965)	(519,104,057)	(77,353,862)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2021

	2017				2016			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	113,030,178	16,870,596	193,583,253	20,669,079	121,211,265	19,949,299	205,650,001	21,793,401
CEDED REINSURANCE	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)	(28,573,726)	(6,443,159)	(36,515,858)	(6,102,415)
INVESTMENT INCOME	9,962,669	1,470,645	17,077,976	1,804,361	9,170,899	1,509,554	15,564,222	1,632,548
MISCELLANEOUS INCOME	99,674	14,713	170,861	18,052	116,949	19,250	198,479	20,819
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0
TOTAL INCOME	110,428,778	15,765,840	194,651,418	19,830,022	101,925,387	15,034,944	184,896,844	17,344,353
EXPENSES PAID								
LOSSES	79,053,908	12,532,004	219,293,980	45,027,836	16,797,651	6,516,377	38,097,605	3,630,441
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,787,822	1,023,650	18,644,730	2,074,258	3,588,400	532,421	9,192,463	649,071
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	14,562,478	2,126,210	25,044,376	2,659,939	15,685,650	2,554,265	26,667,757	2,913,628
PREMIUM TAX	3,189,854	470,872	5,468,039	577,722	3,412,345	561,681	5,791,198	607,445
ADMINISTRATIVE EXPENSES	2,914,351	430,203	4,995,771	527,825	3,128,739	514,999	5,309,881	556,959
TOTAL EXPENSES PAID	105,508,413	16,582,939	273,446,896	50,867,580	42,612,785	10,679,743	85,058,904	8,357,544
NET CASH CHANGE	4,920,365	(817,099)	(78,795,478)	(31,037,558)	59,312,602	4,355,201	99,837,940	8,986,809
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	558,954	100,998	865,231	312,448	0	1,800	0	0
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	88,082	15,916	136,346	49,237	0	284	0	0
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	647,036	116,914	1,001,577	361,684	0	2,084	0	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(2,548,062)	(376,133)	(4,367,880)	(461,485)	(1,757,303)	(289,257)	(2,982,375)	(312,824)
MINIMUM PENSION LIABILITY	(104,593)	(15,440)	(179,293)	(18,943)	96,900	15,950	164,452	17,250
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(2,652,655)	(391,573)	(4,547,173)	(480,428)	(1,660,403)	(273,307)	(2,817,923)	(295,574)
SETTLEMENT ROLL FORWARD	0	0	0	0				
ROLL FORWARD	0	0	0	0	538,816,720	40,761,310	655,968,758	44,892,147
SURPLUS	1,620,674	(1,325,586)	(84,344,228)	(31,879,671)	596,468,919	44,841,120	752,988,775	53,583,382

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2021

	2015				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED					
PREMIUMS WRITTEN	134,337,950	22,584,273	208,078,070	22,612,996	2,199,276,272
CEDED REINSURANCE	(44,850,535)	(10,228,456)	(56,870,112)	(9,797,701)	(433,826,988)
INVESTMENT INCOME	6,591,113	1,092,893	10,226,103	1,102,324	143,867,247
MISCELLANEOUS INCOME	136,994	22,715	212,546	22,911	2,133,405
IBHS GRANT PROGRAM	0	0	0	0	(19,990,248)
TOTAL INCOME	96,215,522	13,471,425	161,646,607	13,940,530	1,891,459,688
EXPENSES PAID					
LOSSES	9,922,869	1,066,564	21,241,287	1,496,596	1,647,915,203
CEDED LOSSES	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,344,934	424,413	5,693,911	286,515	192,218,777
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(5,900,545)
COMMISSION	17,447,514	2,887,306	27,085,168	2,958,441	284,568,784
PREMIUM TAX	3,755,611	622,729	5,826,825	628,103	61,614,606
ADMINISTRATIVE EXPENSES	2,931,836	486,137	4,548,739	490,332	88,624,709
TOTAL EXPENSES PAID	37,402,764	5,487,149	64,395,930	5,859,987	2,174,942,080
NET CASH CHANGE	58,812,758	7,984,276	97,250,677	8,080,543	(283,482,393)
RESERVES:					
DEDUCT: (CURRENT PERIOD)					
LOSSES (INCL. IBNR.)	0	0	0	0	66,768,491
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	10,521,635
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	148,182,978
NET RESERVE CHANGE	0	0	0	0	225,473,105
NET OTHER CHANGES					
ASSETS NOT ADMITTED	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(100,032)
MINIMUM PENSION LIABILITY	(110,067)	(18,251)	(170,769)	(18,408)	1,071,207
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	(360,689)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0
TOTAL NET OTHER CHANGES	(2,056,591)	(341,010)	(3,190,799)	(343,952)	610,486
SETTLEMENT ROLL FORWARD	482,116,865	33,118,044	561,909,530	37,155,556	1,114,299,995
ROLL FORWARD	(538,816,720)	(40,761,310)	(655,968,758)	(44,892,147)	0
SURPLUS	56,312	0	650	0	605,954,984

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2021

	YEAR TO DATE		
	2021	2020	TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	866,490	(54,558)	811,932
RESIDENTIAL - EC	10,829,147	(652,118)	10,177,029
COMMERCIAL - FIRE	31,321	2,768	34,089
COMMERCIAL - EC	164,594	9,659	174,253
COMMERCIAL PROPERTY	872,905	12,842	885,747
CRIME - RESIDENTIAL	80,669	(4,021)	76,648
CRIME - COMMERCIAL	3,911	0	3,911
HOMEOWNER - BEACH	1,396,757	(44,228)	1,352,529
HOMEOWNER - COASTAL	5,013,111	(147,164)	4,865,947
HO - BEACH WIND	12,840,305	(459,276)	12,381,029
HO - COASTAL WIND	40,476,349	(1,090,129)	39,386,220
WIND - RESIDENTIAL	1,056,933	(83,475)	973,458
WIND - COMMERCIAL	1,953,915	(114,406)	1,839,509
COASTAL - RESIDENTIAL	4,118,810	(249,388)	3,869,422
COASTAL - COMMERCIAL	4,888,563	57,345	4,945,908
TOTAL	84,593,780	(2,816,149)	81,777,631
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	1,910,465	1,910,465
RESIDENTIAL - EC	0	22,512,411	22,512,411
COMMERCIAL - FIRE	0	333,310	333,310
COMMERCIAL - EC	0	1,088,182	1,088,182
COMMERCIAL PROPERTY	0	213,608	213,608
CRIME - RESIDENTIAL	0	175,182	175,182
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	0	2,790,778	2,790,778
HOMEOWNER - COASTAL	0	8,657,282	8,657,282
HO - BEACH WIND	0	26,663,106	26,663,106
HO - COASTAL WIND	0	86,057,559	86,057,559
WIND - RESIDENTIAL	0	2,513,433	2,513,433
WIND - COMMERCIAL	0	3,963,707	3,963,707
COASTAL - RESIDENTIAL	0	8,337,884	8,337,884
COASTAL - COMMERCIAL	0	8,830,351	8,830,351
TOTAL	0	174,047,258	174,047,258
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	768,552	1,032,488	1,801,040
RESIDENTIAL - EC	6,319,978	12,718,040	19,038,018
COMMERCIAL - FIRE	27,721	187,921	215,642
COMMERCIAL - EC	80,300	598,251	678,551
COMMERCIAL PROPERTY	491,792	160,167	651,959
CRIME - RESIDENTIAL	71,917	97,248	169,165
CRIME - COMMERCIAL	3,481	0	3,481
HOMEOWNER - BEACH	795,353	1,627,514	2,422,867
HOMEOWNER - COASTAL	2,878,382	5,037,414	7,915,796
HO - BEACH WIND	7,391,297	15,256,860	22,648,157
HO - COASTAL WIND	23,094,315	49,545,190	72,639,505
WIND - RESIDENTIAL	616,154	1,403,495	2,019,649
WIND - COMMERCIAL	1,089,486	2,052,624	3,142,110
COASTAL - RESIDENTIAL	2,380,378	4,770,610	7,150,988
COASTAL - COMMERCIAL	2,611,695	5,074,358	7,686,053
TOTAL	48,620,800	99,562,179	148,182,978
EARNED PREMIUMS			
RESIDENTIAL - FIRE	97,938	823,419	921,357
RESIDENTIAL - EC	4,509,169	9,142,253	13,651,422
COMMERCIAL - FIRE	3,600	148,157	151,757
COMMERCIAL - EC	84,294	499,590	583,884
COMMERCIAL PROPERTY	381,113	66,283	447,396
CRIME - RESIDENTIAL	8,752	73,913	82,665
CRIME - COMMERCIAL	430	0	430
HOMEOWNER - BEACH	601,404	1,119,036	1,720,440
HOMEOWNER - COASTAL	2,134,729	3,472,704	5,607,433
HO - BEACH WIND	5,449,008	10,946,970	16,395,978
HO - COASTAL WIND	17,382,034	35,422,240	52,804,275
WIND - RESIDENTIAL	440,779	1,026,463	1,467,242
WIND - COMMERCIAL	864,429	1,796,677	2,661,106
COASTAL - RESIDENTIAL	1,738,432	3,317,886	5,056,318
COASTAL - COMMERCIAL	2,276,868	3,813,338	6,090,206
TOTAL	35,972,980	71,668,931	107,641,911

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2021

	YEAR TO DATE		
	2021	2020	TOTAL
CEDED REINSURANCE PREMIUM			
RESIDENTIAL - FIRE	416,059	0	416,059
RESIDENTIAL - EC	5,215,018	0	5,215,018
COMMERCIAL - FIRE	17,468	0	17,468
COMMERCIAL - EC	89,293	0	89,293
COMMERCIAL PROPERTY	453,884	0	453,884
CRIME - RESIDENTIAL	39,277	0	39,277
CRIME - COMMERCIAL	2,004	0	2,004
HOMEOWNER - BEACH	693,077	0	693,077
HOMEOWNER - COASTAL	2,493,459	0	2,493,459
HO - BEACH WIND	6,344,414	0	6,344,414
HO - COASTAL WIND	20,182,692	0	20,182,692
WIND - RESIDENTIAL	498,829	0	498,829
WIND - COMMERCIAL	942,620	0	942,620
COASTAL - RESIDENTIAL	1,982,809	0	1,982,809
COASTAL - COMMERCIAL	2,534,433	0	2,534,433
TOTAL	41,905,335	0	41,905,335
NET EARNED PREMIUM			
RESIDENTIAL - FIRE	(1,350,609)	1,855,907	505,298
RESIDENTIAL - EC	(13,423,890)	21,860,293	8,436,403
COMMERCIAL - FIRE	(201,789)	336,078	134,289
COMMERCIAL - EC	(603,249)	1,097,841	494,592
COMMERCIAL PROPERTY	(232,937)	226,450	(6,487)
CRIME - RESIDENTIAL	(127,774)	171,161	43,387
CRIME - COMMERCIAL	(1,574)	0	(1,574)
HOMEOWNER - BEACH	(1,719,186)	2,746,550	1,027,364
HOMEOWNER - COASTAL	(5,396,144)	8,510,118	3,113,974
HO - BEACH WIND	(16,152,265)	26,203,830	10,051,565
HO - COASTAL WIND	(52,345,847)	84,967,430	32,621,583
WIND - RESIDENTIAL	(1,461,546)	2,429,958	968,412
WIND - COMMERCIAL	(2,130,815)	3,849,301	1,718,486
COASTAL - RESIDENTIAL	(5,014,987)	8,088,496	3,073,509
COASTAL - COMMERCIAL	(5,331,922)	8,887,696	3,555,774
TOTAL	(105,494,533)	171,231,109	65,736,576

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2021

	YEAR TO DATE						
	2021	2020	2019	2018	2017	2016	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	0	138,559	79,866	0	0	0	218,425
RESIDENTIAL - EC	23,419	738,306	202,808	613,685	5,538	0	1,583,757
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	29,212	211,761	0	65,000	0	305,974
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	109,051	46,723	37,700	0	0	193,474
HOMEOWNER - COASTAL	138,432	1,138,249	268,287	14,260	128,437	0	1,687,665
HO - BEACH WIND	7,845	484,569	316,016	793,697	219,426	0	1,821,552
HO - COASTAL WIND	356,276	6,900,419	1,374,602	2,530,525	599,544	(14,121)	11,747,246
WIND - RESIDENTIAL	0	45,403	41,772	0	0	0	87,175
WIND - COMMERCIAL	0	300,592	57,722	32,109	0	36,200	426,624
COASTAL - RESIDENTIAL	15,353	495,350	60,205	220,716	17,575	0	809,200
COASTAL - COMMERCIAL	12,415	411,546	52,088	723,903	838,347	0	2,038,299
TOTAL	553,740	10,791,257	2,711,850	4,966,596	1,873,868	22,079	20,919,390
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	311,390	112,489	165,538	0	0	0	589,417
RESIDENTIAL - EC	1,280,846	442,874	177,618	321,566	186,786	0	2,409,690
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	285,697	11,005	57,417	161,664	25,000	0	540,783
COMMERCIAL PROPERTY	10,600	0	0	0	0	0	10,600
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	312,124	119,894	51,886	106,902	0	0	590,806
HOMEOWNER - COASTAL	2,045,527	541,131	350,289	631,137	67,711	0	3,635,797
HO - BEACH WIND	3,125,898	633,729	486,619	1,321,526	341,736	0	5,909,508
HO - COASTAL WIND	16,210,217	5,821,267	3,316,058	3,856,970	772,796	0	29,977,308
WIND - RESIDENTIAL	330,281	62,406	137,464	64,592	30,431	0	625,175
WIND - COMMERCIAL	2,692,925	107,676	1,334,106	884,817	75,998	1,800	5,097,322
COASTAL - RESIDENTIAL	1,124,386	313,183	372,799	284,886	24,724	0	2,119,978
COASTAL - COMMERCIAL	8,065,499	1,662,721	600,470	4,620,971	312,448	0	15,262,108
TOTAL	35,795,390	9,828,375	7,050,264	12,255,032	1,837,630	1,800	66,768,491
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	641,700	200,965	0	0	0	842,665
RESIDENTIAL - EC	0	2,074,697	411,448	351,259	186,786	0	3,024,190
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	657,973	391,653	163,634	0	0	1,213,260
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	5,222	0	0	0	0	5,222
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	397,661	15,930	144,602	0	0	558,193
HOMEOWNER - COASTAL	0	1,943,443	456,342	443,368	74,566	0	2,917,720
HO - BEACH WIND	0	3,128,722	519,941	1,166,775	127,312	50,000	4,992,750
HO - COASTAL WIND	0	16,654,967	3,828,158	4,101,370	776,225	0	25,360,720
WIND - RESIDENTIAL	0	412,119	143,211	67,091	30,431	0	652,852
WIND - COMMERCIAL	0	2,983,685	1,264,942	963,533	15,998	0	5,228,158
COASTAL - RESIDENTIAL	0	1,251,307	417,371	216,895	25,991	0	1,911,565
COASTAL - COMMERCIAL	0	8,656,828	600,712	4,964,647	2,044,729	0	16,266,916
TOTAL	0	38,808,325	8,250,673	12,583,174	3,282,039	50,000	62,974,212
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	311,390	(390,652)	44,438	0	0	0	(34,824)
RESIDENTIAL - EC	1,304,265	(893,517)	(31,022)	583,993	5,538	0	969,257
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	285,697	(617,756)	(122,476)	(1,969)	90,000	0	(366,503)
COMMERCIAL PROPERTY	10,600	0	0	0	0	0	10,600
CRIME - RESIDENTIAL	0	(5,222)	0	0	0	0	(5,222)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	312,124	(168,716)	82,679	0	0	0	226,087
HOMEOWNER - COASTAL	2,183,959	(264,062)	162,234	202,029	121,582	0	2,405,742
HO - BEACH WIND	3,133,742	(2,010,424)	282,694	948,448	433,850	(50,000)	2,738,310
HO - COASTAL WIND	16,566,494	(3,933,282)	862,502	2,286,125	596,115	(14,121)	16,363,833
WIND - RESIDENTIAL	330,281	(304,310)	36,026	(2,499)	0	0	59,498
WIND - COMMERCIAL	2,692,925	(2,575,417)	126,887	(46,607)	60,000	38,000	295,787
COASTAL - RESIDENTIAL	1,139,739	(442,774)	15,632	288,707	16,308	0	1,017,613
COASTAL - COMMERCIAL	8,077,914	(6,582,561)	51,845	380,227	(893,935)	0	1,033,491
TOTAL	36,349,130	(18,188,693)	1,511,440	4,638,454	429,459	(26,121)	24,713,669

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2021

IBNR TOTALS							
	2021	2020	2019	2018	2017	2016	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	311,390	0	0	0	0	0	311,390
RESIDENTIAL - EC	1,273,044	0	0	0	0	0	1,273,044
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	285,697	0	0	0	0	0	285,697
COMMERCIAL PROPERTY	5,600	0	0	0	0	0	5,600
CRIME - RESIDENTIAL	-	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	312,124	0	0	0	0	0	312,124
HOMEOWNER - COASTAL	1,920,798	0	0	0	0	0	1,920,798
HO - BEACH WIND	3,122,004	0	0	0	0	0	3,122,004
HO - COASTAL WIND	15,837,068	0	0	0	0	0	15,837,068
WIND - RESIDENTIAL	330,281	0	0	0	0	0	330,281
WIND - COMMERCIAL	2,692,925	0	0	0	0	0	2,692,925
COASTAL - RESIDENTIAL	1,119,988	0	0	0	0	0	1,119,988
COASTAL - COMMERCIAL	8,063,000	0	0	0	0	0	8,063,000
TOTAL	35,273,919	0	0	0	0	0	35,273,919
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	439,403	0	0	0	0	439,403
RESIDENTIAL - EC	0	1,576,947	0	0	0	0	1,576,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	632,648	0	0	0	0	632,648
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	2,723	0	0	0	0	2,723
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	291,067	0	0	0	0	291,067
HOMEOWNER - COASTAL	0	1,521,429	0	0	0	0	1,521,429
HO - BEACH WIND	0	2,603,442	0	0	0	0	2,603,442
HO - COASTAL WIND	0	13,224,207	0	0	0	0	13,224,207
WIND - RESIDENTIAL	0	340,426	0	0	0	0	340,426
WIND - COMMERCIAL	0	2,726,194	0	0	0	0	2,726,194
COASTAL - RESIDENTIAL	0	996,775	0	0	0	0	996,775
COASTAL - COMMERCIAL	0	8,482,293	0	0	0	0	8,482,293
TOTAL	0	32,837,554	0	0	0	0	32,837,554

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED MARCH 31, 2021

	YEAR TO DATE						
	2021	2020	2019	2018	2017	2016	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	42,625	8,567	5,477	0	0	0	56,669
RESIDENTIAL - EC	174,620	64,273	19,288	27,125	1,330	0	286,636
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	39,107	8,439	2,391	2,372	2,060	0	54,370
COMMERCIAL PROPERTY	767	275	0	0	0	0	1,042
CRIME - RESIDENTIAL	0	275	0	0	0	0	275
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	42,725	9,373	5,374	3,685	0	0	61,156
HOMEOWNER - COASTAL	266,033	77,720	27,406	13,026	1,375	0	385,560
HO - BEACH WIND	427,623	34,837	21,627	33,330	15,631	6,280	539,328
HO - COASTAL WIND	2,188,081	415,547	92,785	109,823	44,908	(589)	2,850,554
WIND - RESIDENTIAL	45,210	2,465	2,327	1,225	0	0	51,227
WIND - COMMERCIAL	368,620	25,252	9,085	16,629	1,225	0	420,811
COASTAL - RESIDENTIAL	154,064	42,354	9,099	8,398	12,154	0	226,070
COASTAL - COMMERCIAL	1,099,634	15,614	10,239	39,420	63,127	0	1,228,035
TOTAL	4,849,110	704,989	205,098	255,032	141,810	5,691	6,161,732
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	49,070	17,727	26,086	0	0	0	92,883
RESIDENTIAL - EC	201,840	69,790	27,990	50,674	29,435	0	379,728
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	45,021	1,734	9,048	25,476	3,940	0	85,218
COMMERCIAL PROPERTY	1,670	0	0	0	0	0	1,670
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	49,186	18,893	8,176	16,846	0	0	93,102
HOMEOWNER - COASTAL	322,342	85,274	55,200	99,457	10,670	0	572,943
HO - BEACH WIND	492,591	99,865	76,683	208,251	53,852	0	931,243
HO - COASTAL WIND	2,554,468	917,338	522,557	607,796	121,780	0	4,723,939
WIND - RESIDENTIAL	52,047	9,834	21,662	10,179	4,795	0	98,518
WIND - COMMERCIAL	424,361	16,968	210,234	139,433	11,976	284	803,255
COASTAL - RESIDENTIAL	177,185	49,353	58,747	44,893	3,896	0	334,074
COASTAL - COMMERCIAL	1,270,993	262,018	94,624	728,190	49,237	0	2,405,062
TOTAL	5,640,774	1,548,793	1,111,008	1,931,195	289,581	284	10,521,635
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	92,436	23,924	0	0	0	116,360
RESIDENTIAL - EC	0	304,564	48,980	41,815	22,236	0	417,595
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	101,430	46,624	19,480	0	0	167,533
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	721	0	0	0	0	721
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	57,967	1,896	17,214	0	0	77,078
HOMEOWNER - COASTAL	0	286,911	54,325	52,780	8,877	0	402,893
HO - BEACH WIND	0	467,522	61,896	138,897	15,156	5,952	689,423
HO - COASTAL WIND	0	2,465,567	455,718	488,242	92,405	0	3,501,932
WIND - RESIDENTIAL	0	61,492	17,048	7,987	3,623	0	90,149
WIND - COMMERCIAL	0	454,740	150,583	114,703	1,904	0	721,930
COASTAL - RESIDENTIAL	0	185,358	49,685	25,820	3,094	0	263,958
COASTAL - COMMERCIAL	0	1,340,282	71,511	591,010	243,412	0	2,246,215
TOTAL	0	5,818,992	982,191	1,497,948	390,706	5,952	8,695,788
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	91,695	(66,143)	7,640	0	0	0	33,192
RESIDENTIAL - EC	376,461	(170,501)	(1,703)	35,983	8,529	0	248,769
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	84,128	(91,257)	(35,185)	8,369	6,000	0	(27,945)
COMMERCIAL PROPERTY	2,436	275	0	0	0	0	2,711
CRIME - RESIDENTIAL	0	(446)	0	0	0	0	(446)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	91,911	(29,701)	11,654	3,317	0	0	77,181
HOMEOWNER - COASTAL	588,376	(123,918)	28,281	59,703	3,169	0	555,610
HO - BEACH WIND	920,214	(332,820)	36,415	102,684	54,327	328	781,148
HO - COASTAL WIND	4,742,549	(1,132,683)	159,624	229,377	74,283	(589)	4,072,561
WIND - RESIDENTIAL	97,257	(49,192)	6,940	3,417	1,173	0	59,595
WIND - COMMERCIAL	792,981	(412,520)	68,735	41,359	11,297	284	502,136
COASTAL - RESIDENTIAL	331,249	(93,652)	18,161	27,471	12,956	0	296,186
COASTAL - COMMERCIAL	2,370,627	(1,062,650)	33,352	176,601	(131,048)	0	1,386,882
TOTAL	10,489,884	(3,565,209)	333,915	688,280	40,685	23	7,987,579

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
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AS OF MARCH 31, 2021

AS OF MARCH 31, 2021							
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	0	808,070	0	78,956
			TOTAL	0	1,032,769	0	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	0	29,009	0	4,894
			TOTAL	0	791,471	0	81,665

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 2021

AS OF MAR/31/21							
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	2,907,821	0	319,694
			TOTAL	0	4,451,238	0	513,517
			TOTAL HERMINE	0	9,878,167	0	1,162,715

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2021

AS OF MARCH 31, 2021							
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	852,038	0	130,017
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622	0	3,715
			TOTAL	0	906,660	0	133,732
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,618,203	0	576,192
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305	0	49,266
			TOTAL	0	3,949,508	0	625,458
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217	0	12,407
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611	0	14,943
			TOTAL	0	300,828	0	27,350
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648	0	100,845
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,872,107	0	296,560
			TOTAL	0	4,526,755	0	397,405
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,301
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933	0	32,001
			TOTAL	0	1,622,214	0	173,303
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,017,603	0	566,221
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,137,967	0	379,169
			TOTAL	0	7,155,570	0	945,390

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2021

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	12,042	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	385,212	0	47,172
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,039,632	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,580,832	0	609,791
			TOTAL	0	6,017,718	0	784,606
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	110,003	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,570,553	0	159,747
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,447,228	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,532,886	0	2,649,840
			TOTAL	0	26,660,670	0	3,438,039
			TOTAL MATTHEW	0	51,139,923	0	6,525,283

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 2024							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	186,786	29,072,244	4,699	1,520,045
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	25,000	1,493,924	629	64,618
			TOTAL	211,786	30,566,168	5,328	1,584,663
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	306,655	96,836,069	7,714	4,962,701
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	151,665	4,727,702	3,815	198,152
			TOTAL	458,320	101,563,771	11,529	5,160,853
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	30,431	5,770,791	766	252,783
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	75,998	11,410,858	1,912	504,038
			TOTAL	106,429	17,181,649	2,677	756,821
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	50,536	17,689,248	1,271	863,633
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	691,588	96,399,138	17,398	3,042,038
			TOTAL	742,123	114,088,386	18,669	3,905,671
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	24,724	26,460,370	622	2,012,335
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	312,448	46,059,609	7,860	1,895,111
			TOTAL	337,171	72,519,979	8,482	3,907,447
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	250,250	78,128,516	6,295	5,887,568
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	4,552,071	85,227,321	114,512	4,298,020
			TOTAL	4,802,321	163,355,837	120,807	10,185,588

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	0	1,411,755	0	76,946
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	67,711	10,381,920	1,703	635,205
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	341,736	35,848,528	8,597	1,890,811
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	769,796	173,394,521	19,365	11,248,536
			TOTAL	1,179,243	221,036,724	29,665	13,851,499
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	106,902	7,419,903	2,689	295,832
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	344,068	30,125,052	8,655	1,972,466
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,006,486	110,877,216	25,319	5,344,956
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,418,399	478,166,140	85,993	30,540,957
			TOTAL	4,875,855	626,588,310	122,657	38,154,211
			TOTAL FLORENCE	12,713,250	1,346,900,826	319,814	77,506,753

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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AS OF MARCH 31, 2021							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MICHAEL							
BEACH FULL COVERAGE							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	31,585	0	7,557
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	31,585	0	7,557
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	248,193	0	38,175
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	0	307,758	0	41,595
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,084
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	368
			TOTAL	0	6,697	0	1,452
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	64,279	0	7,198
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	52,294	0	10,628
			TOTAL	0	116,573	0	17,826
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	168,956	0	20,211
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	54,294	0	4,429
			TOTAL	0	223,250	0	24,640
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	486,187	0	65,087
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	207,745	0	12,665
			TOTAL	0	693,932	0	77,752

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,599
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	161,542	0	17,008
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	257,656	0	43,444
			TOTAL	0	438,435	0	64,016
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	9,805	0	2,000
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	25,138	0	5,766
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	0	735,838	0	72,167
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,761,825	0	205,862
			TOTAL	0	2,532,607	0	285,795
			TOTAL MICHAEL	0	4,350,837	0	520,633

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AS OF MARCH 31, 2021							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	2,573,170	0	205,830
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	195,793	459	12,438
			TOTAL	9,999	2,768,963	459	218,268
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	42,890	7,582,846	1,968	640,573
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	57,417	4,779,813	2,634	78,258
			TOTAL	100,306	12,362,659	4,602	718,831
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	276,511	645	24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	193,229	2,784,175	8,866	82,474
			TOTAL	207,285	3,060,686	9,511	107,325
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	94,800	1,146,279	4,350	99,078
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,104,235	3,136,681	50,664	195,618
			TOTAL	1,199,035	4,282,960	55,013	294,696
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	34,636	1,055,395	1,589	114,500
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	373,956	0	38,490
			TOTAL	34,636	1,429,351	1,589	152,990
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	200,804	2,326,761	9,213	275,629
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	291,385	995,803	13,369	101,168
			TOTAL	492,189	3,322,564	22,582	376,797

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	0	155,600	0	11,284
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	120,324	655,281	5,521	45,238
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	315,040	1,994,592	14,454	193,019
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	387,260	7,546,131	17,768	636,037
			TOTAL	822,623	10,351,604	37,743	885,578
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	10,000	1,227,908	459	161,505
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	247,207	6,163,093	11,342	559,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	1,151,247	15,341,298	52,821	1,511,482
			TOTAL	1,408,455	23,074,401	64,622	2,268,114
			TOTAL DORIAN	4,274,528	60,653,188	196,122	5,022,599

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AS OF MARCH 31, 2021							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	38,519	1,681,666	1,767	184,131
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,615
			TOTAL	38,519	1,704,347	1,767	194,747
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	240,939	3,520,233	11,055	306,517
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	8,714	318,173	400	24,859
			TOTAL	249,652	3,838,406	11,454	331,376
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	41,733	210,340	1,915	23,774
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	209,619	742,843	9,618	21,512
			TOTAL	251,352	953,183	11,532	45,285
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	52,910	440,801	2,428	57,810
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	99,387	1,004,899	4,560	71,639
			TOTAL	152,296	1,445,700	6,988	129,449
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	161,947	1,219,005	7,430	148,405
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	153,216	707,104	7,030	49,924
			TOTAL	315,163	1,926,108	14,460	198,329
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	172,945	2,084,710	7,935	226,543
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	87,414	812,513	4,011	66,967
			TOTAL	260,359	2,897,223	11,946	293,510

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	6,912	275,790	317	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	99,977	963,290	4,587	63,341
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	225,541	1,398,181	10,348	145,865
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	1,855,271	8,968,949	85,123	927,669
			TOTAL	2,187,701	11,606,210	100,375	1,157,896
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	85,000	346,874	3,900	24,128
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	62,919	1,164,088	2,887	109,710
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	471,768	2,286,082	21,645	249,548
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	2,649,971	13,981,387	121,585	1,499,271
			TOTAL	3,269,659	17,778,431	150,017	1,882,657
			TOTAL ISAIAS	6,724,701	42,149,608	308,539	4,233,248

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF MARCH 31, 2021

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	182,416,420	608	0	0	1,855,467,671	4,587	0	0	139,059,455	1,330	2,176,943,546	6,525
BRUNSWICK	1,557,949,746	5,381	85,084,650	246	320,206,760	1,075	1,717,586,621	3,552	7,321,566,929	16,327	149,794,917	507	373,698,411	2,690	11,525,888,034	29,778
CAMDEN	0	0	0	0	33,950,630	98	0	0	585,338,144	1,336	0	0	37,009,220	283	656,297,994	1,717
CARTERET	709,457,539	4,459	80,748,168	260	252,151,924	1,029	1,303,250,193	2,823	4,098,104,195	9,818	149,854,908	669	344,931,501	2,243	6,938,498,428	21,301
CHOWAN	0	0	0	0	31,898,720	118	0	0	808,005,000	1,836	0	0	72,031,032	668	911,934,752	2,622
CRAVEN	0	0	0	0	396,024,738	1,506	0	0	3,903,959,874	10,094	0	0	307,443,499	2,160	4,607,428,111	13,760
CURRITUCK	592,069,280	1,268	26,207,040	45	108,525,310	312	656,051,507	874	1,597,333,406	3,533	45,113,070	89	107,961,446	726	3,133,261,059	6,847
DARE	2,404,594,320	8,224	309,136,260	831	90,569,260	258	3,608,992,351	6,923	635,482,850	1,303	253,098,971	771	26,265,560	136	7,328,139,572	18,446
HYDE	105,113,481	429	6,959,180	19	8,923,040	38	104,081,510	207	122,917,270	342	13,404,987	51	24,769,108	241	386,168,576	1,327
JONES	0	0	0	0	23,015,160	87	0	0	298,363,501	832	0	0	33,700,441	327	355,079,102	1,246
NEW HANOVER	499,660,299	1,967	128,349,560	421	865,889,870	2,867	853,593,506	1,747	11,015,608,055	23,725	96,607,967	326	702,752,955	3,389	14,162,462,212	34,442
ONSLow	185,752,841	894	20,615,460	67	480,283,820	1,821	283,195,860	599	6,427,811,540	17,029	35,160,200	137	930,827,214	5,634	8,363,646,935	26,181
PAMLICO	0	0	0	0	45,017,820	138	0	0	836,327,278	1,870	0	0	71,029,443	508	952,374,541	2,516
PASQUOTANK	0	0	0	0	125,452,040	432	0	0	1,326,644,068	3,407	0	0	145,977,762	1,188	1,598,073,870	5,027
PENDER	306,709,411	1,112	24,249,840	68	177,481,420	566	408,406,878	795	2,827,176,548	6,411	50,062,872	165	255,612,888	1,772	4,049,699,857	10,889
PERQUIMANS	0	0	0	0	46,765,104	151	0	0	688,803,274	1,583	0	0	59,270,789	570	794,839,167	2,304
TYRRELL	0	0	0	0	14,169,950	49	0	0	149,889,670	436	0	0	18,612,859	208	182,672,479	693
WASHINGTON	0	0	0	0	31,202,749	136	0	0	349,030,979	921	0	0	33,238,108	363	413,471,836	1,420
TOTAL	6,361,306,917	23,734	681,350,158	1,957	3,233,944,735	11,289	8,935,158,426	17,520	44,847,830,252	105,390	793,097,892	2,715	3,684,191,691	24,436	68,536,880,071	187,041

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY 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	0	0	231,206,464	925	231,206,464	925
BRUNSWICK	28,746,255	80	9,194,900	18	201,305,829	381	493,947,833	1,361	733,194,817	1,840
CAMDEN	0	0	0	0	0	0	57,039,726	148	57,039,726	148
CARTERET	82,041,744	172	15,515,700	34	378,098,481	624	696,899,293	1,609	1,172,555,218	2,439
CHOWAN	0	0	0	0	0	0	124,855,795	381	124,855,795	381
CRAVEN	0	0	0	0	0	0	819,059,953	1,939	819,059,953	1,939
CURRITUCK	4,989,600	25	10,688,500	14	107,539,972	293	132,687,693	476	255,905,765	808
DARE	148,376,646	409	77,679,500	176	692,398,818	1,204	110,625,341	220	1,029,080,305	2,009
HYDE	19,270,939	33	2,595,400	17	29,336,097	67	22,352,520	108	73,554,956	225
JONES	0	0	0	0	0	0	48,550,068	212	48,550,068	212
NEW HANOVER	82,574,746	159	20,261,700	52	253,894,754	357	1,022,100,476	2,023	1,378,831,676	2,591
ONSLow	6,785,850	29	8,036,000	16	31,675,430	50	907,114,026	2,466	953,611,306	2,561
PAMLICO	0	0	0	0	0	0	80,195,953	293	80,195,953	293
PASQUOTANK	0	0	0	0	0	0	261,084,331	805	261,084,331	805
PENDER	16,665,960	35	2,435,000	8	51,138,164	91	188,783,427	721	259,022,551	855
PERQUIMANS	0	0	0	0	0	0	59,676,539	301	59,676,539	301
TYRRELL	0	0	0	0	0	0	17,295,079	103	17,295,079	103
WASHINGTON	0	0	0	0	0	0	58,158,776	212	58,158,776	212
TOTAL	389,451,740	942	146,406,700	335	1,745,387,545	3,067	5,331,633,293	14,303	7,612,879,278	18,647

TOTAL LIABILITY **

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,408,150,010	7,450
BRUNSWICK	12,259,082,851	31,618
CAMDEN	713,337,720	1,865
CARTERET	8,111,053,646	23,740
CHOWAN	1,036,790,547	3,003
CRAVEN	5,426,488,064	15,699
CURRITUCK	3,389,166,824	7,655
DARE	8,357,219,877	20,455
HYDE	459,723,532	1,552
JONES	403,629,170	1,458
NEW HANOVER	15,541,293,888	37,033
ONSLow	9,317,258,241	28,742
PAMLICO	1,032,570,494	2,809
PASQUOTANK	1,859,158,201	5,832
PENDER	4,308,722,408	11,744
PERQUIMANS	854,515,706	2,605
TYRRELL	199,967,558	796
WASHINGTON	471,630,612	1,632
TOTAL	76,149,759,349	205,688

* 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.

** Figures only include property coverage. Liability coverage of \$3,555,671,000 is excluded.