



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2018

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

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	107,727,965	0	0	107,727,965
CASH EQUIVALENTS	25,769,705	0	0	25,769,705
INVESTMENTS	1,758,445,385	0	0	1,758,445,385
INTEREST INCOME DUE OR ACCRUED	8,764,536	0	0	8,764,536
FIXED ASSETS	154,204	0	(154,204)	0
DATA PROCESSING EQUIPMENT	15,312,212	0	0	15,312,212
ACCOUNTS RECEIVABLE - OTHER	24,848,970	0	0	24,848,970
PREPAID EXPENSE	53,201	0	(53,201)	0
TOTAL ASSETS	1,941,076,178	0	(207,405)	1,940,868,773
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				424,200
ACCOUNTS PAYABLE - FAIR				1,970,829
PREMIUM SUSPENSE				339,073
PREMIUM REFUND				83,050
COMMISSION PAYABLE				4,365,745
ACCRUAL-PREMIUM TAX				819,870
ACCRUAL-POST RETIREMENT				5,566,907
ACCRUAL-PENSION				2,979,322
ACCRUAL-RENT				414,330
CLAIMS PAYABLE				5,048,108
PREPAID PREMIUMS				10,461,644
UNCLAIMED CHECKS				2,920,231
TOTAL LIABILITIES				35,393,309
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				887,684,244
UNPAID LAE RESERVES				117,749,437
UNEARNED PREMIUMS				179,498,865
TOTAL RESERVES				1,184,932,546
SURPLUS				720,542,918
TOTAL LIABILITIES & SURPLUS				1,940,868,773

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

	QUARTER TO DATE	YEAR TO TO DATE
<u>UNDERWRITING INCOME</u>		
PREMIUMS EARNED	83,528,083	253,616,779
CEDED REINSURANCE PREMIUMS	4,816,719	19,350,475
NET PREMIUMS EARNED	78,711,364	234,266,304
<u>DEDUCTIONS</u>		
LOSSES INCURRED	914,324,847	924,319,525
LOSS EXPENSE INCURRED	121,058,447	126,172,247
OPERATING EXPENSE INCURRED	16,179,012	46,597,206
PREMIUM TAXES	2,581,958	7,290,863
TOTAL DEDUCTIONS	1,054,144,264	1,104,379,841
<u>OTHER INCOME</u>		
PREMIUM CHARGED OFF	(15,528)	(44,561)
SERVICE CHARGES	101,199	293,590
MISCELLANEOUS INCOME	(14,001)	(6,814)
NET UNDERWRITING GAIN OR (LOSS)	(975,361,230)	(869,871,322)
<u>INVESTMENT INCOME</u>		
INVESTMENT INCOME	10,126,060	28,080,144
NET INCOME OR (LOSS)	(965,235,170)	(841,791,178)
<u>SURPLUS ACCOUNT</u>		
SURPLUS (PRIOR PERIOD)	1,685,767,002	1,543,126,366
NET INCOME OR (LOSS)	(965,235,170)	(841,791,178)
CHANGE IN ASSETS NOT ADMITTED	11,086	19,207,730
NET CHANGE IN SURPLUS	(965,224,084)	(822,583,448)
SURPLUS (CURRENT PERIOD)	720,542,918	720,542,918

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

QUARTER TO DATE

	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	92,589,229	(742,461)	0	0	0	0	91,846,768
CEDED REINSURANCE	(4,816,719)	0	0	0	0	0	(4,816,719)
INTEREST RECEIVED	10,126,060	0	0	0	0	0	10,126,060
PREMIUM CHARGED OFF	(15,528)	0	0	0	0	0	(15,528)
SERVICE CHARGES	101,199	0	0	0	0	0	101,199
MISCELLANEOUS INCOME	(14,001)	0	0	0	0	0	(14,001)
TOTAL INCOME	97,970,240	(742,461)	0	0	0	0	97,227,779
EXPENSES PAID							
LOSSES	21,962,000	9,940,070	418,915	10,527	13,367	(47,551)	32,297,328
LOSS ADJUSTMENT EXPENSES	4,630,701	806,078	50,056	7,466	715	2,486	5,497,502
COMMISSION	11,363,757	(96,520)	0	0	0	0	11,267,237
PREMIUM TAX	2,581,958	0	0	0	0	0	2,581,958
ADMINISTRATIVE EXPENSES	4,911,775	0	0	0	0	0	4,911,775
TOTAL EXPENSES PAID	45,450,191	10,649,628	468,971	17,993	14,082	(45,065)	56,555,800
NET CASH CHANGE	52,520,049	(11,392,089)	(468,971)	(17,993)	(14,082)	45,065	40,671,979
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	758,886,029	128,685,945	54,089	30,393	7,695	20,093	887,684,244
LOSS ADJUSTMENT EXPENSES	100,652,622	17,082,278	7,020	3,958	1,004	2,555	117,749,437
UNEARNED PREMIUMS	170,638,875	8,859,990	0	0	0	0	179,498,865
ADD: (PRIOR 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
NET RESERVE CHANGE	(891,212,343)	(114,788,284)	107,234	7,213	(8,699)	(12,270)	(1,005,907,149)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	11,086	0	0	0	0	0	11,086
TOTAL NET OTHER CHANGES	11,086	0	0	0	0	0	11,086
CHANGE IN SURPLUS	(838,681,208)	(126,180,373)	(361,737)	(10,780)	(22,781)	32,795	(965,224,084)

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

YEAR TO DATE

	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	263,567,462	(4,201,918)	0	0	0	0	259,365,544
CEDED REINSURANCE	(7,985,143)	(11,365,332)	0	0	0	0	(19,350,475)
INTEREST RECEIVED	28,080,144	0	0	0	0	0	28,080,144
PREMIUM CHARGED OFF	(44,561)	0	0	0	0	0	(44,561)
SERVICE CHARGES	293,590	0	0	0	0	0	293,590
MISCELLANEOUS INCOME	(6,814)	0	0	0	0	0	(6,814)
TOTAL INCOME	283,904,678	(15,567,250)	0	0	0	0	268,337,428
EXPENSES PAID							
LOSSES	23,624,340	18,546,072	1,659,160	239,250	(41,120)	398	44,028,100
LOSS ADJUSTMENT EXPENSES	8,449,403	1,825,401	263,545	30,747	5,712	8,040	10,582,848
COMMISSION	34,412,931	(546,249)	0	0	0	0	33,866,682
PREMIUM TAX	7,290,863	0	0	0	0	0	7,290,863
ADMINISTRATIVE EXPENSES	12,730,524	0	0	0	0	0	12,730,524
TOTAL EXPENSES PAID	86,508,061	19,825,224	1,922,705	269,997	(35,408)	8,438	108,499,017
NET CASH CHANGE	197,396,617	(35,392,474)	(1,922,705)	(269,997)	35,408	(8,438)	159,838,411
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	758,886,029	128,685,945	54,089	30,393	7,695	20,093	887,684,244
LOSS ADJUSTMENT EXPENSES	100,652,622	17,082,278	7,020	3,958	1,004	2,555	117,749,437
UNEARNED PREMIUMS	170,638,875	8,859,990	0	0	0	0	179,498,865
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	(1,030,177,526)	27,886,987	656,400	29,676	(8,699)	(16,427)	(1,001,629,589)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	19,207,730	0	0	0	0	0	19,207,730
TOTAL NET OTHER CHANGES	19,207,730	0	0	0	0	0	19,207,730
CHANGE IN SURPLUS	(813,573,179)	(7,505,487)	(1,266,305)	(240,321)	26,709	(24,865)	(822,583,448)

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

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	88,306,301	8,712,294	151,777,079	14,771,788	113,843,799	16,823,935	194,904,420	20,687,172
CEDED REINSURANCE	(2,971,705)	(597,341)	(3,793,302)	(622,795)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)
INTEREST RECEIVED	9,408,042	928,197	16,170,138	1,573,768	9,962,669	1,470,645	17,077,976	1,804,361
MISCELLANEOUS INCOME	81,152	8,006	139,481	13,575	99,674	14,713	170,861	18,052
TOTAL INCOME	94,823,790	9,051,156	164,293,396	15,736,336	111,242,399	15,719,179	195,972,585	19,848,115
EXPENSES PAID								
LOSSES	4,554,694	491,558	17,451,527	1,126,561	7,731,330	50,606	15,676,115	624,636
LOSS ADJUSTMENT EXPENSES	2,194,634	118,991	5,726,745	409,033	2,163,693	509,265	5,277,905	333,098
COMMISSION	11,551,080	1,110,021	19,853,076	1,898,754	14,668,249	2,120,144	25,216,128	2,662,291
PREMIUM TAX	2,442,749	241,001	4,198,492	408,621	3,189,854	470,872	5,468,039	577,722
ADMINISTRATIVE EXPENSES	4,265,266	420,811	7,330,955	713,489	2,914,351	430,203	4,995,771	527,825
TOTAL EXPENSES PAID	25,008,423	2,382,382	54,560,795	4,556,458	30,667,477	3,581,090	56,633,958	4,725,572
NET CASH CHANGE	69,815,367	6,668,774	109,732,601	11,179,878	80,574,922	12,138,089	139,338,627	15,122,543
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	120,674,384	6,199,833	602,437,630	29,574,182	18,690,435	827,409	104,436,117	4,731,984
LOSS ADJUSTMENT EXPENSES	15,843,661	774,844	80,323,558	3,710,559	2,436,797	99,747	13,985,647	560,087
UNEARNED PREMIUMS	57,319,440	5,302,736	98,721,788	9,294,911	2,832,070	324,920	5,167,387	535,613
NET RESERVE CHANGE	193,837,485	12,277,413	781,482,976	42,579,652	23,959,302	1,252,076	123,589,151	5,827,684
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,435,405	634,917	11,060,899	1,076,508	(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	6,435,405	634,917	11,060,899	1,076,508	(2,652,655)	(391,573)	(4,547,173)	(480,428)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(117,586,713)	(4,973,722)	(660,689,476)	(30,323,266)	53,962,965	10,494,440	11,202,303	8,814,431

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 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	16,573,755	6,480,177	37,491,112	3,597,443	9,922,561	1,066,564	21,011,181	1,326,033
LOSS ADJUSTMENT EXPENSES	3,549,796	520,662	9,126,478	561,561	3,324,605	424,413	5,650,217	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	42,350,285	10,631,784	84,386,426	8,237,036	37,382,127	5,487,149	64,122,130	5,688,838
NET CASH CHANGE	59,575,102	4,403,160	100,510,418	9,107,317	58,833,395	7,984,276	97,524,477	8,251,692
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	23,099	0	25,991	4,999	20,000	0	10,393	0
LOSS ADJUSTMENT EXPENSES	2,985	0	3,443	592	2,581	0	1,377	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	26,084	0	29,434	5,591	22,581	0	11,770	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	57,888,615	4,129,853	97,663,061	8,806,152	56,754,223	7,643,266	94,321,908	7,907,740

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 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	2,157,010,242
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)	(585,035,413)
INTEREST RECEIVED	5,960,455	979,414	9,199,146	965,333	4,712,755	852,152	7,548,381	831,660	136,334,748
MISCELLANEOUS INCOME	133,426	21,924	205,925	21,609	111,397	20,143	178,424	19,658	2,008,683
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	1,710,318,260
EXPENSES PAID									
LOSSES	9,971,307	1,269,341	14,247,829	812,925	7,032,676	4,953,790	12,672,967	1,506,268	197,642,956
LOSS ADJUSTMENT EXPENSES	2,346,907	419,159	4,599,699	656,078	2,540,715	614,072	3,589,537	688,409	55,631,601
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	280,390,926
PREMIUM TAX	3,972,070	652,685	6,130,347	643,302	3,647,549	659,543	5,842,250	643,683	60,394,716
ADMINISTRATIVE EXPENSES	2,983,782	490,291	4,605,060	483,242	2,723,213	492,406	4,361,748	480,566	56,186,601
TOTAL EXPENSES PAID	37,656,841	5,862,066	57,936,144	5,677,321	32,910,734	9,722,583	53,701,112	6,378,069	650,246,800
NET CASH CHANGE	51,343,290	2,604,344	102,769,066	3,041,283	31,974,367	(3,434,496)	80,346,676	666,292	1,060,071,460
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	4,998	0	2,697	0	99	0	12,497	7,497	887,684,244
LOSS ADJUSTMENT EXPENSES	645	0	359	0	13	0	1,655	887	117,749,437
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	179,498,865
NET RESERVE CHANGE	5,643	0	3,056	0	112	0	14,152	8,384	1,184,932,546
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(74,739)	(12,281)	(115,349)	(12,104)	(85,899)	(15,532)	(137,582)	(15,159)	28,908
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	(1,117,394)
SETTLEMENT ROLL FORWARD	0	0	0	0	399,279,284	34,040,383	379,671,114	33,530,617	846,521,398
SURPLUS	50,710,222	2,501,246	101,797,666	2,939,668	431,431,555	30,638,075	460,288,767	34,219,939	720,542,918

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

	QUARTER TO DATE			YEAR TO DATE		
	2018	2017	TOTAL	2018	2017	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,324,803	(12,629)	1,312,174	3,915,531	(63,396)	3,852,135
RESIDENTIAL - EC	11,565,507	(107,902)	11,457,605	34,128,691	(578,464)	33,550,227
COMMERCIAL - FIRE	102,818	(486)	102,332	306,598	(3,154)	303,444
COMMERCIAL - EC	439,518	(4,264)	435,254	1,405,698	(76,732)	1,328,966
CRIME - RESIDENTIAL	52,160	(838)	51,322	184,507	458	184,965
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,363,383	(5,234)	1,358,149	3,475,731	(49,655)	3,426,076
HOMEOWNER - COASTAL	4,157,284	(23,945)	4,133,339	9,970,271	(195,259)	9,775,012
HO - BEACH WIND	14,728,019	(121,358)	14,606,661	42,685,218	(564,723)	42,120,495
HO - COASTAL WIND	45,561,662	(359,823)	45,201,839	128,371,502	(2,062,688)	126,308,814
WIND - RESIDENTIAL	1,301,117	(22,054)	1,279,063	3,916,623	(72,918)	3,843,705
WIND - COMMERCIAL	1,771,573	(5,591)	1,765,982	6,999,998	(97,429)	6,902,569
COASTAL - RESIDENTIAL	5,135,465	(60,160)	5,075,305	13,435,306	(265,978)	13,169,328
COASTAL - COMMERCIAL	5,085,920	(18,177)	5,067,743	14,771,788	(171,980)	14,599,808
TOTAL	92,589,229	(742,461)	91,846,768	263,567,462	(4,201,918)	259,365,544
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	2,032,066	529,359	2,561,425	0	2,497,112	2,497,112
RESIDENTIAL - EC	17,720,370	4,584,103	22,304,473	0	21,481,412	21,481,412
COMMERCIAL - FIRE	160,764	32,322	193,086	0	161,807	161,807
COMMERCIAL - EC	745,055	284,920	1,029,975	0	1,394,618	1,394,618
CRIME - RESIDENTIAL	101,034	28,626	129,660	0	132,262	132,262
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,637,667	468,491	2,106,158	0	2,027,019	2,027,019
HOMEOWNER - COASTAL	4,502,006	1,371,359	5,873,365	0	5,883,308	5,883,308
HO - BEACH WIND	21,817,533	6,251,364	28,068,897	0	28,382,255	28,382,255
HO - COASTAL WIND	64,202,466	19,087,103	83,289,569	0	84,854,485	84,854,485
WIND - RESIDENTIAL	2,062,568	531,117	2,593,685	0	2,434,387	2,434,387
WIND - COMMERCIAL	4,032,559	1,113,644	5,146,203	0	6,233,188	6,233,188
COASTAL - RESIDENTIAL	6,405,172	1,918,799	8,323,971	0	8,344,299	8,344,299
COASTAL - COMMERCIAL	7,333,610	2,226,103	9,559,713	0	9,923,948	9,923,948
TOTAL	132,752,870	38,427,310	171,180,180	0	173,750,100	173,750,100
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,540,847	118,962	2,659,809	2,540,847	118,962	2,659,809
RESIDENTIAL - EC	22,167,783	1,038,312	23,206,095	22,167,783	1,038,312	23,206,095
COMMERCIAL - FIRE	199,622	7,790	207,412	199,622	7,790	207,412
COMMERCIAL - EC	883,657	66,286	949,943	883,657	66,286	949,943
CRIME - RESIDENTIAL	112,292	6,412	118,704	112,292	6,412	118,704
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,313,733	105,081	2,418,814	2,313,733	105,081	2,418,814
HOMEOWNER - COASTAL	6,717,941	314,448	7,032,389	6,717,941	314,448	7,032,389
HO - BEACH WIND	27,640,025	1,439,055	29,079,080	27,640,025	1,439,055	29,079,080
HO - COASTAL WIND	83,217,893	4,427,683	87,645,576	83,217,893	4,427,683	87,645,576
WIND - RESIDENTIAL	2,544,760	124,248	2,669,008	2,544,760	124,248	2,669,008
WIND - COMMERCIAL	4,219,457	250,844	4,470,301	4,219,457	250,844	4,470,301
COASTAL - RESIDENTIAL	8,785,954	425,256	9,211,210	8,785,954	425,256	9,211,210
COASTAL - COMMERCIAL	9,294,911	535,613	9,830,524	9,294,911	535,613	9,830,524
TOTAL	170,638,875	8,859,990	179,498,865	170,638,875	8,859,990	179,498,865
EARNED PREMIUMS						
RESIDENTIAL - FIRE	816,022	397,768	1,213,790	1,374,684	2,314,754	3,689,438
RESIDENTIAL - EC	7,118,094	3,437,889	10,555,983	11,960,908	19,864,636	31,825,544
COMMERCIAL - FIRE	63,960	24,046	88,006	106,976	150,863	257,839
COMMERCIAL - EC	300,916	214,370	515,286	522,041	1,251,600	1,773,641
CRIME - RESIDENTIAL	40,902	21,376	62,278	72,215	126,308	198,523
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	687,317	358,176	1,045,493	1,161,998	1,872,283	3,034,281
HOMEOWNER - COASTAL	1,941,349	1,032,966	2,974,315	3,252,330	5,373,601	8,625,931
HO - BEACH WIND	8,905,527	4,690,951	13,596,478	15,045,193	26,378,477	41,423,670
HO - COASTAL WIND	26,546,235	14,299,597	40,845,832	45,153,609	78,364,114	123,517,723
WIND - RESIDENTIAL	818,925	384,815	1,203,740	1,371,863	2,237,221	3,609,084
WIND - COMMERCIAL	1,584,675	857,209	2,441,884	2,780,541	5,884,915	8,665,456
COASTAL - RESIDENTIAL	2,754,683	1,433,383	4,188,066	4,649,352	7,653,065	12,302,417
COASTAL - COMMERCIAL	3,124,619	1,672,313	4,796,932	5,476,877	9,216,355	14,693,232
TOTAL	54,703,224	28,824,859	83,528,083	92,928,587	160,688,192	253,616,779

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED SEPTEMBER 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	741,334	0	741,334	1,228,980	1,749,221	2,978,201
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	43,658	0	43,658	72,376	103,013	175,389
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	41,133	0	41,133	68,190	97,055	165,245
HOMEOWNER - COASTAL	79,847	0	79,847	132,370	188,404	320,774
HO - BEACH WIND	914,321	0	914,321	1,515,759	2,157,396	3,673,155
HO - COASTAL WIND	1,955,051	0	1,955,051	3,241,078	4,613,060	7,854,138
WIND - RESIDENTIAL	95,775	0	95,775	158,776	225,985	384,761
WIND - COMMERCIAL	316,664	0	316,664	524,965	747,188	1,272,153
COASTAL - RESIDENTIAL	253,260	0	253,260	419,854	597,581	1,017,435
COASTAL - COMMERCIAL	375,676	0	375,676	622,795	886,429	1,509,224
TOTAL	4,816,719	0	4,816,719	7,985,143	11,365,332	19,350,475
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	816,022	397,768	1,213,790	1,374,684	2,314,754	3,689,438
RESIDENTIAL - EC	6,376,760	3,437,889	9,814,649	10,731,928	18,115,415	28,847,343
COMMERCIAL - FIRE	63,960	24,046	88,006	106,976	150,863	257,839
COMMERCIAL - EC	257,258	214,370	471,628	449,665	1,148,587	1,598,252
CRIME - RESIDENTIAL	40,902	21,376	62,278	72,215	126,308	198,523
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	646,184	358,176	1,004,360	1,093,808	1,775,228	2,869,036
HOMEOWNER - COASTAL	1,861,502	1,032,966	2,894,468	3,119,960	5,185,197	8,305,157
HO - BEACH WIND	7,991,206	4,690,951	12,682,157	13,529,434	24,221,081	37,750,515
HO - COASTAL WIND	24,591,184	14,299,597	38,890,781	41,912,531	73,751,054	115,663,585
WIND - RESIDENTIAL	723,150	384,815	1,107,965	1,213,087	2,011,236	3,224,323
WIND - COMMERCIAL	1,268,011	857,209	2,125,220	2,255,576	5,137,727	7,393,303
COASTAL - RESIDENTIAL	2,501,423	1,433,383	3,934,806	4,229,498	7,055,484	11,284,982
COASTAL - COMMERCIAL	2,748,943	1,672,313	4,421,256	4,854,082	8,329,926	13,184,008
TOTAL	49,886,505	28,824,859	78,711,364	84,943,444	149,322,860	234,266,304

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

	QUARTER TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	133,956	167,033	0	0	0	0	300,989
RESIDENTIAL - EC	2,121,187	1,086,264	4,116	4,528	0	(47,889)	3,168,206
COMMERCIAL - FIRE	40,000	0	0	0	0	0	40,000
COMMERCIAL - EC	68,185	0	9,068	0	0	0	77,253
CRIME - RESIDENTIAL	0	786	0	0	0	0	786
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	200,999	48,020	13,040	0	0	0	262,059
HOMEOWNER - COASTAL	1,786,682	663,730	21,213	(1,368)	0	0	2,470,257
HO - BEACH WIND	1,472,275	333,524	23,643	260	0	0	1,829,702
HO - COASTAL WIND	12,215,393	6,400,984	242,968	7,107	13,367	338	18,880,157
WIND - RESIDENTIAL	260,893	20,175	17,133	0	0	0	298,201
WIND - COMMERCIAL	312,592	0	0	0	0	0	312,592
COASTAL - RESIDENTIAL	2,356,810	877,522	17,934	0	0	0	3,252,266
COASTAL - COMMERCIAL	993,028	342,032	69,800	0	0	0	1,404,860
TOTAL	21,962,000	9,940,070	418,915	10,527	13,367	(47,551)	32,297,328
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	129,357	67,496	0	0	0	0	196,853
RESIDENTIAL - EC	59,288,870	8,809,087	15,000	0	0	0	68,112,957
COMMERCIAL - FIRE	32,498	19,998	0	0	0	0	52,496
COMMERCIAL - EC	1,706,315	176,480	0	0	0	0	1,882,795
CRIME - RESIDENTIAL	4,373	0	0	0	0	0	4,373
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,887,976	525,944	0	0	0	0	4,413,920
HOMEOWNER - COASTAL	35,158,933	5,721,084	0	0	0	0	40,880,017
HO - BEACH WIND	48,324,931	8,044,543	8,099	20,000	4,998	99	56,402,670
HO - COASTAL WIND	473,045,281	82,988,507	25,991	10,294	198	12,497	556,082,768
WIND - RESIDENTIAL	9,038,877	1,243,365	0	0	0	0	10,282,242
WIND - COMMERCIAL	4,461,020	630,931	0	0	0	0	5,091,951
COASTAL - RESIDENTIAL	94,233,416	15,726,526	0	99	2,499	0	109,962,540
COASTAL - COMMERCIAL	29,574,182	4,731,984	4,999	0	0	7,497	34,318,662
TOTAL	758,886,029	128,685,945	54,089	30,393	7,695	20,093	887,684,244
OUTSTANDING LOSSES							
(PRIOR 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
INCURRED LOSSES							
RESIDENTIAL - FIRE	(194,238)	27,733	0	0	0	0	(166,505)
RESIDENTIAL - EC	60,409,181	9,683,534	9,115	4,528	0	(47,889)	70,058,469
COMMERCIAL - FIRE	72,497	19,998	0	0	0	0	92,495
COMMERCIAL - EC	1,766,842	176,480	9,068	0	0	0	1,952,390
CRIME - RESIDENTIAL	4,373	786	0	0	0	0	5,159
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,954,825	567,965	(11,960)	0	0	0	4,510,830
HOMEOWNER - COASTAL	36,327,216	6,261,643	11,215	(1,368)	0	0	42,598,706
HO - BEACH WIND	49,483,634	8,308,705	17,143	260	4,998	99	57,814,839
HO - COASTAL WIND	483,693,773	89,051,826	218,633	7,503	13,565	5,336	572,990,636
WIND - RESIDENTIAL	9,272,563	1,261,341	17,133	0	0	0	10,551,037
WIND - COMMERCIAL	4,763,292	630,931	(4,999)	0	0	0	5,389,224
COASTAL - RESIDENTIAL	96,306,717	16,555,877	15,435	99	2,499	0	112,880,627
COASTAL - COMMERCIAL	30,508,122	5,061,521	69,800	0	0	7,497	35,646,940
TOTAL	776,368,797	137,608,340	350,583	11,022	21,062	(34,957)	914,324,847

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

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	193,361	825,625	82,111	0	(71,147)	0	1,029,950
RESIDENTIAL - EC	2,293,566	3,516,713	182,466	34,138	0	0	6,026,883
COMMERCIAL - FIRE	40,000	10,167	0	0	0	0	50,167
COMMERCIAL - EC	138,966	14,690	16,839	0	0	0	170,495
CRIME - RESIDENTIAL	0	1,538	0	0	0	0	1,538
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	228,226	203,661	8,435	0	0	0	440,322
HOMEOWNER - COASTAL	1,885,396	1,617,114	79,791	186	0	0	3,582,487
HO - BEACH WIND	1,556,069	829,000	108,501	104,582	0	(2,113)	2,596,039
HO - COASTAL WIND	13,030,173	9,521,204	968,322	73,307	30,027	2,511	23,625,544
WIND - RESIDENTIAL	283,472	123,524	32,133	0	0	0	439,129
WIND - COMMERCIAL	312,592	2,896	10,703	0	0	0	326,191
COASTAL - RESIDENTIAL	2,535,958	1,361,696	40,243	20,236	0	0	3,958,133
COASTAL - COMMERCIAL	1,126,561	518,244	129,616	6,801	0	0	1,781,222
TOTAL	23,624,340	18,546,072	1,659,160	239,250	(41,120)	398	44,028,100
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	129,357	67,496	0	0	0	0	196,853
RESIDENTIAL - EC	59,288,870	8,809,087	15,000	0	0	0	68,112,957
COMMERCIAL - FIRE	32,498	19,998	0	0	0	0	52,496
COMMERCIAL - EC	1,706,315	176,480	0	0	0	0	1,882,795
CRIME - RESIDENTIAL	4,373	0	0	0	0	0	4,373
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,887,976	525,944	0	0	0	0	4,413,920
HOMEOWNER - COASTAL	35,158,933	5,721,084	0	0	0	0	40,880,017
HO - BEACH WIND	48,324,931	8,044,543	8,099	20,000	4,998	99	56,402,670
HO - COASTAL WIND	473,045,281	82,988,507	25,991	10,294	198	12,497	556,082,768
WIND - RESIDENTIAL	9,038,877	1,243,365	0	0	0	0	10,282,242
WIND - COMMERCIAL	4,461,020	630,931	0	0	0	0	5,091,951
COASTAL - RESIDENTIAL	94,233,416	15,726,526	0	99	2,499	0	109,962,540
COASTAL - COMMERCIAL	29,574,182	4,731,984	4,999	0	0	7,497	34,318,662
TOTAL	758,886,029	128,685,945	54,089	30,393	7,695	20,093	887,684,244
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	322,718	(387,439)	82,111	0	(71,147)	0	(53,757)
RESIDENTIAL - EC	61,582,436	11,324,747	76,616	31,639	0	0	73,015,438
COMMERCIAL - FIRE	72,498	30,164	0	0	0	0	102,662
COMMERCIAL - EC	1,845,281	146,401	16,839	0	0	0	2,008,521
CRIME - RESIDENTIAL	4,373	(43,231)	0	0	0	0	(38,858)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	4,116,202	480,009	8,435	(25,000)	0	0	4,579,646
HOMEOWNER - COASTAL	37,044,329	6,251,936	64,795	186	0	0	43,361,246
HO - BEACH WIND	49,881,000	8,511,221	93,105	104,582	4,998	(2,014)	58,592,892
HO - COASTAL WIND	486,075,454	91,841,610	947,324	83,601	30,225	10,008	578,988,222
WIND - RESIDENTIAL	9,322,349	1,351,970	32,133	0	0	0	10,706,452
WIND - COMMERCIAL	4,773,612	(1,005,976)	(319,237)	0	0	0	3,448,399
COASTAL - RESIDENTIAL	96,769,374	17,042,993	34,745	20,335	2,499	0	113,869,946
COASTAL - COMMERCIAL	30,700,743	4,946,558	77,117	6,801	0	7,497	35,738,716
TOTAL	782,510,369	140,490,963	1,113,983	222,144	(33,425)	15,491	924,319,525

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

IBNR TOTALS							
	2018	2017	2016	2015	2014	2013	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	84,365	0	0	0	0	0	84,365
RESIDENTIAL - EC	29,193,410	0	0	0	0	0	29,193,410
COMMERCIAL - FIRE	22,499	0	0	0	0	0	22,499
COMMERCIAL - EC	806,912	0	0	0	0	0	806,912
CRIME - RESIDENTIAL	1,874	0	0	0	0	0	1,874
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,891,680	0	0	0	0	0	1,891,680
HOMEOWNER - COASTAL	17,520,007	0	0	0	0	0	17,520,007
HO - BEACH WIND	24,172,573	0	0	0	0	0	24,172,573
HO - COASTAL WIND	238,320,115	0	0	0	0	0	238,320,115
WIND - RESIDENTIAL	4,406,675	0	0	0	0	0	4,406,675
WIND - COMMERCIAL	2,182,265	0	0	0	0	0	2,182,265
COASTAL - RESIDENTIAL	47,126,803	0	0	0	0	0	47,126,803
COASTAL - COMMERCIAL	14,706,927	0	0	0	0	0	14,706,927
TOTAL	380,436,105	0	0	0	0	0	380,436,105
IBNR (PRIOR 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

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

	QUARTER TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	33,702	6,460	0	0	0	0	40,162
RESIDENTIAL - EC	593,812	97,999	2,048	565	0	2,420	696,844
COMMERCIAL - FIRE	2,672	0	0	0	0	0	2,672
COMMERCIAL - EC	14,562	450	0	0	0	0	15,012
CRIME - RESIDENTIAL	2,337	360	0	0	0	0	2,697
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	58,199	5,765	765	512	0	0	65,241
HOMEOWNER - COASTAL	460,010	64,847	3,940	0	0	66	528,863
HO - BEACH WIND	276,937	39,342	2,655	240	0	0	319,174
HO - COASTAL WIND	2,474,193	491,090	27,194	5,874	715	0	2,999,066
WIND - RESIDENTIAL	49,724	2,007	84	275	0	0	52,090
WIND - COMMERCIAL	13,436	0	0	0	0	0	13,436
COASTAL - RESIDENTIAL	495,517	83,405	1,924	0	0	0	580,846
COASTAL - COMMERCIAL	155,600	14,353	11,446	0	0	0	181,399
TOTAL	4,630,701	806,078	50,056	7,466	715	2,486	5,497,502
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	25,032	20,761	0	0	0	0	45,793
RESIDENTIAL - EC	7,764,838	1,139,232	1,940	0	0	0	8,906,010
COMMERCIAL - FIRE	5,447	4,927	0	0	0	0	10,374
COMMERCIAL - EC	211,487	20,496	0	0	0	0	231,983
CRIME - RESIDENTIAL	249	0	0	0	0	0	249
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	553,571	79,735	0	0	0	0	633,306
HOMEOWNER - COASTAL	5,092,743	898,028	0	0	0	0	5,990,771
HO - BEACH WIND	6,323,026	1,038,056	1,045	2,581	645	13	7,365,366
HO - COASTAL WIND	62,703,961	10,992,518	3,443	1,364	26	1,655	73,702,967
WIND - RESIDENTIAL	1,176,945	159,013	0	0	0	0	1,335,958
WIND - COMMERCIAL	557,910	74,324	0	0	0	0	632,234
COASTAL - RESIDENTIAL	12,526,854	2,095,101	0	13	333	0	14,622,301
COASTAL - COMMERCIAL	3,710,559	560,087	592	0	0	887	4,272,125
TOTAL	100,652,622	17,082,278	7,020	3,958	1,004	2,555	117,749,437
UNPAID LOSS EXPENSE (PRIOR 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
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	(118,351)	(54,111)	0	0	0	0	(172,462)
RESIDENTIAL - EC	7,970,290	1,153,923	55	565	0	2,420	9,127,253
COMMERCIAL - FIRE	8,119	4,927	0	0	0	0	13,046
COMMERCIAL - EC	223,070	20,946	0	0	0	0	244,016
CRIME - RESIDENTIAL	2,586	360	0	0	0	0	2,946
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	559,723	83,141	(9,067)	512	0	0	634,309
HOMEOWNER - COASTAL	5,313,541	915,262	75	0	0	66	6,228,944
HO - BEACH WIND	6,478,441	1,050,118	(2,042)	(5,045)	645	13	7,522,130
HO - COASTAL WIND	64,572,661	11,353,984	11,318	3,438	741	(1,224)	75,940,918
WIND - RESIDENTIAL	1,216,096	160,155	84	275	0	0	1,376,610
WIND - COMMERCIAL	567,353	74,324	(589)	0	0	0	641,088
COASTAL - RESIDENTIAL	12,913,049	2,160,169	973	13	333	0	15,074,537
COASTAL - COMMERCIAL	3,843,664	570,214	10,347	0	0	887	4,425,112
TOTAL	103,550,242	17,493,412	11,154	(242)	1,719	2,162	121,058,447

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

YEAR TO DATE							
	2018	2017	2016	2015	2014	2013	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	108,828	26,427	2,291	0	200	0	137,746
RESIDENTIAL - EC	1,278,694	291,964	18,717	4,269	0	7,809	1,601,453
COMMERCIAL - FIRE	5,653	765	0	0	0	0	6,418
COMMERCIAL - EC	50,853	5,565	2,560	0	0	0	58,978
CRIME - RESIDENTIAL	7,344	1,835	0	0	0	0	9,179
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	132,623	21,924	965	5,831	0	0	161,343
HOMEOWNER - COASTAL	871,358	191,204	10,077	0	2,957	66	1,075,662
HO - BEACH WIND	535,075	128,407	15,608	1,037	0	165	680,292
HO - COASTAL WIND	4,051,262	937,791	113,465	17,989	2,555	0	5,123,062
WIND - RESIDENTIAL	132,070	8,460	15,726	285	0	0	156,541
WIND - COMMERCIAL	62,485	1,185	11,793	0	0	0	75,463
COASTAL - RESIDENTIAL	804,125	174,995	6,685	1,132	0	0	986,937
COASTAL - COMMERCIAL	409,033	34,879	65,658	204	0	0	509,774
TOTAL	8,449,403	1,825,401	263,545	30,747	5,712	8,040	10,582,848
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	25,032	20,761	0	0	0	0	45,793
RESIDENTIAL - EC	7,764,838	1,139,232	1,940	0	0	0	8,906,010
COMMERCIAL - FIRE	5,447	4,927	0	0	0	0	10,374
COMMERCIAL - EC	211,487	20,496	0	0	0	0	231,983
CRIME - RESIDENTIAL	249	0	0	0	0	0	249
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	553,571	79,735	0	0	0	0	633,306
HOMEOWNER - COASTAL	5,092,743	898,028	0	0	0	0	5,990,771
HO - BEACH WIND	6,323,026	1,038,056	1,045	2,581	645	13	7,365,366
HO - COASTAL WIND	62,703,961	10,992,518	3,443	1,364	26	1,655	73,702,967
WIND - RESIDENTIAL	1,176,945	159,013	0	0	0	0	1,335,958
WIND - COMMERCIAL	557,910	74,324	0	0	0	0	632,234
COASTAL - RESIDENTIAL	12,526,854	2,095,101	0	13	333	0	14,622,301
COASTAL - COMMERCIAL	3,710,559	560,087	592	0	0	887	4,272,125
TOTAL	100,652,622	17,082,278	7,020	3,958	1,004	2,555	117,749,437
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	133,860	(350,455)	2,291	0	200	0	(214,104)
RESIDENTIAL - EC	9,043,532	1,130,699	(26,608)	3,292	0	7,809	10,158,724
COMMERCIAL - FIRE	11,100	5,691	0	0	0	0	16,791
COMMERCIAL - EC	262,340	12,160	2,560	0	0	0	277,060
CRIME - RESIDENTIAL	7,593	(12,066)	0	0	0	0	(4,473)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	686,194	26,223	965	(4,001)	0	0	709,381
HOMEOWNER - COASTAL	5,964,101	753,796	4,235	0	2,957	66	6,725,155
HO - BEACH WIND	6,858,101	1,060,181	9,934	(2,101)	645	178	7,926,938
HO - COASTAL WIND	66,755,223	11,737,385	105,434	19,353	2,581	434	78,620,410
WIND - RESIDENTIAL	1,309,015	162,840	15,726	285	0	0	1,487,866
WIND - COMMERCIAL	620,395	(406,376)	(27,074)	0	0	0	186,945
COASTAL - RESIDENTIAL	13,330,979	2,257,333	6,037	1,145	333	0	15,595,827
COASTAL - COMMERCIAL	4,119,592	506,222	58,822	204	0	887	4,685,727
TOTAL	109,102,025	16,883,633	152,322	18,177	6,716	9,374	126,172,247

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

AS OF SEPTEMBER 30, 2016							
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
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF SEPTEMBER 30, 2018

AS OF SEPTEMBER 30, 2016							
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	0	9,601,170	0	1,162,350

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

AS OF SEPTEMBER 30, 2016							
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	4,999	3,608,748	500	575,357
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	320,279	0	48,431
			TOTAL	4,999	3,929,027	500	623,788
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	0	300,228	0	27,350
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	625,771	0	99,745
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	284,525
			TOTAL	0	4,461,678	0	384,270
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	0	1,451,651	0	172,524
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,010,544	0	566,059
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	4,999	3,087,869	500	292,842
			TOTAL	4,999	7,098,413	500	858,901

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

AS OF SEPTEMBER 30, 2016							
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	377,081	0	47,172
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	0	5,988,115	0	760,623
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	107,371	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,566,374	0	159,147
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,397,552	0	607,326
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	4,999	20,381,556	500	2,627,960
			TOTAL	4,999	26,452,853	500	3,412,847
			TOTAL MATTHEW	14,997	50,588,624	1,500	6,374,036

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

AS OF SEPTEMBER 30, 2018							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1652	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	8,677,596	716,191	867,760	51,230
1652	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	193,979	0	19,398	0
			TOTAL	8,871,575	716,191	887,158	51,230
1652	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	28,648,668	1,726,760	2,864,867	149,659
1652	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	904,404	45,300	90,440	2,098
			TOTAL	29,553,072	1,772,060	2,955,307	151,757
BEACH WIND & HAIL ONLY							
1652	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	1,240,866	0	124,087	0
1652	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	630,931	0	63,093	0
			TOTAL	1,871,797	0	187,180	0
1652	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	4,419,528	244,585	441,953	11,393
1652	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	2,278,755	312,592	227,876	1,848
			TOTAL	6,698,283	557,177	669,828	13,241
COASTAL WIND & HAIL ONLY							
1652	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	15,718,627	617,375	1,571,863	47,090
1652	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	4,721,988	282,827	472,199	7,727
			TOTAL	20,440,615	900,202	2,044,062	54,817
1652	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	43,599,841	2,117,793	4,359,984	152,989
1652	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	14,842,255	631,016	1,484,226	29,654
			TOTAL	58,442,096	2,748,810	5,844,210	182,642

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

AS OF SEPTEMBER 30, 2018							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1652	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	518,044	8,513	51,804	1,550
1652	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	5,253,604	418,406	525,360	31,183
1652	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	8,026,720	117,340	802,672	12,288
1652	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	82,944,508	4,543,611	8,294,451	284,767
			TOTAL	96,742,876	5,087,871	9,674,288	329,788
1652	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	1,694,823	117,130	169,482	7,930
1652	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	14,785,283	1,441,452	1,478,528	128,395
1652	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	22,888,511	1,269,595	2,288,851	65,597
1652	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	217,896,323	11,120,433	21,789,632	756,531
			TOTAL	257,264,940	13,948,610	25,726,494	958,453
			TOTAL FLORENCE	479,885,254	25,730,921	47,988,525	1,741,929

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF SEPTEMBER 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	236,894,000	468	0	0	1,820,369,155	4,804	0	0	138,534,070	1,471	2,195,797,225	6,743
BRUNSWICK	1,600,574,423	6,827	143,634,380	259	501,003,080	946	1,748,873,613	3,966	6,983,632,903	16,883	153,652,379	601	385,558,954	3,030	11,516,929,732	32,512
CAMDEN	0	0	0	0	42,371,780	81	0	0	574,052,485	1,405	0	0	36,896,790	308	653,321,055	1,794
CARTERET	670,357,762	4,753	131,945,150	243	377,508,860	833	1,312,142,256	3,013	3,732,465,730	9,740	139,115,338	672	335,920,095	2,429	6,699,455,191	21,683
CHOWAN	0	0	0	0	35,364,370	72	0	0	756,061,856	1,853	0	0	68,277,042	688	859,703,268	2,613
CRAVEN	0	0	0	0	568,028,900	1,151	0	0	3,656,803,010	10,067	0	0	328,983,034	2,543	4,553,814,944	13,761
CURRITUCK	606,867,772	1,841	20,457,890	28	161,701,770	286	774,657,469	1,065	1,569,722,743	3,757	45,981,760	107	104,477,042	799	3,283,866,446	7,883
DARE	2,311,548,820	9,840	457,823,380	745	118,206,620	199	3,590,365,206	7,386	618,027,199	1,345	264,123,155	924	24,521,892	161	7,384,616,272	20,600
HYDE	91,156,753	400	7,928,390	13	15,107,660	35	84,476,440	184	114,486,300	359	13,991,597	64	21,721,620	253	348,868,760	1,308
JONES	0	0	0	0	28,006,680	62	0	0	282,954,347	846	0	0	31,020,361	348	341,981,388	1,256
NEW HANOVER	529,426,602	2,402	231,532,050	470	1,228,398,230	2,393	920,489,051	1,994	10,809,788,673	25,381	90,617,119	350	684,384,159	3,844	14,494,635,884	36,834
ONSLOW	193,776,279	1,038	32,140,900	62	594,482,860	1,363	269,653,073	605	5,507,399,007	15,933	32,712,028	135	1,034,363,077	6,879	7,664,527,224	26,015
PAMLICO	0	0	0	0	68,765,100	121	0	0	787,186,124	1,885	0	0	67,253,933	548	923,205,157	2,554
PASQUOTANK	0	0	0	0	168,251,290	375	0	0	1,329,144,230	3,639	0	0	140,446,479	1,253	1,637,841,999	5,267
PENDER	303,775,170	1,331	35,944,240	60	261,903,800	482	403,496,152	845	2,581,320,779	6,401	41,304,011	156	228,304,103	1,862	3,856,049,255	11,137
PERQUIMANS	0	0	0	0	54,465,726	116	0	0	675,142,054	1,649	0	0	60,405,883	608	790,013,663	2,373
TYRRELL	0	0	0	0	13,666,130	32	0	0	153,977,860	475	0	0	18,505,859	236	186,149,849	743
WASHINGTON	0	0	0	0	38,943,671	87	0	0	367,252,354	1,017	0	0	33,506,591	425	439,702,616	1,529
TOTAL	6,307,483,581	28,432	1,061,406,380	1,880	4,513,070,527	9,102	9,104,153,260	19,058	42,319,786,809	107,439	781,497,387	3,009	3,743,080,984	27,685	67,830,478,928	196,605

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	259,026,396	960	259,026,396	960
BRUNSWICK	22,633,065	78	166,410,416	316	529,807,919	1,401	718,851,400	1,795
CAMDEN	0	0	0	0	47,068,013	128	47,068,013	128
CARTERET	24,488,960	75	376,315,747	630	673,605,983	1,673	1,074,410,690	2,378
CHOWAN	0	0	0	0	122,773,643	368	122,773,643	368
CRAVEN	0	0	0	0	792,497,216	1,980	792,497,216	1,980
CURRITUCK	5,562,100	28	78,451,594	261	136,481,725	481	220,495,419	770
DARE	128,365,295	451	692,324,747	1,257	155,987,363	259	976,677,405	1,967
HYDE	11,373,533	37	36,678,682	82	19,106,779	98	67,158,994	217
JONES	0	0	0	0	38,362,424	187	38,362,424	187
NEW HANOVER	76,584,181	199	257,454,923	391	1,023,201,214	1,904	1,357,240,318	2,494
ONSLow	4,991,500	31	26,887,966	45	997,990,865	3,020	1,029,870,331	3,096
PAMLICO	0	0	0	0	82,951,816	298	82,951,816	298
PASQUOTANK	0	0	0	0	280,740,603	837	280,740,603	837
PENDER	7,855,560	32	51,535,224	91	175,799,751	670	235,190,535	793
PERQUIMANS	0	0	0	0	61,896,212	305	61,896,212	305
TYRRELL	0	0	0	0	23,448,933	108	23,448,933	108
WASHINGTON	0	0	0	0	43,654,436	173	43,654,436	173
TOTAL	281,854,194	931	1,686,059,299	3,073	5,464,401,291	14,850	7,432,314,784	18,854

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,454,823,621	7,703
BRUNSWICK	12,235,781,132	34,307
CAMDEN	700,389,068	1,922
CARTERET	7,773,865,881	24,061
CHOWAN	982,476,911	2,981
CRAVEN	5,346,312,160	15,741
CURRITUCK	3,504,361,865	8,653
DARE	8,361,293,677	22,567
HYDE	416,027,754	1,525
JONES	380,343,812	1,443
NEW HANOVER	15,851,876,202	39,328
ONSLow	8,694,397,555	29,111
PAMLICO	1,006,156,973	2,852
PASQUOTANK	1,918,582,602	6,104
PENDER	4,091,238,790	11,930
PERQUIMANS	851,909,875	2,678
TYRRELL	209,598,782	851
WASHINGTON	483,357,052	1,702
TOTAL	75,262,793,712	215,459

* 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.