



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2019

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Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2019

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	37,969,821	0	0	37,969,821
CASH EQUIVALENTS	5,849,790	0	0	5,849,790
INVESTMENTS	861,292,130	0	0	861,292,130
INTEREST INCOME DUE OR ACCRUED	4,254,855	0	0	4,254,855
FIXED ASSETS	76,184	0	(76,184)	0
DATA PROCESSING EQUIPMENT	10,315,945	0	0	10,315,945
ACCOUNTS RECEIVABLE - OTHER	24,843,445	0	0	24,843,445
PREPAID EXPENSE	613,334	0	(613,334)	0
ACCRUAL-PREMIUM TAX	1,475,307	0	0	1,475,307
TOTAL ASSETS	946,690,811	0	(689,518)	946,001,293
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				357,449
ACCOUNTS PAYABLE - FAIR				2,205,400
PREMIUM SUSPENSE				264,164
PREMIUM REFUND				238,617
COMMISSION PAYABLE				5,353,873
ACCRUAL-POST RETIREMENT				4,721,152
ACCRUAL-PENSION				3,088,501
ACCRUAL-RENT				94,857
CLAIMS PAYABLE				2,565,650
PREPAID PREMIUMS				13,173,156
UNCLAIMED CHECKS				9,659,657
IBHS GRANT ACCRUAL				4,428,000
TOTAL LIABILITIES				46,150,476
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				223,694,070
UNPAID LAE RESERVES				22,176,218
UNEARNED PREMIUMS				170,508,777
TOTAL RESERVES				416,379,065
SURPLUS				483,471,752
TOTAL LIABILITIES & SURPLUS				946,001,293

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2019

	QUARTER TO DATE	YEAR TO TO DATE
<u>UNDERWRITING INCOME</u>		
PREMIUMS EARNED	82,273,954	164,365,459
CEDED REINSURANCE PREMIUMS	(12,143,310)	(28,073,008)
NET PREMIUMS EARNED	70,130,644	136,292,451
<u>DEDUCTIONS</u>		
LOSSES INCURRED	176,854,799	206,624,869
LOSS EXPENSE INCURRED	17,873,152	16,534,640
OPERATING EXPENSE INCURRED	16,941,133	30,609,577
PREMIUM TAXES	2,726,220	4,712,428
TOTAL DEDUCTIONS	214,395,304	258,481,514
<u>OTHER INCOME</u>		
PREMIUM CHARGED OFF	(14,796)	(25,042)
SERVICE CHARGES	102,380	203,549
MISCELLANEOUS INCOME	851	(5,217)
IBHS GRANT PROGRAM	(4,535,245)	(4,535,245)
NET UNDERWRITING GAIN OR (LOSS)	(148,711,470)	(126,551,018)
<u>INVESTMENT INCOME</u>		
INVESTMENT INCOME	4,203,273	8,483,330
NET INCOME OR (LOSS)	(144,508,197)	(118,067,688)
<u>SURPLUS ACCOUNT</u>		
SURPLUS (PRIOR PERIOD)	628,048,553	601,535,098
NET INCOME OR (LOSS)	(144,508,197)	(118,067,688)
CHANGE IN ASSETS NOT ADMITTED	(68,604)	4,342
NET CHANGE IN SURPLUS	(144,576,801)	(118,063,346)
SURPLUS (CURRENT PERIOD)	483,471,752	483,471,752

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2019

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	98,825,783	(1,837,400)	0	0	0	0	96,988,383
CEDED REINSURANCE	(12,143,310)	0	0	0	0	0	(12,143,310)
INTEREST RECEIVED	4,203,273	0	0	0	0	0	4,203,273
PREMIUM CHARGED OFF	(14,796)	0	0	0	0	0	(14,796)
SERVICE CHARGES	102,380	0	0	0	0	0	102,380
MISCELLANEOUS INCOME	851	0	0	0	0	0	851
IBHS GRANT PROGRAM	(4,535,245)	0	0	0	0	0	(4,535,245)
TOTAL INCOME	86,438,936	(1,837,400)	0	0	0	0	84,601,536
EXPENSES PAID							
LOSSES	871,058	91,994,521	23,537,934	183,296	7,006	33,530	116,627,345
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	11,806,644	3,320,587	912,882	31,276	1,090	7,609	16,080,088
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	12,785,525	(238,862)	0	0	0	0	12,546,663
PREMIUM TAX	2,726,220	0	0	0	0	0	2,726,220
ADMINISTRATIVE EXPENSES	4,394,470	0	0	0	0	0	4,394,470
TOTAL EXPENSES PAID	32,583,917	95,076,246	24,450,816	214,572	8,096	41,139	152,374,786
NET CASH CHANGE	53,855,019	(96,913,646)	(24,450,816)	(214,572)	(8,096)	(41,139)	(67,773,250)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	172,146,489	37,098,246	14,385,529	33,807	24,999	5,000	223,694,070
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	15,467,496	4,850,512	1,847,740	5,761	3,992	717	22,176,218
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	133,101,363	37,407,414	0	0	0	0	170,508,777
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	109,002,736	37,696,205	16,687,684	47,992	24,999	7,000	163,466,616
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	13,592,238	4,710,566	2,068,847	7,381	3,261	861	20,383,154
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	64,542,969	91,251,379	0	0	0	0	155,794,348
NET RESERVE CHANGE	(133,577,405)	54,301,978	2,523,262	15,805	(731)	2,144	(76,734,947)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(68,604)	0	0	0	0	0	(68,604)
TOTAL NET OTHER CHANGES	(68,604)	0	0	0	0	0	(68,604)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(79,790,990)	(42,611,668)	(21,927,554)	(198,767)	(8,827)	(38,995)	(144,576,801)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2019

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	172,049,419	(4,402,524)	0	0	0	0	167,646,895
CEDED REINSURANCE	(23,256,288)	(4,816,720)	0	0	0	0	(28,073,008)
INTEREST RECEIVED	8,483,330	0	0	0	0	0	8,483,330
PREMIUM CHARGED OFF	(25,042)	0	0	0	0	0	(25,042)
SERVICE CHARGES	203,549	0	0	0	0	0	203,549
MISCELLANEOUS INCOME	(5,217)	0	0	0	0	0	(5,217)
IBHS GRANT PROGRAM	(4,535,245)	0	0	0	0	0	(4,535,245)
TOTAL INCOME	152,914,506	(9,219,244)	0	0	0	0	143,695,262
EXPENSES PAID							
LOSSES	1,341,546	251,372,991	52,653,078	357,157	183,228	53,283	305,961,283
CEDED LOSSES	0	(94,099,454)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	15,518,309	10,016,773	2,307,359	67,958	1,390	10,126	27,921,915
CEDED LOSS ADJUSTMENT EXPENSES	0	(5,900,545)	0	0	0	0	(5,900,545)
COMMISSION	22,852,487	(572,328)	0	0	0	0	22,280,159
PREMIUM TAX	4,712,428	0	0	0	0	0	4,712,428
ADMINISTRATIVE EXPENSES	8,329,418	0	0	0	0	0	8,329,418
TOTAL EXPENSES PAID	52,754,188	160,817,437	54,960,437	425,115	184,618	63,409	269,205,204
NET CASH CHANGE	100,160,318	(170,036,681)	(54,960,437)	(425,115)	(184,618)	(63,409)	(125,509,942)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	172,146,489	37,098,246	14,385,529	33,807	24,999	5,000	223,694,070
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	15,467,496	4,850,512	1,847,740	5,761	3,992	717	22,176,218
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	133,101,363	37,407,414	0	0	0	0	170,508,777
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	306,491,845	17,934,196	34,796	25,098	12,596	324,498,531
CEDED LOSSES (INCL. IBNR.)	0	(95,567,501)	0	0	0	0	(95,567,501)
LOSS ADJUSTMENT EXPENSES	0	30,265,378	1,822,681	3,592	2,543	1,252	32,095,446
CEDED LOSS ADJUSTMENT EXPENSES	0	(4,432,498)	0	0	0	0	(4,432,498)
UNEARNED PREMIUMS	0	167,227,341	0	0	0	0	167,227,341
NET RESERVE CHANGE	(320,715,348)	324,628,393	3,523,608	(1,180)	(1,350)	8,131	7,442,254
NET OTHER CHANGES							
ASSETS NOT ADMITTED	4,342	0	0	0	0	0	4,342
TOTAL NET OTHER CHANGES	4,342	0	0	0	0	0	4,342
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(220,550,688)	154,591,712	(51,436,829)	(426,295)	(185,968)	(55,278)	(118,063,346)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2019

	2019				2018			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	57,681,174	6,254,500	98,150,593	9,963,152	109,486,129	10,326,237	193,404,358	18,870,666
CEDED REINSURANCE	(8,873,929)	(1,544,127)	(11,135,688)	(1,702,544)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)
INTEREST RECEIVED	2,844,041	308,398	4,839,625	491,265	11,483,968	1,060,508	20,168,681	1,951,252
MISCELLANEOUS INCOME	58,096	6,300	98,860	10,035	109,917	10,150	193,041	18,676
IBHS GRANT PROGRAM	(1,520,443)	(164,872)	(2,587,296)	(262,633)	0	0	0	0
TOTAL INCOME	50,188,939	4,860,199	89,366,094	8,499,275	114,477,825	10,119,420	205,378,255	19,489,501
EXPENSES PAID								
LOSSES	464,596	29,439	787,758	59,753	124,737,185	85,801,646	627,188,141	81,014,451
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	3,197,423	2,158,547	7,980,249	2,182,090	11,744,952	5,417,083	60,018,872	3,752,883
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)
COMMISSION	7,744,492	841,173	12,992,238	1,274,583	14,170,438	1,344,726	25,100,032	2,451,355
PREMIUM TAX	1,579,844	171,313	2,688,377	272,894	3,074,901	283,957	5,400,284	522,459
ADMINISTRATIVE EXPENSES	2,792,442	302,803	4,751,821	482,352	6,074,436	560,955	10,668,208	1,032,113
TOTAL EXPENSES PAID	15,778,797	3,503,275	29,200,443	4,271,672	146,169,789	84,225,443	659,761,865	80,201,981
NET CASH CHANGE	34,410,142	1,356,924	60,165,651	4,227,603	(31,691,964)	(74,106,023)	(454,383,610)	(60,712,480)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	16,959,887	62,103,935	26,291,476	66,791,191	4,566,974	15,556,950	6,039,493	10,934,829
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,599,835	5,465,540	2,495,806	5,906,315	756,178	1,795,792	976,425	1,322,117
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	44,964,986	4,928,067	75,725,575	7,482,735	11,934,947	904,713	22,432,272	2,135,482
NET RESERVE CHANGE	63,524,708	72,497,542	104,512,857	80,180,241	17,258,099	18,257,455	29,448,190	14,392,428
NET OTHER CHANGES								
ASSETS NOT ADMITTED	1,456	158	2,477	251	6,190,963	571,716	10,872,858	1,051,912
MINIMUM PENSION LIABILITY	0	0	0	0	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	1,456	158	2,477	251	6,921,824	639,209	12,156,431	1,176,093
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(29,113,110)	(71,140,460)	(44,344,729)	(75,952,387)	(42,028,239)	(91,724,269)	(471,675,369)	(73,928,815)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2019

	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)
INTEREST RECEIVED	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	63,869,777	8,566,233	192,216,127	28,532,829	16,731,458	6,480,177	38,013,749	3,616,979
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,250,404	905,225	17,519,259	1,548,731	3,556,702	520,662	9,176,892	603,203
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	89,786,864	12,498,743	245,243,572	33,847,046	42,514,894	10,631,784	84,959,477	8,298,214
NET CASH CHANGE	20,641,914	3,267,097	(50,592,154)	(14,017,024)	59,410,493	4,403,160	99,937,367	9,046,139
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	745,234	2,810,644	1,879,984	8,949,667	8,000	0	25,807	0
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	132,286	339,308	294,052	1,082,094	1,310	0	4,451	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	877,520	3,149,952	2,174,036	10,031,761	9,310	0	30,258	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	0	0	0	0
SURPLUS	17,111,739	(274,428)	(57,313,363)	(24,529,213)	57,740,780	4,129,853	97,089,186	8,750,565

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2019

	2015				2014				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	134,337,950	22,584,273	208,078,070	22,612,996	141,370,854	23,477,861	218,057,767	22,945,215	2,010,358,867
CEDED REINSURANCE	(44,850,535)	(10,228,456)	(56,870,112)	(9,797,701)	(58,464,604)	(16,012,789)	(66,757,628)	(15,213,553)	(430,801,405)
INTEREST RECEIVED	6,591,113	1,092,893	10,226,103	1,102,324	5,960,455	979,414	9,199,146	965,333	137,457,393
MISCELLANEOUS INCOME	136,994	22,715	212,546	22,911	133,426	21,924	205,925	21,609	1,941,922
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(4,535,244)
TOTAL INCOME	96,215,522	13,471,425	161,646,607	13,940,530	89,000,131	8,466,410	160,705,210	8,718,604	1,714,421,533
EXPENSES PAID									
LOSSES	9,932,637	1,066,564	21,069,605	1,496,596	9,943,418	1,288,043	14,404,266	824,662	1,338,136,089
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,326,084	424,413	5,674,704	286,257	2,360,063	421,734	4,624,857	657,034	153,308,323
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	(5,900,545)
COMMISSION	17,447,514	2,887,306	27,085,168	2,958,441	18,382,775	3,030,590	28,353,209	3,081,774	261,360,117
PREMIUM TAX	3,755,611	622,729	5,826,825	628,103	3,972,070	652,685	6,130,347	643,302	56,304,857
ADMINISTRATIVE EXPENSES	2,931,836	486,137	4,548,739	490,332	2,983,782	490,291	4,605,060	483,242	62,063,277
TOTAL EXPENSES PAID	37,393,682	5,487,149	64,205,041	5,859,729	37,642,108	5,883,343	58,117,739	5,690,014	1,771,172,664
NET CASH CHANGE	58,821,840	7,984,276	97,441,566	8,080,801	51,358,023	2,583,067	102,587,471	3,028,590	(56,751,131)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	20,000	0	4,999	0	0	0	5,000	0	223,694,070
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,275	0	717	0	0	0	717	0	22,176,218
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	170,508,777
NET RESERVE CHANGE	23,275	0	5,716	0	0	0	5,717	0	416,379,065
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(74,739)	(12,281)	(115,349)	(12,104)	(232,858)
MINIMUM PENSION LIABILITY	(110,067)	(18,251)	(170,769)	(18,408)	(478,739)	(78,666)	(738,869)	(77,535)	491,087
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	(73,947)	(12,151)	(114,126)	(11,976)	(212,200)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	10,378	0	10,378
TOTAL NET OTHER CHANGES	(2,056,591)	(341,010)	(3,190,799)	(343,952)	(627,425)	(103,098)	(957,966)	(101,615)	56,407
SETTLEMENT ROLL FORWARD	0	0	0	0	431,386,198	30,638,075	460,292,945	34,228,323	956,545,541
SURPLUS	56,741,974	7,643,266	94,245,051	7,736,849	482,116,796	33,118,044	561,916,733	37,155,298	483,471,752

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2019

	QUARTER TO DATE			YEAR TO DATE		
	2019	2018	TOTAL	2019	2018	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,331,043	(33,776)	1,297,267	2,295,900	(79,714)	2,216,186
RESIDENTIAL - EC	13,985,706	(286,597)	13,699,109	23,552,278	(675,093)	22,877,185
COMMERCIAL - FIRE	171,021	(2,848)	168,173	249,552	(15,360)	234,192
COMMERCIAL - EC	724,524	(13,678)	710,846	1,117,522	(47,876)	1,069,646
CRIME - RESIDENTIAL	88,163	(402)	87,761	143,362	294	143,656
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,342,040	(28,669)	1,313,371	2,377,548	(89,621)	2,287,927
HOMEOWNER - COASTAL	3,833,334	(91,639)	3,741,695	6,919,385	(234,290)	6,685,095
HO - BEACH WIND	15,755,992	(256,597)	15,499,395	26,642,746	(1,079,452)	25,563,294
HO - COASTAL WIND	47,024,711	(849,109)	46,175,602	82,918,935	(1,772,336)	81,146,599
WIND - RESIDENTIAL	1,661,311	(38,652)	1,622,659	2,669,340	(65,988)	2,603,352
WIND - COMMERCIAL	3,089,503	(53,319)	3,036,184	4,887,426	95,045	4,982,471
COASTAL - RESIDENTIAL	4,506,170	(156,655)	4,349,515	8,312,273	(367,860)	7,944,413
COASTAL - COMMERCIAL	5,312,265	(25,459)	5,286,806	9,963,152	(70,273)	9,892,879
TOTAL	98,825,783	(1,837,400)	96,988,383	172,049,419	(4,402,524)	167,646,895
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	852,323	1,275,724	2,128,047	0	2,392,708	2,392,708
RESIDENTIAL - EC	8,495,539	11,269,547	19,765,086	0	21,045,450	21,045,450
COMMERCIAL - FIRE	68,997	86,484	155,481	0	174,689	174,689
COMMERCIAL - EC	336,313	409,684	745,997	0	788,774	788,774
CRIME - RESIDENTIAL	47,860	55,214	103,074	0	103,109	103,109
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	910,011	1,237,227	2,147,238	0	2,261,608	2,261,608
HOMEOWNER - COASTAL	2,723,159	3,778,288	6,501,447	0	6,762,964	6,762,964
HO - BEACH WIND	9,611,868	14,458,307	24,070,175	0	26,838,548	26,838,548
HO - COASTAL WIND	31,664,664	45,681,664	77,346,328	0	83,066,378	83,066,378
WIND - RESIDENTIAL	894,168	1,299,432	2,193,600	0	2,405,243	2,405,243
WIND - COMMERCIAL	1,582,240	1,914,443	3,496,683	0	3,579,391	3,579,391
COASTAL - RESIDENTIAL	3,337,611	4,695,480	8,033,091	0	8,587,459	8,587,459
COASTAL - COMMERCIAL	4,018,216	5,089,885	9,108,101	0	9,221,020	9,221,020
TOTAL	64,542,969	91,251,379	155,794,348	0	167,227,341	167,227,341
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,779,837	504,672	2,284,509	1,779,837	504,672	2,284,509
RESIDENTIAL - EC	18,403,789	4,479,497	22,883,286	18,403,789	4,479,497	22,883,286
COMMERCIAL - FIRE	201,428	31,813	233,241	201,428	31,813	233,241
COMMERCIAL - EC	881,781	152,602	1,034,383	881,781	152,602	1,034,383
CRIME - RESIDENTIAL	111,163	22,502	133,665	111,163	22,502	133,665
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,832,581	512,032	2,344,613	1,832,581	512,032	2,344,613
HOMEOWNER - COASTAL	5,322,292	1,591,590	6,913,882	5,322,292	1,591,590	6,913,882
HO - BEACH WIND	20,728,151	5,899,673	26,627,824	20,728,151	5,899,673	26,627,824
HO - COASTAL WIND	64,045,098	18,945,495	82,990,593	64,045,098	18,945,495	82,990,593
WIND - RESIDENTIAL	2,109,465	516,571	2,626,036	2,109,465	516,571	2,626,036
WIND - COMMERCIAL	3,844,858	720,298	4,565,156	3,844,858	720,298	4,565,156
COASTAL - RESIDENTIAL	6,358,185	1,895,187	8,253,372	6,358,185	1,895,187	8,253,372
COASTAL - COMMERCIAL	7,482,735	2,135,482	9,618,217	7,482,735	2,135,482	9,618,217
TOTAL	133,101,363	37,407,414	170,508,777	133,101,363	37,407,414	170,508,777
EARNED PREMIUMS						
RESIDENTIAL - FIRE	403,529	737,276	1,140,805	516,063	1,808,322	2,324,385
RESIDENTIAL - EC	4,077,456	6,503,453	10,580,909	5,148,489	15,890,860	21,039,349
COMMERCIAL - FIRE	38,590	51,823	90,413	48,124	127,516	175,640
COMMERCIAL - EC	179,056	243,404	422,460	235,741	588,296	824,037
CRIME - RESIDENTIAL	24,860	32,310	57,170	32,199	80,901	113,100
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	419,470	696,526	1,115,996	544,967	1,659,955	2,204,922
HOMEOWNER - COASTAL	1,234,201	2,095,059	3,329,260	1,597,093	4,937,084	6,534,177
HO - BEACH WIND	4,639,709	8,302,037	12,941,746	5,914,595	19,859,423	25,774,018
HO - COASTAL WIND	14,644,277	25,887,060	40,531,337	18,873,837	62,348,547	81,222,384
WIND - RESIDENTIAL	446,014	744,209	1,190,223	559,875	1,822,684	2,382,559
WIND - COMMERCIAL	826,885	1,140,826	1,967,711	1,042,568	2,954,138	3,996,706
COASTAL - RESIDENTIAL	1,485,596	2,643,638	4,129,234	1,954,088	6,324,412	8,278,500
COASTAL - COMMERCIAL	1,847,746	2,928,944	4,776,690	2,480,417	7,015,265	9,495,682
TOTAL	30,267,389	52,006,565	82,273,954	38,948,056	125,417,403	164,365,459

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED JUNE 30, 2019

	QUARTER TO DATE			YEAR TO DATE		
	2019	2018	TOTAL	2019	2018	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,026,997	0	2,026,997	3,882,008	804,021	4,686,029
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	112,552	0	112,552	215,554	44,645	260,199
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	116,502	0	116,502	223,119	46,211	269,330
HOMEOWNER - COASTAL	240,190	0	240,190	460,000	95,273	555,273
HO - BEACH WIND	2,236,617	0	2,236,617	4,283,462	887,168	5,170,630
HO - COASTAL WIND	4,895,777	0	4,895,777	9,376,159	1,941,940	11,318,099
WIND - RESIDENTIAL	253,421	0	253,421	485,340	100,521	585,861
WIND - COMMERCIAL	693,717	0	693,717	1,328,573	275,167	1,603,740
COASTAL - RESIDENTIAL	678,551	0	678,551	1,299,529	269,152	1,568,681
COASTAL - COMMERCIAL	888,986	0	888,986	1,702,544	352,622	2,055,166
TOTAL	12,143,310	0	12,143,310	23,256,288	4,816,720	28,073,008
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	403,529	737,276	1,140,805	516,063	1,808,322	2,324,385
RESIDENTIAL - EC	2,050,459	6,503,453	8,553,912	1,266,481	15,086,839	16,353,320
COMMERCIAL - FIRE	38,590	51,823	90,413	48,124	127,516	175,640
COMMERCIAL - EC	66,504	243,404	309,908	20,187	543,651	563,838
CRIME - RESIDENTIAL	24,860	32,310	57,170	32,199	80,901	113,100
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	302,968	696,526	999,494	321,848	1,613,744	1,935,592
HOMEOWNER - COASTAL	994,011	2,095,059	3,089,070	1,137,093	4,841,811	5,978,904
HO - BEACH WIND	2,403,092	8,302,037	10,705,129	1,631,133	18,972,255	20,603,388
HO - COASTAL WIND	9,748,500	25,887,060	35,635,560	9,497,678	60,406,607	69,904,285
WIND - RESIDENTIAL	192,593	744,209	936,802	74,535	1,722,163	1,796,698
WIND - COMMERCIAL	133,168	1,140,826	1,273,994	(286,005)	2,678,971	2,392,966
COASTAL - RESIDENTIAL	807,045	2,643,638	3,450,683	654,559	6,055,260	6,709,819
COASTAL - COMMERCIAL	958,760	2,928,944	3,887,704	777,873	6,662,643	7,440,516
TOTAL	18,124,079	52,006,565	70,130,644	15,691,768	120,600,683	136,292,451

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2019

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	11,875	118,309	2,444	0	0	0	132,628
RESIDENTIAL - EC	99,430	9,900,742	2,277,089	47,448	0	20,000	12,344,709
COMMERCIAL - FIRE	0	31,587	0	0	0	0	31,587
COMMERCIAL - EC	29,439	1,008,423	59,011	0	0	0	1,096,873
CRIME - RESIDENTIAL	0	342	0	0	0	0	342
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	12,631	747,349	33,425	0	0	0	793,405
HOMEOWNER - COASTAL	91,548	2,273,829	698,402	209	8,131	23,000	3,095,119
HO - BEACH WIND	3,203	8,327,637	3,626,428	9,957	0	0	11,967,225
HO - COASTAL WIND	491,134	29,511,679	9,561,036	120,800	(1,125)	(9,470)	39,674,054
WIND - RESIDENTIAL	0	1,749,436	298,093	0	0	0	2,047,529
WIND - COMMERCIAL	0	24,641,097	812,770	0	0	0	25,453,867
COASTAL - RESIDENTIAL	78,709	4,043,786	1,593,832	4,882	0	0	5,721,209
COASTAL - COMMERCIAL	53,089	9,640,305	4,575,404	0	0	0	14,268,798
TOTAL	871,058	91,994,521	23,537,934	183,296	7,006	33,530	116,627,345
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	437,800	138,550	55,250	0	0	0	631,600
RESIDENTIAL - EC	8,234,708	2,188,475	263,474	0	0	0	10,686,657
COMMERCIAL - FIRE	7,498	0	0	0	0	0	7,498
COMMERCIAL - EC	1,889,466	128,826	458,572	0	0	0	2,476,864
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,335,201	382,418	34,998	0	0	0	1,752,617
HOMEOWNER - COASTAL	2,719,233	720,022	159,790	4,999	0	0	3,604,044
HO - BEACH WIND	6,222,244	1,610,038	358,517	8,000	20,000	0	8,218,799
HO - COASTAL WIND	19,935,251	4,422,441	1,526,464	20,808	4,999	5,000	25,914,963
WIND - RESIDENTIAL	729,934	247,493	32,995	0	0	0	1,010,422
WIND - COMMERCIAL	60,206,971	15,428,124	2,352,072	0	0	0	77,987,167
COASTAL - RESIDENTIAL	3,636,992	897,030	193,730	0	0	0	4,727,752
COASTAL - COMMERCIAL	66,791,191	10,934,829	8,949,667	0	0	0	86,675,687
TOTAL	172,146,489	37,098,246	14,385,529	33,807	24,999	5,000	223,694,070
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	203,784	101,892	0	0	0	0	305,676
RESIDENTIAL - EC	3,916,766	1,445,751	495,134	10,000	0	0	5,867,651
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,359,464	221,160	458,572	0	0	0	2,039,196
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,279,266	601,135	38,498	0	0	0	1,918,899
HOMEOWNER - COASTAL	2,662,849	1,058,329	259,349	9,998	0	0	3,990,525
HO - BEACH WIND	3,552,405	1,329,219	416,485	10,499	20,000	0	5,328,608
HO - COASTAL WIND	14,694,412	5,922,285	1,380,433	17,495	4,999	7,000	22,026,624
WIND - RESIDENTIAL	282,868	102,440	38,994	0	0	0	424,302
WIND - COMMERCIAL	34,220,139	13,723,461	3,386,608	0	0	0	51,330,208
COASTAL - RESIDENTIAL	3,501,593	1,421,552	317,998	0	0	0	5,241,143
COASTAL - COMMERCIAL	43,329,189	11,768,981	9,895,613	0	0	0	64,993,783
TOTAL	109,002,736	37,696,205	16,687,684	47,992	24,999	7,000	163,466,616
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	245,891	154,967	57,694	0	0	0	458,552
RESIDENTIAL - EC	4,417,372	10,643,466	2,045,429	37,448	0	20,000	17,163,715
COMMERCIAL - FIRE	7,497	31,587	0	0	0	0	39,084
COMMERCIAL - EC	559,441	916,089	59,011	0	0	0	1,534,541
CRIME - RESIDENTIAL	0	342	0	0	0	0	342
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	68,566	528,632	29,925	0	0	0	627,123
HOMEOWNER - COASTAL	147,932	1,935,522	598,843	(4,790)	8,131	23,000	2,708,638
HO - BEACH WIND	2,673,042	8,608,456	3,568,460	7,458	0	0	14,857,416
HO - COASTAL WIND	5,731,973	28,011,835	9,707,067	124,113	(1,125)	(11,470)	43,562,393
WIND - RESIDENTIAL	447,066	1,894,489	292,094	0	0	0	2,633,649
WIND - COMMERCIAL	25,986,832	26,345,760	(221,766)	0	0	0	52,110,826
COASTAL - RESIDENTIAL	214,108	3,519,264	1,469,564	4,882	0	0	5,207,818
COASTAL - COMMERCIAL	23,515,091	8,806,153	3,629,458	0	0	0	35,950,702
TOTAL	64,014,811	91,396,562	21,235,779	169,111	7,006	31,530	176,854,799

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2019

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	299,807	148,995	46,285	0	0	0	495,087
RESIDENTIAL - EC	122,827	(59,796,622)	4,294,487	37,789	0	20,000	(55,321,519)
COMMERCIAL - FIRE	0	41,579	0	0	0	0	41,579
COMMERCIAL - EC	29,439	(3,996,763)	228,981	0	0	0	(3,738,343)
CRIME - RESIDENTIAL	2,580	342	0	0	0	0	2,922
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	18,631	(2,027,692)	128,692	2,632	0	0	(1,877,737)
HOMEOWNER - COASTAL	190,391	7,580,929	1,602,172	4,388	8,131	23,000	9,409,011
HO - BEACH WIND	20,751	24,156,200	6,703,423	70,043	0	0	30,950,417
HO - COASTAL WIND	516,667	95,150,072	23,630,271	208,546	12,027	0	119,517,583
WIND - RESIDENTIAL	0	4,396,241	1,104,461	28,877	0	0	5,529,579
WIND - COMMERCIAL	0	49,538,352	2,306,143	0	0	0	51,844,495
COASTAL - RESIDENTIAL	80,700	13,601,313	3,131,544	4,882	6,698	1,097	16,826,234
COASTAL - COMMERCIAL	59,753	28,480,591	9,476,619	0	156,372	9,186	38,182,521
TOTAL	1,341,546	157,273,537	52,653,078	357,157	183,228	53,283	211,861,829
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	437,800	138,550	55,250	0	0	0	631,600
RESIDENTIAL - EC	8,234,708	2,188,475	263,474	0	0	0	10,686,657
COMMERCIAL - FIRE	7,498	0	0	0	0	0	7,498
COMMERCIAL - EC	1,889,466	128,826	458,572	0	0	0	2,476,864
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,335,201	382,418	34,998	0	0	0	1,752,617
HOMEOWNER - COASTAL	2,719,233	720,022	159,790	4,999	0	0	3,604,044
HO - BEACH WIND	6,222,244	1,610,038	358,517	8,000	20,000	0	8,218,799
HO - COASTAL WIND	19,935,251	4,422,441	1,526,464	20,808	4,999	5,000	25,914,963
WIND - RESIDENTIAL	729,934	247,493	32,995	0	0	0	1,010,422
WIND - COMMERCIAL	60,206,971	15,428,124	2,352,072	0	0	0	77,987,167
COASTAL - RESIDENTIAL	3,636,992	897,030	193,730	0	0	0	4,727,752
COASTAL - COMMERCIAL	66,791,191	10,934,829	8,949,667	0	0	0	86,675,687
TOTAL	172,146,489	37,098,246	14,385,529	33,807	24,999	5,000	223,694,070
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	230,621	46,998	0	0	0	277,619
RESIDENTIAL - EC	0	(75,158,802)	421,483	10,000	0	0	(74,727,319)
COMMERCIAL - FIRE	0	9,847	0	0	0	0	9,847
COMMERCIAL - EC	0	(9,420,223)	480,569	0	0	0	(8,939,654)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	1,388,585	72,495	0	0	0	1,461,080
HOMEOWNER - COASTAL	0	5,845,111	581,550	4,999	0	99	6,431,759
HO - BEACH WIND	0	14,463,512	950,207	8,000	20,000	2,499	15,444,218
HO - COASTAL WIND	0	73,627,205	4,881,017	11,797	5,098	7,499	78,532,616
WIND - RESIDENTIAL	0	1,879,462	91,488	0	0	0	1,970,950
WIND - COMMERCIAL	0	106,406,961	3,045,849	0	0	0	109,452,810
COASTAL - RESIDENTIAL	0	14,282,287	876,270	0	0	0	15,158,557
COASTAL - COMMERCIAL	0	77,369,778	6,486,270	0	0	2,499	83,858,547
TOTAL	0	210,924,344	17,934,196	34,796	25,098	12,596	228,931,030
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	737,607	56,924	54,537	0	0	0	849,068
RESIDENTIAL - EC	8,357,535	17,550,655	4,136,478	27,789	0	20,000	30,092,457
COMMERCIAL - FIRE	7,498	31,732	0	0	0	0	39,230
COMMERCIAL - EC	1,918,905	5,552,286	206,984	0	0	0	7,678,175
CRIME - RESIDENTIAL	2,580	342	0	0	0	0	2,922
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,353,832	(3,033,859)	91,195	2,632	0	0	(1,586,200)
HOMEOWNER - COASTAL	2,909,624	2,455,840	1,180,412	4,388	8,131	22,901	6,581,296
HO - BEACH WIND	6,242,995	11,302,726	6,111,733	70,043	0	(2,499)	23,724,998
HO - COASTAL WIND	20,451,918	25,945,308	20,275,718	217,557	11,928	(2,499)	66,899,930
WIND - RESIDENTIAL	729,934	2,764,272	1,045,968	28,877	0	0	4,569,051
WIND - COMMERCIAL	60,206,971	(41,440,485)	1,612,366	0	0	0	20,378,852
COASTAL - RESIDENTIAL	3,717,692	216,056	2,449,004	4,882	6,698	1,097	6,395,429
COASTAL - COMMERCIAL	66,850,944	(37,954,358)	11,940,016	0	156,372	6,687	40,999,661
TOTAL	173,488,035	(16,552,561)	49,104,411	356,168	183,129	45,687	206,624,869

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED JUNE 30, 2019

IBNR TOTALS							
	2019	2018	2017	2016	2015	2014	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	421,067	0	0	0	0	0	421,067
RESIDENTIAL - EC	8,153,718	0	0	0	0	0	8,153,718
COMMERCIAL - FIRE	4,999	0	0	0	0	0	4,999
COMMERCIAL - EC	1,889,466	0	0	0	0	0	1,889,466
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,332,702	0	0	0	0	0	1,332,702
HOMEOWNER - COASTAL	2,568,508	0	0	0	0	0	2,568,508
HO - BEACH WIND	6,214,247	0	0	0	0	0	6,214,247
HO - COASTAL WIND	19,754,512	0	0	0	0	0	19,754,512
WIND - RESIDENTIAL	729,934	0	0	0	0	0	729,934
WIND - COMMERCIAL	60,206,971	0	0	0	0	0	60,206,971
COASTAL - RESIDENTIAL	3,594,706	0	0	0	0	0	3,594,706
COASTAL - COMMERCIAL	66,783,194	0	0	0	0	0	66,783,194
TOTAL	171,654,024	0	0	0	0	0	171,654,024
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	203,783	0	0	0	0	0	203,783
RESIDENTIAL - EC	3,911,768	0	0	0	0	0	3,911,768
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,359,464	0	0	0	0	0	1,359,464
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,279,266	0	0	0	0	0	1,279,266
HOMEOWNER - COASTAL	2,660,350	0	0	0	0	0	2,660,350
HO - BEACH WIND	3,552,405	0	0	0	0	0	3,552,405
HO - COASTAL WIND	14,684,416	0	0	0	0	0	14,684,416
WIND - RESIDENTIAL	282,868	0	0	0	0	0	282,868
WIND - COMMERCIAL	34,220,139	0	0	0	0	0	34,220,139
COASTAL - RESIDENTIAL	3,494,096	0	0	0	0	0	3,494,096
COASTAL - COMMERCIAL	43,329,189	0	0	0	0	0	43,329,189
TOTAL	108,977,745	0	0	0	0	0	108,977,745

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2019

QUARTER TO DATE							
	2019	2018	2017	2016	2015	2014	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	28,239	5,480	1,580	0	0	0	35,299
RESIDENTIAL - EC	1,084,615	324,096	81,358	462	0	390	1,490,921
COMMERCIAL - FIRE	302	0	0	0	0	0	302
COMMERCIAL - EC	84,943	22,102	3,175	0	0	0	110,220
CRIME - RESIDENTIAL	696	275	0	0	0	0	971
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(142,770)	23,216	3,112	0	0	0	(116,442)
HOMEOWNER - COASTAL	496,525	151,653	33,959	4,576	0	4,130	690,843
HO - BEACH WIND	1,261,534	254,039	97,836	330	520	0	1,614,259
HO - COASTAL WIND	4,713,248	1,055,463	303,970	10,606	570	3,089	6,086,946
WIND - RESIDENTIAL	148,244	34,840	11,072	0	0	0	194,156
WIND - COMMERCIAL	1,606,438	771,110	67,461	0	0	0	2,445,009
COASTAL - RESIDENTIAL	835,802	172,695	46,737	0	0	0	1,055,234
COASTAL - COMMERCIAL	1,688,828	505,618	262,622	15,302	0	0	2,472,370
TOTAL	11,806,644	3,320,587	912,882	31,276	1,090	7,609	16,080,088
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	61,653	54,492	21,730	0	0	0	137,875
RESIDENTIAL - EC	754,371	311,425	37,493	0	0	0	1,103,289
COMMERCIAL - FIRE	1,637	0	0	0	0	0	1,637
COMMERCIAL - EC	172,232	19,234	68,465	0	0	0	259,931
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	123,050	60,387	5,526	0	0	0	188,963
HOMEOWNER - COASTAL	328,080	211,427	46,921	1,468	0	0	587,896
HO - BEACH WIND	582,995	263,648	58,708	1,310	3,275	0	909,936
HO - COASTAL WIND	1,830,628	634,047	218,850	2,983	717	717	2,687,942
WIND - RESIDENTIAL	77,766	66,226	8,829	0	0	0	152,821
WIND - COMMERCIAL	5,291,671	1,776,558	270,843	0	0	0	7,339,072
COASTAL - RESIDENTIAL	337,098	130,951	28,281	0	0	0	496,330
COASTAL - COMMERCIAL	5,906,315	1,322,117	1,082,094	0	0	0	8,310,526
TOTAL	15,467,496	4,850,512	1,847,740	5,761	3,992	717	22,176,218
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	25,410	40,074	0	0	0	0	65,484
RESIDENTIAL - EC	488,484	206,449	70,704	1,428	0	0	767,065
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	169,516	38,378	79,575	0	0	0	287,469
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	159,516	82,981	5,314	0	0	0	247,811
HOMEOWNER - COASTAL	332,330	255,205	62,539	2,411	0	0	652,485
HO - BEACH WIND	442,960	175,851	55,099	1,389	2,646	0	677,945
HO - COASTAL WIND	1,832,275	728,716	169,857	2,153	615	861	2,734,477
WIND - RESIDENTIAL	35,272	12,506	4,761	0	0	0	52,539
WIND - COMMERCIAL	4,267,015	1,577,516	389,291	0	0	0	6,233,822
COASTAL - RESIDENTIAL	436,610	174,405	39,014	0	0	0	650,029
COASTAL - COMMERCIAL	5,402,850	1,418,485	1,192,693	0	0	0	8,014,028
TOTAL	13,592,238	4,710,566	2,068,847	7,381	3,261	861	20,383,154
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	64,482	19,898	23,310	0	0	0	107,690
RESIDENTIAL - EC	1,350,502	429,072	48,147	(966)	0	390	1,827,145
COMMERCIAL - FIRE	1,939	0	0	0	0	0	1,939
COMMERCIAL - EC	87,659	2,958	(7,935)	0	0	0	82,682
CRIME - RESIDENTIAL	696	275	0	0	0	0	971
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(179,236)	622	3,324	0	0	0	(175,290)
HOMEOWNER - COASTAL	492,275	107,875	18,341	3,633	0	4,130	626,254
HO - BEACH WIND	1,401,569	341,836	101,445	251	1,149	0	1,846,250
HO - COASTAL WIND	4,711,601	960,794	352,963	11,436	672	2,945	6,040,411
WIND - RESIDENTIAL	190,738	88,560	15,140	0	0	0	294,438
WIND - COMMERCIAL	2,631,094	970,152	(50,987)	0	0	0	3,550,259
COASTAL - RESIDENTIAL	736,290	129,241	36,004	0	0	0	901,535
COASTAL - COMMERCIAL	2,192,293	409,250	152,023	15,302	0	0	2,768,868
TOTAL	13,681,902	3,460,533	691,775	29,656	1,821	7,465	17,873,152

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2019

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	38,474	8,811	12,900	0	0	0	60,185
RESIDENTIAL - EC	1,425,192	(4,275,064)	181,683	462	0	390	(2,667,337)
COMMERCIAL - FIRE	(1,070)	315	0	0	0	0	(755)
COMMERCIAL - EC	113,020	(386,156)	9,000	0	0	0	(264,136)
CRIME - RESIDENTIAL	1,384	275	0	0	0	0	1,659
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(120,180)	(158,299)	7,247	0	0	0	(271,232)
HOMEOWNER - COASTAL	638,142	408,654	75,439	4,876	0	5,276	1,132,387
HO - BEACH WIND	1,673,668	984,004	321,448	1,909	520	0	2,981,549
HO - COASTAL WIND	6,242,668	3,993,899	832,525	28,597	870	3,546	11,102,105
WIND - RESIDENTIAL	178,885	114,718	38,401	1,100	0	156	333,260
WIND - COMMERCIAL	2,046,597	1,499,753	183,247	0	0	0	3,729,597
COASTAL - RESIDENTIAL	1,099,439	719,732	129,902	680	0	500	1,950,253
COASTAL - COMMERCIAL	2,182,090	1,205,586	515,567	30,334	0	258	3,933,835
TOTAL	15,518,309	4,116,228	2,307,359	67,958	1,390	10,126	22,021,370
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	61,653	54,492	21,730	0	0	0	137,875
RESIDENTIAL - EC	754,371	311,425	37,493	0	0	0	1,103,289
COMMERCIAL - FIRE	1,637	0	0	0	0	0	1,637
COMMERCIAL - EC	172,232	19,234	68,465	0	0	0	259,931
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	123,050	60,387	5,526	0	0	0	188,963
HOMEOWNER - COASTAL	328,080	211,427	46,921	1,468	0	0	587,896
HO - BEACH WIND	582,995	263,648	58,708	1,310	3,275	0	909,936
HO - COASTAL WIND	1,830,628	634,047	218,850	2,983	717	717	2,687,942
WIND - RESIDENTIAL	77,766	66,226	8,829	0	0	0	152,821
WIND - COMMERCIAL	5,291,671	1,776,558	270,843	0	0	0	7,339,072
COASTAL - RESIDENTIAL	337,098	130,951	28,281	0	0	0	496,330
COASTAL - COMMERCIAL	5,906,315	1,322,117	1,082,094	0	0	0	8,310,526
TOTAL	15,467,496	4,850,512	1,847,740	5,761	3,992	717	22,176,218
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	31,319	21,765	0	0	0	53,084
RESIDENTIAL - EC	0	(2,509,463)	14,406	342	0	0	(2,494,715)
COMMERCIAL - FIRE	0	2,012	0	0	0	0	2,012
COMMERCIAL - EC	0	(717,360)	81,430	0	0	0	(635,930)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	154,163	11,317	0	0	0	165,480
HOMEOWNER - COASTAL	0	738,335	147,169	1,265	0	25	886,794
HO - BEACH WIND	0	1,436,709	96,828	815	2,038	255	1,536,645
HO - COASTAL WIND	0	7,272,407	483,934	1,170	505	743	7,758,759
WIND - RESIDENTIAL	0	173,333	6,315	0	0	0	179,648
WIND - COMMERCIAL	0	10,304,829	276,535	0	0	0	10,581,364
COASTAL - RESIDENTIAL	0	1,415,286	88,220	0	0	0	1,503,506
COASTAL - COMMERCIAL	0	7,531,310	594,762	0	0	229	8,126,301
TOTAL	0	25,832,880	1,822,681	3,592	2,543	1,252	27,662,948
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	100,127	31,984	12,865	0	0	0	144,976
RESIDENTIAL - EC	2,179,563	(1,454,176)	204,770	120	0	390	930,667
COMMERCIAL - FIRE	567	(1,697)	0	0	0	0	(1,130)
COMMERCIAL - EC	285,252	350,438	(3,965)	0	0	0	631,725
CRIME - RESIDENTIAL	1,384	275	0	0	0	0	1,659
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,870	(252,075)	1,456	0	0	0	(247,749)
HOMEOWNER - COASTAL	966,222	(118,254)	(24,809)	5,079	0	5,251	833,489
HO - BEACH WIND	2,256,663	(189,057)	283,328	2,404	1,757	(255)	2,354,840
HO - COASTAL WIND	8,073,296	(2,644,461)	567,441	30,410	1,082	3,520	6,031,288
WIND - RESIDENTIAL	256,651	7,611	40,915	1,100	0	156	306,433
WIND - COMMERCIAL	7,338,268	(7,028,518)	177,555	0	0	0	487,305
COASTAL - RESIDENTIAL	1,436,537	(564,603)	69,963	680	0	500	943,077
COASTAL - COMMERCIAL	8,088,405	(5,003,607)	1,002,899	30,334	0	29	4,118,060
TOTAL	30,985,805	(16,866,140)	2,332,418	70,127	2,839	9,591	16,534,640

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2019

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 JUNE 30, 2019

AS OF: JUNE 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	2,782,821	0	326,277
			TOTAL	0	4,326,238	0	520,100
			TOTAL HERMINE	0	9,753,167	0	1,169,297

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2019

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	3,620,044	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	3,951,349	0	625,458
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	654,648	0	100,845
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	284,525
			TOTAL	0	4,490,555	0	385,370
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,054,708	0	141,658
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933	0	32,002
			TOTAL	0	1,626,640	0	173,660
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,015,426	0	566,059
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,103,585	0	333,552
			TOTAL	0	7,119,011	0	899,611

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2019

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	1,042,635	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	4,999	4,596,644	500	609,863
			TOTAL	4,999	6,036,533	500	784,679
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	4,999	1,581,650	500	160,578
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,471,895	0	609,251
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	4,999	20,573,032	500	2,656,587
			TOTAL	9,998	26,736,580	1,000	3,444,830
			TOTAL MATTHEW	14,997	51,167,556	1,500	6,474,690

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2019

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	238,318	23,449,791	23,832	1,308,243
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	458,572	1,195,879	45,857	55,180
			TOTAL	696,890	24,645,670	69,689	1,363,423
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	2,009,439	81,099,838	200,944	4,422,637
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	61,664	4,242,708	6,166	172,765
			TOTAL	2,071,103	85,342,546	207,110	4,595,402
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	27,996	4,282,886	2,800	223,323
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	2,347,073	8,284,036	234,707	370,565
			TOTAL	2,375,069	12,566,922	237,507	593,889
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	94,994	14,562,990	9,499	764,015
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	15,418,127	67,194,480	1,541,813	2,011,405
			TOTAL	15,513,122	81,757,470	1,551,312	2,775,420
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	185,232	24,224,108	18,523	1,898,849
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	8,949,667	30,914,326	894,967	1,288,375
			TOTAL	9,134,899	55,138,433	913,490	3,187,224
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	781,916	77,719,554	78,192	6,032,933
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	10,879,338	69,159,416	1,087,934	2,997,294
			TOTAL	11,661,254	146,878,969	1,166,125	9,030,228

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2019

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	34,998	1,077,232	3,500	66,404
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	33,495	9,192,089	3,350	586,928
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	259,596	28,951,764	25,960	1,566,353
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	1,481,075	153,501,787	148,108	10,282,956
			TOTAL	1,809,164	192,722,872	180,916	12,502,641
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	323,783	5,597,623	32,378	274,204
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	328,607	28,982,248	32,861	1,955,897
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,345,612	91,875,540	134,561	4,651,670
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,930,133	440,455,376	393,013	29,565,073
			TOTAL	5,928,135	566,910,786	592,813	36,446,844
			TOTAL FLORENCE	49,189,636	1,165,963,668	4,918,964	70,495,071

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2019

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	9,998	29,673	1,000	7,062
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	9,998	29,673	1,000	7,062
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	49,911	236,255	4,991	36,997
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	49,911	295,820	4,991	40,417
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	6,697	500	1,084
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	4,999	0	500	0
			TOTAL	9,998	6,697	1,000	1,084
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	70,905	0	7,468
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	71,007	0	4,746
			TOTAL	0	141,912	0	12,214
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	154,836	500	18,548
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	4,999	23,221	500	6,229
			TOTAL	9,998	178,057	1,000	24,776
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	44,991	448,319	4,499	58,333
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	14,997	113,152	1,500	9,152
			TOTAL	59,988	561,471	5,999	67,485

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2019

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	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	4,999	125,461	500	14,903
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	29,994	214,042	2,999	31,723
			TOTAL	34,993	358,741	3,499	50,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	22,019	0	7,099
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	7,498	232,635	750	27,976
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	59,988	615,287	5,999	60,538
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	137,472	1,579,770	13,747	183,627
			TOTAL	204,958	2,449,711	20,496	279,239
			TOTAL MICHAEL	379,844	4,022,081	37,984	482,407

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2019

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	256,743,080	495	0	0	1,812,004,987	4,683	0	0	136,302,297	1,426	2,205,050,364	6,604
BRUNSWICK	1,524,640,048	6,512	139,940,860	251	494,378,960	927	1,733,710,735	3,834	6,941,026,569	16,408	150,320,731	580	370,096,085	2,887	11,354,113,988	31,399
CAMDEN	0	0	0	0	47,066,090	87	0	0	582,409,855	1,394	0	0	34,669,054	292	664,144,999	1,773
CARTERET	668,754,360	4,753	133,862,200	238	403,356,730	865	1,295,592,289	2,941	3,798,862,189	9,663	140,763,702	670	332,541,152	2,402	6,773,732,622	21,532
CHOWAN	0	0	0	0	42,597,450	84	0	0	752,368,806	1,806	0	0	69,482,571	693	864,448,827	2,583
CRAVEN	0	0	0	0	581,068,080	1,163	0	0	3,672,039,568	9,945	0	0	312,361,180	2,405	4,565,468,828	13,513
CURRITUCK	581,279,438	1,765	25,910,750	33	165,326,290	286	711,293,081	964	1,581,785,880	3,686	44,276,960	104	102,213,861	776	3,212,086,260	7,614
DARE	2,264,867,331	9,744	448,977,920	722	125,599,740	211	3,445,485,054	7,001	612,271,179	1,316	256,123,913	889	24,559,592	148	7,177,884,729	20,031
HYDE	90,505,736	398	8,583,710	14	16,569,890	37	86,487,270	186	116,617,320	352	13,803,037	60	22,013,310	251	354,580,273	1,298
JONES	0	0	0	0	30,398,570	66	0	0	280,039,157	827	0	0	29,810,227	328	340,247,954	1,221
NEW HANOVER	500,476,186	2,265	219,093,080	423	1,262,025,030	2,420	891,071,395	1,869	10,826,029,770	24,779	91,141,249	346	670,851,894	3,717	14,460,688,604	35,819
ONSLow	180,044,821	975	31,096,040	59	608,279,500	1,338	274,134,713	608	5,760,375,203	16,261	34,336,770	143	992,996,174	6,569	7,881,263,221	25,953
PAMLICO	0	0	0	0	65,529,610	111	0	0	790,622,618	1,859	0	0	66,405,597	542	922,557,825	2,512
PASQUOTANK	0	0	0	0	172,930,620	375	0	0	1,324,427,667	3,557	0	0	138,767,310	1,230	1,636,125,597	5,162
PENDER	293,470,541	1,267	36,174,160	55	277,137,810	504	409,458,419	838	2,617,254,269	6,339	40,097,241	151	227,967,287	1,811	3,901,559,727	10,965
PERQUIMANS	0	0	0	0	58,371,806	120	0	0	682,151,264	1,619	0	0	59,168,883	598	799,691,953	2,337
TYRRELL	0	0	0	0	14,010,300	31	0	0	153,055,830	465	0	0	17,683,129	210	184,749,259	706
WASHINGTON	0	0	0	0	43,527,251	97	0	0	357,847,284	969	0	0	34,301,269	419	435,675,804	1,485
TOTAL	6,104,038,461	27,679	1,043,638,720	1,795	4,664,916,807	9,217	8,847,232,956	18,241	42,661,189,415	105,928	770,863,603	2,943	3,642,190,872	26,704	67,734,070,834	192,507

COMMERCIAL AGGREGATE LIABILITY

TOTAL 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	269,659,141	1,006	269,659,141	1,006
BRUNSWICK	21,770,485	81	162,059,962	292	507,879,371	1,423	691,709,818	1,796
CAMDEN	0	0	0	0	54,221,777	138	54,221,777	138
CARTERET	41,401,839	116	409,855,846	683	686,213,865	1,671	1,137,471,550	2,470
CHOWAN	0	0	0	0	139,533,263	397	139,533,263	397
CRAVEN	0	0	0	0	787,033,409	1,958	787,033,409	1,958
CURRITUCK	5,894,600	30	32,235,006	68	179,691,704	656	217,821,310	754
DARE	135,396,988	453	680,552,672	1,242	108,657,370	204	924,607,030	1,899
HYDE	14,467,767	37	29,884,502	74	16,169,483	75	60,521,752	186
JONES	0	0	0	0	37,711,677	184	37,711,677	184
NEW HANOVER	84,127,844	198	253,465,356	384	931,121,077	1,822	1,268,714,277	2,404
ONSLow	4,592,550	30	26,591,989	43	946,215,905	2,851	977,400,444	2,924
PAMLICO	0	0	0	0	82,716,668	302	82,716,668	302
PASQUOTANK	0	0	0	0	281,584,704	803	281,584,704	803
PENDER	7,135,160	26	50,522,252	85	175,136,134	701	232,793,546	812
PERQUIMANS	0	0	0	0	56,258,017	278	56,258,017	278
TYRRELL	0	0	0	0	13,608,662	84	13,608,662	84
WASHINGTON	0	0	0	0	46,507,290	189	46,507,290	189
TOTAL	314,787,233	971	1,645,167,585	2,871	5,319,919,517	14,742	7,279,874,335	18,584

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,474,709,505	7,610
BRUNSWICK	12,045,823,806	33,195
CAMDEN	718,366,776	1,911
CARTERET	7,911,204,172	24,002
CHOWAN	1,003,982,090	2,980
CRAVEN	5,352,502,237	15,471
CURRITUCK	3,429,907,570	8,368
DARE	8,102,491,759	21,930
HYDE	415,102,025	1,484
JONES	377,959,631	1,405
NEW HANOVER	15,729,402,881	38,223
ONSLow	8,858,663,665	28,877
PAMLICO	1,005,274,493	2,814
PASQUOTANK	1,917,710,301	5,965
PENDER	4,134,353,273	11,777
PERQUIMANS	855,949,970	2,615
TYRRELL	198,357,921	790
WASHINGTON	482,183,094	1,674
TOTAL	75,013,945,169	211,091

* 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.