



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
December 31, 2019**

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Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 BALANCE SHEET
 AS OF DECEMBER 31, 2019

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	47,934,732	0	0	47,934,732
CASH EQUIVALENTS	12,739,718	0	0	12,739,718
INVESTMENTS	757,162,916	0	0	757,162,916
INTEREST INCOME DUE OR ACCRUED	3,831,332	0	0	3,831,332
FIXED ASSETS	579,105	0	(579,105)	0
DATA PROCESSING EQUIPMENT	7,055,297	0	0	7,055,297
ACCOUNTS RECEIVABLE - PREMIUM	22,350,763	0	(38,469)	22,312,294
PREPAID EXPENSE	11,775	0	(11,775)	0
TOTAL ASSETS	851,665,638	0	(629,349)	851,036,289
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				325,099
ACCOUNTS PAYABLE - FAIR PLAN				2,490,133
BENEFIT PAYABLE				246,252
PREMIUM SUSPENSE				113,424
PREMIUM REFUND				190,551
COMMISSION PAYABLE				2,884,212
ACCUAL-PREMIUM TAX				41,899
ACCUAL-POST RETIREMENT				5,593,948
ACCUAL-PENSION				4,137,855
ACCUAL-RENT				161,838
CLAIMS PAYABLE				1,049,421
PREPAID PREMIUMS				7,387,265
UNCLAIMED CHECKS				8,839,930
IBHS GRANT ACCRUAL				3,744,000
TOTAL LIABILITIES				37,205,827
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				114,709,851
UNPAID LAE RESERVES				15,937,149
UNEARNED PREMIUMS				168,526,986
TOTAL RESERVES				299,173,986
SURPLUS				
TOTAL LIABILITIES & SURPLUS				851,036,289

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED DECEMBER 31, 2019

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	83,188,731	330,390,730
CEDED REINSURANCE PREMIUMS	(19,668,725)	(66,944,694)
NET PREMIUMS EARNED	63,520,006	263,446,036
DEDUCTIONS		
NET LOSSES INCURRED	(24,352,624)	262,992,060
NET LOSS EXPENSE INCURRED	(1,564,810)	25,806,902
OPERATING EXPENSE INCURRED	14,703,505	61,466,947
PREMIUM TAXES	2,010,382	9,323,501
TOTAL DEDUCTIONS	(9,203,547)	359,589,410
OTHER INCOME		
PREMIUM CHARGED OFF	(15,408)	(51,322)
SERVICE CHARGES	108,276	424,190
MISCELLANEOUS INCOME	7,215	(24,112)
IBHS GRANT PROGRAM	243,670	(6,102,476)
NET UNDERWRITING GAIN OR (LOSS)	73,067,306	(101,897,094)
INVESTMENT INCOME		
INVESTMENT INCOME	3,462,813	15,982,633
NET INCOME OR (LOSS)	76,530,119	(85,914,461)
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	439,153,563	601,535,098
NET INCOME OR (LOSS)	76,530,119	(85,914,461)
CHANGE IN ASSETS NOT ADMITTED	35,292	98,337
NET CHANGE IN SURPLUS	75,502,913	(86,878,622)
SURPLUS (CURRENT PERIOD)	514,656,476	514,656,476

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2019

	QUARTER TO DATE						TOTAL
	2019	2018	2017	2016	2015	2014	
INCOME RECEIVED							
PREMIUMS WRITTEN	71,807,317	(285,245)	0	0	0	0	71,522,072
CEDED REINSURANCE	(19,668,725)	0	0	0	0	0	(19,668,725)
INVESTMENT INCOME	3,462,813	0	0	0	0	0	3,462,813
PREMIUM CHARGED OFF	(15,408)	0	0	0	0	0	(15,408)
SERVICE CHARGES	108,276	0	0	0	0	0	108,276
MISCELLANEOUS INCOME	7,215	0	0	0	0	0	7,215
IBHS GRANT PROGRAM	243,670	0	0	0	0	0	243,670
TOTAL INCOME	55,945,158	(285,245)	0	0	0	0	55,659,913
EXPENSES PAID							
LOSSES	17,433,262	24,763,873	23,865,030	32,782	(1,633)	9,269	66,102,583
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,047,707	1,164,506	850,290	6,616	15,249	(2,404)	7,081,965
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	9,074,032	(37,082)	0	0	0	0	9,036,950
PREMIUM TAX	2,010,382	0	0	0	0	0	2,010,382
ADMINISTRATIVE EXPENSES	5,666,555	0	0	0	0	0	5,666,555
TOTAL EXPENSES PAID	39,231,938	25,891,297	24,715,320	39,398	13,616	6,865	89,898,435
NET CASH CHANGE	16,713,220	(26,176,542)	(24,715,320)	(39,398)	(13,616)	(6,865)	(34,238,522)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	75,239,350	28,547,981	10,858,180	9,340	50,000	5,000	114,709,851
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	10,567,578	3,910,356	1,449,691	1,374	7,500	650	15,937,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	168,526,987	0	0	0	0	0	168,526,987
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	161,118,549	33,839,351	10,139,159	12,999	55,000	0	205,165,058
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	19,044,842	4,288,648	1,240,859	2,094	7,481	0	24,583,924
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	171,583,849	8,609,796	0	0	0	0	180,193,645
NET RESERVE CHANGE	97,413,326	14,279,458	(927,853)	4,379	4,981	(5,650)	110,768,641
NET OTHER CHANGES							
ASSETS NOT ADMITTED	35,292	0	0	0	0	0	35,292
TOTAL NET OTHER CHANGES	(1,027,206)	0	0	0	0	0	(1,027,206)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	113,099,340	(11,897,084)	(25,643,173)	(35,019)	(8,635)	(12,515)	75,502,913

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2019

	YEAR TO DATE						TOTAL
	2019	2018	2017	2016	2015	2014	
INCOME RECEIVED							
PREMIUMS WRITTEN	337,221,664	(5,531,289)	0	0	0	0	331,690,375
CEDED REINSURANCE	(62,127,975)	(4,816,720)	0	0	0	0	(66,944,695)
INVESTMENT INCOME	15,982,633	0	0	0	0	0	15,982,633
PREMIUM CHARGED OFF	(51,322)	0	0	0	0	0	(51,322)
SERVICE CHARGES	424,190	0	0	0	0	0	424,190
MISCELLANEOUS INCOME	(24,112)	0	0	0	0	0	(24,112)
IBHS GRANT PROGRAM	(6,102,476)	0	0	0	0	0	(6,102,476)
TOTAL INCOME	285,322,602	(10,348,009)	0	0	0	0	274,974,593
EXPENSES PAID							
LOSSES	37,823,990	338,060,830	94,621,528	563,944	179,849	62,552	471,312,693
CEDED LOSSES	0	(94,099,454)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	25,406,023	14,138,948	3,765,308	91,263	23,981	7,722	43,433,246
CEDED LOSS ADJUSTMENT EXPENSES	0	(5,900,545)	0	0	0	0	(5,900,545)
COMMISSION	43,323,232	(719,068)	0	0	0	0	42,604,164
PREMIUM TAX	9,323,501	0	0	0	0	0	9,323,501
ADMINISTRATIVE EXPENSES	18,862,783	0	0	0	0	0	18,862,783
TOTAL EXPENSES PAID	134,739,529	251,480,711	98,386,836	655,207	203,830	70,274	485,536,388
NET CASH CHANGE	150,583,073	(261,828,720)	(98,386,836)	(655,207)	(203,830)	(70,274)	(210,561,795)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	75,239,350	28,547,981	10,858,180	9,340	50,000	5,000	114,709,851
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	10,567,578	3,910,356	1,449,691	1,374	7,500	650	15,937,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	168,526,986	0	0	0	0	0	168,526,986
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	(254,333,914)	371,526,228	7,449,006	27,674	(29,859)	8,198	124,647,333
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(1,062,498)	0	0	0	0	0	(1,062,498)
ASSETS NOT ADMITTED	98,337	0	0	0	0	0	98,337
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(964,161)	0	0	0	0	0	(964,161)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(104,715,001)	109,697,508	(90,937,830)	(627,533)	(233,689)	(62,076)	(86,878,622)

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2019**

	2019				2018			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	110,982,575	10,656,412	196,276,159	19,306,518	109,068,817	10,304,932	192,746,352	18,838,524
CEDED REINSURANCE	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676
IBHS GRANT PROGRAM	(2,008,378)	(192,842)	(3,551,879)	(349,377)	0	0	0	0
TOTAL INCOME	90,642,753	6,854,595	172,481,371	15,343,884	114,060,513	10,098,115	204,720,249	19,457,359
EXPENSES PAID								
LOSSES	14,242,858	2,593,386	19,947,358	1,040,388	148,934,792	103,079,332	665,579,215	87,835,923
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	4,572,461	3,564,644	13,152,184	4,116,735	12,779,946	5,940,226	61,980,882	4,354,912
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)
COMMISSION	14,258,051	1,369,041	25,215,810	2,480,329	14,117,572	1,341,284	25,015,365	2,445,589
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113
TOTAL EXPENSES PAID	42,349,721	8,417,774	74,720,869	9,251,165	171,349,524	102,022,830	700,030,282	87,619,716
NET CASH CHANGE	48,293,033	(1,563,179)	97,760,502	6,092,719	(57,289,011)	(91,924,715)	(495,310,033)	(68,162,357)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	12,315,960	15,261,134	24,582,077	23,080,179	4,058,802	7,165,231	7,864,203	9,459,745
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,799,940	2,115,232	3,450,683	3,201,723	670,437	932,291	1,077,861	1,229,767
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	55,328,489	4,956,672	98,948,560	9,293,265	0	0	0	0
NET RESERVE CHANGE	69,444,389	22,333,038	126,981,320	35,575,167	4,729,239	8,097,522	8,942,064	10,689,512
NET OTHER CHANGES								
ASSETS NOT ADMITTED	32,364	3,108	57,236	5,630	6,190,963	571,716	10,872,858	1,051,912
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(317,314)	(30,468)	(561,179)	(55,200)	6,921,824	639,209	12,156,431	1,176,093
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(21,468,670)	(23,926,685)	(29,781,997)	(29,537,648)	(55,096,426)	(99,383,028)	(492,095,666)	(77,675,776)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 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)
INVESTMENT INCOME	9,962,669	1,470,645	17,077,976	1,804,361	9,170,899	1,509,554	15,564,222	1,632,548
MISCELLANEOUS INCOME	99,674	14,713	170,861	18,052	116,949	19,250	198,479	20,819
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0
TOTAL INCOME	110,428,778	15,765,840	194,651,418	19,830,022	101,925,387	15,034,944	184,896,844	17,344,353
EXPENSES PAID								
LOSSES	72,367,737	12,376,104	210,923,067	39,486,508	16,735,644	6,480,177	38,169,968	3,663,361
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,534,557	1,015,142	18,281,172	1,850,698	3,558,073	524,474	9,186,724	611,492
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	98,568,977	16,418,531	264,712,425	45,102,692	42,520,451	10,635,596	85,125,528	8,352,885
NET CASH CHANGE	11,859,801	(652,691)	(70,061,007)	(25,272,670)	59,404,936	4,399,348	99,771,316	8,991,468
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,330,413	194,819	1,780,228	7,552,720	8,000	0	1,340	0
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	205,015	25,326	237,496	981,854	1,200	0	174	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	1,535,428	220,145	2,017,724	8,534,574	9,200	0	1,514	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	7,671,718	(1,264,409)	(76,625,904)	(34,287,672)	57,735,333	4,126,041	96,951,879	8,695,894

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 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	2,174,439,429
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)	(469,673,091)
INVESTMENT INCOME	6,591,113	1,092,893	10,226,103	1,102,324	5,960,455	979,414	9,199,146	965,333	144,956,697
MISCELLANEOUS INCOME	136,994	22,715	212,546	22,911	133,426	21,924	205,925	21,609	2,117,387
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(6,102,476)
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	1,845,737,946
EXPENSES PAID									
LOSSES	9,933,237	1,066,564	21,065,626	1,496,596	9,943,418	1,288,043	14,413,535	824,662	1,503,487,499
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,338,377	424,413	5,684,743	286,515	2,359,994	421,734	4,622,780	656,776	168,819,654
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	281,721,204
PREMIUM TAX	3,755,611	622,729	5,826,825	628,103	3,972,070	652,685	6,130,347	643,302	60,915,930
ADMINISTRATIVE EXPENSES	2,931,836	486,137	4,548,739	490,332	2,983,782	490,291	4,605,060	483,242	72,596,642
TOTAL EXPENSES PAID	37,406,575	5,487,149	64,211,101	5,859,987	37,642,039	5,883,343	58,124,931	5,689,756	1,987,540,929
NET CASH CHANGE	58,808,947	7,984,276	97,435,506	8,080,543	51,358,092	2,583,067	102,580,279	3,028,848	(141,802,983)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	50,000	0	0	0	0	0	5,000	0	114,709,851
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	7,422	0	0	0	0	0	728	0	15,937,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	168,526,987
NET RESERVE CHANGE	57,422	0	0	0	0	0	5,728	0	299,173,987
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(74,739)	(12,281)	(115,349)	(12,104)	(138,863)
MINIMUM PENSION LIABILITY	(110,067)	(18,251)	(170,769)	(18,408)	(478,739)	(78,666)	(738,869)	(77,535)	(571,411)
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)	(912,096)
SETTLEMENT ROLL FORWARD	0	0	0	0	431,386,198	30,638,075	460,292,945	34,228,323	956,545,541
SURPLUS	56,694,934	7,643,266	94,244,707	7,736,591	482,116,865	33,118,044	561,909,530	37,155,556	514,656,476

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2019

	QUARTER TO DATE			YEAR TO DATE		
	2019	2018	TOTAL	2019	2018	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	810,828	(6,389)	804,439	4,257,852	(101,032)	4,156,820
RESIDENTIAL - EC	8,979,528	(54,272)	8,925,256	44,781,431	(853,816)	43,927,615
COMMERCIAL - FIRE	76,042	(35)	76,007	463,732	(15,541)	448,191
COMMERCIAL - EC	359,210	(286)	358,924	2,107,427	(50,919)	2,056,508
CRIME - RESIDENTIAL	68,985	(274)	68,711	295,256	(858)	294,398
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,126,249	(3,267)	1,122,982	4,915,659	(103,914)	4,811,745
HOMEOWNER - COASTAL	3,308,568	(13,668)	3,294,900	14,658,065	(288,368)	14,369,697
HO - BEACH WIND	11,038,884	(37,681)	11,001,203	51,819,617	(1,263,279)	50,556,338
HO - COASTAL WIND	36,394,300	(130,019)	36,264,281	164,888,462	(2,260,760)	162,627,702
WIND - RESIDENTIAL	941,481	(2,766)	938,715	4,912,760	(83,993)	4,828,767
WIND - COMMERCIAL	1,348,445	(3,386)	1,345,059	8,085,253	76,964	8,162,217
COASTAL - RESIDENTIAL	3,475,711	(29,170)	3,446,541	16,729,632	(483,358)	16,246,274
COASTAL - COMMERCIAL	3,879,086	(4,032)	3,875,054	19,306,518	(102,415)	19,204,103
TOTAL	71,807,317	(285,245)	71,522,072	337,221,664	(5,531,289)	331,690,375
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	2,211,420	111,675	2,323,095	0	2,392,708	2,392,708
RESIDENTIAL - EC	23,235,659	1,003,965	24,239,624	0	21,045,450	21,045,450
COMMERCIAL - FIRE	257,308	7,665	264,973	0	174,689	174,689
COMMERCIAL - EC	1,134,406	36,001	1,170,407	0	788,774	788,774
CRIME - RESIDENTIAL	146,828	6,519	153,347	0	103,109	103,109
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,480,998	110,249	2,591,247	0	2,261,608	2,261,608
HOMEOWNER - COASTAL	7,481,659	357,508	7,839,167	0	6,762,964	6,762,964
HO - BEACH WIND	26,423,925	1,349,442	27,773,367	0	26,838,548	26,838,548
HO - COASTAL WIND	83,141,484	4,380,130	87,521,614	0	83,066,378	83,066,378
WIND - RESIDENTIAL	2,581,761	121,219	2,702,980	0	2,405,243	2,405,243
WIND - COMMERCIAL	4,204,241	190,510	4,394,751	0	3,579,391	3,579,391
COASTAL - RESIDENTIAL	8,589,489	412,027	9,001,516	0	8,587,459	8,587,459
COASTAL - COMMERCIAL	9,694,671	522,886	10,217,557	0	9,221,020	9,221,020
TOTAL	171,583,849	8,609,796	180,193,645	0	167,227,341	167,227,341
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,067,219	0	2,067,219	2,067,219	0	2,067,219
RESIDENTIAL - EC	22,236,202	0	22,236,202	22,236,202	0	22,236,202
COMMERCIAL - FIRE	226,841	0	226,841	226,841	0	226,841
COMMERCIAL - EC	1,021,898	0	1,021,898	1,021,898	0	1,021,898
CRIME - RESIDENTIAL	151,049	0	151,049	151,049	0	151,049
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,515,975	0	2,515,975	2,515,975	0	2,515,975
HOMEOWNER - COASTAL	7,555,966	0	7,555,966	7,555,966	0	7,555,966
HO - BEACH WIND	25,933,260	0	25,933,260	25,933,260	0	25,933,260
HO - COASTAL WIND	83,029,218	0	83,029,218	83,029,218	0	83,029,218
WIND - RESIDENTIAL	2,424,785	0	2,424,785	2,424,785	0	2,424,785
WIND - COMMERCIAL	3,707,933	0	3,707,933	3,707,933	0	3,707,933
COASTAL - RESIDENTIAL	8,363,375	0	8,363,375	8,363,375	0	8,363,375
COASTAL - COMMERCIAL	9,293,265	0	9,293,265	9,293,265	0	9,293,265
TOTAL	168,526,987	0	168,526,987	168,526,987	0	168,526,987
EARNED PREMIUMS						
RESIDENTIAL - FIRE	955,029	105,286	1,060,315	2,190,633	2,291,676	4,482,309
RESIDENTIAL - EC	9,978,985	949,693	10,928,678	22,545,229	20,191,634	42,736,863
COMMERCIAL - FIRE	106,509	7,630	114,139	236,891	159,148	396,039
COMMERCIAL - EC	471,718	35,715	507,433	1,085,529	737,855	1,823,384
CRIME - RESIDENTIAL	64,764	6,245	71,009	144,207	102,251	246,458
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,091,272	106,982	1,198,254	2,399,684	2,157,694	4,557,378
HOMEOWNER - COASTAL	3,234,261	343,840	3,578,101	7,102,099	6,474,596	13,576,695
HO - BEACH WIND	11,529,549	1,311,761	12,841,310	25,886,357	25,575,269	51,461,626
HO - COASTAL WIND	36,506,566	4,250,111	40,756,677	81,859,244	80,805,618	162,664,862
WIND - RESIDENTIAL	1,098,457	118,453	1,216,910	2,487,975	2,321,250	4,809,225
WIND - COMMERCIAL	1,844,753	187,124	2,031,877	4,377,320	3,656,355	8,033,675
COASTAL - RESIDENTIAL	3,701,825	382,857	4,084,682	8,366,257	8,104,101	16,470,358
COASTAL - COMMERCIAL	4,280,492	518,854	4,799,346	10,013,253	9,118,605	19,131,858
TOTAL	74,864,180	8,324,551	83,188,731	168,694,678	161,696,052	330,390,730

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 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	3,283,162	0	3,283,162	10,370,584	804,021	11,174,605
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	182,303	0	182,303	575,843	44,645	620,488
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	188,701	0	188,701	596,052	46,211	642,263
HOMEOWNER - COASTAL	389,039	0	389,039	1,228,866	95,273	1,324,139
HO - BEACH WIND	3,622,686	0	3,622,686	11,443,047	887,168	12,330,215
HO - COASTAL WIND	7,929,772	0	7,929,772	25,047,923	1,941,940	26,989,863
WIND - RESIDENTIAL	410,471	0	410,471	1,296,562	100,521	1,397,083
WIND - COMMERCIAL	1,123,624	0	1,123,624	3,549,214	275,167	3,824,381
COASTAL - RESIDENTIAL	1,099,061	0	1,099,061	3,471,625	269,152	3,740,777
COASTAL - COMMERCIAL	1,439,905	0	1,439,905	4,548,257	352,622	4,900,879
TOTAL	19,668,725	0	19,668,725	62,127,974	4,816,720	66,944,694
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	955,029	105,286	1,060,315	2,190,633	2,291,676	4,482,309
RESIDENTIAL - EC	6,695,823	949,693	7,645,516	12,174,645	19,387,613	31,562,258
COMMERCIAL - FIRE	106,509	7,630	114,139	236,891	159,148	396,039
COMMERCIAL - EC	289,415	35,715	325,130	509,686	693,210	1,202,896
CRIME - RESIDENTIAL	64,764	6,245	71,009	144,207	102,251	246,458
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	902,571	106,982	1,009,553	1,803,632	2,111,483	3,915,115
HOMEOWNER - COASTAL	2,845,222	343,840	3,189,062	5,873,233	6,379,323	12,252,556
HO - BEACH WIND	7,906,863	1,311,761	9,218,624	14,443,310	24,688,101	39,131,411
HO - COASTAL WIND	28,576,794	4,250,111	32,826,905	56,811,321	78,863,678	135,674,999
WIND - RESIDENTIAL	687,986	118,453	806,439	1,191,413	2,220,729	3,412,142
WIND - COMMERCIAL	721,129	187,124	908,253	828,106	3,381,188	4,209,294
COASTAL - RESIDENTIAL	2,602,764	382,857	2,985,621	4,894,632	7,834,949	12,729,581
COASTAL - COMMERCIAL	2,840,587	518,854	3,359,441	5,464,996	8,765,983	14,230,979
TOTAL	55,195,455	8,324,551	63,520,006	106,566,704	156,879,332	263,446,036

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2019

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	(157,481)	350,755	6,702	0	0	0	199,976
RESIDENTIAL - EC	3,783,478	(1,402,689)	1,738,235	(1)	0	0	4,119,023
COMMERCIAL - FIRE	6,552	(8,762)	8,762	0	0	0	6,552
COMMERCIAL - EC	826,794	2,564,708	120,465	0	0	0	3,511,967
CRIME - RESIDENTIAL	(880)	2,580	0	0	0	0	1,700
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	173,175	3,916,733	47,296	0	0	0	4,137,204
HOMEOWNER - COASTAL	1,375,379	1,369,985	483,351	0	0	680	3,229,395
HO - BEACH WIND	2,893,151	4,173,336	2,376,160	1,580	0	0	9,444,227
HO - COASTAL WIND	5,463,431	8,328,355	9,716,209	9,600	(2,233)	8,589	23,523,951
WIND - RESIDENTIAL	358,262	700,760	482,685	0	600	0	1,542,307
WIND - COMMERCIAL	1,304,075	5,016,281	2,730,813	0	0	0	9,051,169
COASTAL - RESIDENTIAL	817,297	362,249	1,409,275	0	0	0	2,588,821
COASTAL - COMMERCIAL	590,029	(610,418)	4,745,077	21,603	0	0	4,746,291
TOTAL	17,433,262	24,763,873	23,865,030	32,782	(1,633)	9,269	66,102,583
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	308,656	154,119	0	0	0	0	462,775
RESIDENTIAL - EC	3,153,397	974,565	65,214	0	0	0	4,193,176
COMMERCIAL - FIRE	5,708	0	0	0	0	0	5,708
COMMERCIAL - EC	3,988,513	81,130	0	0	0	0	4,069,643
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	712,131	375,612	79,000	0	0	0	1,166,743
HOMEOWNER - COASTAL	3,653,600	774,808	103,200	0	0	0	4,531,608
HO - BEACH WIND	6,565,461	2,301,496	1,123,770	8,000	50,000	0	10,048,727
HO - COASTAL WIND	18,818,705	6,503,234	1,478,620	1,340	0	5,000	26,806,899
WIND - RESIDENTIAL	1,576,315	253,010	62,429	0	0	0	1,891,754
WIND - COMMERCIAL	11,266,913	7,084,101	194,819	0	0	0	18,545,833
COASTAL - RESIDENTIAL	2,109,772	586,161	198,408	0	0	0	2,894,341
COASTAL - COMMERCIAL	23,080,179	9,459,745	7,552,720	0	0	0	40,092,644
TOTAL	75,239,350	28,547,981	10,858,180	9,340	50,000	5,000	114,709,851
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	234,667	7,497	0	0	0	0	242,164
RESIDENTIAL - EC	15,519,120	2,206,679	166,854	0	0	0	17,892,653
COMMERCIAL - FIRE	49,990	2,499	0	0	0	0	52,489
COMMERCIAL - EC	5,577,434	146,127	458,572	0	0	0	6,182,133
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,723,891	372,663	92,999	0	0	0	2,189,553
HOMEOWNER - COASTAL	5,776,364	1,466,410	187,288	4,999	0	0	7,435,061
HO - BEACH WIND	14,939,791	2,646,828	534,033	8,000	50,000	0	18,178,652
HO - COASTAL WIND	38,547,422	6,104,037	1,353,953	0	5,000	0	46,010,412
WIND - RESIDENTIAL	1,717,822	298,972	21,429	0	0	0	2,038,223
WIND - COMMERCIAL	31,158,602	9,319,637	2,064,055	0	0	0	42,542,294
COASTAL - RESIDENTIAL	6,137,331	913,708	230,253	0	0	0	7,281,292
COASTAL - COMMERCIAL	39,736,115	10,354,294	5,029,723	0	0	0	55,120,132
TOTAL	161,118,549	33,839,351	10,139,159	12,999	55,000	0	205,165,058
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	(83,492)	497,377	6,702	0	0	0	420,587
RESIDENTIAL - EC	(8,582,245)	(2,634,803)	1,636,595	(1)	0	0	(9,580,454)
COMMERCIAL - FIRE	(37,730)	(11,261)	8,762	0	0	0	(40,229)
COMMERCIAL - EC	(762,127)	2,499,711	(338,107)	0	0	0	1,399,477
CRIME - RESIDENTIAL	(880)	2,580	0	0	0	0	1,700
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(838,585)	3,919,682	33,297	0	0	0	3,114,394
HOMEOWNER - COASTAL	(747,385)	678,383	399,263	(4,999)	0	680	325,942
HO - BEACH WIND	(5,481,179)	3,828,004	2,965,897	1,580	0	0	1,314,302
HO - COASTAL WIND	(14,265,286)	8,727,552	9,840,876	10,940	(7,233)	13,589	4,320,438
WIND - RESIDENTIAL	216,755	654,798	523,685	0	600	0	1,395,838
WIND - COMMERCIAL	(18,587,614)	2,780,745	861,577	0	0	0	(14,945,292)
COASTAL - RESIDENTIAL	(3,210,262)	34,702	1,377,430	0	0	0	(1,798,130)
COASTAL - COMMERCIAL	(16,065,907)	(1,504,967)	7,268,074	21,603	0	0	(10,281,197)
TOTAL	(68,445,937)	19,472,503	24,584,051	29,123	(6,633)	14,269	(24,352,624)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2019

YEAR TO DATE

	2019	2018	2017	2016	2015	2014	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	596,440	596,764	103,552	0	0	0	1,296,756
RESIDENTIAL - EC	7,278,885	(53,951,919)	7,927,626	58,383	0	20,000	(38,667,025)
COMMERCIAL - FIRE	6,552	36,572	8,762	0	0	0	51,886
COMMERCIAL - EC	1,091,409	(1,149,463)	389,298	0	0	0	331,244
CRIME - RESIDENTIAL	1,700	2,922	0	0	0	0	4,622
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	364,489	2,235,908	233,560	2,632	0	0	2,836,589
HOMEOWNER - COASTAL	2,744,770	10,641,830	2,631,523	4,388	8,131	23,680	16,054,322
HO - BEACH WIND	5,035,359	35,858,626	10,672,656	53,635	0	0	51,620,276
HO - COASTAL WIND	14,720,075	126,778,804	38,985,401	364,765	8,048	8,589	180,865,682
WIND - RESIDENTIAL	965,985	6,332,770	1,837,914	28,877	600	0	9,166,146
WIND - COMMERCIAL	1,495,425	63,973,745	5,946,935	0	0	0	71,416,105
COASTAL - RESIDENTIAL	2,482,513	17,302,754	5,454,003	4,882	6,698	1,097	25,251,947
COASTAL - COMMERCIAL	1,040,388	35,302,063	20,430,298	46,382	156,372	9,186	56,984,689
TOTAL	37,823,990	243,961,376	94,621,528	563,944	179,849	62,552	377,213,239
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	308,656	154,119	0	0	0	0	462,775
RESIDENTIAL - EC	3,153,397	974,565	65,214	0	0	0	4,193,176
COMMERCIAL - FIRE	5,708	0	0	0	0	0	5,708
COMMERCIAL - EC	3,988,513	81,130	0	0	0	0	4,069,643
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	712,131	375,612	79,000	0	0	0	1,166,743
HOMEOWNER - COASTAL	3,653,600	774,808	103,200	0	0	0	4,531,608
HO - BEACH WIND	6,565,461	2,301,496	1,123,770	8,000	50,000	0	10,048,727
HO - COASTAL WIND	18,818,705	6,503,234	1,478,620	1,340	0	5,000	26,806,899
WIND - RESIDENTIAL	1,576,315	253,010	62,429	0	0	0	1,891,754
WIND - COMMERCIAL	11,266,913	7,084,101	194,819	0	0	0	18,545,833
COASTAL - RESIDENTIAL	2,109,772	586,161	198,408	0	0	0	2,894,341
COASTAL - COMMERCIAL	23,080,179	9,459,745	7,552,720	0	0	0	40,092,644
TOTAL	75,239,350	28,547,981	10,858,180	9,340	50,000	5,000	114,709,851
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	905,096	520,262	56,554	0	0	0	1,481,912
RESIDENTIAL - EC	10,432,282	22,181,448	7,571,357	48,383	0	20,000	40,253,470
COMMERCIAL - FIRE	12,260	26,725	8,762	0	0	0	47,747
COMMERCIAL - EC	5,079,922	8,351,890	(91,271)	0	0	0	13,340,541
CRIME - RESIDENTIAL	1,700	2,922	0	0	0	0	4,622
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,076,620	1,222,935	240,065	2,632	0	0	2,542,252
HOMEOWNER - COASTAL	6,398,370	5,571,527	2,153,173	(611)	8,131	23,581	14,154,171
HO - BEACH WIND	11,600,820	23,696,610	10,846,219	53,635	30,000	(2,499)	46,224,785
HO - COASTAL WIND	33,538,780	59,654,833	35,583,004	354,308	2,950	6,090	129,139,965
WIND - RESIDENTIAL	2,542,300	4,706,318	1,808,855	28,877	600	0	9,086,950
WIND - COMMERCIAL	12,762,338	(35,349,115)	3,095,905	0	0	0	(19,490,872)
COASTAL - RESIDENTIAL	4,592,285	3,606,628	4,776,141	4,882	6,698	1,097	12,987,731
COASTAL - COMMERCIAL	24,120,567	(32,607,970)	21,496,748	46,382	156,372	6,687	13,218,786
TOTAL	113,063,340	61,585,013	87,545,512	538,488	204,751	54,956	262,992,060

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2019

IBNR TOTALS							
	2019	2018	2017	2016	2015	2014	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	260,162	0	0	0	0	0	260,162
RESIDENTIAL - EC	2,357,310	0	0	0	0	0	2,357,310
COMMERCIAL - FIRE	3,209	0	0	0	0	0	3,209
COMMERCIAL - EC	2,287,862	0	0	0	0	0	2,287,862
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	655,917	0	0	0	0	0	655,917
HOMEOWNER - COASTAL	2,547,568	0	0	0	0	0	2,547,568
HO - BEACH WIND	5,649,169	0	0	0	0	0	5,649,169
HO - COASTAL WIND	15,068,015	0	0	0	0	0	15,068,015
WIND - RESIDENTIAL	1,065,725	0	0	0	0	0	1,065,725
WIND - COMMERCIAL	10,426,051	0	0	0	0	0	10,426,051
COASTAL - RESIDENTIAL	1,627,134	0	0	0	0	0	1,627,134
COASTAL - COMMERCIAL	22,539,185	0	0	0	0	0	22,539,185
TOTAL	64,487,307	0	0	0	0	0	64,487,307
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	161,443	0	0	0	0	0	161,443
RESIDENTIAL - EC	12,098,743	0	0	0	0	0	12,098,743
COMMERCIAL - FIRE	34,993	0	0	0	0	0	34,993
COMMERCIAL - EC	4,200,677	0	0	0	0	0	4,200,677
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,519,167	0	0	0	0	0	1,519,167
HOMEOWNER - COASTAL	5,073,697	0	0	0	0	0	5,073,697
HO - BEACH WIND	12,421,150	0	0	0	0	0	12,421,150
HO - COASTAL WIND	31,373,579	0	0	0	0	0	31,373,579
WIND - RESIDENTIAL	1,371,639	0	0	0	0	0	1,371,639
WIND - COMMERCIAL	30,069,888	0	0	0	0	0	30,069,888
COASTAL - RESIDENTIAL	4,955,095	0	0	0	0	0	4,955,095
COASTAL - COMMERCIAL	39,067,288	0	0	0	0	0	39,067,288
TOTAL	142,347,359	0	0	0	0	0	142,347,359

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2019

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	18,112	9,040	296	0	0	0	27,448
RESIDENTIAL - EC	452,181	206,154	75,143	0	(417)	87	733,150
COMMERCIAL - FIRE	1,584	110	165	0	0	0	1,859
COMMERCIAL - EC	164,506	(562)	7,085	0	0	0	171,029
CRIME - RESIDENTIAL	(90)	450	0	0	0	0	360
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	57,162	12,614	3,553	0	0	0	73,329
HOMEOWNER - COASTAL	205,864	37,930	34,764	(0)	(300)	301	278,559
HO - BEACH WIND	540,605	151,352	84,139	584	10,144	0	786,825
HO - COASTAL WIND	1,321,093	426,689	371,836	1,541	5,564	(2,533)	2,124,189
WIND - RESIDENTIAL	97,773	45,985	2,593	0	0	(156)	146,195
WIND - COMMERCIAL	683,310	143,070	65,702	(0)	0	0	892,082
COASTAL - RESIDENTIAL	175,256	32,121	58,469	0	(1)	156	266,001
COASTAL - COMMERCIAL	1,330,350	99,553	146,546	4,490	258	(258)	1,580,939
TOTAL	5,047,707	1,164,506	850,290	6,616	15,249	(2,404)	7,081,965
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	56,028	63,189	0	0	0	0	119,217
RESIDENTIAL - EC	446,916	146,185	9,782	0	0	0	602,883
COMMERCIAL - FIRE	1,471	0	0	0	0	0	1,471
COMMERCIAL - EC	555,946	11,358	0	0	0	0	567,304
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	98,997	52,586	11,060	0	0	0	162,643
HOMEOWNER - COASTAL	586,203	162,710	21,672	0	0	0	770,585
HO - BEACH WIND	922,289	345,224	168,566	1,200	7,422	0	1,444,701
HO - COASTAL WIND	2,581,006	845,420	192,221	174	78	650	3,619,549
WIND - RESIDENTIAL	275,710	63,253	15,607	0	0	0	354,570
WIND - COMMERCIAL	1,557,815	920,933	25,326	0	0	0	2,504,074
COASTAL - RESIDENTIAL	283,474	69,731	23,603	0	0	0	376,808
COASTAL - COMMERCIAL	3,201,723	1,229,767	981,854	0	0	0	5,413,344
TOTAL	10,567,578	3,910,356	1,449,691	1,374	7,500	650	15,937,149
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	49,438	2,949	0	0	0	0	52,387
RESIDENTIAL - EC	1,950,724	292,959	22,152	0	0	0	2,265,835
COMMERCIAL - FIRE	10,373	983	0	0	0	0	11,356
COMMERCIAL - EC	678,717	17,519	54,976	0	0	0	751,212
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	203,569	49,030	12,235	0	0	0	264,834
HOMEOWNER - COASTAL	754,628	293,242	37,452	1,000	0	0	1,086,322
HO - BEACH WIND	1,843,251	361,977	73,034	1,094	6,760	0	2,286,116
HO - COASTAL WIND	4,721,896	780,697	173,169	0	721	0	5,676,483
WIND - RESIDENTIAL	256,297	73,149	5,243	0	0	0	334,689
WIND - COMMERCIAL	3,466,751	1,096,103	242,758	0	0	0	4,805,612
COASTAL - RESIDENTIAL	722,086	91,482	23,053	0	0	0	836,621
COASTAL - COMMERCIAL	4,387,112	1,228,558	596,787	0	0	0	6,212,457
TOTAL	19,044,842	4,288,648	1,240,859	2,094	7,481	0	24,583,924
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	24,702	69,280	296	0	0	0	94,278
RESIDENTIAL - EC	(1,051,627)	59,380	62,773	0	(417)	87	(929,802)
COMMERCIAL - FIRE	(7,318)	(873)	165	0	0	0	(8,026)
COMMERCIAL - EC	41,735	(6,723)	(47,891)	0	0	0	(12,879)
CRIME - RESIDENTIAL	(90)	450	0	0	0	0	360
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(47,410)	16,170	2,378	0	0	0	(28,862)
HOMEOWNER - COASTAL	37,439	(92,602)	18,984	(1,000)	(300)	301	(37,178)
HO - BEACH WIND	(380,357)	134,599	179,671	690	10,806	0	(54,590)
HO - COASTAL WIND	(819,797)	491,412	390,888	1,715	4,921	(1,883)	67,255
WIND - RESIDENTIAL	117,186	36,089	12,957	0	0	(156)	166,076
WIND - COMMERCIAL	(1,225,626)	(32,100)	(151,730)	(0)	0	0	(1,409,456)
COASTAL - RESIDENTIAL	(263,356)	10,370	59,019	0	(1)	156	(193,812)
COASTAL - COMMERCIAL	144,961	100,762	531,613	4,490	258	(258)	781,826
TOTAL	(3,429,557)	786,214	1,059,122	5,896	15,268	(1,754)	(1,564,810)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2019

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	83,657	22,741	13,436	0	0	0	119,834
RESIDENTIAL - EC	1,243,838	(3,831,183)	309,760	462	0	477	(2,276,644)
COMMERCIAL - FIRE	588	425	165	0	0	0	1,178
COMMERCIAL - EC	317,969	(376,271)	16,640	0	0	0	(41,662)
CRIME - RESIDENTIAL	1,465	725	0	0	0	0	2,190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(63,774)	(129,484)	12,985	0	0	0	(180,273)
HOMEOWNER - COASTAL	1,099,717	550,464	123,813	4,876	0	5,577	1,784,447
HO - BEACH WIND	2,919,176	1,443,312	455,501	3,280	12,813	0	4,834,083
HO - COASTAL WIND	10,282,597	5,586,844	1,459,791	38,007	10,717	1,013	17,378,968
WIND - RESIDENTIAL	388,098	203,327	54,150	1,100	0	0	646,675
WIND - COMMERCIAL	3,246,086	2,012,901	285,359	3,812	0	0	5,548,158
COASTAL - RESIDENTIAL	1,769,870	946,987	216,175	1,102	193	656	2,934,982
COASTAL - COMMERCIAL	4,116,735	1,807,615	817,534	38,623	258	0	6,780,765
TOTAL	25,406,023	8,238,403	3,765,308	91,263	23,981	7,722	37,532,701
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	56,028	63,189	0	0	0	0	119,217
RESIDENTIAL - EC	446,916	146,185	9,782	0	0	0	602,883
COMMERCIAL - FIRE	1,471	0	0	0	0	0	1,471
COMMERCIAL - EC	555,946	11,358	0	0	0	0	567,304
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	98,997	52,586	11,060	0	0	0	162,643
HOMEOWNER - COASTAL	586,203	162,710	21,672	0	0	0	770,585
HO - BEACH WIND	922,289	345,224	168,566	1,200	7,422	0	1,444,701
HO - COASTAL WIND	2,581,006	845,420	192,221	174	78	650	3,619,549
WIND - RESIDENTIAL	275,710	63,253	15,607	0	0	0	354,570
WIND - COMMERCIAL	1,557,815	920,933	25,326	0	0	0	2,504,074
COASTAL - RESIDENTIAL	283,474	69,731	23,603	0	0	0	376,808
COASTAL - COMMERCIAL	3,201,723	1,229,767	981,854	0	0	0	5,413,344
TOTAL	10,567,578	3,910,356	1,449,691	1,374	7,500	650	15,937,149
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	139,685	54,611	(8,329)	0	0	0	185,967
RESIDENTIAL - EC	1,690,754	(1,175,535)	305,136	120	0	477	820,954
COMMERCIAL - FIRE	2,059	(1,587)	165	0	0	0	637
COMMERCIAL - EC	873,915	352,447	(64,790)	0	0	0	1,161,572
CRIME - RESIDENTIAL	1,465	725	0	0	0	0	2,190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	35,223	(231,061)	12,728	0	0	0	(183,110)
HOMEOWNER - COASTAL	1,685,920	(25,161)	(1,684)	3,611	0	5,552	1,668,238
HO - BEACH WIND	3,841,465	351,827	527,239	3,665	18,197	(255)	4,742,139
HO - COASTAL WIND	12,863,603	(840,143)	1,168,078	37,011	10,290	920	13,239,758
WIND - RESIDENTIAL	663,808	93,247	63,442	1,100	0	0	821,597
WIND - COMMERCIAL	4,803,901	(7,370,995)	34,150	3,812	0	0	(2,529,132)
COASTAL - RESIDENTIAL	2,053,344	(398,568)	151,558	1,102	193	656	1,808,284
COASTAL - COMMERCIAL	7,318,458	(4,493,928)	1,204,626	38,623	258	(229)	4,067,808
TOTAL	35,973,601	(13,684,121)	3,392,318	89,045	28,938	7,120	25,806,902

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 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 DECEMBER 31, 2019**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO-BEACH	0	20,713	0	3,785
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO-COASTAL	0	35,819	0	7,753
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND BEACH	0	816,833	0	59,637
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND COASTAL	0	697,701	0	112,689
			TOTAL	0	1,571,065	0	183,864
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO-BEACH	0	13,690	0	6,507
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO-COASTAL	0	139,435	0	18,192
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND BEACH	0	1,390,292	0	169,124
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND COASTAL	0	2,907,821	0	319,694
			TOTAL	0	4,451,238	0	513,517
			TOTAL HERMINE	0	9,878,167	0	1,162,715

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 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	3,628,583	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	3,959,888	0	625,458			
BEACH WIND & HAIL ONLY										
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217	0	12,407			
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611	0	14,943			
			TOTAL	0	300,828	0	27,350			
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648	0	100,845			
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	288,337			
			TOTAL	0	4,490,555	0	389,182			
COASTAL WIND & HAIL ONLY										
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,301			
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933	0	32,002			
			TOTAL	0	1,622,213	0	173,302			
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,015,426	0	566,207			
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,137,967	0	340,892			
			TOTAL	0	7,153,392	0	907,099			

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 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	0	4,593,579	0	609,343
			TOTAL	0	6,033,468	0	784,158
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	110,003	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,570,553	0	159,747
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,453,907	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,551,271	0	2,651,512
			TOTAL	0	26,685,734	0	3,439,710
			TOTAL MATTHEW	0	51,152,739	0	6,479,992

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 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	54,556	26,815,479	1,372	1,441,186			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,373,573	0	58,857			
			TOTAL	54,556	28,189,052	1,372	1,500,043			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	743,504	91,005,220	18,704	4,713,703			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	61,664	4,536,669	1,551	191,957			
			TOTAL	805,169	95,541,890	20,255	4,905,661			
BEACH WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	57,430	4,983,499	1,445	248,899			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	189,820	11,387,442	4,775	501,978			
			TOTAL	247,250	16,370,941	6,220	750,876			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	200,862	16,191,456	5,053	824,184			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	6,557,321	94,759,600	164,956	2,866,723			
			TOTAL	6,758,183	110,951,056	170,008	3,690,907			
COASTAL WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	193,409	25,966,249	4,865	1,983,605			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	7,552,720	40,530,832	189,996	1,671,550			
			TOTAL	7,746,129	66,497,082	194,861	3,655,155			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	438,984	76,002,386	11,043	5,818,902			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	9,507,268	80,671,935	239,164	3,957,250			
			TOTAL	9,946,251	156,674,321	250,207	9,776,152			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 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	79,000	1,187,748	1,987	72,381
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	58,000	9,973,579	1,459	622,532
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	1,023,770	32,697,250	25,754	1,735,191
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	1,461,125	166,153,471	36,756	10,935,929
			TOTAL	2,621,895	210,012,048	65,956	13,366,034
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	345,271	5,928,982	8,686	281,846
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	422,425	28,725,836	10,626	1,886,554
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,876,193	102,020,997	47,197	5,018,382
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	5,006,000	455,553,550	125,931	29,637,784
			TOTAL	7,649,889	592,229,365	192,440	36,824,566
			TOTAL FLORENCE	35,829,322	1,276,465,755	901,320	74,469,393

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 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	0	31,585	0	7,557			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0			
			TOTAL	0	31,585	0	7,557			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	248,193	0	38,175			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420			
			TOTAL	0	307,758	0	41,595			
BEACH WIND & HAIL ONLY										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	6,697	471	1,084			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	4,999	0	471	368			
			TOTAL	9,998	6,697	943	1,451			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	4,999	64,279	471	6,785			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	4,999	52,294	471	8,978			
			TOTAL	9,998	116,573	943	15,763			
COASTAL WIND & HAIL ONLY										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	162,558	471	19,458			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	54,294	0	4,429			
			TOTAL	4,999	216,852	471	23,887			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	4,999	488,670	471	64,135			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	207,745	0	10,570			
			TOTAL	4,999	696,415	471	74,705			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 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	1,599
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	146,655	0	16,044
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	9,998	228,741	943	41,971
			TOTAL	9,998	394,633	943	61,579
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	9,805	0	2,000
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	25,138	0	5,766
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	9,998	723,916	943	69,483
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	39,992	1,750,454	3,770	203,834
			TOTAL	49,990	2,509,313	4,713	281,082
			TOTAL MICHAEL	89,982	4,279,826	8,483	507,619

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
DORIAN										
BEACH FULL COVERAGE										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	186,871	1,795,208	8,574	172,169			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	11,968	194,371	549	10,196			
			TOTAL	198,840	1,989,579	9,123	182,365			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	610,546	6,195,237	28,013	549,270			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,695,653	1,000,321	77,799	45,556			
			TOTAL	2,306,199	7,195,558	105,812	594,826			
BEACH WIND & HAIL ONLY										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	46,149	222,469	2,117	22,561			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	516,783	2,188,099	23,711	42,454			
			TOTAL	562,932	2,410,568	25,828	65,015			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	501,990	937,474	23,032	83,281			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	840,862	1,472,500	38,580	101,816			
			TOTAL	1,342,852	2,409,973	61,612	185,097			
COASTAL WIND & HAIL ONLY										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	128,965	854,735	5,917	99,763			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	72,636	302,240	3,333	25,786			
			TOTAL	201,601	1,156,975	9,250	125,549			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	446,513	2,098,169	20,487	243,196			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	478,791	729,793	21,968	62,781			
			TOTAL	925,304	2,827,962	42,454	305,977			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2019

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	4,341	91,321	199	8,818
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	105,575	518,436	4,844	39,965
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	385,057	1,596,827	17,667	156,706
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	1,316,430	5,952,604	60,400	550,414
			TOTAL	<u>1,811,403</u>	<u>8,159,188</u>	<u>83,110</u>	<u>755,903</u>
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	44,018	305,111	2,020	34,315
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	104,022	933,021	4,773	91,131
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	877,822	4,873,383	40,276	458,598
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	3,484,888	11,876,169	159,892	1,266,210
			TOTAL	<u>4,510,749</u>	<u>17,987,685</u>	<u>206,960</u>	<u>1,850,254</u>
			TOTAL DORIAN	11,859,880	44,137,488	544,149	4,064,986

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF DECEMBER 31, 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	290,598,640	532	0	0	1,829,005,676	4,664	0	0	135,469,225	1,412	2,255,073,541	6,608
BRUNSWICK	1,496,704,106	6,061	151,465,830	264	511,734,150	925	1,727,250,599	3,755	7,003,440,675	16,310	144,963,321	557	360,468,364	2,816	11,396,027,045	30,688
CAMDEN	0	0	0	0	50,234,130	87	0	0	586,028,415	1,382	0	0	35,408,054	294	671,670,599	1,763
CARTERET	663,828,087	4,687	140,828,208	247	416,807,754	871	1,307,096,265	2,924	3,845,496,919	9,666	143,164,770	696	325,897,022	2,334	6,843,119,025	21,425
CHOWAN	0	0	0	0	46,781,640	91	0	0	771,252,216	1,831	0	0	68,669,218	681	886,703,074	2,603
CRAVEN	0	0	0	0	623,902,124	1,215	0	0	3,690,142,021	9,886	0	0	300,253,879	2,304	4,614,298,024	13,405
CURRITUCK	574,302,518	1,608	30,306,040	36	169,042,610	287	700,044,099	938	1,598,667,211	3,669	41,865,060	98	102,698,526	768	3,216,926,064	7,404
DARE	2,237,560,923	9,118	485,479,170	757	138,036,320	224	3,434,117,646	6,895	615,766,173	1,310	255,781,773	871	22,680,052	138	7,189,422,057	19,313
HYDE	88,231,861	381	8,306,740	13	15,477,920	34	86,437,490	182	117,094,780	344	13,353,377	54	21,700,258	243	350,602,426	1,251
JONES	0	0	0	0	36,989,420	76	0	0	283,312,617	816	0	0	31,406,327	337	351,708,364	1,229
NEW HANOVER	493,513,794	2,162	229,185,720	424	1,322,393,170	2,419	887,877,475	1,845	10,846,239,423	24,406	91,619,809	354	660,411,472	3,577	14,531,240,863	35,187
ONSLOW	178,255,241	945	32,803,540	58	653,036,030	1,380	282,885,455	616	5,968,298,700	16,558	32,907,830	141	944,277,125	6,247	8,092,463,921	25,945
PAMLICO	0	0	0	0	66,903,060	110	0	0	795,655,675	1,837	0	0	66,192,331	531	928,751,066	2,478
PASQUOTANK	0	0	0	0	183,444,210	383	0	0	1,330,499,015	3,538	0	0	139,622,770	1,227	1,653,565,995	5,148
PENDER	290,063,220	1,221	36,821,260	55	284,670,360	505	410,763,210	823	2,644,259,260	6,304	42,001,481	160	225,424,374	1,771	3,934,003,165	10,839
PERQUIMANS	0	0	0	0	67,152,046	130	0	0	694,680,376	1,626	0	0	56,998,687	586	818,831,109	2,342
TYRRELL	0	0	0	0	14,534,190	30	0	0	150,902,540	453	0	0	17,726,229	206	183,162,959	689
WASHINGTON	0	0	0	0	44,535,881	98	0	0	347,884,074	936	0	0	33,495,048	407	425,915,003	1,441
TOTAL	6,022,459,750	26,183	1,115,196,508	1,854	4,936,273,655	9,397	8,836,472,239	17,978	43,118,625,766	105,536	765,657,421	2,931	3,548,798,961	25,879	68,343,484,300	189,758

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					TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
COUNTY														
BEAUFORT	0	0	0	0	238,557,505	948	238,557,505	948					2,493,631,046	7,556
BRUNSWICK	22,151,265	78	171,041,383	319	481,820,495	1,351	675,013,143	1,748					12,071,040,188	32,436
CAMDEN	0	0	0	0	55,491,054	140	55,491,054	140					727,161,653	1,903
CARTERET	56,269,612	177	405,018,028	675	680,430,407	1,670	1,141,718,047	2,522					7,984,837,072	23,947
CHOWAN	0	0	0	0	124,461,012	375	124,461,012	375					1,011,164,086	2,978
CRAVEN	0	0	0	0	785,572,098	1,971	785,572,098	1,971					5,399,870,122	15,376
CURRITUCK	6,046,100	30	18,952,375	51	197,762,503	680	222,760,978	761					3,439,687,042	8,165
DARE	163,485,683	476	680,454,498	1,202	106,816,992	220	950,757,173	1,898					8,140,179,230	21,211
HYDE	18,378,271	42	29,743,200	74	20,011,750	94	68,133,221	210					418,735,647	1,461
JONES	0	0	0	0	40,239,101	195	40,239,101	195					391,947,465	1,424
NEW HANOVER	91,978,136	205	267,972,079	375	986,180,152	1,988	1,346,130,367	2,568					15,877,371,230	37,755
ONSLOW	5,960,950	31	26,773,556	44	915,141,689	2,789	947,876,195	2,864					9,040,340,116	28,809
PAMLICO	0	0	0	0	79,989,933	299	79,989,933	299					1,008,740,999	2,777
PASQUOTANK	0	0	0	0	269,147,186	805	269,147,186	805					1,922,713,181	5,953
PENDER	10,092,260	29	48,774,008	84	180,245,729	701	239,111,997	814					4,173,115,162	11,653
PERQUIMANS	0	0	0	0	60,408,366	288	60,408,366	288					879,239,475	2,630
TYRRELL	0	0	0	0	18,916,738	100	18,916,738	100					202,079,697	789
WASHINGTON	0	0	0	0	53,088,495	176	53,088,495	176					479,003,498	1,617
TOTAL	374,362,277	1,068	1,648,729,127	2,824	5,294,281,205	14,790	7,317,372,609	18,682					75,660,856,909	208,440

* 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.