



# **NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

**Statutory Financial Statements  
September 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 SEPTEMBER 30, 2019

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	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
CASH	41,450,549	0	0	41,450,549
CASH EQUIVALENTS	24,291,218	0	0	24,291,218
INVESTMENTS	789,334,577	0	0	789,334,577
INTEREST INCOME DUE OR ACCRUED	4,205,172	0	0	4,205,172
FIXED ASSETS	599,334	0	(599,334)	0
DATA PROCESSING EQUIPMENT	8,683,529	0	0	8,683,529
ACCOUNTS RECEIVABLE - PREMIUM	25,669,256	0	0	25,669,256
PREPAID EXPENSE	35,119	0	(35,119)	0
<b>TOTAL ASSETS</b>	<b>894,268,754</b>	<b>0</b>	<b>(634,453)</b>	<b>893,634,301</b>
<b>LIABILITIES &amp; SURPLUS</b>				
<b>LIABILITIES</b>				
ACCOUNTS PAYABLE				120,300
ACCOUNTS PAYABLE - FAIR PLAN				3,346,147
BENEFIT PAYABLE				241,360
PREMIUM SUSPENSE				162,461
PREMIUM REFUND				325,368
COMMISSION PAYABLE				3,710,134
ACCUAL-PREMIUM TAX				1,125,384
ACCUAL-POST RETIREMENT				4,842,142
ACCUAL-PENSION				3,088,501
ACCUAL-RENT				147,503
CLAIMS PAYABLE				2,004,596
PREPAID PREMIUMS				10,532,254
UNCLAIMED CHECKS				9,731,965
IBHS GRANT ACCRUAL				5,160,000
<b>TOTAL LIABILITIES</b>				<b>44,538,115</b>
<b>RESERVES FOR</b>				
UNPAID LOSSES (INCL. IBNR)				205,165,058
UNPAID LAE RESERVES				24,583,920
UNEARNED PREMIUMS				180,193,645
<b>TOTAL RESERVES</b>				<b>409,942,623</b>
<b>SURPLUS</b>				<b>439,153,563</b>
<b>TOTAL LIABILITIES &amp; SURPLUS</b>				<b>893,634,301</b>

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

	QUARTER TO DATE	YEAR TO TO DATE
<b>UNDERWRITING INCOME</b>		
PREMIUMS EARNED	82,836,540	247,201,999
CEDED REINSURANCE PREMIUMS	(19,202,961)	(47,275,969)
NET PREMIUMS EARNED	63,633,579	199,926,030
<b>DEDUCTIONS</b>		
NET LOSSES INCURRED	80,719,815	287,344,684
NET LOSS EXPENSE INCURRED	10,837,072	27,371,712
OPERATING EXPENSE INCURRED	16,153,865	46,763,442
PREMIUM TAXES	2,600,691	7,313,119
TOTAL DEDUCTIONS	110,311,443	368,792,957
<b>OTHER INCOME</b>		
PREMIUM CHARGED OFF	(10,872)	(35,914)
SERVICE CHARGES	112,365	315,914
MISCELLANEOUS INCOME	(26,110)	(31,327)
IBHS GRANT PROGRAM	(1,810,901)	(6,346,146)
NET UNDERWRITING GAIN OR (LOSS)	(48,413,382)	(174,964,400)
<b>INVESTMENT INCOME</b>		
INVESTMENT INCOME	4,036,490	12,519,820
NET INCOME OR (LOSS)	(44,376,892)	(162,444,580)
<b>SURPLUS ACCOUNT</b>		
SURPLUS (PRIOR PERIOD)	483,471,752	601,535,098
NET INCOME OR (LOSS)	(44,376,892)	(162,444,580)
CHANGE IN ASSETS NOT ADMITTED	58,703	63,045
NET CHANGE IN SURPLUS	(44,318,189)	(162,381,535)
SURPLUS (CURRENT PERIOD)	439,153,563	439,153,563

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

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	93,364,928	(843,520)	0	0	0	0	92,521,408
CEDED REINSURANCE	(19,202,961)	0	0	0	0	0	(19,202,961)
INVESTMENT INCOME	4,036,490	0	0	0	0	0	4,036,490
PREMIUM CHARGED OFF	(10,872)	0	0	0	0	0	(10,872)
SERVICE CHARGES	112,365	0	0	0	0	0	112,365
MISCELLANEOUS INCOME	(26,110)	0	0	0	0	0	(26,110)
IBHS GRANT PROGRAM	(1,810,901)	0	0	0	0	0	(1,810,901)
<b>TOTAL INCOME</b>	<b>76,462,939</b>	<b>(843,520)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>75,619,419</b>
<b>EXPENSES PAID</b>							
LOSSES	19,049,182	61,923,966	18,103,420	174,005	(1,746)	0	99,248,827
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	4,840,011	2,957,669	607,659	16,689	7,342	0	8,429,370
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	11,396,713	(109,658)	0	0	0	0	11,287,055
PREMIUM TAX	2,600,691	0	0	0	0	0	2,600,691
ADMINISTRATIVE EXPENSES	4,866,810	0	0	0	0	0	4,866,810
<b>TOTAL EXPENSES PAID</b>	<b>42,753,407</b>	<b>64,771,977</b>	<b>18,711,079</b>	<b>190,694</b>	<b>5,596</b>	<b>0</b>	<b>126,432,753</b>
<b>NET CASH CHANGE</b>	<b>33,709,532</b>	<b>(65,615,497)</b>	<b>(18,711,079)</b>	<b>(190,694)</b>	<b>(5,596)</b>	<b>0</b>	<b>(50,813,334)</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
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	6,760	0	24,583,203
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
<b>ADD:(PRIOR PERIOD)</b>							
LOSSES (INCL. IBNR.)	172,146,489	37,098,246	14,385,529	33,807	29,999	0	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	0	22,175,501
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
<b>NET RESERVE CHANGE</b>	<b>(31,031,892)</b>	<b>32,618,377</b>	<b>4,853,251</b>	<b>24,475</b>	<b>(27,769)</b>	<b>0</b>	<b>6,436,442</b>
<b>NET OTHER CHANGES</b>							
ASSETS NOT ADMITTED	58,703	0	0	0	0	0	58,703
<b>TOTAL NET OTHER CHANGES</b>	<b>58,703</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>58,703</b>
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
<b>CHANGE IN SURPLUS</b>	<b>2,736,343</b>	<b>(32,997,120)</b>	<b>(13,857,828)</b>	<b>(166,219)</b>	<b>(33,365)</b>	<b>0</b>	<b>(44,318,189)</b>

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

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	265,414,347	(5,246,044)	0	0	0	0	260,168,303
CEDED REINSURANCE	(42,459,249)	(4,816,720)	0	0	0	0	(47,275,969)
INVESTMENT INCOME	12,519,820	0	0	0	0	0	12,519,820
PREMIUM CHARGED OFF	(35,914)	0	0	0	0	0	(35,914)
SERVICE CHARGES	315,914	0	0	0	0	0	315,914
MISCELLANEOUS INCOME	(31,327)	0	0	0	0	0	(31,327)
IBHS GRANT PROGRAM	(6,346,146)	0	0	0	0	0	(6,346,146)
<b>TOTAL INCOME</b>	<b>229,377,445</b>	<b>(10,062,764)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>219,314,681</b>
<b>EXPENSES PAID</b>							
LOSSES	20,390,728	313,296,957	70,756,498	531,162	181,482	53,283	405,210,110
CEDED LOSSES	0	(94,099,454)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	20,358,320	12,974,442	2,915,018	84,647	8,732	10,126	36,351,285
CEDED LOSS ADJUSTMENT EXPENSES	0	(5,900,545)	0	0	0	0	(5,900,545)
COMMISSION	34,249,200	(681,986)	0	0	0	0	33,567,214
PREMIUM TAX	7,313,119	0	0	0	0	0	7,313,119
ADMINISTRATIVE EXPENSES	13,196,228	0	0	0	0	0	13,196,228
<b>TOTAL EXPENSES PAID</b>	<b>95,507,595</b>	<b>225,589,414</b>	<b>73,671,516</b>	<b>615,809</b>	<b>190,214</b>	<b>63,409</b>	<b>395,637,957</b>
<b>NET CASH CHANGE</b>	<b>133,869,850</b>	<b>(235,652,178)</b>	<b>(73,671,516)</b>	<b>(615,809)</b>	<b>(190,214)</b>	<b>(63,409)</b>	<b>(176,323,276)</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
LOSSES (INCL. IBNR.)	161,118,549	33,839,351	10,139,159	12,999	50,000	5,000	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	6,760	717	24,583,920
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
<b>ADD:(PRIOR PERIOD)</b>							
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
<b>NET RESERVE CHANGE</b>	<b>(351,747,240)</b>	<b>357,246,770</b>	<b>8,376,859</b>	<b>23,295</b>	<b>(29,119)</b>	<b>8,131</b>	<b>13,878,696</b>
<b>NET OTHER CHANGES</b>							
ASSETS NOT ADMITTED	63,045	0	0	0	0	0	63,045
<b>TOTAL NET OTHER CHANGES</b>	<b>63,045</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63,045</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>CHANGE IN SURPLUS</b>	<b>(217,814,345)</b>	<b>121,594,592</b>	<b>(65,294,657)</b>	<b>(592,514)</b>	<b>(219,333)</b>	<b>(55,278)</b>	<b>(162,381,535)</b>

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

	2019				2018			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	88,016,620	8,872,715	153,097,580	15,427,432	109,173,466	10,308,639	192,919,215	18,842,556
CEDED REINSURANCE	(16,201,225)	(2,819,130)	(20,330,542)	(3,108,352)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)
INVESTMENT INCOME	4,151,918	418,528	7,221,656	727,716	11,483,968	1,060,508	20,168,681	1,951,252
MISCELLANEOUS INCOME	87,495	8,820	152,185	15,335	109,917	10,150	193,041	18,676
IBHS GRANT PROGRAM	(2,104,557)	(212,147)	(3,660,571)	(368,871)	0	0	0	0
<b>TOTAL INCOME</b>	<b>73,950,251</b>	<b>6,268,786</b>	<b>136,480,308</b>	<b>12,693,260</b>	<b>114,165,162</b>	<b>10,101,822</b>	<b>204,893,112</b>	<b>19,461,391</b>
<b>EXPENSES PAID</b>								
LOSSES	7,193,153	455,965	12,291,251	450,359	141,193,317	95,507,105	655,518,626	88,446,341
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	3,406,721	2,715,243	11,449,971	2,786,385	12,354,350	5,797,608	61,484,142	4,255,359
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)
COMMISSION	11,359,292	1,171,002	19,772,166	1,946,741	14,129,791	1,342,438	25,036,963	2,447,700
PREMIUM TAX	2,425,232	244,472	4,218,338	425,076	3,074,901	283,957	5,400,284	522,459
ADMINISTRATIVE EXPENSES	4,381,263	441,647	7,620,568	767,914	6,074,436	560,955	10,668,208	1,032,113
<b>TOTAL EXPENSES PAID</b>	<b>28,765,661</b>	<b>5,028,329</b>	<b>55,352,294</b>	<b>6,376,475</b>	<b>163,194,672</b>	<b>94,309,139</b>	<b>689,494,551</b>	<b>88,132,692</b>
<b>NET CASH CHANGE</b>	<b>45,184,590</b>	<b>1,240,457</b>	<b>81,128,014</b>	<b>6,316,785</b>	<b>(49,029,510)</b>	<b>(84,207,317)</b>	<b>(484,601,439)</b>	<b>(68,671,301)</b>
<b>RESERVES:</b>								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	34,135,291	36,786,026	50,461,117	39,736,115	5,532,639	9,468,263	8,484,155	10,354,294
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	4,303,279	4,155,841	6,198,610	4,387,112	780,064	1,114,605	1,165,421	1,228,558
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	57,080,591	5,595,955	99,212,632	9,694,671	2,703,069	234,176	5,149,665	522,886
<b>NET RESERVE CHANGE</b>	<b>95,519,161</b>	<b>46,537,822</b>	<b>155,872,359</b>	<b>53,817,898</b>	<b>9,015,772</b>	<b>10,817,044</b>	<b>14,799,241</b>	<b>12,105,738</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	20,907	2,108	36,365	3,664	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
<b>TOTAL NET OTHER CHANGES</b>	<b>20,907</b>	<b>2,108</b>	<b>36,365</b>	<b>3,664</b>	<b>6,921,824</b>	<b>639,209</b>	<b>12,156,431</b>	<b>1,176,093</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SURPLUS</b>	<b>(50,313,664)</b>	<b>(45,295,257)</b>	<b>(74,707,980)</b>	<b>(47,497,449)</b>	<b>(51,123,458)</b>	<b>(94,385,152)</b>	<b>(487,244,249)</b>	<b>(79,600,946)</b>

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

	2017				2016			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
<b>INCOME RECEIVED</b>								
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
<b>TOTAL INCOME</b>	<b>110,428,778</b>	<b>15,765,840</b>	<b>194,651,418</b>	<b>19,830,022</b>	<b>101,925,387</b>	<b>15,034,944</b>	<b>184,896,844</b>	<b>17,344,353</b>
<b>EXPENSES PAID</b>								
LOSSES	67,716,659	9,516,064	199,314,232	34,741,431	16,734,065	6,480,177	38,160,368	3,641,758
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,368,833	942,190	17,816,103	1,704,152	3,557,489	524,474	9,185,183	607,002
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
<b>TOTAL EXPENSES PAID</b>	<b>93,752,175</b>	<b>13,485,539</b>	<b>252,638,521</b>	<b>40,211,069</b>	<b>42,518,288</b>	<b>10,635,596</b>	<b>85,114,387</b>	<b>8,326,792</b>
<b>NET CASH CHANGE</b>	<b>16,676,603</b>	<b>2,280,301</b>	<b>(57,987,103)</b>	<b>(20,381,047)</b>	<b>59,407,099</b>	<b>4,399,348</b>	<b>99,782,457</b>	<b>9,017,561</b>
<b>RESERVES:</b>								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	815,315	2,522,627	1,771,494	5,029,723	8,000	0	4,999	0
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	112,664	297,734	233,674	596,787	1,094	0	1,000	0
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>927,979</b>	<b>2,820,361</b>	<b>2,005,168</b>	<b>5,626,510</b>	<b>9,094</b>	<b>0</b>	<b>5,999</b>	<b>0</b>
<b>NET OTHER CHANGES</b>								
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
<b>TOTAL NET OTHER CHANGES</b>	<b>(2,652,655)</b>	<b>(391,573)</b>	<b>(4,547,173)</b>	<b>(480,428)</b>	<b>(1,660,403)</b>	<b>(273,307)</b>	<b>(2,817,923)</b>	<b>(295,574)</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SURPLUS</b>	<b>13,095,969</b>	<b>(931,633)</b>	<b>(64,539,444)</b>	<b>(26,487,985)</b>	<b>57,737,602</b>	<b>4,126,041</b>	<b>96,958,535</b>	<b>8,721,987</b>

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

	2015				2014				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
<b>INCOME RECEIVED</b>									
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	2,102,880,281
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)	(450,004,366)
INVESTMENT INCOME	6,591,113	1,092,893	10,226,103	1,102,324	5,960,455	979,414	9,199,146	965,333	141,493,882
MISCELLANEOUS INCOME	136,994	22,715	212,546	22,911	133,426	21,924	205,925	21,609	2,032,466
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(6,346,146)
<b>TOTAL INCOME</b>	<b>96,215,522</b>	<b>13,471,425</b>	<b>161,646,607</b>	<b>13,940,530</b>	<b>89,000,131</b>	<b>8,466,410</b>	<b>160,705,210</b>	<b>8,718,604</b>	<b>1,790,056,117</b>
<b>EXPENSES PAID</b>									
LOSSES	9,932,637	1,066,564	21,067,859	1,496,596	9,943,418	1,288,043	14,404,266	824,662	1,437,384,916
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,328,650	424,413	5,679,480	286,257	2,360,063	421,734	4,624,857	657,034	161,737,693
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	272,647,173
PREMIUM TAX	3,755,611	622,729	5,826,825	628,103	3,972,070	652,685	6,130,347	643,302	58,905,547
ADMINISTRATIVE EXPENSES	2,931,836	486,137	4,548,739	490,332	2,983,782	490,291	4,605,060	483,242	66,945,251
<b>TOTAL EXPENSES PAID</b>	<b>37,396,248</b>	<b>5,487,149</b>	<b>64,208,071</b>	<b>5,859,729</b>	<b>37,642,108</b>	<b>5,883,343</b>	<b>58,117,739</b>	<b>5,690,014</b>	<b>1,897,620,581</b>
<b>NET CASH CHANGE</b>	<b>58,819,274</b>	<b>7,984,276</b>	<b>97,438,536</b>	<b>8,080,801</b>	<b>51,358,023</b>	<b>2,583,067</b>	<b>102,587,471</b>	<b>3,028,590</b>	<b>(107,564,464)</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	50,000	0	0	0	0	0	5,000	0	205,165,058
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	6,760	0	0	0	0	0	717	0	24,583,920
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	180,193,645
<b>NET RESERVE CHANGE</b>	<b>56,760</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,717</b>	<b>0</b>	<b>409,942,623</b>
<b>NET OTHER CHANGES</b>									
ASSETS NOT ADMITTED	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(74,739)	(12,281)	(115,349)	(12,104)	(174,156)
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
<b>TOTAL NET OTHER CHANGES</b>	<b>(2,056,591)</b>	<b>(341,010)</b>	<b>(3,190,799)</b>	<b>(343,952)</b>	<b>(627,425)</b>	<b>(103,098)</b>	<b>(957,966)</b>	<b>(101,615)</b>	<b>115,109</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>431,386,198</b>	<b>30,638,075</b>	<b>460,292,945</b>	<b>34,228,323</b>	<b>956,545,541</b>
<b>SURPLUS</b>	<b>56,705,923</b>	<b>7,643,266</b>	<b>94,247,737</b>	<b>7,736,849</b>	<b>482,116,796</b>	<b>33,118,044</b>	<b>561,916,733</b>	<b>37,155,298</b>	<b>439,153,563</b>

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

	QUARTER TO DATE			YEAR TO DATE		
	2019	2018	TOTAL	2019	2018	TOTAL
<b>PREMIUMS WRITTEN</b>						
RESIDENTIAL - FIRE	1,151,124	(14,929)	1,136,195	3,447,024	(94,643)	3,352,381
RESIDENTIAL - EC	12,249,625	(124,451)	12,125,174	35,801,903	(799,544)	35,002,359
COMMERCIAL - FIRE	138,138	(146)	137,992	387,690	(15,506)	372,184
COMMERCIAL - EC	630,695	(2,757)	627,938	1,748,217	(50,633)	1,697,584
CRIME - RESIDENTIAL	82,909	(878)	82,031	226,271	(584)	225,687
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,411,862	(11,026)	1,400,836	3,789,410	(100,647)	3,688,763
HOMEOWNER - COASTAL	4,430,112	(40,410)	4,389,702	11,349,497	(274,700)	11,074,797
HO - BEACH WIND	14,137,987	(146,146)	13,991,841	40,780,733	(1,225,598)	39,555,135
HO - COASTAL WIND	45,575,227	(358,405)	45,216,822	128,494,162	(2,130,741)	126,363,421
WIND - RESIDENTIAL	1,301,939	(15,239)	1,286,700	3,971,279	(81,227)	3,890,052
WIND - COMMERCIAL	1,849,382	(14,695)	1,834,687	6,736,808	80,350	6,817,158
COASTAL - RESIDENTIAL	4,941,648	(86,328)	4,855,320	13,253,921	(454,188)	12,799,733
COASTAL - COMMERCIAL	5,464,280	(28,110)	5,436,170	15,427,432	(98,383)	15,329,049
<b>TOTAL</b>	<b>93,364,928</b>	<b>(843,520)</b>	<b>92,521,408</b>	<b>265,414,347</b>	<b>(5,246,044)</b>	<b>260,168,303</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	1,779,837	504,672	2,284,509	0	2,392,708	2,392,708
RESIDENTIAL - EC	18,403,789	4,479,497	22,883,286	0	21,045,450	21,045,450
COMMERCIAL - FIRE	201,428	31,813	233,241	0	174,689	174,689
COMMERCIAL - EC	881,781	152,602	1,034,383	0	788,774	788,774
CRIME - RESIDENTIAL	111,163	22,502	133,665	0	103,109	103,109
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,832,581	512,032	2,344,613	0	2,261,608	2,261,608
HOMEOWNER - COASTAL	5,322,292	1,591,590	6,913,882	0	6,762,964	6,762,964
HO - BEACH WIND	20,728,151	5,899,673	26,627,824	0	26,838,548	26,838,548
HO - COASTAL WIND	64,045,098	18,945,495	82,990,593	0	83,066,378	83,066,378
WIND - RESIDENTIAL	2,109,465	516,571	2,626,036	0	2,405,243	2,405,243
WIND - COMMERCIAL	3,844,858	720,298	4,565,156	0	3,579,391	3,579,391
COASTAL - RESIDENTIAL	6,358,185	1,895,187	8,253,372	0	8,587,459	8,587,459
COASTAL - COMMERCIAL	7,482,735	2,135,482	9,618,217	0	9,221,020	9,221,020
<b>TOTAL</b>	<b>133,101,363</b>	<b>37,407,414</b>	<b>170,508,777</b>	<b>0</b>	<b>167,227,341</b>	<b>167,227,341</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	2,211,420	111,675	2,323,095	2,211,420	111,675	2,323,095
RESIDENTIAL - EC	23,235,659	1,003,965	24,239,624	23,235,659	1,003,965	24,239,624
COMMERCIAL - FIRE	257,308	7,665	264,973	257,308	7,665	264,973
COMMERCIAL - EC	1,134,406	36,001	1,170,407	1,134,406	36,001	1,170,407
CRIME - RESIDENTIAL	146,828	6,519	153,347	146,828	6,519	153,347
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,480,998	110,249	2,591,247	2,480,998	110,249	2,591,247
HOMEOWNER - COASTAL	7,481,659	357,508	7,839,167	7,481,659	357,508	7,839,167
HO - BEACH WIND	26,423,925	1,349,442	27,773,367	26,423,925	1,349,442	27,773,367
HO - COASTAL WIND	83,141,484	4,380,130	87,521,614	83,141,484	4,380,130	87,521,614
WIND - RESIDENTIAL	2,581,761	121,219	2,702,980	2,581,761	121,219	2,702,980
WIND - COMMERCIAL	4,204,241	190,510	4,394,751	4,204,241	190,510	4,394,751
COASTAL - RESIDENTIAL	8,589,489	412,027	9,001,516	8,589,489	412,027	9,001,516
COASTAL - COMMERCIAL	9,694,671	522,886	10,217,557	9,694,671	522,886	10,217,557
<b>TOTAL</b>	<b>171,583,849</b>	<b>8,609,796</b>	<b>180,193,645</b>	<b>171,583,849</b>	<b>8,609,796</b>	<b>180,193,645</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	719,541	378,068	1,097,609	1,235,604	2,186,390	3,421,994
RESIDENTIAL - EC	7,417,755	3,351,081	10,768,836	12,566,244	19,241,941	31,808,185
COMMERCIAL - FIRE	82,258	24,002	106,260	130,382	151,518	281,900
COMMERCIAL - EC	378,070	113,844	491,914	613,811	702,140	1,315,951
CRIME - RESIDENTIAL	47,244	15,105	62,349	79,443	96,006	175,449
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	763,445	390,757	1,154,202	1,308,412	2,050,712	3,359,124
HOMEOWNER - COASTAL	2,270,745	1,193,672	3,464,417	3,867,838	6,130,756	9,998,594
HO - BEACH WIND	8,442,213	4,404,085	12,846,298	14,356,808	24,263,508	38,620,316
HO - COASTAL WIND	26,478,841	14,206,960	40,685,801	45,352,678	76,555,507	121,908,185
WIND - RESIDENTIAL	829,643	380,113	1,209,756	1,389,518	2,202,797	3,592,315
WIND - COMMERCIAL	1,489,999	515,093	2,005,092	2,532,567	3,469,231	6,001,798
COASTAL - RESIDENTIAL	2,710,344	1,396,832	4,107,176	4,664,432	7,721,244	12,385,676
COASTAL - COMMERCIAL	3,252,344	1,584,486	4,836,830	5,732,761	8,599,751	14,332,512
<b>TOTAL</b>	<b>54,882,442</b>	<b>27,954,098</b>	<b>82,836,540</b>	<b>93,830,498</b>	<b>153,371,501</b>	<b>247,201,999</b>

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

	QUARTER TO DATE			YEAR TO DATE		
	2019	2018	TOTAL	2019	2018	TOTAL
<b><u>CEDED REINSURANCE PREMIUM</u></b>						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	3,205,414	0	3,205,414	7,087,422	804,021	7,891,443
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	177,986	0	177,986	393,540	44,645	438,185
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	184,232	0	184,232	407,351	46,211	453,562
HOMEOWNER - COASTAL	379,827	0	379,827	839,827	95,273	935,100
HO - BEACH WIND	3,536,899	0	3,536,899	7,820,361	887,168	8,707,529
HO - COASTAL WIND	7,741,992	0	7,741,992	17,118,151	1,941,940	19,060,091
WIND - RESIDENTIAL	400,751	0	400,751	886,091	100,521	986,612
WIND - COMMERCIAL	1,097,017	0	1,097,017	2,425,590	275,167	2,700,757
COASTAL - RESIDENTIAL	1,073,035	0	1,073,035	2,372,564	269,152	2,641,716
COASTAL - COMMERCIAL	1,405,808	0	1,405,808	3,108,352	352,622	3,460,974
<b>TOTAL</b>	<b>19,202,961</b>	<b>0</b>	<b>19,202,961</b>	<b>42,459,249</b>	<b>4,816,720</b>	<b>47,275,969</b>
<b><u>NET EARNED PREMIUM</u></b>						
RESIDENTIAL - FIRE	719,541	378,068	1,097,609	1,235,604	2,186,390	3,421,994
RESIDENTIAL - EC	4,212,341	3,351,081	7,563,422	5,478,822	18,437,920	23,916,742
COMMERCIAL - FIRE	82,258	24,002	106,260	130,382	151,518	281,900
COMMERCIAL - EC	200,084	113,844	313,928	220,271	657,495	877,766
CRIME - RESIDENTIAL	47,244	15,105	62,349	79,443	96,006	175,449
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	579,213	390,757	969,970	901,061	2,004,501	2,905,562
HOMEOWNER - COASTAL	1,890,918	1,193,672	3,084,590	3,028,011	6,035,483	9,063,494
HO - BEACH WIND	4,905,314	4,404,085	9,309,399	6,536,447	23,376,340	29,912,787
HO - COASTAL WIND	18,736,849	14,206,960	32,943,809	28,234,527	74,613,567	102,848,094
WIND - RESIDENTIAL	428,892	380,113	809,005	503,427	2,102,276	2,605,703
WIND - COMMERCIAL	392,982	515,093	908,075	106,977	3,194,064	3,301,041
COASTAL - RESIDENTIAL	1,637,309	1,396,832	3,034,141	2,291,868	7,452,092	9,743,960
COASTAL - COMMERCIAL	1,846,536	1,584,486	3,431,022	2,624,409	8,247,129	10,871,538
<b>TOTAL</b>	<b>35,679,481</b>	<b>27,954,098</b>	<b>63,633,579</b>	<b>51,371,249</b>	<b>148,554,781</b>	<b>199,926,030</b>

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

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>NET PAID LOSSES</b>							
RESIDENTIAL - FIRE	454,114	97,014	50,565	0	0	0	601,693
RESIDENTIAL - EC	3,372,580	7,247,392	1,894,904	20,595	0	0	12,535,471
COMMERCIAL - FIRE	0	3,755	0	0	0	0	3,755
COMMERCIAL - EC	235,176	282,592	39,852	0	0	0	557,620
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	172,683	346,867	57,572	0	0	0	577,122
HOMEOWNER - COASTAL	1,179,000	1,690,916	546,000	0	0	0	3,415,916
HO - BEACH WIND	2,121,457	7,529,090	1,593,073	(17,988)	0	0	11,225,632
HO - COASTAL WIND	8,739,977	23,300,377	5,638,921	146,619	(1,746)	0	37,824,148
WIND - RESIDENTIAL	607,723	1,235,769	250,768	0	0	0	2,094,260
WIND - COMMERCIAL	191,350	9,419,112	909,979	0	0	0	10,520,441
COASTAL - RESIDENTIAL	1,584,516	3,339,192	913,184	0	0	0	5,836,892
COASTAL - COMMERCIAL	390,606	7,431,890	6,208,602	24,779	0	0	14,055,877
<b>TOTAL</b>	<b>19,049,182</b>	<b>61,923,966</b>	<b>18,103,420</b>	<b>174,005</b>	<b>(1,746)</b>	<b>0</b>	<b>99,248,827</b>
<b>NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
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
<b>TOTAL</b>	<b>161,118,549</b>	<b>33,839,351</b>	<b>10,139,159</b>	<b>12,999</b>	<b>55,000</b>	<b>0</b>	<b>205,165,058</b>
<b>NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
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	9,999	0	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
<b>TOTAL</b>	<b>172,146,489</b>	<b>37,098,246</b>	<b>14,385,529</b>	<b>33,807</b>	<b>29,999</b>	<b>0</b>	<b>223,694,070</b>
<b>NET INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	250,981	(34,039)	(4,685)	0	0	0	212,257
RESIDENTIAL - EC	10,656,992	7,265,596	1,798,284	20,595	0	0	19,741,467
COMMERCIAL - FIRE	42,492	6,254	0	0	0	0	48,746
COMMERCIAL - EC	3,923,144	299,893	39,852	0	0	0	4,262,889
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	561,373	337,112	115,573	0	0	0	1,014,058
HOMEOWNER - COASTAL	4,236,131	2,437,304	573,498	0	0	0	7,246,933
HO - BEACH WIND	10,839,004	8,565,880	1,768,589	(17,988)	30,000	0	21,185,485
HO - COASTAL WIND	27,352,148	24,981,973	5,466,410	125,811	(6,745)	0	57,919,597
WIND - RESIDENTIAL	1,595,611	1,287,248	239,202	0	0	0	3,122,061
WIND - COMMERCIAL	(28,857,019)	3,310,625	621,962	0	0	0	(24,924,432)
COASTAL - RESIDENTIAL	4,084,855	3,355,870	949,707	0	0	0	8,390,432
COASTAL - COMMERCIAL	(26,664,470)	6,851,355	2,288,658	24,779	0	0	(17,499,678)
<b>TOTAL</b>	<b>8,021,242</b>	<b>58,665,071</b>	<b>13,857,050</b>	<b>153,197</b>	<b>23,255</b>	<b>0</b>	<b>80,719,815</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>NET PAID LOSSES</b>							
RESIDENTIAL - FIRE	753,921	246,009	96,850	0	0	0	1,096,780
RESIDENTIAL - EC	3,495,407	(52,549,230)	6,189,391	58,384	0	20,000	(42,786,048)
COMMERCIAL - FIRE	0	45,334	0	0	0	0	45,334
COMMERCIAL - EC	264,615	(3,714,171)	268,833	0	0	0	(3,180,723)
CRIME - RESIDENTIAL	2,580	342	0	0	0	0	2,922
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	191,314	(1,680,825)	186,264	2,632	0	0	(1,300,615)
HOMEOWNER - COASTAL	1,369,391	9,271,845	2,148,172	4,388	8,131	23,000	12,824,927
HO - BEACH WIND	2,142,208	31,685,290	8,296,496	52,055	0	0	42,176,049
HO - COASTAL WIND	9,256,644	118,450,449	29,269,192	355,165	10,281	0	157,341,731
WIND - RESIDENTIAL	607,723	5,632,010	1,355,229	28,877	0	0	7,623,839
WIND - COMMERCIAL	191,350	58,957,464	3,216,122	0	0	0	62,364,936
COASTAL - RESIDENTIAL	1,665,216	16,940,505	4,044,728	4,882	6,698	1,097	22,663,126
COASTAL - COMMERCIAL	450,359	35,912,481	15,685,221	24,779	156,372	9,186	52,238,398
<b>TOTAL</b>	<b>20,390,728</b>	<b>219,197,503</b>	<b>70,756,498</b>	<b>531,162</b>	<b>181,482</b>	<b>53,283</b>	<b>311,110,656</b>
<b>NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
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	0	5,000	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
<b>TOTAL</b>	<b>161,118,549</b>	<b>33,839,351</b>	<b>10,139,159</b>	<b>12,999</b>	<b>50,000</b>	<b>5,000</b>	<b>205,165,058</b>
<b>NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
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
<b>TOTAL</b>	<b>0</b>	<b>210,924,344</b>	<b>17,934,196</b>	<b>34,796</b>	<b>25,098</b>	<b>12,596</b>	<b>228,931,030</b>
<b>NET INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	988,588	22,885	49,852	0	0	0	1,061,325
RESIDENTIAL - EC	19,014,527	24,816,251	5,934,762	48,384	0	20,000	49,833,924
COMMERCIAL - FIRE	49,990	37,986	0	0	0	0	87,976
COMMERCIAL - EC	5,842,049	5,852,179	246,836	0	0	0	11,941,064
CRIME - RESIDENTIAL	2,580	342	0	0	0	0	2,922
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,915,205	(2,696,747)	206,768	2,632	0	0	(572,142)
HOMEOWNER - COASTAL	7,145,755	4,893,144	1,753,910	4,388	8,131	22,901	13,828,229
HO - BEACH WIND	17,081,999	19,868,606	7,880,322	52,055	30,000	(2,499)	44,910,483
HO - COASTAL WIND	47,804,066	50,927,281	25,742,128	343,368	5,183	(2,499)	124,819,527
WIND - RESIDENTIAL	2,325,545	4,051,520	1,285,170	28,877	0	0	7,691,112
WIND - COMMERCIAL	31,349,952	(38,129,860)	2,234,328	0	0	0	(4,545,580)
COASTAL - RESIDENTIAL	7,802,547	3,571,926	3,398,711	4,882	6,698	1,097	14,785,861
COASTAL - COMMERCIAL	40,186,474	(31,103,003)	14,228,674	24,779	156,372	6,687	23,499,983
<b>TOTAL</b>	<b>181,509,277</b>	<b>42,112,510</b>	<b>62,961,461</b>	<b>509,365</b>	<b>206,384</b>	<b>45,687</b>	<b>287,344,684</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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	IBNR TOTALS						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>NET IBNR (CURRENT PERIOD)</b>							
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
<b>TOTAL</b>	<b>142,347,359</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>142,347,359</b>
<b>NET IBNR (PRIOR PERIOD)</b>							
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
<b>TOTAL</b>	<b>171,654,024</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>171,654,024</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
FOR THE PERIOD ENDED SEPTEMBER 30, 2019

	QUARTER TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>NET LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	27,075	4,890	240	0	0	0	32,205
RESIDENTIAL - EC	(633,535)	237,727	52,934	0	417	0	(342,457)
COMMERCIAL - FIRE	74	0	0	0	0	0	74
COMMERCIAL - EC	40,443	10,447	555	0	0	0	51,445
CRIME - RESIDENTIAL	171	0	0	0	0	0	171
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(756)	16,201	2,185	0	0	0	17,630
HOMEOWNER - COASTAL	255,711	103,880	13,610	0	300	0	373,501
HO - BEACH WIND	704,903	307,956	49,914	787	2,149	0	1,065,709
HO - COASTAL WIND	2,718,836	1,166,256	255,430	7,869	4,283	0	4,152,674
WIND - RESIDENTIAL	111,440	42,624	13,156	0	0	0	167,220
WIND - COMMERCIAL	516,179	370,078	36,410	3,812	0	0	926,479
COASTAL - RESIDENTIAL	495,175	195,134	27,804	422	193	0	718,728
COASTAL - COMMERCIAL	604,295	502,476	155,421	3,799	0	0	1,265,991
<b>TOTAL</b>	<b>4,840,011</b>	<b>2,957,669</b>	<b>607,659</b>	<b>16,689</b>	<b>7,342</b>	<b>0</b>	<b>8,429,370</b>
<b>NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
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	0	0	5,675,762
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
<b>TOTAL</b>	<b>19,044,842</b>	<b>4,288,648</b>	<b>1,240,859</b>	<b>2,094</b>	<b>6,760</b>	<b>0</b>	<b>24,583,203</b>
<b>NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
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	0	2,687,225
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
<b>TOTAL</b>	<b>15,467,496</b>	<b>4,850,512</b>	<b>1,847,740</b>	<b>5,761</b>	<b>3,992</b>	<b>0</b>	<b>22,175,501</b>
<b>NET INCURRED LOSS EXPENSES</b>							
RESIDENTIAL - FIRE	14,860	(46,653)	(21,490)	0	0	0	(53,283)
RESIDENTIAL - EC	562,818	219,261	37,593	0	417	0	820,089
COMMERCIAL - FIRE	8,810	983	0	0	0	0	9,793
COMMERCIAL - EC	546,928	8,732	(12,934)	0	0	0	542,726
CRIME - RESIDENTIAL	171	0	0	0	0	0	171
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	79,763	4,844	8,894	0	0	0	93,501
HOMEOWNER - COASTAL	682,259	185,695	4,141	(468)	300	0	871,927
HO - BEACH WIND	1,965,159	406,285	64,240	571	5,634	0	2,441,889
HO - COASTAL WIND	5,610,104	1,312,906	209,749	4,886	3,566	0	7,141,211
WIND - RESIDENTIAL	289,971	49,547	9,570	0	0	0	349,088
WIND - COMMERCIAL	(1,308,741)	(310,377)	8,325	3,812	0	0	(1,606,981)
COASTAL - RESIDENTIAL	880,163	155,665	22,576	422	193	0	1,059,019
COASTAL - COMMERCIAL	(914,908)	408,917	(329,886)	3,799	0	0	(832,078)
<b>TOTAL</b>	<b>8,417,357</b>	<b>2,395,805</b>	<b>778</b>	<b>13,022</b>	<b>10,110</b>	<b>0</b>	<b>10,837,072</b>

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FOR THE PERIOD ENDED SEPTEMBER 30, 2019

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
<b>NET LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	65,549	13,701	13,140	0	0	0	92,390
RESIDENTIAL - EC	791,657	(4,037,337)	234,617	462	417	390	(3,009,794)
COMMERCIAL - FIRE	(996)	315	0	0	0	0	(681)
COMMERCIAL - EC	153,463	(375,709)	9,555	0	0	0	(212,691)
CRIME - RESIDENTIAL	1,555	275	0	0	0	0	1,830
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(120,936)	(142,098)	9,432	0	0	0	(253,602)
HOMEOWNER - COASTAL	893,853	512,534	89,049	4,876	300	5,276	1,505,888
HO - BEACH WIND	2,378,571	1,291,960	371,362	2,696	2,669	0	4,047,258
HO - COASTAL WIND	8,961,504	5,160,155	1,087,955	36,466	5,153	3,546	15,254,779
WIND - RESIDENTIAL	290,325	157,342	51,557	1,100	0	156	500,480
WIND - COMMERCIAL	2,562,776	1,869,831	219,657	3,812	0	0	4,656,076
COASTAL - RESIDENTIAL	1,594,614	914,866	157,706	1,102	193	500	2,668,981
COASTAL - COMMERCIAL	2,786,385	1,708,062	670,988	34,133	0	258	5,199,826
<b>TOTAL</b>	<b>20,358,320</b>	<b>7,073,897</b>	<b>2,915,018</b>	<b>84,647</b>	<b>8,732</b>	<b>10,126</b>	<b>30,450,740</b>
<b>NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
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	0	717	5,676,479
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
<b>TOTAL</b>	<b>19,044,842</b>	<b>4,288,648</b>	<b>1,240,859</b>	<b>2,094</b>	<b>6,760</b>	<b>717</b>	<b>24,583,920</b>
<b>NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
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
<b>TOTAL</b>	<b>0</b>	<b>25,832,880</b>	<b>1,822,681</b>	<b>3,592</b>	<b>2,543</b>	<b>1,252</b>	<b>27,662,948</b>
<b>NET INCURRED LOSS EXPENSES</b>							
RESIDENTIAL - FIRE	114,987	(14,669)	(8,625)	0	0	0	91,693
RESIDENTIAL - EC	2,742,381	(1,234,915)	242,363	120	417	390	1,750,756
COMMERCIAL - FIRE	9,377	(714)	0	0	0	0	8,663
COMMERCIAL - EC	832,180	359,170	(16,899)	0	0	0	1,174,451
CRIME - RESIDENTIAL	1,555	275	0	0	0	0	1,830
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	82,633	(247,231)	10,350	0	0	0	(154,248)
HOMEOWNER - COASTAL	1,648,481	67,441	(20,668)	4,611	300	5,251	1,705,416
HO - BEACH WIND	4,221,822	217,228	347,568	2,975	7,391	(255)	4,796,729
HO - COASTAL WIND	13,683,400	(1,331,555)	777,190	35,296	4,648	3,520	13,172,499
WIND - RESIDENTIAL	546,622	57,158	50,485	1,100	0	156	655,521
WIND - COMMERCIAL	6,029,527	(7,338,895)	185,880	3,812	0	0	(1,119,676)
COASTAL - RESIDENTIAL	2,316,700	(408,938)	92,539	1,102	193	500	2,002,096
COASTAL - COMMERCIAL	7,173,497	(4,594,690)	673,013	34,133	0	29	3,285,982
<b>TOTAL</b>	<b>39,403,162</b>	<b>(14,470,335)</b>	<b>2,333,196</b>	<b>83,149</b>	<b>12,949</b>	<b>9,591</b>	<b>27,371,712</b>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
<b>HERMINE</b>										
<b>BEACH FULL COVERAGE</b>										
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	<hr/> 0	<hr/> 351,588	<hr/> 0	<hr/> 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	<hr/> 0	<hr/> 951,532	<hr/> 0	<hr/> 158,119			
<b>BEACH WIND &amp; HAIL ONLY</b>										
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	<hr/> 0	<hr/> 365,507	<hr/> 0	<hr/> 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	<hr/> 0	<hr/> 1,032,769	<hr/> 0	<hr/> 110,852			
<b>COASTAL WIND &amp; HAIL ONLY</b>										
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	<hr/> 0	<hr/> 362,996	<hr/> 0	<hr/> 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	<hr/> 0	<hr/> 791,471	<hr/> 0	<hr/> 81,665			

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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
			<b>TOTAL</b>	<b>0</b>	<b>1,571,065</b>	<b>0</b>	<b>183,864</b>
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	329,847
			<b>TOTAL</b>	<b>0</b>	<b>4,451,238</b>	<b>0</b>	<b>523,670</b>
			<b>TOTAL HERMINE</b>	<b>0</b>	<b>9,878,167</b>	<b>0</b>	<b>1,172,867</b>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
<b>MATTHEW</b>										
<b>BEACH FULL COVERAGE</b>										
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			
<b>BEACH WIND &amp; HAIL ONLY</b>										
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	288,337			
			TOTAL	0	4,490,555	0	389,182			
<b>COASTAL WIND &amp; HAIL ONLY</b>										
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,054,708	0	141,851			
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	173,852			
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	3,116,364	0	337,352			
			TOTAL	0	7,131,789	0	903,558			

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	4,596,644	0	609,964
			<b>TOTAL</b>	<b>0</b>	<b>6,036,533</b>	<b>0</b>	<b>784,780</b>
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	1,581,649	500	160,578
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	20,584,715	0	2,658,786
			<b>TOTAL</b>	<b>4,999</b>	<b>26,730,274</b>	<b>500</b>	<b>3,447,815</b>
			<b>TOTAL MATTHEW</b>	<b>4,999</b>	<b>51,182,568</b>	<b>500</b>	<b>6,485,728</b>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
<b>FLORENCE</b>										
<b>BEACH FULL COVERAGE</b>										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	158,695	25,326,232	15,869	1,360,796			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	458,572	1,235,731	45,857	55,735			
			TOTAL	617,266	26,561,962	61,727	1,416,531			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	959,212	87,234,753	95,921	4,558,144			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	61,664	4,373,998	6,166	175,647			
			TOTAL	1,020,876	91,608,751	102,088	4,733,792			
<b>BEACH WIND &amp; HAIL ONLY</b>										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	16,430	4,533,654	1,643	236,480			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	2,059,056	9,194,014	205,906	406,757			
			TOTAL	2,075,486	13,727,668	207,549	643,237			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	73,746	15,697,128	7,375	794,406			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	9,128,655	76,598,225	912,866	2,379,767			
			TOTAL	9,202,401	92,295,353	920,240	3,174,174			
<b>COASTAL WIND &amp; HAIL ONLY</b>										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	225,254	25,113,600	22,525	1,925,304			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	5,029,723	37,122,928	502,972	1,443,796			
			TOTAL	5,254,977	62,236,528	525,498	3,369,100			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	431,059	80,280,369	43,106	6,134,424			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	10,228,312	76,374,106	1,022,831	3,482,611			
			TOTAL	10,659,370	156,654,475	1,065,937	9,617,035			

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				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	92,999	1,597,531	9,300	100,726
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	72,501	14,212,939	7,250	887,044
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	434,033	30,511,095	43,403	1,615,770
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	1,338,957	159,135,047	133,896	10,531,639
			TOTAL	1,938,490	205,456,612	193,849	13,135,179
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	299,828	5,393,734	29,983	248,235
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	692,924	25,648,096	69,292	1,721,136
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,561,122	98,503,381	156,112	4,859,969
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,253,172	459,069,539	325,317	30,228,011
			TOTAL	5,807,046	588,614,749	580,705	37,057,351
			<b>TOTAL FLORENCE</b>	<b>36,575,914</b>	<b>1,237,156,099</b>	<b>3,657,591</b>	<b>73,146,398</b>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
<b>MICHAEL</b>										
<b>BEACH FULL COVERAGE</b>										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	29,673	0	7,062			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0			
			TOTAL	0	29,673	0	7,062			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	19,917	243,632	1,992	37,412			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420			
			TOTAL	19,917	303,198	1,992	40,832			
<b>BEACH WIND &amp; HAIL ONLY</b>										
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	218			
			TOTAL	9,998	6,697	1,000	1,301			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	9,998	75,604	1,000	7,468			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	4,999	45,856	500	7,152			
			TOTAL	14,997	121,460	1,500	14,620			
<b>COASTAL WIND &amp; HAIL ONLY</b>										
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	0	48,372	0	3,823			
			TOTAL	4,999	203,208	500	22,370			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	25,587	483,211	2,559	62,694			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	4,999	113,152	500	9,732			
			TOTAL	30,586	596,363	3,059	72,426			

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	0	127,418	0	15,040
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	9,998	219,285	1,000	39,082
			<b>TOTAL</b>	<b>9,998</b>	<b>365,940</b>	<b>1,000</b>	<b>57,628</b>
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	15,469	0	3,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	24,382	0	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	9,998	690,301	1,000	70,244
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	44,991	1,808,146	4,499	211,611
			<b>TOTAL</b>	<b>54,989</b>	<b>2,538,299</b>	<b>5,499</b>	<b>290,482</b>
			<b>TOTAL MICHAEL</b>	<b>145,485</b>	<b>4,164,836</b>	<b>14,548</b>	<b>506,721</b>

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
<b>DORIAN</b>										
<b>BEACH FULL COVERAGE</b>										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	1,107,859	755,830	110,786	75,481			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	61,963	138,100	6,196	7,065			
			TOTAL	1,169,823	893,929	116,982	82,546			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	3,233,607	2,913,218	323,361	270,697			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,384,257	235,176	138,426	13,992			
			TOTAL	4,617,863	3,148,394	461,786	284,689			
<b>BEACH WIND &amp; HAIL ONLY</b>										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	103,129	81,119	10,313	9,428			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	180,985	15,367	18,099	1,717			
			TOTAL	284,114	96,486	28,411	11,144			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	341,183	607,723	34,118	49,418			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,086,215	189,407	108,622	16,703			
			TOTAL	1,427,398	797,130	142,740	66,121			
<b>COASTAL WIND &amp; HAIL ONLY</b>										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	430,554	639,125	43,055	73,695			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	117,942	77,141	11,794	11,814			
			TOTAL	548,496	716,266	54,850	85,508			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	1,168,142	1,425,734	116,814	174,620			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	638,223	202,405	63,822	23,518			
			TOTAL	1,806,365	1,628,139	180,636	198,138			

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	44,337	34,802	4,434	4,938
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	371,233	169,654	37,123	17,530
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	911,098	670,306	91,110	82,513
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	2,562,663	3,475,135	256,266	371,798
			TOTAL	3,889,332	4,349,897	388,933	476,779
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	202,225	158,988	20,223	21,130
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	512,892	496,157	51,289	53,895
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	2,457,541	2,064,272	245,754	242,538
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	6,878,039	7,538,832	687,804	885,288
			TOTAL	10,050,697	10,258,248	1,005,070	1,202,851
			<b>TOTAL DORIAN</b>	<b>23,794,087</b>	<b>21,888,490</b>	<b>2,379,409</b>	<b>2,407,776</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
AS OF SEPTEMBER 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	273,127,950	506	0	1,834,322,635	4,707	0	0	138,621,445	1,440	2,246,072,030	6,653	
BRUNSWICK	1,513,927,678	6,159	150,208,730	261	511,452,720	923	1,747,806,710	3,820	7,006,969,385	16,418	148,334,581	572	367,645,281	2,848	11,446,345,085	31,001
CAMDEN	0	0	0	0	47,566,400	85	0	0	586,252,925	1,390	0	0	35,680,554	297	669,499,879	1,772
CARTERET	665,355,681	4,722	142,716,648	249	414,941,094	871	1,302,255,885	2,935	3,839,742,914	9,711	144,044,724	696	332,261,093	2,374	6,841,318,039	21,558
CHOWAN	0	0	0	0	43,532,690	85	0	0	768,364,876	1,832	0	0	67,559,960	679	879,457,526	2,596
RAVEN	0	0	0	0	609,994,794	1,191	0	0	3,694,022,846	9,940	0	0	307,010,125	2,361	4,611,027,765	13,492
CURRITUCK	581,569,528	1,689	28,522,940	35	163,340,800	281	702,155,768	949	1,588,677,361	3,664	43,553,760	101	102,354,739	767	3,210,174,896	7,486
DARE	2,253,949,013	9,388	466,129,490	731	134,843,397	219	3,431,804,718	6,926	611,228,022	1,310	258,480,313	888	23,123,792	140	7,179,558,745	19,602
HYDE	87,130,961	379	8,301,980	13	16,679,480	36	86,782,390	184	117,838,220	350	13,795,817	60	22,138,598	249	352,667,446	1,271
JONES	0	0	0	0	34,607,230	73	0	0	278,772,817	818	0	0	30,812,237	333	344,192,284	1,224
NEW HANOVER	493,989,792	2,193	225,128,770	421	1,298,697,420	2,402	893,696,135	1,866	10,904,214,109	24,701	89,090,139	343	665,449,671	3,665	14,570,266,036	35,591
ONslow	177,368,041	953	31,429,080	57	639,201,900	1,355	284,220,645	625	5,925,240,469	16,565	34,595,550	144	967,915,461	6,412	8,059,971,146	26,111
PAMLICO	0	0	0	0	66,228,820	108	0	0	799,314,945	1,863	0	0	66,403,745	539	931,947,510	2,510
PASQUOTANK	0	0	0	0	178,709,310	374	0	0	1,331,483,107	3,552	0	0	138,785,280	1,221	1,648,977,697	5,147
PENDER	292,953,982	1,244	37,301,230	55	280,022,350	498	414,824,053	844	2,658,910,723	6,370	41,615,661	158	227,320,331	1,799	3,952,948,330	10,968
PERQUIMANS	0	0	0	0	62,080,716	123	0	0	684,389,886	1,615	0	0	58,738,487	598	805,209,089	2,336
TYRRELL	0	0	0	0	13,211,900	28	0	0	151,259,850	458	0	0	17,818,929	207	182,290,679	693
WASHINGTON	0	0	0	0	43,480,001	95	0	0	348,887,294	942	0	0	34,955,244	426	427,322,539	1,463
TOTAL	6,066,244,676	26,727	1,089,738,868	1,822	4,831,718,972	9,253	8,863,546,304	18,149	43,129,892,384	106,206	773,510,545	2,962	3,604,594,972	26,355	68,359,246,721	191,474

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	249,377,179	944	249,377,179	944					2,495,449,209	7,597
BRUNSWICK	22,011,985	79	166,465,658	317	524,993,499	1,416	713,471,142	1,812					12,159,816,227	32,813
CAMDEN	0	0	0	0	54,485,762	142	54,485,762	142					723,985,641	1,914
CARTERET	52,013,565	177	409,324,197	688	686,312,977	1,672	1,147,650,739	2,537					7,988,968,778	24,095
CHOWAN	0	0	0	0	124,349,275	367	124,349,275	367					1,003,806,801	2,963
RAVEN	0	0	0	0	803,897,009	2,040	803,897,009	2,040					5,414,924,774	15,532
CURRITUCK	6,248,600	31	16,190,150	46	197,190,056	678	219,628,806	755					3,429,803,702	8,241
DARE	151,156,203	468	664,322,050	1,189	113,555,297	225	929,033,550	1,882					8,108,592,295	21,484
HYDE	18,120,117	42	30,573,700	78	18,636,750	98	67,330,567	218					419,998,013	1,489
JONES	0	0	0	0	38,831,378	189	38,831,378	189					383,023,662	1,413
NEW HANOVER	90,832,271	208	272,377,562	366	994,183,023	1,970	1,357,392,856	2,564					15,927,658,892	38,155
ONslow	5,910,850	30	26,866,000	45	940,890,829	2,830	973,667,679	2,905					9,033,638,825	29,016
PAMLICO	0	0	0	0	80,106,802	301	80,106,802	301					1,012,054,312	2,811
PASQUOTANK	0	0	0	0	277,902,811	822	277,902,811	822					1,926,880,508	5,969
PENDER	9,972,760	26	51,841,458	89	182,736,394	706	244,550,612	821					4,197,498,942	11,789
PERQUIMANS	0	0	0	0	62,371,678	295	62,371,678	295					867,580,767	2,631
TYRRELL	0	0	0	0	18,043,310	98	18,043,310	98					200,333,989	791
WASHINGTON	0	0	0	0	45,171,390	176	45,171,390	176					472,493,929	1,639
TOTAL	356,266,351	1,061	1,637,960,775	2,838	5,413,035,419	14,969	7,407,262,545	18,868					75,766,509,266	210,342

\* 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.