



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
March 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 MARCH 31, 2019

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	14,421,562	0	0	14,421,562
CASH EQUIVALENTS	2,913,016	0	0	2,913,016
INVESTMENTS	907,009,434	0	0	907,009,434
INTEREST INCOME DUE OR ACCRUED	4,908,382	0	0	4,908,382
FIXED ASSETS	85,570	0	(85,570)	0
DATA PROCESSING EQUIPMENT	11,966,619	0	0	11,966,619
ACCOUNTS RECEIVABLE - OTHER	21,443,152	0	0	21,443,152
ACCOUNTS RECEIVABLE - REINSURANCE	41,225,000	0	0	41,225,000
PREPAID EXPENSE	569,170	0	(569,170)	0
TOTAL ASSETS	1,004,541,905	0	(654,740)	1,003,887,165
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				373,436
ACCOUNTS PAYABLE - FAIR				2,452,606
PREMIUM SUSPENSE				225,956
PREMIUM REFUND				192,084
COMMISSION PAYABLE				4,477,081
ACCUAL-PREMIUM TAX				1,561,320
ACCUAL-POST RETIREMENT				4,604,141
ACCUAL-PENSION				3,088,501
ACCUAL-RENT				417,454
CLAIMS PAYABLE				2,773,705
PREPAID PREMIUMS				13,091,664
UNCLAIMED CHECKS				2,936,546
TOTAL LIABILITIES				36,194,494
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				163,466,616
UNPAID LAE RESERVES				20,383,154
UNEARNED PREMIUMS				155,794,348
TOTAL RESERVES				339,644,118
SURPLUS				
TOTAL LIABILITIES & SURPLUS				1,003,887,165

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

	YEAR TO TO DATE
UNDERWRITING INCOME	
PREMIUMS EARNED	82,091,505
CEDED REINSURANCE PREMIUMS	(15,929,698)
NET PREMIUMS EARNED	<u>66,161,807</u>
DEDUCTIONS	
LOSSES INCURRED	29,770,070
LOSS EXPENSE INCURRED	(1,338,512)
OPERATING EXPENSE INCURRED	13,668,444
PREMIUM TAXES	1,986,208
TOTAL DEDUCTIONS	<u>44,086,210</u>
OTHER INCOME	
PREMIUM CHARGED OFF	(10,246)
SERVICE CHARGES	101,169
MISCELLANEOUS INCOME	(6,068)
NET UNDERWRITING GAIN OR (LOSS)	<u>22,160,452</u>
INVESTMENT INCOME	
INVESTMENT INCOME	4,280,057
NET INCOME OR (LOSS)	<u>26,440,509</u>
SURPLUS ACCOUNT	
SURPLUS (PRIOR PERIOD)	<u>601,535,098</u>
NET INCOME OR (LOSS)	26,440,509
CHANGE IN ASSETS NOT ADMITTED	72,946
NET CHANGE IN SURPLUS	<u>26,513,455</u>
SURPLUS (CURRENT PERIOD)	<u>628,048,553</u>

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

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	73,223,636	(2,565,124)	0	0	0	0	70,658,512
CEDED REINSURANCE	(11,112,978)	(4,816,720)	0	0	0	0	(15,929,698)
INTEREST RECEIVED	4,280,057	0	0	0	0	0	4,280,057
PREMIUM CHARGED OFF	(10,246)	0	0	0	0	0	(10,246)
SERVICE CHARGES	101,169	0	0	0	0	0	101,169
MISCELLANEOUS INCOME	(6,068)	0	0	0	0	0	(6,068)
TOTAL INCOME	66,475,570	(7,381,844)	0	0	0	0	59,093,726
EXPENSES PAID							
LOSSES	470,488	65,279,016	29,115,144	173,861	176,222	19,753	95,234,484
LOSS ADJUSTMENT EXPENSES	3,711,665	795,641	1,394,477	36,682	300	2,517	5,941,282
COMMISSION	10,066,962	(333,466)	0	0	0	0	9,733,496
PREMIUM TAX	1,986,208	0	0	0	0	0	1,986,208
ADMINISTRATIVE EXPENSES	3,934,948	0	0	0	0	0	3,934,948
TOTAL EXPENSES PAID	20,170,271	65,741,191	30,509,621	210,543	176,522	22,270	116,830,418
NET CASH CHANGE	46,305,299	(73,123,035)	(30,509,621)	(210,543)	(176,522)	(22,270)	(57,736,692)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	109,002,736	37,696,205	16,687,684	47,992	24,999	7,000	163,466,616
LOSS ADJUSTMENT EXPENSES	13,592,238	4,710,566	2,068,847	7,381	3,261	861	20,383,154
UNEARNED PREMIUMS	64,542,969	91,251,379	0	0	0	0	155,794,348
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	210,924,344	17,934,196	34,796	25,098	12,596	228,931,030
LOSS ADJUSTMENT EXPENSES	0	25,832,880	1,822,681	3,592	2,543	1,252	27,662,948
UNEARNED PREMIUMS	0	167,227,341	0	0	0	0	167,227,341
NET RESERVE CHANGE	(187,137,943)	270,326,415	1,000,346	(16,985)	(619)	5,987	84,177,201
NET OTHER CHANGES							
ASSETS NOT ADMITTED	72,946	0	0	0	0	0	72,946
TOTAL NET OTHER CHANGES	72,946	0	0	0	0	0	72,946
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(140,759,698)	197,203,380	(29,509,275)	(227,528)	(177,141)	(16,283)	26,513,455

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

	2019				2018			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	23,516,919	2,269,452	42,786,378	4,650,887	110,130,822	10,396,082	194,501,761	18,896,125
CEDED REINSURANCE	(4,240,392)	(737,858)	(5,321,170)	(813,558)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)
INTEREST RECEIVED	1,374,607	132,654	2,500,943	271,853	11,483,968	1,060,508	20,168,681	1,951,252
MISCELLANEOUS INCOME	27,253	2,630	49,583	5,390	109,917	10,150	193,041	18,676
TOTAL INCOME	20,678,387	1,666,878	40,015,734	4,114,572	115,122,518	10,189,265	206,475,658	19,514,960
EXPENSES PAID								
LOSSES	337,457	0	126,367	6,664	91,117,522	51,332,552	527,120,901	63,076,473
LOSS ADJUSTMENT EXPENSES	816,865	466,864	1,934,674	493,262	10,246,731	4,228,934	54,263,335	2,973,658
COMMISSION	3,340,729	296,197	5,807,473	622,564	14,254,248	1,353,806	25,242,694	2,454,664
PREMIUM TAX	637,902	61,559	1,160,590	126,156	3,074,901	283,957	5,400,284	522,459
ADMINISTRATIVE EXPENSES	1,263,770	121,958	2,299,287	249,933	6,074,436	560,955	10,668,208	1,032,113
TOTAL EXPENSES PAID	6,396,723	946,578	11,328,391	1,498,579	124,767,838	57,760,204	622,695,422	70,059,367
NET CASH CHANGE	14,281,664	720,300	28,687,343	2,615,993	(9,645,320)	(47,570,939)	(416,219,764)	(50,544,407)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	9,235,089	35,579,604	20,858,854	43,329,189	3,580,437	13,944,621	8,402,166	11,768,981
LOSS ADJUSTMENT EXPENSES	1,151,642	4,436,531	2,601,215	5,402,850	517,861	1,615,894	1,158,326	1,418,485
UNEARNED PREMIUMS	20,811,769	1,987,550	37,725,434	4,018,216	29,595,451	2,410,611	54,155,432	5,089,885
NET RESERVE CHANGE	31,198,500	42,003,685	61,185,503	52,750,255	33,693,749	17,971,126	63,715,924	18,277,351
NET OTHER CHANGES								
ASSETS NOT ADMITTED	23,428	2,261	42,624	4,633	6,190,963	571,716	10,872,858	1,051,912
MINIMUM PENSION LIABILITY	0	0	0	0	730,861	67,493	1,283,573	124,181
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	23,428	2,261	42,624	4,633	6,921,824	639,209	12,156,431	1,176,093
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(16,893,408)	(41,281,124)	(32,455,536)	(50,129,629)	(36,417,245)	(64,902,856)	(467,779,257)	(67,645,665)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 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)
INTEREST RECEIVED	9,962,669	1,470,645	17,077,976	1,804,361	9,170,899	1,509,554	15,564,222	1,632,548
MISCELLANEOUS INCOME	99,674	14,713	170,861	18,052	116,949	19,250	198,479	20,819
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	57,632,298	7,694,452	180,362,857	23,957,425	16,674,053	6,480,177	37,887,858	3,616,979
LOSS ADJUSTMENT EXPENSES	5,055,446	834,589	17,134,593	1,286,109	3,555,910	520,662	9,161,710	587,901
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	83,354,427	11,556,326	233,005,636	29,009,020	42,456,697	10,631,784	84,818,404	8,282,912
NET CASH CHANGE	27,074,351	4,209,514	(38,354,218)	(9,178,998)	59,468,690	4,403,160	100,078,440	9,061,441
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	989,111	3,845,180	1,957,780	9,895,613	20,499	0	27,493	0
LOSS ADJUSTMENT EXPENSES	135,878	468,866	271,410	1,192,693	2,817	0	4,564	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1,124,989	4,314,046	2,229,190	11,088,306	23,316	0	32,057	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	23,296,707	(496,105)	(45,130,581)	(20,747,732)	57,784,971	4,129,853	97,228,460	8,765,867

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

	2015				2014				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	134,337,950	22,584,273	208,078,070	22,612,996	141,370,854	23,477,861	218,057,767	22,945,215	1,913,370,484
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)	(418,658,095)
INTEREST RECEIVED	6,591,113	1,092,893	10,226,103	1,102,324	5,960,455	979,414	9,199,146	965,333	133,254,121
MISCELLANEOUS INCOME	136,994	22,715	212,546	22,911	133,426	21,924	205,925	21,609	1,853,487
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	1,629,819,997
EXPENSES PAID									
LOSSES	9,932,637	1,066,564	21,062,599	1,496,596	9,923,418	1,288,043	14,390,736	824,662	1,127,409,290
LOSS ADJUSTMENT EXPENSES	3,325,564	424,413	5,674,134	286,257	2,359,673	421,734	4,617,638	657,034	131,327,690
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	248,813,455
PREMIUM TAX	3,755,611	622,729	5,826,825	628,103	3,972,070	652,685	6,130,347	643,302	53,578,636
ADMINISTRATIVE EXPENSES	2,931,836	486,137	4,548,739	490,332	2,983,782	490,291	4,605,060	483,242	57,668,807
TOTAL EXPENSES PAID	37,393,162	5,487,149	64,197,465	5,859,729	37,621,718	5,883,343	58,096,990	5,690,014	1,618,797,878
NET CASH CHANGE	58,822,360	7,984,276	97,449,142	8,080,801	51,378,413	2,583,067	102,608,220	3,028,590	11,022,119
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	20,000	0	4,999	0	0	0	7,000	0	163,466,616
LOSS ADJUSTMENT EXPENSES	2,646	0	615	0	0	0	861	0	20,383,154
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	155,794,348
NET RESERVE CHANGE	22,646	0	5,614	0	0	0	7,861	0	339,644,118
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(74,739)	(12,281)	(115,349)	(12,104)	(164,254)
MINIMUM PENSION LIABILITY	(110,067)	(18,251)	(170,769)	(18,408)	(478,739)	(78,666)	(738,869)	(77,535)	491,087
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	(73,947)	(12,151)	(114,126)	(11,976)	(212,200)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	10,378	0	10,378
TOTAL NET OTHER CHANGES	(2,056,591)	(341,010)	(3,190,799)	(343,952)	(627,425)	(103,098)	(957,966)	(101,615)	125,011
SETTLEMENT ROLL FORWARD	0	0	0	0	431,386,198	30,638,075	460,292,945	34,228,323	956,545,541
SURPLUS	56,743,123	7,643,266	94,252,729	7,736,849	482,137,186	33,118,044	561,935,338	37,155,298	628,048,553

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

	YEAR TO DATE		
	2019	2018	TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	964,857	(45,938)	918,919
RESIDENTIAL - EC	9,566,572	(388,496)	9,178,076
COMMERCIAL - FIRE	78,531	(12,512)	66,019
COMMERCIAL - EC	392,998	(34,198)	358,800
CRIME - RESIDENTIAL	55,199	696	55,895
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	1,035,508	(60,952)	974,556
HOMEOWNER - COASTAL	3,086,051	(142,651)	2,943,400
HO - BEACH WIND	10,886,754	(822,855)	10,063,899
HO - COASTAL WIND	35,894,224	(923,227)	34,970,997
WIND - RESIDENTIAL	1,008,029	(27,336)	980,693
WIND - COMMERCIAL	1,797,923	148,364	1,946,287
COASTAL - RESIDENTIAL	3,806,103	(211,205)	3,594,898
COASTAL - COMMERCIAL	4,650,887	(44,814)	4,606,073
TOTAL	73,223,636	(2,565,124)	70,658,512
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	2,392,708	2,392,708
RESIDENTIAL - EC	0	21,045,450	21,045,450
COMMERCIAL - FIRE	0	174,689	174,689
COMMERCIAL - EC	0	788,774	788,774
CRIME - RESIDENTIAL	0	103,109	103,109
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	0	2,261,608	2,261,608
HOMEOWNER - COASTAL	0	6,762,964	6,762,964
HO - BEACH WIND	0	26,838,548	26,838,548
HO - COASTAL WIND	0	83,066,378	83,066,378
WIND - RESIDENTIAL	0	2,405,243	2,405,243
WIND - COMMERCIAL	0	3,579,391	3,579,391
COASTAL - RESIDENTIAL	0	8,587,459	8,587,459
COASTAL - COMMERCIAL	0	9,221,020	9,221,020
TOTAL	0	167,227,341	167,227,341
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	852,323	1,275,724	2,128,047
RESIDENTIAL - EC	8,495,539	11,269,547	19,765,086
COMMERCIAL - FIRE	68,997	86,484	155,481
COMMERCIAL - EC	336,313	409,684	745,997
CRIME - RESIDENTIAL	47,860	55,214	103,074
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	910,011	1,237,227	2,147,238
HOMEOWNER - COASTAL	2,723,159	3,778,288	6,501,447
HO - BEACH WIND	9,611,868	14,458,307	24,070,175
HO - COASTAL WIND	31,664,664	45,681,664	77,346,328
WIND - RESIDENTIAL	894,168	1,299,432	2,193,600
WIND - COMMERCIAL	1,582,240	1,914,443	3,496,683
COASTAL - RESIDENTIAL	3,337,611	4,695,480	8,033,091
COASTAL - COMMERCIAL	4,018,216	5,089,885	9,108,101
TOTAL	64,542,969	91,251,379	155,794,348
EARNED PREMIUMS			
RESIDENTIAL - FIRE	112,534	1,071,046	1,183,580
RESIDENTIAL - EC	1,071,033	9,387,407	10,458,440
COMMERCIAL - FIRE	9,534	75,693	85,227
COMMERCIAL - EC	56,685	344,892	401,577
CRIME - RESIDENTIAL	7,339	48,591	55,930
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	125,497	963,429	1,088,926
HOMEOWNER - COASTAL	362,892	2,842,025	3,204,917
HO - BEACH WIND	1,274,886	11,557,386	12,832,272
HO - COASTAL WIND	4,229,560	36,461,487	40,691,047
WIND - RESIDENTIAL	113,861	1,078,475	1,192,336
WIND - COMMERCIAL	215,683	1,813,312	2,028,995
COASTAL - RESIDENTIAL	468,492	3,680,774	4,149,266
COASTAL - COMMERCIAL	632,671	4,086,321	4,718,992
TOTAL	8,680,667	73,410,838	82,091,505

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

	YEAR TO DATE		
	2019	2018	TOTAL
<u>CEDED REINSURANCE PREMIUM</u>			
RESIDENTIAL - FIRE	0	0	0
RESIDENTIAL - EC	1,855,011	804,021	2,659,032
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	103,002	44,645	147,647
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	106,617	46,211	152,828
HOMEOWNER - COASTAL	219,810	95,273	315,083
HO - BEACH WIND	2,046,845	887,168	2,934,013
HO - COASTAL WIND	4,480,382	1,941,940	6,422,322
WIND - RESIDENTIAL	231,919	100,521	332,440
WIND - COMMERCIAL	634,856	275,167	910,023
COASTAL - RESIDENTIAL	620,978	269,152	890,130
COASTAL - COMMERCIAL	813,558	352,622	1,166,180
TOTAL	11,112,978	4,816,720	15,929,698
<u>NET EARNED PREMIUM</u>			
RESIDENTIAL - FIRE	112,534	1,071,046	1,183,580
RESIDENTIAL - EC	(783,978)	8,583,386	7,799,408
COMMERCIAL - FIRE	9,534	75,693	85,227
COMMERCIAL - EC	(46,317)	300,247	253,930
CRIME - RESIDENTIAL	7,339	48,591	55,930
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	18,880	917,218	936,098
HOMEOWNER - COASTAL	143,082	2,746,752	2,889,834
HO - BEACH WIND	(771,959)	10,670,218	9,898,259
HO - COASTAL WIND	(250,822)	34,519,547	34,268,725
WIND - RESIDENTIAL	(118,058)	977,954	859,896
WIND - COMMERCIAL	(419,173)	1,538,145	1,118,972
COASTAL - RESIDENTIAL	(152,486)	3,411,622	3,259,136
COASTAL - COMMERCIAL	(180,887)	3,733,699	3,552,812
TOTAL	(2,432,311)	68,594,118	66,161,807

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

	YEAR TO DATE						
	2019	2018	2017	2016	2015	2014	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	287,932	30,686	43,841	0	0	0	362,459
RESIDENTIAL - EC	23,397	(69,697,364)	2,017,398	(9,659)	0	0	(67,666,228)
COMMERCIAL - FIRE	0	9,992	0	0	0	0	9,992
COMMERCIAL - EC	0	(5,005,186)	169,970	0	0	0	(4,835,216)
CRIME - RESIDENTIAL	2,580	0	0	0	0	0	2,580
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	6,000	(2,775,041)	95,267	2,632	0	0	(2,671,142)
HOMEOWNER - COASTAL	98,843	5,307,100	903,770	4,179	0	0	6,313,892
HO - BEACH WIND	17,548	15,828,563	3,076,995	60,086	0	0	18,983,192
HO - COASTAL WIND	25,533	65,638,393	14,069,235	87,746	13,152	9,470	79,843,529
WIND - RESIDENTIAL	0	2,646,805	806,368	28,877	0	0	3,482,050
WIND - COMMERCIAL	0	24,897,255	1,493,373	0	0	0	26,390,628
COASTAL - RESIDENTIAL	1,991	9,557,527	1,537,712	0	6,698	1,097	11,105,025
COASTAL - COMMERCIAL	6,664	18,840,286	4,901,215	0	156,372	9,186	23,913,723
TOTAL	470,488	65,279,016	29,115,144	173,861	176,222	19,753	95,234,484
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	203,784	101,892	0	0	0	0	305,676
RESIDENTIAL - EC	3,916,766	1,445,751	495,134	10,000	0	0	5,867,651
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,359,464	221,160	458,572	0	0	0	2,039,196
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,279,266	601,135	38,498	0	0	0	1,918,899
HOMEOWNER - COASTAL	2,662,849	1,058,329	259,349	9,998	0	0	3,990,525
HO - BEACH WIND	3,552,405	1,329,219	416,485	10,499	20,000	0	5,328,608
HO - COASTAL WIND	14,694,412	5,922,285	1,380,433	17,495	4,999	7,000	22,026,624
WIND - RESIDENTIAL	282,868	102,440	38,994	0	0	0	424,302
WIND - COMMERCIAL	34,220,139	13,723,461	3,386,608	0	0	0	51,330,208
COASTAL - RESIDENTIAL	3,501,593	1,421,552	317,998	0	0	0	5,241,143
COASTAL - COMMERCIAL	43,329,189	11,768,981	9,895,613	0	0	0	64,993,783
TOTAL	109,002,736	37,696,205	16,687,684	47,992	24,999	7,000	163,466,616
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
INCURRED LOSSES							
RESIDENTIAL - FIRE	491,716	(98,043)	(3,157)	0	0	0	390,516
RESIDENTIAL - EC	3,940,163	6,907,189	2,091,049	(9,659)	0	0	12,928,742
COMMERCIAL - FIRE	1	145	0	0	0	0	146
COMMERCIAL - EC	1,359,464	4,636,197	147,973	0	0	0	6,143,634
CRIME - RESIDENTIAL	2,580	0	0	0	0	0	2,580
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,285,266	(3,562,491)	61,270	2,632	0	0	(2,213,323)
HOMEOWNER - COASTAL	2,761,692	520,318	581,569	9,178	0	(99)	3,872,658
HO - BEACH WIND	3,569,953	2,694,270	2,543,273	62,585	0	(2,499)	8,867,582
HO - COASTAL WIND	14,719,945	(2,066,527)	10,568,651	93,444	13,053	8,971	23,337,537
WIND - RESIDENTIAL	282,868	869,783	753,874	28,877	0	0	1,935,402
WIND - COMMERCIAL	34,220,139	(67,786,245)	1,834,132	0	0	0	(31,731,974)
COASTAL - RESIDENTIAL	3,503,584	(3,303,208)	979,440	0	6,698	1,097	1,187,611
COASTAL - COMMERCIAL	43,335,853	(46,760,511)	8,310,558	0	156,372	6,687	5,048,959
TOTAL	109,473,224	(107,949,123)	27,868,632	187,057	176,123	14,157	29,770,070

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

	IBNR TOTALS						TOTAL
	2019	2018	2017	2016	2015	2014	
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	203,783	0	0	0	0	0	203,783
RESIDENTIAL - EC	3,911,768	0	0	0	0	0	3,911,768
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,359,464	0	0	0	0	0	1,359,464
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,279,266	0	0	0	0	0	1,279,266
HOMEOWNER - COASTAL	2,660,350	0	0	0	0	0	2,660,350
HO - BEACH WIND	3,552,405	0	0	0	0	0	3,552,405
HO - COASTAL WIND	14,684,416	0	0	0	0	0	14,684,416
WIND - RESIDENTIAL	282,868	0	0	0	0	0	282,868
WIND - COMMERCIAL	34,220,139	0	0	0	0	0	34,220,139
COASTAL - RESIDENTIAL	3,494,096	0	0	0	0	0	3,494,096
COASTAL - COMMERCIAL	43,329,189	0	0	0	0	0	43,329,189
TOTAL	108,977,745	0	0	0	0	0	108,977,745
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	207,129	0	0	0	0	207,129
RESIDENTIAL - EC	0	(25,680,990)	0	0	0	0	(25,680,990)
COMMERCIAL - FIRE	0	7,347	0	0	0	0	7,347
COMMERCIAL - EC	0	(6,397,622)	0	0	0	0	(6,397,622)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	1,090,100	0	0	0	0	1,090,100
HOMEOWNER - COASTAL	0	4,798,683	0	0	0	0	4,798,683
HO - BEACH WIND	0	11,522,807	0	0	0	0	11,522,807
HO - COASTAL WIND	0	58,592,554	0	0	0	0	58,592,554
WIND - RESIDENTIAL	0	1,470,510	0	0	0	0	1,470,510
WIND - COMMERCIAL	0	81,661,861	0	0	0	0	81,661,861
COASTAL - RESIDENTIAL	0	11,309,677	0	0	0	0	11,309,677
COASTAL - COMMERCIAL	0	62,566,188	0	0	0	0	62,566,188
TOTAL	0	201,148,244	0	0	0	0	201,148,244

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

YEAR TO DATE

	2019	2018	2017	2016	2015	2014	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	10,235	3,331	11,320	0	0	0	24,886
RESIDENTIAL - EC	340,577	(4,599,160)	100,325	0	0	0	(4,158,258)
COMMERCIAL - FIRE	(1,372)	315	0	0	0	0	(1,057)
COMMERCIAL - EC	28,077	(408,258)	5,825	0	0	0	(374,356)
CRIME - RESIDENTIAL	688	0	0	0	0	0	688
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	22,590	(181,515)	4,135	0	0	0	(154,790)
HOMEOWNER - COASTAL	141,617	257,001	41,480	300	0	1,146	441,544
HO - BEACH WIND	412,134	729,965	223,612	1,579	0	0	1,367,290
HO - COASTAL WIND	1,529,420	2,938,436	528,555	17,991	300	457	5,015,159
WIND - RESIDENTIAL	30,641	79,878	27,329	1,100	0	156	139,104
WIND - COMMERCIAL	440,159	728,643	115,786	0	0	0	1,284,588
COASTAL - RESIDENTIAL	263,637	547,037	83,165	680	0	500	895,019
COASTAL - COMMERCIAL	493,262	699,968	252,945	15,032	0	258	1,461,465
TOTAL	3,711,665	795,641	1,394,477	36,682	300	2,517	5,941,282
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	25,410	40,074	0	0	0	0	65,484
RESIDENTIAL - EC	488,484	206,449	70,704	1,428	0	0	767,065
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	169,516	38,378	79,575	0	0	0	287,469
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	159,516	82,981	5,314	0	0	0	247,811
HOMEOWNER - COASTAL	332,330	255,205	62,539	2,411	0	0	652,485
HO - BEACH WIND	442,960	175,851	55,099	1,389	2,646	0	677,945
HO - COASTAL WIND	1,832,275	728,716	169,857	2,153	615	861	2,734,477
WIND - RESIDENTIAL	35,272	12,506	4,761	0	0	0	52,539
WIND - COMMERCIAL	4,267,015	1,577,516	389,291	0	0	0	6,233,822
COASTAL - RESIDENTIAL	436,610	174,405	39,014	0	0	0	650,029
COASTAL - COMMERCIAL	5,402,850	1,418,485	1,192,693	0	0	0	8,014,028
TOTAL	13,592,238	4,710,566	2,068,847	7,381	3,261	861	20,383,154
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
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	35,645	12,086	(10,445)	0	0	0	37,286
RESIDENTIAL - EC	829,061	(1,883,248)	156,623	1,086	0	0	(896,478)
COMMERCIAL - FIRE	(1,372)	(1,697)	0	0	0	0	(3,069)
COMMERCIAL - EC	197,593	347,480	3,970	0	0	0	549,043
CRIME - RESIDENTIAL	688	0	0	0	0	0	688
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	182,106	(252,697)	(1,868)	0	0	0	(72,459)
HOMEOWNER - COASTAL	473,947	(226,129)	(43,150)	1,446	0	1,121	207,235
HO - BEACH WIND	855,094	(530,893)	181,883	2,153	608	(255)	508,590
HO - COASTAL WIND	3,361,695	(3,605,255)	214,478	18,974	410	575	(9,123)
WIND - RESIDENTIAL	65,913	(80,949)	25,775	1,100	0	156	11,995
WIND - COMMERCIAL	4,707,174	(7,998,670)	228,542	0	0	0	(3,062,954)
COASTAL - RESIDENTIAL	700,247	(693,844)	33,959	680	0	500	41,542
COASTAL - COMMERCIAL	5,896,112	(5,412,857)	850,876	15,032	0	29	1,349,192
TOTAL	17,303,903	(20,326,673)	1,640,643	40,471	1,018	2,126	(1,338,512)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 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 MARCH 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	2,740,790	0	319,694
			TOTAL	0	4,284,207	0	513,517
			TOTAL HERMINE	0	9,711,136	0	1,162,715

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES	ALLOCATED CLAIMS EXPENSE
				OUTSTANDING	PAID
MATTHEW					
BEACH FULL COVERAGE					
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	852,038
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622
			TOTAL	<hr/> 0	<hr/> 906,660
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,610,115
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305
			TOTAL	<hr/> 0	<hr/> 3,941,421
BEACH WIND & HAIL ONLY					
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	64,617
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611
			TOTAL	<hr/> 0	<hr/> 300,228
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907
			TOTAL	<hr/> 0	<hr/> 4,490,555
COASTAL WIND & HAIL ONLY					
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,054,708
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933
			TOTAL	<hr/> 0	<hr/> 1,626,640
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,010,544
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,103,585
			TOTAL	<hr/> 0	<hr/> 7,114,129

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 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	377,081	0	47,172
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,042,635	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	4,999	4,599,707	500	609,670
			TOTAL	4,999	6,031,465	500	784,486
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	9,998	1,581,650	1,000	160,578
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,461,938	0	609,251
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	4,999	20,545,649	500	2,656,045
			TOTAL	14,997	26,699,240	1,500	3,444,288
			TOTAL MATTHEW	19,996	51,110,338	2,000	6,458,654

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 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	400,637	21,290,143	40,064	1,232,230			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	458,572	1,136,868	45,857	52,005			
			TOTAL	859,209	22,427,011	85,921	1,284,235			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	1,312,871	71,809,542	131,287	4,137,296			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	83,661	3,303,278	8,366	153,943			
			TOTAL	1,396,533	75,112,820	139,653	4,291,240			
BEACH WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	33,995	3,984,793	3,400	212,251			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	3,381,609	7,471,266	338,161	303,104			
			TOTAL	3,415,604	11,456,058	341,560	515,356			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	95,242	12,844,112	9,524	732,921			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	13,703,466	52,611,509	1,370,347	1,244,635			
			TOTAL	13,798,708	65,455,621	1,379,871	1,977,556			
COASTAL WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	307,001	22,640,398	30,700	1,852,169			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	9,895,613	26,347,010	989,561	1,026,868			
			TOTAL	10,202,614	48,987,409	1,020,261	2,879,037			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	1,323,263	73,918,280	132,326	5,887,339			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	11,706,490	59,613,198	1,170,649	2,500,611			
			TOTAL	13,029,753	133,531,478	1,302,975	8,387,950			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 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	34,998	1,048,858	3,500	64,315
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	51,555	8,578,230	5,155	559,249
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	394,067	25,423,185	39,407	1,472,721
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	1,303,261	144,025,187	130,326	9,987,165
			TOTAL	1,783,881	179,075,461	178,388	12,083,451
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	557,642	4,912,265	55,764	255,338
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	665,613	26,992,382	66,561	1,857,475
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,194,219	83,760,652	119,422	4,413,326
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	5,519,203	412,099,579	551,920	28,638,722
			TOTAL	7,936,677	527,764,878	793,668	35,164,861
			TOTAL FLORENCE	52,422,978	1,063,810,736	5,242,298	66,583,685

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 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	9,998	29,673	1,000	6,387
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	9,998	29,673	1,000	6,387
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	54,910	225,241	5,491	35,602
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	54,910	284,807	5,491	39,022
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	6,697	500	1,084
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	4,999	0	500	0
			TOTAL	9,998	6,697	1,000	1,084
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	4,999	60,125	500	7,257
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	14,997	38,672	1,500	6,052
			TOTAL	19,996	98,797	2,000	13,309
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	152,238	500	18,491
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	48,372	0	3,523
			TOTAL	4,999	200,610	500	22,014
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	80,797	387,737	8,080	54,730
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	29,994	82,894	2,999	7,980
			TOTAL	110,791	470,630	11,079	62,710

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 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	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	9,998	110,591	1,000	12,829
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	62,487	205,318	6,249	29,648
			TOTAL	72,485	335,147	7,249	45,982
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	7,498	24,382	750	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	84,458	550,131	8,446	60,392
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	304,938	1,643,860	30,494	198,095
			TOTAL	396,894	2,233,843	39,689	267,115
			TOTAL MICHAEL	680,072	3,660,204	68,007	457,622

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF MARCH 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	240,766,210	466	0	1,810,549,904	4,712	0	0	137,492,596	1,441	2,188,808,710	6,619	
BRUNSWICK	1,551,747,367	6,461	136,618,980	243	490,039,370	922	1,713,566,896	3,832	6,956,589,973	16,560	149,639,931	588	377,699,568	2,929	11,375,902,085	31,535
CAMDEN	0	0	0	0	46,525,480	89	0	0	577,580,145	1,391	0	0	35,927,254	301	660,032,879	1,781
CARTERET	669,220,368	4,693	130,787,890	235	395,165,470	861	1,298,308,875	2,955	3,754,472,439	9,651	136,098,542	663	332,947,273	2,417	6,717,000,857	21,475
CHOWAN	0	0	0	0	39,702,740	80	0	0	752,704,886	1,821	0	0	67,559,951	679	859,967,577	2,580
CRAVEN	0	0	0	0	574,561,570	1,151	0	0	3,670,613,632	10,001	0	0	318,118,104	2,443	4,563,293,306	13,595
CURRITUCK	592,303,268	1,778	23,780,750	32	167,454,380	286	736,472,798	1,003	1,577,667,740	3,710	45,031,560	107	102,215,246	774	3,244,925,742	7,690
DARE	2,285,373,073	9,637	455,098,360	729	122,405,370	203	3,484,815,210	7,105	616,358,929	1,328	260,547,200	904	25,265,992	159	7,249,864,134	20,065
HYDE	89,054,996	388	7,950,830	13	16,693,550	38	87,315,560	187	115,240,890	352	13,557,537	60	22,047,710	251	351,861,073	1,289
JONES	0	0	0	0	29,302,970	64	0	0	282,551,417	836	0	0	30,557,059	337	342,411,446	1,237
NEW HANOVER	507,827,318	2,286	220,822,520	437	1,244,208,150	2,379	895,607,391	1,889	10,802,842,172	24,980	92,435,949	349	680,017,484	3,764	14,443,760,984	36,084
ONSLOW	186,889,451	1,001	29,839,190	58	597,871,300	1,326	269,682,223	602	5,643,786,487	16,067	33,272,070	137	1,011,392,640	6,693	7,772,733,361	25,884
PAMLICO	0	0	0	0	66,075,550	114	0	0	781,738,428	1,844	0	0	66,343,783	548	914,157,761	2,506
PASQUOTANK	0	0	0	0	167,333,110	364	0	0	1,325,682,510	3,587	0	0	139,166,679	1,228	1,632,182,299	5,179
PENDER	298,367,630	1,286	34,364,840	53	271,422,960	492	405,802,465	837	2,604,077,803	6,346	39,679,721	149	225,291,024	1,822	3,879,006,443	10,985
PERQUIMANS	0	0	0	0	57,924,006	119	0	0	678,311,944	1,628	0	0	58,050,283	598	794,286,233	2,345
TYRRELL	0	0	0	0	13,772,130	32	0	0	152,735,730	467	0	0	17,850,669	227	184,358,529	726
WASHINGTON	0	0	0	0	39,267,901	88	0	0	360,028,044	984	0	0	33,983,469	418	433,279,414	1,490
TOTAL	6,180,783,471	27,530	1,039,263,360	1,800	4,580,492,217	9,074	8,891,571,418	18,410	42,463,533,073	106,265	770,262,510	2,957	3,681,926,784	27,029	67,607,832,833	193,065

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL BEACH WIND LIABILITY *	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL LIABILITY *	COMMERCIAL COASTAL COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT							TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT	
BEAUFORT	0	0	0	0	264,804,911	972	264,804,911	972							BEAUFORT	2,453,613,621	7,591
BRUNSWICK	22,356,665	79	169,104,222	321	531,737,361	1,452	723,198,248	1,852							BRUNSWICK	12,099,100,333	33,387
CAMDEN	0	0	0	0	46,537,845	128	46,537,845	128							CAMDEN	706,570,724	1,909
CARTERET	23,051,501	83	395,033,400	661	694,895,051	1,671	1,112,979,952	2,415							CARTERET	7,829,980,809	23,890
CHOWAN	0	0	0	0	128,512,921	382	128,512,921	382							CHOWAN	988,480,498	2,962
CRAVEN	0	0	0	0	795,377,211	1,996	795,377,211	1,996							CRAVEN	5,358,670,517	15,591
CURRITUCK	5,832,200	30	68,848,835	234	140,523,499	497	215,204,534	761							CURRITUCK	3,460,130,276	8,451
DARE	132,895,724	455	681,157,606	1,229	123,315,040	226	937,368,370	1,910							DARE	8,187,232,504	21,975
HYDE	14,246,467	35	32,983,782	77	18,385,093	94	65,615,342	206							HYDE	417,476,415	1,495
JONES	0	0	0	0	37,508,901	178	37,508,901	178							JONES	379,920,347	1,415
NEW HANOVER	74,781,650	184	257,846,152	386	958,037,607	1,837	1,290,665,409	2,407							NEW HANOVER	15,734,426,393	38,491
ONSLOW	4,589,850	30	26,619,315	43	954,028,798	2,951	985,237,963	3,024							ONSLOW	8,757,971,324	28,908
PAMLICO	0	0	0	0	85,370,100	302	85,370,100	302							PAMLICO	999,527,861	2,808
PASQUOTANK	0	0	0	0	283,471,386	820	283,471,386	820							PASQUOTANK	1,915,653,685	5,999
PENDER	7,736,460	30	50,982,252	88	187,199,499	713	245,918,211	831							PENDER	4,124,924,654	11,816
PERQUIMANS	0	0	0	0	61,419,805	309	61,419,805	309							PERQUIMANS	855,706,038	2,654
TYRRELL	0	0	0	0	18,564,503	99	18,564,503	99							TYRRELL	202,923,032	825
WASHINGTON	0	0	0	0	45,380,481	176	45,380,481	176							WASHINGTON	478,659,895	1,666
TOTAL	285,490,517	926	1,682,575,564	3,039	5,375,070,012	14,803	7,343,136,093	18,768							TOTAL	74,950,968,926	211,833

* 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.