



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2020

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Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2020

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	66,271,614	0	0	66,271,614
CASH EQUIVALENTS	62,195,980	0	0	62,195,980
INVESTMENTS	715,036,155	0	0	715,036,155
INTEREST INCOME DUE OR ACCRUED	3,513,578	0	0	3,513,578
FIXED ASSETS	551,063	0	(551,063)	0
DATA PROCESSING EQUIPMENT	3,798,834	0	0	3,798,834
ACCOUNTS RECEIVABLE - PREMIUM	26,444,868	0	(38,469)	26,406,399
PREPAID EXPENSE	56,685	0	(56,685)	0
PREMIUM TAX RECOVERABLE	1,408,055	0	0	1,408,055
TOTAL ASSETS	879,276,832	0	(646,217)	878,630,615
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				117,700
ACCOUNTS PAYABLE - FAIR PLAN				1,353,723
BENEFIT PAYABLE				237,951
PREMIUM SUSPENSE				88,553
PREMIUM REFUND				405,827
COMMISSION PAYABLE				4,513,735
ACCRUAL-POST RETIREMENT				5,800,571
ACCRUAL-PENSION				4,137,855
ACCRUAL-RENT				185,412
CLAIMS PAYABLE				329,037
PREPAID PREMIUMS				13,451,473
UNCLAIMED CHECKS				8,359,298
IBHS GRANT ACCRUAL				2,280,000
TOTAL LIABILITIES				41,261,135
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				70,178,982
UNPAID LAE RESERVES				13,527,352
UNEARNED PREMIUMS				173,681,058
TOTAL RESERVES				257,387,392
SURPLUS				579,982,088
TOTAL LIABILITIES & SURPLUS				878,630,615

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2020

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	83,147,852	165,883,900
CEDED REINSURANCE PREMIUMS	(19,464,938)	(39,086,823)
NET PREMIUMS EARNED	63,682,914	126,797,077
DEDUCTIONS		
NET LOSSES INCURRED	11,688,149	25,851,170
NET LOSS EXPENSE INCURRED	4,114,084	6,629,717
OPERATING EXPENSE INCURRED	18,047,202	31,229,894
PREMIUM TAXES	2,799,810	4,807,614
TOTAL DEDUCTIONS	36,649,245	68,518,395
OTHER INCOME		
PREMIUM CHARGED OFF	(26,293)	(62,692)
SERVICE CHARGES	113,572	225,210
MISCELLANEOUS INCOME	(8,540)	(3,784)
IBHS GRANT PROGRAM	43,000	115,740
NET UNDERWRITING GAIN OR (LOSS)	27,155,408	58,553,156
INVESTMENT INCOME		
INVESTMENT INCOME	3,413,010	6,815,540
NET INCOME OR (LOSS)	30,568,418	65,368,696
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	549,449,257	514,656,476
NET INCOME OR (LOSS)	30,568,418	65,368,696
CHANGE IN ASSETS NOT ADMITTED	(35,587)	(43,084)
NET CHANGE IN SURPLUS	30,532,831	65,325,612
SURPLUS (CURRENT PERIOD)	579,982,088	579,982,088

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2020

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	101,205,437	(1,597,654)	0	0	0	0	99,607,784
CEDED REINSURANCE	(19,464,938)	0	0	0	0	0	(19,464,938)
INVESTMENT INCOME	3,413,010	0	0	0	0	0	3,413,010
PREMIUM CHARGED OFF	(26,293)	0	0	0	0	0	(26,293)
SERVICE CHARGES	113,572	0	0	0	0	0	113,572
MISCELLANEOUS INCOME	(8,540)	0	0	0	0	0	(8,540)
IBHS GRANT PROGRAM	43,000	0	0	0	0	0	43,000
TOTAL INCOME	85,275,249	(1,597,654)	0	0	0	0	83,677,595
EXPENSES PAID							
LOSSES	2,483,561	10,514,864	11,770,346	4,176,569	2,177	201,766	29,149,284
LOSS ADJUSTMENT EXPENSES	3,442,777	822,878	581,504	138,177	4,577	6,412	4,996,326
COMMISSION	13,115,563	(207,695)	0	0	0	0	12,907,868
PREMIUM TAX	2,799,810	0	0	0	0	0	2,799,810
ADMINISTRATIVE EXPENSES	5,139,334	0	0	0	0	0	5,139,333.50
TOTAL EXPENSES PAID	26,981,045	11,130,047	12,351,851	4,314,746	6,754	208,178	54,992,622
NET CASH CHANGE	58,294,204	(12,727,701)	(12,351,851)	(4,314,746)	(6,754)	(208,178)	28,684,973
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	31,983,312	8,040,768	19,082,281	11,018,120	4,500	50,000	70,178,982
LOSS ADJUSTMENT EXPENSES	8,705,860	1,014,997	2,408,783	1,390,833	568	6,312	13,527,352
UNEARNED PREMIUMS	135,903,857	37,777,201	0	0	0	0	173,681,058
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	42,571,143	8,916,058	24,055,973	12,042,444	4,500	50,000	87,640,117
LOSS ADJUSTMENT EXPENSES	9,240,249	1,022,659	2,759,185	1,381,251	516	5,735	14,409,594
UNEARNED PREMIUMS	65,542,215	91,678,911	0	0	0	0	157,221,126
NET RESERVE CHANGE	(59,239,422)	54,784,661	5,324,094	1,014,741	(52)	(577)	1,883,446
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(35,587)	0	0	0	0	0	(35,587)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(35,587)	0	0	0	0	0	(35,587)
ASSESSMENTS	0	0	0	0	0	0	0
UNCLAIMED BALANCES	0	0	0	0	0	0	0
INSOLVENT COMPANY RECEIVERSHIP	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(980,806)	42,056,960	(7,027,757)	(3,300,005)	(6,806)	(208,755)	30,532,831

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	174,934,288	(3,896,317)	0	0	0	0	171,037,971
CEDED REINSURANCE	(39,086,823)	0	0	0	0	0	(39,086,823)
INVESTMENT INCOME	6,815,540	0	0	0	0	0	6,815,540
PREMIUM CHARGED OFF	(62,692)	0	0	0	0	0	(62,692)
SERVICE CHARGES	225,210	0	0	0	0	0	225,210
MISCELLANEOUS INCOME	(3,784)	0	0	0	0	0	(3,784)
IBHS GRANT PROGRAM	115,740	0	0	0	0	0	115,740
TOTAL INCOME	142,937,479	(3,896,317)	0	0	0	0	139,041,162
EXPENSES PAID							
LOSSES	2,872,322	117,520,105	32,394,347	11,516,909	6,150	171,660	164,481,493
CEDED LOSSES	0	(94,099,454)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,418,481	7,633,874	1,473,352	346,129	52,498	15,725	14,940,059
CEDED LOSS ADJUSTMENT EXPENSES	0	(5,900,545)	0	0	0	0	(5,900,545)
COMMISSION	22,472,797	(506,522)	0	0	0	0	21,966,275
PREMIUM TAX	4,807,614	0	0	0	0	0	4,807,614
ADMINISTRATIVE EXPENSES	9,263,619	0	0	0	0	0	9,263,619
TOTAL EXPENSES PAID	44,834,832	24,647,458	33,867,698	11,863,038	58,649	187,386	115,459,060
NET CASH CHANGE	98,102,646	(28,543,775)	(33,867,698)	(11,863,038)	(58,649)	(187,386)	23,582,101
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	31,983,312	8,040,768	19,082,281	11,018,120	4,500	50,000	70,178,982
LOSS ADJUSTMENT EXPENSES	8,705,860	1,014,997	2,408,783	1,390,833	568	6,312	13,527,352
UNEARNED PREMIUMS	135,903,857	37,777,201	0	0	0	0	173,681,058
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	75,239,350	28,547,981	10,858,180	9,340	55,000	114,709,851
LOSS ADJUSTMENT EXPENSES	0	10,567,578	3,910,356	1,449,691	1,374	8,150	15,937,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	168,526,987	0	0	0	0	168,526,987
NET RESERVE CHANGE	(176,593,028)	207,500,949	10,967,273	(101,082)	5,646	6,838	41,786,595
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(43,084)	0	0	0	0	0	(43,084)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(43,084)	0	0	0	0	0	(43,084)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(78,533,466)	178,957,174	(22,900,426)	(11,964,120)	(53,003)	(180,547)	65,325,612

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2020

	2020				2019			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	57,103,354	6,945,292	101,081,149	9,804,493	109,518,211	10,689,835	193,913,742	19,203,559
CEDED REINSURANCE	(12,475,752)	(1,476,039)	(22,740,764)	(2,394,267)	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)
INVESTMENT INCOME	2,224,779	270,593	3,938,179	381,989	5,260,023	505,061	9,302,516	915,033
MISCELLANEOUS INCOME	51,815	6,302	91,720	8,897	114,778	11,021	202,989	19,967
IBHS GRANT PROGRAM	37,781	4,595	66,877	6,487	(2,008,378)	(192,842)	(3,551,879)	(349,377)
TOTAL INCOME	46,941,977	5,750,743	82,437,162	7,807,598	89,178,389	6,888,018	170,118,954	15,240,925
EXPENSES PAID								
LOSSES	549,350	3,708	2,133,851	185,412	20,128,305	6,899,358	32,441,265	1,775,713
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	802,861	576,089	1,837,979	2,201,552	4,944,728	3,653,403	14,359,568	4,181,654
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	7,335,738	892,221	12,985,311	1,259,527	14,258,051	1,369,041	24,709,286	2,480,329
PREMIUM TAX	1,569,337	190,873	2,777,953	269,451	3,068,445	294,628	5,426,641	533,786
ADMINISTRATIVE EXPENSES	3,023,900	367,787	5,352,738	519,196	6,207,906	596,076	10,978,875	1,079,927
TOTAL EXPENSES PAID	13,281,186	2,030,679	25,087,831	4,435,137	48,607,435	12,812,506	87,915,635	10,051,409
NET CASH CHANGE	33,660,790	3,720,064	57,349,331	3,372,460	40,570,954	(5,924,488)	82,203,319	5,189,516
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	5,787,012	4,237,119	14,834,384	7,124,797	1,519,650	1,591,786	4,463,170	466,163
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,289,403	793,582	2,989,512	3,633,363	191,828	200,933	563,392	58,844
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	44,597,499	5,509,988	78,403,996	7,392,373	12,141,659	993,725	22,537,899	2,103,918
NET RESERVE CHANGE	51,673,915	10,540,689	96,227,892	18,150,533	13,853,137	2,786,444	27,564,461	2,628,925
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(14,064)	(1,711)	(24,895)	(2,415)	32,364	3,108	57,236	5,630
MINIMUM PENSION LIABILITY	0	0	0	0	(349,677)	(33,576)	(618,415)	(60,830)
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	(14,064)	(1,711)	(24,895)	(2,415)	(317,314)	(30,468)	(561,179)	(55,200)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(18,027,188)	(6,822,336)	(38,903,456)	(14,780,487)	26,400,503	(8,741,400)	54,077,679	2,505,391

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2020

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	109,068,817	10,304,932	192,783,434	18,838,524	113,030,178	16,870,596	193,583,253	20,669,079
CEDED REINSURANCE	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)
INVESTMENT INCOME	11,483,968	1,060,508	20,168,681	1,951,252	9,962,669	1,470,645	17,077,976	1,804,361
MISCELLANEOUS INCOME	109,917	10,150	193,041	18,676	99,674	14,713	170,861	18,052
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0
TOTAL INCOME	114,060,513	10,098,115	204,757,331	19,457,359	110,428,778	15,765,840	194,651,418	19,830,022
EXPENSES PAID								
LOSSES	160,257,644	104,625,546	682,734,951	90,205,467	76,436,370	12,406,010	216,830,646	40,997,299
CEDED LOSSES	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	0	0	0	0
LOSS ADJUSTMENT EXPENSES	13,222,810	6,101,410	62,661,850	4,543,248	5,672,900	1,019,754	18,467,996	1,867,048
CEDED LOSS ADJUSTMENT EXPENSES	(856,275)	(394,937)	(4,375,726)	(273,607)	0	0	0	0
COMMISSION	14,129,791	1,342,438	25,036,963	2,447,700	14,562,478	2,126,210	25,044,376	2,659,939
PREMIUM TAX	3,074,901	283,957	5,400,284	522,459	3,189,854	470,872	5,468,039	577,722
ADMINISTRATIVE EXPENSES	6,074,436	560,955	10,668,208	1,032,113	2,914,351	430,203	4,995,771	527,825
TOTAL EXPENSES PAID	183,127,459	103,731,382	717,888,584	90,179,707	102,775,953	16,453,049	270,806,827	46,629,834
NET CASH CHANGE	(69,066,946)	(93,633,267)	(513,131,253)	(70,722,348)	7,652,825	(687,209)	(76,155,409)	(26,799,812)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,101,046	1,781,350	6,579,837	7,620,048	801,477	15,998	1,222,803	8,977,843
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	391,449	224,862	830,582	961,889	101,172	2,019	154,356	1,133,286
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	3,492,496	2,006,212	7,410,419	8,581,937	902,648	18,017	1,377,159	10,111,129
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,190,963	571,716	10,872,858	1,051,912	(2,548,062)	(376,133)	(4,367,880)	(461,485)
MINIMUM PENSION LIABILITY	730,861	67,493	1,283,573	124,181	(104,593)	(15,440)	(179,293)	(18,943)
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	6,921,824	639,209	12,156,431	1,176,093	(2,652,655)	(391,573)	(4,547,173)	(480,428)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(65,637,618)	(95,000,271)	(508,385,241)	(78,128,192)	4,097,522	(1,096,799)	(82,079,741)	(37,391,369)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2020

	2016				2015				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	121,211,265	19,949,299	205,650,001	21,793,401	134,337,950	22,584,273	208,078,070	22,612,996	1,939,625,703
CEDED REINSURANCE	(28,573,726)	(6,443,159)	(36,515,858)	(6,102,415)	(44,850,535)	(10,228,456)	(56,870,112)	(9,797,701)	(352,311,339)
INVESTMENT INCOME	9,170,899	1,509,554	15,564,222	1,632,548	6,591,113	1,092,893	10,226,103	1,102,324	134,667,889
MISCELLANEOUS INCOME	116,949	19,250	198,479	20,819	136,994	22,715	212,546	22,911	1,893,236
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(5,986,736)
TOTAL INCOME	101,925,387	15,034,944	184,896,844	17,344,353	96,215,522	13,471,425	161,646,607	13,940,530	1,717,888,753
EXPENSES PAID									
LOSSES	16,735,644	6,480,177	38,176,675	3,663,361	9,922,869	1,066,564	21,241,369	1,496,596	1,547,394,152
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,558,961	531,098	9,191,316	651,886	3,344,934	424,413	5,693,911	286,515	169,797,883
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	(5,900,545)
COMMISSION	15,685,650	2,554,265	26,667,757	2,913,628	17,447,514	2,887,306	27,085,168	2,958,441	250,839,128
PREMIUM TAX	3,412,345	561,681	5,791,198	607,445	3,755,611	622,729	5,826,825	628,103	54,325,140
ADMINISTRATIVE EXPENSES	3,128,739	514,999	5,309,881	556,959	2,931,836	486,137	4,548,739	490,332	73,297,887
TOTAL EXPENSES PAID	42,521,339	10,642,220	85,136,827	8,393,279	37,402,764	5,487,149	64,396,012	5,859,987	1,995,654,192
NET CASH CHANGE	59,404,048	4,392,724	99,760,017	8,951,074	58,812,758	7,984,276	97,250,595	8,080,543	(277,765,439)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	4,500	0	50,000	0	0	0	70,178,982
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	6,312	0	568	0	13,527,352
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	173,681,058
NET RESERVE CHANGE	0	0	4,500	0	56,312	0	568	0	257,387,392
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(1,757,303)	(289,257)	(2,982,375)	(312,824)	(1,946,524)	(322,759)	(3,020,030)	(325,544)	32,526
MINIMUM PENSION LIABILITY	96,900	15,950	164,452	17,250	(110,067)	(18,251)	(170,769)	(18,408)	802,398
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(1,660,403)	(273,307)	(2,817,923)	(295,574)	(2,056,591)	(341,010)	(3,190,799)	(343,952)	834,924
SETTLEMENT ROLL FORWARD	0	0	0	0	482,116,865	33,118,044	561,909,530	37,155,556	1,114,299,995
SURPLUS	57,743,645	4,119,417	96,937,594	8,655,500	538,816,720	40,761,310	655,968,758	44,892,147	579,982,088

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2020

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,188,292	(26,316)	1,161,975	2,015,322	(58,379)	1,956,943
RESIDENTIAL - EC	13,613,847	(300,035)	13,313,813	23,099,860	(665,583)	22,434,277
COMMERCIAL - FIRE	243,633	(1,752)	241,881	341,295	17,390	358,685
COMMERCIAL - EC	919,237	(26,068)	893,169	1,383,429	44,290	1,427,719
CRIME - RESIDENTIAL	100,820	(3,135)	97,685	170,396	(6,767)	163,629
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,392,878	(32,236)	1,360,643	2,474,671	(70,802)	2,403,869
HOMEOWNER - COASTAL	4,411,435	(63,320)	4,348,116	7,943,756	(230,458)	7,713,298
HO - BEACH WIND	15,918,021	(232,090)	15,685,931	26,696,901	(607,315)	26,089,585
HO - COASTAL WIND	48,985,832	(698,199)	48,287,632	85,121,914	(1,775,394)	83,346,520
WIND - RESIDENTIAL	1,680,397	(26,818)	1,653,579	2,646,204	(55,518)	2,590,686
WIND - COMMERCIAL	3,357,424	4,161	3,361,585	5,220,568	(28,257)	5,192,311
COASTAL - RESIDENTIAL	4,333,447	(136,498)	4,196,949	8,015,479	(356,565)	7,658,914
COASTAL - COMMERCIAL	5,060,175	(55,348)	5,004,827	9,804,493	(102,959)	9,701,534
TOTAL	101,205,437	(1,597,654)	99,607,784	174,934,288	(3,896,317)	171,037,971
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	747,246	1,099,921	1,847,167	0	2,067,219	2,067,219
RESIDENTIAL - EC	8,437,427	11,942,567	20,379,994	0	22,236,202	22,236,202
COMMERCIAL - FIRE	91,790	151,113	242,903	0	226,841	226,841
COMMERCIAL - EC	404,617	582,068	986,684	0	1,021,898	1,021,898
CRIME - RESIDENTIAL	62,200	82,565	144,765	0	151,049	151,049
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	955,256	1,390,169	2,345,425	0	2,515,975	2,515,975
HOMEOWNER - COASTAL	3,125,778	4,165,750	7,291,528	0	7,555,966	7,555,966
HO - BEACH WIND	9,586,538	14,061,057	23,647,596	0	25,933,260	25,933,260
HO - COASTAL WIND	32,181,471	45,431,820	77,613,290	0	83,029,218	83,029,218
WIND - RESIDENTIAL	861,261	1,302,627	2,163,888	0	2,424,785	2,424,785
WIND - COMMERCIAL	1,661,936	1,874,049	3,535,985	0	3,707,933	3,707,933
COASTAL - RESIDENTIAL	3,252,561	4,536,706	7,789,266	0	8,363,375	8,363,375
COASTAL - COMMERCIAL	4,174,135	5,058,499	9,232,635	0	9,293,265	9,293,265
TOTAL	65,542,215	91,678,911	157,221,126	0	168,526,987	168,526,987
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,581,936	434,679	2,016,615	1,581,936	434,679	2,016,615
RESIDENTIAL - EC	17,996,079	4,781,111	22,777,189	17,996,079	4,781,111	22,777,189
COMMERCIAL - FIRE	288,690	62,876	351,565	288,690	62,876	351,565
COMMERCIAL - EC	1,097,216	215,016	1,312,232	1,097,216	215,016	1,312,232
CRIME - RESIDENTIAL	133,330	34,206	167,536	133,330	34,206	167,536
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,910,332	584,451	2,494,783	1,910,332	584,451	2,494,783
HOMEOWNER - COASTAL	6,120,562	1,768,921	7,889,483	6,120,562	1,768,921	7,889,483
HO - BEACH WIND	20,879,976	5,790,697	26,670,673	20,879,976	5,790,697	26,670,673
HO - COASTAL WIND	66,161,026	18,931,204	85,092,230	66,161,026	18,931,204	85,092,230
WIND - RESIDENTIAL	2,095,847	516,515	2,612,362	2,095,847	516,515	2,612,362
WIND - COMMERCIAL	4,124,083	715,833	4,839,916	4,124,083	715,833	4,839,916
COASTAL - RESIDENTIAL	6,122,408	1,837,774	7,960,182	6,122,408	1,837,774	7,960,182
COASTAL - COMMERCIAL	7,392,373	2,103,918	9,496,291	7,392,373	2,103,918	9,496,291
TOTAL	135,903,857	37,777,201	173,681,058	135,903,857	37,777,201	173,681,058
EARNED PREMIUMS						
RESIDENTIAL - FIRE	353,601	638,926	992,528	433,386	1,574,161	2,007,547
RESIDENTIAL - EC	4,055,195	6,861,422	10,916,618	5,103,781	16,789,509	21,893,290
COMMERCIAL - FIRE	46,734	86,485	133,219	52,605	181,355	233,960
COMMERCIAL - EC	226,638	340,984	567,622	286,213	851,172	1,137,385
CRIME - RESIDENTIAL	29,691	45,224	74,914	37,066	110,075	147,141
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	437,803	773,482	1,211,284	564,339	1,860,722	2,425,061
HOMEOWNER - COASTAL	1,416,651	2,333,509	3,750,160	1,823,194	5,556,588	7,379,781
HO - BEACH WIND	4,624,583	8,038,271	12,662,853	5,816,924	19,535,248	25,352,172
HO - COASTAL WIND	15,006,276	25,802,417	40,808,693	18,960,888	62,322,621	81,283,509
WIND - RESIDENTIAL	445,811	759,294	1,205,105	550,358	1,852,751	2,403,109
WIND - COMMERCIAL	895,277	1,162,377	2,057,653	1,096,485	2,963,843	4,060,328
COASTAL - RESIDENTIAL	1,463,600	2,562,433	4,026,033	1,893,072	6,169,036	8,062,108
COASTAL - COMMERCIAL	1,841,937	2,899,233	4,741,171	2,412,120	7,086,388	9,498,508
TOTAL	30,843,796	52,304,056	83,147,852	39,030,431	126,853,468	165,883,900

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2020

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	222,709	0	222,709	441,087	0	441,087
RESIDENTIAL - EC	2,553,128	0	2,553,128	5,058,521	0	5,058,521
COMMERCIAL - FIRE	40,820	0	40,820	72,906	0	72,906
COMMERCIAL - EC	162,481	0	162,481	309,322	0	309,322
CRIME - RESIDENTIAL	18,622	0	18,622	36,736	0	36,736
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	273,572	0	273,572	560,146	0	560,146
HOMEOWNER - COASTAL	877,810	0	877,810	1,802,226	0	1,802,226
HO - BEACH WIND	2,969,119	0	2,969,119	5,827,005	0	5,827,005
HO - COASTAL WIND	9,485,232	0	9,485,232	19,115,914	0	19,115,914
WIND - RESIDENTIAL	294,832	0	294,832	552,256	0	552,256
WIND - COMMERCIAL	590,910	0	590,910	1,093,811	0	1,093,811
COASTAL - RESIDENTIAL	871,621	0	871,621	1,822,624	0	1,822,624
COASTAL - COMMERCIAL	1,104,081	0	1,104,081	2,394,267	0	2,394,267
TOTAL	19,464,937	0	19,464,937	39,086,823	0	39,086,823
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	130,892	638,926	769,818	(7,701)	1,574,161	1,566,460
RESIDENTIAL - EC	1,502,068	6,861,422	8,363,490	45,260	16,789,509	16,834,769
COMMERCIAL - FIRE	5,913	86,485	92,399	(20,301)	181,355	161,054
COMMERCIAL - EC	64,157	340,984	405,140	(23,109)	851,172	828,063
CRIME - RESIDENTIAL	11,069	45,224	56,292	330	110,075	110,405
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	164,231	773,482	937,713	4,193	1,860,722	1,864,915
HOMEOWNER - COASTAL	538,841	2,333,509	2,872,350	20,967	5,556,588	5,577,555
HO - BEACH WIND	1,655,463	8,038,271	9,693,734	(10,081)	19,535,248	19,525,167
HO - COASTAL WIND	5,521,044	25,802,417	31,323,461	(155,027)	62,322,621	62,167,594
WIND - RESIDENTIAL	150,978	759,294	910,272	(1,898)	1,852,751	1,850,853
WIND - COMMERCIAL	304,367	1,162,377	1,466,744	2,675	2,963,843	2,966,518
COASTAL - RESIDENTIAL	591,979	2,562,433	3,154,412	70,448	6,169,036	6,239,484
COASTAL - COMMERCIAL	737,857	2,899,233	3,637,090	17,853	7,086,388	7,104,241
TOTAL	11,378,859	52,304,056	63,682,914	(56,391)	126,853,468	126,797,077

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2020

QUARTER TO DATE							
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	295,547	681,511	0	0	0	0	977,058
RESIDENTIAL - EC	148,648	1,349,410	1,464,883	667,692	0	0	3,630,634
COMMERCIAL - FIRE	0	14,224	0	0	0	0	14,224
COMMERCIAL - EC	0	847,433	63,499	0	0	0	910,933
CRIME - RESIDENTIAL	0	782	0	0	0	0	782
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	12,178	171,155	60,310	0	0	0	243,643
HOMEOWNER - COASTAL	169,224	847,477	383,546	28,289	0	0	1,428,536
HO - BEACH WIND	73,575	597,662	2,229,986	207,139	0	0	3,108,362
HO - COASTAL WIND	1,316,832	4,605,496	5,731,342	2,109,624	0	182,708	13,946,002
WIND - RESIDENTIAL	1,260	56,613	84,984	466,686	0	(10,368)	599,175
WIND - COMMERCIAL	3,708	341,396	423,411	0	0	0	768,516
COASTAL - RESIDENTIAL	310,631	698,342	698,599	84,177	2,177	0	1,793,927
COASTAL - COMMERCIAL	151,957	303,363	629,786	612,962	0	29,427	1,727,494
TOTAL	2,483,561	10,514,864	11,770,346	4,176,569	2,177	201,766	29,149,285
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	313,441	42,542	154,119	0	0	0	510,102
RESIDENTIAL - EC	2,132,838	583,202	1,041,793	224,518	0	0	3,982,351
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,496,015	718,481	63,634	0	0	0	2,278,130
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	263,373	40,551	386,876	0	0	0	690,800
HOMEOWNER - COASTAL	3,031,426	1,009,090	690,835	121,265	0	0	4,852,617
HO - BEACH WIND	2,228,850	489,149	1,403,957	560,529	0	50,000	4,732,484
HO - COASTAL WIND	10,593,983	3,079,184	5,515,291	1,002,986	0	0	20,191,444
WIND - RESIDENTIAL	848,510	364,206	114,302	16,430	0	0	1,343,448
WIND - COMMERCIAL	2,741,103	873,304	1,717,716	15,998	0	0	5,348,122
COASTAL - RESIDENTIAL	1,208,975	374,896	373,711	98,552	4,500	0	2,060,633
COASTAL - COMMERCIAL	7,124,797	466,163	7,620,048	8,977,843	0	0	24,188,850
TOTAL	31,983,312	8,040,768	19,082,281	11,018,120	4,500	50,000	70,178,982
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	618,705	146,985	154,119	0	0	0	919,809
RESIDENTIAL - EC	2,903,702	556,029	1,882,826	516,055	0	0	5,858,613
COMMERCIAL - FIRE	12,496	2,499	0	0	0	0	14,995
COMMERCIAL - EC	2,668,960	1,300,882	73,633	0	0	0	4,043,475
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	360,139	48,360	402,799	0	0	0	811,298
HOMEOWNER - COASTAL	3,018,569	1,122,918	483,952	111,554	0	0	4,736,992
HO - BEACH WIND	2,661,433	453,201	1,759,917	577,897	0	50,000	5,502,448
HO - COASTAL WIND	11,816,635	2,931,141	6,275,705	1,368,085	0	0	22,391,567
WIND - RESIDENTIAL	939,294	367,282	211,556	68,929	0	0	1,587,061
WIND - COMMERCIAL	5,352,991	1,208,983	4,005,052	172,822	0	0	10,739,848
COASTAL - RESIDENTIAL	1,131,341	360,501	373,531	119,826	4,500	0	1,989,698
COASTAL - COMMERCIAL	11,086,877	417,277	8,432,884	9,107,276	0	0	29,044,314
TOTAL	42,571,143	8,916,058	24,055,973	12,042,444	4,500	50,000	87,640,117
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	(9,717)	577,067	0	0	0	0	567,351
RESIDENTIAL - EC	(622,216)	1,376,582	623,850	376,155	0	0	1,754,372
COMMERCIAL - FIRE	(12,495)	11,725	0	0	0	0	(770)
COMMERCIAL - EC	(1,172,945)	265,032	53,500	0	0	0	(854,412)
CRIME - RESIDENTIAL	0	782	0	0	0	0	782
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(84,589)	163,347	44,388	0	0	0	123,146
HOMEOWNER - COASTAL	182,081	733,650	590,430	38,000	0	0	1,544,161
HO - BEACH WIND	(359,008)	633,610	1,874,025	189,771	0	0	2,338,398
HO - COASTAL WIND	94,180	4,753,539	4,970,928	1,744,525	0	182,708	11,745,880
WIND - RESIDENTIAL	(89,524)	53,537	(12,271)	414,187	0	(10,368)	355,562
WIND - COMMERCIAL	(2,608,180)	5,718	(1,863,925)	(156,824)	0	0	(4,623,210)
COASTAL - RESIDENTIAL	388,265	712,737	698,780	62,902	2,177	0	1,864,861
COASTAL - COMMERCIAL	(3,810,124)	352,248	(183,051)	483,530	0	29,427	(3,127,970)
TOTAL	(8,104,269)	9,639,574	6,796,655	3,152,246	2,177	201,766	11,688,149

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	295,547	1,011,073	38,377	0	0	0	1,344,998
RESIDENTIAL - EC	159,933	2,946,577	3,641,451	1,594,115	0	0	8,342,076
COMMERCIAL - FIRE	0	41,148	0	0	0	0	41,148
COMMERCIAL - EC	0	3,162,652	163,759	5,351	0	0	3,331,762
CRIME - RESIDENTIAL	0	8,812	0	0	0	0	8,812
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	18,303	373,256	1,124,655	168,037	0	0	1,684,250
HOMEOWNER - COASTAL	244,214	2,225,159	1,253,811	241,417	0	(680)	3,963,922
HO - BEACH WIND	74,307	1,394,797	6,053,797	1,629,415	0	0	9,152,317
HO - COASTAL WIND	1,569,364	9,147,738	14,393,478	5,316,937	1,623	182,708	30,611,848
WIND - RESIDENTIAL	1,260	150,932	464,573	677,065	0	(10,368)	1,283,463
WIND - COMMERCIAL	3,708	1,102,173	1,382,455	24,555	0	0	2,512,891
COASTAL - RESIDENTIAL	320,273	1,121,011	1,508,447	349,224	4,527	0	3,303,482
COASTAL - COMMERCIAL	185,412	735,325	2,369,544	1,510,791	0	0	4,801,072
TOTAL	2,872,322	23,420,651	32,394,347	11,516,909	6,150	171,660	70,382,039
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	313,441	42,542	154,119	0	0	0	510,102
RESIDENTIAL - EC	2,132,838	583,202	1,041,793	224,518	0	0	3,982,351
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,496,015	718,481	63,634	0	0	0	2,278,130
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	263,373	40,551	386,876	0	0	0	690,800
HOMEOWNER - COASTAL	3,031,426	1,009,090	690,835	121,265	0	0	4,852,617
HO - BEACH WIND	2,228,850	489,149	1,403,957	560,529	0	50,000	4,732,484
HO - COASTAL WIND	10,593,983	3,079,184	5,515,291	1,002,986	0	0	20,191,444
WIND - RESIDENTIAL	848,510	364,206	114,302	16,430	0	0	1,343,448
WIND - COMMERCIAL	2,741,103	873,304	1,717,716	15,998	0	0	5,348,122
COASTAL - RESIDENTIAL	1,208,975	374,896	373,711	98,552	4,500	0	2,060,633
COASTAL - COMMERCIAL	7,124,797	466,163	7,620,048	8,977,843	0	0	24,188,850
TOTAL	31,983,312	8,040,768	19,082,281	11,018,120	4,500	50,000	70,178,982
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	308,656	154,119	0	0	0	462,775
RESIDENTIAL - EC	0	3,153,397	974,565	65,214	0	0	4,193,176
COMMERCIAL - FIRE	0	5,708	0	0	0	0	5,708
COMMERCIAL - EC	0	3,988,513	81,130	0	0	0	4,069,643
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	712,131	375,612	79,000	0	0	1,166,743
HOMEOWNER - COASTAL	0	3,653,600	774,808	103,200	0	0	4,531,608
HO - BEACH WIND	0	6,565,461	2,301,496	1,123,770	8,000	50,000	10,048,727
HO - COASTAL WIND	0	18,818,705	6,503,234	1,478,620	1,340	5,000	26,806,899
WIND - RESIDENTIAL	0	1,576,315	253,010	62,429	0	0	1,891,754
WIND - COMMERCIAL	0	11,266,913	7,084,101	194,819	0	0	18,545,833
COASTAL - RESIDENTIAL	0	2,109,772	586,161	198,408	0	0	2,894,341
COASTAL - COMMERCIAL	0	23,080,179	9,459,745	7,552,720	0	0	40,092,644
TOTAL	0	75,239,350	28,547,981	10,858,180	9,340	55,000	114,709,851
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	608,988	744,959	38,377	0	0	0	1,392,325
RESIDENTIAL - EC	2,292,771	376,381	3,708,679	1,753,419	0	0	8,131,251
COMMERCIAL - FIRE	1	35,440	0	0	0	0	35,441
COMMERCIAL - EC	1,496,015	(107,380)	146,263	5,351	0	0	1,540,249
CRIME - RESIDENTIAL	0	8,812	0	0	0	0	8,812
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	281,675	(298,324)	1,135,919	89,037	0	0	1,208,307
HOMEOWNER - COASTAL	3,275,641	(419,351)	1,169,838	259,482	0	(680)	4,284,930
HO - BEACH WIND	2,303,157	(4,681,514)	5,156,257	1,066,174	(8,000)	0	3,836,074
HO - COASTAL WIND	12,163,347	(6,591,783)	13,405,535	4,841,303	283	177,708	23,996,393
WIND - RESIDENTIAL	849,770	(1,061,176)	325,864	631,067	0	(10,368)	735,157
WIND - COMMERCIAL	2,744,811	(9,291,436)	(3,983,930)	(154,266)	0	0	(10,684,820)
COASTAL - RESIDENTIAL	1,529,248	(613,866)	1,295,997	249,368	9,027	0	2,469,774
COASTAL - COMMERCIAL	7,310,209	(21,878,692)	529,847	2,935,915	0	0	(11,102,721)
TOTAL	34,855,634	(43,777,931)	22,928,647	11,676,850	1,310	166,660	25,851,170

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2020

IBNR TOTALS							
	2020	2019	2018	2017	2016	2015	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	340,068	0	0	0	0	0	340,068
RESIDENTIAL - EC	2,060,323	0	0	0	0	0	2,060,323
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,490,517	0	0	0	0	0	1,490,517
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	260,574	0	0	0	0	0	260,574
HOMEOWNER - COASTAL	2,942,868	0	0	0	0	0	2,942,868
HO - BEACH WIND	2,169,872	0	0	0	0	0	2,169,872
HO - COASTAL WIND	10,284,522	0	0	0	0	0	10,284,522
WIND - RESIDENTIAL	831,866	0	0	0	0	0	831,866
WIND - COMMERCIAL	2,740,303	0	0	0	0	0	2,740,303
COASTAL - RESIDENTIAL	1,158,395	0	0	0	0	0	1,158,395
COASTAL - COMMERCIAL	7,108,426	0	0	0	0	0	7,108,426
TOTAL	31,387,736	0	0	0	0	0	31,387,736
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	613,206	0	0	0	0	0	613,206
RESIDENTIAL - EC	2,902,703	0	0	0	0	0	2,902,703
COMMERCIAL - FIRE	9,997	0	0	0	0	0	9,997
COMMERCIAL - EC	2,666,461	0	0	0	0	0	2,666,461
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	360,139	0	0	0	0	0	360,139
HOMEOWNER - COASTAL	3,007,461	0	0	0	0	0	3,007,461
HO - BEACH WIND	2,658,934	0	0	0	0	0	2,658,934
HO - COASTAL WIND	11,758,982	0	0	0	0	0	11,758,982
WIND - RESIDENTIAL	939,294	0	0	0	0	0	939,294
WIND - COMMERCIAL	5,352,991	0	0	0	0	0	5,352,991
COASTAL - RESIDENTIAL	1,130,177	0	0	0	0	0	1,130,177
COASTAL - COMMERCIAL	11,073,092	0	0	0	0	0	11,073,092
TOTAL	42,473,439	0	0	0	0	0	42,473,439

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2020

QUARTER TO DATE							
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	18,689	2,910	0	0	0	0	21,599
RESIDENTIAL - EC	171,150	90,193	66,927	19,386	0	0	347,656
COMMERCIAL - FIRE	275	450	0	0	0	0	725
COMMERCIAL - EC	65,217	11,611	2,500	2,539	0	0	81,867
CRIME - RESIDENTIAL	0	360	0	0	0	0	360
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	37,400	7,053	3,126	(600)	0	0	46,979
HOMEOWNER - COASTAL	173,970	67,878	13,325	3,639	0	0	258,812
HO - BEACH WIND	221,974	55,539	147,638	30,474	0	2,210	457,834
HO - COASTAL WIND	963,661	458,424	247,080	49,734	0	4,203	1,723,102
WIND - RESIDENTIAL	44,176	5,669	4,644	2,510	0	0	56,999
WIND - COMMERCIAL	216,388	22,787	37,008	0	0	0	276,182
COASTAL - RESIDENTIAL	105,992	80,197	21,146	4,611	4,577	0	216,524
COASTAL - COMMERCIAL	1,423,883	19,808	38,110	25,884	0	0	1,507,686
TOTAL	3,442,777	822,878	581,504	138,177	4,577	6,412	4,996,326
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	39,565	5,370	19,455	0	0	0	64,390
RESIDENTIAL - EC	449,499	73,618	131,507	28,341	0	0	682,966
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	197,405	90,695	8,033	0	0	0	296,132
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	93,871	5,119	48,836	0	0	0	147,826
HOMEOWNER - COASTAL	471,255	127,379	87,205	15,307	0	0	701,147
HO - BEACH WIND	580,026	61,746	177,223	70,756	0	6,312	896,064
HO - COASTAL WIND	2,300,352	388,690	696,203	126,608	0	0	3,511,853
WIND - RESIDENTIAL	126,441	45,974	14,428	2,074	0	0	188,918
WIND - COMMERCIAL	596,177	110,238	216,830	2,019	0	0	925,265
COASTAL - RESIDENTIAL	217,905	47,324	47,174	12,440	568	0	325,411
COASTAL - COMMERCIAL	3,633,363	58,844	961,889	1,133,286	0	0	5,787,383
TOTAL	8,705,860	1,014,997	2,408,783	1,390,833	568	6,312	13,527,352
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	70,964	16,859	17,677	0	0	0	105,500
RESIDENTIAL - EC	607,015	63,776	215,957	59,191	0	0	945,939
COMMERCIAL - FIRE	1,434	287	0	0	0	0	1,720
COMMERCIAL - EC	314,098	149,209	8,446	0	0	0	471,753
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	90,670	5,547	46,200	0	0	0	142,417
HOMEOWNER - COASTAL	387,341	128,797	55,509	12,795	0	0	584,442
HO - BEACH WIND	580,955	51,982	201,860	66,284	0	5,735	906,816
HO - COASTAL WIND	2,220,840	336,198	719,814	156,917	0	0	3,433,769
WIND - RESIDENTIAL	140,890	42,127	24,265	7,906	0	0	215,188
WIND - COMMERCIAL	1,107,509	138,669	459,374	19,822	0	0	1,725,374
COASTAL - RESIDENTIAL	183,545	41,349	42,843	13,744	516	0	281,997
COASTAL - COMMERCIAL	3,534,988	47,861	967,239	1,044,591	0	0	5,594,680
TOTAL	9,240,249	1,022,659	2,759,185	1,381,251	516	5,735	14,409,594
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	(12,709)	(8,579)	1,777	0	0	0	(19,511)
RESIDENTIAL - EC	13,635	100,036	(17,523)	(11,464)	0	0	84,683
COMMERCIAL - FIRE	(1,159)	163	0	0	0	0	(995)
COMMERCIAL - EC	(51,476)	(46,904)	2,087	2,539	0	0	(93,754)
CRIME - RESIDENTIAL	0	360	0	0	0	0	360
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	40,602	6,625	5,761	(600)	0	0	52,388
HOMEOWNER - COASTAL	257,884	66,460	45,021	6,151	0	0	375,517
HO - BEACH WIND	221,045	65,303	123,001	34,946	0	2,786	447,082
HO - COASTAL WIND	1,043,173	510,916	223,469	19,425	0	4,203	1,801,185
WIND - RESIDENTIAL	29,728	9,517	(5,192)	(3,323)	0	0	30,729
WIND - COMMERCIAL	(294,945)	(5,643)	(205,536)	(17,803)	0	0	(523,927)
COASTAL - RESIDENTIAL	140,352	86,172	25,477	3,308	4,629	0	259,937
COASTAL - COMMERCIAL	1,522,259	30,791	32,760	114,578	0	0	1,700,389
TOTAL	2,908,388	815,217	231,102	147,759	4,629	6,989	4,114,084

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	32,008	10,578	545	0	0	0	43,131
RESIDENTIAL - EC	300,286	204,558	169,545	48,086	0	0	722,476
COMMERCIAL - FIRE	412	450	0	0	0	0	862
COMMERCIAL - EC	125,033	36,189	5,634	3,089	0	0	169,944
CRIME - RESIDENTIAL	0	1,250	0	0	0	0	1,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	57,618	17,913	6,288	2,590	0	0	84,409
HOMEOWNER - COASTAL	256,013	150,146	53,112	10,373	0	0	469,645
HO - BEACH WIND	341,213	121,747	244,862	84,993	888	6,557	800,260
HO - COASTAL WIND	1,437,187	908,270	576,396	164,443	0	9,168	3,095,463
WIND - RESIDENTIAL	71,736	16,221	21,623	2,675	0	0	112,254
WIND - COMMERCIAL	450,644	52,120	155,551	1,523	6,624	0	666,461
COASTAL - RESIDENTIAL	144,779	148,968	51,460	12,007	4,592	0	361,806
COASTAL - COMMERCIAL	2,201,552	64,919	188,336	16,350	40,394	0	2,511,552
TOTAL	5,418,481	1,733,329	1,473,352	346,129	52,498	15,725	9,039,513
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	39,565	5,370	19,455	0	0	0	64,390
RESIDENTIAL - EC	449,499	73,618	131,507	28,341	0	0	682,966
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	197,405	90,695	8,033	0	0	0	296,132
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	93,871	5,119	48,836	0	0	0	147,826
HOMEOWNER - COASTAL	471,255	127,379	87,205	15,307	0	0	701,147
HO - BEACH WIND	580,026	61,746	177,223	70,756	0	6,312	896,064
HO - COASTAL WIND	2,300,352	388,690	696,203	126,608	0	0	3,511,853
WIND - RESIDENTIAL	126,441	45,974	14,428	2,074	0	0	188,918
WIND - COMMERCIAL	596,177	110,238	216,830	2,019	0	0	925,265
COASTAL - RESIDENTIAL	217,905	47,324	47,174	12,440	568	0	325,411
COASTAL - COMMERCIAL	3,633,363	58,844	961,889	1,133,286	0	0	5,787,383
TOTAL	8,705,860	1,014,997	2,408,783	1,390,833	568	6,312	13,527,352
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	56,028	63,189	0	0	0	119,217
RESIDENTIAL - EC	0	446,916	146,185	9,782	0	0	602,883
COMMERCIAL - FIRE	0	1,471	0	0	0	0	1,471
COMMERCIAL - EC	0	555,946	11,358	0	0	0	567,304
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	98,997	52,586	11,060	0	0	162,643
HOMEOWNER - COASTAL	0	586,203	162,710	21,672	0	0	770,585
HO - BEACH WIND	0	922,289	345,224	168,566	1,200	7,422	1,444,701
HO - COASTAL WIND	0	2,581,006	845,420	192,221	174	728	3,619,549
WIND - RESIDENTIAL	0	275,710	63,253	15,607	0	0	354,570
WIND - COMMERCIAL	0	1,557,815	920,933	25,326	0	0	2,504,074
COASTAL - RESIDENTIAL	0	283,474	69,731	23,603	0	0	376,808
COASTAL - COMMERCIAL	0	3,201,723	1,229,767	981,854	0	0	5,413,344
TOTAL	0	10,567,578	3,910,356	1,449,691	1,374	8,150	15,937,149
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	71,573	(40,080)	(43,189)	0	0	0	(11,696)
RESIDENTIAL - EC	749,786	(168,740)	154,867	66,646	0	0	802,559
COMMERCIAL - FIRE	412	(1,021)	0	0	0	0	(609)
COMMERCIAL - EC	322,438	(429,062)	2,308	3,089	0	0	(101,227)
CRIME - RESIDENTIAL	0	1,250	0	0	0	0	1,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	151,489	(75,966)	2,538	(8,470)	0	0	69,592
HOMEOWNER - COASTAL	727,268	(308,678)	(22,393)	4,009	0	0	400,206
HO - BEACH WIND	921,239	(738,796)	76,862	(12,817)	(312)	5,447	251,623
HO - COASTAL WIND	3,737,539	(1,284,047)	427,179	98,830	(174)	8,440	2,987,767
WIND - RESIDENTIAL	198,177	(213,515)	(27,201)	(10,858)	0	0	(53,398)
WIND - COMMERCIAL	1,046,821	(1,395,456)	(548,553)	(21,784)	6,624	0	(912,349)
COASTAL - RESIDENTIAL	362,683	(87,183)	28,903	845	5,160	0	310,409
COASTAL - COMMERCIAL	5,834,916	(3,077,960)	(79,542)	167,782	40,394	0	2,885,590
TOTAL	14,124,341	(7,819,252)	(28,221)	287,270	51,693	13,887	6,629,717

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
BEACH FULL COVERAGE							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	351,588	0	58,998
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	0	0	0
			TOTAL	0	351,588	0	58,998
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	878,125	0	150,287
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	73,407	0	7,832
			TOTAL	0	951,532	0	158,119
BEACH WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	66,845	0	7,465
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	298,662	0	17,326
			TOTAL	0	365,507	0	24,791
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	224,699	0	31,897
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	808,070	0	78,956
			TOTAL	0	1,032,769	0	110,852
COASTAL WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	250,065	0	23,525
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	112,931	0	7,383
			TOTAL	0	362,996	0	30,908
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	762,462	0	76,771
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	29,009	0	4,894
			TOTAL	0	791,471	0	81,665

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2020

AS OF JUNE 30, 2020							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO-BEACH	0	20,713	0	3,785
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO-COASTAL	0	35,819	0	7,753
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND BEACH	0	816,833	0	59,637
1646	01/01/15 12/31/15	09/02/16 09/04/16	HO WIND COASTAL	0	697,701	0	112,689
			TOTAL	0	1,571,065	0	183,864
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO-BEACH	0	13,690	0	6,507
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO-COASTAL	0	139,435	0	18,192
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND BEACH	0	1,390,292	0	169,124
1646	01/01/16 12/31/16	09/02/16 09/04/16	HO WIND COASTAL	0	2,907,821	0	319,694
			TOTAL	0	4,451,238	0	513,517
			TOTAL HERMINE	0	9,878,167	0	1,162,715

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2020

AS OF JUNE 30, 2020							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MATTHEW							
BEACH FULL COVERAGE							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	852,038	0	130,017
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622	0	3,715
			TOTAL	0	906,660	0	133,732
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,628,583	0	576,192
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305	0	49,266
			TOTAL	0	3,959,888	0	625,458
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217	0	12,407
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611	0	14,943
			TOTAL	0	300,828	0	27,350
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648	0	100,845
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	294,961
			TOTAL	0	4,490,555	0	395,806
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,301
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933	0	32,001
			TOTAL	0	1,622,214	0	173,303
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,017,603	0	566,221
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,137,967	0	381,286
			TOTAL	0	7,155,570	0	947,507

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-BEACH	0	12,042	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	385,212	0	47,172
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,042,635	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,593,578	0	609,343
			TOTAL	0	6,033,468	0	784,159
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	110,003	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,570,553	0	159,747
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,453,907	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,551,271	0	2,651,512
			TOTAL	0	26,685,734	0	3,439,710
			TOTAL MATTHEW	0	51,154,916	0	6,527,025

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2020

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	222,019	28,278,260	5,585	1,487,497
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,378,924	0	61,946
			TOTAL	222,019	29,657,185	5,585	1,549,443
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	865,907	94,028,717	21,783	4,856,604
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	51,665	4,698,869	1,300	192,749
			TOTAL	917,573	98,727,586	23,082	5,049,353
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	16,430	5,660,565	413	251,573
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	15,998	11,407,452	402	502,813
			TOTAL	32,428	17,068,016	816	754,386
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	100,245	16,605,870	2,522	842,605
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	1,493,748	95,593,442	37,577	2,989,912
			TOTAL	1,593,993	112,199,312	40,098	3,832,517
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	93,553	26,314,019	2,353	1,995,612
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	8,977,843	42,029,073	225,846	1,687,901
			TOTAL	9,071,396	68,343,092	228,199	3,683,513
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	300,503	77,358,040	7,559	5,857,109
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	7,521,860	82,941,686	189,219	4,126,051
			TOTAL	7,822,362	160,299,727	196,779	9,983,160

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2020

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	0	1,355,785	0	74,971
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	121,265	10,165,811	3,051	632,840
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	558,030	34,191,170	14,038	1,815,765
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	984,145	171,360,805	24,757	11,093,109
			TOTAL	1,663,439	217,073,571	41,845	13,616,686
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	365,876	6,990,026	9,204	284,469
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	413,405	29,769,205	10,400	1,928,476
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,244,487	107,673,413	31,306	5,221,897
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	4,827,940	467,903,946	121,451	30,062,516
			TOTAL	6,851,707	612,336,589	172,361	37,497,358
TOTAL FLORENCE				28,174,918	1,315,705,077	708,766	75,966,415

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MICHAEL							
BEACH FULL COVERAGE							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	31,585	0	7,557
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	31,585	0	7,557
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	248,193	0	38,175
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	0	307,758	0	41,595
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,084
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	368
			TOTAL	0	6,697	0	1,452
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	64,279	0	7,198
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	52,294	0	10,628
			TOTAL	0	116,573	0	17,826
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	4,999	162,558	471	19,458
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	54,294	0	4,429
			TOTAL	4,999	216,852	471	23,887
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	488,670	0	65,087
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	207,745	0	12,665
			TOTAL	0	696,415	0	77,752

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,599
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	161,542	0	16,357
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	232,451	0	42,850
			TOTAL	0	413,230	0	62,772
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	9,805	0	2,000
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	25,138	0	5,766
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	4,999	735,838	471	70,105
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	2,494	1,761,044	235	205,862
			TOTAL	7,493	2,531,826	706	283,732
			TOTAL MICHAEL	12,492	4,320,936	1,178	516,572

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	156,389	2,342,402	7,175	193,564
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	11,968	194,371	549	12,438
			TOTAL	168,357	2,536,773	7,724	206,002
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	310,602	7,404,285	14,251	618,223
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	706,326	4,074,519	32,407	74,398
			TOTAL	1,016,929	11,478,804	46,658	692,621
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	269,324	645	24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	218,970	2,736,712	10,047	73,165
			TOTAL	233,026	3,006,036	10,692	98,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	359,402	1,023,131	16,490	92,343
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	865,807	2,459,213	39,725	147,416
			TOTAL	1,225,210	3,482,344	56,214	239,759
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	63,162	954,506	2,898	108,145
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	29,288	371,745	1,344	38,490
			TOTAL	92,450	1,326,250	4,242	146,635
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	270,162	2,237,632	12,395	262,711
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	358,127	971,676	16,431	94,041
			TOTAL	628,289	3,209,308	28,827	356,752

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	0	154,932	0	11,284
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	518,436	0	39,965
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	154,471	1,944,215	7,087	187,192
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	562,004	7,195,888	25,786	621,304
			TOTAL	716,474	9,813,471	32,873	859,746
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	326,370	0	35,070
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	36,842	1,121,855	1,690	125,098
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	358,224	5,772,556	16,436	527,882
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	1,911,080	14,353,698	87,683	1,432,938
			TOTAL	2,306,146	21,574,478	105,809	2,120,988
			TOTAL DORIAN	6,386,882	56,427,463	293,040	4,720,519

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2020

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	307,323,070	559	0	0	1,837,122,366	4,629	0	0	134,441,039	1,365	2,278,886,475	6,553
BRUNSWICK	1,462,698,221	5,748	149,721,290	257	529,015,210	958	1,718,808,002	3,681	7,120,461,152	16,256	145,120,361	551	353,833,470	2,762	11,479,657,706	30,213
CAMDEN	0	0	0	0	51,021,420	89	0	0	590,038,455	1,374	0	0	35,144,790	288	676,204,665	1,751
CARTERET	665,055,189	4,586	136,089,508	235	451,910,395	927	1,296,562,437	2,864	3,909,409,131	9,683	142,395,789	690	327,830,310	2,309	6,929,252,759	21,294
CHOWAN	0	0	0	0	51,079,720	101	0	0	780,857,836	1,825	0	0	69,117,538	678	901,055,094	2,604
CRAVEN	0	0	0	0	687,051,578	1,365	0	0	3,763,471,481	9,957	0	0	289,228,216	2,235	4,739,751,275	13,557
CURRITUCK	558,936,850	1,370	36,713,860	43	178,356,780	300	695,930,707	922	1,594,882,524	3,611	44,593,180	100	102,861,026	755	3,212,274,927	7,101
DARE	2,222,486,327	8,541	501,344,370	776	143,672,070	230	3,417,308,190	6,789	621,102,553	1,304	248,006,341	837	23,062,980	140	7,176,982,831	18,617
HYDE	91,182,037	385	8,311,330	13	18,233,080	39	89,335,140	185	118,650,810	344	12,873,877	53	23,781,688	250	362,367,962	1,269
JONES	0	0	0	0	39,042,800	79	0	0	290,137,751	824	0	0	31,020,740	335	360,201,291	1,238
NEW HANOVER	475,321,510	2,062	223,408,850	409	1,393,875,710	2,508	889,078,066	1,821	10,913,773,205	24,078	91,881,019	348	640,552,495	3,420	14,627,890,855	34,646
ONSLow	178,301,701	926	35,320,530	59	725,242,890	1,493	290,495,285	620	6,132,343,929	16,722	33,796,330	141	909,548,057	6,048	8,305,048,722	26,009
PAMLICO	0	0	0	0	71,272,710	120	0	0	817,385,955	1,855	0	0	67,797,270	530	956,455,935	2,505
PASQUOTANK	0	0	0	0	193,194,930	399	0	0	1,321,208,838	3,468	0	0	140,179,780	1,222	1,654,583,548	5,089
PENDER	292,214,447	1,196	36,297,600	57	297,732,800	530	410,034,128	812	2,713,698,553	6,329	46,492,182	173	233,493,000	1,768	4,029,962,710	10,865
PERQUIMANS	0	0	0	0	75,478,494	142	0	0	694,133,426	1,613	0	0	56,156,487	574	825,768,407	2,329
TYRRELL	0	0	0	0	18,203,230	36	0	0	148,321,160	438	0	0	18,264,189	211	184,788,579	685
WASHINGTON	0	0	0	0	47,456,249	104	0	0	343,382,429	918	0	0	35,791,458	424	426,630,136	1,446
TOTAL	5,946,196,282	24,814	1,127,207,338	1,849	5,279,163,136	9,979	8,807,551,955	17,694	43,710,381,554	105,228	765,159,079	2,893	3,492,104,533	25,314	69,127,763,877	187,771

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	0	0	0	0	232,890,394	965	232,890,394	965
BRUNSWICK	28,506,550	87	191,878,999	374	478,294,075	1,327	698,679,624	1,788
CAMDEN	0	0	0	0	50,162,370	135	50,162,370	135
CARTERET	81,407,876	187	406,997,239	638	683,368,066	1,639	1,171,773,181	2,464
CHOWAN	0	0	0	0	128,449,033	391	128,449,033	391
CRAVEN	0	0	0	0	793,645,499	1,931	793,645,499	1,931
CURRITUCK	14,732,100	34	75,181,288	236	148,412,697	518	238,326,085	788
DARE	185,519,704	514	684,994,882	1,190	109,158,665	224	979,673,251	1,928
HYDE	20,332,461	46	29,964,035	70	19,956,225	91	70,252,721	207
JONES	0	0	0	0	44,216,445	204	44,216,445	204
NEW HANOVER	83,714,998	199	272,059,429	381	983,083,010	2,005	1,338,857,437	2,585
ONSLow	5,961,950	31	26,463,456	40	888,664,265	2,640	921,089,671	2,711
PAMLICO	0	0	0	0	83,415,284	302	83,415,284	302
PASQUOTANK	0	0	0	0	270,913,929	809	270,913,929	809
PENDER	15,412,360	39	48,219,812	82	189,840,388	696	253,472,560	817
PERQUIMANS	0	0	0	0	61,489,548	290	61,489,548	290
TYRRELL	0	0	0	0	19,677,349	106	19,677,349	106
WASHINGTON	0	0	0	0	57,059,015	196	57,059,015	196
TOTAL	435,587,999	1,137	1,735,759,140	3,011	5,242,696,257	14,469	7,414,043,396	18,617

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,511,776,869	7,518
BRUNSWICK	12,178,337,330	32,001
CAMDEN	726,367,035	1,886
CARTERET	8,101,025,940	23,758
CHOWAN	1,029,504,127	2,995
CRAVEN	5,533,396,774	15,488
CURRITUCK	3,450,601,012	7,889
DARE	8,156,656,082	20,545
HYDE	432,620,683	1,476
JONES	404,417,736	1,442
NEW HANOVER	15,966,748,292	37,231
ONSLow	9,226,138,393	28,720
PAMLICO	1,039,871,219	2,807
PASQUOTANK	1,925,497,477	5,898
PENDER	4,283,435,270	11,682
PERQUIMANS	887,257,955	2,619
TYRRELL	204,465,928	791
WASHINGTON	483,689,151	1,642
TOTAL	76,541,807,273	206,388

* 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.