



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
March 31, 2018

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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, 2018

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	89,105,820	0	0	89,105,820
CASH EQUIVALENTS	43,544,838	0	0	43,544,838
INVESTMENTS	1,646,705,750	0	0	1,646,705,750
INTEREST INCOME DUE OR ACCRUED	8,280,810	0	0	8,280,810
FIXED ASSETS	209,489	0	(209,489)	0
DATA PROCESSING EQUIPMENT	18,668,983	0	0	18,668,983
ACCOUNTS RECEIVABLE - OTHER	21,110,884	0	0	21,110,884
PREPAID EXPENSE	58,387	0	(58,387)	0
TOTAL ASSETS	1,827,684,961	0	(267,876)	1,827,417,085
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				403,800
ACCOUNTS PAYABLE - FAIR				1,227,245
PREMIUM SUSPENSE				575,268
PREMIUM REFUND				90,773
COMMISSION PAYABLE				4,719,620
ACCRUAL-PREMIUM TAX				1,348,751
ACCRUAL-POST RETIREMENT				5,362,028
ACCRUAL-PENSION				2,979,322
ACCRUAL-RENT				405,887
CLAIMS PAYABLE				114,467
PREPAID PREMIUMS				14,403,398
UNCLAIMED CHECKS				2,777,926
TOTAL LIABILITIES				34,408,485
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				5,540,924
UNPAID LAE RESERVES				2,105,390
UNEARNED PREMIUMS				159,229,849
TOTAL RESERVES				166,876,163
SURPLUS				1,626,132,437
TOTAL LIABILITIES & SURPLUS				1,827,417,085

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED MARCH 31, 2018

	YEAR TO TO DATE
UNDERWRITING INCOME	
PREMIUMS EARNED	85,788,326
CEDED REINSURANCE PREMIUMS	8,524,000
NET PREMIUMS EARNED	77,264,326
DEDUCTIONS	
LOSSES INCURRED	3,871,463
LOSS EXPENSE INCURRED	2,456,298
OPERATING EXPENSE INCURRED	13,713,929
PREMIUM TAXES	2,003,301
TOTAL DEDUCTIONS	22,044,991
OTHER INCOME	
PREMIUM CHARGED OFF	(23,335)
SERVICE CHARGES	95,598
MISCELLANEOUS INCOME	323
NET UNDERWRITING GAIN OR (LOSS)	55,291,921
INVESTMENT INCOME	
INVESTMENT INCOME	8,566,892
NET INCOME OR (LOSS)	63,858,813
SURPLUS ACCOUNT	
SURPLUS (PRIOR PERIOD)	1,543,126,366
NET INCOME OR (LOSS)	63,858,813
CHANGE IN ASSETS NOT ADMITTED	19,147,258
NET CHANGE IN SURPLUS	83,006,071
SURPLUS (CURRENT PERIOD)	1,626,132,437

The Aggregate Liability for the Association as of March 31, 2018 is \$75,638,388,691.

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT
 FOR THE PERIOD ENDED MARCH 31, 2018

	YEAR TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
INCOME RECEIVED							
PREMIUMS WRITTEN	73,644,017	(2,375,942)	0	0	0	0	71,268,075
CEDED REINSURANCE	0	(8,524,000)	0	0	0	0	(8,524,000)
INTEREST RECEIVED	8,566,892	0	0	0	0	0	8,566,892
PREMIUM CHARGED OFF	(23,335)	0	0	0	0	0	(23,335)
SERVICE CHARGES	95,598	0	0	0	0	0	95,598
MISCELLANEOUS INCOME	323	0	0	0	0	0	323
TOTAL INCOME	82,283,495	(10,899,942)	0	0	0	0	71,383,553
EXPENSES PAID							
LOSSES	185,940	4,636,946	798,992	161,846	(62,539)	2,173	5,723,358
LOSS ADJUSTMENT EXPENSES	1,859,976	498,368	133,407	9,634	4,172	5,389	2,510,946
COMMISSION	10,318,663	(308,872)	0	0	0	0	10,009,791
PREMIUM TAX	2,003,301	0	0	0	0	0	2,003,301
ADMINISTRATIVE EXPENSES	3,704,138	0	0	0	0	0	3,704,138
TOTAL EXPENSES PAID	18,072,018	4,826,442	932,399	171,480	(58,367)	7,562	23,951,534
NET CASH CHANGE	64,211,477	(15,726,384)	(932,399)	(171,480)	58,367	(7,562)	47,432,019
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	3,905,977	1,442,885	116,977	63,496	6,589	5,000	5,540,924
LOSS ADJUSTMENT EXPENSES	1,483,220	549,889	43,410	24,585	2,437	1,849	2,105,390
UNEARNED PREMIUMS	64,800,130	94,429,719	0	0	0	0	159,229,849
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	6,741,054	599,266	47,499	0	5,000	7,392,819
LOSS ADJUSTMENT EXPENSES	0	2,024,046	118,243	16,528	0	1,221	2,160,038
UNEARNED PREMIUMS	0	173,750,100	0	0	0	0	173,750,100
NET RESERVE CHANGE	(70,189,327)	86,092,707	557,122	(24,054)	(9,026)	(628)	16,426,794
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	19,147,258	0	0	0	0	0	19,147,258
TOTAL NET OTHER CHANGES	19,147,258	0	0	0	0	0	19,147,258
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	13,169,408	70,366,323	(375,277)	(195,534)	49,341	(8,190)	83,006,071

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF MARCH 31, 2018

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	24,104,865	2,453,835	42,618,881	4,466,436	114,471,020	16,872,925	195,991,456	20,749,902
CEDED REINSURANCE	0	0	0	0	(11,606,329)	(2,377,564)	(14,830,911)	(2,439,863)
INTEREST RECEIVED	2,804,081	285,451	4,957,787	519,573	9,962,669	1,470,645	17,077,976	1,804,361
MISCELLANEOUS INCOME	23,759	2,419	42,007	4,402	99,674	14,713	170,861	18,052
TOTAL INCOME	26,932,705	2,741,705	47,618,675	4,990,411	112,927,034	15,980,719	198,409,382	20,132,452
EXPENSES PAID								
LOSSES	38,909	9,160	130,581	7,290	4,647,358	49,831	5,274,483	201,889
LOSS ADJUSTMENT EXPENSES	628,151	56,975	1,037,717	137,133	1,863,066	508,250	4,276,351	309,261
COMMISSION	3,418,800	328,819	5,961,553	609,493	14,749,788	2,126,513	25,357,442	2,670,445
PREMIUM TAX	655,712	66,750	1,159,340	121,498	3,189,854	470,872	5,468,039	577,722
ADMINISTRATIVE EXPENSES	1,212,424	123,423	2,143,639	224,652	2,914,351	430,203	4,995,771	527,825
TOTAL EXPENSES PAID	5,953,996	585,127	10,432,830	1,100,066	27,364,417	3,585,669	45,372,086	4,287,142
NET CASH CHANGE	20,978,709	2,156,578	37,185,845	3,890,345	85,562,617	12,395,050	153,037,296	15,845,310
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,201,127	24,170	2,607,612	73,068	452,157	2,999	968,736	18,993
LOSS ADJUSTMENT EXPENSES	456,717	9,217	990,078	27,208	176,042	1,180	367,210	5,457
UNEARNED PREMIUMS	21,302,603	2,101,583	37,522,355	3,873,589	30,764,500	3,993,004	54,267,652	5,404,563
NET RESERVE CHANGE	22,960,447	2,134,970	41,120,045	3,973,865	31,392,699	3,997,183	55,603,598	5,429,013
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,267,204	637,991	11,080,801	1,161,262	(2,548,062)	(376,133)	(4,367,880)	(461,485)
MINIMUM PENSION LIABILITY	0	0	0	0	(104,593)	(15,440)	(179,293)	(18,943)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,267,204	637,991	11,080,801	1,161,262	(2,652,655)	(391,573)	(4,547,173)	(480,428)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	4,285,466	659,599	7,146,601	1,077,742	51,517,263	8,006,294	92,886,525	9,935,869

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF MARCH 31, 2018

	2016				2015			
	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
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)
INTEREST RECEIVED	9,170,899	1,509,554	15,564,222	1,632,548	6,591,113	1,092,893	10,226,103	1,102,324
MISCELLANEOUS INCOME	116,949	19,250	198,479	20,819	136,994	22,715	212,546	22,911
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
EXPENSES PAID								
LOSSES	16,465,017	6,471,109	36,845,966	3,500,227	9,903,573	1,066,564	20,959,566	1,319,232
LOSS ADJUSTMENT EXPENSES	3,534,600	519,742	9,039,207	534,810	3,317,887	424,413	5,636,026	285,725
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
PREMIUM TAX	3,412,345	561,681	5,791,198	607,445	3,755,611	622,729	5,826,825	628,103
ADMINISTRATIVE EXPENSES	3,128,739	514,999	5,309,881	556,959	2,931,836	486,137	4,548,739	490,332
TOTAL EXPENSES PAID	42,226,351	10,621,796	83,654,009	8,113,069	37,356,421	5,487,149	64,056,324	5,681,833
NET CASH CHANGE	59,699,036	4,413,148	101,242,835	9,231,284	58,859,101	7,984,276	97,590,283	8,258,697
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	29,498	4,999	74,982	7,498	47,499	0	15,997	0
LOSS ADJUSTMENT EXPENSES	11,450	1,966	27,840	2,154	18,571	0	6,014	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	40,948	6,965	102,822	9,652	66,070	0	22,011	0
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)
MINIMUM PENSION LIABILITY	96,900	15,950	164,452	17,250	(110,067)	(18,251)	(170,769)	(18,408)
CHANGE IN UNREALIZED GAIN/LOSS	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)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	57,997,685	4,132,876	98,322,090	8,926,058	56,736,440	7,643,266	94,377,473	7,914,745

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF MARCH 31, 2018

	2014				2013				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	141,370,854	23,477,861	218,057,767	22,945,215	130,025,240	23,661,313	208,179,310	23,248,639	1,968,912,774
CEDED REINSURANCE	(58,464,604)	(16,012,789)	(66,757,628)	(15,213,553)	(69,964,291)	(18,245,521)	(81,858,327)	(17,055,596)	(574,208,938)
INTEREST RECEIVED	5,960,455	979,414	9,199,146	965,333	4,712,755	852,152	7,548,381	831,660	116,821,495
MISCELLANEOUS INCOME	133,426	21,924	205,925	21,609	111,397	20,143	178,424	19,658	1,839,056
TOTAL INCOME	89,000,131	8,466,410	160,705,210	8,718,604	64,885,101	6,288,087	134,047,788	7,044,361	1,513,364,387
EXPENSES PAID									
LOSSES	9,971,307	1,269,341	14,226,410	812,925	7,034,789	4,953,790	12,672,629	1,506,268	159,338,214
LOSS ADJUSTMENT EXPENSES	2,346,907	419,159	4,598,159	656,078	2,538,130	614,072	3,589,471	688,409	47,559,699
COMMISSION	18,382,775	3,030,590	28,353,209	3,081,774	16,966,581	3,002,772	27,234,610	3,059,143	256,534,036
PREMIUM TAX	3,972,070	652,685	6,130,347	643,302	3,647,549	659,543	5,842,250	643,683	55,107,153
ADMINISTRATIVE EXPENSES	2,983,782	490,291	4,605,060	483,242	2,723,213	492,406	4,361,748	480,566	47,160,218
TOTAL EXPENSES PAID	37,656,841	5,862,066	57,913,185	5,677,321	32,910,262	9,722,583	53,700,708	6,378,069	565,699,320
NET CASH CHANGE	51,343,290	2,604,344	102,792,025	3,041,283	31,974,839	(3,434,496)	80,347,080	666,292	947,665,067
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	6,589	0	0	0	5,000	0	5,540,924
LOSS ADJUSTMENT EXPENSES	0	0	2,437	0	0	0	1,849	0	2,105,390
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	159,229,849
NET RESERVE CHANGE	0	0	9,026	0	0	0	6,849	0	166,876,163
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(74,739)	(12,281)	(115,349)	(12,104)	(85,899)	(15,532)	(137,582)	(15,159)	(31,563)
MINIMUM PENSION LIABILITY	(478,739)	(78,666)	(738,869)	(77,535)	192,201	34,753	307,847	33,918	(1,146,302)
CHANGE IN UNREALIZED GAIN/LOSS	(73,947)	(12,151)	(114,126)	(11,976)	71,714	12,967	114,864	12,655	0
TOTAL NET OTHER CHANGES	(627,425)	(103,098)	(968,344)	(101,615)	178,016	32,188	285,129	31,414	(1,177,865)
SETTLEMENT ROLL FORWARD	0	0	0	0	399,279,284	34,040,383	379,671,114	33,530,617	846,521,398
SURPLUS	50,715,865	2,501,246	101,814,655	2,939,668	431,432,139	30,638,075	460,296,474	34,228,323	1,626,132,437

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED MARCH 31, 2018

	YEAR TO DATE		
	2018	2017	TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	1,079,199	(34,283)	1,044,916
RESIDENTIAL - EC	9,356,823	(332,021)	9,024,802
COMMERCIAL - FIRE	76,387	(1,624)	74,763
COMMERCIAL - EC	388,979	(62,853)	326,126
CRIME - RESIDENTIAL	57,672	2,103	59,775
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	941,283	(36,093)	905,190
HOMEOWNER - COASTAL	2,598,009	(122,187)	2,475,822
HO - BEACH WIND	11,651,849	(267,592)	11,384,257
HO - COASTAL WIND	36,225,992	(1,173,822)	35,052,170
WIND - RESIDENTIAL	1,018,039	(33,592)	984,447
WIND - COMMERCIAL	1,988,469	(63,848)	1,924,621
COASTAL - RESIDENTIAL	3,794,880	(140,880)	3,654,000
COASTAL - COMMERCIAL	4,466,436	(109,250)	4,357,186
TOTAL	73,644,017	(2,375,942)	71,268,075
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	2,497,112	2,497,112
RESIDENTIAL - EC	0	21,481,412	21,481,412
COMMERCIAL - FIRE	0	161,807	161,807
COMMERCIAL - EC	0	1,394,618	1,394,618
CRIME - RESIDENTIAL	0	132,262	132,262
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	0	2,027,019	2,027,019
HOMEOWNER - COASTAL	0	5,883,308	5,883,308
HO - BEACH WIND	0	28,382,255	28,382,255
HO - COASTAL WIND	0	84,854,485	84,854,485
WIND - RESIDENTIAL	0	2,434,387	2,434,387
WIND - COMMERCIAL	0	6,233,188	6,233,188
COASTAL - RESIDENTIAL	0	8,344,299	8,344,299
COASTAL - COMMERCIAL	0	9,923,948	9,923,948
TOTAL	0	173,750,100	173,750,100
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	955,461	1,333,262	2,288,723
RESIDENTIAL - EC	8,282,804	11,489,304	19,772,108
COMMERCIAL - FIRE	67,650	85,840	153,490
COMMERCIAL - EC	338,316	735,218	1,073,534
CRIME - RESIDENTIAL	50,861	71,686	122,547
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	825,489	1,120,748	1,946,237
HOMEOWNER - COASTAL	2,283,659	3,263,803	5,547,462
HO - BEACH WIND	10,287,057	15,430,720	25,717,777
HO - COASTAL WIND	31,917,659	46,353,514	78,271,173
WIND - RESIDENTIAL	900,931	1,318,780	2,219,711
WIND - COMMERCIAL	1,695,617	3,171,946	4,867,563
COASTAL - RESIDENTIAL	3,321,037	4,650,335	7,971,372
COASTAL - COMMERCIAL	3,873,589	5,404,563	9,278,152
TOTAL	64,800,130	94,429,719	159,229,849
EARNED PREMIUMS			
RESIDENTIAL - FIRE	123,738	1,129,567	1,253,305
RESIDENTIAL - EC	1,074,019	9,660,087	10,734,106
COMMERCIAL - FIRE	8,737	74,343	83,080
COMMERCIAL - EC	50,663	596,547	647,210
CRIME - RESIDENTIAL	6,811	62,679	69,490
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	115,794	870,178	985,972
HOMEOWNER - COASTAL	314,350	2,497,318	2,811,668
HO - BEACH WIND	1,364,792	12,683,943	14,048,735
HO - COASTAL WIND	4,308,333	37,327,149	41,635,482
WIND - RESIDENTIAL	117,108	1,082,015	1,199,123
WIND - COMMERCIAL	292,852	2,997,394	3,290,246
COASTAL - RESIDENTIAL	473,843	3,553,084	4,026,927
COASTAL - COMMERCIAL	592,847	4,410,135	5,002,982
TOTAL	8,843,887	76,944,439	85,788,326

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED MARCH 31, 2018

	YEAR TO DATE		
	2018	2017	TOTAL
CEDED REINSURANCE PREMIUM			
RESIDENTIAL - FIRE	0	0	0
RESIDENTIAL - EC	0	1,311,916	1,311,916
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	77,260	77,260
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	0	72,791	72,791
HOMEOWNER - COASTAL	0	141,303	141,303
HO - BEACH WIND	0	1,618,047	1,618,047
HO - COASTAL WIND	0	3,459,795	3,459,795
WIND - RESIDENTIAL	0	169,489	169,489
WIND - COMMERCIAL	0	560,391	560,391
COASTAL - RESIDENTIAL	0	448,186	448,186
COASTAL - COMMERCIAL	0	664,822	664,822
TOTAL	0	8,524,000	8,524,000
NET EARNED PREMIUM			
RESIDENTIAL - FIRE	123,738	1,129,567	1,253,305
RESIDENTIAL - EC	1,074,019	8,348,171	9,422,190
COMMERCIAL - FIRE	8,737	74,343	83,080
COMMERCIAL - EC	50,663	519,287	569,950
CRIME - RESIDENTIAL	6,811	62,679	69,490
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	115,794	797,387	913,181
HOMEOWNER - COASTAL	314,350	2,356,015	2,670,365
HO - BEACH WIND	1,364,792	11,065,896	12,430,688
HO - COASTAL WIND	4,308,333	33,867,354	38,175,687
WIND - RESIDENTIAL	117,108	912,526	1,029,634
WIND - COMMERCIAL	292,852	2,437,003	2,729,855
COASTAL - RESIDENTIAL	473,843	3,104,898	3,578,741
COASTAL - COMMERCIAL	592,847	3,745,313	4,338,160
TOTAL	8,843,887	68,420,439	77,264,326

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED MARCH 31, 2018

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	0	491,803	82,111	0	(71,147)	0	502,767
RESIDENTIAL - EC	38,760	1,650,253	156,604	28,311	0	0	1,873,928
COMMERCIAL - FIRE	0	10,167	0	0	0	0	10,167
COMMERCIAL - EC	9,160	13,915	7,771	0	0	0	30,846
CRIME - RESIDENTIAL	0	752	0	0	0	0	752
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	118,977	(4,605)	0	0	0	114,372
HOMEOWNER - COASTAL	11,204	676,518	35,583	0	0	0	723,305
HO - BEACH WIND	149	153,147	55,798	91,421	0	0	300,515
HO - COASTAL WIND	88,814	1,197,761	393,455	27,467	8,608	2,173	1,718,278
WIND - RESIDENTIAL	0	1,157	15,000	0	0	0	16,157
WIND - COMMERCIAL	0	2,896	10,703	0	0	0	13,599
COASTAL - RESIDENTIAL	30,563	224,103	14,172	14,647	0	0	283,485
COASTAL - COMMERCIAL	7,290	95,497	32,400	0	0	0	135,187
TOTAL	185,940	4,636,946	798,992	161,846	(62,539)	2,173	5,723,358
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	156,883	75,995	0	0	0	0	232,878
RESIDENTIAL - EC	604,489	243,414	17,500	0	0	0	865,403
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	7,658	0	0	0	0	0	7,658
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	91,855	16,996	0	27,499	0	0	136,350
HOMEOWNER - COASTAL	565,111	262,933	2,499	0	0	0	830,543
HO - BEACH WIND	317,138	109,754	11,998	20,000	0	0	458,890
HO - COASTAL WIND	1,665,658	564,147	69,984	10,998	6,589	5,000	2,322,376
WIND - RESIDENTIAL	30,762	5,998	0	0	0	0	36,760
WIND - COMMERCIAL	16,511	2,999	4,999	0	0	0	24,509
COASTAL - RESIDENTIAL	376,843	141,656	2,499	4,999	0	0	525,997
COASTAL - COMMERCIAL	73,068	18,993	7,498	0	0	0	99,559
TOTAL	3,905,977	1,442,885	116,977	63,496	6,589	5,000	5,540,924
OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,280,560	0	0	0	0	1,280,560
RESIDENTIAL - EC	0	1,001,053	120,850	2,499	0	0	1,124,402
COMMERCIAL - FIRE	0	1	0	0	0	0	1
COMMERCIAL - EC	0	44,769	0	0	0	0	44,769
CRIME - RESIDENTIAL	0	44,769	0	0	0	0	44,769
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	249,596	0	25,000	0	0	274,596
HOMEOWNER - COASTAL	0	1,086,262	14,996	0	0	0	1,101,258
HO - BEACH WIND	0	362,322	23,495	20,000	0	0	405,817
HO - COASTAL WIND	0	668,101	46,989	0	0	5,000	720,090
WIND - RESIDENTIAL	0	14,919	0	0	0	0	14,919
WIND - COMMERCIAL	0	1,639,803	329,940	0	0	0	1,969,743
COASTAL - RESIDENTIAL	0	45,229	5,498	0	0	0	50,727
COASTAL - COMMERCIAL	0	303,670	57,498	0	0	0	361,168
TOTAL	0	6,741,054	599,266	47,499	0	5,000	7,392,819
INCURRED LOSSES							
RESIDENTIAL - FIRE	156,883	(712,762)	82,111	0	(71,147)	0	(544,915)
RESIDENTIAL - EC	643,249	892,614	53,254	25,812	0	0	1,614,929
COMMERCIAL - FIRE	1	10,166	0	0	0	0	10,167
COMMERCIAL - EC	16,818	(30,854)	7,771	0	0	0	(6,265)
CRIME - RESIDENTIAL	0	(44,017)	0	0	0	0	(44,017)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	91,855	(113,623)	(4,605)	2,499	0	0	(23,874)
HOMEOWNER - COASTAL	576,315	(146,811)	23,086	0	0	0	452,590
HO - BEACH WIND	317,287	(99,421)	44,301	91,421	0	0	353,588
HO - COASTAL WIND	1,754,472	1,093,807	416,450	38,465	15,197	2,173	3,320,564
WIND - RESIDENTIAL	30,762	(7,764)	15,000	0	0	0	37,998
WIND - COMMERCIAL	16,511	(1,633,908)	(314,238)	0	0	0	(1,931,635)
COASTAL - RESIDENTIAL	407,406	320,530	11,173	19,646	0	0	758,755
COASTAL - COMMERCIAL	80,358	(189,180)	(17,600)	0	0	0	(126,422)
TOTAL	4,091,917	(661,223)	316,703	177,843	(55,950)	2,173	3,871,463

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED MARCH 31, 2018

IBNR TOTALS							
	2018	2017	2016	2015	2014	2013	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	156,884	0	0	0	0	0	156,884
RESIDENTIAL - EC	582,997	0	0	0	0	0	582,997
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	5,159	0	0	0	0	0	5,159
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	91,855	0	0	0	0	0	91,855
HOMEOWNER - COASTAL	559,513	0	0	0	0	0	559,513
HO - BEACH WIND	309,141	0	0	0	0	0	309,141
HO - COASTAL WIND	1,564,518	0	0	0	0	0	1,564,518
WIND - RESIDENTIAL	24,764	0	0	0	0	0	24,764
WIND - COMMERCIAL	16,511	0	0	0	0	0	16,511
COASTAL - RESIDENTIAL	354,349	0	0	0	0	0	354,349
COASTAL - COMMERCIAL	67,070	0	0	0	0	0	67,070
TOTAL	3,732,762	0	0	0	0	0	3,732,762
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	1,066,062	0	0	0	0	1,066,062
RESIDENTIAL - EC	0	936,060	0	0	0	0	936,060
COMMERCIAL - FIRE	0	1	0	0	0	0	1
COMMERCIAL - EC	0	37,270	0	0	0	0	37,270
CRIME - RESIDENTIAL	0	37,270	0	0	0	0	37,270
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	228,600	0	0	0	0	228,600
HOMEOWNER - COASTAL	0	916,793	0	0	0	0	916,793
HO - BEACH WIND	0	337,841	0	0	0	0	337,841
HO - COASTAL WIND	0	599,472	0	0	0	0	599,472
WIND - RESIDENTIAL	0	12,420	0	0	0	0	12,420
WIND - COMMERCIAL	0	1,639,803	0	0	0	0	1,639,803
COASTAL - RESIDENTIAL	0	42,230	0	0	0	0	42,230
COASTAL - COMMERCIAL	0	300,671	0	0	0	0	300,671
TOTAL	0	6,154,493	0	0	0	0	6,154,493

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED MARCH 31, 2018

	YEAR TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	44,338	14,640	1,629	0	200	0	60,807
RESIDENTIAL - EC	376,256	113,147	12,012	3,704	0	5,389	510,508
COMMERCIAL - FIRE	2,059	765	0	0	0	0	2,824
COMMERCIAL - EC	21,500	5,115	1,640	0	0	0	28,255
CRIME - RESIDENTIAL	3,230	1,200	0	0	0	0	4,430
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	36,606	12,724	0	875	0	0	50,205
HOMEOWNER - COASTAL	212,625	68,044	5,081	0	2,957	0	288,707
HO - BEACH WIND	118,295	33,961	8,828	125	0	0	161,209
HO - COASTAL WIND	690,996	194,754	35,485	4,498	1,015	0	926,748
WIND - RESIDENTIAL	49,426	2,718	15,642	0	0	0	67,786
WIND - COMMERCIAL	33,416	620	11,793	0	0	0	45,829
COASTAL - RESIDENTIAL	134,096	39,638	2,390	432	0	0	176,556
COASTAL - COMMERCIAL	137,133	11,042	38,907	0	0	0	187,082
TOTAL	1,859,976	498,368	133,407	9,634	4,172	5,389	2,510,946
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	59,610	29,889	0	0	0	0	89,499
RESIDENTIAL - EC	229,870	94,548	6,797	0	0	0	331,215
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,943	0	0	0	0	0	2,943
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	34,902	6,685	0	10,815	0	0	52,402
HOMEOWNER - COASTAL	214,801	103,411	983	0	0	0	319,195
HO - BEACH WIND	120,566	42,561	4,653	7,756	0	0	175,536
HO - COASTAL WIND	631,878	208,654	25,884	4,068	2,437	1,849	874,770
WIND - RESIDENTIAL	11,769	2,359	0	0	0	0	14,128
WIND - COMMERCIAL	6,274	1,180	1,966	0	0	0	9,420
COASTAL - RESIDENTIAL	143,399	55,145	973	1,946	0	0	201,463
COASTAL - COMMERCIAL	27,208	5,457	2,154	0	0	0	34,819
TOTAL	1,483,220	549,889	43,410	24,585	2,437	1,849	2,105,390
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	397,643	0	0	0	0	397,643
RESIDENTIAL - EC	0	300,497	47,265	977	0	0	348,739
COMMERCIAL - FIRE	0	1	0	0	0	0	1
COMMERCIAL - EC	0	13,901	0	0	0	0	13,901
CRIME - RESIDENTIAL	0	13,901	0	0	0	0	13,901
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	75,436	0	9,832	0	0	85,268
HOMEOWNER - COASTAL	0	335,436	5,842	0	0	0	341,278
HO - BEACH WIND	0	106,282	6,719	5,719	0	0	118,720
HO - COASTAL WIND	0	192,924	11,474	0	0	1,221	205,619
WIND - RESIDENTIAL	0	4,633	0	0	0	0	4,633
WIND - COMMERCIAL	0	481,885	38,867	0	0	0	520,752
COASTAL - RESIDENTIAL	0	12,763	648	0	0	0	13,411
COASTAL - COMMERCIAL	0	88,744	7,428	0	0	0	96,172
TOTAL	0	2,024,046	118,243	16,528	0	1,221	2,160,038
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	103,948	(353,114)	1,629	0	200	0	(247,337)
RESIDENTIAL - EC	606,126	(92,802)	(28,456)	2,727	0	5,389	492,984
COMMERCIAL - FIRE	2,059	764	0	0	0	0	2,823
COMMERCIAL - EC	24,443	(8,786)	1,640	0	0	0	17,297
CRIME - RESIDENTIAL	3,230	(12,701)	0	0	0	0	(9,471)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	71,508	(56,027)	0	1,858	0	0	17,339
HOMEOWNER - COASTAL	427,426	(163,981)	222	0	2,957	0	266,624
HO - BEACH WIND	238,861	(29,760)	6,762	2,162	0	0	218,025
HO - COASTAL WIND	1,322,874	210,484	49,895	8,566	3,452	628	1,595,899
WIND - RESIDENTIAL	61,195	444	15,642	0	0	0	77,281
WIND - COMMERCIAL	39,690	(480,085)	(25,108)	0	0	0	(465,503)
COASTAL - RESIDENTIAL	277,495	82,020	2,715	2,378	0	0	364,608
COASTAL - COMMERCIAL	164,341	(72,245)	33,633	0	0	0	125,729
TOTAL	3,343,196	(975,789)	58,574	17,691	6,609	6,017	2,456,298

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2018

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	350,289	0	58,998
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>350,289</u>	<u>0</u>	<u>58,998</u>
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	<u>0</u>	<u>951,532</u>	<u>0</u>	<u>158,119</u>
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	<u>0</u>	<u>365,507</u>	<u>0</u>	<u>24,791</u>
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	4,999	808,070	500	78,956
			TOTAL	<u>4,999</u>	<u>1,032,769</u>	<u>500</u>	<u>110,852</u>
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	<u>0</u>	<u>362,996</u>	<u>0</u>	<u>30,908</u>
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	<u>0</u>	<u>791,471</u>	<u>0</u>	<u>81,665</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2018

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	810,431	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	1,564,663	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	2,626,110	0	319,184
			TOTAL	0	4,169,527	0	513,007
			TOTAL HERMAINE	4,999	9,588,756	500	1,162,204

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2018

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	844,637	0	128,832
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622	0	3,715
			TOTAL	<u>0</u>	<u>899,259</u>	<u>0</u>	<u>132,547</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	4,999	3,604,633	500	575,357
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	306,955	0	46,693
			TOTAL	<u>4,999</u>	<u>3,911,588</u>	<u>500</u>	<u>622,050</u>
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	64,617	0	12,407
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	228,810	0	14,739
			TOTAL	<u>0</u>	<u>293,427</u>	<u>0</u>	<u>27,146</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	608,638	0	99,661
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	284,525
			TOTAL	<u>0</u>	<u>4,444,545</u>	<u>0</u>	<u>384,187</u>
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,108
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	401,370	0	31,415
			TOTAL	<u>0</u>	<u>1,451,651</u>	<u>0</u>	<u>172,524</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	2,499	4,002,676	250	563,099
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	7,498	2,985,916	750	265,405
			TOTAL	<u>9,997</u>	<u>6,988,592</u>	<u>1,000</u>	<u>828,504</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2018

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	11,782	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	361,474	0	44,259
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,031,197	0	124,112
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	9,998	4,511,472	1,000	579,713
			TOTAL	9,998	5,915,924	1,000	750,225
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	104,325	0	17,449
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,543,916	0	157,017
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,386,506	0	606,831
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	51,491	20,160,294	5,149	2,597,004
			TOTAL	51,491	26,195,041	5,149	3,378,301
			TOTAL MATTHEW	76,485	50,100,025	7,649	6,295,484

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF MARCH 31, 2018

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	200,277,012	386	0	0	1,806,631,907	4,821	0	0	142,323,094	1,381	2,149,232,013	6,588
BRUNSWICK	1,697,604,025	6,853	134,094,740	233	463,149,355	868	1,769,913,732	4,036	7,064,031,001	17,144	151,891,133	584	388,844,568	2,934	11,669,528,554	32,652
CAMDEN	0	0	0	0	38,464,840	71	0	0	567,105,955	1,407	0	0	36,679,610	265	642,250,405	1,743
CARTERET	684,713,213	4,565	115,311,170	197	320,813,260	661	1,343,374,703	3,070	3,708,874,528	9,738	136,245,603	652	335,911,693	2,256	6,645,244,170	21,139
CHOWAN	0	0	0	0	32,574,530	66	0	0	750,540,446	1,868	0	0	68,046,753	559	851,161,729	2,493
CRAVEN	0	0	0	0	519,355,480	1,004	0	0	3,652,949,755	10,065	0	0	335,543,651	2,296	4,507,848,886	13,365
CURRITUCK	625,637,013	1,657	17,062,790	24	145,278,000	253	821,267,186	1,139	1,584,340,609	3,816	46,018,450	105	105,994,537	756	3,345,598,585	7,750
DARE	2,356,689,081	9,488	423,953,860	675	105,474,790	173	3,676,001,054	7,592	628,035,070	1,368	269,934,209	935	25,086,832	145	7,485,174,896	20,376
HYDE	88,375,858	385	5,561,310	9	12,988,250	31	84,752,480	186	113,950,740	359	14,089,017	63	20,322,280	234	340,039,935	1,267
JONES	0	0	0	0	25,247,080	56	0	0	280,509,277	845	0	0	31,402,063	316	337,158,420	1,217
NEW HANOVER	529,533,098	2,326	208,762,560	407	1,126,282,090	2,079	938,374,208	2,029	10,975,925,336	25,889	100,520,849	375	711,557,405	3,812	14,590,955,546	36,917
ONSLow	196,195,145	1,001	26,787,760	49	517,281,131	1,084	278,154,060	633	5,453,822,511	15,965	32,973,860	128	1,034,047,694	6,327	7,539,262,161	25,187
PAMLICO	0	0	0	0	58,539,990	102	0	0	807,296,438	1,935	0	0	64,875,063	492	930,711,491	2,529
PASQUOTANK	0	0	0	0	150,060,190	322	0	0	1,323,689,480	3,651	0	0	141,526,307	961	1,615,275,977	4,934
PENDER	305,333,565	1,295	32,497,730	55	230,340,460	407	419,781,560	884	2,569,145,364	6,443	41,668,271	154	225,612,313	1,718	3,824,379,263	10,956
PERQUIMANS	0	0	0	0	47,110,736	97	0	0	681,723,346	1,682	0	0	60,155,053	501	788,989,135	2,280
TYRRELL	0	0	0	0	12,150,120	26	0	0	153,163,840	471	0	0	18,217,879	214	183,531,839	711
WASHINGTON	0	0	0	0	36,074,581	79	0	0	365,645,974	1,033	0	0	35,540,473	361	437,261,028	1,473
TOTAL	6,484,080,998	27,570	964,031,920	1,649	4,041,461,895	7,765	9,331,618,983	19,569	42,487,381,577	108,500	793,341,392	2,996	3,781,687,268	25,528	67,883,604,033	193,577

COMMERCIAL AGGREGATE LIABILITY

TOTAL LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT	COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	0	0	0	0	254,869,567	363	254,869,567	363	BEAUFORT	2,404,101,580	6,951
BRUNSWICK	20,698,165	52	184,164,453	124	582,369,510	704	787,232,128	880	BRUNSWICK	12,456,760,682	33,532
CAMDEN	0	0	0	0	53,534,958	51	53,534,958	51	CAMDEN	695,785,363	1,794
CARTERET	24,846,535	59	375,613,751	234	719,321,347	881	1,119,781,633	1,174	CARTERET	7,765,025,803	22,313
CHOWAN	0	0	0	0	126,612,360	189	126,612,360	189	CHOWAN	977,774,089	2,682
CRAVEN	0	0	0	0	806,226,130	948	806,226,130	948	CRAVEN	5,314,075,016	14,313
CURRITUCK	5,473,700	20	76,885,316	71	135,841,995	209	218,201,011	300	CURRITUCK	3,563,799,596	8,050
DARE	122,862,527	214	690,704,745	624	153,941,756	127	967,509,028	965	DARE	8,452,683,924	21,341
HYDE	7,070,271	21	40,684,374	43	17,586,626	43	65,341,271	107	HYDE	405,381,206	1,374
JONES	0	0	0	0	37,583,033	71	37,583,033	71	JONES	374,741,453	1,288
NEW HANOVER	67,491,868	128	255,373,388	195	1,109,141,026	1,110	1,432,006,282	1,433	NEW HANOVER	16,022,961,828	38,350
ONSLow	4,702,800	17	29,793,257	12	1,095,669,506	1,720	1,130,165,563	1,749	ONSLow	8,669,427,724	26,936
PAMLICO	0	0	0	0	84,981,719	136	84,981,719	136	PAMLICO	1,015,693,210	2,665
PASQUOTANK	0	0	0	0	293,121,212	389	293,121,212	389	PASQUOTANK	1,908,397,189	5,323
PENDER	13,643,260	23	44,413,320	45	187,614,036	297	245,670,616	365	PENDER	4,070,049,879	11,321
PERQUIMANS	0	0	0	0	62,241,464	117	62,241,464	117	PERQUIMANS	851,230,599	2,397
TYRRELL	0	0	0	0	22,368,231	36	22,368,231	36	TYRRELL	205,900,070	747
WASHINGTON	0	0	0	0	47,338,452	85	47,338,452	85	WASHINGTON	484,599,480	1,558
TOTAL	266,789,126	534	1,697,632,604	1,348	5,790,362,928	7,476	7,754,784,658	9,358	TOTAL	75,638,388,691	202,935

* 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.