



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 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 DECEMBER 31, 2018

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	(20,624,393)	0	0	(20,624,393)
CASH EQUIVALENTS	3,091,396	0	0	3,091,396
INVESTMENTS	1,041,375,833	0	0	1,041,375,833
INTEREST INCOME DUE OR ACCRUED	5,183,597	0	0	5,183,597
FIXED ASSETS	126,272	0	(126,272)	0
DATA PROCESSING EQUIPMENT	13,637,076	0	0	13,637,076
ACCOUNTS RECEIVABLE - OTHER	21,599,768	0	0	21,599,768
PREPAID EXPENSE	601,414	0	(601,414)	0
ACCRUAL-PREMIUM TAX	424,888	0	0	424,888
TOTAL ASSETS	1,065,415,851	0	(727,686)	1,064,688,165
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				579,745
ACCOUNTS PAYABLE - FAIR				5,555,934
PREMIUM SUSPENSE				368,143
PREMIUM REFUND				134,974
COMMISSION PAYABLE				3,264,769
ACCRUAL-POST RETIREMENT				4,487,032
ACCRUAL-PENSION				3,088,501
ACCRUAL-RENT				417,454
CLAIMS PAYABLE				9,924,161
PREPAID PREMIUMS				8,698,344
UNCLAIMED CHECKS				2,812,691
TOTAL LIABILITIES				39,331,748
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				228,931,030
UNPAID LAE RESERVES				27,662,948
UNEARNED PREMIUMS				167,227,341
TOTAL RESERVES				423,821,319
SURPLUS				601,535,098
TOTAL LIABILITIES & SURPLUS				1,064,688,165

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

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	83,087,755	336,704,534
CEDED REINSURANCE PREMIUMS	4,816,719	24,167,194
NET PREMIUMS EARNED	78,271,036	312,537,340
DEDUCTIONS		
LOSSES INCURRED	201,991,888	1,126,311,413
LOSS EXPENSE INCURRED	(12,901,435)	113,270,812
OPERATING EXPENSE INCURRED	14,557,326	61,154,532
PREMIUM TAXES	1,990,738	9,281,601
TOTAL DEDUCTIONS	205,638,517	1,310,018,358
OTHER INCOME		
PREMIUM CHARGED OFF	(17,987)	(62,548)
SERVICE CHARGES	103,628	397,218
MISCELLANEOUS INCOME	3,929	(2,885)
NET UNDERWRITING GAIN OR (LOSS)	(127,277,911)	(997,149,233)
INVESTMENT INCOME		
INVESTMENT INCOME	6,584,265	34,664,409
NET INCOME OR (LOSS)	(120,693,646)	(962,484,824)
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	720,542,918	1,543,126,366
NET INCOME OR (LOSS)	(120,693,646)	(962,484,824)
CHANGE IN ASSETS NOT ADMITTED	(520,282)	18,687,448
MINIMUM PENSION LIABILITY	2,206,108	2,206,108
NET CHANGE IN SURPLUS	(119,007,820)	(941,591,268)
SURPLUS (CURRENT PERIOD)	601,535,098	601,535,098

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

	QUARTER TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
INCOME RECEIVED							
PREMIUMS WRITTEN	72,922,454	(2,106,223)	0	0	0	0	70,816,231
CEDED REINSURANCE	(4,816,719)	0	0	0	0	0	(4,816,719)
INTEREST RECEIVED	6,584,265	0	0	0	0	0	6,584,265
PREMIUM CHARGED OFF	(17,987)	0	0	0	0	0	(17,987)
SERVICE CHARGES	103,628	0	0	0	0	0	103,628
MISCELLANEOUS INCOME	3,929	0	0	0	0	0	3,929
TOTAL INCOME	74,779,570	(2,106,223)	0	0	0	0	72,673,347
EXPENSES PAID							
LOSSES	643,744,092	216,449,201	342,719	55,835	105,704	47,551	860,745,102
LOSS ADJUSTMENT EXPENSES	62,467,614	14,632,299	31,004	24,904	31,719	(2,486)	77,185,054
COMMISSION	9,225,949	(273,809)	0	0	0	0	8,952,140
PREMIUM TAX	1,990,738	0	0	0	0	0	1,990,738
ADMINISTRATIVE EXPENSES	5,605,186	0	0	0	0	0	5,605,186
TOTAL EXPENSES PAID	723,033,579	230,807,691	373,723	80,739	137,423	45,065	954,478,220
NET CASH CHANGE	(648,254,009)	(232,913,914)	(373,723)	(80,739)	(137,423)	(45,065)	(881,804,873)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	210,924,344	17,934,196	34,796	25,098	5,097	7,499	228,931,030
LOSS ADJUSTMENT EXPENSES	25,832,880	1,822,681	3,592	2,543	(1,627)	2,879	27,662,948
UNEARNED PREMIUMS	167,227,341	0	0	0	0	0	167,227,341
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	758,886,029	128,685,945	54,089	30,393	7,695	20,093	887,684,244
LOSS ADJUSTMENT EXPENSES	100,652,622	17,082,278	7,020	3,958	1,004	2,555	117,749,437
UNEARNED PREMIUMS	170,638,875	8,859,990	0	0	0	0	179,498,865
NET RESERVE CHANGE	626,192,961	134,871,336	22,721	6,710	5,229	12,270	761,111,227
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	2,206,108	0	0	0	0	0	2,206,108
ASSETS NOT ADMITTED	(520,282)	0	0	0	0	0	(520,282)
TOTAL NET OTHER CHANGES	1,685,826	0	0	0	0	0	1,685,826
SETTLEMENT ROLL FORWARD	0	0	0	0	956,545,541	(956,545,541)	0
CHANGE IN SURPLUS	(20,375,222)	(98,042,578)	(351,002)	(74,029)	956,413,347	(956,578,336)	(119,007,820)

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

	YEAR TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
INCOME RECEIVED							
PREMIUMS WRITTEN	336,489,916	(6,308,141)	0	0	0	0	330,181,775
CEDED REINSURANCE	(12,801,862)	(11,365,332)	0	0	0	0	(24,167,194)
INTEREST RECEIVED	34,664,409	0	0	0	0	0	34,664,409
PREMIUM CHARGED OFF	(62,548)	0	0	0	0	0	(62,548)
SERVICE CHARGES	397,218	0	0	0	0	0	397,218
MISCELLANEOUS INCOME	(2,885)	0	0	0	0	0	(2,885)
TOTAL INCOME	358,684,248	(17,673,473)	0	0	0	0	341,010,775
EXPENSES PAID							
LOSSES	667,368,432	234,995,273	2,001,879	295,085	64,584	47,949	904,773,202
LOSS ADJUSTMENT EXPENSES	70,917,017	16,457,700	294,549	55,651	37,431	5,554	87,767,902
COMMISSION	43,638,880	(820,058)	0	0	0	0	42,818,822
PREMIUM TAX	9,281,601	0	0	0	0	0	9,281,601
ADMINISTRATIVE EXPENSES	18,335,710	0	0	0	0	0	18,335,710
TOTAL EXPENSES PAID	809,541,640	250,632,915	2,296,428	350,736	102,015	53,503	1,062,977,237
NET CASH CHANGE	(450,857,392)	(268,306,388)	(2,296,428)	(350,736)	(102,015)	(53,503)	(721,966,462)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	210,924,344	17,934,196	34,796	25,098	5,097	7,499	228,931,030
LOSS ADJUSTMENT EXPENSES	25,832,880	1,822,681	3,592	2,543	(1,627)	2,879	27,662,948
UNEARNED PREMIUMS	167,227,341	0	0	0	0	0	167,227,341
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	(403,984,565)	162,758,323	679,121	36,386	(3,470)	(4,157)	(240,518,362)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	2,206,108	0	0	0	0	0	2,206,108
ASSETS NOT ADMITTED	18,687,448	0	0	0	0	0	18,687,448
TOTAL NET OTHER CHANGES	20,893,556	0	0	0	0	0	20,893,556
SETTLEMENT ROLL FORWARD	0	0	0	0	956,545,541	(956,545,541)	0
CHANGE IN SURPLUS	(833,948,401)	(105,548,065)	(1,617,307)	(314,350)	956,440,056	(956,603,201)	(941,591,268)

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

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	111,475,705	10,294,428	195,778,844	18,940,939	113,030,178	16,870,596	193,583,253	20,669,079
CEDED REINSURANCE	(4,764,268)	(957,663)	(6,081,460)	(998,471)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)
INTEREST RECEIVED	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
TOTAL INCOME	118,305,322	10,407,423	210,059,106	19,912,396	110,428,778	15,765,840	194,651,418	19,830,022
EXPENSES PAID								
LOSSES	145,083,873	31,430,491	446,617,881	44,236,187	51,592,429	6,031,109	163,852,140	19,056,210
LOSS ADJUSTMENT EXPENSES	14,214,232	3,908,234	50,520,861	2,273,690	4,688,725	712,978	16,481,393	1,033,164
COMMISSION	14,429,083	1,340,591	25,408,715	2,460,490	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	182,876,525	37,524,228	538,615,949	50,524,939	76,947,837	9,771,372	215,841,719	23,854,860
NET CASH CHANGE	(64,571,203)	(27,116,805)	(328,556,843)	(30,612,543)	33,480,941	5,994,468	(21,190,301)	(4,024,838)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	(57,196,622)	96,996,585	93,754,603	77,369,778	1,582,671	3,526,418	6,338,837	6,486,270
LOSS ADJUSTMENT EXPENSES	(713,939)	9,589,481	9,426,028	7,531,310	150,631	357,965	719,323	594,762
UNEARNED PREMIUMS	55,046,666	4,542,854	98,416,801	9,221,020	0	0	0	0
NET RESERVE CHANGE	(2,863,895)	111,128,920	201,597,432	94,122,108	1,733,302	3,884,383	7,058,160	7,081,032
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
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	(54,785,484)	(137,606,516)	(517,997,844)	(123,558,558)	29,094,984	1,718,512	(32,795,634)	(11,586,298)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 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	16,592,117	6,480,177	37,795,933	3,616,979	9,932,637	1,066,564	21,042,749	1,340,224
LOSS ADJUSTMENT EXPENSES	3,553,231	520,662	9,142,739	572,869	3,325,564	424,413	5,673,834	286,257
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	42,372,082	10,631,784	84,707,508	8,267,880	37,393,162	5,487,149	64,177,315	5,703,357
NET CASH CHANGE	59,553,305	4,403,160	100,189,336	9,076,473	58,822,360	7,984,276	97,469,292	8,237,173
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	18,000	0	16,796	0	20,000	0	5,098	0
LOSS ADJUSTMENT EXPENSES	1,157	0	2,435	0	2,038	0	505	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	19,157	0	19,231	0	22,038	0	5,603	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	57,873,745	4,129,853	97,352,182	8,780,899	56,743,731	7,643,266	94,272,890	7,893,221

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 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	2,227,826,476
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)	(589,852,132)
INTEREST RECEIVED	5,960,455	979,414	9,199,146	965,333	4,712,755	852,152	7,548,381	831,660	142,919,012
MISCELLANEOUS INCOME	133,426	21,924	205,925	21,609	111,397	20,143	178,424	19,658	2,098,253
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	1,782,991,609
EXPENSES PAID									
LOSSES	9,923,418	1,288,043	14,380,169	815,476	7,080,565	4,953,790	12,672,629	1,506,268	1,058,388,058
LOSS ADJUSTMENT EXPENSES	2,359,517	421,734	4,615,535	656,776	2,538,295	614,072	3,589,471	688,409	132,816,655
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	289,343,065
PREMIUM TAX	3,972,070	652,685	6,130,347	643,302	3,647,549	659,543	5,842,250	643,683	62,385,454
ADMINISTRATIVE EXPENSES	2,983,782	490,291	4,605,060	483,242	2,723,213	492,406	4,361,748	480,566	61,791,792
TOTAL EXPENSES PAID	37,621,562	5,883,343	58,084,320	5,680,570	32,956,203	9,722,583	53,700,708	6,378,069	1,604,725,024
NET CASH CHANGE	51,378,569	2,583,067	102,620,890	3,038,034	31,928,898	(3,434,496)	80,347,080	666,292	178,266,585
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	2,499	0	99	2,499	0	0	7,499	0	228,931,030
LOSS ADJUSTMENT EXPENSES	255	0	(2,111)	229	0	0	2,879	0	27,662,948
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	167,227,341
NET RESERVE CHANGE	2,754	0	(2,012)	2,728	0	0	10,378	0	423,821,319
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(74,739)	(12,281)	(115,349)	(12,104)	(85,899)	(15,532)	(137,582)	(15,159)	(491,372)
MINIMUM PENSION LIABILITY	(478,739)	(78,666)	(738,869)	(77,535)	192,201	34,753	307,847	33,918	1,059,806
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	568,434
SETTLEMENT ROLL FORWARD	431,386,198	30,638,075	460,292,945	34,228,323	(32,106,914)	3,402,308	(80,621,831)	(697,706)	846,521,398
SURPLUS	482,134,588	33,118,044	561,947,503	37,162,014	0	0	0	0	601,535,098

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

	QUARTER TO DATE			YEAR TO DATE		
	2018	2017	TOTAL	2018	2017	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	971,881	(34,652)	937,229	4,887,412	(98,048)	4,789,364
RESIDENTIAL - EC	8,667,540	(300,046)	8,367,494	42,796,231	(878,510)	41,917,721
COMMERCIAL - FIRE	73,456	(12,548)	60,908	380,054	(15,702)	364,352
COMMERCIAL - EC	325,514	(31,896)	293,618	1,731,212	(108,628)	1,622,584
CRIME - RESIDENTIAL	41,452	710	42,162	225,959	1,168	227,127
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	997,358	(69,769)	927,589	4,473,089	(119,424)	4,353,665
HOMEOWNER - COASTAL	2,987,165	(114,192)	2,872,973	12,957,436	(309,451)	12,647,985
HO - BEACH WIND	11,500,940	(357,005)	11,143,935	54,186,158	(921,728)	53,264,430
HO - COASTAL WIND	37,272,195	(1,043,056)	36,229,139	165,643,697	(3,105,744)	162,537,953
WIND - RESIDENTIAL	990,233	(52,862)	937,371	4,906,856	(125,780)	4,781,076
WIND - COMMERCIAL	1,183,164	91,105	1,274,269	8,183,162	(6,324)	8,176,838
COASTAL - RESIDENTIAL	3,742,405	(163,919)	3,578,486	17,177,711	(429,897)	16,747,814
COASTAL - COMMERCIAL	4,169,151	(18,093)	4,151,058	18,940,939	(190,073)	18,750,866
TOTAL	72,922,454	(2,106,223)	70,816,231	336,489,916	(6,308,141)	330,181,775
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	2,540,847	118,962	2,659,809	0	2,497,112	2,497,112
RESIDENTIAL - EC	22,167,783	1,038,312	23,206,095	0	21,481,412	21,481,412
COMMERCIAL - FIRE	199,622	7,790	207,412	0	161,807	161,807
COMMERCIAL - EC	883,657	66,286	949,943	0	1,394,618	1,394,618
CRIME - RESIDENTIAL	112,292	6,412	118,704	0	132,262	132,262
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,313,733	105,081	2,418,814	0	2,027,019	2,027,019
HOMEOWNER - COASTAL	6,717,941	314,448	7,032,389	0	5,883,308	5,883,308
HO - BEACH WIND	27,640,025	1,439,055	29,079,080	0	28,382,255	28,382,255
HO - COASTAL WIND	83,217,893	4,427,683	87,645,576	0	84,854,485	84,854,485
WIND - RESIDENTIAL	2,544,760	124,248	2,669,008	0	2,434,387	2,434,387
WIND - COMMERCIAL	4,219,457	250,844	4,470,301	0	6,233,188	6,233,188
COASTAL - RESIDENTIAL	8,785,954	425,256	9,211,210	0	8,344,299	8,344,299
COASTAL - COMMERCIAL	9,294,911	535,613	9,830,524	0	9,923,948	9,923,948
TOTAL	170,638,875	8,859,990	179,498,865	0	173,750,100	173,750,100
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,392,708	0	2,392,708	2,392,708	0	2,392,708
RESIDENTIAL - EC	21,045,450	0	21,045,450	21,045,450	0	21,045,450
COMMERCIAL - FIRE	174,689	0	174,689	174,689	0	174,689
COMMERCIAL - EC	788,774	0	788,774	788,774	0	788,774
CRIME - RESIDENTIAL	103,109	0	103,109	103,109	0	103,109
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,261,608	0	2,261,608	2,261,608	0	2,261,608
HOMEOWNER - COASTAL	6,762,964	0	6,762,964	6,762,964	0	6,762,964
HO - BEACH WIND	26,838,548	0	26,838,548	26,838,548	0	26,838,548
HO - COASTAL WIND	83,066,378	0	83,066,378	83,066,378	0	83,066,378
WIND - RESIDENTIAL	2,405,243	0	2,405,243	2,405,243	0	2,405,243
WIND - COMMERCIAL	3,579,391	0	3,579,391	3,579,391	0	3,579,391
COASTAL - RESIDENTIAL	8,587,459	0	8,587,459	8,587,459	0	8,587,459
COASTAL - COMMERCIAL	9,221,020	0	9,221,020	9,221,020	0	9,221,020
TOTAL	167,227,341	0	167,227,341	167,227,341	0	167,227,341
EARNED PREMIUMS						
RESIDENTIAL - FIRE	1,120,020	84,310	1,204,330	2,494,704	2,399,064	4,893,768
RESIDENTIAL - EC	9,789,873	738,266	10,528,139	21,750,781	20,602,902	42,353,683
COMMERCIAL - FIRE	98,389	(4,758)	93,631	205,365	146,105	351,470
COMMERCIAL - EC	420,397	34,390	454,787	942,438	1,285,990	2,228,428
CRIME - RESIDENTIAL	50,635	7,122	57,757	122,850	133,430	256,280
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,049,483	35,312	1,084,795	2,211,481	1,907,595	4,119,076
HOMEOWNER - COASTAL	2,942,142	200,256	3,142,398	6,194,472	5,573,857	11,768,329
HO - BEACH WIND	12,302,417	1,082,050	13,384,467	27,347,610	27,460,527	54,808,137
HO - COASTAL WIND	37,423,710	3,384,627	40,808,337	82,577,319	81,748,741	164,326,060
WIND - RESIDENTIAL	1,129,750	71,386	1,201,136	2,501,613	2,308,607	4,810,220
WIND - COMMERCIAL	1,823,230	341,949	2,165,179	4,603,771	6,226,864	10,830,635
COASTAL - RESIDENTIAL	3,940,900	261,337	4,202,237	8,590,252	7,914,402	16,504,654
COASTAL - COMMERCIAL	4,243,042	517,520	4,760,562	9,719,919	9,733,875	19,453,794
TOTAL	76,333,988	6,753,767	83,087,755	169,262,575	167,441,959	336,704,534

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

	QUARTER TO DATE			YEAR TO DATE		
	2018	2017	TOTAL	2018	2017	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	741,334	0	741,334	1,970,314	1,749,221	3,719,535
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	43,658	0	43,658	116,034	103,013	219,047
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	41,133	0	41,133	109,323	97,055	206,378
HOMEOWNER - COASTAL	79,847	0	79,847	212,217	188,404	400,621
HO - BEACH WIND	914,321	0	914,321	2,430,080	2,157,396	4,587,476
HO - COASTAL WIND	1,955,051	0	1,955,051	5,196,129	4,613,060	9,809,189
WIND - RESIDENTIAL	95,775	0	95,775	254,551	225,985	480,536
WIND - COMMERCIAL	316,664	0	316,664	841,629	747,188	1,588,817
COASTAL - RESIDENTIAL	253,260	0	253,260	673,114	597,581	1,270,695
COASTAL - COMMERCIAL	375,676	0	375,676	998,471	886,429	1,884,900
TOTAL	4,816,719	0	4,816,719	12,801,862	11,365,332	24,167,194
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	1,120,020	84,310	1,204,330	2,494,704	2,399,064	4,893,768
RESIDENTIAL - EC	9,048,539	738,266	9,786,805	19,780,467	18,853,681	38,634,148
COMMERCIAL - FIRE	98,389	(4,758)	93,631	205,365	146,105	351,470
COMMERCIAL - EC	376,739	34,390	411,129	826,404	1,182,977	2,009,381
CRIME - RESIDENTIAL	50,635	7,122	57,757	122,850	133,430	256,280
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,008,350	35,312	1,043,662	2,102,158	1,810,540	3,912,698
HOMEOWNER - COASTAL	2,862,295	200,256	3,062,551	5,982,255	5,385,453	11,367,708
HO - BEACH WIND	11,388,096	1,082,050	12,470,146	24,917,530	25,303,131	50,220,661
HO - COASTAL WIND	35,468,659	3,384,627	38,853,286	77,381,190	77,135,681	154,516,871
WIND - RESIDENTIAL	1,033,975	71,386	1,105,361	2,247,062	2,082,622	4,329,684
WIND - COMMERCIAL	1,506,566	341,949	1,848,515	3,762,142	5,479,676	9,241,818
COASTAL - RESIDENTIAL	3,687,640	261,337	3,948,977	7,917,138	7,316,821	15,233,959
COASTAL - COMMERCIAL	3,867,366	517,520	4,384,886	8,721,448	8,847,446	17,568,894
TOTAL	71,517,269	6,753,767	78,271,036	156,460,713	156,076,627	312,537,340

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

	QUARTER TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	95,500	9,519	0	0	0	0	105,019
RESIDENTIAL - EC	57,582,034	18,141,115	11,026	0	(47,889)	47,889	75,734,175
COMMERCIAL - FIRE	53,189	22,576	0	0	0	0	75,765
COMMERCIAL - EC	2,338,605	938,777	0	0	0	0	3,277,382
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,990,083	956,560	0	0	0	0	4,946,643
HOMEOWNER - COASTAL	21,435,116	7,618,593	3,051	0	0	0	29,056,760
HO - BEACH WIND	68,654,234	21,718,923	7,336	10,076	0	0	90,390,569
HO - COASTAL WIND	343,917,489	120,775,668	280,840	31,568	132,340	(338)	465,137,567
WIND - RESIDENTIAL	10,207,328	3,034,982	0	0	0	0	13,242,310
WIND - COMMERCIAL	28,547,139	5,019,150	0	0	18,702	0	33,584,991
COASTAL - RESIDENTIAL	63,813,749	19,781,764	20,930	0	0	0	83,616,443
COASTAL - COMMERCIAL	43,109,626	18,431,574	19,536	14,191	2,551	0	61,577,478
TOTAL	643,744,092	216,449,201	342,719	55,835	105,704	47,551	860,745,102
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	230,621	46,998	0	0	0	0	277,619
RESIDENTIAL - EC	(75,158,802)	421,483	10,000	0	0	0	(74,727,319)
COMMERCIAL - FIRE	9,847	0	0	0	0	0	9,847
COMMERCIAL - EC	(9,420,223)	480,569	0	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	1,388,585	72,495	0	0	0	0	1,461,080
HOMEOWNER - COASTAL	5,845,111	581,550	4,999	0	99	0	6,431,759
HO - BEACH WIND	14,463,512	950,207	8,000	20,000	2,499	0	15,444,218
HO - COASTAL WIND	73,627,205	4,881,017	11,797	5,098	0	7,499	78,532,616
WIND - RESIDENTIAL	1,879,462	91,488	0	0	0	0	1,970,950
WIND - COMMERCIAL	106,406,961	3,045,849	0	0	0	0	109,452,810
COASTAL - RESIDENTIAL	14,282,287	876,270	0	0	0	0	15,158,557
COASTAL - COMMERCIAL	77,369,778	6,486,270	0	0	2,499	0	83,858,547
TOTAL	210,924,344	17,934,196	34,796	25,098	5,097	7,499	228,931,030
OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	129,357	67,496	0	0	0	0	196,853
RESIDENTIAL - EC	59,288,870	8,809,087	15,000	0	0	0	68,112,957
COMMERCIAL - FIRE	32,498	19,998	0	0	0	0	52,496
COMMERCIAL - EC	1,706,315	176,480	0	0	0	0	1,882,795
CRIME - RESIDENTIAL	4,373	0	0	0	0	0	4,373
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,887,976	525,944	0	0	0	0	4,413,920
HOMEOWNER - COASTAL	35,158,933	5,721,084	0	0	0	0	40,880,017
HO - BEACH WIND	48,324,931	8,044,543	8,099	20,000	4,998	99	56,402,670
HO - COASTAL WIND	473,045,281	82,988,507	25,991	10,294	198	12,497	556,082,768
WIND - RESIDENTIAL	9,038,877	1,243,365	0	0	0	0	10,282,242
WIND - COMMERCIAL	4,461,020	630,931	0	0	0	0	5,091,951
COASTAL - RESIDENTIAL	94,233,416	15,726,526	0	99	2,499	0	109,962,540
COASTAL - COMMERCIAL	29,574,182	4,731,984	4,999	0	0	7,497	34,318,662
TOTAL	758,886,029	128,685,945	54,089	30,393	7,695	20,093	887,684,244
INCURRED LOSSES							
RESIDENTIAL - FIRE	196,764	(10,979)	0	0	0	0	185,785
RESIDENTIAL - EC	(76,865,638)	9,753,511	6,026	0	(47,889)	47,889	(67,106,101)
COMMERCIAL - FIRE	30,538	2,578	0	0	0	0	33,116
COMMERCIAL - EC	(8,787,933)	1,242,866	0	0	0	0	(7,545,067)
CRIME - RESIDENTIAL	(4,373)	0	0	0	0	0	(4,373)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,490,692	503,111	0	0	0	0	1,993,803
HOMEOWNER - COASTAL	(7,878,706)	2,479,059	8,050	0	99	0	(5,391,498)
HO - BEACH WIND	34,792,815	14,624,587	7,237	10,076	(2,499)	(99)	49,432,117
HO - COASTAL WIND	(55,500,587)	42,668,178	266,646	26,372	132,142	(5,336)	(12,412,585)
WIND - RESIDENTIAL	3,047,913	1,883,105	0	0	0	0	4,931,018
WIND - COMMERCIAL	130,493,080	7,434,068	0	0	18,702	0	137,945,850
COASTAL - RESIDENTIAL	(16,137,380)	4,931,508	20,930	(99)	(2,499)	0	(11,187,540)
COASTAL - COMMERCIAL	90,905,222	20,185,860	14,537	14,191	5,050	(7,497)	111,117,363
TOTAL	95,782,407	105,697,452	323,426	50,540	103,106	34,957	201,991,888

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

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	288,861	835,144	82,111	0	(71,147)	0	1,134,969
RESIDENTIAL - EC	59,875,600	21,657,828	193,492	34,138	(47,889)	47,889	81,761,058
COMMERCIAL - FIRE	93,189	32,743	0	0	0	0	125,932
COMMERCIAL - EC	2,477,571	953,467	16,839	0	0	0	3,447,877
CRIME - RESIDENTIAL	0	1,538	0	0	0	0	1,538
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	4,218,309	1,160,221	8,435	0	0	0	5,386,965
HOMEOWNER - COASTAL	23,320,512	9,235,707	82,842	186	0	0	32,639,247
HO - BEACH WIND	70,210,303	22,547,923	115,837	114,658	0	(2,113)	92,986,608
HO - COASTAL WIND	356,947,662	130,296,872	1,249,162	104,875	162,367	2,173	488,763,111
WIND - RESIDENTIAL	10,490,800	3,158,506	32,133	0	0	0	13,681,439
WIND - COMMERCIAL	28,859,731	5,022,046	10,703	0	18,702	0	33,911,182
COASTAL - RESIDENTIAL	66,349,707	21,143,460	61,173	20,236	0	0	87,574,576
COASTAL - COMMERCIAL	44,236,187	18,949,818	149,152	20,992	2,551	0	63,358,700
TOTAL	667,368,432	234,995,273	2,001,879	295,085	64,584	47,949	904,773,202
OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	230,621	46,998	0	0	0	0	277,619
RESIDENTIAL - EC	(75,158,802)	421,483	10,000	0	0	0	(74,727,319)
COMMERCIAL - FIRE	9,847	0	0	0	0	0	9,847
COMMERCIAL - EC	(9,420,223)	480,569	0	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	1,388,585	72,495	0	0	0	0	1,461,080
HOMEOWNER - COASTAL	5,845,111	581,550	4,999	0	99	0	6,431,759
HO - BEACH WIND	14,463,512	950,207	8,000	20,000	2,499	0	15,444,218
HO - COASTAL WIND	73,627,205	4,881,017	11,797	5,098	0	7,499	78,532,616
WIND - RESIDENTIAL	1,879,462	91,488	0	0	0	0	1,970,950
WIND - COMMERCIAL	106,406,961	3,045,849	0	0	0	0	109,452,810
COASTAL - RESIDENTIAL	14,282,287	876,270	0	0	0	0	15,158,557
COASTAL - COMMERCIAL	77,369,778	6,486,270	0	0	2,499	0	83,858,547
TOTAL	210,924,344	17,934,196	34,796	25,098	5,097	7,499	228,931,030
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	519,482	(398,418)	82,111	0	(71,147)	0	132,028
RESIDENTIAL - EC	(15,283,202)	21,078,258	82,642	31,639	(47,889)	47,889	5,909,337
COMMERCIAL - FIRE	103,036	32,742	0	0	0	0	135,778
COMMERCIAL - EC	(6,942,652)	1,389,267	16,839	0	0	0	(5,536,546)
CRIME - RESIDENTIAL	0	(43,231)	0	0	0	0	(43,231)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,606,894	983,120	8,435	(25,000)	0	0	6,573,449
HOMEOWNER - COASTAL	29,165,623	8,730,995	72,845	186	99	0	37,969,748
HO - BEACH WIND	84,673,815	23,135,808	100,342	114,658	2,499	(2,113)	108,025,009
HO - COASTAL WIND	430,574,867	134,509,788	1,213,970	109,973	162,367	4,672	566,575,637
WIND - RESIDENTIAL	12,370,262	3,235,075	32,133	0	0	0	15,637,470
WIND - COMMERCIAL	135,266,692	6,428,092	(319,237)	0	18,702	0	141,394,249
COASTAL - RESIDENTIAL	80,631,994	21,974,501	55,675	20,236	0	0	102,682,406
COASTAL - COMMERCIAL	121,605,965	25,132,418	91,654	20,992	5,050	0	146,856,079
TOTAL	878,292,776	246,188,415	1,437,409	272,684	69,681	50,448	1,126,311,413

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

IBNR TOTALS							
	2018	2017	2016	2015	2014	2013	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	207,129	0	0	0	0	0	207,129
RESIDENTIAL - EC	(25,680,990)	0	0	0	0	0	(25,680,990)
COMMERCIAL - FIRE	7,347	0	0	0	0	0	7,347
COMMERCIAL - EC	(6,397,622)	0	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	1,090,100	0	0	0	0	0	1,090,100
HOMEOWNER - COASTAL	4,798,683	0	0	0	0	0	4,798,683
HO - BEACH WIND	11,522,807	0	0	0	0	0	11,522,807
HO - COASTAL WIND	58,592,554	0	0	0	0	0	58,592,554
WIND - RESIDENTIAL	1,470,510	0	0	0	0	0	1,470,510
WIND - COMMERCIAL	81,661,861	0	0	0	0	0	81,661,861
COASTAL - RESIDENTIAL	11,309,677	0	0	0	0	0	11,309,677
COASTAL - COMMERCIAL	62,566,188	0	0	0	0	0	62,566,188
TOTAL	201,148,244	0	0	0	0	0	201,148,244
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	84,365	0	0	0	0	0	84,365
RESIDENTIAL - EC	29,193,410	0	0	0	0	0	29,193,410
COMMERCIAL - FIRE	22,499	0	0	0	0	0	22,499
COMMERCIAL - EC	806,912	0	0	0	0	0	806,912
CRIME - RESIDENTIAL	1,874	0	0	0	0	0	1,874
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,891,680	0	0	0	0	0	1,891,680
HOMEOWNER - COASTAL	17,520,007	0	0	0	0	0	17,520,007
HO - BEACH WIND	24,172,573	0	0	0	0	0	24,172,573
HO - COASTAL WIND	238,320,115	0	0	0	0	0	238,320,115
WIND - RESIDENTIAL	4,406,675	0	0	0	0	0	4,406,675
WIND - COMMERCIAL	2,182,265	0	0	0	0	0	2,182,265
COASTAL - RESIDENTIAL	47,126,803	0	0	0	0	0	47,126,803
COASTAL - COMMERCIAL	14,706,927	0	0	0	0	0	14,706,927
TOTAL	380,436,105	0	0	0	0	0	380,436,105

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

	QUARTER TO DATE						TOTAL
	2018	2017	2016	2015	2014	2013	
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	25,020	2,955	0	0	6,940	0	34,915
RESIDENTIAL - EC	5,128,408	1,063,939	3,022	0	5,229	(2,420)	6,198,178
COMMERCIAL - FIRE	3,765	1,940	0	0	0	0	5,705
COMMERCIAL - EC	156,135	37,805	0	0	330	0	194,270
CRIME - RESIDENTIAL	277,803	0	0	0	0	0	277,803
CRIME - COMMERCIAL	2,321,814	0	0	0	0	0	2,321,814
HOMEOWNER - BEACH	1,844,437	59,062	0	0	66	0	1,903,565
HOMEOWNER - COASTAL	13,090,208	485,282	300	994	4,485	(66)	13,581,203
HO - BEACH WIND	3,991,960	1,211,824	413	959	0	0	5,205,156
HO - COASTAL WIND	26,394,025	9,010,484	14,055	22,623	11,351	0	35,452,538
WIND - RESIDENTIAL	751,970	187,252	0	0	375	0	939,597
WIND - COMMERCIAL	1,307,529	163,968	0	0	2,245	0	1,473,742
COASTAL - RESIDENTIAL	5,309,883	1,707,722	1,906	0	0	0	7,019,511
COASTAL - COMMERCIAL	1,864,657	700,066	11,308	328	698	0	2,577,057
TOTAL	62,467,614	14,632,299	31,004	24,904	31,719	(2,486)	77,185,054
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	31,319	21,765	0	0	0	0	53,084
RESIDENTIAL - EC	(2,509,463)	14,406	342	0	0	0	(2,494,715)
COMMERCIAL - FIRE	2,012	0	0	0	0	0	2,012
COMMERCIAL - EC	(717,360)	81,430	0	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	154,163	11,317	0	0	0	0	165,480
HOMEOWNER - COASTAL	738,335	147,169	1,265	0	25	0	886,794
HO - BEACH WIND	1,436,709	96,828	815	2,038	255	0	1,536,645
HO - COASTAL WIND	7,272,407	483,934	1,170	505	(2,136)	2,879	7,758,759
WIND - RESIDENTIAL	173,333	6,315	0	0	0	0	179,648
WIND - COMMERCIAL	10,304,829	276,535	0	0	0	0	10,581,364
COASTAL - RESIDENTIAL	1,415,286	88,220	0	0	0	0	1,503,506
COASTAL - COMMERCIAL	7,531,310	594,762	0	0	229	0	8,126,301
TOTAL	25,832,880	1,822,681	3,592	2,543	(1,627)	2,879	27,662,948
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	25,032	20,761	0	0	0	0	45,793
RESIDENTIAL - EC	7,764,838	1,139,232	1,940	0	0	0	8,906,010
COMMERCIAL - FIRE	5,447	4,927	0	0	0	0	10,374
COMMERCIAL - EC	211,487	20,496	0	0	0	0	231,983
CRIME - RESIDENTIAL	249	0	0	0	0	0	249
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	553,571	79,735	0	0	0	0	633,306
HOMEOWNER - COASTAL	5,092,743	898,028	0	0	0	0	5,990,771
HO - BEACH WIND	6,323,026	1,038,056	1,045	2,581	645	13	7,365,366
HO - COASTAL WIND	62,703,961	10,992,518	3,443	1,364	26	1,655	73,702,967
WIND - RESIDENTIAL	1,176,945	159,013	0	0	0	0	1,335,958
WIND - COMMERCIAL	557,910	74,324	0	0	0	0	632,234
COASTAL - RESIDENTIAL	12,526,854	2,095,101	0	13	333	0	14,622,301
COASTAL - COMMERCIAL	3,710,559	560,087	592	0	0	887	4,272,125
TOTAL	100,652,622	17,082,278	7,020	3,958	1,004	2,555	117,749,437
INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	31,307	3,959	0	0	6,940	0	42,206
RESIDENTIAL - EC	(5,145,893)	(60,887)	1,424	0	5,229	(2,420)	(5,202,547)
COMMERCIAL - FIRE	330	(2,987)	0	0	0	0	(2,657)
COMMERCIAL - EC	(772,712)	98,739	0	0	330	0	(673,643)
CRIME - RESIDENTIAL	277,554	0	0	0	0	0	277,554
CRIME - COMMERCIAL	2,321,814	0	0	0	0	0	2,321,814
HOMEOWNER - BEACH	1,445,029	(9,356)	0	0	66	0	1,435,739
HOMEOWNER - COASTAL	8,735,800	(265,577)	1,565	994	4,510	(66)	8,477,226
HO - BEACH WIND	(894,357)	270,596	183	416	(390)	(13)	(623,565)
HO - COASTAL WIND	(29,037,529)	(1,498,100)	11,782	21,764	9,189	1,224	(30,491,670)
WIND - RESIDENTIAL	(251,642)	34,554	0	0	375	0	(216,713)
WIND - COMMERCIAL	11,054,448	366,179	0	0	2,245	0	11,422,872
COASTAL - RESIDENTIAL	(5,801,685)	(299,159)	1,906	(13)	(333)	0	(6,099,284)
COASTAL - COMMERCIAL	5,685,408	734,741	10,716	328	927	(887)	6,431,233
TOTAL	(12,352,128)	(627,298)	27,576	23,489	29,088	(2,162)	(12,901,435)

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

	YEAR TO DATE						
	2018	2017	2016	2015	2014	2013	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	133,848	29,382	2,291	0	7,140	0	172,661
RESIDENTIAL - EC	6,407,102	1,355,903	21,739	4,269	5,229	5,389	7,799,631
COMMERCIAL - FIRE	9,418	2,705	0	0	0	0	12,123
COMMERCIAL - EC	206,988	43,370	2,560	0	330	0	253,248
CRIME - RESIDENTIAL	285,147	1,835	0	0	0	0	286,982
CRIME - COMMERCIAL	2,321,814	0	0	0	0	0	2,321,814
HOMEOWNER - BEACH	1,977,060	80,986	965	5,831	66	0	2,064,908
HOMEOWNER - COASTAL	13,961,566	676,486	10,377	994	7,442	0	14,656,865
HO - BEACH WIND	4,527,035	1,340,231	16,021	1,996	0	165	5,885,448
HO - COASTAL WIND	30,445,287	9,948,275	127,520	40,612	13,906	0	40,575,600
WIND - RESIDENTIAL	884,040	195,712	15,726	285	375	0	1,096,138
WIND - COMMERCIAL	1,370,014	165,153	11,793	0	2,245	0	1,549,205
COASTAL - RESIDENTIAL	6,114,008	1,882,717	8,591	1,132	0	0	8,006,448
COASTAL - COMMERCIAL	2,273,690	734,945	76,966	532	698	0	3,086,831
TOTAL	70,917,017	16,457,700	294,549	55,651	37,431	5,554	87,767,902
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	31,319	21,765	0	0	0	0	53,084
RESIDENTIAL - EC	(2,509,463)	14,406	342	0	0	0	(2,494,715)
COMMERCIAL - FIRE	2,012	0	0	0	0	0	2,012
COMMERCIAL - EC	(717,360)	81,430	0	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	154,163	11,317	0	0	0	0	165,480
HOMEOWNER - COASTAL	738,335	147,169	1,265	0	25	0	886,794
HO - BEACH WIND	1,436,709	96,828	815	2,038	255	0	1,536,645
HO - COASTAL WIND	7,272,407	483,934	1,170	505	(2,136)	2,879	7,758,759
WIND - RESIDENTIAL	173,333	6,315	0	0	0	0	179,648
WIND - COMMERCIAL	10,304,829	276,535	0	0	0	0	10,581,364
COASTAL - RESIDENTIAL	1,415,286	88,220	0	0	0	0	1,503,506
COASTAL - COMMERCIAL	7,531,310	594,762	0	0	229	0	8,126,301
TOTAL	25,832,880	1,822,681	3,592	2,543	(1,627)	2,879	27,662,948
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	165,167	(346,496)	2,291	0	7,140	0	(171,898)
RESIDENTIAL - EC	3,897,639	1,069,812	(25,184)	3,292	5,229	5,389	4,956,177
COMMERCIAL - FIRE	11,430	2,704	0	0	0	0	14,134
COMMERCIAL - EC	(510,372)	110,899	2,560	0	330	0	(396,583)
CRIME - RESIDENTIAL	285,147	(12,066)	0	0	0	0	273,081
CRIME - COMMERCIAL	2,321,814	0	0	0	0	0	2,321,814
HOMEOWNER - BEACH	2,131,223	16,867	965	(4,001)	66	0	2,145,120
HOMEOWNER - COASTAL	14,699,901	488,219	5,800	994	7,467	0	15,202,381
HO - BEACH WIND	5,963,744	1,330,777	10,117	(1,685)	255	165	7,303,373
HO - COASTAL WIND	37,717,694	10,239,285	117,216	41,117	11,770	1,658	48,128,740
WIND - RESIDENTIAL	1,057,373	197,394	15,726	285	375	0	1,271,153
WIND - COMMERCIAL	11,674,843	(40,197)	(27,074)	0	2,245	0	11,609,817
COASTAL - RESIDENTIAL	7,529,294	1,958,174	7,943	1,132	0	0	9,496,543
COASTAL - COMMERCIAL	9,805,000	1,240,963	69,538	532	927	0	11,116,960
TOTAL	96,749,897	16,256,335	179,898	41,666	35,804	7,212	113,270,812

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	351,588	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>351,588</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	0	808,070	0	78,956
			TOTAL	<u>0</u>	<u>1,032,769</u>	<u>0</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 DECEMBER 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	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	2,740,252	0	319,694
			TOTAL	0	4,283,669	0	513,517
			TOTAL HERMINE	0	9,710,598	0	1,162,715

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	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	<u>0</u>	<u>906,660</u>	<u>0</u>	<u>133,732</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,619,775	0	576,192
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305	0	49,266
			TOTAL	<u>0</u>	<u>3,951,080</u>	<u>0</u>	<u>625,458</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	235,611	0	14,943
			TOTAL	<u>0</u>	<u>300,228</u>	<u>0</u>	<u>27,350</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	625,771	0	99,745
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>4,461,678</u>	<u>0</u>	<u>384,270</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	415,561	0	31,743
			TOTAL	<u>0</u>	<u>1,465,842</u>	<u>0</u>	<u>172,852</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,010,544	0	566,059
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,103,585	0	303,519
			TOTAL	<u>0</u>	<u>7,114,129</u>	<u>0</u>	<u>869,578</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	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	4,593,269	500	609,049
			TOTAL	<u>4,999</u>	<u>6,025,028</u>	<u>500</u>	<u>783,865</u>
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	107,371	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	4,999	1,566,374	500	159,447
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,404,888	0	607,738
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	2,499	20,440,855	250	2,635,546
			TOTAL	<u>7,498</u>	<u>26,519,488</u>	<u>750</u>	<u>3,421,145</u>
			TOTAL MATTHEW	<u>12,497</u>	<u>50,744,132</u>	<u>1,250</u>	<u>6,418,250</u>

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

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	236,497	18,569,853	23,650	1,098,117
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	480,569	947,309	48,057	38,930
			TOTAL	<u>717,066</u>	<u>19,517,163</u>	<u>71,707</u>	<u>1,137,047</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	1,693,617	55,861,074	169,362	3,449,662
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	71,993	2,329,110	7,199	109,505
			TOTAL	<u>1,765,610</u>	<u>58,190,184</u>	<u>176,561</u>	<u>3,559,166</u>
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	83,990	3,017,717	8,399	185,358
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	3,040,850	5,019,150	304,085	163,968
			TOTAL	<u>3,124,840</u>	<u>8,036,866</u>	<u>312,484</u>	<u>349,327</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	377,958	9,841,110	37,796	624,393
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	24,712,609	28,804,377	2,471,261	549,213
			TOTAL	<u>25,090,567</u>	<u>38,645,487</u>	<u>2,509,057</u>	<u>1,173,606</u>
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	847,778	20,246,859	84,778	1,736,963
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	6,466,275	18,713,453	646,628	706,739
			TOTAL	<u>7,314,053</u>	<u>38,960,311</u>	<u>731,405</u>	<u>2,443,703</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	2,438,201	59,096,324	243,820	4,912,902
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	14,741,101	43,706,666	1,474,110	43,105,303
			TOTAL	<u>17,179,302</u>	<u>102,802,990</u>	<u>1,717,930</u>	<u>48,018,205</u>

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

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	61,997	938,885	6,200	58,197
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	297,079	7,501,408	29,708	87,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	921,289	21,487,702	92,129	1,209,559
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	4,760,246	124,832,535	476,025	9,250,424
			TOTAL	<u>6,040,610</u>	<u>154,760,530</u>	<u>604,061</u>	<u>10,606,077</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	212,992	3,843,559	21,299	197,245
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	527,762	19,421,594	52,776	1,446,911
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	2,549,656	66,443,889	254,966	3,581,009
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	13,199,459	331,075,317	1,319,946	24,262,568
			TOTAL	<u>16,489,868</u>	<u>420,784,359</u>	<u>1,648,987</u>	<u>29,487,733</u>
			TOTAL FLORENCE	<u>77,721,916</u>	<u>841,697,890</u>	<u>7,772,192</u>	<u>96,774,864</u>

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

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	29,997	14,056	3,000	4,557
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	<u>29,997</u>	<u>14,056</u>	<u>3,000</u>	<u>4,557</u>
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	67,858	135,407	6,786	27,911
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	<u>67,858</u>	<u>194,972</u>	<u>6,786</u>	<u>31,331</u>
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	<u>9,998</u>	<u>6,697</u>	<u>1,000</u>	<u>1,084</u>
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	9,998	38,715	1,000	4,346
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	19,996	22,635	2,000	1,677
			TOTAL	<u>29,994</u>	<u>61,350</u>	<u>2,999</u>	<u>6,022</u>
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	14,997	91,764	1,500	13,943
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	14,997	0	1,500	754
			TOTAL	<u>29,994</u>	<u>91,764</u>	<u>2,999</u>	<u>14,696</u>
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	79,984	263,760	7,998	35,665
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	19,996	30,477	2,000	5,489
			TOTAL	<u>99,980</u>	<u>294,237</u>	<u>9,998</u>	<u>41,154</u>

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

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	5,098	4,799	510	1,240
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	19,996	82,325	2,000	9,963
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	64,987	164,245	6,499	24,467
			TOTAL	<u>90,081</u>	<u>265,807</u>	<u>9,008</u>	<u>37,634</u>
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	7,498	18,208	750	4,137
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	79,459	384,601	7,946	46,696
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	247,449	1,187,617	24,745	151,208
			TOTAL	<u>334,406</u>	<u>1,600,232</u>	<u>33,441</u>	<u>204,041</u>
			TOTAL MICHAEL	<u>692,309</u>	<u>2,529,115</u>	<u>69,231</u>	<u>340,519</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF DECEMBER 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	237,128,413	464	0	0	1,810,023,780	4,753	0	0	138,802,700	1,462	2,185,954,893	6,679
BRUNSWICK	1,590,854,662	6,673	140,777,620	255	492,700,410	926	1,733,059,074	3,913	6,952,326,458	16,686	151,157,276	595	380,281,013	2,980	11,441,156,513	32,028
CAMDEN	0	0	0	0	45,190,560	88	0	0	573,003,635	1,396	0	0	34,688,490	295	652,882,685	1,779
CARTERET	672,761,504	4,741	130,552,110	237	393,438,580	869	1,299,681,405	2,991	3,745,451,999	9,712	137,105,402	665	335,659,945	2,428	6,714,650,945	21,643
CHOWAN	0	0	0	0	36,738,810	73	0	0	751,120,536	1,832	0	0	68,920,651	685	856,779,997	2,590
CRAVEN	0	0	0	0	572,118,450	1,151	0	0	3,658,323,975	10,042	0	0	322,789,800	2,478	4,553,232,225	13,671
CURRITUCK	607,202,197	1,829	23,334,690	31	167,619,440	291	759,717,668	1,040	1,567,475,713	3,721	44,284,060	106	104,257,620	793	3,273,891,388	7,811
DARE	2,300,821,416	9,752	452,141,310	731	117,943,400	197	3,554,065,561	7,274	622,192,799	1,349	263,754,455	915	25,197,592	161	7,336,116,533	20,379
HYDE	90,615,073	395	7,949,300	13	14,662,840	34	87,025,540	187	114,041,710	354	13,905,237	63	22,156,120	251	350,355,820	1,297
JONES	0	0	0	0	30,006,730	65	0	0	283,192,727	841	0	0	30,435,627	341	343,635,084	1,247
NEW HANOVER	521,648,179	2,333	226,431,770	453	1,226,890,230	2,381	915,224,771	1,966	10,792,568,578	25,195	92,411,349	351	685,277,653	3,815	14,460,452,530	36,494
ONSLow	190,727,334	1,017	30,066,730	58	592,881,110	1,338	270,552,053	608	5,563,061,834	16,020	32,777,528	135	1,023,960,670	6,791	7,704,027,259	25,967
PAMLICO	0	0	0	0	68,383,070	120	0	0	777,939,168	1,848	0	0	66,353,722	547	912,675,960	2,515
PASQUOTANK	0	0	0	0	170,940,300	373	0	0	1,327,926,740	3,616	0	0	139,745,269	1,246	1,638,612,309	5,235
PENDER	299,142,903	1,304	35,701,820	57	262,120,180	483	405,385,615	845	2,587,233,050	6,367	39,894,661	150	227,859,481	1,846	3,857,337,710	11,052
PERQUIMANS	0	0	0	0	56,573,236	119	0	0	681,312,224	1,646	0	0	58,694,103	600	796,579,563	2,365
TYRRELL	0	0	0	0	13,680,070	32	0	0	152,927,600	468	0	0	18,467,509	235	185,065,179	735
WASHINGTON	0	0	0	0	39,368,411	88	0	0	363,664,874	1,002	0	0	33,636,269	411	436,669,554	1,501
TOTAL	6,273,773,268	28,044	1,046,955,350	1,835	4,538,384,240	9,092	9,024,711,687	18,824	42,323,787,400	106,848	775,289,968	2,980	3,717,174,234	27,365	67,700,076,147	194,988

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	257,091,599	961	257,091,599	961	BEAUFORT	2,443,046,492	7,640
BRUNSWICK	23,061,065	80	165,954,693	314	538,759,739	1,416	727,775,497	1,810	BRUNSWICK	12,168,932,010	33,838
CAMDEN	0	0	0	0	46,455,821	130	46,455,821	130	CAMDEN	699,338,506	1,909
CARTERET	25,091,709	80	363,402,602	644	670,127,448	1,639	1,058,621,759	2,363	CARTERET	7,773,272,704	24,006
CHOWAN	0	0	0	0	127,350,811	375	127,350,811	375	CHOWAN	984,130,808	2,965
CRAVEN	0	0	0	0	774,613,942	1,966	774,613,942	1,966	CRAVEN	5,327,846,167	15,637
CURRITUCK	6,062,100	29	71,950,948	241	140,759,556	476	218,772,604	746	CURRITUCK	3,492,663,992	8,557
DARE	129,364,611	453	696,168,149	1,249	125,897,530	234	951,430,290	1,936	DARE	8,287,546,823	22,315
HYDE	17,678,879	39	33,812,382	80	18,650,993	98	70,142,254	217	HYDE	420,498,074	1,514
JONES	0	0	0	0	36,662,201	175	36,662,201	175	JONES	380,297,285	1,422
NEW HANOVER	76,813,982	188	258,174,433	393	987,156,668	1,869	1,322,145,083	2,450	NEW HANOVER	15,782,597,613	38,944
ONSLow	4,639,850	31	26,962,815	47	951,674,186	2,945	983,276,851	3,023	ONSLow	8,687,304,110	28,990
PAMLICO	0	0	0	0	84,475,904	297	84,475,904	297	PAMLICO	997,151,864	2,812
PASQUOTANK	0	0	0	0	279,342,922	827	279,342,922	827	PASQUOTANK	1,917,955,231	6,062
PENDER	7,881,960	32	51,498,344	90	182,894,391	687	242,274,695	809	PENDER	4,099,612,405	11,861
PERQUIMANS	0	0	0	0	63,319,649	314	63,319,649	314	PERQUIMANS	859,899,212	2,679
TYRRELL	0	0	0	0	23,070,548	104	23,070,548	104	TYRRELL	208,135,727	839
WASHINGTON	0	0	0	0	44,140,380	174	44,140,380	174	WASHINGTON	480,809,934	1,675
TOTAL	290,594,156	932	1,667,924,366	3,058	5,352,444,288	14,687	7,310,962,810	18,677	TOTAL	75,011,038,957	213,665

* 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.