



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
December 31, 2021**

Contents

Financial Statements

Exhibit 1 - Balance Sheet	1
Exhibit 2 - Income Statement and Surplus Account	2
Exhibit 3A - Surplus Account	3 - 4
Exhibit 3B - Surplus Account for Open Years	5 - 7
Exhibit 4A - Statistical Report of Premiums	8 - 9
Exhibit 4B - Statistical Report of Losses	10 - 12
Exhibit 4C - Statistical Report of Loss Adjustment Expenses	13 - 14
Exhibit 6 - Report of Named Storm Losses	15 - 26
Aggregate Liability by Counties	27

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 BALANCE SHEET
 AS OF DECEMBER 31, 2021

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	101,923,579	0	101,923,579
CASH EQUIVALENTS	106,228,465	0	106,228,465
INVESTMENTS	787,363,093	0	787,363,093
INTEREST INCOME DUE OR ACCRUED	3,188,460	0	3,188,460
FIXED ASSETS	573,430	(573,430)	0
DATA PROCESSING EQUIPMENT	3,225	0	3,225
ACCOUNTS RECEIVABLE - PREMIUM	28,986,327	(182,589)	28,803,738
PREPAID EXPENSE	8,332	(8,332)	0
TOTAL ASSETS	1,028,274,911	(764,351)	1,027,510,560

LIABILITIES & SURPLUS

LIABILITIES
ACCOUNTS PAYABLE
ACCOUNTS PAYABLE - FAIR PLAN
BENEFIT PAYABLE
PREMIUM SUSPENSE
PREMIUM REFUND
COMMISSION PAYABLE
ACCUAL-PREMIUM TAX
ACCUAL-POST RETIREMENT
ACCUAL-PENSION
ACCUAL-RENT
CLAIMS PAYABLE
PREPAID PREMIUMS
UNCLAIMED CHECKS
IBHS GRANT ACCRUAL
CEDED REINSURANCE PREMIUMS PAYABLE
TOTAL LIABILITIES

RESERVES FOR
UNPAID LOSSES (INCL. IBNR)
UNPAID LAE RESERVES
UNEARNED PREMIUMS
TOTAL RESERVES

SURPLUS
TOTAL LIABILITIES & SURPLUS

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2021**

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	88,579,197	372,437,177
CEDED REINSURANCE PREMIUMS	(7,127,057)	(72,968,974)
NET PREMIUMS EARNED	81,452,140	299,468,203
DEDUCTIONS		
NET LOSSES INCURRED	(9,897,303)	61,586,621
NET LOSS EXPENSE INCURRED	(1,621,645)	15,568,076
OPERATING EXPENSE INCURRED	16,362,648	66,131,797
PREMIUM TAXES	2,444,811	10,987,581
TOTAL DEDUCTIONS	7,288,511	154,274,075
OTHER INCOME		
PREMIUM CHARGED OFF	(50,082)	(307,125)
SERVICE CHARGES	121,085	475,696
MISCELLANEOUS INCOME	11,963	7,551
IBHS GRANT PROGRAM	(677,415)	(9,070,668)
NET UNDERWRITING GAIN OR (LOSS)	73,569,180	136,299,582
INVESTMENT INCOME		
INVESTMENT INCOME	2,628,927	13,075,457
NET INCOME OR (LOSS)	76,198,107	149,375,039
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	664,377,598	590,617,742
NET INCOME OR (LOSS)	76,198,107	149,375,039
CHANGE IN ASSETS NOT ADMITTED	(20,544)	20,403
MINIMUM PENSION LIABILITY	887,505	887,505
CHANGE IN UNREALIZED GAIN/LOSS	97,992	639,969
NET CHANGE IN SURPLUS	77,163,060	150,922,916
SURPLUS (CURRENT PERIOD)	741,540,658	741,540,658

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2021

	QUARTER TO DATE						
	2021	2020	2019	2018	2017	2016	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	86,245,193	736,062	0	0	0	0	86,981,255
CEDED REINSURANCE	(7,127,057)	0	0	0	0	0	(7,127,057)
INVESTMENT INCOME	2,628,927	0	0	0	0	0	2,628,927
PREMIUM CHARGED OFF	(50,082)	0	0	0	0	0	(50,082)
SERVICE CHARGES	121,085	0	0	0	0	0	121,085
MISCELLANEOUS INCOME	11,963	0	0	0	0	0	11,963
IBHS GRANT PROGRAM	(677,415)	0	0	0	0	0	(677,415)
TOTAL INCOME	81,152,614	736,062	0	0	0	0	81,888,676
EXPENSES PAID							
LOSSES	6,083,329	6,084,252	517,521	2,327,074	183,283	0	15,195,458
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,188,578	383,188	138,323	229,228	122,215	0	4,061,530
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	11,203,713	95,688	0	0	0	0	11,299,401
PREMIUM TAX	2,444,811	0	0	0	0	0	2,444,811
ADMINISTRATIVE EXPENSES	5,063,247	0	0	0	0	0	5,063,247
TOTAL EXPENSES PAID	27,983,678	6,563,127	655,844	2,556,301	305,497	0	38,064,448
NET CASH CHANGE	53,168,936	(5,827,066)	(655,844)	(2,556,301)	(305,497)	(0)	43,824,228
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	0	42,991,747
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,584,870	1,196,336	922,949	2,125,932	483,166	0	6,313,253
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	192,514,700	0	0	0	0	0	192,514,700
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	39,388,206	8,957,394	5,592,451	12,356,413	1,790,046	0	68,084,509
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	6,940,165	1,578,285	985,385	2,177,189	315,404	0	11,996,428
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0.00
UNEARNED PREMIUMS	184,668,268	9,444,375	0	0	0	0	194,112,643
NET RESERVE CHANGE	18,722,623	12,504,653	810,714	1,249,541	(913,653)	0	32,373,880
MINIMUM PENSION LIABILITY	887,505	0	0	0	0	0	887,505
ASSETS NOT ADMITTED	(20,544)	0	0	0	0	0	(20,544)
CHANGE IN UNREALIZED GAIN/LOSS	97,992	0	0	0	0	0	97,992
TOTAL NET OTHER CHANGES	964,953	0	0	0	0	0	964,953
ASSESSMENTS	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	72,856,512	6,677,588	154,870	(1,306,760)	(1,219,150)	(0)	77,163,060

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2021

YEAR TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	396,265,078	(5,360,459)	0	0	0	0	390,904,620
CEDED REINSURANCE	(72,968,974)	0	0	0	0	0	(72,968,974)
INVESTMENT INCOME	13,075,457	0	0	0	0	0	13,075,457
PREMIUM CHARGED OFF	(307,125)	0	0	0	0	0	(307,125)
SERVICE CHARGES	475,696	0	0	0	0	0	475,696
MISCELLANEOUS INCOME	7,551	0	0	0	0	0	7,551
IBHS GRANT PROGRAM	(9,070,668)	0	0	0	0	0	(9,070,668)
TOTAL INCOME	327,477,015	(5,360,459)	0	0	0	0	322,116,557
EXPENSES PAID							
LOSSES	13,705,064	35,442,475	6,027,595	115,153,747	5,315,648	24,012	175,668,540
CEDED LOSSES	0	0	0	(94,099,454)	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	13,324,236	2,497,351	537,155	7,023,629	464,311	4,474	23,851,156
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(5,900,545)	0	0	(5,900,545)
COMMISSION	51,296,350	(696,860)	0	0	0	0	50,599,490
PREMIUM TAX	10,987,581	0	0	0	0	0	10,987,581
ADMINISTRATIVE EXPENSES	15,532,307	0	0	0	0	0	15,532,307
TOTAL EXPENSES PAID	104,845,538	37,242,966	6,564,750	22,177,376	5,779,959	28,486	176,639,075
NET CASH CHANGE	222,631,478	(42,603,425)	(6,564,750)	(22,177,376)	(5,779,959)	(28,486)	145,477,482
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	0	42,991,747
LOSS ADJUSTMENT EXPENSES	1,584,870	1,196,336	922,949	2,125,932	483,166	0	6,313,253
UNEARNED PREMIUMS	192,514,700	0	0	0	0	0	192,514,700
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	38,808,325	8,250,673	12,583,174	3,282,039	50,000	62,974,212
LOSS ADJUSTMENT EXPENSES	0	5,818,992	982,191	1,497,948	390,706	5,952	8,695,788
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	174,047,258	0	0	0	0	174,047,258
NET RESERVE CHANGE	(212,274,016)	211,199,175	3,465,743	797,061	653,643	55,952	3,897,558
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	887,505	0	0	0	0	0	887,505
ASSETS NOT ADMITTED	20,403	0	0	0	0	0	20,403
CHANGE IN UNREALIZED GAIN/LOSS	639,969	0	0	0	0	0	639,969
TOTAL NET OTHER CHANGES	1,547,877	0	0	0	0	0	1,547,877
ASSESSMENTS	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	1,447,940,527	(1,447,940,527)	0
CHANGE IN SURPLUS	11,905,339	168,595,750	(3,099,007)	(21,380,316)	1,442,814,210	(1,447,913,060)	150,922,916

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2021

	2021				2020			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	127,367,962	15,658,626	232,587,490	20,650,999	111,672,122	12,055,458	205,646,499	19,530,838
CEDED REINSURANCE	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498
IBHS GRANT PROGRAM	(2,915,504)	(358,432)	(5,324,022)	(472,710)	(2,827,024)	(291,330)	(5,140,797)	(468,459)
TOTAL INCOME	105,586,241	12,925,829	192,368,175	16,596,769	87,710,839	9,326,450	162,085,721	15,192,338
EXPENSES PAID								
LOSSES	3,194,877	270,548	9,930,895	308,743	15,130,153	1,709,809	48,274,964	3,031,241
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,125,673	953,250	7,539,714	2,705,599	3,532,423	1,607,389	10,336,595	5,280,040
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	16,487,730	2,027,003	30,108,354	2,673,263	14,754,282	1,520,454	26,499,139	2,444,894
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641
TOTAL EXPENSES PAID	30,332,332	4,298,749	63,144,792	7,069,665	43,389,726	5,865,372	103,245,844	12,408,753
NET CASH CHANGE	75,253,909	8,627,080	129,223,384	9,527,104	44,321,113	3,461,078	58,839,877	2,783,585
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,142,405	1,011,945	10,222,496	3,797,598	855,244	51,774	4,782,889	589,158
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	294,052	68,317	939,006	283,496	162,948	9,864	911,273	112,251
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	62,017,279	7,037,492	113,754,727	9,705,202	0	0	0	0
NET RESERVE CHANGE	65,453,736	8,117,754	124,916,229	13,786,297	1,018,191	61,638	5,694,162	701,409
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)
MINIMUM PENSION LIABILITY	285,263	35,070	520,920	46,252	87,072	8,973	158,336	14,428
CHANGE IN UNREALIZED GAIN/LOSS	205,700	25,289	375,629	33,351	(207,297)	(21,362)	(376,959)	(34,351)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	497,520	61,165	908,525	80,666	(170,564)	(17,577)	(310,161)	(28,264)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	10,297,693	570,492	5,215,680	(4,178,527)	43,132,359	3,381,863	52,835,554	2,053,913

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2021

	2019				2018			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	108,919,764	10,678,681	193,139,239	19,129,513	109,068,817	10,304,932	192,783,434	18,838,524
CEDED REINSURANCE	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676
IBHS GRANT PROGRAM	(2,008,378)	(192,842)	(3,551,879)	(349,377)	0	0	0	0
TOTAL INCOME	88,579,942	6,876,864	169,344,451	15,166,879	114,060,513	10,098,115	204,757,331	19,457,359
EXPENSES PAID								
LOSSES	27,928,060	9,811,990	50,779,325	2,941,155	171,593,900	105,764,873	703,411,359	96,362,176
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	5,569,766	3,783,154	16,228,722	4,254,333	13,726,541	6,215,139	63,733,927	4,851,520
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)
COMMISSION	14,258,051	1,369,041	24,519,728	2,480,329	14,129,791	1,342,438	25,036,963	2,447,700
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113
TOTAL EXPENSES PAID	57,032,228	15,854,889	107,933,291	11,289,530	194,967,445	104,984,439	739,637,069	96,644,688
NET CASH CHANGE	31,547,714	(8,978,025)	61,411,160	3,877,348	(80,906,932)	(94,886,324)	(534,879,738)	(77,187,329)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	552,458	598,097	3,278,067	415,550	2,116,768	1,004,634	4,068,972	3,967,754
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	105,258	113,954	624,562	79,174	403,303	191,411	775,252	755,967
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	657,716	712,051	3,902,629	494,724	2,520,071	1,196,045	4,844,224	4,723,721
NET OTHER CHANGES								
ASSETS NOT ADMITTED	32,364	3,108	57,236	5,630	6,190,963	571,716	10,872,858	1,051,912
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(317,314)	(30,468)	(561,179)	(55,200)	6,921,824	639,209	12,156,431	1,176,093
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	30,572,684	(9,720,544)	56,947,351	3,327,425	(76,505,179)	(95,443,159)	(527,567,531)	(80,734,957)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2021

	2017				2016				
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	113,030,178	16,870,596	193,583,253	20,669,079	121,211,265	19,949,299	205,650,001	21,793,401	2,120,789,971
CEDED REINSURANCE	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)	(28,573,726)	(6,443,159)	(36,515,858)	(6,102,415)	(343,143,823)
INVESTMENT INCOME	9,962,669	1,470,645	17,077,976	1,804,361	9,170,899	1,509,554	15,564,222	1,632,548	134,405,917
MISCELLANEOUS INCOME	99,674	14,713	170,861	18,052	116,949	19,250	198,479	20,819	1,860,091
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(23,900,753)
TOTAL INCOME	110,428,778	15,765,840	194,651,418	19,830,022	101,925,387	15,034,944	184,896,844	17,344,353	1,890,011,403
EXPENSES PAID									
LOSSES	80,401,523	12,627,189	221,180,576	45,140,220	16,797,651	6,516,377	38,097,605	3,632,374	1,674,837,583
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,936,850	1,041,133	18,760,511	2,114,467	3,588,400	533,136	9,192,463	647,138	194,257,883
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	(5,900,545)
COMMISSION	14,562,478	2,126,210	25,044,376	2,659,939	15,685,650	2,554,265	26,667,757	2,913,628	274,313,463
PREMIUM TAX	3,189,854	470,872	5,468,039	577,722	3,412,345	561,681	5,791,198	607,445	59,470,294
ADMINISTRATIVE EXPENSES	2,914,351	430,203	4,995,771	527,825	3,128,739	514,999	5,309,881	556,959	92,099,388
TOTAL EXPENSES PAID	107,005,056	16,695,607	275,449,274	51,020,173	42,612,785	10,680,458	85,058,904	8,357,544	2,194,978,613
NET CASH CHANGE	3,423,722	(929,767)	(80,797,856)	(31,190,151)	59,312,602	4,354,486	99,837,940	8,986,809	(304,967,210)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	308,077	183,517	739,887	1,304,457	0	0	0	0	42,991,747
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	58,697	34,965	140,969	248,535	0	0	0	0	6,313,253
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	192,514,700
NET RESERVE CHANGE	366,774	218,481	880,856	1,552,992	0	0	0	0	241,819,701
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(2,548,062)	(376,133)	(4,367,880)	(461,485)	(1,757,303)	(289,257)	(2,982,375)	(312,824)	5,555,465
MINIMUM PENSION LIABILITY	(104,593)	(15,440)	(179,293)	(18,943)	96,900	15,950	164,452	17,250	2,276,207
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	(2,652,655)	(391,573)	(4,547,173)	(480,428)	(1,660,403)	(273,307)	(2,817,923)	(295,574)	7,831,672
SETTLEMENT ROLL FORWARD	596,521,875	44,846,495	752,988,775	53,583,382	(596,521,875)	(44,846,495)	(752,988,775)	(53,583,382)	(0)
ROLL FORWARD	0	0	0	0	538,869,676	40,765,316	655,968,758	44,892,147	1,280,495,897
SURPLUS	596,926,168	43,306,674	666,762,890	20,359,812	0	0	0	0	741,540,658

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2021

PREMIUMS WRITTEN	QUARTER TO DATE			YEAR TO DATE		
	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	824,304	(7,016)	817,288	3,937,969	(115,927)	3,822,042
RESIDENTIAL - EC	11,001,849	(62,133)	10,939,716	49,873,701	(1,408,350)	48,465,351
COMMERCIAL - FIRE	(10,226)	10,226	0	20,391	5,476	25,867
COMMERCIAL - EC	(67,048)	65,595	(1,453)	93,897	38,378	132,275
COMMERCIAL PROPERTY	1,030,189	126	1,030,315	6,460,308	15,564	6,475,872
CRIME - RESIDENTIAL	92,995	(1)	92,994	392,116	(6,935)	385,181
CRIME - COMMERCIAL	2,435	0	2,435	7,372	0	7,372
HOMEOWNER - BEACH	1,642,754	(19,593)	1,623,161	6,544,725	(130,108)	6,414,617
HOMEOWNER - COASTAL	5,669,694	2,739	5,672,433	24,259,901	(287,441)	23,972,460
HO - BEACH WIND	13,291,692	(92,322)	13,199,370	61,060,753	(1,045,986)	60,014,767
HO - COASTAL WIND	43,086,270	(125,306)	42,960,964	190,216,785	(2,470,600)	187,746,185
WIND - RESIDENTIAL	1,145,043	(40,799)	1,104,244	5,558,699	(185,488)	5,373,211
WIND - COMMERCIAL	1,183,276	337,404	1,520,680	9,076,658	189,934	9,266,592
COASTAL - RESIDENTIAL	3,890,886	4,325	3,895,211	18,110,804	(505,556)	17,605,248
COASTAL - COMMERCIAL	3,461,080	662,817	4,123,897	20,650,999	546,581	21,197,580
TOTAL	86,245,193	736,062	86,981,255	396,265,078	(5,360,459)	390,904,620
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	2,016,755	91,552	2,108,307	0	1,910,465	1,910,465
RESIDENTIAL - EC	23,222,515	1,150,929	24,373,444	0	22,512,411	22,512,411
COMMERCIAL - FIRE	11,343	19,625	30,968	0	333,310	333,310
COMMERCIAL - EC	49,308	47,654	96,962	0	1,088,182	1,088,182
COMMERCIAL PROPERTY	3,303,768	30,951	3,334,719	0	213,608	213,608
CRIME - RESIDENTIAL	194,480	9,694	204,174	0	175,182	175,182
CRIME - COMMERCIAL	2,149	0	2,149	0	0	0
HOMEOWNER - BEACH	2,944,183	156,248	3,100,431	0	2,790,778	2,790,778
HOMEOWNER - COASTAL	11,230,814	503,949	11,734,763	0	8,657,282	8,657,282
HO - BEACH WIND	28,476,215	1,435,925	29,912,140	0	26,663,106	26,663,106
HO - COASTAL WIND	87,795,401	4,751,299	92,546,700	0	86,057,559	86,057,559
WIND - RESIDENTIAL	2,667,436	133,955	2,801,391	0	2,513,433	2,513,433
WIND - COMMERCIAL	4,434,437	183,781	4,618,218	0	3,963,707	3,963,707
COASTAL - RESIDENTIAL	8,469,738	421,142	8,890,880	0	8,337,884	8,337,884
COASTAL - COMMERCIAL	9,849,726	507,670	10,357,396	0	8,830,351	8,830,351
TOTAL	184,668,268	9,444,375	194,112,643	0	174,047,258	174,047,258
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,958,976	0	1,958,976	1,958,976	0	1,958,976
RESIDENTIAL - EC	24,290,615	0	24,290,615	24,290,615	0	24,290,615
COMMERCIAL - FIRE	3,381	0	3,381	3,381	0	3,381
COMMERCIAL - EC	14,785	0	14,785	14,785	0	14,785
COMMERCIAL PROPERTY	3,015,727	0	3,015,727	3,015,727	0	3,015,727
CRIME - RESIDENTIAL	201,170	0	201,170	201,170	0	201,170
CRIME - COMMERCIAL	3,229	0	3,229	3,229	0	3,229
HOMEOWNER - BEACH	3,290,501	0	3,290,501	3,290,501	0	3,290,501
HOMEOWNER - COASTAL	12,104,365	0	12,104,365	12,104,365	0	12,104,365
HO - BEACH WIND	29,587,093	0	29,587,093	29,587,093	0	29,587,093
HO - COASTAL WIND	92,859,613	0	92,859,613	92,859,613	0	92,859,613
WIND - RESIDENTIAL	2,688,924	0	2,688,924	2,688,924	0	2,688,924
WIND - COMMERCIAL	4,000,370	0	4,000,370	4,000,370	0	4,000,370
COASTAL - RESIDENTIAL	8,790,749	0	8,790,749	8,790,749	0	8,790,749
COASTAL - COMMERCIAL	9,705,202	0	9,705,202	9,705,202	0	9,705,202
TOTAL	192,514,700	0	192,514,700	192,514,700	0	192,514,700
EARNED PREMIUMS						
RESIDENTIAL - FIRE	882,082	84,536	966,618	1,978,993	1,794,538	3,773,531
RESIDENTIAL - EC	9,933,749	1,088,796	11,022,544	25,583,085	21,104,061	46,687,146
COMMERCIAL - FIRE	(2,264)	29,851	27,587	17,010	338,786	355,796
COMMERCIAL - EC	(32,525)	113,249	80,724	79,112	1,126,560	1,205,672
COMMERCIAL PROPERTY	1,318,229	31,077	1,349,307	3,444,581	229,172	3,673,753
CRIME - RESIDENTIAL	86,305	9,693	95,998	190,946	168,247	359,193
CRIME - COMMERCIAL	1,355	0	1,355	4,143	0	4,143
HOMEOWNER - BEACH	1,296,436	136,655	1,433,091	3,254,224	2,660,670	5,914,894
HOMEOWNER - COASTAL	4,796,143	506,688	5,302,831	12,155,536	8,369,841	20,525,377
HO - BEACH WIND	12,180,814	1,343,603	13,524,417	31,473,660	25,617,120	57,090,780
HO - COASTAL WIND	38,022,059	4,625,993	42,648,051	97,357,173	83,586,959	180,944,132
WIND - RESIDENTIAL	1,123,556	93,156	1,216,711	2,869,776	2,327,945	5,197,721
WIND - COMMERCIAL	1,617,343	521,185	2,138,529	5,076,288	4,153,641	9,229,929
COASTAL - RESIDENTIAL	3,569,875	425,467	3,995,342	9,320,055	7,832,328	17,152,383
COASTAL - COMMERCIAL	3,605,603	1,170,487	4,776,091	10,945,796	9,376,932	20,322,728
TOTAL	78,398,760	10,180,437	88,579,197.10	203,750,378	168,686,800	372,437,177

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2021

CEDED REINSURANCE PREMIUM	QUARTER TO DATE			YEAR TO DATE		
	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	69,684	0	69,684	723,480	0	723,480
RESIDENTIAL - EC	883,631	0	883,631	9,070,847	0	9,070,847
COMMERCIAL - FIRE	472	0	472	20,886	0	20,886
COMMERCIAL - EC	2,412	0	2,412	106,755	0	106,755
COMMERCIAL PROPERTY	118,069	0	118,069	1,010,599	0	1,010,599
CRIME - RESIDENTIAL	7,023	0	7,023	69,266	0	69,266
CRIME - COMMERCIAL	134	0	134	2,668	0	2,668
HOMEOWNER - BEACH	116,953	0	116,953	1,179,809	0	1,179,809
HOMEOWNER - COASTAL	437,071	0	437,071	4,332,827	0	4,332,827
HO - BEACH WIND	1,094,202	0	1,094,202	11,148,732	0	11,148,732
HO - COASTAL WIND	3,423,029	0	3,423,029	34,972,183	0	34,972,183
WIND - RESIDENTIAL	97,966	0	97,966	933,420	0	933,420
WIND - COMMERCIAL	168,950	0	168,950	1,757,100	0	1,757,100
COASTAL - RESIDENTIAL	320,983	0	320,983	3,368,287	0	3,368,287
COASTAL - COMMERCIAL	386,479	0	386,479	4,272,114	0	4,272,114
TOTAL	7,127,057	0	7,127,057	72,968,974	0	72,968,974
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	812,398	84,536	896,934	1,255,513	1,794,538	3,050,051
RESIDENTIAL - EC	9,050,118	1,088,796	10,138,914	16,512,238	21,104,061	37,616,299
COMMERCIAL - FIRE	(2,736)	29,851	27,116	(3,876)	338,786	334,910
COMMERCIAL - EC	(34,937)	113,249	78,312	(27,643)	1,126,560	1,098,917
COMMERCIAL PROPERTY	1,200,160	31,077	1,231,237	2,433,982	229,172	2,663,153
CRIME - RESIDENTIAL	79,282	9,693	88,976	121,680	168,247	289,927
CRIME - COMMERCIAL	1,221	0	1,221	1,476	0	1,476
HOMEOWNER - BEACH	1,179,483	136,655	1,316,139	2,074,415	2,660,670	4,735,085
HOMEOWNER - COASTAL	4,359,072	506,688	4,865,760	7,822,709	8,369,841	16,192,550
HO - BEACH WIND	11,086,612	1,343,603	12,430,215	20,324,928	25,617,120	45,942,048
HO - COASTAL WIND	34,599,030	4,625,993	39,225,022	62,384,990	83,586,959	145,971,949
WIND - RESIDENTIAL	1,025,590	93,156	1,118,746	1,936,356	2,327,945	4,264,301
WIND - COMMERCIAL	1,448,393	521,185	1,969,578	3,319,189	4,153,641	7,472,829
COASTAL - RESIDENTIAL	3,248,892	425,467	3,674,359	5,951,767	7,832,328	13,784,096
COASTAL - COMMERCIAL	3,219,124	1,170,487	4,389,612	6,673,682	9,376,932	16,050,614
TOTAL	71,271,703	10,180,437	81,452,140	130,781,404	168,686,800	299,468,203

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2021

	QUARTER TO DATE						
	2021	2020	2019	2018	2017	2016	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	1,505,543	54,833	16,102	0	0	0	1,576,478
RESIDENTIAL - EC	406,429	499,643	70,838	260,959	0	0	1,237,870
COMMERCIAL - FIRE	22,650	0	0	0	0	0	22,650
COMMERCIAL - EC	10,048	11,223	833	0	(0)	0	22,104
COMMERCIAL PROPERTY	44,737	0	0	0	0	0	44,737
CRIME - RESIDENTIAL	302	0	0	0	0	0	302
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	50,605	13,374	0	0	0	0	63,978
HOMEOWNER - COASTAL	1,144,175	507,821	80,269	26,731	21,440	0	1,780,436
HO - BEACH WIND	155,077	265,402	19,282	273,050	47,501	0	760,312
HO - COASTAL WIND	2,319,454	3,629,058	235,475	1,498,655	114,491	0	7,797,133
WIND - RESIDENTIAL	19,961	25,605	0	49,802	0	0	95,369
WIND - COMMERCIAL	21,650	132,074	62,896	0	0	0	216,620
COASTAL - RESIDENTIAL	294,610	340,649	28,963	33,851	(150)	0	697,923
COASTAL - COMMERCIAL	88,088	604,570	2,863	184,025	0	0	879,546
TOTAL	6,083,329	6,084,252	517,521	2,327,074	183,283	0	15,195,459
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	778,137	123,249	18,600	2,499	0	0	922,484
RESIDENTIAL - EC	785,570	184,127	104,638	737,065	10,000	0	1,821,400
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	136,616	18,767	45,091	164,996	23,518	0	388,988
COMMERCIAL PROPERTY	31,591	0	0	0	0	0	31,591
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	167,410	194,172	3,408	62,600	0	0	427,590
HOMEOWNER - COASTAL	2,009,111	498,624	328,725	469,772	0	0	3,306,232
HO - BEACH WIND	1,277,773	307,290	293,934	1,269,549	298,077	0	3,446,623
HO - COASTAL WIND	7,744,361	4,027,372	2,656,374	3,500,228	689,887	0	18,618,222
WIND - RESIDENTIAL	133,515	46,406	131,877	45,055	0	0	356,854
WIND - COMMERCIAL	843,738	33,007	553,006	839,638	159,999	0	2,429,388
COASTAL - RESIDENTIAL	469,025	256,894	292,967	98,972	50,000	0	1,167,858
COASTAL - COMMERCIAL	3,797,598	589,158	415,550	3,967,754	1,304,457	0	10,074,517
TOTAL	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	0	42,991,747
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,046,629	151,541	18,600	2,499	0	0	3,219,269
RESIDENTIAL - EC	1,536,178	229,689	153,456	674,692	30,000	0	2,624,015
COMMERCIAL - FIRE	2,799	2,499	0	0	0	0	5,298
COMMERCIAL - EC	299,105	23,455	45,091	174,995	23,518	0	566,163
COMMERCIAL PROPERTY	28,545	0	0	0	0	0	28,545
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,683	200,127	3,408	65,099	0	0	610,317
HOMEOWNER - COASTAL	2,745,765	735,224	396,922	475,635	70,041	0	4,423,586
HO - BEACH WIND	2,808,121	491,522	426,830	1,216,966	227,877	0	5,171,316
HO - COASTAL WIND	17,316,295	5,124,315	2,947,486	4,235,511	887,438	0	30,511,046
WIND - RESIDENTIAL	268,330	72,696	113,929	48,793	0	0	503,748
WIND - COMMERCIAL	2,149,353	133,731	703,047	888,618	165,998	0	4,040,747
COASTAL - RESIDENTIAL	1,395,839	470,247	347,268	210,601	52,727	0	2,476,681
COASTAL - COMMERCIAL	7,449,564	1,322,349	436,412	4,363,005	332,448	0	13,903,778
TOTAL	39,388,206	8,957,394	5,592,451	12,356,413	1,790,046	0	68,084,509
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	(762,949)	26,541	16,102	0	0	0	(720,306)
RESIDENTIAL - EC	(344,179)	454,081	22,020	323,333	(20,000)	0	435,255
COMMERCIAL - FIRE	19,851	(2,499)	0	0	0	0	17,352
COMMERCIAL - EC	(152,441)	6,535	833	(9,999)	(0)	0	(155,072)
COMMERCIAL PROPERTY	47,784	0	0	0	0	0	47,784
CRIME - RESIDENTIAL	302	0	0	0	0	0	302
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(123,668)	7,418	0	(2,499)	0	0	(118,749)
HOMEOWNER - COASTAL	407,520	271,221	12,072	20,869	(48,600)	0	663,081
HO - BEACH WIND	(1,375,271)	81,170	(113,613)	325,633	117,701	0	(964,381)
HO - COASTAL WIND	(7,252,481)	2,532,115	(55,637)	763,373	(83,060)	0	(4,095,690)
WIND - RESIDENTIAL	(114,853)	(684)	17,948	46,065	0	0	(51,525)
WIND - COMMERCIAL	(1,283,965)	31,351	(87,146)	(48,980)	(5,999)	0	(1,394,739)
COASTAL - RESIDENTIAL	(632,204)	127,297	(25,338)	(77,778)	(2,877)	0	(610,900)
COASTAL - COMMERCIAL	(3,563,878)	(128,621)	(17,999)	(211,226)	972,009	0	(2,949,715)
TOTAL	(15,130,432)	3,405,923	(230,758)	1,128,790	929,174	0	(9,897,303)

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2021**

YEAR TO DATE							
NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,940,022	750,563	300,434	0	0	0	2,991,019
RESIDENTIAL - EC	791,867	2,425,374	485,548	1,754,996	267,770	0	5,725,554
COMMERCIAL - FIRE	22,650	0	0	0	0	0	22,650
COMMERCIAL - EC	11,538	142,573	500,390	50,623	66,482	0	771,607
COMMERCIAL PROPERTY	154,760	3,619	0	0	0	0	158,379
CRIME - RESIDENTIAL	302	0	1,843	0	0	0	2,145
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	92,581	588,208	91,432	80,732	30,495	0	883,447
HOMEOWNER - COASTAL	2,616,236	3,409,745	438,275	646,730	210,906	0	7,321,891
HO - BEACH WIND	350,144	1,749,819	505,741	2,682,071	1,165,797	0	6,453,571
HO - COASTAL WIND	6,556,986	21,904,215	2,840,752	10,165,908	2,371,496	(14,121)	43,825,235
WIND - RESIDENTIAL	19,961	193,346	114,918	214,682	108,517	0	651,424
WIND - COMMERCIAL	81,600	499,357	436,645	238,135	93,703	36,200	1,385,639
COASTAL - RESIDENTIAL	757,674	1,842,773	131,121	625,440	49,752	0	3,406,761
COASTAL - COMMERCIAL	308,743	1,932,884	180,498	4,594,977	950,731	1,933	7,969,765
TOTAL	13,705,064	35,442,475	6,027,595	21,054,293	5,315,648	24,012	81,569,086
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	778,137	123,249	18,600	2,499	0	0	922,484
RESIDENTIAL - EC	785,570	184,127	104,638	737,065	10,000	0	1,821,400
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	136,616	18,767	45,091	164,996	23,518	0	388,988
COMMERCIAL PROPERTY	31,591	0	0	0	0	0	31,591
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	167,410	194,172	3,408	62,600	0	0	427,590
HOMEOWNER - COASTAL	2,009,111	498,624	328,725	469,772	0	0	3,306,232
HO - BEACH WIND	1,277,773	307,290	293,934	1,269,549	298,077	0	3,446,623
HO - COASTAL WIND	7,744,361	4,027,372	2,656,374	3,500,228	689,887	0	18,618,222
WIND - RESIDENTIAL	133,515	46,406	131,877	45,055	0	0	356,854
WIND - COMMERCIAL	843,738	33,007	553,006	839,638	159,999	0	2,429,388
COASTAL - RESIDENTIAL	469,025	256,894	292,967	98,972	50,000	0	1,167,858
COASTAL - COMMERCIAL	3,797,598	589,158	415,550	3,967,754	1,304,457	0	10,074,517
TOTAL	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	0	42,991,747
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	641,700	200,965	0	0	0	842,665
RESIDENTIAL - EC	0	2,074,697	411,448	351,259	186,786	0	3,024,190
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	657,973	391,653	163,634	0	0	1,213,260
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	5,222	0	0	0	0	5,222
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	397,661	15,930	144,602	0	0	558,193
HOMEOWNER - COASTAL	0	1,943,443	456,342	443,368	74,566	0	2,917,720
HO - BEACH WIND	0	3,128,722	519,941	1,166,775	127,312	50,000	4,992,750
HO - COASTAL WIND	0	16,654,967	3,828,158	4,101,370	776,225	0	25,360,720
WIND - RESIDENTIAL	0	412,119	143,211	67,091	30,431	0	652,852
WIND - COMMERCIAL	0	2,983,685	1,264,942	963,533	15,998	0	5,228,158
COASTAL - RESIDENTIAL	0	1,251,307	417,371	216,895	25,991	0	1,911,565
COASTAL - COMMERCIAL	0	8,656,828	600,712	4,964,647	2,044,729	0	16,266,916
TOTAL	0	38,808,325	8,250,673	12,583,174	3,282,039	50,000	62,974,212
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	2,718,159	232,112	118,069	2,499	0	0	3,070,838
RESIDENTIAL - EC	1,577,437	534,803	178,738	2,140,802	90,984	0	4,522,764
COMMERCIAL - FIRE	22,650	0	0	0	0	0	22,650
COMMERCIAL - EC	148,154	(496,633)	153,828	51,985	90,000	0	(52,665)
COMMERCIAL PROPERTY	186,351	3,619	0	0	0	0	189,970
CRIME - RESIDENTIAL	302	(5,222)	1,843	0	0	0	(3,077)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	259,991	384,718	78,910	(1,271)	30,495	0	752,844
HOMEOWNER - COASTAL	4,625,346	1,964,925	310,658	673,134	136,340	0	7,710,403
HO - BEACH WIND	1,627,917	(1,071,613)	279,734	2,784,845	1,336,562	(50,000)	4,907,444
HO - COASTAL WIND	14,301,347	9,276,619	1,668,968	9,564,766	2,285,158	(14,121)	37,082,737
WIND - RESIDENTIAL	153,477	(172,367)	103,584	192,646	78,085	0	355,425
WIND - COMMERCIAL	925,338	(2,451,321)	(275,291)	114,239	237,704	36,200	(1,413,131)
COASTAL - RESIDENTIAL	1,226,699	848,360	6,717	507,517	73,760	0	2,663,053
COASTAL - COMMERCIAL	4,106,341	(6,134,786)	(4,664)	3,598,084	210,458	1,933	1,777,366
TOTAL	31,879,509	2,913,214	2,621,094	19,629,247	4,569,545	(25,988)	61,586,621

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2021

IBNR TOTALS							
NET IBNR (CURRENT PERIOD)	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	318,059	0	0	0	0	0	318,059
RESIDENTIAL - EC	627,992	0	0	0	0	0	627,992
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	134,117	0	0	0	0	0	134,117
COMMERCIAL PROPERTY	10,892	0	0	0	0	0	10,892
CRIME - RESIDENTIAL	-	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	147,427	0	0	0	0	0	147,427
HOMEOWNER - COASTAL	1,139,940	0	0	0	0	0	1,139,940
HO - BEACH WIND	1,188,345	0	0	0	0	0	1,188,345
HO - COASTAL WIND	6,419,288	0	0	0	0	0	6,419,288
WIND - RESIDENTIAL	123,038	0	0	0	0	0	123,038
WIND - COMMERCIAL	837,617	0	0	0	0	0	837,617
COASTAL - RESIDENTIAL	402,660	0	0	0	0	0	402,660
COASTAL - COMMERCIAL	3,473,545	0	0	0	0	0	3,473,545
TOTAL	14,822,920	0	0	0	0	0	14,822,920
 NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	1,700,746	0	0	0	0	0	1,700,746
RESIDENTIAL - EC	1,386,272	0	0	0	0	0	1,386,272
COMMERCIAL - FIRE	2,799	0	0	0	0	0	2,799
COMMERCIAL - EC	299,105	0	0	0	0	0	299,105
COMMERCIAL PROPERTY	15,080	0	0	0	0	0	15,080
CRIME - RESIDENTIAL	-	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	322,432	0	0	0	0	0	322,432
HOMEOWNER - COASTAL	2,336,989	0	0	0	0	0	2,336,989
HO - BEACH WIND	2,732,016	0	0	0	0	0	2,732,016
HO - COASTAL WIND	16,119,043	0	0	0	0	0	16,119,043
WIND - RESIDENTIAL	266,131	0	0	0	0	0	266,131
WIND - COMMERCIAL	2,134,734	0	0	0	0	0	2,134,734
COASTAL - RESIDENTIAL	1,308,435	0	0	0	0	0	1,308,435
COASTAL - COMMERCIAL	7,345,392	0	0	0	0	0	7,345,392
TOTAL	35,969,174	0	0	0	0	0	35,969,174

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2021

	QUARTER TO DATE						
	2021	2020	2019	2018	2017	2016	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	70,953	640	295	0	0	0	71,888
RESIDENTIAL - EC	157,613	24,194	7,328	3,806	34,417	0	227,357
COMMERCIAL - FIRE	1,075	0	0	0	0	0	1,075
COMMERCIAL - EC	25,787	1,245	0	2,986	483	0	30,501
COMMERCIAL PROPERTY	4,760	0	0	0	0	0	4,760
CRIME - RESIDENTIAL	275	0	0	0	0	0	275
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	33,730	12,024	0	2,578	0	0	48,332
HOMEOWNER - COASTAL	298,391	39,794	101,059	7,032	325	0	446,601
HO - BEACH WIND	239,695	18,070	1,577	39,836	48,603	0	347,780
HO - COASTAL WIND	1,403,288	231,699	19,565	119,622	32,420	0	1,806,594
WIND - RESIDENTIAL	25,824	2,460	0	1,250	0	0	29,534
WIND - COMMERCIAL	160,103	2,515	6,150	29,820	1,204	0	199,791
COASTAL - RESIDENTIAL	100,166	41,361	2,349	700	149	0	144,725
COASTAL - COMMERCIAL	666,920	9,184	0	21,599	4,615	0	702,317
TOTAL	3,188,578	383,188	138,323	229,228	122,215	0	4,061,530
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	107,962	23,482	3,544	476	0	0	135,465
RESIDENTIAL - EC	70,115	35,081	19,937	140,431	1,905	0	267,469
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	9,038	3,576	8,591	31,436	4,481	0	57,122
COMMERCIAL PROPERTY	4,639	0	0	0	0	0	4,639
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	13,219	36,995	649	11,927	0	0	62,791
HOMEOWNER - COASTAL	238,376	95,002	62,631	89,505	0	0	485,514
HO - BEACH WIND	92,903	58,547	56,003	241,884	56,792	0	506,130
HO - COASTAL WIND	662,279	767,326	506,113	666,890	131,443	0	2,734,051
WIND - RESIDENTIAL	9,851	8,842	25,126	8,584	0	0	52,403
WIND - COMMERCIAL	54,640	6,289	105,363	159,974	30,484	0	356,750
COASTAL - RESIDENTIAL	38,350	48,945	55,818	18,857	9,526	0	171,497
COASTAL - COMMERCIAL	283,496	112,251	79,174	755,967	248,535	0	1,479,423
TOTAL	1,584,870	1,196,336	922,949	2,125,932	483,166	0	6,313,253
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	536,813	26,701	3,277	440	0	0	567,232
RESIDENTIAL - EC	270,673	40,471	27,039	118,880	5,286	0	462,349
COMMERCIAL - FIRE	493	440	0	0	0	0	933
COMMERCIAL - EC	52,702	4,133	7,945	30,834	4,144	0	99,757
COMMERCIAL PROPERTY	5,029	0	0	0	0	0	5,029
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	60,204	35,262	600	11,470	0	0	107,537
HOMEOWNER - COASTAL	483,801	129,546	69,937	83,806	12,341	0	779,432
HO - BEACH WIND	494,789	86,606	75,207	214,428	40,152	0	911,181
HO - COASTAL WIND	3,051,116	902,900	519,344	746,293	156,366	0	5,376,019
WIND - RESIDENTIAL	47,279	12,809	20,074	8,597	0	0	88,760
WIND - COMMERCIAL	378,714	23,563	123,876	156,574	29,249	0	711,976
COASTAL - RESIDENTIAL	245,945	82,857	61,188	37,108	9,290	0	436,389
COASTAL - COMMERCIAL	1,312,606	232,997	76,895	768,758	58,577	0	2,449,833
TOTAL	6,940,165	1,578,285	985,385	2,177,189	315,404	0	11,996,428
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	(357,898)	(2,579)	561	36	0	0	(359,880)
RESIDENTIAL - EC	(42,946)	18,804	226	25,357	31,036	0	32,477
COMMERCIAL - FIRE	582	(440)	0	0	0	0	142
COMMERCIAL - EC	(17,877)	688	646	3,588	820	0	(12,134)
COMMERCIAL PROPERTY	4,369	0	0	0	0	0	4,369
CRIME - RESIDENTIAL	275	0	0	0	0	0	275
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(13,255)	13,757	49	3,034	0	0	3,586
HOMEOWNER - COASTAL	52,966	5,250	93,753	12,730	(12,016)	0	152,683
HO - BEACH WIND	(162,191)	(9,988)	(17,627)	67,292	65,243	0	(57,272)
HO - COASTAL WIND	(985,549)	96,125	6,333	40,219	7,496	0	(835,375)
WIND - RESIDENTIAL	(11,604)	(1,507)	5,052	1,237	0	0	(6,823)
WIND - COMMERCIAL	(163,971)	(14,760)	(12,363)	33,220	2,440	0	(155,434)
COASTAL - RESIDENTIAL	(107,429)	7,450	(3,021)	(17,551)	385	0	(120,166)
COASTAL - COMMERCIAL	(362,190)	(111,561)	2,278	8,808	194,573	0	(268,093)
TOTAL	(2,166,717)	1,238	75,887	177,971	289,976	0	(1,621,645)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2021

	YEAR TO DATE						
NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	295,603	33,514	5,772	0	0	0	334,889
RESIDENTIAL - EC	537,461	165,086	41,952	124,086	47,825	0	916,409
COMMERCIAL - FIRE	1,075	0	0	0	0	0	1,075
COMMERCIAL - EC	109,429	13,642	7,413	8,637	3,123	0	142,244
COMMERCIAL PROPERTY	17,709	1,165	0	0	0	0	18,874
CRIME - RESIDENTIAL	275	550	0	0	0	0	825
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	137,915	47,481	6,146	7,216	615	0	199,372
HOMEOWNER - COASTAL	959,206	251,018	160,869	40,578	3,314	0	1,414,985
HO - BEACH WIND	1,048,214	107,769	40,291	137,932	117,369	6,280	1,457,856
HO - COASTAL WIND	6,110,194	1,514,138	199,522	533,334	157,075	(589)	8,513,673
WIND - RESIDENTIAL	106,205	11,873	5,808	10,016	180	0	134,082
WIND - COMMERCIAL	825,038	31,473	43,267	57,255	17,644	715	975,392
COASTAL - RESIDENTIAL	470,314	232,703	16,195	29,148	13,830	0	762,190
COASTAL - COMMERCIAL	2,705,599	86,940	9,921	174,882	103,336	(1,933)	3,078,745
TOTAL	13,324,236	2,497,351	537,155	1,123,084	464,311	4,474	17,950,611
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	107,962	23,482	3,544	476	0	0	135,465
RESIDENTIAL - EC	70,115	35,081	19,937	140,431	1,905	0	267,469
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	9,038	3,576	8,591	31,436	4,481	0	57,122
COMMERCIAL PROPERTY	4,639	0	0	0	0	0	4,639
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	13,219	36,995	649	11,927	0	0	62,791
HOMEOWNER - COASTAL	238,376	95,002	62,631	89,505	0	0	485,514
HO - BEACH WIND	92,903	58,547	56,003	241,884	56,792	0	506,130
HO - COASTAL WIND	662,279	767,326	506,113	666,890	131,443	0	2,734,051
WIND - RESIDENTIAL	9,851	8,842	25,126	8,584	0	0	52,403
WIND - COMMERCIAL	54,640	6,289	105,363	159,974	30,484	0	356,750
COASTAL - RESIDENTIAL	38,350	48,945	55,818	18,857	9,526	0	171,497
COASTAL - COMMERCIAL	283,496	112,251	79,174	755,967	248,535	0	1,479,423
TOTAL	1,584,870	1,196,336	922,949	2,125,932	483,166	0	6,313,253
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	92,436	23,924	0	0	0	116,360
RESIDENTIAL - EC	0	304,564	48,980	41,815	22,236	0	417,595
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	101,430	46,624	19,480	0	0	167,533
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	721	0	0	0	0	721
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	57,967	1,896	17,214	0	0	77,078
HOMEOWNER - COASTAL	0	286,911	54,325	52,780	8,877	0	402,893
HO - BEACH WIND	0	467,522	61,896	138,897	15,156	5,952	689,423
HO - COASTAL WIND	0	2,465,567	455,718	488,242	92,405	0	3,501,932
WIND - RESIDENTIAL	0	61,492	17,048	7,987	3,623	0	90,149
WIND - COMMERCIAL	0	454,740	150,583	114,703	1,904	0	721,930
COASTAL - RESIDENTIAL	0	185,358	49,685	25,820	3,094	0	263,958
COASTAL - COMMERCIAL	0	1,340,282	71,511	591,010	243,412	0	2,246,215
TOTAL	0	5,818,992	982,191	1,497,948	390,706	5,952	8,695,788
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	403,565	(35,439)	(14,608)	476	0	0	353,994
RESIDENTIAL - EC	607,576	(104,397)	12,908	222,702	27,494	0	766,283
COMMERCIAL - FIRE	1,075	0	0	0	0	0	1,075
COMMERCIAL - EC	118,467	(84,213)	(30,620)	20,594	7,604	0	31,833
COMMERCIAL PROPERTY	22,347	1,165	0	0	0	0	23,512
CRIME - RESIDENTIAL	275	(171)	0	0	0	0	104
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	151,134	26,508	4,899	1,929	615	0	185,086
HOMEOWNER - COASTAL	1,197,582	59,108	169,176	77,302	(5,562)	0	1,497,606
HO - BEACH WIND	1,141,118	(301,206)	34,397	240,920	159,006	328	1,274,562
HO - COASTAL WIND	6,772,473	(184,104)	249,916	711,982	196,112	(589)	7,745,791
WIND - RESIDENTIAL	116,056	(40,777)	13,886	10,613	(3,443)	0	96,336
WIND - COMMERCIAL	879,678	(416,978)	(1,953)	102,527	46,224	715	610,213
COASTAL - RESIDENTIAL	508,665	96,290	22,328	22,184	20,262	0	669,730
COASTAL - COMMERCIAL	2,989,095	(1,141,092)	17,584	339,839	108,459	(1,933)	2,311,953
TOTAL	14,909,107	(2,125,305)	477,913	1,751,069	556,771	(1,478)	15,568,076

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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 DECEMBER 31, 2021

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 DECEMBER 31, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES	ALLOCATED CLAIMS EXPENSE
				OUTSTANDING	PAID
MATTHEW					
BEACH FULL COVERAGE					
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	852,038
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622
			TOTAL	0	906,660
				0	133,732
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,618,203
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305
			TOTAL	0	3,949,508
				0	625,458
BEACH WIND & HAIL ONLY					
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611
			TOTAL	0	300,828
				0	27,350
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	100,000	3,872,107
			TOTAL	100,000	4,526,755
				10,000	309,122
				10,000	409,967
COASTAL WIND & HAIL ONLY					
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933
			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
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,139,900
			TOTAL	0	7,157,503
				0	943,457

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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	1,039,632	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,580,832	0	609,791
			TOTAL	0	6,017,718	0	784,606
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	4,447,228	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,532,886	0	2,649,840
			TOTAL	0	26,660,670	0	3,438,039
			TOTAL MATTHEW	100,000	51,141,856	10,000	6,535,912

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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	10,000	28,788,906	252	1,512,479
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,202	592	62,559
			TOTAL	33,518	30,256,108	843	1,575,038
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	724,652	98,232,057	18,229	5,009,659
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	154,997	4,632,261	3,899	191,132
			TOTAL	879,649	102,864,318	22,128	5,200,790
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	5,750,442	0	243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	59,999	11,083,204	1,509	455,653
			TOTAL	59,999	16,833,646	1,509	698,661
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	30,999	17,979,264	780	873,238
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	646,409	92,235,007	16,261	2,720,078
			TOTAL	677,408	110,214,271	17,041	3,593,316
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	50,000	26,113,824	1,258	1,975,219
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,304,457	44,728,450	32,815	1,784,159
			TOTAL	1,354,457	70,842,274	34,073	3,759,378
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	62,498	83,848,587	1,572	6,263,111
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	3,967,754	86,542,060	99,813	4,107,791
			TOTAL	4,030,252	170,390,647	101,385	10,370,902

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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	1,425,784	0	75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,300,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	298,077	36,187,528	7,498	1,912,428
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	639,887	172,394,241	16,097	11,084,412
			TOTAL	937,964	220,308,372	23,595	13,690,076
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	62,600	7,597,821	1,575	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	130,025	32,983,255	3,271	2,139,892
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,164,753	112,867,671	29,300	5,390,603
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,086,034	499,354,284	77,632	31,894,600
			TOTAL	4,443,412	652,803,031	111,778	39,729,123
			TOTAL FLORENCE	12,416,658	1,374,512,668	312,353	78,617,284

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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	29,672	0	7,062
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	29,672	0	7,062
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	243,632	0	37,912
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	0	303,197	0	41,332
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,083
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	307
			TOTAL	0	6,697	0	1,390
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	77,854	0	8,293
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	45,856	0	8,802
			TOTAL	0	123,709	0	17,095
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	161,234	0	19,301
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	48,372	0	3,823
			TOTAL	0	209,606	0	23,124
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	487,689	0	63,850
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	188,409	0	11,827
			TOTAL	0	676,098	0	75,677

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	154,525	0	16,004
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	250,621	0	40,556
			TOTAL	0	424,383	0	60,065
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	15,470	0	3,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	24,383	0	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	50,000	715,689	4,714	79,374
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,832,193	0	214,560
			TOTAL	50,000	2,587,734	4,714	302,561
			TOTAL MICHAEL	50,000	4,361,097	4,714	528,306

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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	0	2,763,170	0	234,783
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	195,793	459	12,738
			TOTAL	9,999	2,958,963	459	247,521
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	6,943	7,662,400	319	650,272
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	45,091	5,067,609	2,069	83,005
			TOTAL	52,034	12,730,009	2,387	733,276
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	278,340	645	24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	193,229	2,793,620	8,866	82,586
			TOTAL	207,285	3,071,960	9,511	107,437
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	104,574	1,184,050	4,798	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	492,758	3,204,609	22,608	218,472
			TOTAL	597,331	4,388,659	27,406	320,157
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	36,474	1,062,895	1,673	114,853
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	396,270	0	38,490
			TOTAL	36,474	1,459,165	1,673	153,343
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	177,089	2,333,259	8,125	276,437
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	251,388	995,803	11,534	101,168
			TOTAL	428,477	3,329,062	19,659	377,604

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

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	155,600	0	11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	53,002	837,638	2,432	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	54,796	2,313,832	2,514	206,153
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	400,251	7,779,803	18,364	652,549
			TOTAL	508,049	11,086,872	23,310	920,242
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,232,546	0	235,844
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	172,869	6,184,844	7,931	563,247
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	994,843	15,596,152	45,645	1,529,332
			TOTAL	1,167,711	23,355,645	53,576	2,363,628
			TOTAL DORIAN	3,007,361	62,380,335	137,982	5,223,210

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES	ALLOCATED CLAIMS EXPENSE		
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	15,381	1,835,311	706	191,861
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,615
			TOTAL	15,381	1,857,992	706	202,476
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	29,952	3,917,884	1,374	314,068
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	8,714	330,591	400	24,859
			TOTAL	38,666	4,248,475	1,774	338,927
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	27,303	239,938	1,253	24,285
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	39,995	1,053,837	1,835	32,841
			TOTAL	67,298	1,293,774	3,088	57,126
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	48,605	558,268	2,230	64,636
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,169,976	1,101	73,301
			TOTAL	72,602	1,728,244	3,331	137,937
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	114,523	1,267,230	5,254	153,204
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	116,504	716,709	5,345	49,606
			TOTAL	231,027	1,983,939	10,600	202,809
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	145,113	2,212,932	6,658	234,541
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	36,148	1,003,648	1,659	71,079
			TOTAL	181,261	3,216,579	8,317	305,620

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	0	275,790	0	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	84,720	1,046,988	3,887	68,645
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	121,066	1,530,373	5,555	159,662
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	1,470,411	9,787,736	67,465	988,124
			TOTAL	1,676,196	12,640,887	76,906	1,237,452
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	0	28,618
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	8,316	1,233,548	382	114,027
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	271,569	2,732,874	12,460	269,916
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	1,854,528	15,582,623	85,089	1,596,337
			TOTAL	2,134,414	20,028,501	97,930	2,008,898
			TOTAL ISAIAS	4,416,844	46,998,392	202,651	4,491,245

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF DECEMBER 31, 2021

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	235,735,920	739	0	0	1,910,874,801	4,586	0	0	144,379,100	1,282	2,290,989,821	6,607
BRUNSWICK	1,674,826,251	5,272	98,454,400	259	458,093,690	1,382	1,930,173,046	3,680	8,046,578,194	17,111	169,565,012	500	414,693,133	2,683	12,792,383,726	30,887
CAMDEN	0	0	0	0	38,210,840	106	0	0	594,168,904	1,304	0	0	40,060,440	281	672,440,184	1,691
CARTERET	759,911,211	4,469	90,542,168	269	326,429,516	1,216	1,379,900,768	2,845	4,459,949,440	10,199	169,518,271	687	374,211,116	2,235	7,560,462,490	21,920
CHOWAN	0	0	0	0	38,445,450	136	0	0	855,456,040	1,894	0	0	73,592,812	648	967,494,302	2,678
CRAVEN	0	0	0	0	491,895,278	1,738	0	0	4,144,414,178	10,350	0	0	314,674,717	2,028	4,950,984,173	14,116
CURRITUCK	677,854,152	1,305	28,439,860	47	120,400,870	334	711,712,080	907	1,646,195,641	3,491	45,944,040	80	114,513,056	711	3,345,059,699	6,875
DARE	2,614,216,276	8,123	348,535,430	914	113,760,240	304	4,181,653,633	7,528	692,575,070	1,347	278,307,481	753	25,581,790	124	8,254,629,920	19,093
HYDE	112,386,125	399	9,729,050	26	10,953,590	43	119,457,800	225	126,827,340	339	13,947,937	51	26,627,828	240	419,929,670	1,323
JONES	0	0	0	0	30,430,000	112	0	0	326,530,181	875	0	0	35,314,667	326	392,274,848	1,313
NEW HANOVER	518,502,867	1,965	156,091,500	483	1,161,330,492	3,571	904,111,570	1,740	11,730,318,980	24,143	102,922,857	327	805,402,668	3,460	15,378,680,934	35,689
ONSLOW	202,834,030	891	24,680,280	75	719,712,410	2,544	282,681,820	577	7,112,917,410	17,932	38,315,970	135	954,408,380	5,281	9,335,550,300	27,435
PAMLICO	0	0	0	0	59,940,560	168	0	0	885,891,510	1,909	0	0	71,087,376	485	1,016,919,446	2,562
PASQUOTANK	0	0	0	0	150,962,480	489	0	0	1,354,181,678	3,375	0	0	150,720,967	1,139	1,655,865,125	5,003
PENDER	324,649,747	1,083	26,664,720	69	252,897,460	739	423,353,028	793	3,087,373,048	6,672	60,464,272	170	281,762,403	1,785	4,457,164,678	11,311
PERQUIMANS	0	0	0	0	53,823,814	168	0	0	751,871,784	1,642	0	0	64,274,849	579	869,970,447	2,389
TYRRELL	0	0	0	0	17,724,060	57	0	0	152,072,030	432	0	0	18,583,059	198	188,379,149	687
WASHINGTON	0	0	0	0	38,957,819	155	0	0	359,032,346	922	0	0	34,182,787	358	432,172,952	1,435
TOTAL	6,885,180,659	23,507	783,137,408	2,142	4,319,704,489	14,001	9,933,043,745	18,295	48,237,228,575	108,523	878,985,840	2,703	3,944,071,148	23,843	74,981,351,864	193,014

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL BEACH COUNT	TOTAL COMMERCIAL COASTAL WIND LIABILITY *	TOTAL COMMERCIAL COASTAL WIND COUNT	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	0	0	0	0	0	0	245,490,032	965	245,490,032	965	0	0	2,536,479,853	7,572
BRUNSWICK	5,736,100	10	42,241,400	108	232,453,167	435	608,268,910	1,383	888,699,576	1,936	0	0	13,681,083,302	32,823
CAMDEN	0	0	0	0	0	0	37,058,473	147	37,058,473	147	0	0	709,498,657	1,838
CARTERET	566,210	5	160,838,700	267	382,401,026	594	813,965,044	1,717	1,357,770,980	2,583	0	0	8,918,233,470	24,503
CHOWAN	0	0	0	0	0	0	147,101,717	420	147,101,717	420	0	0	1,114,596,019	3,098
CRAVEN	0	0	0	0	0	0	878,319,798	2,009	878,319,798	2,009	0	0	5,829,303,971	16,125
CURRITUCK	100,000	1	15,920,900	40	90,060,667	281	151,450,540	485	257,532,107	807	0	0	3,602,591,806	7,682
DARE	10,140,600	34	315,802,000	645	777,334,071	1,217	115,745,720	237	1,219,022,391	2,133	0	0	9,473,652,311	21,226
HYDE	1,926,900	3	36,412,500	67	27,092,400	65	20,855,800	95	86,287,600	230	0	0	506,217,270	1,553
JONES	0	0	0	0	0	0	49,415,633	221	49,415,633	221	0	0	441,690,481	1,534
NEW HANOVER	9,583,600	15	115,867,000	230	351,436,033	384	1,160,335,981	2,005	1,637,222,615	2,634	0	0	17,015,903,549	38,323
ONSLOW	135,000	1	45,323,600	71	28,839,767	45	877,914,636	2,320	952,213,003	2,437	0	0	10,287,763,303	29,872
PAMLICO	0	0	0	0	0	0	88,764,657	305	88,764,657	305	0	0	1,105,684,103	2,867
PASQUOTANK	0	0	0	0	0	0	273,163,423	838	273,163,423	838	0	0	1,929,028,548	5,841
PENDER	17,500	2	58,961,300	103	33,351,800	77	217,081,517	758	309,412,117	940	0	0	4,766,576,795	12,251
PERQUIMANS	0	0	0	0	0	0	60,431,667	303	60,431,667	303	0	0	930,402,114	2,692
TYRRELL	0	0	0	0	0	0	14,454,733	92	14,454,733	92	0	0	202,833,882	779
WASHINGTON	0	0	0	0	0	0	44,672,947	167	44,672,947	167	0	0	476,845,899	1,602
TOTAL	28,205,910	71	791,367,400	1,531	1,922,968,931	3,098	5,804,491,226	14,467	8,547,033,467	19,167	0	0	83,528,385,331	212,181

* 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.