



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2020

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Financial Statements

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

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	51,521,441	0	0	51,521,441
CASH EQUIVALENTS	72,903,615	0	0	72,903,615
INVESTMENTS	717,393,258	0	0	717,393,258
INTEREST INCOME DUE OR ACCRUED	3,913,390	0	0	3,913,390
FIXED ASSETS	718,905	0	(718,905)	0
DATA PROCESSING EQUIPMENT	2,170,602	0	0	2,170,602
ACCOUNTS RECEIVABLE - PREMIUM	28,590,688	0	(38,469)	28,552,219
PREPAID EXPENSE	27,064	0	(27,064)	0
TOTAL ASSETS	877,238,963	0	(784,438)	876,454,525
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				122,700
ACCOUNTS PAYABLE - FAIR PLAN				2,208,182
BENEFIT PAYABLE				239,199
PREMIUM SUSPENSE				12,924
PREMIUM REFUND				515,698
COMMISSION PAYABLE				3,408,487
ACCRUAL-PREMIUM TAX				1,382,987
ACCRUAL-POST RETIREMENT				5,904,502
ACCRUAL-PENSION				4,137,855
ACCRUAL-RENT				197,370
CLAIMS PAYABLE				895,190
PREPAID PREMIUMS				10,657,040
UNCLAIMED CHECKS				7,611,522
IBHS GRANT ACCRUAL				10,002,000
TOTAL LIABILITIES				47,295,656
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				72,156,505
UNPAID LAE RESERVES				13,812,278
UNEARNED PREMIUMS				187,926,138
TOTAL RESERVES				273,894,921
SURPLUS				555,263,948
TOTAL LIABILITIES & SURPLUS				876,454,525

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

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	85,049,069	250,932,969
CEDED REINSURANCE PREMIUMS	(19,624,707)	(58,711,530)
NET PREMIUMS EARNED	65,424,362	192,221,439
DEDUCTIONS		
NET LOSSES INCURRED	54,404,603	80,255,773
NET LOSS EXPENSE INCURRED	9,347,912	15,977,629
OPERATING EXPENSE INCURRED	18,074,259	49,304,153
PREMIUM TAXES	2,791,042	7,598,656
TOTAL DEDUCTIONS	84,617,816	153,136,211
OTHER INCOME		
PREMIUM CHARGED OFF	(19,743)	(82,435)
SERVICE CHARGES	115,036	340,246
MISCELLANEOUS INCOME	4,374	590
IBHS GRANT PROGRAM	(8,458,770)	(8,343,030)
NET UNDERWRITING GAIN OR (LOSS)	(27,552,557)	31,000,599
INVESTMENT INCOME		
INVESTMENT INCOME	2,995,458	9,810,998
NET INCOME OR (LOSS)	(24,557,099)	40,811,597
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	579,982,088	514,656,476
NET INCOME OR (LOSS)	(24,557,099)	40,811,597
CHANGE IN ASSETS NOT ADMITTED	(161,041)	(204,125)
NET CHANGE IN SURPLUS	(24,718,140)	40,607,472
SURPLUS (CURRENT PERIOD)	555,263,948	555,263,948

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

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	100,422,582	(1,128,433)	0	0	0	0	99,294,149
CEDED REINSURANCE	(19,624,707)	0	0	0	0	0	(19,624,707)
INVESTMENT INCOME	2,995,458	0	0	0	0	0	2,995,458
PREMIUM CHARGED OFF	(19,743)	0	0	0	0	0	(19,743)
SERVICE CHARGES	115,036	0	0	0	0	0	115,036
MISCELLANEOUS INCOME	4,374	0	0	0	0	0	4,374
IBHS GRANT PROGRAM	(8,458,770)	0	0	0	0	0	(8,458,770)
TOTAL INCOME	75,434,230	(1,128,433)	0	0	0	0	74,305,797
EXPENSES PAID							
LOSSES	20,844,467	17,128,143	12,068,068	2,457,937	(26,562)	(44,975)	52,427,078
LOSS ADJUSTMENT EXPENSES	6,587,202	1,696,607	550,039	224,134	2,630	2,374	9,062,987
COMMISSION	12,890,420	(146,696.31)	0	0	0	0	12,743,724
PREMIUM TAX	2,791,042	0	0	0	0	0	2,791,042
ADMINISTRATIVE EXPENSES	5,330,535	0	0	0	0	0	5,330,535
TOTAL EXPENSES PAID	48,443,667	18,678,054	12,618,107	2,682,071	(23,932)	(42,600)	82,355,367
NET CASH CHANGE	26,990,564	(19,806,487)	(12,618,107)	(2,682,071)	23,932	42,600	(8,049,570)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	37,074,042	10,881,101	14,913,750	9,232,197	0	55,415	72,156,505
LOSS ADJUSTMENT EXPENSES	9,602,628	1,305,656	1,789,545	1,107,799	0	6,649	13,812,278
UNEARNED PREMIUMS	179,394,928	8,531,210	0	0	0	0	187,926,138
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	31,983,312	8,040,768	19,082,281	11,018,120	4,500	50,000	70,178,982
LOSS ADJUSTMENT EXPENSES	8,705,860	1,014,997	2,408,783	1,390,833	568	6,312	13,527,352
UNEARNED PREMIUMS	135,903,857	37,777,201	0	0	0	0	173,681,058
NET RESERVE CHANGE	(49,478,570)	26,115,000	4,787,769	2,068,958	5,068	(5,753)	(16,507,529)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(161,041)	0	0	0	0	0	(161,041)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(161,041)	0	0	0	0	0	(161,041)
ASSESSMENTS	0	0	0	0	0	0	0
UNCLAIMED BALANCES	0	0	0	0	0	0	0
INSOLVENT COMPANY RECEIVERSHIP	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(22,649,047)	6,308,512	(7,830,339)	(613,113)	29,000	36,847	(24,718,140)

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

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	275,356,870	(5,024,750)	0	0	0	0	270,332,120
CEDED REINSURANCE	(58,711,530)	0	0	0	0	0	(58,711,530)
INVESTMENT INCOME	9,810,998	0	0	0	0	0	9,810,998
PREMIUM CHARGED OFF	(82,435)	0	0	0	0	0	(82,435)
SERVICE CHARGES	340,246	0	0	0	0	0	340,246
MISCELLANEOUS INCOME	590	0	0	0	0	0	590
IBHS GRANT PROGRAM	(8,343,030)	0	0	0	0	0	(8,343,030)
TOTAL INCOME	218,371,709	(5,024,750)	0	0	0	0	213,346,959
EXPENSES PAID							
LOSSES	23,716,789	134,648,248	44,462,415	13,974,846	(20,412)	126,686	216,908,572
CEDED LOSSES	0	(94,099,454)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	12,005,682	9,330,481	2,023,391	570,263	55,129	18,100	24,003,046
CEDED LOSS ADJUSTMENT EXPENSES	0	(5,900,545)	0	0	0	0	(5,900,545)
COMMISSION	35,363,217	(653,218)	0	0	0	0	34,709,999
PREMIUM TAX	7,598,656	0	0	0	0	0	7,598,656
ADMINISTRATIVE EXPENSES	14,594,154	0	0	0	0	0	14,594,154
TOTAL EXPENSES PAID	93,278,498	43,325,512	46,485,805	14,545,109	34,717	144,786	197,814,428
NET CASH CHANGE	125,093,211	(48,350,263)	(46,485,805)	(14,545,109)	(34,717)	(144,786)	15,532,531
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	37,074,042	10,881,101	14,913,750	9,232,197	0	55,415	72,156,505
LOSS ADJUSTMENT EXPENSES	9,602,628	1,305,656	1,789,545	1,107,799	0	6,649	13,812,278
UNEARNED PREMIUMS	179,394,928	8,531,210	0	0	0	0	187,926,138
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	75,239,350	28,547,981	10,858,180	9,340	55,000	114,709,851
LOSS ADJUSTMENT EXPENSES	0	10,567,578	3,910,356	1,449,691	1,374	8,150	15,937,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	168,526,987	0	0	0	0	168,526,987
NET RESERVE CHANGE	(226,071,599)	233,615,949	15,755,041	1,967,876	10,714	1,085	25,279,066
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(204,125)	0	0	0	0	0	(204,125)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(204,125)	0	0	0	0	0	(204,125)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(101,182,513)	185,265,686	(30,730,764)	(12,577,233)	(24,003)	(143,701)	40,607,472

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

	2020				2019			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	89,537,081	9,774,251	160,862,628	15,122,484	109,052,080	10,680,052	193,329,258	19,135,524
CEDED REINSURANCE	(18,835,536)	(2,187,315)	(34,204,625)	(3,479,668)	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)
INVESTMENT INCOME	3,190,917	348,334	5,732,813	538,934	5,260,023	505,061	9,302,516	915,033
MISCELLANEOUS INCOME	84,042	9,174	150,990	14,194	114,778	11,021	202,989	19,967
IBHS GRANT PROGRAM	(2,713,477)	(296,215)	(4,875,042)	(458,296)	(2,008,378)	(192,842)	(3,551,879)	(349,377)
TOTAL INCOME	71,263,027	7,648,230	127,666,764	11,737,648	88,712,258	6,878,235	169,534,470	15,172,890
EXPENSES PAID								
LOSSES	6,814,992	369,418	15,904,669	627,711	24,247,263	8,233,815	43,484,821	2,406,885
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,089,445	961,622	5,201,617	3,752,999	5,354,038	3,694,556	15,569,310	4,218,056
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	11,501,490	1,255,552	20,663,616	1,942,559	14,258,051	1,369,041	24,562,593	2,480,329
PREMIUM TAX	2,471,378	269,786	4,440,086	417,407	3,068,445	294,628	5,426,641	533,786
ADMINISTRATIVE EXPENSES	4,746,585	518,158	8,527,731	801,681	6,207,906	596,076	10,978,875	1,079,927
TOTAL EXPENSES PAID	27,623,889	3,374,535	54,737,719	7,542,356	53,135,703	14,188,116	100,022,240	10,718,983
NET CASH CHANGE	43,639,139	4,273,695	72,929,045	4,195,292	35,576,555	(7,309,881)	69,512,230	4,453,906
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	10,015,752	4,701,225	27,445,295	(5,088,230)	2,167,731	1,631,964	6,365,457	715,949
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,759,939	815,124	4,503,514	2,524,051	260,112	195,824	763,810	85,909
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	58,591,859	6,212,383	105,035,387	9,500,663	2,677,270	249,111	5,092,914	511,915
NET RESERVE CHANGE	70,367,550	11,728,733	136,984,196	6,936,485	5,105,113	2,076,899	12,222,181	1,313,774
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(66,389)	(7,247)	(119,275)	(11,213)	32,364	3,108	57,236	5,630
MINIMUM PENSION LIABILITY	0	0	0	0	(349,677)	(33,576)	(618,415)	(60,830)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(66,389)	(7,247)	(119,275)	(11,213)	(317,314)	(30,468)	(561,179)	(55,200)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(26,794,800)	(7,462,285)	(64,174,426)	(2,752,405)	30,154,128	(9,417,247)	56,728,870	3,084,933

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

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	109,068,817	10,304,932	192,783,434	18,838,524	113,030,178	16,870,596	193,583,253	20,669,079
CEDED REINSURANCE	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)
INVESTMENT INCOME	11,483,968	1,060,508	20,168,681	1,951,252	9,962,669	1,470,645	17,077,976	1,804,361
MISCELLANEOUS INCOME	109,917	10,150	193,041	18,676	99,674	14,713	170,861	18,052
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0
TOTAL INCOME	114,060,513	10,098,115	204,757,331	19,457,359	110,428,778	15,765,840	194,651,418	19,830,022
EXPENSES PAID								
LOSSES	164,311,463	105,044,769	689,343,156	91,192,289	77,536,180	12,467,004	217,710,163	41,414,915
CEDED LOSSES	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	0	0	0	0
LOSS ADJUSTMENT EXPENSES	13,367,136	6,133,988	62,980,354	4,597,878	5,722,577	1,019,754	18,546,819	1,962,682
CEDED LOSS ADJUSTMENT EXPENSES	(856,275)	(394,937)	(4,375,726)	(273,607)	0	0	0	0
COMMISSION	14,129,791	1,342,438	25,036,963	2,447,700	14,562,478	2,126,210	25,044,376	2,659,939
PREMIUM TAX	3,074,901	283,957	5,400,284	522,459	3,189,854	470,872	5,468,039	577,722
ADMINISTRATIVE EXPENSES	6,074,436	560,955	10,668,208	1,032,113	2,914,351	430,203	4,995,771	527,825
TOTAL EXPENSES PAID	187,325,604	104,183,183	724,815,293	91,221,159	103,925,440	16,514,042	271,765,169	47,143,082
NET CASH CHANGE	(73,265,091)	(94,085,068)	(520,057,962)	(71,763,800)	6,503,338	(748,202)	(77,113,751)	(27,313,060)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,352,376	1,307,205	4,946,125	6,308,045	438,601	15,998	1,163,467	7,614,131
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	282,269	156,855	593,500	756,921	52,629	1,920	139,608	913,642
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	2,634,645	1,464,060	5,539,625	7,064,966	491,230	17,918	1,303,075	8,527,773
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,190,963	571,716	10,872,858	1,051,912	(2,548,062)	(376,133)	(4,367,880)	(461,485)
MINIMUM PENSION LIABILITY	730,861	67,493	1,283,573	124,181	(104,593)	(15,440)	(179,293)	(18,943)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,921,824	639,209	12,156,431	1,176,093	(2,652,655)	(391,573)	(4,547,173)	(480,428)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(68,977,912)	(94,909,919)	(513,441,157)	(77,652,673)	3,359,453	(1,157,693)	(82,963,998)	(36,321,262)

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

	2016				2015				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	121,211,265	19,949,299	205,650,001	21,793,401	134,337,950	22,584,273	208,078,070	22,612,996	2,038,859,425
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)	(371,931,659)
INVESTMENT INCOME	9,170,899	1,509,554	15,564,222	1,632,548	6,591,113	1,092,893	10,226,103	1,102,324	137,663,347
MISCELLANEOUS INCOME	116,949	19,250	198,479	20,819	136,994	22,715	212,546	22,911	1,992,903
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(14,445,506)
TOTAL INCOME	101,925,387	15,034,944	184,896,844	17,344,353	96,215,522	13,471,425	161,646,607	13,940,530	1,792,138,510
EXPENSES PAID									
LOSSES	16,700,925	6,480,177	38,184,275	3,663,361	9,921,848	1,066,564	21,229,487	1,463,676	1,599,819,825
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,558,961	532,697	9,192,348	651,886	3,345,509	424,413	5,695,711	286,515	178,860,871
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	(5,900,545)
COMMISSION	15,685,650	2,554,265	26,667,757	2,913,628	17,447,514	2,887,306	27,085,168	2,958,441	263,582,855
PREMIUM TAX	3,412,345	561,681	5,791,198	607,445	3,755,611	622,729	5,826,825	628,103	57,116,182
ADMINISTRATIVE EXPENSES	3,128,739	514,999	5,309,881	556,959	2,931,836	486,137	4,548,739	490,332	78,628,421
TOTAL EXPENSES PAID	42,486,620	10,643,819	85,145,458	8,393,279	37,402,318	5,487,149	64,385,930	5,827,067	2,078,008,155
NET CASH CHANGE	59,438,767	4,391,125	99,751,386	8,951,074	58,813,204	7,984,276	97,260,677	8,113,463	(285,869,646)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	0	0	50,000	0	5,415	0	72,156,505
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	0	0	0	0	6,000	0	650	0	13,812,278
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	187,871,502
NET RESERVE CHANGE	0	0	0	0	56,000	0	6,065	0	273,840,285
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)	(128,515)
MINIMUM PENSION LIABILITY	96,900	15,950	164,452	17,250	(110,067)	(18,251)	(170,769)	(18,408)	802,398
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(1,660,403)	(273,307)	(2,817,923)	(295,574)	(2,056,591)	(341,010)	(3,190,799)	(343,952)	673,883
SETTLEMENT ROLL FORWARD	0	0	0	0	482,116,865	33,118,044	561,909,530	37,155,556	1,114,299,995
SURPLUS	57,778,364	4,117,818	96,933,463	8,655,500	538,817,478	40,761,310	655,973,343	44,925,067	555,263,948

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

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	1,060,216	(20,570)	1,039,647	3,075,538	(78,949)	2,996,590
RESIDENTIAL - EC	12,970,578	(237,548)	12,733,030	36,070,438	(903,131)	35,167,307
COMMERCIAL - FIRE	155,463	(611)	154,852	496,758	16,779	513,537
COMMERCIAL - EC	678,124	(3,185)	674,939	2,061,553	41,105	2,102,658
COMMERCIAL PROPERTY	60,427		60,427	60,427	0	60,427
CRIME - RESIDENTIAL	93,388	(2,869)	90,519	263,784	(9,637)	254,147
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,612,047	(12,749)	1,599,298	4,086,718	(83,551)	4,003,167
HOMEOWNER - COASTAL	5,050,649	(42,231)	5,008,418	12,994,405	(272,689)	12,721,716
HO - BEACH WIND	15,301,325	(167,995)	15,133,329	41,998,225	(775,311)	41,222,914
HO - COASTAL WIND	49,623,848	(466,185)	49,157,663	134,745,762	(2,241,579)	132,504,183
WIND - RESIDENTIAL	1,396,173	(24,399)	1,371,774	4,042,377	(79,917)	3,962,460
WIND - COMMERCIAL	1,995,372	(5,987)	1,989,385	7,215,940	(34,244)	7,181,696
COASTAL - RESIDENTIAL	5,106,981	(76,068)	5,030,913	13,122,461	(432,633)	12,689,828
COASTAL - COMMERCIAL	5,317,991	(68,035)	5,249,956	15,122,484	(170,994)	14,951,490
TOTAL	100,422,582	(1,128,433)	99,294,149	275,356,870	(5,024,750)	270,332,120
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,581,936	434,679	2,016,615	0	2,067,219	2,067,219
RESIDENTIAL - EC	17,996,079	4,781,111	22,777,189	0	22,236,202	22,236,202
COMMERCIAL - FIRE	288,690	62,876	351,565	0	226,841	226,841
COMMERCIAL - EC	1,097,216	215,016	1,312,232	0	1,021,898	1,021,898
COMMERCIAL PROPERTY	0	0	0	0	0	0
CRIME - RESIDENTIAL	133,330	34,206	167,536	0	151,049	151,049
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,910,332	584,451	2,494,783	0	2,515,975	2,515,975
HOMEOWNER - COASTAL	6,120,562	1,768,921	7,889,483	0	7,555,966	7,555,966
HO - BEACH WIND	20,879,976	5,790,697	26,670,673	0	25,933,260	25,933,260
HO - COASTAL WIND	66,161,026	18,931,204	85,092,230	0	83,029,218	83,029,218
WIND - RESIDENTIAL	2,095,847	516,515	2,612,362	0	2,424,785	2,424,785
WIND - COMMERCIAL	4,124,083	715,833	4,839,916	0	3,707,933	3,707,933
COASTAL - RESIDENTIAL	6,122,408	1,837,774	7,960,182	0	8,363,375	8,363,375
COASTAL - COMMERCIAL	7,392,373	2,103,918	9,496,291	0	9,293,265	9,293,265
TOTAL	135,903,857	37,777,201	173,681,058	0	168,526,987	168,526,987
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,994,652	93,028	2,087,680	1,994,652	93,028	2,087,680
RESIDENTIAL - EC	23,527,302	1,036,703	24,564,005	23,527,302	1,036,703	24,564,005
COMMERCIAL - FIRE	341,070	19,181	360,251	341,070	19,181	360,251
COMMERCIAL - EC	1,315,047	55,825	1,370,872	1,315,047	55,825	1,370,872
COMMERCIAL PROPERTY	54,636	0	54,636	54,636	0	54,636
CRIME - RESIDENTIAL	172,305	7,745	180,050	172,305	7,745	180,050
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,705,160	127,486	2,832,646	2,705,160	127,486	2,832,646
HOMEOWNER - COASTAL	8,540,660	395,911	8,936,572	8,540,660	395,911	8,936,572
HO - BEACH WIND	27,524,714	1,293,295	28,818,009	27,524,714	1,293,295	28,818,009
HO - COASTAL WIND	87,942,853	4,305,411	92,248,264	87,942,853	4,305,411	92,248,264
WIND - RESIDENTIAL	2,667,727	119,013	2,786,740	2,667,727	119,013	2,786,740
WIND - COMMERCIAL	4,556,266	174,105	4,730,371	4,556,266	174,105	4,730,371
COASTAL - RESIDENTIAL	8,551,874	391,592	8,943,466	8,551,874	391,592	8,943,466
COASTAL - COMMERCIAL	9,500,663	511,915	10,012,578	9,500,663	511,915	10,012,578
TOTAL	179,394,928	8,531,210	187,926,138	179,394,928	8,531,210	187,926,138
EARNED PREMIUMS						
RESIDENTIAL - FIRE	647,501	321,081	968,582	1,080,886	1,895,243	2,976,129
RESIDENTIAL - EC	7,439,355	3,506,860	10,946,214	12,543,136	20,296,369	32,839,505
COMMERCIAL - FIRE	103,083	43,084	146,167	155,688	224,439	380,127
COMMERCIAL - EC	460,292	156,007	616,299	746,506	1,007,178	1,753,684
COMMERCIAL PROPERTY	5,791	0	5,791	5,791	0	5,791
CRIME - RESIDENTIAL	54,413	23,592	78,005	91,479	133,667	225,146
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	817,219	444,217	1,261,436	1,381,558	2,304,939	3,686,497
HOMEOWNER - COASTAL	2,630,551	1,330,779	3,961,330	4,453,744	6,887,366	11,341,111
HO - BEACH WIND	8,656,587	4,329,406	12,985,993	14,473,512	23,864,653	38,338,165
HO - COASTAL WIND	27,842,022	14,159,608	42,001,630	46,802,909	76,482,229	123,285,138
WIND - RESIDENTIAL	824,293	373,103	1,197,396	1,374,651	2,225,854	3,600,505
WIND - COMMERCIAL	1,563,189	535,741	2,098,930	2,659,674	3,499,584	6,159,258
COASTAL - RESIDENTIAL	2,677,516	1,370,114	4,047,629	4,570,587	7,539,150	12,109,737
COASTAL - COMMERCIAL	3,209,701	1,523,968	4,733,669	5,621,821	8,610,356	14,232,177
TOTAL	56,931,511	28,117,558	85,049,069.21	95,961,942	154,971,027	250,932,969

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

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	217,537	0	217,537	658,624	0	658,624
RESIDENTIAL - EC	2,552,964	0	2,552,964	7,611,485	0	7,611,485
COMMERCIAL - FIRE	37,280	0	37,280	110,186	0	110,186
COMMERCIAL - EC	152,642	0	152,642	461,964	0	461,964
COMMERCIAL PROPERTY	4,387	0	4,387	4,387	0	4,387
CRIME - RESIDENTIAL	18,450	0	18,450	55,186	0	55,186
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	290,609	0	290,609	850,755	0	850,755
HOMEOWNER - COASTAL	923,530	0	923,530	2,725,757	0	2,725,757
HO - BEACH WIND	2,992,569	0	2,992,569	8,819,575	0	8,819,575
HO - COASTAL WIND	9,619,115	0	9,619,115	28,735,029	0	28,735,029
WIND - RESIDENTIAL	287,654	0	287,654	839,910	0	839,910
WIND - COMMERCIAL	521,354	0	521,354	1,615,164	0	1,615,164
COASTAL - RESIDENTIAL	921,216	0	921,216	2,743,839	0	2,743,839
COASTAL - COMMERCIAL	1,085,400	0	1,085,400	3,479,668	0	3,479,668
TOTAL	19,624,707	0	19,624,707	58,711,530	0	58,711,530
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	429,964	321,081	751,045	422,262	1,895,243	2,317,505
RESIDENTIAL - EC	4,886,391	3,506,860	8,393,251	4,931,651	20,296,369	25,228,019
COMMERCIAL - FIRE	65,803	43,084	108,887	45,502	224,439	269,941
COMMERCIAL - EC	307,650	156,007	463,657	284,541	1,007,178	1,291,719
COMMERCIAL PROPERTY	1,404	0	1,404	1,404	0	1,404
CRIME - RESIDENTIAL	35,963	23,592	59,555	36,293	133,667	169,960
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	526,610	444,217	970,827	530,803	2,304,939	2,835,741
HOMEOWNER - COASTAL	1,707,020	1,330,779	3,037,799	1,727,988	6,887,366	8,615,354
HO - BEACH WIND	5,664,018	4,329,406	9,993,424	5,653,937	23,864,653	29,518,591
HO - COASTAL WIND	18,222,907	14,159,608	32,382,514	18,067,880	76,482,229	94,550,109
WIND - RESIDENTIAL	536,639	373,103	909,742	534,741	2,225,854	2,760,595
WIND - COMMERCIAL	1,041,835	535,741	1,577,576	1,044,510	3,499,584	4,544,094
COASTAL - RESIDENTIAL	1,756,300	1,370,114	3,126,414	1,826,748	7,539,150	9,365,898
COASTAL - COMMERCIAL	2,124,300	1,523,968	3,648,268	2,142,153	8,610,356	10,752,509
TOTAL	37,306,804	28,117,558	65,424,362	37,250,412	154,971,027	192,221,439

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

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	583,469	699,040	32,596	0	0	(3,124)	1,311,981
RESIDENTIAL - EC	3,492,062	1,838,748	1,523,909	587,253	(29,004)	0	7,412,967
COMMERCIAL - FIRE	0	0	0	7,587	0	0	7,587
COMMERCIAL - EC	174,362	532,606	26,533	50,000	0	0	783,500
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	2,200	0	0	0	0	2,200
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	310,534	263,610	211,334	55,970	0	0	841,448
HOMEOWNER - COASTAL	1,009,989	1,244,041	264,629	86,479	(4,358)	(5,735)	2,595,044
HO - BEACH WIND	1,559,689	1,125,789	1,468,620	402,896	(5,715)	(8,265)	4,543,015
HO - COASTAL WIND	10,924,511	8,564,656	5,779,256	701,539	(3,485)	5,070	25,971,548
WIND - RESIDENTIAL	319,887	189,572	817,359	53,691	0	10,368	1,390,877
WIND - COMMERCIAL	191,347	801,851	392,690	3,407	0	0	1,389,295
COASTAL - RESIDENTIAL	1,836,318	1,234,859	564,320	91,499	16,000	(10,368)	3,732,628
COASTAL - COMMERCIAL	442,299	631,172	986,822	417,615	0	(32,920)	2,444,988
TOTAL	20,844,467	17,128,143	12,068,068	2,457,937	(26,562)	(44,974)	52,427,079
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,322,774	636,603	121,971	0	0	0	3,081,348
RESIDENTIAL - EC	3,319,522	577,110	592,528	186,786	0	0	4,675,946
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,119,065	410,150	63,634	0	0	0	1,592,849
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	501,750	78,529	140,912	0	0	0	721,191
HOMEOWNER - COASTAL	2,988,833	801,184	361,525	84,565	0	0	4,236,107
HO - BEACH WIND	3,270,726	710,554	1,377,120	235,384	0	50,000	5,643,784
HO - COASTAL WIND	21,930,882	4,871,442	4,267,450	1,014,933	0	5,415	32,090,122
WIND - RESIDENTIAL	600,980	164,934	119,845	16,430	0	0	902,189
WIND - COMMERCIAL	3,582,159	1,221,813	1,243,571	15,998	0	0	6,063,542
COASTAL - RESIDENTIAL	2,525,580	692,831	317,150	63,969	0	0	3,599,530
COASTAL - COMMERCIAL	(5,088,230)	715,949	6,308,045	7,614,131	0	0	9,549,895
TOTAL	37,074,042	10,881,101	14,913,750	9,232,197	0	55,415	72,156,505
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	313,441	42,542	154,119	0	0	0	510,102
RESIDENTIAL - EC	2,132,838	583,202	1,041,793	224,518	0	0	3,982,351
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,496,015	718,481	63,634	0	0	0	2,278,130
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	263,373	40,551	386,876	0	0	0	690,800
HOMEOWNER - COASTAL	3,031,426	1,009,090	690,835	121,265	0	0	4,852,617
HO - BEACH WIND	2,228,850	489,149	1,403,957	560,529	0	50,000	4,732,484
HO - COASTAL WIND	10,593,983	3,079,184	5,515,291	1,002,986	0	0	20,191,444
WIND - RESIDENTIAL	848,510	364,206	114,302	16,430	0	0	1,343,448
WIND - COMMERCIAL	2,741,103	873,304	1,717,716	15,998	0	0	5,348,122
COASTAL - RESIDENTIAL	1,208,975	374,896	373,711	98,552	4,500	0	2,060,633
COASTAL - COMMERCIAL	7,124,797	466,163	7,620,048	8,977,843	0	0	24,188,850
TOTAL	31,983,312	8,040,768	19,082,281	11,018,120	4,500	50,000	70,178,982
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	2,592,801	1,293,101	448	0	0	(3,124)	3,883,227
RESIDENTIAL - EC	4,678,745	1,832,656	1,074,644	549,521	(29,004)	0	8,106,562
COMMERCIAL - FIRE	0	0	0	7,587	0	0	7,587
COMMERCIAL - EC	(202,588)	224,275	26,533	50,000	0	0	98,219
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	2,200	0	0	0	0	2,200
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	548,912	301,587	(34,630)	55,970	0	0	871,839
HOMEOWNER - COASTAL	967,396	1,036,134	(64,681)	49,779	(4,358)	(5,735)	1,978,535
HO - BEACH WIND	2,601,565	1,347,194	1,441,784	77,752	(5,715)	(8,265)	5,454,315
HO - COASTAL WIND	22,261,410	10,356,915	4,531,415	713,486	(3,485)	10,486	37,870,226
WIND - RESIDENTIAL	72,357	(9,700)	822,902	53,691	0	10,368	949,618
WIND - COMMERCIAL	1,032,404	1,150,360	(81,455)	3,407	0	0	2,104,715
COASTAL - RESIDENTIAL	3,152,922	1,552,795	507,759	56,916	11,500	(10,368)	5,271,525
COASTAL - COMMERCIAL	(11,770,728)	880,959	(325,181)	(946,097)	0	(32,920)	(12,193,967)
TOTAL	25,935,198	19,968,476	7,899,537	672,013	(31,062)	(39,559)	54,404,603

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

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	879,016	1,710,113	70,973	0	0	(3,124)	2,656,979
RESIDENTIAL - EC	3,651,995	4,785,324	5,165,360	2,181,368	(29,004)	0	15,755,043
COMMERCIAL - FIRE	0	41,148	0	7,587	0	0	48,734
COMMERCIAL - EC	174,362	3,695,257	190,292	55,351	0	0	4,115,262
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	11,011	0	0	0	0	11,011
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	328,837	636,866	1,335,989	224,007	0	0	2,525,698
HOMEOWNER - COASTAL	1,254,204	3,469,199	1,518,440	327,896	(4,358)	(6,415)	6,558,966
HO - BEACH WIND	1,633,997	2,520,586	7,522,417	2,032,312	(5,715)	(8,265)	13,695,332
HO - COASTAL WIND	12,493,875	17,712,394	20,172,734	6,018,477	(1,862)	187,778	56,583,395
WIND - RESIDENTIAL	321,148	340,505	1,281,932	730,756	0	0	2,674,340
WIND - COMMERCIAL	195,056	1,904,024	1,775,145	27,962	0	0	3,902,187
COASTAL - RESIDENTIAL	2,156,591	2,355,870	2,072,767	440,723	20,527	(10,368)	7,036,110
COASTAL - COMMERCIAL	627,711	1,366,497	3,356,366	1,928,407	0	(32,920)	7,246,061
TOTAL	23,716,789	40,548,794	44,462,415	13,974,846	(20,412)	126,686	122,809,118
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,322,774	636,603	121,971	0	0	0	3,081,348
RESIDENTIAL - EC	3,319,522	577,110	592,528	186,786	0	0	4,675,946
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,119,065	410,150	63,634	0	0	0	1,592,849
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	501,750	78,529	140,912	0	0	0	721,191
HOMEOWNER - COASTAL	2,988,833	801,184	361,525	84,565	0	0	4,236,107
HO - BEACH WIND	3,270,726	710,554	1,377,120	235,384	0	50,000	5,643,784
HO - COASTAL WIND	21,930,882	4,871,442	4,267,450	1,014,933	0	5,415	32,090,122
WIND - RESIDENTIAL	600,980	164,934	119,845	16,430	0	0	902,189
WIND - COMMERCIAL	3,582,159	1,221,813	1,243,571	15,998	0	0	6,063,542
COASTAL - RESIDENTIAL	2,525,580	692,831	317,150	63,969	0	0	3,599,530
COASTAL - COMMERCIAL	(5,088,230)	715,949	6,308,045	7,614,131	0	0	9,549,895
TOTAL	37,074,042	10,881,101	14,913,750	9,232,197	0	55,415	72,156,505
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	308,656	154,119	0	0	0	462,775
RESIDENTIAL - EC	0	3,153,397	974,565	65,214	0	0	4,193,176
COMMERCIAL - FIRE	0	5,708	0	0	0	0	5,708
COMMERCIAL - EC	0	3,988,513	81,130	0	0	0	4,069,643
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	712,131	375,612	79,000	0	0	1,166,743
HOMEOWNER - COASTAL	0	3,653,600	774,808	103,200	0	0	4,531,608
HO - BEACH WIND	0	6,565,461	2,301,496	1,123,770	8,000	50,000	10,048,727
HO - COASTAL WIND	0	18,818,705	6,503,234	1,478,620	1,340	5,000	26,806,899
WIND - RESIDENTIAL	0	1,576,315	253,010	62,429	0	0	1,891,754
WIND - COMMERCIAL	0	11,266,913	7,084,101	194,819	0	0	18,545,833
COASTAL - RESIDENTIAL	0	2,109,772	586,161	198,408	0	0	2,894,341
COASTAL - COMMERCIAL	0	23,080,179	9,459,745	7,552,720	0	0	40,092,644
TOTAL	0	75,239,350	28,547,981	10,858,180	9,340	55,000	114,709,851
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	3,201,790	2,038,061	38,826	0	0	(3,124)	5,275,552
RESIDENTIAL - EC	6,971,517	2,209,037	4,783,323	2,302,941	(29,004)	0	16,237,813
COMMERCIAL - FIRE	1	35,440	0	7,587	0	0	43,027
COMMERCIAL - EC	1,293,427	116,895	172,796	55,351	0	0	1,638,468
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	11,011	0	0	0	0	11,011
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	830,587	3,263	1,101,289	145,007	0	0	2,080,146
HOMEOWNER - COASTAL	4,243,037	616,783	1,105,157	309,262	(4,358)	(6,415)	6,263,465
HO - BEACH WIND	4,904,722	(3,334,321)	6,598,041	1,143,926	(13,715)	(8,265)	9,290,389
HO - COASTAL WIND	34,424,757	3,765,131	17,936,950	5,554,789	(3,202)	188,193	61,866,618
WIND - RESIDENTIAL	922,128	(1,070,876)	1,148,766	684,758	0	0	1,684,776
WIND - COMMERCIAL	3,777,215	(8,141,076)	(4,065,385)	(150,859)	0	0	(8,580,104)
COASTAL - RESIDENTIAL	4,682,170	938,929	1,803,756	306,284	20,527	(10,368)	7,741,299
COASTAL - COMMERCIAL	(4,460,519)	(20,997,733)	204,666	1,989,818	0	(32,920)	(23,296,688)
TOTAL	60,790,831	(23,809,455)	30,828,184	12,348,862	(29,752)	127,102	80,255,773

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

IBNR TOTALS							
	2020	2019	2018	2017	2016	2015	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	2,054,232	0	0	0	0	0	2,054,232
RESIDENTIAL - EC	2,484,124	0	0	0	0	0	2,484,124
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,018,096	0	0	0	0	0	1,018,096
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	379,130	0	0	0	0	0	379,130
HOMEOWNER - COASTAL	2,644,258	0	0	0	0	0	2,644,258
HO - BEACH WIND	2,513,148	0	0	0	0	0	2,513,148
HO - COASTAL WIND	17,324,119	0	0	0	0	0	17,324,119
WIND - RESIDENTIAL	497,839	0	0	0	0	0	497,839
WIND - COMMERCIAL	3,147,179	0	0	0	0	0	3,147,179
COASTAL - RESIDENTIAL	2,121,385	0	0	0	0	0	2,121,385
COASTAL - COMMERCIAL	(5,359,405)	0	0	0	0	0	(5,359,405)
TOTAL	28,824,107	0	0	0	0	0	28,824,107
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	340,068	0	0	0	0	0	340,068
RESIDENTIAL - EC	2,060,323	0	0	0	0	0	2,060,323
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,490,517	0	0	0	0	0	1,490,517
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	260,574	0	0	0	0	0	260,574
HOMEOWNER - COASTAL	2,942,868	0	0	0	0	0	2,942,868
HO - BEACH WIND	2,169,872	0	0	0	0	0	2,169,872
HO - COASTAL WIND	10,284,522	0	0	0	0	0	10,284,522
WIND - RESIDENTIAL	831,866	0	0	0	0	0	831,866
WIND - COMMERCIAL	2,740,303	0	0	0	0	0	2,740,303
COASTAL - RESIDENTIAL	1,158,395	0	0	0	0	0	1,158,395
COASTAL - COMMERCIAL	7,108,426	0	0	0	0	0	7,108,426
TOTAL	31,387,736	0	0	0	0	0	31,387,736

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

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	121,123	17,571	0	0	0	0	138,694
RESIDENTIAL - EC	503,105	203,674	62,368	21,828	0	0	790,975
COMMERCIAL - FIRE	0	1,075	0	0	0	0	1,075
COMMERCIAL - EC	72,810	5,991	3,031	0	0	0	81,832
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	365	0	0	0	0	365
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	60,234	20,512	7,400	1,675	0	0	89,821
HOMEOWNER - COASTAL	271,206	115,553	29,755	675	0	0	417,189
HO - BEACH WIND	522,779	145,251	61,913	26,174	0	575	756,692
HO - COASTAL WIND	2,733,616	937,923	267,866	74,932	(1,537)	1,799	4,014,600
WIND - RESIDENTIAL	79,341	21,939	12,645	0	0	0	113,926
WIND - COMMERCIAL	312,723	34,087	29,547	0	1,599	0	377,956
COASTAL - RESIDENTIAL	358,816	156,267	20,883	3,216	2,568	0	541,750
COASTAL - COMMERCIAL	1,551,446	36,402	54,630	95,634	0	0	1,738,112
TOTAL	6,587,202	1,696,607	550,039	224,134	2,630	2,374	9,062,987
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	278,715	76,388	14,636	0	0	0	369,739
RESIDENTIAL - EC	567,579	69,249	71,099	22,413	0	0	730,341
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	145,990	49,215	7,636	0	0	0	202,841
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	87,384	9,423	16,908	0	0	0	113,715
HOMEOWNER - COASTAL	406,706	96,136	43,380	10,147	0	0	556,371
HO - BEACH WIND	726,448	85,262	165,245	28,244	0	6,000	1,011,198
HO - COASTAL WIND	3,719,359	584,539	512,064	121,785	0	650	4,938,397
WIND - RESIDENTIAL	99,813	19,791	14,381	1,972	0	0	135,956
WIND - COMMERCIAL	669,135	146,609	149,220	1,920	0	0	966,883
COASTAL - RESIDENTIAL	377,448	83,135	38,056	7,676	0	0	506,314
COASTAL - COMMERCIAL	2,524,051	85,909	756,921	913,642	0	0	4,280,524
TOTAL	9,602,628	1,305,656	1,789,545	1,107,799	0	6,649	13,812,278
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	39,565	5,370	19,455	0	0	0	64,390
RESIDENTIAL - EC	449,499	73,618	131,507	28,341	0	0	682,966
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	197,405	90,695	8,033	0	0	0	296,132
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	93,871	5,119	48,836	0	0	0	147,826
HOMEOWNER - COASTAL	471,255	127,379	87,205	15,307	0	0	701,147
HO - BEACH WIND	580,026	61,746	177,223	70,756	0	6,312	896,064
HO - COASTAL WIND	2,300,352	388,690	696,203	126,608	0	0	3,511,853
WIND - RESIDENTIAL	126,441	45,974	14,428	2,074	0	0	188,918
WIND - COMMERCIAL	596,177	110,238	216,830	2,019	0	0	925,265
COASTAL - RESIDENTIAL	217,905	47,324	47,174	12,440	568	0	325,411
COASTAL - COMMERCIAL	3,633,363	58,844	961,889	1,133,286	0	0	5,787,383
TOTAL	8,705,860	1,014,997	2,408,783	1,390,833	568	6,312	13,527,352
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	360,273	88,588	(4,819)	0	0	0	444,043
RESIDENTIAL - EC	621,185	199,304	1,961	15,899	0	0	838,350
COMMERCIAL - FIRE	0	1,075	0	0	0	0	1,075
COMMERCIAL - EC	21,395	(35,489)	2,634	0	0	0	(11,460)
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	365	0	0	0	0	365
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	53,747	24,816	(24,527)	1,675	0	0	55,710
HOMEOWNER - COASTAL	206,658	84,310	(14,070)	(4,485)	0	0	272,413
HO - BEACH WIND	669,201	168,766	49,934	(16,338)	0	263	871,827
HO - COASTAL WIND	4,152,624	1,133,772	83,727	70,109	(1,537)	2,449	5,441,144
WIND - RESIDENTIAL	52,713	(4,244)	12,597	(102)	0	0	60,964
WIND - COMMERCIAL	385,681	70,457	(38,063)	(100)	1,599	0	419,574
COASTAL - RESIDENTIAL	518,359	192,078	11,765	(1,548)	2,000	0	722,654
COASTAL - COMMERCIAL	442,135	63,467	(150,338)	(124,010)	0	0	231,254
TOTAL	7,483,970	1,987,266	(69,198)	(58,900)	2,062	2,712	9,347,912

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

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	153,131	28,149	545	0	0	0	181,825
RESIDENTIAL - EC	803,392	408,232	231,914	69,914	0	0	1,513,451
COMMERCIAL - FIRE	412	1,525	0	0	0	0	1,937
COMMERCIAL - EC	197,843	42,180	8,665	3,089	0	0	251,777
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	1,615	0	0	0	0	1,615
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	117,852	38,425	13,688	4,265	0	0	174,230
HOMEOWNER - COASTAL	527,219	265,699	82,867	11,048	0	0	886,833
HO - BEACH WIND	863,993	266,998	306,775	111,167	888	7,132	1,556,952
HO - COASTAL WIND	4,170,803	1,846,193	844,262	239,375	(1,537)	10,968	7,110,063
WIND - RESIDENTIAL	151,077	38,160	34,269	2,675	0	0	226,180
WIND - COMMERCIAL	763,367	86,207	185,097	1,523	8,223	0	1,044,417
COASTAL - RESIDENTIAL	503,594	305,234	72,344	15,224	7,160	0	903,557
COASTAL - COMMERCIAL	3,752,999	101,321	242,966	111,984	40,394	0	4,249,664
TOTAL	12,005,682	3,429,936	2,023,391	570,263	55,129	18,100	18,102,501
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	278,715	76,388	14,636	0	0	0	369,739
RESIDENTIAL - EC	567,579	69,249	71,099	22,413	0	0	730,341
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	145,990	49,215	7,636	0	0	0	202,841
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	87,384	9,423	16,908	0	0	0	113,715
HOMEOWNER - COASTAL	406,706	96,136	43,380	10,147	0	0	556,371
HO - BEACH WIND	726,448	85,262	165,245	28,244	0	6,000	1,011,198
HO - COASTAL WIND	3,719,359	584,539	512,064	121,785	0	650	4,938,397
WIND - RESIDENTIAL	99,813	19,791	14,381	1,972	0	0	135,956
WIND - COMMERCIAL	669,135	146,609	149,220	1,920	0	0	966,883
COASTAL - RESIDENTIAL	377,448	83,135	38,056	7,676	0	0	506,314
COASTAL - COMMERCIAL	2,524,051	85,909	756,921	913,642	0	0	4,280,524
TOTAL	9,602,628	1,305,656	1,789,545	1,107,799	0	6,649	13,812,278
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	56,028	63,189	0	0	0	119,217
RESIDENTIAL - EC	0	446,916	146,185	9,782	0	0	602,883
COMMERCIAL - FIRE	0	1,471	0	0	0	0	1,471
COMMERCIAL - EC	0	555,946	11,358	0	0	0	567,304
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	98,997	52,586	11,060	0	0	162,643
HOMEOWNER - COASTAL	0	586,203	162,710	21,672	0	0	770,585
HO - BEACH WIND	0	922,289	345,224	168,566	1,200	7,422	1,444,701
HO - COASTAL WIND	0	2,581,006	845,420	192,221	174	728	3,619,549
WIND - RESIDENTIAL	0	275,710	63,253	15,607	0	0	354,570
WIND - COMMERCIAL	0	1,557,815	920,933	25,326	0	0	2,504,074
COASTAL - RESIDENTIAL	0	283,474	69,731	23,603	0	0	376,808
COASTAL - COMMERCIAL	0	3,201,723	1,229,767	981,854	0	0	5,413,344
TOTAL	0	10,567,578	3,910,356	1,449,691	1,374	8,150	15,937,149
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	431,846	48,509	(48,008)	0	0	0	432,347
RESIDENTIAL - EC	1,370,971	30,565	156,828	82,545	0	0	1,640,909
COMMERCIAL - FIRE	412	54	0	0	0	0	466
COMMERCIAL - EC	343,833	(464,551)	4,942	3,089	0	0	(112,687)
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	1,615	0	0	0	0	1,615
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	205,236	(51,150)	(21,989)	(6,795)	0	0	125,302
HOMEOWNER - COASTAL	933,926	(224,368)	(36,463)	(476)	0	0	672,619
HO - BEACH WIND	1,590,441	(570,030)	126,796	(29,155)	(312)	5,710	1,123,450
HO - COASTAL WIND	7,890,163	(150,275)	510,906	168,939	(1,711)	10,889	8,428,912
WIND - RESIDENTIAL	250,890	(217,759)	(14,604)	(10,961)	0	0	7,566
WIND - COMMERCIAL	1,432,501	(1,324,999)	(586,616)	(21,884)	8,223	0	(492,774)
COASTAL - RESIDENTIAL	881,042	104,895	40,668	(703)	7,160	0	1,033,063
COASTAL - COMMERCIAL	6,277,050	(3,014,493)	(229,880)	43,772	40,394	0	3,116,844
TOTAL	21,608,311	(5,831,986)	(97,420)	228,371	53,755	16,599	15,977,629

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

AS OF SEPTEMBER 30, 2020							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
BEACH FULL COVERAGE							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	351,588	0	58,998
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	0	0	0
			TOTAL	0	351,588	0	58,998
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	878,125	0	150,287
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	73,407	0	7,832
			TOTAL	0	951,532	0	158,119
BEACH WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	66,845	0	7,465
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	298,662	0	17,326
			TOTAL	0	365,507	0	24,791
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	224,699	0	31,897
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	808,070	0	78,956
			TOTAL	0	1,032,769	0	110,852
COASTAL WIND & HAIL ONLY							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	250,065	0	23,525
1646	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	112,931	0	7,383
			TOTAL	0	362,996	0	30,908
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	762,462	0	76,771
1646	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	29,009	0	4,894
			TOTAL	0	791,471	0	81,665

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

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

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

AS OF SEPTEMBER 30, 2023							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MATTHEW							
BEACH FULL COVERAGE							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	852,038	0	130,017
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622	0	3,715
			TOTAL	0	906,660	0	133,732
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,624,337	0	576,192
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305	0	49,266
			TOTAL	0	3,955,642	0	625,458
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217	0	12,407
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611	0	14,943
			TOTAL	0	300,828	0	27,350
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648	0	100,845
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	296,560
			TOTAL	0	4,490,555	0	397,405
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,301
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933	0	32,001
			TOTAL	0	1,622,214	0	173,303
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,017,603	0	566,221
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,137,967	0	381,286
			TOTAL	0	7,155,570	0	947,507

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-BEACH	0	12,042	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	385,212	0	47,172
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,039,632	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,584,009	0	609,461
			TOTAL	0	6,020,896	0	784,277
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	4,448,192	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,551,271	0	2,649,675
			TOTAL	0	26,680,019	0	3,437,874
			TOTAL MATTHEW	0	51,132,383	0	6,526,906

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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FLORENCE							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	186,786	28,865,513	4,699	1,509,325
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,428,924	0	61,946
			TOTAL	186,786	30,294,437	4,699	1,571,271
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	560,032	95,405,762	14,088	4,906,001
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	51,665	4,723,086	1,300	195,780
			TOTAL	611,697	100,128,849	15,388	5,101,781
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	16,430	5,714,256	413	251,573
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	15,998	11,410,858	402	502,813
			TOTAL	32,428	17,125,114	816	754,386
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	105,788	17,395,419	2,661	855,250
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	1,039,855	95,957,004	26,159	3,016,771
			TOTAL	1,145,643	113,352,423	28,820	3,872,021
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	61,470	26,397,681	1,546	1,998,075
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	7,614,131	42,446,688	191,541	1,783,534
			TOTAL	7,675,601	68,844,369	193,087	3,781,609
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	266,783	77,859,938	6,711	5,872,666
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	6,216,504	83,928,508	156,382	4,179,840
			TOTAL	6,483,286	161,788,447	163,093	10,052,505

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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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	1,411,755	0	76,646
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	84,565	10,252,290	2,127	633,515
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	230,385	34,594,066	5,796	1,841,637
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	1,009,935	172,003,328	25,406	11,166,493
			TOTAL	1,324,885	218,261,439	33,329	13,718,292
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	119,912	7,201,360	3,016	291,462
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	127,522	30,028,611	3,208	1,955,339
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,243,232	109,127,279	31,275	5,279,807
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,789,736	473,352,868	95,334	30,305,970
			TOTAL	5,280,402	619,710,118	132,833	37,832,578
TOTAL FLORENCE				22,740,729	1,329,505,196	572,064	76,684,443

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

AS OF YEAR-ENDER 12/31/2023							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MICHAEL							
BEACH FULL COVERAGE							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	31,585	0	7,557
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	31,585	0	7,557
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	248,193	0	38,175
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	0	307,758	0	41,595
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,084
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	368
			TOTAL	0	6,697	0	1,452
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	64,279	0	7,198
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	52,294	0	10,628
			TOTAL	0	116,573	0	17,826
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	168,956	0	20,211
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	54,294	0	4,429
			TOTAL	0	223,250	0	24,640
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	488,670	0	65,087
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	207,745	0	12,665
			TOTAL	0	696,415	0	77,752

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REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2020

AS OF SEPTEMBER 30, 2023							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,599
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	4,999	161,542	471	16,357
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	257,656	0	43,444
			TOTAL	4,999	438,435	471	63,366
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	9,805	0	2,000
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	25,138	0	5,766
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	0	735,838	0	70,105
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,761,044	0	205,862
			TOTAL	0	2,531,826	0	283,732
			TOTAL MICHAEL	4,999	4,352,539	471	517,919

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

POLICY YEAR 2018, 2019							
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	29,997	2,480,141	1,376	204,860
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	11,968	194,371	549	12,438
			TOTAL	41,965	2,674,512	1,925	217,298
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	177,423	7,483,563	8,140	635,751
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	271,653	4,562,724	12,464	77,103
			TOTAL	449,077	12,046,287	20,604	712,854
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	269,324	645	24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	203,716	2,765,840	9,347	75,853
			TOTAL	217,772	3,035,164	9,992	100,704
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	101,772	1,068,095	4,669	94,769
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,137,568	3,100,223	52,193	171,909
			TOTAL	1,239,340	4,168,318	56,863	266,678
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	47,868	1,016,927	2,196	113,444
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	22,641	371,745	1,039	38,490
			TOTAL	70,509	1,388,672	3,235	151,935
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	290,238	2,287,811	13,317	269,388
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	301,384	990,463	13,828	96,274
			TOTAL	591,622	3,278,275	27,145	365,662

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	0	154,932	0	11,284
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	518,436	0	39,965
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	133,888	1,966,282	6,143	191,169
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	451,619	7,385,159	20,721	630,645
			TOTAL	585,507	10,024,808	26,864	873,063
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	339,870	0	35,070
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	24,133	1,145,138	1,107	142,720
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	242,060	5,884,413	11,106	542,212
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	1,448,158	14,677,792	66,444	1,475,030
			TOTAL	1,714,351	22,047,214	78,657	2,195,033
			TOTAL DORIAN	4,910,143	58,663,251	225,285	4,883,226

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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REPORT OF NAMED STORM LOSSES
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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	234,728	1,333,806	10,770	153,585
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	135,998	6,204	6,240	2,226
			TOTAL	370,726	1,340,010	17,009	155,811
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	588,076	2,978,600	26,982	239,985
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	85,473	174,362	3,922	14,100
			TOTAL	673,549	3,152,961	30,903	254,085
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	63,162	140,672	2,898	19,238
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	63,992	104,585	2,936	7,143
			TOTAL	127,154	245,256	5,834	26,381
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	94,789	299,388	4,349	37,530
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	434,980	190,756	19,958	17,585
			TOTAL	529,769	490,144	24,307	55,114
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	366,050	1,025,439	16,795	125,492
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	311,766	366,527	14,304	26,334
			TOTAL	677,816	1,391,966	31,099	151,826
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	355,318	1,666,958	16,303	193,657
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	266,090	297,529	12,209	35,791
			TOTAL	621,409	1,964,487	28,511	229,447

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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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	6,923	221,449	318	17,721
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	334,141	424,532	15,331	48,747
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	424,029	792,264	19,455	111,645
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	2,810,979	6,381,986	128,972	726,487
			TOTAL	3,576,072	7,820,231	164,076	904,600
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	28,997	240,098	1,330	18,628
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	131,882	818,664	6,051	84,943
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	716,334	1,403,492	32,866	192,805
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	4,239,530	9,888,955	194,516	1,139,931
			TOTAL	5,116,743	12,351,209	234,764	1,436,307
			TOTAL ISAIAS	11,693,239	28,756,265	536,503	3,213,572

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

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY

COUNTY	DWELLING BEACH LIABILITY *	DWELLING BEACH COUNT	HOMEOWNER BEACH LIABILITY*	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY*	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY*	DWELLING COASTAL WIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	0	0	0	0	312,497,210	573	0	0	1,842,051,271	4,612	0	0	140,779,048	1,366	2,295,327,529	6,551
BRUNSWICK	1,559,280,035	5,573	154,002,820	265	543,679,650	988	1,710,517,644	3,630	7,207,805,003	16,308	155,423,615	541	371,480,641	2,723	11,702,189,408	30,028
CAMDEN	0	0	0	0	53,917,830	95	0	0	589,298,814	1,363	0	0	36,663,720	286	679,880,364	1,744
CARTERET	712,962,906	4,507	137,667,158	241	465,762,804	953	1,292,055,149	2,859	3,995,615,594	9,785	151,790,281	692	347,179,827	2,308	7,103,033,719	21,345
CHOWAN	0	0	0	0	50,394,960	100	0	0	787,667,356	1,831	0	0	69,904,778	665	907,967,094	2,596
CRAVEN	0	0	0	0	716,695,558	1,413	0	0	3,826,752,569	10,033	0	0	308,230,331	2,229	4,851,678,458	13,675
CURRITUCK	594,648,980	1,290	34,902,060	41	182,144,150	307	670,705,537	896	1,590,726,196	3,575	45,483,620	93	104,027,336	737	3,222,637,879	6,939
DARE	2,393,773,118	8,344	513,570,470	798	146,187,320	234	3,452,842,407	6,793	624,720,180	1,303	260,026,291	804	24,923,780	135	7,416,043,566	18,411
HYDE	101,126,591	421	8,311,840	13	19,025,480	41	96,361,150	197	118,622,550	340	12,816,007	51	24,340,178	246	380,603,796	1,309
JONES	0	0	0	0	38,882,910	79	0	0	292,258,561	826	0	0	33,201,991	333	364,343,462	1,238
NEW HANOVER	503,678,702	2,006	227,128,430	415	1,443,367,320	2,607	870,687,076	1,791	10,959,031,549	23,976	98,612,217	336	689,986,707	3,421	14,792,492,001	34,552
ONSLow	186,419,191	901	36,250,870	61	760,597,720	1,551	280,191,970	599	6,223,216,005	16,819	34,193,940	136	956,846,312	5,858	8,477,716,008	25,925
PAMLICO	0	0	0	0	74,801,150	127	0	0	824,329,479	1,869	0	0	72,105,628	523	971,236,257	2,519
PASQUOTANK	0	0	0	0	197,836,480	401	0	0	1,323,108,248	3,440	0	0	145,017,550	1,202	1,665,962,278	5,043
PENDER	314,854,944	1,165	38,239,870	61	299,031,380	537	409,612,888	806	2,758,992,669	6,369	50,641,692	171	247,774,150	1,769	4,119,147,593	10,878
PERQUIMANS	0	0	0	0	77,310,454	145	0	0	687,048,644	1,590	0	0	57,391,439	567	821,750,537	2,302
TYRRELL	0	0	0	0	22,234,960	43	0	0	148,200,110	435	0	0	18,692,109	207	189,127,179	685
WASHINGTON	0	0	0	0	52,040,329	115	0	0	344,266,759	915	0	0	34,822,888	379	431,129,976	1,409
TOTAL	6,366,744,467	24,207	1,150,073,518	1,895	5,456,407,665	10,309	8,782,973,821	17,571	44,143,711,557	105,389	808,987,663	2,824	3,683,368,413	24,954	70,392,267,104	187,149

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 COUNT
BEAUFORT	0	0	0	0	0	0	225,802,390	861	225,802,390	861
BRUNSWICK	30,940,350	93	0	0	193,676,358	381	492,155,776	1,342	716,772,484	1,816
CAMDEN	0	0	0	0	0	0	57,419,218	146	57,419,218	146
CARTERET	84,254,694	188	1,600,000	6	388,478,526	633	702,884,332	1,657	1,177,217,552	2,484
CHOWAN	0	0	0	0	0	0	130,034,919	395	130,034,919	395
CRAVEN	0	0	0	0	0	0	802,299,490	1,920	802,299,490	1,920
CURRITUCK	15,097,000	37	0	0	99,096,671	269	138,252,434	511	252,446,105	817
DARE	187,285,746	508	3,387,100	11	697,080,663	1,206	114,684,707	227	1,002,438,216	1,952
HYDE	20,229,761	47	731,000	2	30,468,897	71	21,368,820	104	72,798,478	224
JONES	0	0	0	0	0	0	48,754,828	203	48,754,828	203
NEW HANOVER	96,759,178	212	1,310,000	4	253,667,722	363	1,022,278,237	2,046	1,374,015,137	2,625
ONSLow	6,740,750	34	0	0	29,866,286	46	903,122,212	2,617	939,729,248	2,697
PAMLICO	0	0	0	0	0	0	82,937,479	304	82,937,479	304
PASQUOTANK	0	0	0	0	0	0	270,965,534	815	270,965,534	815
PENDER	16,773,260	37	0	0	51,038,076	90	189,076,209	718	256,887,545	845
PERQUIMANS	0	0	0	0	0	0	61,867,692	298	61,867,692	298
TYRRELL	0	0	0	0	0	0	19,694,688	106	19,694,688	106
WASHINGTON	0	0	0	0	0	0	56,828,829	195	56,828,829	195
TOTAL	458,080,739	1,156	7,028,100	23	1,743,373,199	3,059	5,340,427,794	14,465	7,548,909,832	18,703

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,521,129,919	7,412
BRUNSWICK	12,418,961,892	31,844
CAMDEN	737,299,582	1,890
CARTERET	8,280,251,271	23,829
CHOWAN	1,038,002,013	2,991
CRAVEN	5,653,977,948	15,595
CURRITUCK	3,475,083,984	7,756
DARE	8,418,481,782	20,363
HYDE	453,402,274	1,533
JONES	413,098,290	1,441
NEW HANOVER	16,166,507,138	37,177
ONSLow	9,417,445,256	28,622
PAMLICO	1,054,173,736	2,823
PASQUOTANK	1,936,927,812	5,858
PENDER	4,376,035,138	11,723
PERQUIMANS	883,618,229	2,600
TYRRELL	208,821,867	791
WASHINGTON	487,958,805	1,604
TOTAL	77,941,176,936	205,852

* 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.