



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2021

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Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2021

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	86,700,148	0	86,700,148
CASH EQUIVALENTS	28,213,500	0	28,213,500
INVESTMENTS	800,738,982	0	800,738,982
INTEREST INCOME DUE OR ACCRUED	3,855,077	0	3,855,077
FIXED ASSETS	632,836	(632,836)	0
DATA PROCESSING EQUIPMENT	4,105	0	4,105
ACCOUNTS RECEIVABLE - PREMIUM	30,792,956	0	30,792,956
PREPAID EXPENSE	24,682	(24,682)	0
PREMIUM TAX RECOVERABLE	1,065,942	0	1,065,942
TOTAL ASSETS	952,028,228	(657,518)	951,370,710
LIABILITIES & SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			129,000
ACCOUNTS PAYABLE - FAIR PLAN			1,410,126
BENEFIT PAYABLE			313,631
PREMIUM SUSPENSE			10,146
PREMIUM REFUND			654,359
COMMISSION PAYABLE			4,683,719
ACCRUAL-POST RETIREMENT			6,369,740
ACCRUAL-PENSION			4,715,824
ACCRUAL-RENT			228,562
CLAIMS PAYABLE			397,548
PREPAID PREMIUMS			12,253,391
UNCLAIMED CHECKS			5,854,382
IBHS GRANT ACCRUAL			10,524,000
CEDED REINSURANCE PREMIUMS PAYABLE			19,336,380
TOTAL LIABILITIES			66,880,808
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			66,639,660
UNPAID LAE RESERVES			11,318,378
UNEARNED PREMIUMS			171,268,386
TOTAL RESERVES			249,226,424
SURPLUS			635,263,478
TOTAL LIABILITIES & SURPLUS			951,370,710

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2021

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	89,612,270	197,254,180
CEDED REINSURANCE PREMIUMS	(15,374,595)	(57,279,930)
NET PREMIUMS EARNED	74,237,675	139,974,250
DEDUCTIONS		
NET LOSSES INCURRED	21,467,498	46,181,166
NET LOSS EXPENSE INCURRED	4,140,561	12,128,140
OPERATING EXPENSE INCURRED	17,832,144	31,909,110
PREMIUM TAXES	3,167,735	5,466,360
TOTAL DEDUCTIONS	46,607,938	95,684,776
OTHER INCOME		
PREMIUM CHARGED OFF	(77,972)	(139,403)
SERVICE CHARGES	117,840	232,777
MISCELLANEOUS INCOME	(4,649)	(3,885)
IBHS GRANT PROGRAM	(2,026,994)	(7,187,156)
NET UNDERWRITING GAIN OR (LOSS)	25,637,962	37,191,807
INVESTMENT INCOME		
INVESTMENT INCOME	3,439,511	6,963,865
NET INCOME OR (LOSS)	29,077,473	44,155,672
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	605,954,984	590,617,742
NET INCOME OR (LOSS)	29,077,473	44,155,672
CHANGE IN ASSETS NOT ADMITTED	54,983	34,746
MINIMUM PENSION LIABILITY	0	0
CHANGE IN UNREALIZED GAIN/LOSS	176,038	455,318
NET CHANGE IN SURPLUS	29,308,494	44,645,736
SURPLUS (CURRENT PERIOD)	635,263,478	635,263,478

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2021

QUARTER TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	114,875,990	(2,178,314)	0	0	0	0	112,697,676
CEDED REINSURANCE	(15,374,595)	0	0	0	0	0	(15,374,595)
INVESTMENT INCOME	3,439,511	0	0	0	0	0	3,439,511
PREMIUM CHARGED OFF	(77,972)	0	0	0	0	0	(77,972)
SERVICE CHARGES	117,840	0	0	0	0	0	117,840
MISCELLANEOUS INCOME	(4,649)	0	0	0	0	0	(4,649)
IBHS GRANT PROGRAM	(2,026,994)	0	0	0	0	0	(2,026,994)
TOTAL INCOME	100,949,130	(2,178,314)	0	0	0	0	98,770,816
EXPENSES PAID							
LOSSES	2,329,553	10,491,270	1,308,935	6,343,446	1,121,191	1,933	21,596,328
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,291,086	652,835	99,632	223,332	78,151	(1,218)	3,343,818
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	14,903,669	(283,181)	0	0	0	0	14,620,488
PREMIUM TAX	3,167,735	0	0	0	0	0	3,167,735
ADMINISTRATIVE EXPENSES	3,211,656	0	0	0	0	0	3,211,656
TOTAL EXPENSES PAID	25,903,699	10,860,924	1,408,567	6,566,778	1,199,343	715	45,940,026
NET CASH CHANGE	75,045,432	(13,039,238)	(1,408,567)	(6,566,778)	(1,199,343)	(715)	52,830,791
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	36,998,292	9,713,608	6,569,392	11,650,440	1,707,927	0	66,639,660
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	6,283,956	1,649,802	1,115,775	1,978,763	290,082	0	11,318,378
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	129,756,991	41,511,393	0	0	0	0	171,268,385
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	35,795,390	9,828,375	7,050,264	12,255,032	1,837,630	1,800	66,768,491
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,640,774	1,548,793	1,111,008	1,931,195	289,581	284	10,521,635
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0.00
UNEARNED PREMIUMS	48,620,800	99,562,178	0	0	0	0	148,182,978
NET RESERVE CHANGE	(82,982,275)	58,064,543	476,104	557,025	129,202	2,084	(23,753,318)
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	54,983	0	0	0	0	0	54,983
CHANGE IN UNREALIZED GAIN/LOSS	176,038	0	0	0	0	0	176,038
TOTAL NET OTHER CHANGES	231,021	0	0	0	0	0	231,021
ASSESSMENTS	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(7,705,822)	45,025,305	(932,462)	(6,009,753)	(1,070,141)	1,369	29,308,494

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2021

YEAR TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	199,469,770	(4,994,463)	0	0	0	0	194,475,307
CEDED REINSURANCE	(57,279,930)	0	0	0	0	0	(57,279,930)
INVESTMENT INCOME	6,963,865	0	0	0	0	0	6,963,865
PREMIUM CHARGED OFF	(139,403)	0	0	0	0	0	(139,403)
SERVICE CHARGES	232,777	0	0	0	0	0	232,777
MISCELLANEOUS INCOME	(3,885)	0	0	0	0	0	(3,885)
IBHS GRANT PROGRAM	(7,187,156)	0	0	0	0	0	(7,187,156)
TOTAL INCOME	142,056,038	(4,994,463)	0	0	0	0	137,061,575
EXPENSES PAID							
LOSSES	2,883,293	21,282,528	4,020,784	105,409,496	2,995,060	24,012	136,615,172
CEDED LOSSES	0	0	0	(94,099,454)	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	7,140,195	1,357,824	304,730	6,378,910	219,962	4,474	15,406,095
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(5,900,545)	0	0	(5,900,545)
COMMISSION	25,746,150	(649,280)	0	0	0	0	25,096,870
PREMIUM TAX	5,466,360	0	0	0	0	0	5,466,360
ADMINISTRATIVE EXPENSES	6,812,239	0	0	0	0	0	6,812,239
TOTAL EXPENSES PAID	48,048,238	21,991,072	4,325,514	11,788,407	3,215,021	28,486	89,396,737
NET CASH CHANGE	94,007,800	(26,985,535)	(4,325,514)	(11,788,407)	(3,215,021)	(28,486)	47,664,838
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	36,998,292	9,713,608	6,569,392	11,650,440	1,707,927	0	66,639,660
LOSS ADJUSTMENT EXPENSES	6,283,956	1,649,802	1,115,775	1,978,763	290,082	0	11,318,378
UNEARNED PREMIUMS	129,756,992	41,511,394	0	0	0	0	171,268,387
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	(173,039,241)	165,799,771	1,547,697	451,919	1,674,736	55,952	(3,509,166)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	34,746	0	0	0	0	0	34,746
CHANGE IN UNREALIZED GAIN/LOSS	455,318	0	0	0	0	0	455,318
TOTAL NET OTHER CHANGES	490,064	0	0	0	0	0	490,064
ASSESSMENTS	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(78,541,377)	138,814,236	(2,777,817)	(11,336,488)	(1,540,285)	27,467	44,645,736

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2021

	2021				2020			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	64,534,200	9,339,256	114,506,118	11,090,192	112,331,246	11,655,721	206,382,473	18,901,473
CEDED REINSURANCE	(18,131,954)	(2,231,711)	(33,511,621)	(3,404,644)	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)
INVESTMENT INCOME	2,253,010	326,051	3,997,624	387,179	4,045,904	416,937	7,357,267	670,436
MISCELLANEOUS INCOME	28,952	4,190	51,371	4,975	111,633	11,504	202,998	18,498
IBHS GRANT PROGRAM	(2,325,251)	(336,506)	(4,125,805)	(399,594)	(2,827,024)	(291,330)	(5,140,797)	(468,459)
TOTAL INCOME	46,358,957	7,101,281	80,917,687	7,678,110	88,369,963	8,926,712	162,821,696	14,562,973
EXPENSES PAID								
LOSSES	209,087	39,887	2,600,259	34,060	12,717,059	1,491,059	37,720,539	2,057,563
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,076,859	580,263	3,981,920	1,501,154	3,382,443	1,599,380	9,399,468	5,235,628
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	8,329,619	1,205,445	14,779,642	1,431,444	14,754,282	1,520,454	26,546,719	2,444,894
PREMIUM TAX	1,768,525	255,937	3,137,978	303,921	3,173,889	327,075	5,771,554	525,937
ADMINISTRATIVE EXPENSES	2,203,955	318,952	3,910,583	378,749	6,798,979	700,646	12,363,592	1,126,641
TOTAL EXPENSES PAID	13,588,045	2,400,485	28,410,381	3,649,327	40,826,652	5,638,614	91,801,872	11,390,664
NET CASH CHANGE	32,770,913	4,700,796	52,507,306	4,028,782	47,543,312	3,288,099	71,019,823	3,172,310
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	5,769,939	2,950,468	21,674,449	6,603,436	1,357,819	157,893	6,878,325	1,319,570
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	979,992	501,121	3,681,285	1,121,557	230,618	26,817	1,168,245	224,122
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	42,522,142	6,136,002	74,190,122	6,908,725	13,279,843	1,137,300	24,989,603	2,104,647
NET RESERVE CHANGE	49,272,074	9,587,591	99,545,856	14,633,719	14,868,281	1,322,010	33,036,174	3,648,339
NET OTHER CHANGES								
ASSETS NOT ADMITTED	11,241	1,627	19,946	1,932	(50,338)	(5,187)	(91,538)	(8,341)
MINIMUM PENSION LIABILITY	0	0	0	0	87,072	8,973	158,336	14,428
CHANGE IN UNREALIZED GAIN/LOSS	147,309	21,318	261,377	25,315	(207,297)	(21,362)	(376,959)	(34,351)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	158,550	22,945	281,323	27,247	(170,564)	(17,577)	(310,161)	(28,264)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(16,342,611)	(4,863,850)	(46,757,227)	(10,577,690)	32,504,467	1,948,511	37,673,489	(504,293)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 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	27,375,405	9,285,154	49,867,587	2,925,573	169,168,055	105,731,224	697,258,257	95,230,521
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	5,542,799	3,758,452	16,047,595	4,254,703	13,542,834	6,169,861	63,412,406	4,757,307
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	56,452,606	15,303,351	106,840,427	11,274,318	192,357,894	104,905,511	733,162,446	95,418,820
NET CASH CHANGE	32,127,336	(8,426,487)	62,504,024	3,892,560	(78,297,381)	(94,807,396)	(528,405,115)	(75,961,461)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	960,766	1,229,011	3,904,859	474,756	1,699,746	1,046,481	5,158,640	3,745,572
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	163,181	208,741	663,219	80,635	288,693	177,739	876,166	636,165
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	1,123,947	1,437,751	4,568,078	555,391	1,988,439	1,224,220	6,034,807	4,381,736
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	30,686,075	(9,894,706)	57,374,767	3,281,969	(73,363,996)	(95,392,407)	(522,283,491)	(79,167,105)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2021

	2017				2016				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
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	1,924,360,656
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)	(327,454,779)
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	128,294,325
MISCELLANEOUS INCOME	99,674	14,713	170,861	18,052	116,949	19,250	198,479	20,819	1,773,458
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(22,017,241)
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	1,704,956,418
EXPENSES PAID									
LOSSES	79,410,715	12,591,874	219,960,733	45,065,598	16,797,651	6,516,377	38,097,605	3,632,374	1,635,784,216
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,809,350	1,023,650	18,684,462	2,091,150	3,588,400	533,136	9,192,463	647,138	185,812,822
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	248,810,843
PREMIUM TAX	3,189,854	470,872	5,468,039	577,722	3,412,345	561,681	5,791,198	607,445	53,949,073
ADMINISTRATIVE EXPENSES	2,914,351	430,203	4,995,771	527,825	3,128,739	514,999	5,309,881	556,959	83,379,320
TOTAL EXPENSES PAID	105,886,748	16,642,809	274,153,380	50,922,234	42,612,785	10,680,458	85,058,904	8,357,544	2,107,736,274
NET CASH CHANGE	4,542,030	(876,969)	(79,501,962)	(31,092,212)	59,312,602	4,354,486	99,837,940	8,986,809	(402,779,856)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	411,525	40,998	942,956	312,448	0	0	0	0	66,639,660
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	69,895	6,963	160,156	53,067	0	0	0	0	11,318,378
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	171,268,385
NET RESERVE CHANGE	481,421	47,961	1,103,112	365,515	0	0	0	0	249,226,422
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)	5,569,808
MINIMUM PENSION LIABILITY	(104,593)	(15,440)	(179,293)	(18,943)	96,900	15,950	164,452	17,250	1,388,702
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	(184,651)
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)	6,773,860
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0	0
ROLL FORWARD	0	0	0	0	538,869,676	40,765,316	655,968,758	44,892,147	1,280,495,897
SURPLUS	1,407,954	(1,316,503)	(85,152,248)	(31,938,155)	596,521,875	44,846,495	752,988,775	53,583,382	635,263,478

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2021

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	1,162,510	(38,002)	1,124,509	2,029,000	(92,560)	1,936,441
RESIDENTIAL - EC	14,518,917	(472,297)	14,046,620	25,348,064	(1,124,415)	24,223,649
COMMERCIAL - FIRE	5,261	(11,299)	(6,038)	36,582	(8,531)	28,051
COMMERCIAL - EC	(6,233)	(25,297)	(31,530)	158,361	(15,638)	142,723
COMMERCIAL PROPERTY	2,722,822	(573)	2,722,249	3,595,727	12,269	3,607,996
CRIME - RESIDENTIAL	111,917	(2,178)	109,738	192,586	(6,199)	186,386
CRIME - COMMERCIAL	1,026	0	1,026	4,937	0	4,937
HOMEOWNER - BEACH	1,653,877	(36,427)	1,617,450	3,050,634	(80,655)	2,969,979
HOMEOWNER - COASTAL	6,443,535	(92,764)	6,350,771	11,456,646	(239,928)	11,216,718
HO - BEACH WIND	18,207,645	(341,385)	17,866,260	31,047,950	(800,661)	30,247,289
HO - COASTAL WIND	53,587,737	(791,617)	52,796,120	94,064,086	(1,881,746)	92,182,340
WIND - RESIDENTIAL	1,809,037	(45,705)	1,763,332	2,865,970	(129,180)	2,736,790
WIND - COMMERCIAL	3,589,734	(24,080)	3,565,654	5,543,649	(138,486)	5,405,163
COASTAL - RESIDENTIAL	4,866,576	(156,561)	4,710,014	8,985,386	(405,949)	8,579,436
COASTAL - COMMERCIAL	6,201,629	(140,129)	6,061,501	11,090,192	(82,784)	11,007,409
TOTAL	114,875,990	(2,178,314)	112,697,676	199,469,770	(4,994,463)	194,475,307
UNEARNED PREMIUMS						
(PRIOR PERIOD)						
RESIDENTIAL - FIRE	768,552	1,032,488	1,801,040	0	1,910,465	1,910,465
RESIDENTIAL - EC	6,319,978	12,718,040	19,038,018	0	22,512,411	22,512,411
COMMERCIAL - FIRE	27,721	187,921	215,642	0	333,310	333,310
COMMERCIAL - EC	80,300	598,251	678,551	0	1,088,182	1,088,182
COMMERCIAL PROPERTY	491,792	160,167	651,959	0	213,608	213,608
CRIME - RESIDENTIAL	71,917	97,248	169,165	0	175,182	175,182
CRIME - COMMERCIAL	3,481	0	3,481	0	0	0
HOMEOWNER - BEACH	795,353	1,627,514	2,422,867	0	2,790,778	2,790,778
HOMEOWNER - COASTAL	2,878,382	5,037,414	7,915,796	0	8,657,282	8,657,282
HO - BEACH WIND	7,391,297	15,256,860	22,648,157	0	26,663,106	26,663,106
HO - COASTAL WIND	23,094,315	49,545,190	72,639,505	0	86,057,559	86,057,559
WIND - RESIDENTIAL	616,154	1,403,495	2,019,649	0	2,513,433	2,513,433
WIND - COMMERCIAL	1,089,486	2,052,624	3,142,110	0	3,963,707	3,963,707
COASTAL - RESIDENTIAL	2,380,378	4,770,610	7,150,988	0	8,337,884	8,337,884
COASTAL - COMMERCIAL	2,611,695	5,074,358	7,686,053	0	8,830,351	8,830,351
TOTAL	48,620,800	99,562,179	148,182,978	0	174,047,258	174,047,258
UNEARNED PREMIUMS						
(CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,582,341	415,219	1,997,560	1,582,341	415,219	1,997,560
RESIDENTIAL - EC	16,663,882	5,211,901	21,875,783	16,663,882	5,211,901	21,875,783
COMMERCIAL - FIRE	19,211	68,217	87,427	19,211	68,217	87,427
COMMERCIAL - EC	78,742	202,464	281,206	78,742	202,464	281,206
COMMERCIAL PROPERTY	2,464,546	92,104	2,556,650	2,464,546	92,104	2,556,650
CRIME - RESIDENTIAL	150,015	41,293	191,308	150,015	41,293	191,308
CRIME - COMMERCIAL	3,284	0	3,284	3,284	0	3,284
HOMEOWNER - BEACH	1,965,444	695,943	2,661,387	1,965,444	695,943	2,661,387
HOMEOWNER - COASTAL	7,402,605	2,169,673	9,572,278	7,402,605	2,169,673	9,572,278
HO - BEACH WIND	20,255,368	6,337,133	26,592,501	20,255,368	6,337,133	26,592,501
HO - COASTAL WIND	60,994,172	20,838,556	81,832,728	60,994,172	20,838,556	81,832,728
WIND - RESIDENTIAL	1,905,092	578,354	2,483,446	1,905,092	578,354	2,483,446
WIND - COMMERCIAL	3,570,220	774,515	4,344,735	3,570,220	774,515	4,344,735
COASTAL - RESIDENTIAL	5,793,345	1,981,374	7,774,719	5,793,345	1,981,374	7,774,719
COASTAL - COMMERCIAL	6,908,725	2,104,647	9,013,372	6,908,725	2,104,647	9,013,372
TOTAL	129,756,991	41,511,393	171,268,385	129,756,991	41,511,393	171,268,385
EARNED PREMIUMS						
RESIDENTIAL - FIRE	348,721	579,267	927,988	446,659	1,402,686	1,849,345
RESIDENTIAL - EC	4,175,013	7,033,842	11,208,855	8,684,182	16,176,095	24,860,277
COMMERCIAL - FIRE	13,771	108,405	122,176	17,371	256,562	273,934
COMMERCIAL - EC	(4,675)	370,490	365,815	79,619	870,080	949,699
COMMERCIAL PROPERTY	750,068	67,490	817,558	1,131,181	133,773	1,264,954
CRIME - RESIDENTIAL	33,819	53,776	87,595	42,571	127,690	170,260
CRIME - COMMERCIAL	1,223	0	1,223	1,653	0	1,653
HOMEOWNER - BEACH	483,786	895,144	1,378,929	1,085,190	2,014,180	3,099,370
HOMEOWNER - COASTAL	1,919,312	2,774,977	4,694,289	4,054,041	6,247,681	10,301,722
HO - BEACH WIND	5,343,574	8,578,342	13,921,916	10,792,582	19,525,312	30,317,894
HO - COASTAL WIND	15,687,880	27,915,017	43,602,897	33,069,914	63,337,257	96,407,172
WIND - RESIDENTIAL	520,099	779,436	1,299,535	960,878	1,805,899	2,766,777
WIND - COMMERCIAL	1,109,000	1,254,028	2,363,028	1,973,429	3,050,706	5,024,135
COASTAL - RESIDENTIAL	1,453,609	2,632,675	4,086,283	3,192,041	5,950,561	9,142,601
COASTAL - COMMERCIAL	1,904,599	2,829,582	4,734,181	4,181,467	6,642,920	10,824,387
TOTAL	33,739,798	55,872,471	89,612,270	69,712,778	127,541,402	197,254,180

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2021

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	153,089	0	153,089	569,147	0	569,147
RESIDENTIAL - EC	1,915,044	0	1,915,044	7,130,062	0	7,130,062
COMMERCIAL - FIRE	2,218	0	2,218	19,686	0	19,686
COMMERCIAL - EC	11,283	0	11,283	100,576	0	100,576
COMMERCIAL PROPERTY	285,237	0	285,237	739,120	0	739,120
CRIME - RESIDENTIAL	14,735	0	14,735	54,012	0	54,012
CRIME - COMMERCIAL	390	0	390	2,394	0	2,394
HOMEOWNER - BEACH	234,797	0	234,797	927,874	0	927,874
HOMEOWNER - COASTAL	886,758	0	886,758	3,380,216	0	3,380,216
HO - BEACH WIND	2,391,254	0	2,391,254	8,735,668	0	8,735,668
HO - COASTAL WIND	7,287,641	0	7,287,641	27,470,333	0	27,470,333
WIND - RESIDENTIAL	216,362	0	216,362	715,191	0	715,191
WIND - COMMERCIAL	427,315	0	427,315	1,369,935	0	1,369,935
COASTAL - RESIDENTIAL	678,263	0	678,263	2,661,072	0	2,661,072
COASTAL - COMMERCIAL	870,210	0	870,210	3,404,644	0	3,404,644
TOTAL	15,374,595	0	15,374,595	57,279,930	0	57,279,930
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	195,632	579,267	774,899	(122,488)	1,402,686	1,280,198
RESIDENTIAL - EC	2,259,969	7,033,842	9,293,811	1,554,120	16,176,095	17,730,215
COMMERCIAL - FIRE	11,553	108,405	119,959	(2,314)	256,562	254,248
COMMERCIAL - EC	(15,958)	370,490	354,532	(20,956)	870,080	849,123
COMMERCIAL PROPERTY	464,832	67,490	532,321	392,061	133,773	525,834
CRIME - RESIDENTIAL	19,084	53,776	72,860	(11,441)	127,690	116,248
CRIME - COMMERCIAL	833	0	833	(741)	0	(741)
HOMEOWNER - BEACH	248,989	895,144	1,144,132	157,316	2,014,180	2,171,496
HOMEOWNER - COASTAL	1,032,554	2,774,977	3,807,531	673,824	6,247,681	6,921,506
HO - BEACH WIND	2,952,320	8,578,342	11,530,662	2,056,914	19,525,312	21,582,226
HO - COASTAL WIND	8,400,239	27,915,017	36,315,256	5,599,582	63,337,257	68,936,839
WIND - RESIDENTIAL	303,737	779,436	1,083,173	245,687	1,805,899	2,051,585
WIND - COMMERCIAL	681,685	1,254,028	1,935,714	603,494	3,050,706	3,654,200
COASTAL - RESIDENTIAL	775,346	2,632,675	3,408,020	530,969	5,950,561	6,481,530
COASTAL - COMMERCIAL	1,034,388	2,829,582	3,863,971	776,823	6,642,920	7,419,744
TOTAL	18,365,203	55,872,471	74,237,675	12,432,848	127,541,402	139,974,250

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2021

QUARTER TO DATE							
NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,570	275,086	31,788	0	0	0	308,444
RESIDENTIAL - EC	118,290	612,696	108,138	225,156	136,871	0	1,201,152
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	39,021	0	21,447	0	0	60,468
COMMERCIAL PROPERTY	39,887	0	0	0	0	0	39,887
CRIME - RESIDENTIAL	0	0	1,843	0	0	0	1,843
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	216,327	10,814	0	28,226	0	255,367
HOMEOWNER - COASTAL	501,150	1,149,832	58,143	338,419	1,408	0	2,048,952
HO - BEACH WIND	57,963	610,827	40,227	636,398	162,612	0	1,508,027
HO - COASTAL WIND	1,454,248	6,515,342	709,622	1,945,276	652,422	0	11,276,910
WIND - RESIDENTIAL	0	63,389	67,265	0	29,098	0	159,753
WIND - COMMERCIAL	0	57,974	140,715	201,552	59,870	0	460,111
COASTAL - RESIDENTIAL	134,799	403,116	27,551	235,779	12,923	0	814,168
COASTAL - COMMERCIAL	21,645	547,660	112,828	2,739,419	37,762	1,933	3,461,247
TOTAL	2,329,553	10,491,271	1,308,935	6,343,446	1,121,191	1,933	21,596,329
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	1,015,635	101,060	227,462	2,499	0	0	1,346,656
RESIDENTIAL - EC	1,138,237	284,018	108,811	349,767	171,786	0	2,052,620
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	389,295	103,504	57,417	161,664	25,000	0	736,880
COMMERCIAL PROPERTY	179,159	0	0	0	0	0	179,159
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	564,788	352,861	44,512	106,902	0	0	1,069,063
HOMEOWNER - COASTAL	2,555,505	878,148	400,085	480,815	58,000	0	4,372,553
HO - BEACH WIND	2,787,976	554,565	464,996	1,185,786	239,739	0	5,233,061
HO - COASTAL WIND	17,916,412	5,603,026	3,139,037	4,502,521	876,231	0	32,037,226
WIND - RESIDENTIAL	263,303	65,315	114,985	54,792	0	0	498,395
WIND - COMMERCIAL	2,382,014	54,389	1,171,594	884,817	15,998	0	4,508,812
COASTAL - RESIDENTIAL	1,202,532	397,152	365,738	175,304	8,726	0	2,149,451
COASTAL - COMMERCIAL	6,603,436	1,319,570	474,756	3,745,572	312,448	0	12,455,782
TOTAL	36,998,292	9,713,608	6,569,392	11,650,440	1,707,927	0	66,639,660
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	311,390	112,489	165,538	0	0	0	589,417
RESIDENTIAL - EC	1,280,846	442,874	177,618	321,566	186,786	0	2,409,690
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	285,697	11,005	57,417	161,664	25,000	0	540,783
COMMERCIAL PROPERTY	10,600	0	0	0	0	0	10,600
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	312,124	119,894	51,886	106,902	0	0	590,806
HOMEOWNER - COASTAL	2,045,527	541,131	350,289	631,137	67,711	0	3,635,797
HO - BEACH WIND	3,125,898	633,729	486,619	1,321,526	341,736	0	5,909,508
HO - COASTAL WIND	16,210,217	5,821,267	3,316,058	3,856,970	772,796	0	29,977,308
WIND - RESIDENTIAL	330,281	62,406	137,464	64,592	30,431	0	625,175
WIND - COMMERCIAL	2,692,925	107,676	1,334,106	884,817	75,998	1,800	5,097,322
COASTAL - RESIDENTIAL	1,124,386	313,183	372,799	284,886	24,724	0	2,119,978
COASTAL - COMMERCIAL	8,065,499	1,662,721	600,470	4,620,971	312,448	0	15,262,108
TOTAL	35,795,390	9,828,375	7,050,264	12,255,032	1,837,630	1,800	66,768,491
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	705,815	263,657	93,713	2,499	0	0	1,065,684
RESIDENTIAL - EC	(24,319)	453,841	39,331	253,357	121,871	0	844,081
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	103,598	131,520	0	21,447	0	0	256,565
COMMERCIAL PROPERTY	208,446	0	0	0	0	0	208,446
CRIME - RESIDENTIAL	0	0	1,843	0	0	0	1,843
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	252,664	449,294	3,440	0	28,226	0	733,624
HOMEOWNER - COASTAL	1,011,128	1,486,848	107,938	188,097	(8,303)	0	2,785,709
HO - BEACH WIND	(279,958)	531,663	18,604	500,658	60,614	0	831,581
HO - COASTAL WIND	3,160,443	6,297,101	532,601	2,590,828	755,857	0	13,336,829
WIND - RESIDENTIAL	(66,978)	66,298	44,786	(9,800)	(1,333)	0	32,973
WIND - COMMERCIAL	(310,911)	4,687	(21,797)	201,552	(130)	(1,800)	(128,399)
COASTAL - RESIDENTIAL	212,945	487,085	20,490	126,197	(3,075)	0	843,641
COASTAL - COMMERCIAL	(1,440,418)	204,509	(12,885)	1,864,020	37,762	1,933	654,921
TOTAL	3,532,455	10,376,503	828,064	5,738,854	991,489	133	21,467,497

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2021

YEAR TO DATE							
NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,570	413,646	111,654	0	0	0	526,869
RESIDENTIAL - EC	141,709	1,351,003	310,946	838,841	142,409	0	2,784,909
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	68,233	211,761	21,447	65,000	0	366,441
COMMERCIAL PROPERTY	39,887	0	0	0	0	0	39,887
CRIME - RESIDENTIAL	0	0	1,843	0	0	0	1,843
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	325,379	57,536	37,700	28,226	0	448,841
HOMEOWNER - COASTAL	639,582	2,288,081	326,429	352,679	129,846	0	3,736,617
HO - BEACH WIND	65,808	1,095,396	356,243	1,430,095	382,038	0	3,329,579
HO - COASTAL WIND	1,810,524	13,415,761	2,084,224	4,475,801	1,251,966	(14,121)	23,024,156
WIND - RESIDENTIAL	0	108,792	109,037	0	29,098	0	246,928
WIND - COMMERCIAL	0	358,566	198,438	233,661	59,870	36,200	886,734
COASTAL - RESIDENTIAL	150,153	898,466	87,756	456,496	30,498	0	1,623,369
COASTAL - COMMERCIAL	34,060	959,206	164,916	3,463,322	876,109	1,933	5,499,546
TOTAL	2,883,293	21,282,528	4,020,784	11,310,042	2,995,060	24,012	42,515,719
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	1,015,635	101,060	227,462	2,499	0	0	1,346,656
RESIDENTIAL - EC	1,138,237	284,018	108,811	349,767	171,786	0	2,052,620
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	389,295	103,504	57,417	161,664	25,000	0	736,880
COMMERCIAL PROPERTY	179,159	0	0	0	0	0	179,159
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	564,788	352,861	44,512	106,902	0	0	1,069,063
HOMEOWNER - COASTAL	2,555,505	878,148	400,085	480,815	58,000	0	4,372,553
HO - BEACH WIND	2,787,976	554,565	464,996	1,185,786	239,739	0	5,233,061
HO - COASTAL WIND	17,916,412	5,603,026	3,139,037	4,502,521	876,231	0	32,037,226
WIND - RESIDENTIAL	263,303	65,315	114,985	54,792	0	0	498,395
WIND - COMMERCIAL	2,382,014	54,389	1,171,594	884,817	15,998	0	4,508,812
COASTAL - RESIDENTIAL	1,202,532	397,152	365,738	175,304	8,726	0	2,149,451
COASTAL - COMMERCIAL	6,603,436	1,319,570	474,756	3,745,572	312,448	0	12,455,782
TOTAL	36,998,292	9,713,608	6,569,392	11,650,440	1,707,927	0	66,639,660
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	1,017,205	(126,995)	138,151	2,499	0	0	1,030,860
RESIDENTIAL - EC	1,279,946	(439,676)	8,309	837,350	127,409	0	1,813,338
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	389,295	(486,236)	(122,476)	19,477	90,000	0	(109,939)
COMMERCIAL PROPERTY	219,046	0	0	0	0	0	219,046
CRIME - RESIDENTIAL	0	(5,222)	1,843	0	0	0	(3,379)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	564,788	280,579	86,119	0	28,226	0	959,711
HOMEOWNER - COASTAL	3,195,087	1,222,786	270,172	390,126	113,279	0	5,191,451
HO - BEACH WIND	2,853,784	(1,478,761)	301,297	1,449,106	494,464	(50,000)	3,569,890
HO - COASTAL WIND	19,726,936	2,363,819	1,395,103	4,876,953	1,351,972	(14,121)	29,700,662
WIND - RESIDENTIAL	263,303	(238,012)	80,812	(12,299)	(1,333)	0	92,471
WIND - COMMERCIAL	2,382,014	(2,570,730)	105,090	154,945	59,870	36,200	167,388
COASTAL - RESIDENTIAL	1,352,684	44,310	36,123	414,904	13,233	0	1,861,254
COASTAL - COMMERCIAL	6,637,496	(6,378,052)	38,961	2,244,247	(856,173)	1,933	1,688,412
TOTAL	39,881,585	(7,812,190)	2,339,503	10,377,308	1,420,948	(25,988)	46,181,166

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2021

IBNR TOTALS								
NET IBNR (CURRENT PERIOD)	2021	2020	2019	2018	2017	2016		TOTAL
RESIDENTIAL - FIRE	711,441	0	0	0	0	0	0	711,441
RESIDENTIAL - EC	1,084,403	0	0	0	0	0	0	1,084,403
COMMERCIAL - FIRE	0	0	0	0	0	0	0	0
COMMERCIAL - EC	389,295	0	0	0	0	0	0	389,295
COMMERCIAL PROPERTY	94,650	0	0	0	0	0	0	94,650
CRIME - RESIDENTIAL	-	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	564,788	0	0	0	0	0	0	564,788
HOMEOWNER - COASTAL	2,310,028	0	0	0	0	0	0	2,310,028
HO - BEACH WIND	2,764,636	0	0	0	0	0	0	2,764,636
HO - COASTAL WIND	16,925,327	0	0	0	0	0	0	16,925,327
WIND - RESIDENTIAL	263,303	0	0	0	0	0	0	263,303
WIND - COMMERCIAL	2,382,014	0	0	0	0	0	0	2,382,014
COASTAL - RESIDENTIAL	1,135,559	0	0	0	0	0	0	1,135,559
COASTAL - COMMERCIAL	6,580,413	0	0	0	0	0	0	6,580,413
TOTAL	35,205,857	0	0	0	0	0	0	35,205,857
NET IBNR (PRIOR PERIOD)								
RESIDENTIAL - FIRE	311,390	0	0	0	0	0	0	311,390
RESIDENTIAL - EC	1,273,044	0	0	0	0	0	0	1,273,044
COMMERCIAL - FIRE	0	0	0	0	0	0	0	0
COMMERCIAL - EC	285,697	0	0	0	0	0	0	285,697
COMMERCIAL PROPERTY	5,600	0	0	0	0	0	0	5,600
CRIME - RESIDENTIAL	-	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	312,124	0	0	0	0	0	0	312,124
HOMEOWNER - COASTAL	1,920,798	0	0	0	0	0	0	1,920,798
HO - BEACH WIND	3,122,004	0	0	0	0	0	0	3,122,004
HO - COASTAL WIND	15,837,068	0	0	0	0	0	0	15,837,068
WIND - RESIDENTIAL	330,281	0	0	0	0	0	0	330,281
WIND - COMMERCIAL	2,692,925	0	0	0	0	0	0	2,692,925
COASTAL - RESIDENTIAL	1,119,988	0	0	0	0	0	0	1,119,988
COASTAL - COMMERCIAL	8,063,000	0	0	0	0	0	0	8,063,000
TOTAL	35,273,919	0	0	0	0	0	0	35,273,919

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2021

QUARTER TO DATE							
NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	45,696	8,149	0	0	0	0	53,845
RESIDENTIAL - EC	75,956	38,099	9,226	30,656	5,057	0	158,993
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	22,741	1,200	1,218	2,458	0	0	27,616
COMMERCIAL PROPERTY	7,175	85	0	0	0	0	7,260
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	34,652	16,221	0	227	415	0	51,515
HOMEOWNER - COASTAL	163,459	67,424	11,692	8,315	282	0	251,172
HO - BEACH WIND	171,853	30,523	8,189	(591)	15,877	0	225,852
HO - COASTAL WIND	1,126,447	418,109	51,532	130,151	37,924	0	1,764,163
WIND - RESIDENTIAL	15,898	3,512	1,493	(114)	180	0	20,969
WIND - COMMERCIAL	141,854	3,021	13,285	(845)	0	715	158,029
COASTAL - RESIDENTIAL	83,835	39,578	2,946	11,827	1,526	0	139,711
COASTAL - COMMERCIAL	401,520	26,914	52	41,249	16,891	(1,933)	484,694
TOTAL	2,291,086	652,835	99,632	223,332	78,151	(1,218)	3,343,818
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	172,500	17,164	38,633	424	0	0	228,722
RESIDENTIAL - EC	193,323	48,239	18,481	59,406	29,177	0	348,626
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	66,120	17,580	9,752	27,458	4,246	0	125,155
COMMERCIAL PROPERTY	30,429	0	0	0	0	0	30,429
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	95,926	59,931	7,560	18,157	0	0	181,574
HOMEOWNER - COASTAL	434,039	149,149	67,952	81,664	9,851	0	742,654
HO - BEACH WIND	473,522	94,190	78,977	201,399	40,718	0	888,806
HO - COASTAL WIND	3,043,003	951,643	533,148	764,728	148,823	0	5,441,345
WIND - RESIDENTIAL	44,721	11,093	19,530	9,306	0	0	84,650
WIND - COMMERCIAL	404,572	9,238	198,989	150,281	2,717	0	765,797
COASTAL - RESIDENTIAL	204,243	67,454	62,118	29,774	1,482	0	365,072
COASTAL - COMMERCIAL	1,121,557	224,122	80,635	636,165	53,067	0	2,115,546
TOTAL	6,283,956	1,649,802	1,115,775	1,978,763	290,082	0	11,318,378
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	49,070	17,727	26,086	0	0	0	92,883
RESIDENTIAL - EC	201,840	69,790	27,990	50,674	29,435	0	379,728
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	45,021	1,734	9,048	25,476	3,940	0	85,218
COMMERCIAL PROPERTY	1,670	0	0	0	0	0	1,670
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	49,186	18,893	8,176	16,846	0	0	93,102
HOMEOWNER - COASTAL	322,342	85,274	55,200	99,457	10,670	0	572,943
HO - BEACH WIND	492,591	99,865	76,683	208,251	53,852	0	931,243
HO - COASTAL WIND	2,554,468	917,338	522,557	607,796	121,780	0	4,723,939
WIND - RESIDENTIAL	52,047	9,834	21,662	10,179	4,795	0	98,518
WIND - COMMERCIAL	424,361	16,968	210,234	139,433	11,976	284	803,255
COASTAL - RESIDENTIAL	177,185	49,353	58,747	44,893	3,896	0	334,074
COASTAL - COMMERCIAL	1,270,993	262,018	94,624	728,190	49,237	0	2,405,062
TOTAL	5,640,774	1,548,793	1,111,008	1,931,195	289,581	284	10,521,635
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	169,125	7,587	12,547	424	0	0	189,684
RESIDENTIAL - EC	67,439	16,548	(283)	39,388	4,799	0	127,891
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	43,840	17,045	1,921	4,440	307	0	67,553
COMMERCIAL PROPERTY	35,934	85	0	0	0	0	36,019
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	81,392	57,259	(616)	1,538	415	0	139,988
HOMEOWNER - COASTAL	275,156	131,299	24,444	(9,478)	(537)	0	420,884
HO - BEACH WIND	152,785	24,847	10,483	(7,443)	2,743	0	183,415
HO - COASTAL WIND	1,614,982	452,414	62,123	287,083	64,966	0	2,481,568
WIND - RESIDENTIAL	8,572	4,771	(639)	(987)	(4,615)	0	7,102
WIND - COMMERCIAL	122,065	(4,710)	2,040	10,003	(9,259)	431	120,571
COASTAL - RESIDENTIAL	110,893	57,680	6,317	(3,292)	(888)	0	170,709
COASTAL - COMMERCIAL	252,084	(10,982)	(13,938)	(50,777)	20,722	(1,933)	195,177
TOTAL	2,934,267	753,844	104,399	270,900	78,652	(1,501)	4,140,561

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2021

YEAR TO DATE							
NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	88,320	16,716	5,477	0	0	0	110,513
RESIDENTIAL - EC	250,576	102,372	28,513	57,781	6,387	0	445,629
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	61,848	9,639	3,609	4,830	2,060	0	81,986
COMMERCIAL PROPERTY	7,942	360	0	0	0	0	8,302
CRIME - RESIDENTIAL	0	275	0	0	0	0	275
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	77,377	25,594	5,374	3,912	415	0	112,672
HOMEOWNER - COASTAL	429,493	145,144	39,098	21,341	1,657	0	636,732
HO - BEACH WIND	599,476	65,360	29,817	32,739	31,507	6,280	765,180
HO - COASTAL WIND	3,314,528	833,656	144,317	239,973	82,831	(589)	4,614,716
WIND - RESIDENTIAL	61,109	5,977	3,820	1,111	180	0	72,196
WIND - COMMERCIAL	510,474	28,272	22,369	15,784	1,225	715	578,839
COASTAL - RESIDENTIAL	237,899	81,932	12,045	20,225	13,680	0	365,781
COASTAL - COMMERCIAL	1,501,154	42,528	10,291	80,669	80,019	(1,933)	1,712,728
TOTAL	7,140,195	1,357,824	304,730	478,365	219,962	4,474	9,505,550
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	172,500	17,164	38,633	424	0	0	228,722
RESIDENTIAL - EC	193,323	48,239	18,481	59,406	29,177	0	348,626
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	66,120	17,580	9,752	27,458	4,246	0	125,155
COMMERCIAL PROPERTY	30,429	0	0	0	0	0	30,429
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	95,926	59,931	7,560	18,157	0	0	181,574
HOMEOWNER - COASTAL	434,039	149,149	67,952	81,664	9,851	0	742,654
HO - BEACH WIND	473,522	94,190	78,977	201,399	40,718	0	888,806
HO - COASTAL WIND	3,043,003	951,643	533,148	764,728	148,823	0	5,441,345
WIND - RESIDENTIAL	44,721	11,093	19,530	9,306	0	0	84,650
WIND - COMMERCIAL	404,572	9,238	198,989	150,281	2,717	0	765,797
COASTAL - RESIDENTIAL	204,243	67,454	62,118	29,774	1,482	0	365,072
COASTAL - COMMERCIAL	1,121,557	224,122	80,635	636,165	53,067	0	2,115,546
TOTAL	6,283,956	1,649,802	1,115,775	1,978,763	290,082	0	11,318,378
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	260,820	(58,556)	20,187	424	0	0	222,875
RESIDENTIAL - EC	443,900	(153,953)	(1,986)	75,372	13,328	0	376,660
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	127,968	(74,212)	(33,263)	12,808	6,307	0	39,608
COMMERCIAL PROPERTY	38,371	360	0	0	0	0	38,731
CRIME - RESIDENTIAL	0	(446)	0	0	0	0	(446)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	173,303	27,558	11,038	4,855	415	0	217,168
HOMEOWNER - COASTAL	863,532	7,381	52,725	50,225	2,631	0	976,494
HO - BEACH WIND	1,072,999	(307,973)	46,898	95,241	57,070	328	964,563
HO - COASTAL WIND	6,357,531	(680,268)	221,747	516,459	139,250	(589)	6,554,129
WIND - RESIDENTIAL	105,830	(44,421)	6,301	2,430	(3,443)	0	66,697
WIND - COMMERCIAL	915,046	(417,230)	70,775	51,362	2,038	715	622,706
COASTAL - RESIDENTIAL	442,142	(35,972)	24,478	24,179	12,068	0	466,895
COASTAL - COMMERCIAL	2,622,711	(1,073,632)	19,415	125,824	(110,326)	(1,933)	1,582,059
TOTAL	13,424,152	(2,811,365)	438,314	959,180	119,338	(1,478)	12,128,140

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

AS OF JUNE 30, 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 JUNE 30, 2021

AS OF JUNE 30, 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 JUNE 30, 2021

FISCAL YEAR 2016							
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	3,618,203	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	3,949,508	0	625,458
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217	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	3,872,107	0	297,275
			TOTAL	0	4,526,755	0	398,120
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	3,139,900	0	377,236
			TOTAL	0	7,157,503	0	943,457

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 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	0	51,141,856	0	6,524,065

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2021

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	171,787	29,209,115	4,321	1,524,984
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	25,000	1,493,924	629	64,618
			TOTAL	196,787	30,703,039	4,950	1,589,603
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	337,355	96,971,225	8,486	4,991,507
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	151,665	4,749,149	3,815	200,610
			TOTAL	489,020	101,720,373	12,302	5,192,117
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	5,801,090	0	252,963
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	15,998	11,470,728	402	504,038
			TOTAL	15,998	17,271,817	402	757,001
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	40,736	17,689,248	1,025	863,519
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	691,588	96,591,245	17,398	3,041,080
			TOTAL	732,323	114,280,493	18,422	3,904,599
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	8,726	26,471,461	220	2,013,861
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	312,448	46,097,371	7,860	1,912,003
			TOTAL	321,173	72,568,832	8,079	3,925,864
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	134,126	78,364,295	3,374	5,899,395
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	3,742,072	87,881,205	94,135	4,337,946
			TOTAL	3,876,198	166,245,500	97,509	10,237,341

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

AS OF JUNE 30, 2024							
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	1,439,981	0	77,361
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	58,000	10,381,920	1,459	635,421
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	239,739	36,011,140	6,031	1,906,688
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	871,615	174,010,841	21,926	11,280,713
			TOTAL	1,169,354	221,843,881	29,416	13,900,183
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	106,902	7,419,903	2,689	296,059
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	251,068	30,258,505	6,316	1,977,864
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,085,673	111,217,924	27,311	5,331,932
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	4,108,029	480,077,640	103,341	30,666,831
			TOTAL	5,551,672	628,973,972	139,657	38,272,686
			TOTAL FLORENCE	12,352,526	1,353,607,909	310,739	77,779,394

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2021

MICHAEL							
BEACH FULL COVERAGE							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES OUTSTANDING	PAID	ALLOCATED CLAIMS EXPENSE OUTSTANDING	PAID
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	486,187	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	693,932	0	77,752

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2021

AS OF JUNE 30, 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	1,599
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	161,542	0	17,008
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	257,656	0	43,444
			TOTAL	0	438,435	0	64,016
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	72,269
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,766,253	0	206,591
			TOTAL	0	2,537,035	0	286,626
			TOTAL MICHAEL	0	4,355,265	0	521,464

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

FD-37, FORM 88, 1027							
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	2,663,170	0	207,680
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	195,793	459	12,438
			TOTAL	9,999	2,858,963	459	220,118
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	4,443	7,612,195	204	642,563
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	57,417	4,779,813	2,634	79,201
			TOTAL	61,860	12,392,008	2,838	721,764
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	276,511	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	3,070,131	9,511	107,437
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	84,801	1,184,050	3,891	99,697
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,008,723	3,165,678	46,282	201,915
			TOTAL	1,093,524	4,349,728	50,173	301,612
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	41,178	1,055,395	1,889	114,500
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	396,270	0	38,490
			TOTAL	41,178	1,451,665	1,889	152,990
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	200,804	2,326,761	9,213	275,959
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	281,386	995,803	12,910	101,168
			TOTAL	482,190	3,322,564	22,124	377,127

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

AS OF JUNE 30, 2024							
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	11,284
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	73,002	837,638	3,349	47,074
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	100,113	2,290,566	4,593	205,351
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	374,799	7,571,338	17,196	636,667
			TOTAL	547,913	10,855,142	25,139	900,375
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	10,000	1,227,908	459	161,505
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	257,206	6,163,093	11,801	561,077
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	1,159,038	15,440,208	53,178	1,520,925
			TOTAL	1,426,245	23,173,311	65,438	2,278,712
			TOTAL DORIAN	3,870,195	61,473,512	177,570	5,060,134

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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	20,911	1,744,386	959	188,331
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,615
			TOTAL	20,911	1,767,067	959	198,947
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	82,670	3,727,993	3,793	310,661
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	8,714	330,591	400	24,859
			TOTAL	91,383	4,058,583	4,193	335,520
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	29,253	234,057	1,342	24,285
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	142,618	854,560	6,544	28,500
			TOTAL	171,870	1,088,618	7,886	52,785
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	59,403	493,887	2,726	60,131
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	50,447	1,055,491	2,315	72,436
			TOTAL	109,850	1,549,378	5,040	132,567
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	161,947	1,239,490	7,430	149,981
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	132,502	716,709	6,079	49,976
			TOTAL	294,448	1,956,199	13,510	199,956
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	172,070	2,138,773	7,895	230,089
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	36,148	1,003,648	1,659	71,354
			TOTAL	208,218	3,142,421	9,553	301,443

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
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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	6,912	275,790	317	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	98,040	1,021,160	4,498	67,140
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	196,935	1,418,588	9,036	151,994
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	1,742,974	9,383,670	79,970	955,665
			TOTAL	2,044,862	12,099,208	93,821	1,195,819
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	10,000	462,953	459	28,153
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	34,277	1,204,388	1,573	112,240
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	437,919	2,517,046	20,092	261,339
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	2,493,841	14,834,686	114,421	1,547,586
			TOTAL	2,976,036	19,019,072	136,545	1,949,318
			TOTAL ISAIAS	5,917,580	44,680,546	271,507	4,366,355

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 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	199,488,110	655	0	0	1,868,718,151	4,579	0	0	135,482,573	1,295	2,203,688,834	6,529
BRUNSWICK	1,567,244,106	5,360	88,649,350	247	360,480,190	1,174	1,785,849,171	3,599	7,556,406,797	16,609	155,214,707	517	378,012,292	2,678	11,891,856,613	30,184
CAMDEN	0	0	0	0	37,381,330	105	0	0	583,810,274	1,315	0	0	37,377,360	280	658,568,964	1,700
CARTERET	715,357,323	4,438	83,447,458	260	276,706,754	1,103	1,318,137,373	2,816	4,240,114,735	10,000	156,542,058	684	344,309,531	2,234	7,134,615,232	21,535
CHOWAN	0	0	0	0	34,889,230	127	0	0	820,576,180	1,851	0	0	71,671,202	662	927,136,612	2,640
CRAVEN	0	0	0	0	433,045,042	1,606	0	0	3,959,833,481	10,136	0	0	307,837,428	2,141	4,700,715,951	13,883
CURRITUCK	606,475,880	1,279	23,990,160	43	114,349,840	320	658,129,830	871	1,603,481,221	3,511	43,226,530	83	108,345,746	721	3,157,999,207	6,828
DARE	2,414,927,482	8,219	318,727,690	861	96,379,530	265	3,864,901,451	7,212	657,846,750	1,327	253,826,791	762	25,678,770	131	7,632,288,464	18,777
HYDE	105,632,861	426	7,981,900	22	8,986,810	37	114,964,620	221	123,345,820	340	13,344,657	50	25,258,948	240	399,515,616	1,336
JONES	0	0	0	0	25,206,940	96	0	0	307,070,321	851	0	0	33,458,535	322	365,735,796	1,269
NEW HANOVER	494,909,791	1,950	135,901,120	435	973,051,700	3,150	868,324,320	1,743	11,211,309,412	23,861	96,343,717	324	725,318,137	3,448	14,505,158,197	34,911
ONSLow	192,241,111	905	23,424,920	69	559,570,860	2,089	283,841,440	596	6,671,796,346	17,410	36,285,700	141	919,455,922	5,553	8,686,616,299	26,763
PAMLICO	0	0	0	0	50,337,020	152	0	0	854,973,178	1,890	0	0	72,030,415	510	977,340,613	2,552
PASQUOTANK	0	0	0	0	133,690,110	453	0	0	1,333,009,108	3,399	0	0	148,288,977	1,189	1,614,988,195	5,041
PENDER	304,187,201	1,092	26,498,490	69	201,125,640	624	406,299,088	786	2,917,845,368	6,525	54,445,822	171	260,383,978	1,789	4,170,785,587	11,056
PERQUIMANS	0	0	0	0	51,882,334	162	0	0	708,028,324	1,602	0	0	62,115,549	579	822,026,207	2,343
TYRRELL	0	0	0	0	13,881,090	47	0	0	151,526,280	438	0	0	18,604,069	208	184,011,439	693
WASHINGTON	0	0	0	0	32,180,659	141	0	0	353,820,154	923	0	0	34,633,538	365	420,634,351	1,429
TOTAL	6,400,975,755	23,669	708,621,088	2,006	3,602,633,189	12,306	9,300,447,293	17,844	45,923,511,900	106,567	809,229,982	2,732	3,708,262,970	24,345	70,453,682,177	189,469

COMMERCIAL AGGREGATE LIABILITY

TOTAL 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	240,428,589	950	240,428,589	950
BRUNSWICK	20,228,005	61	25,825,800	49	232,306,559	431	498,286,039	1,330	776,646,403	1,871
CAMDEN	0	0	0	0	0	0	35,783,640	143	35,783,640	143
CARTERET	40,503,666	119	105,416,800	142	349,779,734	604	746,392,358	1,690	1,242,092,558	2,555
CHOWAN	0	0	0	0	0	0	136,861,041	407	136,861,041	407
Craven	0	0	0	0	0	0	834,468,765	1,985	834,468,765	1,985
CURRITUCK	2,088,700	10	15,759,000	29	94,470,219	282	135,943,513	463	248,261,432	784
DARE	73,419,432	201	156,750,900	365	697,077,528	1,189	112,912,300	226	1,040,160,160	1,981
Hyde	15,786,149	25	20,802,000	38	27,614,262	68	22,817,004	110	87,019,415	241
JONES	0	0	0	0	0	0	49,041,600	212	49,041,600	212
NEW HANOVER	42,302,200	81	64,838,700	146	269,511,467	381	1,028,196,622	1,995	1,404,848,989	2,603
ONslow	4,904,750	18	37,470,300	55	33,270,430	55	880,293,807	2,423	955,939,287	2,551
PAMLICO	0	0	0	0	0	0	85,718,911	296	85,718,911	296
PASQUOTANK	0	0	0	0	0	0	264,293,352	797	264,293,352	797
PENDER	14,049,300	26	23,506,100	59	52,838,664	93	191,502,315	743	281,896,379	921
PERQUIMANS	0	0	0	0	0	0	51,208,039	280	51,208,039	280
TYRRELL	0	0	0	0	0	0	18,822,979	104	18,822,979	104
WASHINGTON	0	0	0	0	0	0	56,377,806	210	56,377,806	210
TOTAL	213,282,202	541	450,369,600	883	1,756,868,863	3,103	5,389,348,680	14,364	7,809,869,345	18,891

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,444,117,423	7,479
BRUNSWICK	12,668,503,016	32,055
CAMDEN	694,352,604	1,843
CARTERET	8,376,707,790	24,090
CHOWAN	1,063,997,653	3,047
Craven	5,535,184,716	15,868
CURRITUCK	3,406,260,639	7,612
DARE	8,672,448,624	20,758
Hyde	486,535,031	1,577
JONES	414,777,396	1,481
NEW HANOVER	15,910,007,186	37,514
ONslow	9,642,555,586	29,314
PAMLICO	1,063,059,524	2,848
PASQUOTANK	1,879,281,547	5,838
PENDER	4,452,681,966	11,977
PERQUIMANS	873,234,246	2,623
TYRRELL	202,834,418	797
WASHINGTON	477,012,157	1,639
TOTAL	78,263,551,522	208,360

* 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.

** Figures only include property coverage. Liability coverage is excluded.