



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 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 SEPTEMBER 30, 2021

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	90,077,698	0	90,077,698
CASH EQUIVALENTS	175,069,130	0	175,069,130
INVESTMENTS	693,644,769	0	693,644,769
INTEREST INCOME DUE OR ACCRUED	2,942,225	0	2,942,225
FIXED ASSETS	603,133	(603,133)	0
DATA PROCESSING EQUIPMENT	3,665	0	3,665
ACCOUNTS RECEIVABLE - PREMIUM	32,294,536	0	32,294,536
PREPAID EXPENSE	14,299	(14,299)	0
TOTAL ASSETS	994,649,455	(617,432)	994,032,023
LIABILITIES & SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			45,700
ACCOUNTS PAYABLE - FAIR PLAN			1,532,190
BENEFIT PAYABLE			313,534
PREMIUM SUSPENSE			3,509
PREMIUM REFUND			576,438
COMMISSION PAYABLE			3,657,789
ACCRUAL-PREMIUM TAX			2,010,466
ACCRUAL-POST RETIREMENT			6,498,022
ACCRUAL-PENSION			4,715,824
ACCRUAL-RENT			236,128
CLAIMS PAYABLE			403,730
PREPAID PREMIUMS			10,379,949
UNCLAIMED CHECKS			5,944,106
IBHS GRANT ACCRUAL			8,844,000
CEDED REINSURANCE PREMIUMS PAYABLE			10,299,461
TOTAL LIABILITIES			55,460,846
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			68,084,509
UNPAID LAE RESERVES			11,996,428
UNEARNED PREMIUMS			194,112,642
TOTAL RESERVES			274,193,579
SURPLUS			664,377,598
TOTAL LIABILITIES & SURPLUS			994,032,023

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

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	86,603,800	283,857,980
CEDED REINSURANCE PREMIUMS	(8,561,987)	(65,841,917)
NET PREMIUMS EARNED	78,041,813	218,016,063
DEDUCTIONS		
NET LOSSES INCURRED	25,302,758	71,483,924
NET LOSS EXPENSE INCURRED	5,061,581	17,189,721
OPERATING EXPENSE INCURRED	17,860,039	49,769,149
PREMIUM TAXES	3,076,410	8,542,770
TOTAL DEDUCTIONS	51,300,788	146,985,564
OTHER INCOME		
PREMIUM CHARGED OFF	(117,640)	(257,043)
SERVICE CHARGES	121,834	354,611
MISCELLANEOUS INCOME	(527)	(4,412)
IBHS GRANT PROGRAM	(1,206,097)	(8,393,253)
NET UNDERWRITING GAIN OR (LOSS)	25,538,595	62,730,402
INVESTMENT INCOME		
INVESTMENT INCOME	3,482,665	10,446,530
NET INCOME OR (LOSS)	29,021,260	73,176,932
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	635,263,478	590,617,742
NET INCOME OR (LOSS)	29,021,260	73,176,932
CHANGE IN ASSETS NOT ADMITTED	6,201	40,947
MINIMUM PENSION LIABILITY	0	0
CHANGE IN UNREALIZED GAIN/LOSS	86,659	541,977
NET CHANGE IN SURPLUS	29,114,120	73,759,856
SURPLUS (CURRENT PERIOD)	664,377,598	664,377,598

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

QUARTER TO DATE							
INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	110,550,114	(1,102,056)	0	0	0	0	109,448,058
CEDED REINSURANCE	(8,561,987)	0	0	0	0	0	(8,561,987)
INVESTMENT INCOME	3,482,665	0	0	0	0	0	3,482,665
PREMIUM CHARGED OFF	(117,640)	0	0	0	0	0	(117,640)
SERVICE CHARGES	121,834	0	0	0	0	0	121,834
MISCELLANEOUS INCOME	(527)	0	0	0	0	0	(527)
IBHS GRANT PROGRAM	(1,206,097)	0	0	0	0	0	(1,206,097)
TOTAL INCOME	104,268,362	(1,102,056)	0	0	0	0	103,166,306
EXPENSES PAID							
LOSSES	4,738,442	8,075,694	1,489,290	7,417,177	2,137,305	0	23,857,908
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,995,464	756,339	94,102	415,492	122,135	0	4,383,531
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	14,346,486	(143,267)	0	0	0	0	14,203,219
PREMIUM TAX	3,076,410	0	0	0	0	0	3,076,410
ADMINISTRATIVE EXPENSES	3,656,821	0	0	0	0	0	3,656,821
TOTAL EXPENSES PAID	28,813,623	8,688,766	1,583,392	7,832,668	2,259,441	0	49,177,890
NET CASH CHANGE	75,454,740	(9,790,822)	(1,583,392)	(7,832,668)	(2,259,441)	(0)	53,988,417
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	39,388,206	8,957,394	5,592,451	12,356,413	1,790,046	0	68,084,509
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	6,940,165	1,578,285	985,385	2,177,189	315,404	0	11,996,428
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	184,668,268	9,444,375	0	0	0	0	194,112,643
ADD: (PRIOR 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	0.00
UNEARNED PREMIUMS	129,756,991	41,511,393	0	0	0	0	171,268,385
NET RESERVE CHANGE	(57,957,399)	32,894,750	1,107,332	(904,399)	(107,441)	0	(24,967,157)
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	6,201	0	0	0	0	0	6,201
CHANGE IN UNREALIZED GAIN/LOSS	86,659	0	0	0	0	0	86,659
TOTAL NET OTHER CHANGES	92,860	0	0	0	0	0	92,860
ASSESSMENTS	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	17,590,200	23,103,928	(476,060)	(8,737,067)	(2,366,881)	(0)	29,114,120

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

YEAR TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	310,019,884	(6,096,519)	0	0	0	0	303,923,365
CEDED REINSURANCE	(65,841,917)	0	0	0	0	0	(65,841,917)
INVESTMENT INCOME	10,446,530	0	0	0	0	0	10,446,530
PREMIUM CHARGED OFF	(257,043)	0	0	0	0	0	(257,043)
SERVICE CHARGES	354,611	0	0	0	0	0	354,611
MISCELLANEOUS INCOME	(4,412)	0	0	0	0	0	(4,412)
IBHS GRANT PROGRAM	(8,393,253)	0	0	0	0	0	(8,393,253)
TOTAL INCOME	246,324,400	(6,096,519)	0	0	0	0	240,227,881
EXPENSES PAID							
LOSSES	7,621,735	29,358,222	5,510,074	112,826,673	5,132,365	24,012	160,473,081
CEDED LOSSES	0	0	0	(94,099,454)	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	10,135,659	2,114,163	398,832	6,794,401	342,097	4,474	19,789,626
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(5,900,545)	0	0	(5,900,545)
COMMISSION	40,092,638	(792,547)	0	0	0	0	39,300,091
PREMIUM TAX	8,542,770	0	0	0	0	0	8,542,770
ADMINISTRATIVE EXPENSES	10,469,060	0	0	0	0	0	10,469,060
TOTAL EXPENSES PAID	76,861,862	30,679,838	5,908,906	19,621,075	5,474,462	28,486	138,574,629
NET CASH CHANGE	169,462,538	(36,776,357)	(5,908,906)	(19,621,075)	(5,474,462)	(28,486)	101,653,252
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	39,388,206	8,957,394	5,592,451	12,356,413	1,790,046	0	68,084,509
LOSS ADJUSTMENT EXPENSES	6,940,165	1,578,285	985,385	2,177,189	315,404	0	11,996,428
UNEARNED PREMIUMS	184,668,267	9,444,375	0	0	0	0	194,112,642
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	(230,996,638)	198,694,521	2,655,029	(452,480)	1,567,295	55,952	(28,476,321)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	40,947	0	0	0	0	0	40,947
CHANGE IN UNREALIZED GAIN/LOSS	541,977	0	0	0	0	0	541,977
TOTAL NET OTHER CHANGES	582,924	0	0	0	0	0	582,924
ASSESSMENTS	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0
CHANGE IN SURPLUS	(60,951,176)	161,918,164	(3,253,877)	(20,073,555)	(3,907,167)	27,467	73,759,856

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

	2021				2020			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	99,369,324	13,520,001	179,940,639	17,189,919	111,893,988	11,642,106	205,764,742	18,868,021
CEDED REINSURANCE	(20,856,096)	(2,607,970)	(38,492,215)	(3,885,635)	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)
INVESTMENT INCOME	3,348,381	455,574	6,063,338	579,237	4,045,904	416,937	7,357,267	670,436
MISCELLANEOUS INCOME	29,859	4,063	54,069	5,165	111,633	11,504	202,998	18,498
IBHS GRANT PROGRAM	(2,690,253)	(366,031)	(4,871,582)	(465,387)	(2,827,024)	(291,330)	(5,140,797)	(468,459)
TOTAL INCOME	79,201,214	11,005,637	142,694,249	13,423,299	87,932,705	8,913,098	162,203,964	14,529,521
EXPENSES PAID								
LOSSES	1,056,960	171,463	6,172,656	220,655	14,271,296	1,566,512	43,797,435	2,426,671
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,597,584	761,526	5,737,870	2,038,679	3,475,034	1,603,629	10,023,740	5,270,855
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	12,850,719	1,748,444	23,270,427	2,223,048	14,754,282	1,520,454	26,403,451	2,444,894
PREMIUM TAX	2,738,177	372,551	4,958,364	473,678	3,173,889	327,075	5,771,554	525,937
ADMINISTRATIVE EXPENSES	3,355,602	456,557	6,076,415	580,486	6,798,979	700,646	12,363,592	1,126,641
TOTAL EXPENSES PAID	21,599,042	3,510,541	46,215,732	5,536,547	42,473,480	5,718,315	98,359,773	11,794,998
NET CASH CHANGE	57,602,172	7,495,096	96,478,517	7,886,751	45,459,225	3,194,782	63,844,191	2,734,523
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	8,000,941	2,479,802	21,457,899	7,449,564	1,145,575	159,684	6,329,786	1,322,349
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,409,759	436,938	3,780,862	1,312,606	201,849	28,136	1,115,302	232,997
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	59,521,584	7,801,005	107,495,953	9,849,726	2,978,303	282,012	5,676,390	507,670
NET RESERVE CHANGE	68,932,283	10,717,745	132,734,714	18,611,896	4,325,728	469,832	13,121,478	2,063,016
NET OTHER CHANGES								
ASSETS NOT ADMITTED	13,125	1,786	23,766	2,270	(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	173,718	23,636	314,573	30,051	(207,297)	(21,362)	(376,959)	(34,351)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	186,842	25,421	338,339	32,322	(170,564)	(17,577)	(310,161)	(28,264)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(11,143,269)	(3,197,228)	(35,917,858)	(10,692,823)	40,962,934	2,707,374	50,412,552	643,243

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 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	27,821,838	9,748,261	50,434,617	2,938,293	171,010,088	105,764,873	701,852,122	96,178,150
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)
LOSS ADJUSTMENT EXPENSES	5,560,566	3,777,004	16,105,749	4,254,333	13,679,071	6,182,334	63,606,573	4,829,922
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	56,916,806	15,785,009	107,465,611	11,286,668	194,336,165	104,951,633	737,950,477	96,439,064
NET CASH CHANGE	31,663,136	(8,908,146)	61,878,840	3,880,211	(80,275,652)	(94,853,518)	(533,193,146)	(76,981,705)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	716,223	748,139	3,691,677	436,412	2,008,048	1,063,613	4,921,746	4,363,005
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	126,198	131,821	650,470	76,895	353,816	187,408	867,207	768,758
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	842,421	879,960	4,342,147	513,307	2,361,865	1,251,020	5,788,953	5,131,763
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	30,503,401	(9,818,574)	56,975,514	3,311,704	(75,715,693)	(95,465,329)	(526,825,669)	(80,937,375)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 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	2,033,808,716
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)	(336,016,766)
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	131,776,990
MISCELLANEOUS INCOME	99,674	14,713	170,861	18,052	116,949	19,250	198,479	20,819	1,777,125
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(23,223,338)
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	1,808,122,727
EXPENSES PAID									
LOSSES	80,354,021	12,627,189	221,044,795	45,140,220	16,797,651	6,516,377	38,097,605	3,632,374	1,659,642,124
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,853,831	1,039,446	18,727,617	2,109,853	3,588,400	533,136	9,192,463	647,138	190,196,353
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	263,014,063
PREMIUM TAX	3,189,854	470,872	5,468,039	577,722	3,412,345	561,681	5,791,198	607,445	57,025,483
ADMINISTRATIVE EXPENSES	2,914,351	430,203	4,995,771	527,825	3,128,739	514,999	5,309,881	556,959	87,036,141
TOTAL EXPENSES PAID	106,874,535	16,693,920	275,280,598	51,015,558	42,612,785	10,680,458	85,058,904	8,357,544	2,156,914,166
NET CASH CHANGE	3,554,243	(928,080)	(80,629,180)	(31,185,536)	59,312,602	4,354,486	99,837,940	8,986,809	(348,791,439)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	257,877	189,516	1,010,205	332,448	0	0	0	0	68,084,509
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	45,438	33,392	177,997	58,577	0	0	0	0	11,996,428
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	194,112,643
NET RESERVE CHANGE	303,315	222,908	1,188,203	391,024	0	0	0	0	274,193,580
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)	5,576,009
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	(97,992)
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)	6,866,720
SETTLEMENT ROLL FORWARD	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	598,273	(1,542,561)	(86,364,556)	(32,056,989)	596,521,875	44,846,495	752,988,775	53,583,382	664,377,598

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

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	1,084,665	(16,351)	1,068,313	3,113,665	(108,911)	3,004,754
RESIDENTIAL - EC	13,523,787	(221,801)	13,301,986	38,871,851	(1,346,216)	37,525,635
COMMERCIAL - FIRE	(5,965)	3,781	(2,184)	30,617	(4,750)	25,867
COMMERCIAL - EC	2,584	(11,579)	(8,995)	160,945	(27,217)	133,728
COMMERCIAL PROPERTY	1,834,393	3,168	1,837,561	5,430,120	15,437	5,445,557
CRIME - RESIDENTIAL	106,536	(735)	105,801	299,121	(6,934)	292,187
CRIME - COMMERCIAL	(0)	0	(0)	4,937	0	4,937
HOMEOWNER - BEACH	1,851,337	(29,860)	1,821,477	4,901,971	(110,515)	4,791,456
HOMEOWNER - COASTAL	7,133,561	(50,252)	7,083,309	18,590,207	(290,180)	18,300,027
HO - BEACH WIND	16,721,111	(153,003)	16,568,108	47,769,061	(953,664)	46,815,397
HO - COASTAL WIND	53,066,428	(463,547)	52,602,881	147,130,514	(2,345,293)	144,785,221
WIND - RESIDENTIAL	1,547,686	(15,508)	1,532,178	4,413,656	(144,688)	4,268,968
WIND - COMMERCIAL	2,349,733	(8,985)	2,340,748	7,893,382	(147,471)	7,745,911
COASTAL - RESIDENTIAL	5,234,532	(103,932)	5,130,601	14,219,918	(509,881)	13,710,037
COASTAL - COMMERCIAL	6,099,727	(33,452)	6,066,274	17,189,919	(116,236)	17,073,683
TOTAL	110,550,114	(1,102,056)	109,448,058	310,019,884	(6,096,519)	303,923,365
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,582,341	415,219	1,997,560	0	1,910,465	1,910,465
RESIDENTIAL - EC	16,663,882	5,211,901	21,875,783	0	22,512,411	22,512,411
COMMERCIAL - FIRE	19,211	68,217	87,427	0	333,310	333,310
COMMERCIAL - EC	78,742	202,464	281,206	0	1,088,182	1,088,182
COMMERCIAL PROPERTY	2,464,546	92,104	2,556,650	0	213,608	213,608
CRIME - RESIDENTIAL	150,015	41,293	191,308	0	175,182	175,182
CRIME - COMMERCIAL	3,284	0	3,284	0	0	0
HOMEOWNER - BEACH	1,965,444	695,943	2,661,387	0	2,790,778	2,790,778
HOMEOWNER - COASTAL	7,402,605	2,169,673	9,572,278	0	8,657,282	8,657,282
HO - BEACH WIND	20,255,368	6,337,133	26,592,501	0	26,663,106	26,663,106
HO - COASTAL WIND	60,994,172	20,838,556	81,832,728	0	86,057,559	86,057,559
WIND - RESIDENTIAL	1,905,092	578,354	2,483,446	0	2,513,433	2,513,433
WIND - COMMERCIAL	3,570,220	774,515	4,344,735	0	3,963,707	3,963,707
COASTAL - RESIDENTIAL	5,793,345	1,981,374	7,774,719	0	8,337,884	8,337,884
COASTAL - COMMERCIAL	6,908,725	2,104,647	9,013,372	0	8,830,351	8,830,351
TOTAL	129,756,991	41,511,393	171,268,385	0	174,047,258	174,047,258
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,016,755	91,552	2,108,307	2,016,755	91,552	2,108,307
RESIDENTIAL - EC	23,222,515	1,150,929	24,373,444	23,222,515	1,150,929	24,373,444
COMMERCIAL - FIRE	11,343	19,625	30,968	11,343	19,625	30,968
COMMERCIAL - EC	49,308	47,654	96,962	49,308	47,654	96,962
COMMERCIAL PROPERTY	3,303,768	30,951	3,334,719	3,303,768	30,951	3,334,719
CRIME - RESIDENTIAL	194,480	9,694	204,174	194,480	9,694	204,174
CRIME - COMMERCIAL	2,149	0	2,149	2,149	0	2,149
HOMEOWNER - BEACH	2,944,183	156,248	3,100,431	2,944,183	156,248	3,100,431
HOMEOWNER - COASTAL	11,230,814	503,949	11,734,763	11,230,814	503,949	11,734,763
HO - BEACH WIND	28,476,215	1,435,925	29,912,140	28,476,215	1,435,925	29,912,140
HO - COASTAL WIND	87,795,401	4,751,299	92,546,700	87,795,401	4,751,299	92,546,700
WIND - RESIDENTIAL	2,667,436	133,955	2,801,391	2,667,436	133,955	2,801,391
WIND - COMMERCIAL	4,434,437	183,781	4,618,218	4,434,437	183,781	4,618,218
COASTAL - RESIDENTIAL	8,469,738	421,142	8,890,880	8,469,738	421,142	8,890,880
COASTAL - COMMERCIAL	9,849,726	507,670	10,357,396	9,849,726	507,670	10,357,396
TOTAL	184,668,268	9,444,375	194,112,643	184,668,268	9,444,375	194,112,643
EARNED PREMIUMS						
RESIDENTIAL - FIRE	650,252	307,316	957,567	1,096,910	1,710,002	2,806,912
RESIDENTIAL - EC	6,965,154	3,839,171	10,804,325	15,649,336	20,015,266	35,664,602
COMMERCIAL - FIRE	1,902	52,372	54,275	19,274	308,935	328,209
COMMERCIAL - EC	32,018	143,231	175,248	111,637	1,013,311	1,124,948
COMMERCIAL PROPERTY	995,171	64,321	1,059,492	2,126,352	198,094	2,324,446
CRIME - RESIDENTIAL	62,070	30,864	92,934	104,641	158,554	263,195
CRIME - COMMERCIAL	1,135	0	1,135	2,788	0	2,788
HOMEOWNER - BEACH	872,598	509,835	1,382,433	1,957,788	2,524,015	4,481,803
HOMEOWNER - COASTAL	3,305,352	1,615,472	4,920,824	7,359,393	7,863,153	15,222,546
HO - BEACH WIND	8,500,264	4,748,205	13,248,469	19,292,846	24,273,517	43,566,363
HO - COASTAL WIND	26,265,199	15,623,710	41,888,909	59,335,113	78,960,967	138,296,080
WIND - RESIDENTIAL	785,342	428,891	1,214,233	1,746,220	2,234,790	3,981,010
WIND - COMMERCIAL	1,485,516	581,749	2,067,265	3,458,945	3,632,455	7,091,400
COASTAL - RESIDENTIAL	2,558,139	1,456,300	4,014,440	5,750,180	7,406,861	13,157,041
COASTAL - COMMERCIAL	3,158,726	1,563,524	4,722,250	7,340,193	8,206,445	15,546,638
TOTAL	55,638,838	30,964,962	86,603,800	125,351,616	158,506,364	283,857,980

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

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	84,649	0	84,649	653,796	0	653,796
RESIDENTIAL - EC	1,057,155	0	1,057,155	8,187,217	0	8,187,217
COMMERCIAL - FIRE	729	0	729	20,415	0	20,415
COMMERCIAL - EC	3,767	0	3,767	104,343	0	104,343
COMMERCIAL PROPERTY	153,410	0	153,410	892,530	0	892,530
CRIME - RESIDENTIAL	8,231	0	8,231	62,243	0	62,243
CRIME - COMMERCIAL	139	0	139	2,534	0	2,534
HOMEOWNER - BEACH	134,983	0	134,983	1,062,856	0	1,062,856
HOMEOWNER - COASTAL	515,540	0	515,540	3,895,756	0	3,895,756
HO - BEACH WIND	1,318,861	0	1,318,861	10,054,530	0	10,054,530
HO - COASTAL WIND	4,078,822	0	4,078,822	31,549,154	0	31,549,154
WIND - RESIDENTIAL	120,263	0	120,263	835,455	0	835,455
WIND - COMMERCIAL	218,214	0	218,214	1,588,149	0	1,588,149
COASTAL - RESIDENTIAL	386,233	0	386,233	3,047,305	0	3,047,305
COASTAL - COMMERCIAL	480,992	0	480,992	3,885,635	0	3,885,635
TOTAL	8,561,987	0	8,561,987	65,841,917	0	65,841,917
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	565,603	307,316	872,919	443,115	1,710,002	2,153,117
RESIDENTIAL - EC	5,907,999	3,839,171	9,747,170	7,462,119	20,015,266	27,477,385
COMMERCIAL - FIRE	1,174	52,372	53,546	(1,141)	308,935	307,794
COMMERCIAL - EC	28,250	143,231	171,481	7,294	1,013,311	1,020,605
COMMERCIAL PROPERTY	841,761	64,321	906,082	1,233,822	198,094	1,431,916
CRIME - RESIDENTIAL	53,839	30,864	84,703	42,398	158,554	200,951
CRIME - COMMERCIAL	996	0	996	254	0	254
HOMEOWNER - BEACH	737,616	509,835	1,247,451	894,932	2,524,015	3,418,947
HOMEOWNER - COASTAL	2,789,812	1,615,472	4,405,284	3,463,637	7,863,153	11,326,790
HO - BEACH WIND	7,181,403	4,748,205	11,929,608	9,238,316	24,273,517	33,511,833
HO - COASTAL WIND	22,186,377	15,623,710	37,810,087	27,785,959	78,960,967	106,746,926
WIND - RESIDENTIAL	665,079	428,891	1,093,970	910,765	2,234,790	3,145,555
WIND - COMMERCIAL	1,267,302	581,749	1,849,051	1,870,796	3,632,455	5,503,251
COASTAL - RESIDENTIAL	2,171,907	1,456,300	3,628,207	2,702,875	7,406,861	10,109,736
COASTAL - COMMERCIAL	2,677,734	1,563,524	4,241,258	3,454,557	8,206,445	11,661,002
TOTAL	47,076,851	30,964,962	78,041,813	59,509,699	158,506,364	218,016,063

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

QUARTER TO DATE							
NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	432,909	282,085	172,678	0	0	0	887,672
RESIDENTIAL - EC	243,728	574,728	103,764	655,195	125,361	0	1,702,775
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,490	63,117	287,796	29,176	1,483	0	383,062
COMMERCIAL PROPERTY	70,136	3,619	0	0	0	0	73,755
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	41,976	249,455	33,895	43,032	2,269	0	370,628
HOMEOWNER - COASTAL	832,478	613,843	31,576	267,320	59,620	0	1,804,837
HO - BEACH WIND	129,260	389,021	130,215	978,926	736,258	0	2,363,680
HO - COASTAL WIND	2,427,007	4,859,396	521,052	4,191,451	1,005,039	0	13,003,945
WIND - RESIDENTIAL	0	58,949	5,881	164,880	79,418	0	309,127
WIND - COMMERCIAL	59,950	8,717	175,311	4,473	33,833	0	282,285
COASTAL - RESIDENTIAL	312,911	603,658	14,402	135,094	19,404	0	1,085,469
COASTAL - COMMERCIAL	186,595	369,108	12,719	947,629	74,621	0	1,590,673
TOTAL	4,738,442	8,075,695	1,489,290	7,417,177	2,137,305	0	23,857,909
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,046,629	151,541	18,600	2,499	0	0	3,219,269
RESIDENTIAL - EC	1,536,178	229,689	153,456	674,692	30,000	0	2,624,015
COMMERCIAL - FIRE	2,799	2,499	0	0	0	0	5,298
COMMERCIAL - EC	299,105	23,455	45,091	174,995	23,518	0	566,163
COMMERCIAL PROPERTY	28,545	0	0	0	0	0	28,545
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,683	200,127	3,408	65,099	0	0	610,317
HOMEOWNER - COASTAL	2,745,765	735,224	396,922	475,635	70,041	0	4,423,586
HO - BEACH WIND	2,808,121	491,522	426,830	1,216,966	227,877	0	5,171,316
HO - COASTAL WIND	17,316,295	5,124,315	2,947,486	4,235,511	887,438	0	30,511,046
WIND - RESIDENTIAL	268,330	72,696	113,929	48,793	0	0	503,748
WIND - COMMERCIAL	2,149,353	133,731	703,047	888,618	165,998	0	4,040,747
COASTAL - RESIDENTIAL	1,395,839	470,247	347,268	210,601	52,727	0	2,476,681
COASTAL - COMMERCIAL	7,449,564	1,322,349	436,412	4,363,005	332,448	0	13,903,778
TOTAL	39,388,206	8,957,394	5,592,451	12,356,413	1,790,046	0	68,084,509
NET OUTSTANDING LOSSES							
(PRIOR 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 INCURRED LOSSES							
RESIDENTIAL - FIRE	2,463,903	332,566	(36,184)	0	0	0	2,760,285
RESIDENTIAL - EC	641,669	520,399	148,409	980,119	(16,426)	0	2,274,171
COMMERCIAL - FIRE	2,799	2,499	0	0	0	0	5,298
COMMERCIAL - EC	(88,700)	(16,932)	275,471	42,507	0	0	212,346
COMMERCIAL PROPERTY	(80,479)	3,619	0	0	0	0	(76,860)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(181,129)	96,722	(7,209)	1,228	2,269	0	(88,118)
HOMEOWNER - COASTAL	1,022,738	470,919	28,414	262,139	71,661	0	1,855,870
HO - BEACH WIND	149,404	325,978	92,050	1,010,107	724,396	0	2,301,935
HO - COASTAL WIND	1,826,891	4,380,685	329,502	3,924,441	1,016,246	0	11,477,765
WIND - RESIDENTIAL	5,027	66,329	4,825	158,881	79,418	0	314,480
WIND - COMMERCIAL	(172,710)	88,058	(293,236)	8,274	183,833	0	(185,781)
COASTAL - RESIDENTIAL	506,218	676,753	(4,068)	170,391	63,405	0	1,412,699
COASTAL - COMMERCIAL	1,032,723	371,887	(25,625)	1,565,063	94,621	0	3,038,669
TOTAL	7,128,355	7,319,481	512,348	8,123,150	2,219,424	0	25,302,758

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

YEAR TO DATE							
NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	434,479	695,730	284,332	0	0	0	1,414,541
RESIDENTIAL - EC	385,437	1,925,730	414,710	1,494,037	267,770	0	4,487,684
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,490	131,351	499,557	50,623	66,483	0	749,504
COMMERCIAL PROPERTY	110,022	3,619	0	0	0	0	113,641
CRIME - RESIDENTIAL	0	0	1,843	0	0	0	1,843
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	41,976	574,834	91,432	80,732	30,495	0	819,468
HOMEOWNER - COASTAL	1,472,061	2,901,924	358,006	619,999	189,466	0	5,541,455
HO - BEACH WIND	195,067	1,484,417	486,459	2,409,021	1,118,296	0	5,693,260
HO - COASTAL WIND	4,237,532	18,275,156	2,605,277	8,667,253	2,257,005	(14,121)	36,028,101
WIND - RESIDENTIAL	0	167,741	114,918	164,880	108,517	0	556,055
WIND - COMMERCIAL	59,950	367,282	373,749	238,135	93,703	36,200	1,169,019
COASTAL - RESIDENTIAL	463,064	1,502,124	102,158	591,590	49,902	0	2,708,837
COASTAL - COMMERCIAL	220,655	1,328,314	177,636	4,410,951	950,731	1,933	7,090,219
TOTAL	7,621,735	29,358,222	5,510,074	18,727,219	5,132,365	24,012	66,373,627
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,046,629	151,541	18,600	2,499	0	0	3,219,269
RESIDENTIAL - EC	1,536,178	229,689	153,456	674,692	30,000	0	2,624,015
COMMERCIAL - FIRE	2,799	2,499	0	0	0	0	5,298
COMMERCIAL - EC	299,105	23,455	45,091	174,995	23,518	0	566,163
COMMERCIAL PROPERTY	28,545	0	0	0	0	0	28,545
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,683	200,127	3,408	65,099	0	0	610,317
HOMEOWNER - COASTAL	2,745,765	735,224	396,922	475,635	70,041	0	4,423,586
HO - BEACH WIND	2,808,121	491,522	426,830	1,216,966	227,877	0	5,171,316
HO - COASTAL WIND	17,316,295	5,124,315	2,947,486	4,235,511	887,438	0	30,511,046
WIND - RESIDENTIAL	268,330	72,696	113,929	48,793	0	0	503,748
WIND - COMMERCIAL	2,149,353	133,731	703,047	888,618	165,998	0	4,040,747
COASTAL - RESIDENTIAL	1,395,839	470,247	347,268	210,601	52,727	0	2,476,681
COASTAL - COMMERCIAL	7,449,564	1,322,349	436,412	4,363,005	332,448	0	13,903,778
TOTAL	39,388,206	8,957,394	5,592,451	12,356,413	1,790,046	0	68,084,509
NET 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	3,481,108	205,571	101,967	2,499	0	0	3,791,145
RESIDENTIAL - EC	1,921,615	80,722	156,718	1,817,469	110,984	0	4,087,509
COMMERCIAL - FIRE	2,799	2,499	0	0	0	0	5,298
COMMERCIAL - EC	300,595	(503,168)	152,995	61,984	90,000	0	102,407
COMMERCIAL PROPERTY	138,567	3,619	0	0	0	0	142,186
CRIME - RESIDENTIAL	0	(5,222)	1,843	0	0	0	(3,379)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	383,659	377,300	78,910	1,228	30,495	0	871,592
HOMEOWNER - COASTAL	4,217,826	1,693,705	298,586	652,265	184,940	0	7,047,321
HO - BEACH WIND	3,003,188	(1,152,783)	393,347	2,459,213	1,218,861	(50,000)	5,871,825
HO - COASTAL WIND	21,553,827	6,744,504	1,724,605	8,801,394	2,368,218	(14,121)	41,178,427
WIND - RESIDENTIAL	268,330	(171,683)	85,636	146,582	78,085	0	406,951
WIND - COMMERCIAL	2,209,304	(2,482,672)	(188,146)	163,219	243,703	36,200	(18,392)
COASTAL - RESIDENTIAL	1,858,902	721,063	32,055	585,295	76,637	0	3,273,953
COASTAL - COMMERCIAL	7,670,219	(6,006,165)	13,336	3,809,310	(761,551)	1,933	4,727,081
TOTAL	47,009,941	(492,709)	2,851,851	18,500,457	3,640,371	(25,988)	71,483,924

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

IBNR TOTALS								
NET IBNR (CURRENT PERIOD)	2021	2020	2019	2018	2017	2016		TOTAL
RESIDENTIAL - FIRE	1,700,746	0	0	0	0	0	0	1,700,746
RESIDENTIAL - EC	1,386,272	0	0	0	0	0	0	1,386,272
COMMERCIAL - FIRE	2,799	0	0	0	0	0	0	2,799
COMMERCIAL - EC	299,105	0	0	0	0	0	0	299,105
COMMERCIAL PROPERTY	15,080	0	0	0	0	0	0	15,080
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	322,432	0	0	0	0	0	0	322,432
HOMEOWNER - COASTAL	2,336,989	0	0	0	0	0	0	2,336,989
HO - BEACH WIND	2,732,016	0	0	0	0	0	0	2,732,016
HO - COASTAL WIND	16,119,043	0	0	0	0	0	0	16,119,043
WIND - RESIDENTIAL	266,131	0	0	0	0	0	0	266,131
WIND - COMMERCIAL	2,134,734	0	0	0	0	0	0	2,134,734
COASTAL - RESIDENTIAL	1,308,435	0	0	0	0	0	0	1,308,435
COASTAL - COMMERCIAL	7,345,392	0	0	0	0	0	0	7,345,392
TOTAL	35,969,174	0	0	0	0	0	0	35,969,174
NET IBNR (PRIOR PERIOD)								
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	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

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

QUARTER TO DATE							
NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	136,329	16,159	0	0	0	0	152,488
RESIDENTIAL - EC	129,272	38,520	6,110	62,499	7,022	0	243,423
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	21,793	2,758	3,804	821	580	0	29,757
COMMERCIAL PROPERTY	5,007	805	0	0	0	0	5,812
CRIME - RESIDENTIAL	0	275	0	0	0	0	275
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	26,808	9,863	772	726	200	0	38,369
HOMEOWNER - COASTAL	231,323	66,080	20,712	12,205	1,332	0	331,652
HO - BEACH WIND	209,043	24,339	8,897	65,357	37,259	0	344,896
HO - COASTAL WIND	1,392,379	448,782	35,640	173,738	41,824	0	2,092,363
WIND - RESIDENTIAL	19,272	3,436	1,988	7,655	0	0	32,352
WIND - COMMERCIAL	154,462	686	14,747	11,652	15,215	0	196,762
COASTAL - RESIDENTIAL	132,249	109,410	1,802	8,223	0	0	251,684
COASTAL - COMMERCIAL	537,526	35,227	(370)	72,615	18,703	0	663,700
TOTAL	2,995,464	756,339	94,102	415,492	122,135	0	4,383,531
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	536,813	26,701	3,277	440	0	0	567,232
RESIDENTIAL - EC	270,673	40,471	27,039	118,880	5,286	0	462,349
COMMERCIAL - FIRE	493	440	0	0	0	0	933
COMMERCIAL - EC	52,702	4,133	7,945	30,834	4,144	0	99,757
COMMERCIAL PROPERTY	5,029	0	0	0	0	0	5,029
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	60,204	35,262	600	11,470	0	0	107,537
HOMEOWNER - COASTAL	483,801	129,546	69,937	83,806	12,341	0	779,432
HO - BEACH WIND	494,789	86,606	75,207	214,428	40,152	0	911,181
HO - COASTAL WIND	3,051,116	902,900	519,344	746,293	156,366	0	5,376,019
WIND - RESIDENTIAL	47,279	12,809	20,074	8,597	0	0	88,760
WIND - COMMERCIAL	378,714	23,563	123,876	156,574	29,249	0	711,976
COASTAL - RESIDENTIAL	245,945	82,857	61,188	37,108	9,290	0	436,389
COASTAL - COMMERCIAL	1,312,606	232,997	76,895	768,758	58,577	0	2,449,833
TOTAL	6,940,165	1,578,285	985,385	2,177,189	315,404	0	11,996,428
NET UNPAID LOSS EXPENSE (PRIOR 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 INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	500,643	25,696	(35,356)	16	0	0	490,999
RESIDENTIAL - EC	206,622	30,752	14,668	121,973	(16,869)	0	357,146
COMMERCIAL - FIRE	493	440	0	0	0	0	933
COMMERCIAL - EC	8,375	(10,689)	1,997	4,197	478	0	4,359
COMMERCIAL PROPERTY	(20,393)	805	0	0	0	0	(19,588)
CRIME - RESIDENTIAL	0	275	0	0	0	0	275
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(8,914)	(14,807)	(6,188)	(5,960)	200	0	(35,669)
HOMEOWNER - COASTAL	281,085	46,477	22,697	14,347	3,822	0	368,429
HO - BEACH WIND	230,310	16,755	5,127	78,387	36,693	0	367,271
HO - COASTAL WIND	1,400,491	400,039	21,837	155,303	49,366	0	2,027,036
WIND - RESIDENTIAL	21,831	5,152	2,533	6,946	0	0	36,461
WIND - COMMERCIAL	128,603	15,012	(60,365)	17,944	41,747	0	142,940
COASTAL - RESIDENTIAL	173,951	124,813	872	15,557	7,808	0	323,001
COASTAL - COMMERCIAL	728,574	44,102	(4,109)	205,208	24,213	0	997,987
TOTAL	3,651,673	684,821	(36,288)	613,918	147,458	0	5,061,581

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

YEAR TO DATE							
NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	224,650	32,874	5,477	0	0	0	263,002
RESIDENTIAL - EC	379,849	140,892	34,624	120,280	13,408	0	689,052
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	83,642	12,397	7,413	5,651	2,640	0	111,743
COMMERCIAL PROPERTY	12,949	1,165	0	0	0	0	14,114
CRIME - RESIDENTIAL	0	550	0	0	0	0	550
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	104,185	35,456	6,146	4,638	615	0	151,040
HOMEOWNER - COASTAL	660,816	211,224	59,809	33,546	2,989	0	968,384
HO - BEACH WIND	808,520	89,698	38,714	98,096	68,767	6,280	1,110,075
HO - COASTAL WIND	4,706,906	1,282,439	179,957	413,712	124,655	(589)	6,707,079
WIND - RESIDENTIAL	80,381	9,413	5,808	8,766	180	0	104,548
WIND - COMMERCIAL	664,935	28,958	37,117	27,435	16,440	715	775,601
COASTAL - RESIDENTIAL	370,148	191,342	13,847	28,448	13,680	0	617,465
COASTAL - COMMERCIAL	2,038,679	77,755	9,921	153,284	98,722	(1,933)	2,376,428
TOTAL	10,135,659	2,114,163	398,832	893,856	342,097	4,474	13,889,081
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	536,813	26,701	3,277	440	0	0	567,232
RESIDENTIAL - EC	270,673	40,471	27,039	118,880	5,286	0	462,349
COMMERCIAL - FIRE	493	440	0	0	0	0	933
COMMERCIAL - EC	52,702	4,133	7,945	30,834	4,144	0	99,757
COMMERCIAL PROPERTY	5,029	0	0	0	0	0	5,029
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	60,204	35,262	600	11,470	0	0	107,537
HOMEOWNER - COASTAL	483,801	129,546	69,937	83,806	12,341	0	779,432
HO - BEACH WIND	494,789	86,606	75,207	214,428	40,152	0	911,181
HO - COASTAL WIND	3,051,116	902,900	519,344	746,293	156,366	0	5,376,019
WIND - RESIDENTIAL	47,279	12,809	20,074	8,597	0	0	88,760
WIND - COMMERCIAL	378,714	23,563	123,876	156,574	29,249	0	711,976
COASTAL - RESIDENTIAL	245,945	82,857	61,188	37,108	9,290	0	436,389
COASTAL - COMMERCIAL	1,312,606	232,997	76,895	768,758	58,577	0	2,449,833
TOTAL	6,940,165	1,578,285	985,385	2,177,189	315,404	0	11,996,428
NET 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	761,463	(32,860)	(15,169)	440	0	0	713,874
RESIDENTIAL - EC	650,522	(123,201)	12,682	197,345	(3,542)	0	733,806
COMMERCIAL - FIRE	493	440	0	0	0	0	933
COMMERCIAL - EC	136,344	(84,900)	(31,266)	17,006	6,784	0	43,967
COMMERCIAL PROPERTY	17,978	1,165	0	0	0	0	19,143
CRIME - RESIDENTIAL	0	(171)	0	0	0	0	(171)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	164,389	12,751	4,850	(1,106)	615	0	181,500
HOMEOWNER - COASTAL	1,144,617	53,858	75,422	64,572	6,454	0	1,344,923
HO - BEACH WIND	1,303,309	(291,218)	52,025	173,627	93,763	328	1,331,834
HO - COASTAL WIND	7,758,022	(280,229)	243,583	671,763	188,616	(589)	8,581,166
WIND - RESIDENTIAL	127,660	(39,269)	8,834	9,376	(3,443)	0	103,159
WIND - COMMERCIAL	1,043,649	(402,218)	10,410	69,306	43,784	715	765,647
COASTAL - RESIDENTIAL	616,094	88,840	25,350	39,736	19,877	0	789,896
COASTAL - COMMERCIAL	3,351,285	(1,029,530)	15,305	331,032	(86,113)	(1,933)	2,580,046
TOTAL	17,075,824	(2,126,544)	402,026	1,573,098	266,795	(1,478)	17,189,721

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

AS OF SEPTEMBER 30, 2024							
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
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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	100,000	3,872,107	10,000	308,356
			TOTAL	100,000	4,526,755	10,000	409,201
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
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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
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-BEACH	0	12,042	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	385,212	0	47,172
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,039,632	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,580,832	0	609,791
			TOTAL	0	6,017,718	0	784,606
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	110,003	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,570,553	0	159,747
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,447,228	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,532,886	0	2,649,840
			TOTAL	0	26,660,670	0	3,438,039
			TOTAL MATTHEW	100,000	51,141,856	10,000	6,535,146

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
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	30,000	29,334,476	755	1,531,940
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,495,407	592	65,198
			TOTAL	53,518	30,829,883	1,346	1,597,138
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	612,279	97,613,749	15,402	5,030,765
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	154,997	4,778,325	3,899	201,363
			TOTAL	767,276	102,392,074	19,302	5,232,128
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	5,880,508	0	252,963
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	65,998	11,504,561	1,660	508,172
			TOTAL	65,998	17,385,068	1,660	761,135
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	34,736	17,854,128	874	871,174
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	695,389	96,595,719	17,493	3,052,732
			TOTAL	730,125	114,449,846	18,367	3,923,906
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	52,727	26,492,397	1,326	2,013,861
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	332,448	46,171,993	8,363	1,930,706
			TOTAL	385,174	72,664,389	9,689	3,944,567
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	174,127	78,497,058	4,380	5,907,468
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	4,363,005	88,803,834	109,755	4,410,561
			TOTAL	4,537,132	167,300,892	114,136	10,318,029

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
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	0	1,442,250	0	77,561
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	70,041	10,442,949	1,762	636,753
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	227,877	36,746,309	5,732	1,943,948
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	837,438	175,012,473	21,067	11,317,963
			TOTAL	1,135,356	223,643,981	28,561	13,976,225
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	65,099	7,462,935	1,638	296,048
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	135,887	30,525,825	3,418	1,982,930
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,066,853	112,196,851	26,838	5,396,874
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,779,810	484,110,821	95,085	30,831,794
			TOTAL	5,047,649	634,296,431	126,978	38,507,646
TOTAL FLORENCE				12,722,229	1,362,962,565	320,040	78,260,774

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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
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	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
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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							
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	5,000	735,838	471	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	5,000	2,537,035	471	286,626
			TOTAL MICHAEL	5,000	4,355,265	471	521,464

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	50,000	2,663,170	2,294	229,649
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	19,998	195,793	918	12,438
			TOTAL	69,998	2,858,963	3,212	242,087
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	4,443	7,653,876	204	644,970
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	45,091	5,067,609	2,069	83,005
			TOTAL	49,534	12,721,485	2,273	727,974
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	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	529,267	3,165,678	24,284	212,321
			TOTAL	614,068	4,349,728	28,174	314,006
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	36,474	1,057,727	1,673	114,650
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	396,270	0	38,490
			TOTAL	36,474	1,453,997	1,673	153,140
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	188,966	2,327,417	8,670	276,437
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	261,387	995,803	11,993	101,168
			TOTAL	450,353	3,323,220	20,663	377,604

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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							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	0	155,600	0	11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	53,002	837,638	2,432	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	100,113	2,290,566	4,593	205,988
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	433,708	7,712,645	19,899	643,702
			TOTAL	586,822	10,996,448	26,924	911,230
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	176,747
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	257,206	6,178,934	11,801	562,247
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	1,114,490	15,588,341	51,134	1,524,343
			TOTAL	1,381,696	23,337,285	63,394	2,298,543
			TOTAL DORIAN	3,396,232	62,111,257	155,824	5,132,023

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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	62,258	1,781,947	2,856	190,996
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,615
			TOTAL	62,258	1,804,628	2,856	201,611
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	25,629	3,801,925	1,176	311,538
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	8,714	330,591	400	24,859
			TOTAL	34,343	4,132,516	1,576	336,397
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	28,197	239,938	1,294	24,285
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	153,527	1,029,872	7,044	32,841
			TOTAL	181,724	1,269,810	8,338	57,126
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	62,803	539,302	2,882	62,726
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	124,670	1,055,491	5,720	72,436
			TOTAL	187,473	1,594,792	8,602	135,162
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	156,947	1,245,313	7,201	150,855
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	124,503	716,709	5,712	49,606
			TOTAL	281,449	1,962,022	12,913	200,461
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	156,072	2,171,546	7,161	232,814
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	36,148	1,003,648	1,659	71,079
			TOTAL	192,220	3,175,194	8,819	303,893

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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	0	275,790	0	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	96,433	1,044,504	4,424	68,645
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	164,806	1,517,001	7,562	159,085
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	1,631,761	9,629,072	74,868	978,962
			TOTAL	1,892,999	12,466,367	86,854	1,227,712
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	10,000	479,456	459	28,618
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	8,316	1,229,090	382	114,027
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	387,716	2,705,132	17,789	266,932
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	2,246,324	15,363,737	103,065	1,586,830
			TOTAL	2,652,356	19,777,415	121,694	1,996,407
TOTAL ISAIAS				5,484,822	46,182,744	251,652	4,458,769

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
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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	220,048,580	705	0	0	1,891,520,591	4,586	0	0	137,007,443	1,294	2,248,576,614	6,585
BRUNSWICK	1,593,119,681	5,360	96,091,750	255	410,639,200	1,293	1,884,217,476	3,678	7,793,068,048	16,878	157,387,307	514	384,614,077	2,675	12,319,137,539	30,653
CAMDEN	0	0	0	0	37,700,160	107	0	0	589,775,094	1,311	0	0	37,905,430	283	665,380,684	1,701
CARTERET	723,766,516	4,441	87,377,528	265	306,937,930	1,178	1,366,350,223	2,873	4,351,504,505	10,118	162,732,671	705	356,736,047	2,261	7,355,405,420	21,841
CHOWAN	0	0	0	0	36,194,140	130	0	0	840,745,450	1,881	0	0	72,024,982	661	948,964,572	2,672
CRAVEN	0	0	0	0	463,313,898	1,684	0	0	4,055,223,010	10,271	0	0	300,563,396	2,085	4,819,100,304	14,040
CURRITUCK	619,029,390	1,294	24,384,270	43	116,856,990	324	679,764,860	888	1,619,102,841	3,501	42,849,230	82	106,811,766	709	3,208,799,347	6,841
DARE	2,429,047,762	8,163	332,987,380	893	107,847,510	291	4,042,785,433	7,392	666,283,080	1,326	259,184,591	765	25,985,040	130	7,864,120,796	18,960
HYDE	104,458,851	402	8,863,710	25	9,573,890	39	118,142,200	225	126,279,620	340	13,254,257	50	25,179,558	233	405,752,086	1,314
JONES	0	0	0	0	27,172,010	103	0	0	316,011,831	866	0	0	33,944,585	325	377,128,426	1,294
NEW HANOVER	508,886,721	1,965	143,598,840	460	1,090,076,842	3,432	886,851,020	1,754	11,496,367,757	24,095	97,921,187	327	742,459,293	3,460	14,966,161,660	35,493
ONSLow	191,477,310	880	24,852,220	71	653,229,300	2,369	285,193,720	593	6,927,129,610	17,735	35,597,810	141	905,345,360	5,435	9,022,825,330	27,224
PAMLICO	0	0	0	0	55,150,160	159	0	0	872,068,260	1,899	0	0	70,074,201	500	997,292,621	2,558
PASQUOTANK	0	0	0	0	141,818,860	468	0	0	1,342,928,188	3,393	0	0	147,498,007	1,173	1,632,245,055	5,034
PENDER	304,482,001	1,090	28,493,030	74	230,954,850	685	412,715,938	787	3,025,629,758	6,652	56,888,592	176	267,034,638	1,803	4,326,198,807	11,267
PERQUIMANS	0	0	0	0	53,030,334	164	0	0	731,230,904	1,624	0	0	60,969,289	575	845,230,527	2,363
TYRRELL	0	0	0	0	16,305,560	54	0	0	150,158,540	433	0	0	18,032,729	200	184,496,829	687
WASHINGTON	0	0	0	0	37,322,839	153	0	0	357,130,556	925	0	0	33,833,218	360	428,286,613	1,438
TOTAL	6,474,268,232	23,595	746,648,728	2,086	4,014,173,053	13,338	9,676,020,870	18,190	47,152,157,643	107,834	825,815,645	2,760	3,726,019,059	24,162	72,615,103,230	191,965

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	240,648,490	948	240,648,490	948
BRUNSWICK	12,352,705	19	37,073,000	97	234,666,552	444	539,483,569	1,408	823,575,826	1,968
CAMDEN	0	0	0	0	0	0	36,470,625	145	36,470,625	145
CARTERET	23,660,148	39	126,805,000	232	364,452,352	613	773,093,356	1,731	1,288,010,856	2,615
CHOWAN	0	0	0	0	0	0	136,284,868	403	136,284,868	403
CRAVEN	0	0	0	0	0	0	847,662,350	2,000	847,662,350	2,000
CURRITUCK	100,000	1	15,252,200	40	92,326,900	287	146,561,255	479	254,240,355	807
DARE	23,641,100	90	267,464,500	557	714,359,338	1,202	111,436,895	232	1,116,901,833	2,081
HYDE	4,432,000	9	34,978,700	63	27,874,400	66	24,449,400	108	91,734,500	246
JONES	0	0	0	0	0	0	48,691,300	220	48,691,300	220
NEW HANOVER	18,874,800	31	96,875,300	208	272,013,920	388	1,065,626,661	2,014	1,453,390,681	2,641
ONSLow	375,150	4	42,508,900	71	30,252,100	48	873,760,036	2,392	946,896,186	2,515
PAMLICO	0	0	0	0	0	0	86,090,530	299	86,090,530	299
PASQUOTANK	0	0	0	0	0	0	261,651,616	792	261,651,616	792
PENDER	7,909,000	14	50,707,500	89	33,791,200	77	208,853,492	761	301,261,192	941
PERQUIMANS	0	0	0	0	0	0	59,927,400	299	59,927,400	299
TYRRELL	0	0	0	0	0	0	16,217,876	100	16,217,876	100
WASHINGTON	0	0	0	0	0	0	56,089,555	208	56,089,555	208
TOTAL	91,344,903	207	671,665,100	1,357	1,769,736,762	3,125	5,532,999,274	14,539	8,065,746,039	19,228

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,489,225,104	7,533
BRUNSWICK	13,142,713,365	32,621
CAMDEN	701,851,309	1,846
CARTERET	8,643,416,276	24,456
CHOWAN	1,085,249,440	3,075
CRAVEN	5,666,762,654	16,040
CURRITUCK	3,463,039,702	7,648
DARE	8,981,022,629	21,041
HYDE	497,486,586	1,560
JONES	425,819,726	1,514
NEW HANOVER	16,419,552,341	38,134
ONSLow	9,969,721,516	29,739
PAMLICO	1,083,383,151	2,857
PASQUOTANK	1,893,896,671	5,826
PENDER	4,627,459,999	12,208
PERQUIMANS	905,157,927	2,662
TYRRELL	200,714,705	787
WASHINGTON	484,376,168	1,646
TOTAL	80,680,849,269	211,193

* 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.