



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
June 30, 2022**

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2022

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	96,223,295	0	96,223,295
CASH EQUIVALENTS	83,699,939	0	83,699,939
INVESTMENTS	924,912,778	0	924,912,778
INTEREST INCOME DUE OR ACCRUED	3,637,251	0	3,637,251
FIXED ASSETS	514,023	(514,023)	0
DATA PROCESSING EQUIPMENT	2,346	0	2,346
ACCOUNTS RECEIVABLE - PREMIUM	36,147,015	(153,437)	35,993,578
PREPAID EXPENSE	21,778	(21,778)	0
PREMIUM TAX RECOVERABLE	1,079,598	0	1,079,598
TOTAL ASSETS	1,146,238,023	(689,238)	1,145,548,785
LIABILITIES & SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			112,148
ACCOUNTS PAYABLE - FAIR PLAN			2,132,011
BENEFIT PAYABLE			347,375
INVESTMENTS PAYABLE			3,404,460
PREMIUM SUSPENSE			434
PREMIUM REFUND			675,989
COMMISSION PAYABLE			5,467,022
ACCRUAL-POST RETIREMENT			6,546,451
ACCRUAL-PENSION			5,006,631
ACCRUAL-RENT			262,560
CLAIMS PAYABLE			219,525
PREPAID PREMIUMS			14,778,419
UNCLAIMED CHECKS			6,115,242
IBHS GRANT ACCRUAL			5,700,000
CEDED REINSURANCE PREMIUMS PAYABLE			16,174,589
TOTAL LIABILITIES			66,942,856
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			42,096,105
UNPAID LAE RESERVES			9,007,371
UNEARNED PREMIUMS			203,951,832
TOTAL RESERVES			255,055,308
SURPLUS			823,550,621
TOTAL LIABILITIES & SURPLUS			1,145,548,785

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2022

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	94,995,127	210,756,060
CEDED REINSURANCE PREMIUMS	(13,655,407)	(49,567,951)
NET PREMIUMS EARNED	81,339,720	161,188,109
DEDUCTIONS		
NET LOSSES INCURRED	20,100,303	31,278,102
NET LOSS EXPENSE INCURRED	2,582,935	12,306,586
OPERATING EXPENSE INCURRED	20,877,005	36,056,169
PREMIUM TAXES	3,663,044	6,245,456
TOTAL DEDUCTIONS	47,223,287	85,886,313
OTHER INCOME		
PREMIUM CHARGED OFF	(52,458)	(116,819)
SERVICE CHARGES	127,646	251,560
MISCELLANEOUS INCOME	5,297	4,816
IBHS GRANT PROGRAM	1,903	(165,658)
NET UNDERWRITING GAIN OR (LOSS)	34,198,821	75,275,695
INVESTMENT INCOME		
INVESTMENT INCOME	3,591,081	6,659,157
NET INCOME OR (LOSS)	37,789,902	81,934,852
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	785,691,333	741,540,658
NET INCOME OR (LOSS)	37,789,902	81,934,852
CHANGE IN ASSETS NOT ADMITTED	69,386	75,111
NET CHANGE IN SURPLUS	37,859,288	82,009,963
SURPLUS (CURRENT PERIOD)	823,550,621	823,550,621

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2022

QUARTER TO DATE

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	132,030,447	(1,712,620)	0	0	0	0	130,317,827
CEDED REINSURANCE	(13,655,407)	0	0	0	0	0	(13,655,407)
INVESTMENT INCOME	3,591,081	0	0	0	0	0	3,591,081
PREMIUM CHARGED OFF	(52,458)	0	0	0	0	0	(52,458)
SERVICE CHARGES	127,646	0	0	0	0	0	127,646
MISCELLANEOUS INCOME	5,297	0	0	0	0	0	5,297
IBHS GRANT PROGRAM	1,903	0	0	0	0	0	1,903
TOTAL INCOME	122,048,509	(1,712,620)	0	0	0	0	120,335,889
EXPENSES PAID							
LOSSES	3,243,418	11,640,468	2,177,935	194,714	992,608	592,847	18,841,989
LOSS ADJUSTMENT EXPENSES	2,151,223	896,920	123,746	33,160	197,584	78,147	3,480,780
COMMISSION	17,050,436	(222,641)	0	0	0	0	16,827,795
PREMIUM TAX	3,663,044	0	0	0	0	0	3,663,044
ADMINISTRATIVE EXPENSES	4,049,210	0	0	0	0	0	4,049,210
TOTAL EXPENSES PAID	30,157,330	12,314,747	2,301,682	227,874	1,190,192	670,994	46,862,818
NET CASH CHANGE	91,891,178	(14,027,367)	(2,301,682)	(227,874)	(1,190,192)	(670,994)	73,473,071
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	17,365,775	5,126,031	4,213,963	4,374,090	8,590,477	2,425,769	42,096,105
LOSS ADJUSTMENT EXPENSES	3,715,783	1,096,825	901,668	935,931	1,838,118	519,046	9,007,371
UNEARNED PREMIUMS	157,842,826	46,109,006	0	0	0	0	203,951,832
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	14,415,483	4,891,134	4,599,643	4,592,331	9,571,932	2,767,269	40,837,792
LOSS ADJUSTMENT EXPENSES	3,496,479	1,186,346	1,115,644	1,113,871	2,321,674	671,202	9,905,216
UNEARNED PREMIUMS	58,519,808	110,109,325	0	0	0	0	168,629,132
NET RESERVE CHANGE	(102,492,614)	63,854,942	599,655	396,181	1,465,011	493,656	(35,683,168)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	69,386	0	0	0	0	0	69,386
TOTAL NET OTHER CHANGES	69,386	0	0	0	0	0	69,386
CHANGE IN SURPLUS	(10,532,050)	49,827,576	(1,702,026)	168,307	274,819	(177,338)	37,859,288

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2022

YEAR TO DATE

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	226,645,530	(4,452,338)	0	0	0	0	222,193,192
CEDED REINSURANCE	(49,567,951)	0	0	0	0	0	(49,567,951)
INVESTMENT INCOME	6,659,157	0	0	0	0	0	6,659,157
PREMIUM CHARGED OFF	(116,819)	0	0	0	0	0	(116,819)
SERVICE CHARGES	251,560	0	0	0	0	0	251,560
MISCELLANEOUS INCOME	4,816	0	0	0	0	0	4,816
IBHS GRANT PROGRAM	(165,658)	0	0	0	0	0	(165,658)
TOTAL INCOME	183,710,635	(4,452,338)	0	0	0	0	179,258,297
EXPENSES PAID							
LOSSES	3,728,680	20,274,094	5,336,531	756,143	1,135,361	942,935	32,173,743
LOSS ADJUSTMENT EXPENSES	7,133,315	1,608,676	291,413	65,420	359,388	154,255	9,612,468
COMMISSION	29,316,996	(578,804)	0	0	0	0	28,738,192
PREMIUM TAX	6,245,456	0	0	0	0	0	6,245,456
ADMINISTRATIVE EXPENSES	7,317,977	0	0	0	0	0	7,317,977
TOTAL EXPENSES PAID	53,742,423	21,303,966	5,627,944	821,564	1,494,749	1,097,190	84,087,836
NET CASH CHANGE	129,968,211	(25,756,304)	(5,627,944)	(821,564)	(1,494,749)	(1,097,190)	95,170,461
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	17,365,775	5,126,031	4,213,963	4,374,090	8,590,477	2,425,769	42,096,105
LOSS ADJUSTMENT EXPENSES	3,715,783	1,096,825	901,668	935,931	1,838,118	519,046	9,007,371
UNEARNED PREMIUMS	157,842,826	46,109,006	0	0	0	0	203,951,832
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	42,991,747
LOSS ADJUSTMENT EXPENSES	0	1,584,870	1,196,336	922,949	2,125,932	483,166	6,313,253
UNEARNED PREMIUMS	0	192,514,700	0	0	0	0	192,514,700
NET RESERVE CHANGE	(178,924,384)	159,942,153	2,359,769	457,099	2,855,466	74,288	(13,235,609)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	75,111	0	0	0	0	0	75,111
TOTAL NET OTHER CHANGES	75,111	0	0	0	0	0	75,111
CHANGE IN SURPLUS	(48,881,062)	134,185,850	(3,268,175)	(364,465)	1,360,717	(1,022,901)	82,009,963

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2022

	2022				2021			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	72,947,092	12,020,727	128,112,279	13,565,430	125,564,532	15,565,557	230,084,867	20,597,783
CEDED REINSURANCE	(15,829,472)	(2,397,507)	(28,310,619)	(3,030,353)	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)
INVESTMENT INCOME	2,143,286	353,185	3,764,115	398,571	4,202,728	516,684	7,674,630	681,416
MISCELLANEOUS INCOME	44,917	7,402	78,885	8,353	56,609	6,960	103,375	9,178
IBHS GRANT PROGRAM	(53,318)	(8,786)	(93,639)	(9,915)	(2,915,504)	(358,432)	(5,324,022)	(472,710)
TOTAL INCOME	59,252,505	9,975,022	103,551,021	10,932,086	103,782,811	12,832,760	189,865,552	16,543,553
EXPENSES PAID								
LOSSES	340,096	364,140	2,795,485	228,959	6,701,087	544,927	25,488,978	1,244,165
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,104,565	630,746	4,141,659	1,256,345	2,351,877	971,156	8,854,494	2,755,385
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	9,435,834	1,554,902	16,571,548	1,754,712	16,302,240	2,004,008	29,768,462	2,642,835
PREMIUM TAX	2,010,134	331,244	3,530,269	373,810	3,531,641	434,180	6,449,152	572,608
ADMINISTRATIVE EXPENSES	2,355,331	388,128	4,136,515	438,003	4,992,411	613,767	9,116,676	809,452
TOTAL EXPENSES PAID	15,245,960	3,269,159	31,175,476	4,051,829	33,879,256	4,568,039	79,677,763	8,024,446
NET CASH CHANGE	44,006,545	6,705,863	72,375,545	6,880,258	69,903,555	8,264,722	110,187,789	8,519,107
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR)	2,352,903	3,341,255	9,213,372	2,458,245	680,015	16,819	4,355,151	74,046
LOSS ADJUSTMENT EXPENSES	503,454	714,933	1,971,400	525,994	145,504	3,599	931,879	15,844
UNEARNED PREMIUMS	51,069,670	8,443,819	89,059,985	9,269,352	14,823,115	1,371,190	27,623,626	2,291,075
NET RESERVE CHANGE	53,926,027	12,500,008	100,244,758	12,253,592	15,648,634	1,391,608	32,910,656	2,380,965
NET OTHER CHANGES								
ASSETS NOT ADMITTED	24,175	3,984	42,457	4,496	6,558	806	11,976	1,063
MINIMUM PENSION LIABILITY	0	0	0	0	285,263	35,070	520,920	46,252
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	205,700	25,289	375,629	33,351
TOTAL NET OTHER CHANGES	24,175	3,984	42,457	4,496	497,520	61,165	908,525	80,666
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(9,895,307)	(5,790,161)	(27,826,756)	(5,368,838)	54,752,442	6,934,279	78,185,659	6,218,808

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2022

	2020				2019			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	111,672,122	12,055,458	205,646,499	19,530,838	108,919,764	10,678,681	193,139,239	19,129,513
CEDED REINSURANCE	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967
IBHS GRANT PROGRAM	(2,827,024)	(291,330)	(5,140,797)	(468,459)	(2,008,378)	(192,842)	(3,551,879)	(349,377)
TOTAL INCOME	87,710,839	9,326,450	162,085,721	15,192,338	88,579,942	6,876,864	169,344,451	15,166,879
EXPENSES PAID								
LOSSES	15,562,977	1,732,233	52,826,039	3,361,449	28,042,899	9,886,651	51,345,968	2,941,155
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,586,902	1,608,570	10,561,678	5,290,710	5,584,680	3,788,337	16,273,195	4,255,183
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	14,754,282	1,520,454	26,499,139	2,444,894	14,258,051	1,369,041	24,519,728	2,480,329
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927
TOTAL EXPENSES PAID	43,877,028	5,888,978	108,022,003	12,749,631	57,161,982	15,934,733	108,544,407	11,290,380
NET CASH CHANGE	43,833,811	3,437,472	54,063,718	2,442,707	31,417,960	(9,057,869)	60,800,044	3,876,498
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR)	738,031	49,002	3,283,233	143,696	482,270	464,411	3,080,879	346,530
LOSS ADJUSTMENT EXPENSES	157,918	10,485	702,519	30,747	103,192	99,371	659,221	74,148
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	895,949	59,487	3,985,752	174,443	585,463	563,782	3,740,100	420,677
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630
MINIMUM PENSION LIABILITY	87,072	8,973	158,336	14,428	(349,677)	(33,576)	(618,415)	(60,830)
CHANGE IN UNREALIZED GAIN/LOSS	(207,297)	(21,362)	(376,959)	(34,351)	0	0	0	0
TOTAL NET OTHER CHANGES	(170,564)	(17,577)	(310,161)	(28,264)	(317,314)	(30,468)	(561,179)	(55,200)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	42,767,299	3,360,408	49,767,805	2,240,000	30,515,184	(9,652,119)	56,498,765	3,400,621

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2022

	2018				2017				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	109,068,817	10,304,932	192,783,434	18,838,524	113,030,178	16,870,596	193,583,253	20,669,079	1,974,379,196
CEDED REINSURANCE	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)	(315,076,616)
INVESTMENT INCOME	11,483,968	1,060,508	20,168,681	1,951,252	9,962,669	1,470,645	17,077,976	1,804,361	113,187,851
MISCELLANEOUS INCOME	109,917	10,150	193,041	18,676	99,674	14,713	170,861	18,052	1,644,151
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(24,066,411)
TOTAL INCOME	114,060,513	10,098,115	204,757,331	19,457,359	110,428,778	15,765,840	194,651,418	19,830,022	1,750,068,170
EXPENSES PAID									
LOSSES	171,703,459	105,542,988	704,224,158	96,797,064	80,927,273	12,627,189	221,592,966	45,145,014	1,641,967,319
CEDED LOSSES	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	13,802,654	6,220,171	63,943,149	4,920,542	5,984,055	1,047,939	18,845,382	2,129,840	189,909,214
CEDED LOSS ADJUSTMENT EXPENSES	(856,275)	(394,937)	(4,375,726)	(273,607)	0	0	0	0	(5,900,545)
COMMISSION	14,129,791	1,342,438	25,036,963	2,447,700	14,562,478	2,126,210	25,044,376	2,659,939	255,230,355
PREMIUM TAX	3,074,901	283,957	5,400,284	522,459	3,189,854	470,872	5,468,039	577,722	55,343,081
ADMINISTRATIVE EXPENSES	6,074,436	560,955	10,668,208	1,032,113	2,914,351	430,203	4,995,771	527,825	89,906,787
TOTAL EXPENSES PAID	195,153,117	104,767,585	740,659,090	97,148,598	107,578,012	16,702,413	275,946,535	51,040,340	2,132,356,757
NET CASH CHANGE	(81,092,604)	(94,669,470)	(535,901,759)	(77,691,239)	2,850,766	(936,573)	(81,295,117)	(31,210,318)	(382,288,587)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	2,024,597	1,000,833	2,993,322	2,571,724	72,501	533,517	549,751	1,270,000	42,096,105
LOSS ADJUSTMENT EXPENSES	433,206	214,150	640,486	550,276	15,513	114,157	117,631	271,744	9,007,371
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	203,951,832
NET RESERVE CHANGE	2,457,804	1,214,983	3,633,808	3,122,000	88,014	647,674	667,382	1,541,744	255,055,309
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,190,963	571,716	10,872,858	1,051,912	(2,548,062)	(376,133)	(4,367,880)	(461,485)	10,972,335
MINIMUM PENSION LIABILITY	730,861	67,493	1,283,573	124,181	(104,593)	(15,440)	(179,293)	(18,943)	1,981,655
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,921,824	639,209	12,156,431	1,176,093	(2,652,655)	(391,573)	(4,547,173)	(480,428)	12,953,990
SETTLEMENT ROLL FORWARD	0	0	0	0	596,521,875	44,846,495	752,988,775	53,583,382	1,447,940,527
SURPLUS	(76,628,584)	(95,245,244)	(527,379,136)	(79,637,146)	596,631,972	42,870,675	666,479,103	20,350,892	823,550,621

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	1,179,571	(19,759)	1,159,812	2,066,484	(68,389)	1,998,094
RESIDENTIAL - EC	16,506,271	(233,291)	16,272,980	28,684,766	(856,246)	27,828,520
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	3,710,003	(13,130)	3,696,873	5,638,822	(13,404)	5,625,417
CRIME - RESIDENTIAL	121,773	(1,986)	119,787	215,545	(4,747)	210,797
CRIME - COMMERCIAL	3,640	0	3,640	8,486	0	8,486
HOMEOWNER - BEACH	2,113,920	(43,330)	2,070,590	3,817,772	(117,752)	3,700,019
HOMEOWNER - COASTAL	9,052,436	(120,080)	8,932,355	15,510,906	(351,447)	15,159,459
HO - BEACH WIND	20,509,531	(257,913)	20,251,618	34,948,513	(648,459)	34,300,054
HO - COASTAL WIND	59,489,054	(700,893)	58,788,161	102,909,276	(1,716,208)	101,193,067
WIND - RESIDENTIAL	1,994,567	(36,668)	1,957,899	3,214,014	(107,836)	3,106,178
WIND - COMMERCIAL	4,003,936	(35,004)	3,968,932	6,373,420	(79,664)	6,293,755
COASTAL - RESIDENTIAL	5,387,183	(176,124)	5,211,059	9,692,097	(434,967)	9,257,130
COASTAL - COMMERCIAL	7,958,562	(74,441)	7,884,120	13,565,430	(53,216)	13,512,214
TOTAL	132,030,447	(1,712,620)	130,317,827	226,645,530	(4,452,338)	222,193,192
UNEARNED PREMIUMS						
(PRIOR PERIOD)						
RESIDENTIAL - FIRE	785,180	1,063,893	1,849,073	0	1,958,976	1,958,976
RESIDENTIAL - EC	7,612,670	13,757,048	21,369,717	0	24,290,615	24,290,615
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	0	14,785	14,785
COMMERCIAL PROPERTY	1,177,921	1,661,121	2,839,043	0	3,015,727	3,015,727
CRIME - RESIDENTIAL	85,783	109,702	195,485	0	201,170	201,170
CRIME - COMMERCIAL	4,119	1,834	5,954	0	3,229	3,229
HOMEOWNER - BEACH	1,039,410	1,915,763	2,955,172	0	3,290,501	3,290,501
HOMEOWNER - COASTAL	4,003,340	6,995,434	10,998,774	0	12,104,365	12,104,365
HO - BEACH WIND	8,891,805	16,891,899	25,783,704	0	29,587,093	29,587,093
HO - COASTAL WIND	26,800,008	53,518,558	80,318,567	0	92,859,613	92,859,613
WIND - RESIDENTIAL	740,889	1,539,401	2,280,290	0	2,688,924	2,688,924
WIND - COMMERCIAL	1,415,155	2,078,111	3,493,266	0	4,000,370	4,000,370
COASTAL - RESIDENTIAL	2,691,156	5,006,250	7,697,406	0	8,790,749	8,790,749
COASTAL - COMMERCIAL	3,272,372	5,570,311	8,842,683	0	9,705,202	9,705,202
TOTAL	58,519,808	110,109,325	168,629,132	0	192,514,700	192,514,700
UNEARNED PREMIUMS						
(CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,603,562	438,479	2,042,041	1,603,562	438,479	2,042,041
RESIDENTIAL - EC	20,004,834	5,785,253	25,790,087	20,004,834	5,785,253	25,790,087
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,032,275	618,937	4,651,212	4,032,275	618,937	4,651,212
CRIME - RESIDENTIAL	168,130	46,608	214,739	168,130	46,608	214,739
CRIME - COMMERCIAL	5,957	1,007	6,965	5,957	1,007	6,965
HOMEOWNER - BEACH	2,640,955	820,387	3,461,342	2,640,955	820,387	3,461,342
HOMEOWNER - COASTAL	10,796,881	2,984,565	13,781,446	10,796,881	2,984,565	13,781,446
HO - BEACH WIND	24,381,747	7,097,722	31,479,469	24,381,747	7,097,722	31,479,469
HO - COASTAL WIND	71,578,985	22,573,557	94,152,542	71,578,985	22,573,557	94,152,542
WIND - RESIDENTIAL	2,270,441	634,665	2,905,106	2,270,441	634,665	2,905,106
WIND - COMMERCIAL	4,405,587	751,246	5,156,833	4,405,587	751,246	5,156,833
COASTAL - RESIDENTIAL	6,684,119	2,065,504	8,749,623	6,684,119	2,065,504	8,749,623
COASTAL - COMMERCIAL	9,269,352	2,291,075	11,560,427	9,269,352	2,291,075	11,560,427
TOTAL	157,842,826	46,109,006	203,951,832	157,842,826	46,109,006	203,951,832
EARNED PREMIUMS						
RESIDENTIAL - FIRE	361,190	605,654	966,844	462,922	1,452,107	1,915,030
RESIDENTIAL - EC	4,114,107	7,738,504	11,852,611	8,679,932	17,649,116	26,329,049
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	(0)	14,785	14,785
COMMERCIAL PROPERTY	855,650	1,029,055	1,884,704	1,606,547	2,383,386	3,989,933
CRIME - RESIDENTIAL	39,426	61,107	100,533	47,414	149,815	197,229
CRIME - COMMERCIAL	1,802	827	2,629	2,529	4,750	4,750
HOMEOWNER - BEACH	512,374	1,052,045	1,564,419	1,176,816	2,352,362	3,529,178
HOMEOWNER - COASTAL	2,258,894	3,890,788	6,149,682	4,714,025	8,768,352	13,482,378
HO - BEACH WIND	5,019,589	9,536,264	14,555,853	10,566,766	21,840,912	32,407,678
HO - COASTAL WIND	14,710,077	30,244,108	44,954,185	31,330,291	68,569,847	99,900,138
WIND - RESIDENTIAL	465,014	868,069	1,333,083	943,573	1,946,422	2,889,995
WIND - COMMERCIAL	1,013,504	1,291,861	2,305,365	1,967,832	3,169,460	5,137,292
COASTAL - RESIDENTIAL	1,394,220	2,764,621	4,158,841	3,007,978	6,290,279	9,298,257
COASTAL - COMMERCIAL	1,961,581	3,204,795	5,166,376	4,296,078	7,360,911	11,656,989
TOTAL	32,707,428	62,287,699	94,995,127	68,802,704	141,953,357	210,756,060

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	122,798	0	122,798	450,468	0	450,468
RESIDENTIAL - EC	1,710,267	0	1,710,267	6,227,135	0	6,227,135
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	345,723	0	345,723	1,099,559	0	1,099,559
CRIME - RESIDENTIAL	12,955	0	12,955	48,530	0	48,530
CRIME - COMMERCIAL	522	0	522	2,416	0	2,416
HOMEOWNER - BEACH	227,393	0	227,393	864,310	0	864,310
HOMEOWNER - COASTAL	931,660	0	931,660	3,365,731	0	3,365,731
HO - BEACH WIND	2,107,991	0	2,107,991	7,599,289	0	7,599,289
HO - COASTAL WIND	6,219,059	0	6,219,059	22,794,428	0	22,794,428
WIND - RESIDENTIAL	190,898	0	190,898	639,740	0	639,740
WIND - COMMERCIAL	386,798	0	386,798	1,295,532	0	1,295,532
COASTAL - RESIDENTIAL	568,919	0	568,919	2,150,461	0	2,150,461
COASTAL - COMMERCIAL	830,425	0	830,425	3,030,353	0	3,030,353
TOTAL	13,655,407	0	13,655,407	49,567,951	0	49,567,951
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	238,392	605,654	844,047	12,454	1,452,107	1,464,562
RESIDENTIAL - EC	2,403,839	7,738,504	10,142,343	2,452,798	17,649,116	20,101,914
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	(0)	14,785	14,785
COMMERCIAL PROPERTY	509,927	1,029,055	1,538,981	506,988	2,383,386	2,890,374
CRIME - RESIDENTIAL	26,471	61,107	87,578	(1,115)	149,815	148,699
CRIME - COMMERCIAL	1,281	827	2,108	113	2,221	2,334
HOMEOWNER - BEACH	284,981	1,052,045	1,337,026	312,506	2,352,362	2,664,868
HOMEOWNER - COASTAL	1,327,234	3,890,788	5,218,022	1,348,294	8,768,352	10,116,646
HO - BEACH WIND	2,911,599	9,536,264	12,447,863	2,967,476	21,840,912	24,808,388
HO - COASTAL WIND	8,491,018	30,244,108	38,735,126	8,535,863	68,569,847	77,105,710
WIND - RESIDENTIAL	274,117	868,069	1,142,186	303,833	1,946,422	2,250,255
WIND - COMMERCIAL	626,707	1,291,861	1,918,567	672,300	3,169,460	3,841,760
COASTAL - RESIDENTIAL	825,301	2,764,621	3,589,922	857,517	6,290,279	7,147,796
COASTAL - COMMERCIAL	1,131,156	3,204,795	4,335,951	1,265,726	7,360,911	8,626,637
TOTAL	19,052,021	62,287,699	81,339,720	19,234,753	141,953,357	161,188,109

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	28,531	309,658	115,192	0	0	0	453,381
RESIDENTIAL - EC	164,057	653,651	49,037	18,748	0	146,324	1,031,816
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	3,482	0	0	3,482
COMMERCIAL PROPERTY	361,183	149,002	0	0	0	0	510,185
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	123,583	0	32,144	0	19,000	174,727
HOMEOWNER - COASTAL	351,810	1,374,020	51,882	41,668	0	0	1,819,379
HO - BEACH WIND	58,910	324,400	93,062	3,259	63,251	148,295	691,178
HO - COASTAL WIND	2,008,079	7,383,216	1,347,147	82,109	471,118	252,179	11,543,848
WIND - RESIDENTIAL	3,578	20,987	0	2,475	16,500	0	43,540
WIND - COMMERCIAL	791	26,409	5,864	0	0	0	33,064
COASTAL - RESIDENTIAL	157,238	725,959	372,053	10,831	4,300	22,255	1,292,636
COASTAL - COMMERCIAL	109,240	549,582	143,699	0	437,438	4,794	1,244,754
TOTAL	3,243,418	11,640,468	2,177,935	194,714	992,608	592,847	18,841,989

NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	191,364	241,489	0	18,600	2,499	0	453,952
RESIDENTIAL - EC	678,901	218,963	211,974	71,632	609,781	(2,499)	1,788,752
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	112,850	0	22,006	3,936	164,996	23,518	327,305
COMMERCIAL PROPERTY	2,258,873	7,669	0	0	0	0	2,266,542
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	171,602	11,031	259,172	3,408	0	0	445,213
HOMEOWNER - COASTAL	1,662,946	1,524,316	242,678	360,882	259,273	0	4,050,096
HO - BEACH WIND	1,194,876	156,656	235,873	264,830	1,398,261	75,000	3,325,496
HO - COASTAL WIND	7,032,207	2,638,124	2,802,654	2,431,402	2,705,075	529,751	18,139,212
WIND - RESIDENTIAL	116,160	51,876	31,012	123,800	14,056	0	336,906
WIND - COMMERCIAL	969,532	9,150	26,996	460,475	835,837	509,999	2,811,989
COASTAL - RESIDENTIAL	518,219	192,711	237,901	288,596	28,974	20,000	1,286,401
COASTAL - COMMERCIAL	2,458,245	74,046	143,696	346,530	2,571,724	1,270,000	6,864,242
TOTAL	17,365,775	5,126,031	4,213,963	4,374,090	8,590,477	2,425,769	42,096,105

NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	279,734	334,689	117,799	18,600	2,499	0	753,321
RESIDENTIAL - EC	662,490	252,480	75,497	84,455	609,781	192,501	1,877,204
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	114,165	0	22,006	6,435	164,996	23,518	331,119
COMMERCIAL PROPERTY	7,723	14,676	0	0	0	0	22,399
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	126,792	25,684	194,172	3,408	0	0	350,056
HOMEOWNER - COASTAL	1,596,196	1,852,979	305,581	484,438	309,273	0	4,548,467
HO - BEACH WIND	1,112,255	164,639	249,969	268,138	1,376,270	35,000	3,206,271
HO - COASTAL WIND	6,259,765	1,897,244	3,087,776	2,492,249	3,133,382	716,251	17,586,668
WIND - RESIDENTIAL	118,830	23,252	31,012	123,800	39,056	0	335,951
WIND - COMMERCIAL	982,685	24,145	26,996	470,474	835,837	509,999	2,850,136
COASTAL - RESIDENTIAL	444,561	229,920	211,299	293,804	38,973	20,000	1,238,557
COASTAL - COMMERCIAL	2,710,287	71,426	277,536	346,530	3,061,864	1,270,000	7,737,643
TOTAL	14,415,483	4,891,134	4,599,643	4,592,331	9,571,932	2,767,269	40,837,792

NET INCURRED LOSSES

RESIDENTIAL - FIRE	(59,839)	216,458	(2,606)	0	0	0	154,012
RESIDENTIAL - EC	180,468	620,134	185,514	5,925	0	(48,676)	943,364
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(1,315)	0	0	983	0	0	(332)
COMMERCIAL PROPERTY	2,612,333	141,996	0	0	0	0	2,754,329
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	44,810	108,930	65,000	32,144	0	19,000	269,884
HOMEOWNER - COASTAL	418,560	1,045,357	(11,022)	(81,889)	(50,000)	0	1,321,007
HO - BEACH WIND	141,531	316,418	78,966	(49)	85,242	188,295	810,403
HO - COASTAL WIND	2,780,522	8,124,095	1,062,025	21,261	42,811	65,679	12,096,392
WIND - RESIDENTIAL	908	49,612	0	2,475	(8,500)	0	44,495
WIND - COMMERCIAL	(12,362)	11,414	5,864	(9,999)	0	0	(5,083)
COASTAL - RESIDENTIAL	230,895	688,750	398,656	5,623	(5,699)	22,255	1,340,480
COASTAL - COMMERCIAL	(142,802)	552,202	9,860	0	(52,702)	4,794	371,352
TOTAL	6,193,710	11,875,365	1,792,256	(23,527)	11,153	251,347	20,100,303

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	28,531	906,821	120,636	0	0	0	1,055,989
RESIDENTIAL - EC	222,748	1,426,799	146,909	37,461	12,000	145,351	1,991,268
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	512	16,561	46,171	0	0	63,244
COMMERCIAL PROPERTY	361,183	180,514	0	0	0	0	541,697
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	243,493	7,307	41,996	0	19,000	311,796
HOMEOWNER - COASTAL	362,172	3,067,604	334,254	142,907	0	0	3,906,938
HO - BEACH WIND	77,271	866,505	135,879	27,908	71,179	360,399	1,539,142
HO - COASTAL WIND	2,259,135	11,365,326	3,478,521	422,508	780,244	390,436	18,696,169
WIND - RESIDENTIAL	11,546	62,592	22,092	7,475	26,379	1,000	131,084
WIND - COMMERCIAL	2,957	93,352	5,864	28,490	(221,885)	0	(91,222)
COASTAL - RESIDENTIAL	174,179	1,125,153	738,300	1,228	32,555	21,955	2,093,369
COASTAL - COMMERCIAL	228,959	935,422	330,208	0	434,888	4,794	1,934,271
TOTAL	3,728,680	20,274,094	5,336,531	756,143	1,135,361	942,935	32,173,743
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	191,364	241,489	0	18,600	2,499	0	453,952
RESIDENTIAL - EC	678,901	218,963	211,974	71,632	609,781	(2,499)	1,788,752
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	112,850	0	22,006	3,936	164,996	23,518	327,305
COMMERCIAL PROPERTY	2,258,873	7,669	0	0	0	0	2,266,542
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	171,602	11,031	259,172	3,408	0	0	445,213
HOMEOWNER - COASTAL	1,662,946	1,524,316	242,678	360,882	259,273	0	4,050,096
HO - BEACH WIND	1,194,876	156,656	235,873	264,830	1,398,261	75,000	3,325,496
HO - COASTAL WIND	7,032,207	2,638,124	2,802,654	2,431,402	2,705,075	529,751	18,139,212
WIND - RESIDENTIAL	116,160	51,876	31,012	123,800	14,056	0	336,906
WIND - COMMERCIAL	969,532	9,150	26,996	460,475	835,837	509,999	2,811,989
COASTAL - RESIDENTIAL	518,219	192,711	237,901	288,596	28,974	20,000	1,286,401
COASTAL - COMMERCIAL	2,458,245	74,046	143,696	346,530	2,571,724	1,270,000	6,864,242
TOTAL	17,365,775	5,126,031	4,213,963	4,374,090	8,590,477	2,425,769	42,096,105
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	778,137	123,249	18,600	2,499	0	922,484
RESIDENTIAL - EC	0	785,570	184,127	104,638	737,065	10,000	1,821,400
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	136,616	18,767	45,091	164,996	23,518	388,988
COMMERCIAL PROPERTY	0	31,591	0	0	0	0	31,591
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	167,410	194,172	3,408	62,600	0	427,590
HOMEOWNER - COASTAL	0	2,009,111	498,624	328,725	469,772	0	3,306,232
HO - BEACH WIND	0	1,277,773	307,290	293,934	1,269,549	298,077	3,446,623
HO - COASTAL WIND	0	7,744,361	4,027,372	2,656,374	3,500,228	689,887	18,618,222
WIND - RESIDENTIAL	0	133,515	46,406	131,877	45,055	0	356,854
WIND - COMMERCIAL	0	843,738	33,007	553,006	839,638	159,999	2,429,388
COASTAL - RESIDENTIAL	0	469,025	256,894	292,967	98,972	50,000	1,167,858
COASTAL - COMMERCIAL	0	3,797,598	589,158	415,550	3,967,754	1,304,457	10,074,517
TOTAL	0	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	42,991,747
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	219,895	370,174	(2,612)	0	0	0	587,456
RESIDENTIAL - EC	901,649	860,191	174,756	4,454	(115,283)	132,852	1,958,620
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	112,850	(136,104)	19,800	5,015	0	0	1,562
COMMERCIAL PROPERTY	2,620,056	156,592	0	0	0	0	2,776,648
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	171,602	87,113	72,307	41,996	(62,600)	19,000	329,419
HOMEOWNER - COASTAL	2,025,118	2,582,810	78,309	175,064	(210,499)	0	4,650,802
HO - BEACH WIND	1,272,147	(254,612)	64,462	(1,197)	199,891	137,323	1,418,014
HO - COASTAL WIND	9,291,342	6,259,089	2,253,803	197,535	(14,910)	230,300	18,217,159
WIND - RESIDENTIAL	127,706	(19,047)	6,698	(602)	(4,620)	1,000	111,136
WIND - COMMERCIAL	972,489	(741,236)	(148)	(64,041)	(225,686)	350,000	291,379
COASTAL - RESIDENTIAL	692,398	848,838	719,308	(3,144)	(37,443)	(8,045)	2,211,912
COASTAL - COMMERCIAL	2,687,204	(2,788,130)	(115,254)	(69,020)	(961,142)	(29,662)	(1,276,004)
TOTAL	21,094,455	7,225,680	3,271,429	286,062	(1,432,291)	832,767	31,278,102

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4B

IBNR TOTALS								
NET IBNR (CURRENT PERIOD)	2022	2021	2020	2019	2018	2017		TOTAL
RESIDENTIAL - FIRE	156,516	0	0	0	0	0	0	156,516
RESIDENTIAL - EC	617,597	0	0	0	0	0	0	617,597
COMMERCIAL - FIRE	0	0	0	0	0	0	0	0
COMMERCIAL - EC	112,850	0	0	0	0	0	0	112,850
COMMERCIAL PROPERTY	781,470	0	0	0	0	0	0	781,470
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	153,503	0	0	0	0	0	0	153,503
HOMEOWNER - COASTAL	1,396,413	0	0	0	0	0	0	1,396,413
HO - BEACH WIND	1,145,720	0	0	0	0	0	0	1,145,720
HO - COASTAL WIND	6,254,132	0	0	0	0	0	0	6,254,132
WIND - RESIDENTIAL	116,160	0	0	0	0	0	0	116,160
WIND - COMMERCIAL	969,532	0	0	0	0	0	0	969,532
COASTAL - RESIDENTIAL	443,532	0	0	0	0	0	0	443,532
COASTAL - COMMERCIAL	2,366,689	0	0	0	0	0	0	2,366,689
TOTAL	14,514,114	0	0	0	0	0	0	14,514,114
NET IBNR (PRIOR PERIOD)								
RESIDENTIAL - FIRE	259,734	0	0	0	0	0	0	259,734
RESIDENTIAL - EC	648,094	0	0	0	0	0	0	648,094
COMMERCIAL - FIRE	0	0	0	0	0	0	0	0
COMMERCIAL - EC	114,165	0	0	0	0	0	0	114,165
COMMERCIAL PROPERTY	7,723	0	0	0	0	0	0	7,723
CRIME - RESIDENTIAL	0	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0	0
HOMEOWNER - BEACH	120,694	0	0	0	0	0	0	120,694
HOMEOWNER - COASTAL	1,568,244	0	0	0	0	0	0	1,568,244
HO - BEACH WIND	1,104,613	0	0	0	0	0	0	1,104,613
HO - COASTAL WIND	6,063,623	0	0	0	0	0	0	6,063,623
WIND - RESIDENTIAL	115,831	0	0	0	0	0	0	115,831
WIND - COMMERCIAL	982,685	0	0	0	0	0	0	982,685
COASTAL - RESIDENTIAL	427,036	0	0	0	0	0	0	427,036
COASTAL - COMMERCIAL	2,667,825	0	0	0	0	0	0	2,667,825
TOTAL	14,080,267	0	0	0	0	0	0	14,080,267

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4C

QUARTER TO DATE							
NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	21,766	6,092	2,324	0	0	0	30,181
RESIDENTIAL - EC	96,879	54,077	1,310	150	5,747	6,970	165,132
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	14,612	0	0	1,084	0	3,000	18,696
COMMERCIAL PROPERTY	102,430	7,007	0	0	0	0	109,437
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	19,876	4,420	5,606	3,297	8,047	300	41,545
HOMEOWNER - COASTAL	218,273	122,214	4,394	4,688	0	0	349,569
HO - BEACH WIND	152,509	23,036	17,730	4,787	33,906	9,177	241,144
HO - COASTAL WIND	987,979	574,321	69,489	16,269	96,640	55,047	1,799,746
WIND - RESIDENTIAL	16,682	3,438	876	0	3,828	0	24,823
WIND - COMMERCIAL	125,896	2,610	0	425	0	910	129,841
COASTAL - RESIDENTIAL	78,219	65,894	19,288	1,910	29	114	165,454
COASTAL - COMMERCIAL	316,104	33,812	2,730	550	49,387	2,629	405,212
TOTAL	2,151,223	896,920	123,746	33,160	197,584	78,147	3,480,780
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	40,946	51,672	0	3,980	535	0	97,133
RESIDENTIAL - EC	145,265	46,852	45,356	15,327	130,476	(535)	382,742
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	24,147	0	4,709	842	35,304	5,032	70,034
COMMERCIAL PROPERTY	483,334	1,641	0	0	0	0	484,975
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	36,718	2,360	55,455	729	0	0	95,263
HOMEOWNER - COASTAL	355,824	326,160	51,926	77,218	55,477	0	866,606
HO - BEACH WIND	255,670	33,520	50,470	56,666	299,188	16,048	711,562
HO - COASTAL WIND	1,504,693	564,484	599,688	520,251	578,809	113,352	3,881,277
WIND - RESIDENTIAL	24,855	11,100	6,636	26,490	3,008	0	72,088
WIND - COMMERCIAL	207,452	1,958	5,776	98,529	178,845	109,125	601,685
COASTAL - RESIDENTIAL	110,884	41,235	50,904	61,751	6,200	4,279	275,253
COASTAL - COMMERCIAL	525,994	15,844	30,747	74,148	550,276	271,744	1,468,753
TOTAL	3,715,783	1,096,825	901,668	935,931	1,838,118	519,046	9,007,371
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	67,850	81,179	28,572	4,512	606	0	182,719
RESIDENTIAL - EC	160,687	61,239	18,312	20,484	147,903	46,691	455,316
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	27,691	0	5,338	1,561	40,020	5,704	80,313
COMMERCIAL PROPERTY	1,873	3,560	0	0	0	0	5,433
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	30,753	6,230	47,096	827	0	0	84,906
HOMEOWNER - COASTAL	387,158	449,440	74,119	117,501	75,014	0	1,103,232
HO - BEACH WIND	269,778	39,933	60,630	65,037	333,815	8,489	777,682
HO - COASTAL WIND	1,518,307	460,177	748,941	604,496	760,003	173,727	4,265,650
WIND - RESIDENTIAL	28,822	5,640	7,522	30,028	9,473	0	81,485
WIND - COMMERCIAL	238,350	5,856	6,548	114,114	202,732	123,700	691,301
COASTAL - RESIDENTIAL	107,829	55,767	51,251	71,262	9,453	4,851	300,413
COASTAL - COMMERCIAL	657,381	17,325	67,316	84,051	742,656	308,039	1,876,768
TOTAL	3,496,479	1,186,346	1,115,644	1,113,871	2,321,674	671,202	9,905,216
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	(5,138)	(23,416)	(26,248)	(532)	(71)	0	(55,404)
RESIDENTIAL - EC	81,458	39,689	28,355	(5,007)	(11,680)	(40,256)	92,558
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,068	0	(629)	365	(4,715)	2,328	8,417
COMMERCIAL PROPERTY	583,892	5,088	0	0	0	0	588,980
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	25,840	551	13,965	3,200	8,047	300	51,902
HOMEOWNER - COASTAL	186,939	(1,066)	(17,799)	(35,594)	(19,537)	0	112,943
HO - BEACH WIND	138,401	16,622	7,570	(3,584)	(720)	16,735	175,025
HO - COASTAL WIND	974,364	678,628	(79,763)	(67,975)	(84,553)	(5,328)	1,415,372
WIND - RESIDENTIAL	12,715	8,898	(11)	(3,538)	(2,638)	0	15,426
WIND - COMMERCIAL	94,998	(1,289)	(772)	(15,160)	(23,887)	(13,665)	40,226
COASTAL - RESIDENTIAL	81,274	51,362	18,941	(7,601)	(3,224)	(458)	140,294
COASTAL - COMMERCIAL	184,717	32,331	(33,839)	(9,353)	(142,993)	(33,666)	(2,803)
TOTAL	2,370,527	807,399	(90,230)	(144,780)	(285,972)	(74,009)	2,582,935

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2022

EXHIBIT 4C

YEAR TO DATE							
NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	112,824	28,087	2,324	0	0	0	143,235
RESIDENTIAL - EC	328,651	122,180	16,397	1,900	7,591	10,066	486,784
COMMERCIAL - FIRE	0	45	66	0	0	0	111
COMMERCIAL - EC	54,636	450	935	1,525	3,927	5,896	67,369
COMMERCIAL PROPERTY	105,138	10,531	0	0	0	0	115,669
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	62,189	12,726	6,132	6,493	10,039	300	97,878
HOMEOWNER - COASTAL	770,418	255,172	19,745	9,127	59	0	1,054,521
HO - BEACH WIND	542,897	55,818	26,638	6,445	50,706	36,840	719,343
HO - COASTAL WIND	3,140,111	954,662	180,370	33,436	204,969	84,757	4,598,305
WIND - RESIDENTIAL	58,005	7,393	2,988	77	7,777	0	76,239
WIND - COMMERCIAL	470,972	6,880	180	3,659	1,104	910	483,705
COASTAL - RESIDENTIAL	231,130	104,946	24,968	1,910	4,195	114	367,263
COASTAL - COMMERCIAL	1,256,345	49,786	10,670	850	69,022	15,373	1,402,046
TOTAL	7,133,315	1,608,676	291,413	65,420	359,388	154,255	9,612,468
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	40,946	51,672	0	3,980	535	0	97,133
RESIDENTIAL - EC	145,265	46,852	45,356	15,327	130,476	(535)	382,742
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	24,147	0	4,709	842	35,304	5,032	70,034
COMMERCIAL PROPERTY	483,334	1,641	0	0	0	0	484,975
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	36,718	2,360	55,455	729	0	0	95,263
HOMEOWNER - COASTAL	355,824	326,160	51,926	77,218	55,477	0	866,606
HO - BEACH WIND	255,670	33,520	50,470	56,666	299,188	16,048	711,562
HO - COASTAL WIND	1,504,693	564,484	599,688	520,251	578,809	113,352	3,881,277
WIND - RESIDENTIAL	24,855	11,100	6,636	26,490	3,008	0	72,088
WIND - COMMERCIAL	207,452	1,958	5,776	98,529	178,845	109,125	601,685
COASTAL - RESIDENTIAL	110,884	41,235	50,904	61,751	6,200	4,279	275,253
COASTAL - COMMERCIAL	525,994	15,844	30,747	74,148	550,276	271,744	1,468,753
TOTAL	3,715,783	1,096,825	901,668	935,931	1,838,118	519,046	9,007,371
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	107,962	23,482	3,544	476	0	135,465
RESIDENTIAL - EC	0	70,115	35,081	19,937	140,431	1,905	267,469
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	9,038	3,576	8,591	31,436	4,481	57,122
COMMERCIAL PROPERTY	0	4,639	0	0	0	0	4,639
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	13,219	36,995	649	11,927	0	62,791
HOMEOWNER - COASTAL	0	238,376	95,002	62,631	89,505	0	485,514
HO - BEACH WIND	0	92,903	58,547	56,003	241,884	56,792	506,130
HO - COASTAL WIND	0	662,279	767,326	506,113	666,890	131,443	2,734,051
WIND - RESIDENTIAL	0	9,851	8,842	25,126	8,584	0	52,403
WIND - COMMERCIAL	0	54,640	6,289	105,363	159,974	30,484	356,750
COASTAL - RESIDENTIAL	0	38,350	48,945	55,818	18,857	9,526	171,497
COASTAL - COMMERCIAL	0	283,496	112,251	79,174	755,967	248,535	1,479,423
TOTAL	0	1,584,870	1,196,336	922,949	2,125,932	483,166	6,313,253
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	153,770	(28,204)	(21,158)	436	59	0	104,903
RESIDENTIAL - EC	473,916	98,917	26,672	(2,710)	(2,364)	7,626	602,057
COMMERCIAL - FIRE	0	45	66	0	0	0	111
COMMERCIAL - EC	78,783	(8,588)	2,068	(6,224)	7,796	6,447	80,281
COMMERCIAL PROPERTY	588,472	7,533	0	0	0	0	596,005
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	98,906	1,867	24,592	6,573	(1,888)	300	130,350
HOMEOWNER - COASTAL	1,126,241	342,957	(23,330)	23,714	(33,969)	0	1,435,613
HO - BEACH WIND	798,567	(3,566)	18,561	7,108	108,010	(3,904)	924,776
HO - COASTAL WIND	4,644,804	856,866	12,733	47,574	116,888	66,667	5,745,531
WIND - RESIDENTIAL	82,860	8,642	782	1,441	2,200	0	95,924
WIND - COMMERCIAL	678,424	(45,802)	(332)	(3,176)	19,975	79,551	728,640
COASTAL - RESIDENTIAL	342,014	107,831	26,927	7,842	(8,462)	(5,133)	471,018
COASTAL - COMMERCIAL	1,782,339	(217,866)	(70,834)	(4,176)	(136,669)	38,581	1,391,375
TOTAL	10,849,097	1,120,631	(3,254)	78,403	71,574	190,134	12,306,586

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022

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	0	28,935,230	5,000	1,520,744
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,203	37,000	68,455
			TOTAL	23,518	30,402,432	42,000	1,589,199
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	597,369	98,244,056	196,873	5,017,099
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	154,997	4,632,262	56,459	195,059
			TOTAL	752,366	102,876,318	253,332	5,212,158
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	5,751,442	0	243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	509,999	11,083,204	20,089	456,563
			TOTAL	509,999	16,834,646	20,089	699,571
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	18,005,643	0	881,015
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	642,608	92,013,123	31,797	2,721,183
			TOTAL	642,608	110,018,766	31,797	3,602,198
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	20,000	26,135,779	25,000	1,975,219
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,270,000	44,733,244	103,228	1,799,531
			TOTAL	1,290,000	70,869,023	128,228	3,774,750
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	2,499	83,881,142	2,717	6,267,306
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	2,571,724	86,890,972	281,387	4,174,448
			TOTAL	2,574,223	170,772,114	284,105	10,441,754

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	0	1,425,784	0	75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	75,000	36,565,535	53,482	1,950,485
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	529,751	172,747,545	223,871	11,159,280
			TOTAL	604,751	221,058,683	277,353	13,803,000
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	3,969	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	37,025	32,983,255	37,936	2,150,000
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,268,975	112,864,648	119,903	5,437,634
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	2,315,896	500,068,168	465,459	32,096,225
			TOTAL	3,621,896	653,513,893	627,267	39,987,886
TOTAL FLORENCE				10,019,361	1,376,345,876	1,664,170	79,110,517

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MICHAEL							
BEACH FULL COVERAGE							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	29,673	0	7,062
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	29,673	0	7,062
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	243,632	0	37,912
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420
			TOTAL	0	303,197	0	41,332
BEACH WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,084
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	307
			TOTAL	0	6,697	0	1,391
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	77,854	0	8,293
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	45,856	0	8,802
			TOTAL	0	123,709	0	17,095
COASTAL WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	161,234	0	19,301
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	48,372	0	3,823
			TOTAL	0	209,606	0	23,124
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	487,689	0	63,850
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	188,409	0	11,827
			TOTAL	0	676,098	0	75,677

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	154,525	0	16,004
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	250,621	0	40,556
			TOTAL	0	424,383	0	60,065
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	15,470	0	3,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	24,383	0	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	50,000	715,689	10,000	79,374
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,832,192	0	214,560
			TOTAL	50,000	2,587,733	10,000	302,561
			TOTAL MICHAEL	50,000	4,361,097	10,000	528,306

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	2,763,170	0	234,933
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	195,793	999	12,738
			TOTAL	9,999	2,958,963	999	247,671
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	4,443	7,666,348	999	650,503
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	3,936	5,110,299	0	83,446
			TOTAL	8,379	12,776,647	999	733,949
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	278,340	999	24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	193,229	2,793,620	2,997	82,587
			TOTAL	207,285	3,071,959	3,996	107,438
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	104,574	1,184,050	10,547	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	440,222	3,230,599	17,984	219,912
			TOTAL	544,796	4,414,649	28,531	321,597
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	26,475	1,062,894	999	114,853
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	482,246	0	40,855
			TOTAL	26,475	1,545,140	999	155,708
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	177,089	2,333,259	7,330	276,436
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	221,391	995,803	16,386	101,167
			TOTAL	398,480	3,329,061	23,716	377,603

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022

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	0	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	76,787	2,375,739	0	208,412
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	381,859	7,789,531	14,327	652,888
			TOTAL	511,648	11,158,507	14,327	922,841
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,241,546	8,038	238,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	159,561	6,153,030	22,826	565,904
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	984,566	15,681,988	44,357	1,542,170
			TOTAL	1,144,127	23,418,666	75,222	2,381,295
			TOTAL DORIAN	2,851,189	62,673,593	148,787	5,248,103

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022

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	14,191	1,850,075	799	193,530
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616
			TOTAL	14,191	1,872,756	799	204,146
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	18,219	3,948,813	799	318,202
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	14,766	338,538	0	25,694
			TOTAL	32,985	4,287,351	799	343,896
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	19,227	247,413	0	24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	19,227	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	21,468	575,935	0	64,970
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,169,976	3,897	73,480
			TOTAL	45,465	1,745,911	3,897	138,450
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	110,296	1,259,807	5,263	154,664
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	108,505	716,709	4,794	50,456
			TOTAL	218,800	1,976,516	10,057	205,119
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	157,962	2,242,265	11,220	237,588
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	12,151	1,003,648	0	71,079
			TOTAL	170,113	3,245,913	11,220	308,667

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022

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	283,972	0	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	190,843	1,152,896	0	72,556
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	105,269	1,551,559	4,794	160,852
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	1,327,698	10,005,532	21,817	1,003,106
			TOTAL	1,623,810	12,993,959	26,611	1,257,535
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	4,400	29,218
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	115,777
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	218,907	2,783,861	6,279	283,601
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	1,699,642	15,945,966	33,647	1,613,018
			TOTAL	1,918,549	20,447,497	44,326	2,041,614
			TOTAL ISAIAS	4,043,140	47,873,653	97,709	4,558,848

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2022

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	270,220,520	815	0	0	1,966,480,681	4,594	0	0	144,289,600	1,266	2,380,990,801	6,675
BRUNSWICK	1,723,314,825	5,213	113,572,250	273	596,800,560	1,636	2,150,427,076	3,849	8,908,638,158	18,088	184,913,302	517	425,001,357	2,647	14,102,667,528	32,223
CAMDEN	0	0	0	0	43,132,850	119	0	0	620,380,054	1,325	0	0	41,328,880	276	704,841,784	1,720
CARTERET	798,630,198	4,474	103,381,170	273	383,969,660	1,339	1,486,406,425	2,938	4,767,686,131	10,499	181,018,406	706	387,931,546	2,251	8,109,023,536	22,480
CHOWAN	0	0	0	0	41,664,450	140	0	0	884,997,810	1,918	0	0	77,249,452	645	1,003,911,712	2,703
CRAVEN	0	0	0	0	551,964,404	1,866	0	0	4,371,395,787	10,576	0	0	309,702,973	1,970	5,233,063,164	14,412
CURRITUCK	709,164,872	1,320	32,128,270	53	139,829,340	364	759,573,700	943	1,702,678,931	3,500	48,786,800	82	109,753,546	670	3,501,915,459	6,932
DARE	2,682,616,508	8,075	391,154,440	966	126,596,600	316	4,571,884,951	7,888	726,248,020	1,364	286,152,171	753	25,707,030	124	8,810,359,720	19,486
HYDE	117,703,533	397	10,297,280	26	10,536,490	42	127,991,560	236	130,564,640	345	15,522,197	55	26,667,698	233	439,283,398	1,334
JONES	0	0	0	0	35,015,180	121	0	0	341,965,611	894	0	0	36,568,007	321	413,548,798	1,336
NEW HANOVER	522,545,698	1,971	188,281,140	515	1,381,668,400	3,953	978,086,010	1,808	12,366,607,993	24,576	107,859,917	337	821,755,477	3,412	16,366,804,635	36,572
ONSLOW	207,626,818	881	28,150,160	75	854,735,400	2,860	298,101,570	586	7,610,653,195	18,547	43,423,530	139	934,048,462	5,105	9,976,739,135	28,193
PAMLICO	0	0	0	0	67,886,470	174	0	0	927,480,580	1,965	0	0	70,899,931	492	1,066,266,981	2,631
PASQUOTANK	0	0	0	0	170,572,030	536	0	0	1,397,739,228	3,393	0	0	142,579,077	1,027	1,710,890,335	4,956
PENDER	319,085,897	1,056	29,374,280	72	319,109,640	855	441,434,980	800	3,369,607,388	6,960	64,893,360	170	288,495,143	1,761	4,832,000,688	11,674
PERQUIMANS	0	0	0	0	61,459,004	183	0	0	765,550,806	1,636	0	0	64,020,289	550	891,030,099	2,369
TYRRELL	0	0	0	0	21,920,090	67	0	0	156,249,530	434	0	0	18,864,319	196	197,033,939	697
WASHINGTON	0	0	0	0	47,232,339	180	0	0	364,916,916	921	0	0	36,424,247	360	448,573,502	1,461
TOTAL	7,080,688,349	23,387	896,338,990	2,253	5,124,313,427	15,566	10,813,906,272	19,048	51,379,841,459	111,535	932,569,683	2,759	3,961,287,034	23,306	80,188,945,214	197,854

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	260,125,500	1,023	260,125,500	1,023
BRUNSWICK	0	0	63,037,200	126	240,708,600	423	705,485,100	1,471	1,009,230,900	2,020
CAMDEN	0	0	0	0	0	0	39,884,000	142	39,884,000	142
CARTERET	0	0	212,934,400	339	380,707,600	579	855,556,700	1,735	1,449,198,700	2,653
CHOWAN	0	0	0	0	0	0	159,123,100	443	159,123,100	443
Craven	0	0	0	0	0	0	985,940,600	2,080	985,940,600	2,080
CURRITUCK	0	0	18,108,300	42	93,514,000	270	157,246,900	496	268,869,200	808
DARE	0	0	398,625,100	765	774,605,600	1,197	118,296,300	226	1,291,527,000	2,188
HYDE	0	0	40,907,200	75	27,144,900	59	25,175,900	109	93,228,000	243
JONES	0	0	0	0	0	0	53,108,300	239	53,108,300	239
NEW HANOVER	0	0	197,294,400	310	408,500,500	457	1,400,775,600	2,265	2,006,570,500	3,032
ONSLOW	0	0	39,994,600	70	29,502,300	45	981,126,000	2,259	1,050,622,900	2,374
PAMLICO	0	0	0	0	0	0	90,912,800	302	90,912,800	302
PASQUOTANK	0	0	0	0	0	0	304,073,600	840	304,073,600	840
PENDER	0	0	73,320,500	124	42,495,300	82	234,265,900	794	350,081,700	1,000
PERQUIMANS	0	0	0	0	0	0	58,878,600	289	58,878,600	289
TYRRELL	0	0	0	0	0	0	14,720,900	91	14,720,900	91
WASHINGTON	0	0	0	0	0	0	69,174,400	214	69,174,400	214
TOTAL	0	0	1,044,221,700	1,851	1,997,178,800	3,112	6,513,870,200	15,018	9,555,270,700	19,981

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,641,116,301	7,698
BRUNSWICK	15,111,898,428	34,243
CAMDEN	744,725,784	1,862
CARTERET	9,558,222,236	25,133
CHOWAN	1,163,034,812	3,146
Craven	6,219,003,764	16,492
CURRITUCK	3,770,784,659	7,740
DARE	10,101,886,720	21,674
HYDE	532,511,398	1,577
JONES	466,657,098	1,575
NEW HANOVER	18,373,375,135	39,604
ONSLOW	11,027,362,035	30,567
PAMLICO	1,157,179,781	2,933
PASQUOTANK	2,014,963,935	5,796
PENDER	5,182,082,388	12,674
PERQUIMANS	949,908,699	2,658
TYRRELL	211,754,839	788
WASHINGTON	517,747,902	1,675
TOTAL	89,744,215,914	217,835

* 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.