



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2020

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Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF DECEMBER 31, 2020

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	59,783,373	0	0	59,783,373
CASH EQUIVALENTS	70,121,981	0	0	70,121,981
INVESTMENTS	717,961,487	0	0	717,961,487
INTEREST INCOME DUE OR ACCRUED	3,679,823	0	0	3,679,823
FIXED ASSETS	692,243	0	(692,243)	0
DATA PROCESSING EQUIPMENT	547,541	0	0	547,541
ACCOUNTS RECEIVABLE - PREMIUM	25,946,889	0	(38,469)	25,908,420
PREPAID EXPENSE	21,880	0	(21,880)	0
TOTAL ASSETS	878,755,217	0	(752,592)	878,002,625
LIABILITIES & SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				289,210
ACCOUNTS PAYABLE - FAIR PLAN				3,565,263
BENEFIT PAYABLE				313,663
PREMIUM SUSPENSE				45,668
PREMIUM REFUND				450,777
COMMISSION PAYABLE				2,867,117
ACCRUAL-PREMIUM TAX				474,952
ACCRUAL-POST RETIREMENT				6,109,657
ACCRUAL-PENSION				4,715,824
ACCRUAL-RENT				209,327
CLAIMS PAYABLE				638,706
PREPAID PREMIUMS				7,600,347
UNCLAIMED CHECKS				5,698,456
IBHS GRANT ACCRUAL				8,106,000
CEDED REINSURANCE PREMIUMS PAYABLE				582,658
TOTAL LIABILITIES				41,667,625
UNPAID LOSSES (INCL. IBNR)				62,974,212
UNPAID LAE RESERVES				8,695,788
UNEARNED PREMIUMS				174,047,258
TOTAL RESERVES				245,717,258
SURPLUS				590,617,742
TOTAL LIABILITIES & SURPLUS				878,002,625

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2020

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	92,139,880	343,072,848
CEDED REINSURANCE PREMIUMS	(20,005,025)	(78,716,555)
NET PREMIUMS EARNED	72,134,855	264,356,293
DEDUCTIONS		
NET LOSSES INCURRED	18,021,181	98,276,953
NET LOSS EXPENSE INCURRED	2,079,686	18,057,315
OPERATING EXPENSE INCURRED	16,539,154	65,843,307
PREMIUM TAXES	2,199,799	9,798,455
TOTAL DEDUCTIONS	38,839,820	191,976,030
OTHER INCOME		
PREMIUM CHARGED OFF	(29,101)	(111,536)
SERVICE CHARGES	113,785	454,031
MISCELLANEOUS INCOME	1,548	2,138
IBHS GRANT PROGRAM	(384,579)	(8,727,609)
NET UNDERWRITING GAIN OR (LOSS)	32,996,688	63,997,287
INVESTMENT INCOME		
INVESTMENT INCOME	2,679,546	12,490,544
NET INCOME OR (LOSS)	35,676,234	76,487,831
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	555,263,948	514,656,476
NET INCOME OR (LOSS)	35,676,234	76,487,831
CHANGE IN ASSETS NOT ADMITTED	48,720	(155,405)
MINIMUM PENSION LIABILITY	268,809	268,809
CHANGE IN UNREALIZED GAIN/LOSS	(639,969)	(639,969)
NET CHANGE IN SURPLUS	35,353,794	75,961,266
SURPLUS (CURRENT PERIOD)	590,617,742	590,617,742

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2020

	QUARTER TO DATE						TOTAL
	2020	2019	2018	2017	2016	2015	
INCOME RECEIVED							
PREMIUMS WRITTEN	78,590,717	(329,717)	0	0	0	0	78,261,000
CEDED REINSURANCE	(20,005,025)	0	0	0	0	0	(20,005,025)
INVESTMENT INCOME	2,679,546	0	0	0	0	0	2,679,546
PREMIUM CHARGED OFF	(29,101)	0	0	0	0	0	(29,101)
SERVICE CHARGES	113,785	0	0	0	0	0	113,785
MISCELLANEOUS INCOME	1,548	0	0	0	0	0	1,548
IBHS GRANT PROGRAM	(384,579)	0	0	0	0	0	(384,579)
TOTAL INCOME	60,966,891	(329,717)	0	0	0	0	60,637,174
EXPENSES PAID							
LOSSES	8,986,904	7,060,151	6,186,339	4,905,598	64,482	0	27,203,474
LOSS ADJUSTMENT EXPENSES	6,253,413	462,860	324,687	136,819	18,398	0	7,196,176
COMMISSION	10,186,313	(42,863)	0	0	0	0	10,143,450
PREMIUM TAX	2,199,799	0	0	0	0	0	2,199,799
ADMINISTRATIVE EXPENSES	6,395,704	0	0	0	0	0	6,395,704
TOTAL EXPENSES PAID	34,022,134	7,480,148	6,511,026	5,042,417	82,880	0	53,138,603
NET CASH CHANGE	26,944,757	(7,809,864)	(6,511,026)	(5,042,417)	(82,880)	0	7,498,571
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	38,808,325	8,250,673	12,583,174	3,282,039	50,000	0	62,974,212
LOSS ADJUSTMENT EXPENSES	5,818,992	982,191	1,497,948	390,706	5,952	0	8,695,788
UNEARNED PREMIUMS	174,047,258	0	0	0	0	0	174,047,258
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	37,074,042	10,881,101	14,913,750	9,232,197	5,415	50,000	72,156,506
LOSS ADJUSTMENT EXPENSES	9,602,628	1,305,656	1,789,545	1,107,799	338	6,312	13,812,278
UNEARNED PREMIUMS	179,394,928	8,531,210	0	0	0	0	187,926,138
NET RESERVE CHANGE	7,397,024	11,485,102	2,622,174	6,667,250	(50,199)	56,312	28,177,663
MINIMUM PENSION LIABILITY	268,809	0	0	0	0	0	268,809
ASSETS NOT ADMITTED	48,720	0	0	0	0	0	48,720
CHANGE IN UNREALIZED GAIN/LOSS	(639,969)	0	0	0	0	0	(639,969)
TOTAL NET OTHER CHANGES	(322,440)	0	0	0	0	0	(322,440)
ASSESSMENTS	0	0	0	0	0	0	0
UNCLAIMED BALANCES	0	0	0	0	0	0	0
INSOLVENT COMPANY RECEIVERSHIP	0	0	0	0	0	0	0
SETTLEMENT ROLL FORWARD	0	0	0	0	1,280,438,935	(1,280,438,935)	0
CHANGE IN SURPLUS	34,019,341	3,675,237	(3,888,852)	1,624,834	1,280,305,857	(1,280,382,623)	35,353,794

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	353,947,587	(5,354,467)	0	0	0	0	348,593,120
CEDED REINSURANCE	(78,716,555)	0	0	0	0	0	(78,716,555)
INVESTMENT INCOME	12,490,544	0	0	0	0	0	12,490,544
PREMIUM CHARGED OFF	(111,536)	0	0	0	0	0	(111,536)
SERVICE CHARGES	454,031	0	0	0	0	0	454,031
MISCELLANEOUS INCOME	2,138	0	0	0	0	0	2,138
IBHS GRANT PROGRAM	(8,727,609)	0	0	0	0	0	(8,727,609)
TOTAL INCOME	279,338,600	(5,354,467)	0	0	0	0	273,984,133
EXPENSES PAID							
LOSSES	32,703,693	141,708,399	50,648,754	18,880,444	(904)	171,660	244,112,046
CEDED LOSSES	0	(94,099,454)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	18,259,095	9,793,341	2,348,077	707,082	75,901	15,725	31,199,221
CEDED LOSS ADJUSTMENT EXPENSES	0	(5,900,545)	0	0	0	0	(5,900,545)
COMMISSION	45,549,530	(696,081)	0	0	0	0	44,853,449
PREMIUM TAX	9,798,455	0	0	0	0	0	9,798,455
ADMINISTRATIVE EXPENSES	20,989,858	0	0	0	0	0	20,989,858
TOTAL EXPENSES PAID	127,300,631	50,805,660	52,996,831	19,587,525	74,997	187,386	250,953,030
NET CASH CHANGE	152,037,969	(56,160,127)	(52,996,831)	(19,587,525)	(74,997)	(187,386)	23,031,103
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	38,808,325	8,250,673	12,583,174	3,282,039	50,000	0	62,974,212
LOSS ADJUSTMENT EXPENSES	5,818,992	982,191	1,497,948	390,706	5,952	0	8,695,788
UNEARNED PREMIUMS	174,047,258	0	0	0	0	0	174,047,258
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	75,239,350	28,547,981	10,858,180	9,340	55,000	114,709,851
LOSS ADJUSTMENT EXPENSES	0	10,567,578	3,910,356	1,449,691	1,374	8,150	15,937,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	168,526,987	0	0	0	0	168,526,987
NET RESERVE CHANGE	(218,674,575)	245,101,051	18,377,215	8,635,125	(45,238)	63,150	53,456,728
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	268,809	0	0	0	0	0	268,809
ASSETS NOT ADMITTED	(155,405)	0	0	0	0	0	(155,405)
CHANGE IN UNREALIZED GAIN/LOSS	(639,969)	0	0	0	0	0	(639,969)
TOTAL NET OTHER CHANGES	(526,565)	0	0	0	0	0	(526,565)
SETTLEMENT ROLL FORWARD	0	0	0	0	1,280,438,935	(1,280,438,935)	0
CHANGE IN SURPLUS	(67,163,170)	188,940,924	(34,619,616)	(10,952,400)	1,280,318,700	(1,280,563,171)	75,961,266

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2020

	2020				2019			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	114,564,916	11,806,107	208,330,391	18,984,257	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	90,603,634	9,077,098	164,769,613	14,645,757	88,579,942	6,876,864	169,344,451	15,166,879
EXPENSES PAID								
LOSSES	9,422,844	1,064,260	21,118,231	1,098,357	26,428,146	8,874,955	47,369,177	2,760,657
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,166,150	1,561,109	8,338,736	5,193,100	5,469,798	3,732,474	15,852,136	4,244,412
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	14,754,282	1,520,454	26,829,900	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	37,316,144	5,173,544	74,422,014	10,388,930	55,432,345	14,867,174	104,146,558	11,099,111
NET CASH CHANGE	53,287,490	3,903,554	90,347,600	4,256,827	33,147,597	(7,990,310)	65,197,893	4,067,768
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	6,660,122	3,641,658	19,849,718	8,656,828	1,291,494	1,656,595	4,701,872	600,712
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	984,703	556,169	2,937,837	1,340,282	153,744	197,207	559,728	71,511
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	56,565,375	5,385,199	103,052,725	8,830,351	0	0	0	0
NET RESERVE CHANGE	64,210,200	9,583,027	125,840,280	18,827,461	1,445,239	1,853,802	5,261,600	672,223
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
PRIOR PERIOD ADJUSTMENT	0	0	0	0	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	(11,093,273)	(5,697,049)	(35,802,841)	(14,598,898)	31,385,044	(9,874,580)	59,375,114	3,340,345

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2020

	2018				2017			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	109,068,817	10,304,932	192,783,434	18,838,524	113,030,178	16,870,596	193,583,253	20,669,079
CEDED REINSURANCE	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)
INVESTMENT INCOME	11,483,968	1,060,508	20,168,681	1,951,252	9,962,669	1,470,645	17,077,976	1,804,361
MISCELLANEOUS INCOME	109,917	10,150	193,041	18,676	99,674	14,713	170,861	18,052
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0
TOTAL INCOME	114,060,513	10,098,115	204,757,331	19,457,359	110,428,778	15,765,840	194,651,418	19,830,022
EXPENSES PAID								
LOSSES	166,861,419	105,476,116	691,973,281	91,767,199	78,828,944	12,467,004	218,548,423	44,189,489
CEDED LOSSES	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	0	0	0	0
LOSS ADJUSTMENT EXPENSES	13,447,291	6,149,247	63,130,867	4,676,638	5,770,861	1,020,365	18,586,293	2,011,131
CEDED LOSS ADJUSTMENT EXPENSES	(856,275)	(394,937)	(4,375,726)	(273,607)	0	0	0	0
COMMISSION	14,129,791	1,342,438	25,036,963	2,447,700	14,562,478	2,126,210	25,044,376	2,659,939
PREMIUM TAX	3,074,901	283,957	5,400,284	522,459	3,189,854	470,872	5,468,039	577,722
ADMINISTRATIVE EXPENSES	6,074,436	560,955	10,668,208	1,032,113	2,914,351	430,203	4,995,771	527,825
TOTAL EXPENSES PAID	189,955,716	104,629,789	727,595,932	91,874,829	105,266,488	16,514,654	272,642,902	49,966,106
NET CASH CHANGE	(75,895,203)	(94,531,674)	(522,838,601)	(72,417,470)	5,162,290	(748,814)	(77,991,484)	(30,136,084)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	1,729,727	1,127,167	4,761,633	4,964,647	344,530	15,998	876,782	2,044,729
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	205,913	134,182	566,842	591,010	41,014	1,904	104,375	243,412
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1,935,640	1,261,349	5,328,476	5,555,657	385,544	17,902	981,157	2,288,142
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,190,963	571,716	10,872,858	1,051,912	(2,548,062)	(376,133)	(4,367,880)	(461,485)
MINIMUM PENSION LIABILITY	730,861	67,493	1,283,573	124,181	(104,593)	(15,440)	(179,293)	(18,943)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,921,824	639,209	12,156,431	1,176,093	(2,652,655)	(391,573)	(4,547,173)	(480,428)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(70,909,019)	(95,153,814)	(516,010,646)	(76,797,033)	2,124,091	(1,158,289)	(83,519,815)	(32,904,653)

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2020

	2016				2015				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	121,211,265	19,949,299	205,650,001	21,793,401	134,337,950	22,584,273	208,078,070	22,612,996	2,116,918,936
CEDED REINSURANCE	(28,573,726)	(6,443,159)	(36,515,858)	(6,102,415)	(44,850,535)	(10,228,456)	(56,870,112)	(9,797,701)	(391,921,654)
INVESTMENT INCOME	9,170,899	1,509,554	15,564,222	1,632,548	6,591,113	1,092,893	10,226,103	1,102,324	140,342,893
MISCELLANEOUS INCOME	116,949	19,250	198,479	20,819	136,994	22,715	212,546	22,911	2,079,135
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(14,830,085)
TOTAL INCOME	101,925,387	15,034,944	184,896,844	17,344,353	96,215,522	13,471,425	161,646,607	13,940,530	1,852,589,225
EXPENSES PAID									
LOSSES	16,797,651	6,480,177	38,111,726	3,630,441	9,922,869	1,066,564	21,241,287	1,496,596	1,626,995,815
CEDED LOSSES	0	0	0	0	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	3,582,120	532,421	9,193,052	649,071	3,344,934	424,413	5,693,911	286,515	186,057,046
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	(5,900,545)
COMMISSION	15,685,650	2,554,265	26,667,757	2,913,628	17,447,514	2,887,306	27,085,168	2,958,441	273,726,303
PREMIUM TAX	3,412,345	561,681	5,791,198	607,445	3,755,611	622,729	5,826,825	628,103	59,315,981
ADMINISTRATIVE EXPENSES	3,128,739	514,999	5,309,881	556,959	2,931,836	486,137	4,548,739	490,332	85,024,125
TOTAL EXPENSES PAID	42,606,504	10,643,543	85,073,614	8,357,544	37,402,764	5,487,149	64,395,930	5,859,987	2,131,119,271
NET CASH CHANGE	59,318,883	4,391,401	99,823,230	8,986,809	58,812,758	7,984,276	97,250,677	8,080,543	(278,530,046)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	50,000	0	0	0	0	0	0	0	62,974,212
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	5,952	0	0	0	0	0	0	0	8,695,788
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	173,833,650
NET RESERVE CHANGE	55,952	0	0	0	0	0	0	0	245,503,651
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(1,757,303)	(289,257)	(2,982,375)	(312,824)	(1,946,524)	(322,759)	(3,020,030)	(325,544)	(79,795)
MINIMUM PENSION LIABILITY	96,900	15,950	164,452	17,250	(110,067)	(18,251)	(170,769)	(18,408)	1,071,207
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	(639,969)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(1,660,403)	(273,307)	(2,817,923)	(295,574)	(2,056,591)	(341,010)	(3,190,799)	(343,952)	351,443
SETTLEMENT ROLL FORWARD	0	0	0	0	482,116,865	33,118,044	561,909,530	37,155,556	1,114,299,995
ROLL FORWARD	538,816,720	40,761,310	655,968,758	44,892,147	(538,816,720)	(40,761,310)	(655,968,758)	(44,892,147)	0
SURPLUS	596,419,247	44,879,404	752,974,065	53,583,382	56,312	0	650	0	590,617,742

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2020

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	778,772	(5,273)	773,498	3,854,310	(84,222)	3,770,088
RESIDENTIAL - EC	9,830,291	(60,857)	9,769,434	45,900,729	(963,988)	44,936,741
COMMERCIAL - FIRE	102,387	(2)	102,385	599,145	16,777	615,922
COMMERCIAL - EC	393,812	(12)	393,800	2,455,365	41,093	2,496,458
COMMERCIAL PROPERTY	201,489	0	201,489	261,916	0	261,916
CRIME - RESIDENTIAL	77,434	(2,898)	74,536	341,218	(12,535)	328,683
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,366,355	(6,502)	1,359,853	5,453,073	(90,053)	5,363,020
HOMEOWNER - COASTAL	4,150,322	(20,515)	4,129,807	17,144,727	(293,204)	16,851,523
HO - BEACH WIND	11,928,080	(55,027)	11,873,053	53,926,305	(830,338)	53,095,967
HO - COASTAL WIND	39,534,692	(140,499)	39,394,193	174,280,454	(2,382,078)	171,898,376
WIND - RESIDENTIAL	1,046,904	(1,758)	1,045,146	5,089,281	(81,675)	5,007,606
WIND - COMMERCIAL	1,535,657	(1,357)	1,534,300	8,751,597	(35,601)	8,715,996
COASTAL - RESIDENTIAL	3,782,749	(29,005)	3,753,744	16,905,210	(461,638)	16,443,572
COASTAL - COMMERCIAL	3,861,773	(6,011)	3,855,762	18,984,257	(177,005)	18,807,252
TOTAL	78,590,717	(329,717)	78,261,000	353,947,587	(5,354,467)	348,593,120
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,994,652	93,028	2,087,680	0	2,067,219	2,067,219
RESIDENTIAL - EC	23,527,302	1,036,703	24,564,005	0	22,236,202	22,236,202
COMMERCIAL - FIRE	341,070	19,181	360,251	0	226,841	226,841
COMMERCIAL - EC	1,315,047	55,825	1,370,872	0	1,021,898	1,021,898
COMMERCIAL PROPERTY	54,636	0	54,636	0	0	0
CRIME - RESIDENTIAL	172,305	7,745	180,050	0	151,049	151,049
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,705,160	127,486	2,832,646	0	2,515,975	2,515,975
HOMEOWNER - COASTAL	8,540,660	395,911	8,936,572	0	7,555,966	7,555,966
HO - BEACH WIND	27,524,714	1,293,295	28,818,009	0	25,933,260	25,933,260
HO - COASTAL WIND	87,942,853	4,305,411	92,248,264	0	83,029,218	83,029,218
WIND - RESIDENTIAL	2,667,727	119,013	2,786,740	0	2,424,785	2,424,785
WIND - COMMERCIAL	4,556,266	174,105	4,730,371	0	3,707,933	3,707,933
COASTAL - RESIDENTIAL	8,551,874	391,592	8,943,466	0	8,363,375	8,363,375
COASTAL - COMMERCIAL	9,500,663	511,915	10,012,578	0	9,293,265	9,293,265
TOTAL	179,394,928	8,531,210	187,926,138	0	168,526,987	168,526,987
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,910,465	0	1,910,465	1,910,465	0	1,910,465
RESIDENTIAL - EC	22,512,411	0	22,512,411	22,512,411	0	22,512,411
COMMERCIAL - FIRE	333,310	0	333,310	333,310	0	333,310
COMMERCIAL - EC	1,088,182	0	1,088,182	1,088,182	0	1,088,182
COMMERCIAL PROPERTY	213,608	0	213,608	213,608	0	213,608
CRIME - RESIDENTIAL	175,182	0	175,182	175,182	0	175,182
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	2,790,778	0	2,790,778	2,790,778	0	2,790,778
HOMEOWNER - COASTAL	8,657,282	0	8,657,282	8,657,282	0	8,657,282
HO - BEACH WIND	26,663,106	0	26,663,106	26,663,106	0	26,663,106
HO - COASTAL WIND	86,057,559	0	86,057,559	86,057,559	0	86,057,559
WIND - RESIDENTIAL	2,513,433	0	2,513,433	2,513,433	0	2,513,433
WIND - COMMERCIAL	3,963,707	0	3,963,707	3,963,707	0	3,963,707
COASTAL - RESIDENTIAL	8,337,884	0	8,337,884	8,337,884	0	8,337,884
COASTAL - COMMERCIAL	8,830,351	0	8,830,351	8,830,351	0	8,830,351
TOTAL	174,047,258	0	174,047,258	174,047,258	0	174,047,258
EARNED PREMIUMS						
RESIDENTIAL - FIRE	862,959	87,754	950,713	1,943,845	1,982,997	3,926,842
RESIDENTIAL - EC	10,845,182	975,846	11,821,028	23,388,318	21,272,214	44,660,532
COMMERCIAL - FIRE	110,147	19,179	129,326	265,835	243,618	509,453
COMMERCIAL - EC	620,677	55,813	676,490	1,367,183	1,062,991	2,430,174
COMMERCIAL PROPERTY	42,517	0	42,517	48,308	0	48,308
CRIME - RESIDENTIAL	74,557	4,847	79,404	166,036	138,514	304,550
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,280,737	120,983	1,401,720	2,662,295	2,425,922	5,088,217
HOMEOWNER - COASTAL	4,033,701	375,396	4,409,097	8,487,445	7,262,762	15,750,207
HO - BEACH WIND	12,789,687	1,238,268	14,027,956	27,263,199	25,102,922	52,366,121
HO - COASTAL WIND	41,419,986	4,164,912	45,584,897	88,222,895	80,647,140	168,870,035
WIND - RESIDENTIAL	1,201,197	117,256	1,318,453	2,575,848	2,343,110	4,918,958
WIND - COMMERCIAL	2,128,216	172,748	2,300,964	4,787,890	3,672,332	8,460,222
COASTAL - RESIDENTIAL	3,996,739	362,587	4,359,326	8,567,326	7,901,737	16,469,063
COASTAL - COMMERCIAL	4,532,085	505,904	5,037,989	10,153,906	9,116,260	19,270,166
TOTAL	83,938,387	8,201,493	92,139,880	179,900,329	163,172,520	343,072,848

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2020

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	216,357	0	216,357	874,982	0	874,982
RESIDENTIAL - EC	2,578,825	0	2,578,825	10,190,310	0	10,190,310
COMMERCIAL - FIRE	35,346	0	35,346	145,533	0	145,533
COMMERCIAL - EC	143,266	0	143,266	605,231	0	605,231
COMMERCIAL PROPERTY	15,031	0	15,031	19,417	0	19,417
CRIME - RESIDENTIAL	18,862	0	18,862	74,049	0	74,049
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	307,772	0	307,772	1,158,528	0	1,158,528
HOMEOWNER - COASTAL	967,073	0	967,073	3,692,830	0	3,692,830
HO - BEACH WIND	3,047,066	0	3,047,066	11,866,640	0	11,866,640
HO - COASTAL WIND	9,864,885	0	9,864,885	38,599,915	0	38,599,915
WIND - RESIDENTIAL	287,376	0	287,376	1,127,286	0	1,127,286
WIND - COMMERCIAL	500,193	0	500,193	2,115,357	0	2,115,357
COASTAL - RESIDENTIAL	943,662	0	943,662	3,687,501	0	3,687,501
COASTAL - COMMERCIAL	1,079,309	0	1,079,309	4,558,976	0	4,558,976
TOTAL	20,005,025	0	20,005,025	78,716,555	0	78,716,555
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	646,601	87,754	734,356	1,068,863	1,982,997	3,051,861
RESIDENTIAL - EC	8,266,357	975,846	9,242,203	13,198,008	21,272,214	34,470,222
COMMERCIAL - FIRE	74,800	19,179	93,979	120,302	243,618	363,920
COMMERCIAL - EC	477,411	55,813	533,223	761,952	1,062,991	1,824,943
COMMERCIAL PROPERTY	27,486	0	27,486	28,891	0	28,891
CRIME - RESIDENTIAL	55,695	4,847	60,541	91,987	138,514	230,501
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	972,965	120,983	1,093,948	1,503,767	2,425,922	3,929,689
HOMEOWNER - COASTAL	3,066,627	375,396	3,442,023	4,794,615	7,262,762	12,057,377
HO - BEACH WIND	9,742,621	1,238,268	10,980,890	15,396,559	25,102,922	40,499,480
HO - COASTAL WIND	31,555,100	4,164,912	35,720,012	49,622,980	80,647,140	130,270,121
WIND - RESIDENTIAL	913,821	117,256	1,031,077	1,448,562	2,343,110	3,791,672
WIND - COMMERCIAL	1,628,023	172,748	1,800,772	2,672,533	3,672,332	6,344,866
COASTAL - RESIDENTIAL	3,053,077	362,587	3,415,664	4,879,825	7,901,737	12,781,562
COASTAL - COMMERCIAL	3,452,776	505,904	3,958,681	5,594,930	9,116,260	14,711,190
TOTAL	63,933,362	8,201,493	72,134,855	101,183,774	163,172,520	264,356,293

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2020

QUARTER TO DATE							
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	420,885	613,859	120,899	0	0	0	1,155,643
RESIDENTIAL - EC	939,244	552,433	958,409	201,193	(5,659)	0	2,645,620
COMMERCIAL - FIRE	0	1,953	0	0	0	0	1,953
COMMERCIAL - EC	164,221	24,367	4,615	0	0	0	193,203
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	(1,843)	0	0	0	0	(1,843)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	185,325	198,550	195,843	0	0	0	579,719
HOMEOWNER - COASTAL	715,825	673,781	114,982	(1,037)	(357)	0	1,503,193
HO - BEACH WIND	899,615	707,592	975,417	1,035,036	103,406	0	3,721,066
HO - COASTAL WIND	4,036,416	2,961,421	2,434,438	794,183	(30,296)	0	10,196,162
WIND - RESIDENTIAL	162,783	110,291	299,389	56,535	0	0	628,998
WIND - COMMERCIAL	530,621	614,820	426,732	0	0	0	1,572,173
COASTAL - RESIDENTIAL	461,321	249,154	80,706	45,114	(2,611)	0	833,684
COASTAL - COMMERCIAL	470,647	353,772	574,910	2,774,574	0	0	4,173,902
TOTAL	8,986,904	7,060,151	6,186,339	4,905,598	64,482	0	27,203,474
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	641,700	200,965	0	0	0	0	842,665
RESIDENTIAL - EC	2,074,697	411,448	351,259	186,786	0	0	3,024,190
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	657,973	391,653	163,634	0	0	0	1,213,260
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,222	0	0	0	0	0	5,222
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	397,661	15,930	144,602	0	0	0	558,193
HOMEOWNER - COASTAL	1,943,443	456,342	443,368	74,566	0	0	2,917,720
HO - BEACH WIND	3,128,722	519,941	1,166,775	127,312	50,000	0	4,992,750
HO - COASTAL WIND	16,654,967	3,828,158	4,101,370	776,225	0	0	25,360,720
WIND - RESIDENTIAL	412,119	143,211	67,091	30,431	0	0	652,852
WIND - COMMERCIAL	2,983,685	1,264,942	963,533	15,998	0	0	5,228,158
COASTAL - RESIDENTIAL	1,251,307	417,371	216,895	25,991	0	0	1,911,565
COASTAL - COMMERCIAL	8,656,828	600,712	4,964,647	2,044,729	0	0	16,266,916
TOTAL	38,808,325	8,250,673	12,583,174	3,282,039	50,000	0	62,974,212
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,322,774	636,603	121,971	0	0	0	3,081,348
RESIDENTIAL - EC	3,319,522	577,110	592,528	186,786	0	0	4,675,946
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,119,065	410,150	63,634	0	0	0	1,592,849
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	501,750	78,529	140,912	0	0	0	721,191
HOMEOWNER - COASTAL	2,988,833	801,184	361,525	84,565	0	0	4,236,107
HO - BEACH WIND	3,270,726	710,554	1,377,120	235,384	0	50,000	5,643,784
HO - COASTAL WIND	21,930,882	4,871,442	4,267,450	1,014,933	5,415	0	32,090,122
WIND - RESIDENTIAL	600,980	164,934	119,845	16,430	0	0	902,189
WIND - COMMERCIAL	3,582,159	1,221,813	1,243,571	15,998	0	0	6,063,542
COASTAL - RESIDENTIAL	2,525,580	692,831	317,150	63,969	0	0	3,599,530
COASTAL - COMMERCIAL	(5,088,230)	715,949	6,308,045	7,614,131	0	0	9,549,895
TOTAL	37,074,042	10,881,101	14,913,750	9,232,197	5,415	50,000	72,156,505
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	(1,260,188)	178,221	(1,072)	0	0	0	(1,083,040)
RESIDENTIAL - EC	(305,581)	386,771	717,140	201,193	(5,659)	0	993,864
COMMERCIAL - FIRE	(1)	1,953	0	0	0	0	1,952
COMMERCIAL - EC	(296,870)	5,870	104,615	0	0	0	(186,386)
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,222	(1,843)	0	0	0	0	3,379
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	81,236	135,951	199,534	0	0	0	416,721
HOMEOWNER - COASTAL	(329,566)	328,940	196,825	(11,036)	(357)	0	184,805
HO - BEACH WIND	757,612	516,979	765,071	926,964	153,406	(50,000)	3,070,032
HO - COASTAL WIND	(1,239,498)	1,918,137	2,268,358	555,475	(35,712)	0	3,466,760
WIND - RESIDENTIAL	(26,078)	88,567	246,635	70,536	0	0	379,661
WIND - COMMERCIAL	(67,853)	657,949	146,694	0	0	0	736,790
COASTAL - RESIDENTIAL	(812,951)	(26,306)	(19,549)	7,137	(2,611)	0	(854,280)
COASTAL - COMMERCIAL	14,215,704	238,534	(768,488)	(2,794,828)	0	0	10,890,923
TOTAL	10,721,187	4,429,724	3,855,763	(1,044,559)	109,067	(50,000)	18,021,181

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	1,299,901	2,323,972	191,872	0	(3,124)	0	3,812,622
RESIDENTIAL - EC	4,591,239	5,337,758	6,123,768	2,382,561	(34,663)	0	18,400,663
COMMERCIAL - FIRE	0	43,101	0	7,587	0	0	50,687
COMMERCIAL - EC	338,583	3,719,624	194,907	55,351	0	0	4,308,465
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	9,169	0	0	0	0	9,169
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	514,162	835,416	1,531,832	224,007	0	0	3,105,416
HOMEOWNER - COASTAL	1,970,028	4,142,980	1,633,422	326,859	(10,451)	(680)	8,062,159
HO - BEACH WIND	2,533,612	3,228,178	8,497,834	3,067,348	89,426	0	17,416,398
HO - COASTAL WIND	16,530,292	20,673,815	22,607,172	6,812,660	(27,088)	182,708	66,779,558
WIND - RESIDENTIAL	483,931	450,795	1,581,321	787,291	10,368	(10,368)	3,303,338
WIND - COMMERCIAL	725,677	2,518,844	2,201,877	27,962	0	0	5,474,360
COASTAL - RESIDENTIAL	2,617,912	2,605,024	2,153,473	485,837	7,549	0	7,869,795
COASTAL - COMMERCIAL	1,098,357	1,720,269	3,931,276	4,702,981	(32,920)	0	11,419,963
TOTAL	32,703,693	47,608,945	50,648,754	18,880,444	(904)	171,660	150,012,592
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	641,700	200,965	0	0	0	0	842,665
RESIDENTIAL - EC	2,074,697	411,448	351,259	186,786	0	0	3,024,190
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	657,973	391,653	163,634	0	0	0	1,213,260
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,222	0	0	0	0	0	5,222
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	397,661	15,930	144,602	0	0	0	558,193
HOMEOWNER - COASTAL	1,943,443	456,342	443,368	74,566	0	0	2,917,720
HO - BEACH WIND	3,128,722	519,941	1,166,775	127,312	50,000	0	4,992,750
HO - COASTAL WIND	16,654,967	3,828,158	4,101,370	776,225	0	0	25,360,720
WIND - RESIDENTIAL	412,119	143,211	67,091	30,431	0	0	652,852
WIND - COMMERCIAL	2,983,685	1,264,942	963,533	15,998	0	0	5,228,158
COASTAL - RESIDENTIAL	1,251,307	417,371	216,895	25,991	0	0	1,911,565
COASTAL - COMMERCIAL	8,656,828	600,712	4,964,647	2,044,729	0	0	16,266,916
TOTAL	38,808,325	8,250,673	12,583,174	3,282,039	50,000	0	62,974,212
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	308,656	154,119	0	0	0	462,775
RESIDENTIAL - EC	0	3,153,397	974,565	65,214	0	0	4,193,176
COMMERCIAL - FIRE	0	5,708	0	0	0	0	5,708
COMMERCIAL - EC	0	3,988,513	81,130	0	0	0	4,069,643
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	712,131	375,612	79,000	0	0	1,166,743
HOMEOWNER - COASTAL	0	3,653,600	774,808	103,200	0	0	4,531,608
HO - BEACH WIND	0	6,565,461	2,301,496	1,123,770	8,000	50,000	10,048,727
HO - COASTAL WIND	0	18,818,705	6,503,234	1,478,620	1,340	5,000	26,806,899
WIND - RESIDENTIAL	0	1,576,315	253,010	62,429	0	0	1,891,754
WIND - COMMERCIAL	0	11,266,913	7,084,101	194,819	0	0	18,545,833
COASTAL - RESIDENTIAL	0	2,109,772	586,161	198,408	0	0	2,894,341
COASTAL - COMMERCIAL	0	23,080,179	9,459,745	7,552,720	0	0	40,092,644
TOTAL	0	75,239,350	28,547,981	10,858,180	9,340	55,000	114,709,851
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	1,941,601	2,216,281	37,753	0	(3,124)	0	4,192,512
RESIDENTIAL - EC	6,665,936	2,595,808	5,500,462	2,504,134	(34,663)	0	17,231,677
COMMERCIAL - FIRE	0	37,393	0	7,587	0	0	44,979
COMMERCIAL - EC	996,556	122,764	277,411	55,351	0	0	1,452,082
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,222	9,169	0	0	0	0	14,391
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	911,823	139,215	1,300,823	145,007	0	0	2,496,867
HOMEOWNER - COASTAL	3,913,471	945,723	1,301,982	298,225	(10,451)	(680)	6,448,270
HO - BEACH WIND	5,662,334	(2,817,342)	7,363,113	2,070,890	131,426	(50,000)	12,360,421
HO - COASTAL WIND	33,185,259	5,683,268	20,205,308	6,110,264	(28,428)	177,708	65,333,379
WIND - RESIDENTIAL	896,050	(982,309)	1,395,402	755,294	10,368	(10,368)	2,064,436
WIND - COMMERCIAL	3,709,362	(7,483,127)	(3,918,691)	(150,859)	0	0	(7,843,315)
COASTAL - RESIDENTIAL	3,869,219	912,623	1,784,207	313,421	7,549	0	6,887,019
COASTAL - COMMERCIAL	9,755,185	(20,759,198)	(563,822)	(805,010)	(32,920)	0	(12,405,765)
TOTAL	71,512,018	(19,379,731)	34,683,947	11,304,303	39,756	116,660	98,276,953

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2020

IBNR TOTALS							
	2020	2019	2018	2017	2016	2015	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	439,403	0	0	0	0	0	439,403
RESIDENTIAL - EC	1,576,947	0	0	0	0	0	1,576,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	632,648	0	0	0	0	0	632,648
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	2,723.00	0	0	0	0	0	2,723
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	291,067	0	0	0	0	0	291,067
HOMEOWNER - COASTAL	1,521,429	0	0	0	0	0	1,521,429
HO - BEACH WIND	2,603,442	0	0	0	0	0	2,603,442
HO - COASTAL WIND	13,224,207	0	0	0	0	0	13,224,207
WIND - RESIDENTIAL	340,426.00	0	0	0	0	0	340,426
WIND - COMMERCIAL	2,726,194	0	0	0	0	0	2,726,194
COASTAL - RESIDENTIAL	996,775	0	0	0	0	0	996,775
COASTAL - COMMERCIAL	8,482,293	0	0	0	0	0	8,482,293
TOTAL	32,837,554	0	0	0	0	0	32,837,554
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	2,054,232	0	0	0	0	0	2,054,232
RESIDENTIAL - EC	2,484,124	0	0	0	0	0	2,484,124
COMMERCIAL - FIRE	1	0	0	0	0	0	1
COMMERCIAL - EC	1,018,096	0	0	0	0	0	1,018,096
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	379,130	0	0	0	0	0	379,130
HOMEOWNER - COASTAL	2,644,258	0	0	0	0	0	2,644,258
HO - BEACH WIND	2,513,148	0	0	0	0	0	2,513,148
HO - COASTAL WIND	17,324,119	0	0	0	0	0	17,324,119
WIND - RESIDENTIAL	497,839	0	0	0	0	0	497,839
WIND - COMMERCIAL	3,147,179	0	0	0	0	0	3,147,179
COASTAL - RESIDENTIAL	2,121,385	0	0	0	0	0	2,121,385
COASTAL - COMMERCIAL	(5,359,405)	0	0	0	0	0	(5,359,405)
TOTAL	28,824,107	0	0	0	0	0	28,824,107

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2020

QUARTER TO DATE							
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	83,350	19,814	0	0	0	0	103,164
RESIDENTIAL - EC	352,792	42,151	34,973	12,581	0	0	442,497
COMMERCIAL - FIRE	0	66	0	0	0	0	66
COMMERCIAL - EC	116,076	8,584	0	612	0	0	125,271
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	452	0	0	0	0	0	452
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	63,944	5,415	1,247	300	0	0	70,907
HOMEOWNER - COASTAL	312,409	33,751	6,154	(785)	0	0	351,530
HO - BEACH WIND	495,135	41,096	35,552	34,194	22,584	0	628,561
HO - COASTAL WIND	2,610,840	217,545	136,800	38,152	(869)	0	3,002,468
WIND - RESIDENTIAL	81,031	7,283	8,382	1,210	0	0	97,905
WIND - COMMERCIAL	483,412	29,268	15,259	0	(275)	0	527,664
COASTAL - RESIDENTIAL	213,870	31,530	7,560	2,106	(226)	0	254,840
COASTAL - COMMERCIAL	1,440,101	26,356	78,760	48,449	(2,816)	0	1,590,851
TOTAL	6,253,413	462,860	324,687	136,819	18,398	0	7,196,176
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	92,436	23,924	0	0	0	0	116,360
RESIDENTIAL - EC	304,564	48,980	41,815	22,236	0	0	417,595
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,430	46,624	19,480	0	0	0	167,533
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	721	0	0	0	0	0	721
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	57,967	1,896	17,214	0	0	0	77,078
HOMEOWNER - COASTAL	286,911	54,325	52,780	8,877	0	0	402,893
HO - BEACH WIND	467,522	61,896	138,897	15,156	5,952	0	689,423
HO - COASTAL WIND	2,465,567	455,718	488,242	92,405	0	0	3,501,932
WIND - RESIDENTIAL	61,492	17,048	7,987	3,623	0	0	90,149
WIND - COMMERCIAL	454,740	150,583	114,703	1,904	0	0	721,930
COASTAL - RESIDENTIAL	185,358	49,685	25,820	3,094	0	0	263,958
COASTAL - COMMERCIAL	1,340,282	71,511	591,010	243,412	0	0	2,246,215
TOTAL	5,818,992	982,191	1,497,948	390,706	5,952	0	8,695,788
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	278,715	76,388	14,636	0	0	0	369,739
RESIDENTIAL - EC	567,579	69,249	71,099	22,413	0	0	730,341
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	145,990	49,215	7,636	0	0	0	202,841
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	87,384	9,423	16,908	0	0	0	113,715
HOMEOWNER - COASTAL	406,706	96,136	43,380	10,147	0	0	556,371
HO - BEACH WIND	726,448	85,262	165,245	28,244	(312)	6,312	1,011,198
HO - COASTAL WIND	3,719,359	584,539	512,064	121,785	650	0	4,938,397
WIND - RESIDENTIAL	99,813	19,791	14,381	1,972	0	0	135,956
WIND - COMMERCIAL	669,135	146,609	149,220	1,920	0	0	966,883
COASTAL - RESIDENTIAL	377,448	83,135	38,056	7,676	0	0	506,314
COASTAL - COMMERCIAL	2,524,051	85,909	756,921	913,642	0	0	4,280,524
TOTAL	9,602,628	1,305,656	1,789,545	1,107,799	338	6,312	13,812,278
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	(102,929)	(32,650)	(14,636)	0	0	0	(150,215)
RESIDENTIAL - EC	89,777	21,883	5,689	12,403	0	0	129,752
COMMERCIAL - FIRE	0	66	0	0	0	0	66
COMMERCIAL - EC	71,516	5,992	11,844	612	0	0	89,964
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	1,174	0	0	0	0	0	1,174
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	34,528	(2,112)	1,553	300	0	0	34,270
HOMEOWNER - COASTAL	192,614	(8,060)	15,554	(2,056)	0	0	198,052
HO - BEACH WIND	236,209	17,731	9,205	21,105	28,848	(6,312)	306,785
HO - COASTAL WIND	1,357,048	88,724	112,978	8,772	(1,519)	0	1,566,003
WIND - RESIDENTIAL	42,709	4,540	1,988	2,861	0	0	52,099
WIND - COMMERCIAL	269,017	33,242	(19,258)	(15)	(275)	0	282,711
COASTAL - RESIDENTIAL	21,781	(1,919)	(4,676)	(2,476)	(226)	0	12,484
COASTAL - COMMERCIAL	256,332	11,958	(87,152)	(621,781)	(2,816)	0	(443,458)
TOTAL	2,469,777	139,394	33,089	(580,274)	24,012	(6,312)	2,079,686

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	236,481	47,963	545	0	0	0	284,989
RESIDENTIAL - EC	1,156,184	450,383	266,887	82,494	0	0	1,955,948
COMMERCIAL - FIRE	412	1,591	0	0	0	0	2,003
COMMERCIAL - EC	313,919	50,764	8,665	3,701	0	0	377,048
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	452	1,615	0	0	0	0	2,067
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	181,797	43,840	14,936	4,565	0	0	245,137
HOMEOWNER - COASTAL	839,629	299,450	89,021	10,263	0	0	1,238,363
HO - BEACH WIND	1,359,128	308,094	342,327	145,360	24,047	6,557	2,185,513
HO - COASTAL WIND	6,781,642	2,063,738	981,062	277,528	(607)	9,168	10,112,531
WIND - RESIDENTIAL	232,108	45,442	42,651	3,885	0	0	324,085
WIND - COMMERCIAL	1,246,779	115,475	200,356	1,523	7,947	0	1,572,080
COASTAL - RESIDENTIAL	717,465	336,764	79,903	17,330	6,934	0	1,158,396
COASTAL - COMMERCIAL	5,193,100	127,677	321,726	160,433	37,579	0	5,840,515
TOTAL	18,259,095	3,892,796	2,348,077	707,082	75,901	15,725	25,298,676
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	92,436	23,924	0	0	0	0	116,360
RESIDENTIAL - EC	304,564	48,980	41,815	22,236	0	0	417,595
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,430	46,624	19,480	0	0	0	167,533
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	721	0	0	0	0	0	721
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	57,967	1,896	17,214	0	0	0	77,078
HOMEOWNER - COASTAL	286,911	54,325	52,780	8,877	0	0	402,893
HO - BEACH WIND	467,522	61,896	138,897	15,156	5,952	0	689,423
HO - COASTAL WIND	2,465,567	455,718	488,242	92,405	0	0	3,501,932
WIND - RESIDENTIAL	61,492	17,048	7,987	3,623	0	0	90,149
WIND - COMMERCIAL	454,740	150,583	114,703	1,904	0	0	721,930
COASTAL - RESIDENTIAL	185,358	49,685	25,820	3,094	0	0	263,958
COASTAL - COMMERCIAL	1,340,282	71,511	591,010	243,412	0	0	2,246,215
TOTAL	5,818,992	982,191	1,497,948	390,706	5,952	0	8,695,788
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	56,028	63,189	0	0	0	119,217
RESIDENTIAL - EC	0	446,916	146,185	9,782	0	0	602,883
COMMERCIAL - FIRE	0	1,471	0	0	0	0	1,471
COMMERCIAL - EC	0	555,946	11,358	0	0	0	567,304
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	98,997	52,586	11,060	0	0	162,643
HOMEOWNER - COASTAL	0	586,203	162,710	21,672	0	0	770,585
HO - BEACH WIND	0	922,289	345,224	168,566	1,200	7,422	1,444,701
HO - COASTAL WIND	0	2,581,006	845,420	192,221	174	728	3,619,549
WIND - RESIDENTIAL	0	275,710	63,253	15,607	0	0	354,570
WIND - COMMERCIAL	0	1,557,815	920,933	25,326	0	0	2,504,074
COASTAL - RESIDENTIAL	0	283,474	69,731	23,603	0	0	376,808
COASTAL - COMMERCIAL	0	3,201,723	1,229,767	981,854	0	0	5,413,344
TOTAL	0	10,567,578	3,910,356	1,449,691	1,374	8,150	15,937,149
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	328,918	15,858	(62,644)	0	0	0	282,132
RESIDENTIAL - EC	1,460,748	52,447	162,517	94,948	0	0	1,770,660
COMMERCIAL - FIRE	412	120	0	0	0	0	532
COMMERCIAL - EC	415,348	(458,558)	16,786	3,701	0	0	(22,723)
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	1,174	1,615	0	0	0	0	2,789
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	239,764	(53,261)	(20,436)	(6,495)	0	0	159,571
HOMEOWNER - COASTAL	1,126,540	(232,428)	(20,909)	(2,532)	0	0	870,671
HO - BEACH WIND	1,826,650	(552,299)	136,000	(8,050)	28,799	(865)	1,430,235
HO - COASTAL WIND	9,247,210	(61,550)	623,884	177,711	(781)	8,440	9,994,914
WIND - RESIDENTIAL	293,599	(213,220)	(12,616)	(8,100)	0	0	59,664
WIND - COMMERCIAL	1,701,518	(1,291,757)	(605,874)	(21,899)	7,947	0	(210,064)
COASTAL - RESIDENTIAL	902,823	102,976	35,992	(3,179)	6,934	0	1,045,546
COASTAL - COMMERCIAL	6,533,382	(3,002,535)	(317,032)	(578,009)	37,579	0	2,673,386
TOTAL	24,078,086	(5,692,592)	(64,331)	(351,903)	80,479	7,575	18,057,315

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2020

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2020

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
MATTHEW							
BEACH FULL COVERAGE							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	852,038	0	130,017
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	54,622	0	3,715
			TOTAL	0	906,660	0	133,732
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	3,618,203	0	576,192
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	331,305	0	49,266
			TOTAL	0	3,949,508	0	625,458
BEACH WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	65,217	0	12,407
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	235,611	0	14,943
			TOTAL	0	300,828	0	27,350
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	654,648	0	100,845
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,835,907	0	296,560
			TOTAL	0	4,490,555	0	397,405
COASTAL WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	1,050,281	0	141,301
1650	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	571,933	0	32,001
			TOTAL	0	1,622,214	0	173,303
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	4,017,603	0	566,221
1650	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	3,137,967	0	379,169
			TOTAL	0	7,155,570	0	945,390

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2020

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-BEACH	0	12,042	0	2,140
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO-COASTAL	0	385,212	0	47,172
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND BEACH	0	1,039,632	0	125,504
1650	01/01/15 12/31/15	10/06/16 10/10/16	HO WIND COASTAL	0	4,584,009	0	609,461
			TOTAL	0	6,020,896	0	784,277
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-BEACH	0	110,003	0	18,414
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO-COASTAL	0	1,570,553	0	159,747
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND BEACH	0	4,447,228	0	610,037
1650	01/01/16 12/31/16	10/06/16 10/10/16	HO WIND COASTAL	0	20,532,866	0	2,649,840
			TOTAL	0	26,660,650	0	3,438,038
			TOTAL MATTHEW	0	51,106,880	0	6,524,953

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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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	186,786	29,066,706	4,699	1,518,805
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,428,924	0	62,558
			TOTAL	186,786	30,495,630	4,699	1,581,363
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	306,351	96,230,929	7,707	4,936,521
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	151,665	4,727,702	3,815	195,780
			TOTAL	458,016	100,958,631	11,522	5,132,301
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	30,431	5,770,791	766	252,783
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	15,998	11,410,858	402	502,813
			TOTAL	46,429	17,181,649	1,168	755,596
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	53,035	17,689,248	1,334	863,633
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	770,304	96,367,029	19,378	3,032,030
			TOTAL	823,339	114,056,277	20,712	3,895,662
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	25,991	26,442,795	654	2,000,181
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	2,044,729	45,221,262	51,437	1,831,984
			TOTAL	2,070,721	71,664,057	52,091	3,832,165
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	181,026	77,918,579	4,554	5,880,044
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	4,895,747	84,503,418	123,157	4,258,600
			TOTAL	5,076,772	162,421,998	127,711	10,138,643

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	0	1,411,755	0	76,946
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	74,566	10,253,483	1,876	633,830
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	177,312	35,629,102	4,460	1,875,181
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	776,225	172,797,859	19,527	11,205,095
			TOTAL	1,028,103	220,092,199	25,863	13,791,053
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	144,602	7,382,203	3,638	291,847
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	184,568	30,110,792	4,643	1,959,886
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,063,183	110,088,155	26,745	5,313,989
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	3,662,607	475,696,115	92,136	30,434,766
			TOTAL	5,054,961	623,277,265	127,162	38,000,488
			TOTAL FLORENCE	14,745,128	1,340,147,706	370,927	77,127,272

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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

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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	0	735,838	0	70,477
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,761,825	0	205,862
			TOTAL	0	2,532,607	0	284,105
			TOTAL MICHAEL	0	4,350,837	0	518,942

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	29,997	2,559,102	1,376	205,160
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	11,968	194,371	549	12,438
			TOTAL	41,965	2,753,473	1,925	217,598
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	167,423	7,520,094	7,682	638,610
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	271,653	4,562,724	12,464	80,509
			TOTAL	439,077	12,082,819	20,145	719,118
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	274,883	645	24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	193,229	2,782,547	8,866	75,853
			TOTAL	207,285	3,057,430	9,511	100,704
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	94,800	1,137,966	4,350	99,078
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	1,107,571	3,100,223	50,817	189,629
			TOTAL	1,202,371	4,238,189	55,167	288,707
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	35,869	1,038,362	1,646	113,626
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	371,745	0	38,490
			TOTAL	35,869	1,410,107	1,646	152,116
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	200,804	2,306,411	9,213	274,530
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	291,385	990,463	13,369	96,274
			TOTAL	492,189	3,296,874	22,582	370,803

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							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	0	154,932	0	11,284
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	518,436	0	39,965
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	110,066	1,978,274	5,050	192,347
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	409,011	7,435,328	18,766	633,308
			TOTAL	519,077	10,086,969	23,816	876,904
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	339,870	0	35,070
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	16,650	1,221,082	764	143,988
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	246,924	5,977,399	11,329	544,823
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	1,365,267	14,940,635	62,640	1,484,041
			TOTAL	1,628,841	22,478,986	74,734	2,207,922
			TOTAL DORIAN	4,566,673	59,404,848	209,526	4,933,873

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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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	104,493	1,612,695	4,794	175,141
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	120,000	22,681	5,506	5,974
			TOTAL	224,493	1,635,376	10,300	181,115
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	234,796	3,394,162	10,773	292,645
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	22,826	298,661	1,047	20,515
			TOTAL	257,622	3,692,823	11,820	313,160
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	48,411	181,091	2,221	22,212
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	137,118	710,805	6,291	18,416
			TOTAL	185,528	891,896	8,512	40,628
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	63,326	421,720	2,905	57,810
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	254,992	721,377	11,699	47,937
			TOTAL	318,318	1,143,097	14,605	105,747
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	187,681	1,176,276	8,611	141,306
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	244,122	671,453	11,201	45,713
			TOTAL	431,803	1,847,729	19,812	187,019
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	186,173	1,973,605	8,542	219,766
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	167,301	741,485	7,676	63,233
			TOTAL	353,474	2,715,090	16,218	282,999

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	6,923	256,427	318	20,361
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	163,610	840,275	7,507	60,015
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	247,261	1,286,912	11,345	144,389
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	2,097,458	8,176,339	96,234	878,009
			TOTAL	2,515,252	10,559,953	115,404	1,102,774
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	5,000	291,822	229	21,503
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	88,219	1,064,715	4,048	99,441
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	418,213	2,027,860	19,188	238,076
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	2,925,060	12,620,980	134,206	1,403,000
			TOTAL	3,436,491	16,005,377	157,671	1,762,020
			TOTAL ISAIAS	7,722,980	38,491,341	354,342	3,975,461

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	315,086,740	576	0	0	1,843,840,731	4,592	0	0	139,750,330	1,353	2,298,677,801	6,521
BRUNSWICK	1,559,046,346	5,470	147,641,720	249	553,850,280	1,007	1,697,993,118	3,561	7,221,594,805	16,237	150,948,297	515	369,420,798	2,676	11,700,495,364	29,715
CAMDEN	0	0	0	0	55,329,370	95	0	0	587,143,454	1,347	0	0	37,496,950	286	679,969,774	1,728
CARTERET	709,008,970	4,489	146,425,898	259	494,332,514	991	1,278,974,393	2,822	4,030,643,305	9,754	152,846,787	680	345,490,578	2,280	7,157,722,445	21,275
CHOWAN	0	0	0	0	54,645,840	107	0	0	798,573,806	1,835	0	0	70,227,202	660	923,446,848	2,602
CRAVEN	0	0	0	0	741,437,898	1,448	0	0	3,843,876,354	10,029	0	0	307,138,283	2,190	4,892,452,535	13,667
CURRITUCK	588,595,840	1,278	38,444,620	44	181,003,390	302	658,731,897	882	1,587,356,196	3,544	44,539,320	90	104,373,126	722	3,203,044,389	6,862
DARE	2,383,905,760	8,247	517,390,590	799	153,444,430	245	3,464,167,127	6,757	624,954,640	1,295	260,374,101	799	25,375,870	134	7,429,612,518	18,276
HYDE	102,582,431	423	9,206,450	16	18,108,210	39	99,378,040	199	121,041,370	341	13,114,147	51	24,059,478	240	387,490,126	1,309
JONES	0	0	0	0	40,147,320	82	0	0	294,320,731	824	0	0	33,463,531	329	367,931,582	1,235
NEW HANOVER	494,113,478	1,983	229,490,390	422	1,483,381,390	2,653	850,273,166	1,754	10,940,307,501	23,753	98,185,557	335	699,040,169	3,402	14,794,791,651	34,302
ONSLow	186,320,561	897	38,395,600	66	808,366,660	1,631	279,570,190	596	6,287,646,159	16,843	35,297,820	140	932,298,580	5,682	8,567,895,570	25,855
PAMLICO	0	0	0	0	79,623,460	133	0	0	832,709,198	1,875	0	0	70,896,624	512	983,229,282	2,520
PASQUOTANK	0	0	0	0	208,449,540	413	0	0	1,322,854,648	3,416	0	0	145,090,322	1,196	1,676,394,510	5,025
PENDER	307,348,417	1,132	41,739,640	68	306,497,910	548	410,716,568	800	2,774,402,413	6,363	51,856,332	169	249,758,252	1,751	4,142,319,532	10,831
PERQUIMANS	0	0	0	0	79,501,864	147	0	0	687,064,504	1,585	0	0	57,610,769	565	824,177,137	2,297
TYRRELL	0	0	0	0	22,740,180	45	0	0	150,135,840	439	0	0	18,348,669	206	191,224,689	690
WASHINGTON	0	0	0	0	55,561,199	123	0	0	349,411,719	920	0	0	33,818,648	371	438,791,566	1,414
TOTAL	6,330,921,803	23,919	1,168,734,908	1,923	5,651,508,195	10,585	8,739,804,499	17,371	44,297,877,374	104,992	807,162,361	2,779	3,663,658,179	24,555	70,659,667,319	186,124

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	0	0	0	0	0	0	225,650,480	881	225,650,480	881
BRUNSWICK	34,060,455	90	2,255,700	7	203,211,731	388	488,793,028	1,354	728,320,914	1,839
CAMDEN	0	0	0	0	0	0	57,339,541	149	57,339,541	149
CARTERET	85,471,594	183	2,288,900	8	387,757,803	634	691,443,783	1,630	1,166,962,080	2,455
CHOWAN	0	0	0	0	0	0	132,579,629	405	132,579,629	405
CRAVEN	0	0	0	0	0	0	809,966,286	1,919	809,966,286	1,919
CURRITUCK	14,647,000	35	361,600	3	105,523,946	292	127,456,960	475	247,989,506	805
DARE	175,982,793	479	20,009,700	64	701,708,950	1,206	112,249,221	229	1,009,950,664	1,978
HYDE	20,388,054	41	1,617,400	8	30,572,697	71	20,924,620	102	73,502,771	222
JONES	0	0	0	0	0	0	49,290,668	212	49,290,668	212
NEW HANOVER	93,470,078	200	6,150,800	11	261,452,762	368	1,016,504,831	2,010	1,377,578,471	2,589
ONSLow	7,029,850	31	173,000	2	32,013,630	51	884,299,915	2,538	923,516,395	2,622
PAMLICO	0	0	0	0	0	0	80,852,997	294	80,852,997	294
PASQUOTANK	0	0	0	0	0	0	266,863,146	814	266,863,146	814
PENDER	17,263,960	38	0	0	51,280,776	91	178,054,455	682	246,599,191	811
PERQUIMANS	0	0	0	0	0	0	62,149,047	301	62,149,047	301
TYRRELL	0	0	0	0	0	0	19,527,561	105	19,527,561	105
WASHINGTON	0	0	0	0	0	0	60,282,249	200	60,282,249	200
TOTAL	448,313,784	1,097	32,857,100	103	1,773,522,295	3,101	5,284,228,417	14,300	7,538,921,596	18,601

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,524,328,281	7,402
BRUNSWICK	12,428,816,278	31,554
CAMDEN	737,309,315	1,877
CARTERET	8,324,684,525	23,730
CHOWAN	1,056,026,477	3,007
CRAVEN	5,702,418,821	15,586
CURRITUCK	3,451,033,895	7,667
DARE	8,439,563,182	20,254
HYDE	460,992,897	1,531
JONES	417,222,250	1,447
NEW HANOVER	16,172,370,122	36,891
ONSLow	9,491,411,965	28,477
PAMLICO	1,064,082,279	2,814
PASQUOTANK	1,943,257,656	5,839
PENDER	4,388,918,723	11,642
PERQUIMANS	886,326,184	2,598
TYRRELL	210,752,250	795
WASHINGTON	499,073,815	1,614
TOTAL	78,198,588,915	204,725

* 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.