



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2021

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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, 2021

| ASSETS | LEDGER ASSETS | ASSETS NOT ADMITTED | ADMITTED ASSETS |
|--|----------------------|------------------------|----------------------|
| CASH | 101,923,579 | 0 | 101,923,579 |
| CASH EQUIVALENTS | 106,228,465 | 0 | 106,228,465 |
| INVESTMENTS | 787,363,093 | 0 | 787,363,093 |
| INTEREST INCOME DUE OR ACCRUED | 3,188,460 | 0 | 3,188,460 |
| FIXED ASSETS | 573,430 | (573,430) | 0 |
| DATA PROCESSING EQUIPMENT | 3,225 | 0 | 3,225 |
| ACCOUNTS RECEIVABLE - PREMIUM | 28,986,327 | (182,589) | 28,803,738 |
| PREPAID EXPENSE | 8,332 | (8,332) | 0 |
| TOTAL ASSETS | 1,028,274,911 | (764,351) | 1,027,510,560 |
| LIABILITIES & SURPLUS | | | |
| LIABILITIES | | | |
| ACCOUNTS PAYABLE | | | 349,927 |
| ACCOUNTS PAYABLE - FAIR PLAN | | | 3,522,275 |
| BENEFIT PAYABLE | | | 350,357 |
| PREMIUM SUSPENSE | | | 1,818 |
| PREMIUM REFUND | | | 461,910 |
| COMMISSION PAYABLE | | | 3,167,233 |
| ACCRUAL-PREMIUM TAX | | | 1,189,128 |
| ACCRUAL-POST RETIREMENT | | | 6,310,083 |
| ACCRUAL-PENSION | | | 5,006,631 |
| ACCRUAL-RENT | | | 243,695 |
| CLAIMS PAYABLE | | | 177,871 |
| PREPAID PREMIUMS | | | 8,169,785 |
| UNCLAIMED CHECKS | | | 5,782,739 |
| IBHS GRANT ACCRUAL | | | 7,530,000 |
| CEDED REINSURANCE PREMIUMS PAYABLE | | | 1,886,750 |
| TOTAL LIABILITIES | | | 44,150,202 |
| RESERVES FOR | | | |
| UNPAID LOSSES (INCL. IBNR) | | | 42,991,747 |
| UNPAID LAE RESERVES | | | 6,313,253 |
| UNEARNED PREMIUMS | | | 192,514,700 |
| TOTAL RESERVES | | | 241,819,700 |
| SURPLUS | | | 741,540,658 |
| TOTAL LIABILITIES & SURPLUS | | | 1,027,510,560 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED DECEMBER 31, 2021

| UNDERWRITING INCOME | QUARTER TO DATE | YEAR TO TO DATE |
|---------------------------------|--------------------|--------------------|
| PREMIUMS EARNED | 88,579,197 | 372,437,177 |
| CEDED REINSURANCE PREMIUMS | (7,127,057) | (72,968,974) |
| NET PREMIUMS EARNED | 81,452,140 | 299,468,203 |
| DEDUCTIONS | | |
| NET LOSSES INCURRED | (9,897,303) | 61,586,621 |
| NET LOSS EXPENSE INCURRED | (1,621,645) | 15,568,076 |
| OPERATING EXPENSE INCURRED | 16,362,648 | 66,131,797 |
| PREMIUM TAXES | 2,444,811 | 10,987,581 |
| TOTAL DEDUCTIONS | 7,288,511 | 154,274,075 |
| OTHER INCOME | | |
| PREMIUM CHARGED OFF | (50,082) | (307,125) |
| SERVICE CHARGES | 121,085 | 475,696 |
| MISCELLANEOUS INCOME | 11,963 | 7,551 |
| IBHS GRANT PROGRAM | (677,415) | (9,070,668) |
| NET UNDERWRITING GAIN OR (LOSS) | 73,569,180 | 136,299,582 |
| INVESTMENT INCOME | | |
| INVESTMENT INCOME | 2,628,927 | 13,075,457 |
| NET INCOME OR (LOSS) | 76,198,107 | 149,375,039 |
| SURPLUS ACCOUNT | | |
| SURPLUS (PRIOR PERIOD) | 664,377,598 | 590,617,742 |
| NET INCOME OR (LOSS) | 76,198,107 | 149,375,039 |
| CHANGE IN ASSETS NOT ADMITTED | (20,544) | 20,403 |
| MINIMUM PENSION LIABILITY | 887,505 | 887,505 |
| CHANGE IN UNREALIZED GAIN/LOSS | 97,992 | 639,969 |
| NET CHANGE IN SURPLUS | 77,163,060 | 150,922,916 |
| SURPLUS (CURRENT PERIOD) | 741,540,658 | 741,540,658 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2021

QUARTER TO DATE

| INCOME RECEIVED | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | TOTAL |
|---------------------------------|-------------------|--------------------|------------------|--------------------|--------------------|------------|-------------------|
| PREMIUMS WRITTEN | 86,245,193 | 736,062 | 0 | 0 | 0 | 0 | 86,981,255 |
| CEDED REINSURANCE | (7,127,057) | 0 | 0 | 0 | 0 | 0 | (7,127,057) |
| INVESTMENT INCOME | 2,628,927 | 0 | 0 | 0 | 0 | 0 | 2,628,927 |
| PREMIUM CHARGED OFF | (50,082) | 0 | 0 | 0 | 0 | 0 | (50,082) |
| SERVICE CHARGES | 121,085 | 0 | 0 | 0 | 0 | 0 | 121,085 |
| MISCELLANEOUS INCOME | 11,963 | 0 | 0 | 0 | 0 | 0 | 11,963 |
| IBHS GRANT PROGRAM | (677,415) | 0 | 0 | 0 | 0 | 0 | (677,415) |
| TOTAL INCOME | 81,152,614 | 736,062 | 0 | 0 | 0 | 0 | 81,888,676 |
| EXPENSES PAID | | | | | | | |
| LOSSES | 6,083,329 | 6,084,252 | 517,521 | 2,327,074 | 183,283 | 0 | 15,195,458 |
| CEDED LOSSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 3,188,578 | 383,188 | 138,323 | 229,228 | 122,215 | 0 | 4,061,530 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMISSION | 11,203,713 | 95,688 | 0 | 0 | 0 | 0 | 11,299,401 |
| PREMIUM TAX | 2,444,811 | 0 | 0 | 0 | 0 | 0 | 2,444,811 |
| ADMINISTRATIVE EXPENSES | 5,063,247 | 0 | 0 | 0 | 0 | 0 | 5,063,247 |
| TOTAL EXPENSES PAID | 27,983,678 | 6,563,127 | 655,844 | 2,556,301 | 305,497 | 0 | 38,064,448 |
| NET CASH CHANGE | 53,168,936 | (5,827,066) | (655,844) | (2,556,301) | (305,497) | (0) | 43,824,228 |
| RESERVES: | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | |
| LOSSES (INCL. IBNR.) | 18,174,445 | 6,279,065 | 4,844,172 | 11,158,128 | 2,535,937 | 0 | 42,991,747 |
| CEDED LOSSES (INCL. IBNR.) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 1,584,870 | 1,196,336 | 922,949 | 2,125,932 | 483,166 | 0 | 6,313,253 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNEARNED PREMIUMS | 192,514,700 | 0 | 0 | 0 | 0 | 0 | 192,514,700 |
| ADD: (PRIOR PERIOD) | | | | | | | |
| LOSSES (INCL. IBNR) | 39,388,206 | 8,957,394 | 5,592,451 | 12,356,413 | 1,790,046 | 0 | 68,084,509 |
| CEDED LOSSES (INCL. IBNR.) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 6,940,165 | 1,578,285 | 985,385 | 2,177,189 | 315,404 | 0 | 11,996,428 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| UNEARNED PREMIUMS | 184,668,268 | 9,444,375 | 0 | 0 | 0 | 0 | 194,112,643 |
| NET RESERVE CHANGE | 18,722,623 | 12,504,653 | 810,714 | 1,249,541 | (913,653) | 0 | 32,373,880 |
| MINIMUM PENSION LIABILITY | 887,505 | 0 | 0 | 0 | 0 | 0 | 887,505 |
| ASSETS NOT ADMITTED | (20,544) | 0 | 0 | 0 | 0 | 0 | (20,544) |
| CHANGE IN UNREALIZED GAIN/LOSS | 97,992 | 0 | 0 | 0 | 0 | 0 | 97,992 |
| TOTAL NET OTHER CHANGES | 964,953 | 0 | 0 | 0 | 0 | 0 | 964,953 |
| ASSESSMENTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CHANGE IN SURPLUS | 72,856,512 | 6,677,588 | 154,870 | (1,306,760) | (1,219,150) | (0) | 77,163,060 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2021

YEAR TO DATE

| INCOME RECEIVED | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | TOTAL |
|---------------------------------|----------------------|---------------------|--------------------|---------------------|----------------------|------------------------|--------------------|
| PREMIUMS WRITTEN | 396,265,078 | (5,360,459) | 0 | 0 | 0 | 0 | 390,904,620 |
| CEDED REINSURANCE | (72,968,974) | 0 | 0 | 0 | 0 | 0 | (72,968,974) |
| INVESTMENT INCOME | 13,075,457 | 0 | 0 | 0 | 0 | 0 | 13,075,457 |
| PREMIUM CHARGED OFF | (307,125) | 0 | 0 | 0 | 0 | 0 | (307,125) |
| SERVICE CHARGES | 475,696 | 0 | 0 | 0 | 0 | 0 | 475,696 |
| MISCELLANEOUS INCOME | 7,551 | 0 | 0 | 0 | 0 | 0 | 7,551 |
| IBHS GRANT PROGRAM | (9,070,668) | 0 | 0 | 0 | 0 | 0 | (9,070,668) |
| TOTAL INCOME | 327,477,015 | (5,360,459) | 0 | 0 | 0 | 0 | 322,116,557 |
| EXPENSES PAID | | | | | | | |
| LOSSES | 13,705,064 | 35,442,475 | 6,027,595 | 115,153,747 | 5,315,648 | 24,012 | 175,668,540 |
| CEDED LOSSES | 0 | 0 | 0 | (94,099,454) | 0 | 0 | (94,099,454) |
| LOSS ADJUSTMENT EXPENSES | 13,324,236 | 2,497,351 | 537,155 | 7,023,629 | 464,311 | 4,474 | 23,851,156 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | (5,900,545) | 0 | 0 | (5,900,545) |
| COMMISSION | 51,296,350 | (696,860) | 0 | 0 | 0 | 0 | 50,599,490 |
| PREMIUM TAX | 10,987,581 | 0 | 0 | 0 | 0 | 0 | 10,987,581 |
| ADMINISTRATIVE EXPENSES | 15,532,307 | 0 | 0 | 0 | 0 | 0 | 15,532,307 |
| TOTAL EXPENSES PAID | 104,845,538 | 37,242,966 | 6,564,750 | 22,177,376 | 5,779,959 | 28,486 | 176,639,075 |
| NET CASH CHANGE | 222,631,478 | (42,603,425) | (6,564,750) | (22,177,376) | (5,779,959) | (28,486) | 145,477,482 |
| RESERVES: | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | |
| LOSSES (INCL. IBNR.) | 18,174,445 | 6,279,065 | 4,844,172 | 11,158,128 | 2,535,937 | 0 | 42,991,747 |
| LOSS ADJUSTMENT EXPENSES | 1,584,870 | 1,196,336 | 922,949 | 2,125,932 | 483,166 | 0 | 6,313,253 |
| UNEARNED PREMIUMS | 192,514,700 | 0 | 0 | 0 | 0 | 0 | 192,514,700 |
| ADD: (PRIOR PERIOD) | | | | | | | |
| LOSSES (INCL. IBNR.) | 0 | 38,808,325 | 8,250,673 | 12,583,174 | 3,282,039 | 50,000 | 62,974,212 |
| LOSS ADJUSTMENT EXPENSES | 0 | 5,818,992 | 982,191 | 1,497,948 | 390,706 | 5,952 | 8,695,788 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNEARNED PREMIUMS | 0 | 174,047,258 | 0 | 0 | 0 | 0 | 174,047,258 |
| NET RESERVE CHANGE | (212,274,016) | 211,199,175 | 3,465,743 | 797,061 | 653,643 | 55,952 | 3,897,558 |
| NET OTHER CHANGES | | | | | | | |
| MINIMUM PENSION LIABILITY | 887,505 | 0 | 0 | 0 | 0 | 0 | 887,505 |
| ASSETS NOT ADMITTED | 20,403 | 0 | 0 | 0 | 0 | 0 | 20,403 |
| CHANGE IN UNREALIZED GAIN/LOSS | 639,969 | 0 | 0 | 0 | 0 | 0 | 639,969 |
| TOTAL NET OTHER CHANGES | 1,547,877 | 0 | 0 | 0 | 0 | 0 | 1,547,877 |
| ASSESSMENTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 1,447,940,527 | (1,447,940,527) | 0 |
| CHANGE IN SURPLUS | 11,905,339 | 168,595,750 | (3,099,007) | (21,380,316) | 1,442,814,210 | (1,447,913,060) | 150,922,916 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 31, 2021

| | 2021 | | | | 2020 | | | |
|---------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
| | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL |
| INCOME RECEIVED | | | | | | | | |
| PREMIUMS WRITTEN | 127,367,962 | 15,658,626 | 232,587,490 | 20,650,999 | 111,672,122 | 12,055,458 | 205,646,499 | 19,530,838 |
| CEDED REINSURANCE | (23,125,554) | (2,898,008) | (42,673,298) | (4,272,114) | (25,291,795) | (2,866,120) | (45,980,246) | (4,558,976) |
| INVESTMENT INCOME | 4,202,728 | 516,684 | 7,674,630 | 681,416 | 4,045,904 | 416,937 | 7,357,267 | 670,436 |
| MISCELLANEOUS INCOME | 56,609 | 6,960 | 103,375 | 9,178 | 111,633 | 11,504 | 202,998 | 18,498 |
| IBHS GRANT PROGRAM | (2,915,504) | (358,432) | (5,324,022) | (472,710) | (2,827,024) | (291,330) | (5,140,797) | (468,459) |
| TOTAL INCOME | 105,586,241 | 12,925,829 | 192,368,175 | 16,596,769 | 87,710,839 | 9,326,450 | 162,085,721 | 15,192,338 |
| EXPENSES PAID | | | | | | | | |
| LOSSES | 3,194,877 | 270,548 | 9,930,895 | 308,743 | 15,130,153 | 1,709,809 | 48,274,964 | 3,031,241 |
| CEDED LOSSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 2,125,673 | 953,250 | 7,539,714 | 2,705,599 | 3,532,423 | 1,607,389 | 10,336,595 | 5,280,040 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMISSION | 16,487,730 | 2,027,003 | 30,108,354 | 2,673,263 | 14,754,282 | 1,520,454 | 26,499,139 | 2,444,894 |
| PREMIUM TAX | 3,531,641 | 434,180 | 6,449,152 | 572,608 | 3,173,889 | 327,075 | 5,771,554 | 525,937 |
| ADMINISTRATIVE EXPENSES | 4,992,411 | 613,767 | 9,116,676 | 809,452 | 6,798,979 | 700,646 | 12,363,592 | 1,126,641 |
| TOTAL EXPENSES PAID | 30,332,332 | 4,298,749 | 63,144,792 | 7,069,665 | 43,389,726 | 5,865,372 | 103,245,844 | 12,408,753 |
| NET CASH CHANGE | 75,253,909 | 8,627,080 | 129,223,384 | 9,527,104 | 44,321,113 | 3,461,078 | 58,839,877 | 2,783,585 |
| RESERVES: | | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | | |
| LOSSES (INCL. IBNR.) | 3,142,405 | 1,011,945 | 10,222,496 | 3,797,598 | 855,244 | 51,774 | 4,782,889 | 589,158 |
| CEDED LOSSES (INCL. IBNR.) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 294,052 | 68,317 | 939,006 | 283,496 | 162,948 | 9,864 | 911,273 | 112,251 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNEARNED PREMIUMS | 62,017,279 | 7,037,492 | 113,754,727 | 9,705,202 | 0 | 0 | 0 | 0 |
| NET RESERVE CHANGE | 65,453,736 | 8,117,754 | 124,916,229 | 13,786,297 | 1,018,191 | 61,638 | 5,694,162 | 701,409 |
| NET OTHER CHANGES | | | | | | | | |
| ASSETS NOT ADMITTED | 6,558 | 806 | 11,976 | 1,063 | (50,338) | (5,187) | (91,538) | (8,341) |
| MINIMUM PENSION LIABILITY | 285,263 | 35,070 | 520,920 | 46,252 | 87,072 | 8,973 | 158,336 | 14,428 |
| CHANGE IN UNREALIZED GAIN/LOSS | 205,700 | 25,289 | 375,629 | 33,351 | (207,297) | (21,362) | (376,959) | (34,351) |
| PRIOR PERIOD ADJUSTMENT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL NET OTHER CHANGES | 497,520 | 61,165 | 908,525 | 80,666 | (170,564) | (17,577) | (310,161) | (28,264) |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SURPLUS | 10,297,693 | 570,492 | 5,215,680 | (4,178,527) | 43,132,359 | 3,381,863 | 52,835,554 | 2,053,913 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 31, 2021

| | 2019 | | | | 2018 | | | |
|---------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
| | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL |
| INCOME RECEIVED | | | | | | | | |
| PREMIUMS WRITTEN | 108,919,764 | 10,678,681 | 193,139,239 | 19,129,513 | 109,068,817 | 10,304,932 | 192,783,434 | 18,838,524 |
| CEDED REINSURANCE | (23,706,245) | (4,125,057) | (29,748,414) | (4,548,257) | (6,602,189) | (1,277,475) | (8,387,825) | (1,351,093) |
| INVESTMENT INCOME | 5,260,023 | 505,061 | 9,302,516 | 915,033 | 11,483,968 | 1,060,508 | 20,168,681 | 1,951,252 |
| MISCELLANEOUS INCOME | 114,778 | 11,021 | 202,989 | 19,967 | 109,917 | 10,150 | 193,041 | 18,676 |
| IBHS GRANT PROGRAM | (2,008,378) | (192,842) | (3,551,879) | (349,377) | 0 | 0 | 0 | 0 |
| TOTAL INCOME | 88,579,942 | 6,876,864 | 169,344,451 | 15,166,879 | 114,060,513 | 10,098,115 | 204,757,331 | 19,457,359 |
| EXPENSES PAID | | | | | | | | |
| LOSSES | 27,928,060 | 9,811,990 | 50,779,325 | 2,941,155 | 171,593,900 | 105,764,873 | 703,411,359 | 96,362,176 |
| CEDED LOSSES | 0 | 0 | 0 | 0 | (12,775,848) | (8,787,987) | (64,237,946) | (8,297,673) |
| LOSS ADJUSTMENT EXPENSES | 5,569,766 | 3,783,154 | 16,228,722 | 4,254,333 | 13,726,541 | 6,215,139 | 63,733,927 | 4,851,520 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | (856,275) | (394,937) | (4,375,726) | (273,607) |
| COMMISSION | 14,258,051 | 1,369,041 | 24,519,728 | 2,480,329 | 14,129,791 | 1,342,438 | 25,036,963 | 2,447,700 |
| PREMIUM TAX | 3,068,445 | 294,628 | 5,426,641 | 533,786 | 3,074,901 | 283,957 | 5,400,284 | 522,459 |
| ADMINISTRATIVE EXPENSES | 6,207,906 | 596,076 | 10,978,875 | 1,079,927 | 6,074,436 | 560,955 | 10,668,208 | 1,032,113 |
| TOTAL EXPENSES PAID | 57,032,228 | 15,854,889 | 107,933,291 | 11,289,530 | 194,967,445 | 104,984,439 | 739,637,069 | 96,644,688 |
| NET CASH CHANGE | 31,547,714 | (8,978,025) | 61,411,160 | 3,877,348 | (80,906,932) | (94,886,324) | (534,879,738) | (77,187,329) |
| RESERVES: | | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | | |
| LOSSES (INCL. IBNR.) | 552,458 | 598,097 | 3,278,067 | 415,550 | 2,116,768 | 1,004,634 | 4,068,972 | 3,967,754 |
| CEDED LOSSES (INCL. IBNR.) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 105,258 | 113,954 | 624,562 | 79,174 | 403,303 | 191,411 | 775,252 | 755,967 |
| 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 | 657,716 | 712,051 | 3,902,629 | 494,724 | 2,520,071 | 1,196,045 | 4,844,224 | 4,723,721 |
| NET OTHER CHANGES | | | | | | | | |
| ASSETS NOT ADMITTED | 32,364 | 3,108 | 57,236 | 5,630 | 6,190,963 | 571,716 | 10,872,858 | 1,051,912 |
| MINIMUM PENSION LIABILITY | (349,677) | (33,576) | (618,415) | (60,830) | 730,861 | 67,493 | 1,283,573 | 124,181 |
| CHANGE IN UNREALIZED GAIN/LOSS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PRIOR PERIOD ADJUSTMENT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL NET OTHER CHANGES | (317,314) | (30,468) | (561,179) | (55,200) | 6,921,824 | 639,209 | 12,156,431 | 1,176,093 |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SURPLUS | 30,572,684 | (9,720,544) | 56,947,351 | 3,327,425 | (76,505,179) | (95,443,159) | (527,567,531) | (80,734,957) |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT FOR OPEN YEARS
 AS OF DECEMBER 31, 2021

| | 2017 | | | | 2016 | | | | TOTAL |
|---------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|
| | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | |
| INCOME RECEIVED | | | | | | | | | |
| PREMIUMS WRITTEN | 113,030,178 | 16,870,596 | 193,583,253 | 20,669,079 | 121,211,265 | 19,949,299 | 205,650,001 | 21,793,401 | 2,120,789,971 |
| CEDED REINSURANCE | (12,663,743) | (2,590,114) | (16,180,672) | (2,661,470) | (28,573,726) | (6,443,159) | (36,515,858) | (6,102,415) | (343,143,823) |
| INVESTMENT INCOME | 9,962,669 | 1,470,645 | 17,077,976 | 1,804,361 | 9,170,899 | 1,509,554 | 15,564,222 | 1,632,548 | 134,405,917 |
| MISCELLANEOUS INCOME | 99,674 | 14,713 | 170,861 | 18,052 | 116,949 | 19,250 | 198,479 | 20,819 | 1,860,091 |
| IBHS GRANT PROGRAM | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (23,900,753) |
| TOTAL INCOME | 110,428,778 | 15,765,840 | 194,651,418 | 19,830,022 | 101,925,387 | 15,034,944 | 184,896,844 | 17,344,353 | 1,890,011,403 |
| EXPENSES PAID | | | | | | | | | |
| LOSSES | 80,401,523 | 12,627,189 | 221,180,576 | 45,140,220 | 16,797,651 | 6,516,377 | 38,097,605 | 3,632,374 | 1,674,837,583 |
| CEDED LOSSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (94,099,454) |
| LOSS ADJUSTMENT EXPENSES | 5,936,850 | 1,041,133 | 18,760,511 | 2,114,467 | 3,588,400 | 533,136 | 9,192,463 | 647,138 | 194,257,883 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (5,900,545) |
| COMMISSION | 14,562,478 | 2,126,210 | 25,044,376 | 2,659,939 | 15,685,650 | 2,554,265 | 26,667,757 | 2,913,628 | 274,313,463 |
| PREMIUM TAX | 3,189,854 | 470,872 | 5,468,039 | 577,722 | 3,412,345 | 561,681 | 5,791,198 | 607,445 | 59,470,294 |
| ADMINISTRATIVE EXPENSES | 2,914,351 | 430,203 | 4,995,771 | 527,825 | 3,128,739 | 514,999 | 5,309,881 | 556,959 | 92,099,388 |
| TOTAL EXPENSES PAID | 107,005,056 | 16,695,607 | 275,449,274 | 51,020,173 | 42,612,785 | 10,680,458 | 85,058,904 | 8,357,544 | 2,194,978,613 |
| NET CASH CHANGE | 3,423,722 | (929,767) | (80,797,856) | (31,190,151) | 59,312,602 | 4,354,486 | 99,837,940 | 8,986,809 | (304,967,210) |
| RESERVES: | | | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | | | |
| LOSSES (INCL. IBNR.) | 308,077 | 183,517 | 739,887 | 1,304,457 | 0 | 0 | 0 | 0 | 42,991,747 |
| CEDED LOSSES (INCL. IBNR.) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 58,697 | 34,965 | 140,969 | 248,535 | 0 | 0 | 0 | 0 | 6,313,253 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNEARNED PREMIUMS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 192,514,700 |
| NET RESERVE CHANGE | 366,774 | 218,481 | 880,856 | 1,552,992 | 0 | 0 | 0 | 0 | 241,819,701 |
| NET OTHER CHANGES | | | | | | | | | |
| ASSETS NOT ADMITTED | (2,548,062) | (376,133) | (4,367,880) | (461,485) | (1,757,303) | (289,257) | (2,982,375) | (312,824) | 5,555,465 |
| MINIMUM PENSION LIABILITY | (104,593) | (15,440) | (179,293) | (18,943) | 96,900 | 15,950 | 164,452 | 17,250 | 2,276,207 |
| CHANGE IN UNREALIZED GAIN/LOSS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PRIOR PERIOD ADJUSTMENT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL NET OTHER CHANGES | (2,652,655) | (391,573) | (4,547,173) | (480,428) | (1,660,403) | (273,307) | (2,817,923) | (295,574) | 7,831,672 |
| SETTLEMENT ROLL FORWARD | 596,521,875 | 44,846,495 | 752,988,775 | 53,583,382 | (596,521,875) | (44,846,495) | (752,988,775) | (53,583,382) | (0) |
| ROLL FORWARD | 0 | 0 | 0 | 0 | 538,869,676 | 40,765,316 | 655,968,758 | 44,892,147 | 1,280,495,897 |
| SURPLUS | 596,926,168 | 43,306,674 | 666,762,890 | 20,359,812 | 0 | 0 | 0 | 0 | 741,540,658 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2021

| PREMIUMS WRITTEN | QUARTER TO DATE | | | YEAR TO DATE | | |
|---|--------------------|-------------------|----------------------|--------------------|--------------------|--------------------|
| | 2021 | 2020 | TOTAL | 2021 | 2020 | TOTAL |
| RESIDENTIAL - FIRE | 824,304 | (7,016) | 817,288 | 3,937,969 | (115,927) | 3,822,042 |
| RESIDENTIAL - EC | 11,001,849 | (62,133) | 10,939,716 | 49,873,701 | (1,408,350) | 48,465,351 |
| COMMERCIAL - FIRE | (10,226) | 10,226 | 0 | 20,391 | 5,476 | 25,867 |
| COMMERCIAL - EC | (67,048) | 65,595 | (1,453) | 93,897 | 38,378 | 132,275 |
| COMMERCIAL PROPERTY | 1,030,189 | 126 | 1,030,315 | 6,460,308 | 15,564 | 6,475,872 |
| CRIME - RESIDENTIAL | 92,995 | (1) | 92,994 | 392,116 | (6,935) | 385,181 |
| CRIME - COMMERCIAL | 2,435 | 0 | 2,435 | 7,372 | 0 | 7,372 |
| HOMEOWNER - BEACH | 1,642,754 | (19,593) | 1,623,161 | 6,544,725 | (130,108) | 6,414,617 |
| HOMEOWNER - COASTAL | 5,669,694 | 2,739 | 5,672,433 | 24,259,901 | (287,441) | 23,972,460 |
| HO - BEACH WIND | 13,291,692 | (92,322) | 13,199,370 | 61,060,753 | (1,045,986) | 60,014,767 |
| HO - COASTAL WIND | 43,086,270 | (125,306) | 42,960,964 | 190,216,785 | (2,470,600) | 187,746,185 |
| WIND - RESIDENTIAL | 1,145,043 | (40,799) | 1,104,244 | 5,558,699 | (185,488) | 5,373,211 |
| WIND - COMMERCIAL | 1,183,276 | 337,404 | 1,520,680 | 9,076,658 | 189,934 | 9,266,592 |
| COASTAL - RESIDENTIAL | 3,890,886 | 4,325 | 3,895,211 | 18,110,804 | (505,556) | 17,605,248 |
| COASTAL - COMMERCIAL | 3,461,080 | 662,817 | 4,123,897 | 20,650,999 | 546,581 | 21,197,580 |
| TOTAL | 86,245,193 | 736,062 | 86,981,255 | 396,265,078 | (5,360,459) | 390,904,620 |
| UNEARNED PREMIUMS (PRIOR PERIOD) | | | | | | |
| RESIDENTIAL - FIRE | 2,016,755 | 91,552 | 2,108,307 | 0 | 1,910,465 | 1,910,465 |
| RESIDENTIAL - EC | 23,222,515 | 1,150,929 | 24,373,444 | 0 | 22,512,411 | 22,512,411 |
| COMMERCIAL - FIRE | 11,343 | 19,625 | 30,968 | 0 | 333,310 | 333,310 |
| COMMERCIAL - EC | 49,308 | 47,654 | 96,962 | 0 | 1,088,182 | 1,088,182 |
| COMMERCIAL PROPERTY | 3,303,768 | 30,951 | 3,334,719 | 0 | 213,608 | 213,608 |
| CRIME - RESIDENTIAL | 194,480 | 9,694 | 204,174 | 0 | 175,182 | 175,182 |
| CRIME - COMMERCIAL | 2,149 | 0 | 2,149 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 2,944,183 | 156,248 | 3,100,431 | 0 | 2,790,778 | 2,790,778 |
| HOMEOWNER - COASTAL | 11,230,814 | 503,949 | 11,734,763 | 0 | 8,657,282 | 8,657,282 |
| HO - BEACH WIND | 28,476,215 | 1,435,925 | 29,912,140 | 0 | 26,663,106 | 26,663,106 |
| HO - COASTAL WIND | 87,795,401 | 4,751,299 | 92,546,700 | 0 | 86,057,559 | 86,057,559 |
| WIND - RESIDENTIAL | 2,667,436 | 133,955 | 2,801,391 | 0 | 2,513,433 | 2,513,433 |
| WIND - COMMERCIAL | 4,434,437 | 183,781 | 4,618,218 | 0 | 3,963,707 | 3,963,707 |
| COASTAL - RESIDENTIAL | 8,469,738 | 421,142 | 8,890,880 | 0 | 8,337,884 | 8,337,884 |
| COASTAL - COMMERCIAL | 9,849,726 | 507,670 | 10,357,396 | 0 | 8,830,351 | 8,830,351 |
| TOTAL | 184,668,268 | 9,444,375 | 194,112,643 | 0 | 174,047,258 | 174,047,258 |
| UNEARNED PREMIUMS (CURRENT PERIOD) | | | | | | |
| RESIDENTIAL - FIRE | 1,958,976 | 0 | 1,958,976 | 1,958,976 | 0 | 1,958,976 |
| RESIDENTIAL - EC | 24,290,615 | 0 | 24,290,615 | 24,290,615 | 0 | 24,290,615 |
| COMMERCIAL - FIRE | 3,381 | 0 | 3,381 | 3,381 | 0 | 3,381 |
| COMMERCIAL - EC | 14,785 | 0 | 14,785 | 14,785 | 0 | 14,785 |
| COMMERCIAL PROPERTY | 3,015,727 | 0 | 3,015,727 | 3,015,727 | 0 | 3,015,727 |
| CRIME - RESIDENTIAL | 201,170 | 0 | 201,170 | 201,170 | 0 | 201,170 |
| CRIME - COMMERCIAL | 3,229 | 0 | 3,229 | 3,229 | 0 | 3,229 |
| HOMEOWNER - BEACH | 3,290,501 | 0 | 3,290,501 | 3,290,501 | 0 | 3,290,501 |
| HOMEOWNER - COASTAL | 12,104,365 | 0 | 12,104,365 | 12,104,365 | 0 | 12,104,365 |
| HO - BEACH WIND | 29,587,093 | 0 | 29,587,093 | 29,587,093 | 0 | 29,587,093 |
| HO - COASTAL WIND | 92,859,613 | 0 | 92,859,613 | 92,859,613 | 0 | 92,859,613 |
| WIND - RESIDENTIAL | 2,688,924 | 0 | 2,688,924 | 2,688,924 | 0 | 2,688,924 |
| WIND - COMMERCIAL | 4,000,370 | 0 | 4,000,370 | 4,000,370 | 0 | 4,000,370 |
| COASTAL - RESIDENTIAL | 8,790,749 | 0 | 8,790,749 | 8,790,749 | 0 | 8,790,749 |
| COASTAL - COMMERCIAL | 9,705,202 | 0 | 9,705,202 | 9,705,202 | 0 | 9,705,202 |
| TOTAL | 192,514,700 | 0 | 192,514,700 | 192,514,700 | 0 | 192,514,700 |
| EARNED PREMIUMS | | | | | | |
| RESIDENTIAL - FIRE | 882,082 | 84,536 | 966,618 | 1,978,993 | 1,794,538 | 3,773,531 |
| RESIDENTIAL - EC | 9,933,749 | 1,088,796 | 11,022,544 | 25,583,085 | 21,104,061 | 46,687,146 |
| COMMERCIAL - FIRE | (2,264) | 29,851 | 27,587 | 17,010 | 338,786 | 355,796 |
| COMMERCIAL - EC | (32,525) | 113,249 | 80,724 | 79,112 | 1,126,560 | 1,205,672 |
| COMMERCIAL PROPERTY | 1,318,229 | 31,077 | 1,349,307 | 3,444,581 | 229,172 | 3,673,753 |
| CRIME - RESIDENTIAL | 86,305 | 9,693 | 95,998 | 190,946 | 168,247 | 359,193 |
| CRIME - COMMERCIAL | 1,355 | 0 | 1,355 | 4,143 | 0 | 4,143 |
| HOMEOWNER - BEACH | 1,296,436 | 136,655 | 1,433,091 | 3,254,224 | 2,660,670 | 5,914,894 |
| HOMEOWNER - COASTAL | 4,796,143 | 506,688 | 5,302,831 | 12,155,536 | 8,369,841 | 20,525,377 |
| HO - BEACH WIND | 12,180,814 | 1,343,603 | 13,524,417 | 31,473,660 | 25,617,120 | 57,090,780 |
| HO - COASTAL WIND | 38,022,059 | 4,625,993 | 42,648,051 | 97,357,173 | 83,586,959 | 180,944,132 |
| WIND - RESIDENTIAL | 1,123,556 | 93,156 | 1,216,711 | 2,869,776 | 2,327,945 | 5,197,721 |
| WIND - COMMERCIAL | 1,617,343 | 521,185 | 2,138,529 | 5,076,288 | 4,153,641 | 9,229,929 |
| COASTAL - RESIDENTIAL | 3,569,875 | 425,467 | 3,995,342 | 9,320,055 | 7,832,328 | 17,152,383 |
| COASTAL - COMMERCIAL | 3,605,603 | 1,170,487 | 4,776,091 | 10,945,796 | 9,376,932 | 20,322,728 |
| TOTAL | 78,398,760 | 10,180,437 | 88,579,197.10 | 203,750,378 | 168,686,800 | 372,437,177 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED DECEMBER 31, 2021

| CEDED REINSURANCE PREMIUM | QUARTER TO DATE | | | YEAR TO DATE | | |
|---------------------------|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|
| | 2021 | 2020 | TOTAL | 2021 | 2020 | TOTAL |
| RESIDENTIAL - FIRE | 69,684 | 0 | 69,684 | 723,480 | 0 | 723,480 |
| RESIDENTIAL - EC | 883,631 | 0 | 883,631 | 9,070,847 | 0 | 9,070,847 |
| COMMERCIAL - FIRE | 472 | 0 | 472 | 20,886 | 0 | 20,886 |
| COMMERCIAL - EC | 2,412 | 0 | 2,412 | 106,755 | 0 | 106,755 |
| COMMERCIAL PROPERTY | 118,069 | 0 | 118,069 | 1,010,599 | 0 | 1,010,599 |
| CRIME - RESIDENTIAL | 7,023 | 0 | 7,023 | 69,266 | 0 | 69,266 |
| CRIME - COMMERCIAL | 134 | 0 | 134 | 2,668 | 0 | 2,668 |
| HOMEOWNER - BEACH | 116,953 | 0 | 116,953 | 1,179,809 | 0 | 1,179,809 |
| HOMEOWNER - COASTAL | 437,071 | 0 | 437,071 | 4,332,827 | 0 | 4,332,827 |
| HO - BEACH WIND | 1,094,202 | 0 | 1,094,202 | 11,148,732 | 0 | 11,148,732 |
| HO - COASTAL WIND | 3,423,029 | 0 | 3,423,029 | 34,972,183 | 0 | 34,972,183 |
| WIND - RESIDENTIAL | 97,966 | 0 | 97,966 | 933,420 | 0 | 933,420 |
| WIND - COMMERCIAL | 168,950 | 0 | 168,950 | 1,757,100 | 0 | 1,757,100 |
| COASTAL - RESIDENTIAL | 320,983 | 0 | 320,983 | 3,368,287 | 0 | 3,368,287 |
| COASTAL - COMMERCIAL | 386,479 | 0 | 386,479 | 4,272,114 | 0 | 4,272,114 |
| TOTAL | 7,127,057 | 0 | 7,127,057 | 72,968,974 | 0 | 72,968,974 |
| NET EARNED PREMIUM | | | | | | |
| RESIDENTIAL - FIRE | 812,398 | 84,536 | 896,934 | 1,255,513 | 1,794,538 | 3,050,051 |
| RESIDENTIAL - EC | 9,050,118 | 1,088,796 | 10,138,914 | 16,512,238 | 21,104,061 | 37,616,299 |
| COMMERCIAL - FIRE | (2,736) | 29,851 | 27,116 | (3,876) | 338,786 | 334,910 |
| COMMERCIAL - EC | (34,937) | 113,249 | 78,312 | (27,643) | 1,126,560 | 1,098,917 |
| COMMERCIAL PROPERTY | 1,200,160 | 31,077 | 1,231,237 | 2,433,982 | 229,172 | 2,663,153 |
| CRIME - RESIDENTIAL | 79,282 | 9,693 | 88,976 | 121,680 | 168,247 | 289,927 |
| CRIME - COMMERCIAL | 1,221 | 0 | 1,221 | 1,476 | 0 | 1,476 |
| HOMEOWNER - BEACH | 1,179,483 | 136,655 | 1,316,139 | 2,074,415 | 2,660,670 | 4,735,085 |
| HOMEOWNER - COASTAL | 4,359,072 | 506,688 | 4,865,760 | 7,822,709 | 8,369,841 | 16,192,550 |
| HO - BEACH WIND | 11,086,612 | 1,343,603 | 12,430,215 | 20,324,928 | 25,617,120 | 45,942,048 |
| HO - COASTAL WIND | 34,599,030 | 4,625,993 | 39,225,022 | 62,384,990 | 83,586,959 | 145,971,949 |
| WIND - RESIDENTIAL | 1,025,590 | 93,156 | 1,118,746 | 1,936,356 | 2,327,945 | 4,264,301 |
| WIND - COMMERCIAL | 1,448,393 | 521,185 | 1,969,578 | 3,319,189 | 4,153,641 | 7,472,829 |
| COASTAL - RESIDENTIAL | 3,248,892 | 425,467 | 3,674,359 | 5,951,767 | 7,832,328 | 13,784,096 |
| COASTAL - COMMERCIAL | 3,219,124 | 1,170,487 | 4,389,612 | 6,673,682 | 9,376,932 | 16,050,614 |
| TOTAL | 71,271,703 | 10,180,437 | 81,452,140 | 130,781,404 | 168,686,800 | 299,468,203 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2021

| QUARTER TO DATE | | | | | | | |
|------------------------------------|---------------------|------------------|------------------|-------------------|------------------|----------|--------------------|
| NET PAID LOSSES | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | TOTAL |
| RESIDENTIAL - FIRE | 1,505,543 | 54,833 | 16,102 | 0 | 0 | 0 | 1,576,478 |
| RESIDENTIAL - EC | 406,429 | 499,643 | 70,838 | 260,959 | 0 | 0 | 1,237,870 |
| COMMERCIAL - FIRE | 22,650 | 0 | 0 | 0 | 0 | 0 | 22,650 |
| COMMERCIAL - EC | 10,048 | 11,223 | 833 | 0 | (0) | 0 | 22,104 |
| COMMERCIAL PROPERTY | 44,737 | 0 | 0 | 0 | 0 | 0 | 44,737 |
| CRIME - RESIDENTIAL | 302 | 0 | 0 | 0 | 0 | 0 | 302 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 50,605 | 13,374 | 0 | 0 | 0 | 0 | 63,978 |
| HOMEOWNER - COASTAL | 1,144,175 | 507,821 | 80,269 | 26,731 | 21,440 | 0 | 1,780,436 |
| HO - BEACH WIND | 155,077 | 265,402 | 19,282 | 273,050 | 47,501 | 0 | 760,312 |
| HO - COASTAL WIND | 2,319,454 | 3,629,058 | 235,475 | 1,498,655 | 114,491 | 0 | 7,797,133 |
| WIND - RESIDENTIAL | 19,961 | 25,605 | 0 | 49,802 | 0 | 0 | 95,369 |
| WIND - COMMERCIAL | 21,650 | 132,074 | 62,896 | 0 | 0 | 0 | 216,620 |
| COASTAL - RESIDENTIAL | 294,610 | 340,649 | 28,963 | 33,851 | (150) | 0 | 697,923 |
| COASTAL - COMMERCIAL | 88,088 | 604,570 | 2,863 | 184,025 | 0 | 0 | 879,546 |
| TOTAL | 6,083,329 | 6,084,252 | 517,521 | 2,327,074 | 183,283 | 0 | 15,195,459 |
| NET OUTSTANDING LOSSES | | | | | | | |
| (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 778,137 | 123,249 | 18,600 | 2,499 | 0 | 0 | 922,484 |
| RESIDENTIAL - EC | 785,570 | 184,127 | 104,638 | 737,065 | 10,000 | 0 | 1,821,400 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 136,616 | 18,767 | 45,091 | 164,996 | 23,518 | 0 | 388,988 |
| COMMERCIAL PROPERTY | 31,591 | 0 | 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 | 167,410 | 194,172 | 3,408 | 62,600 | 0 | 0 | 427,590 |
| HOMEOWNER - COASTAL | 2,009,111 | 498,624 | 328,725 | 469,772 | 0 | 0 | 3,306,232 |
| HO - BEACH WIND | 1,277,773 | 307,290 | 293,934 | 1,269,549 | 298,077 | 0 | 3,446,623 |
| HO - COASTAL WIND | 7,744,361 | 4,027,372 | 2,656,374 | 3,500,228 | 689,887 | 0 | 18,618,222 |
| WIND - RESIDENTIAL | 133,515 | 46,406 | 131,877 | 45,055 | 0 | 0 | 356,854 |
| WIND - COMMERCIAL | 843,738 | 33,007 | 553,006 | 839,638 | 159,999 | 0 | 2,429,388 |
| COASTAL - RESIDENTIAL | 469,025 | 256,894 | 292,967 | 98,972 | 50,000 | 0 | 1,167,858 |
| COASTAL - COMMERCIAL | 3,797,598 | 589,158 | 415,550 | 3,967,754 | 1,304,457 | 0 | 10,074,517 |
| TOTAL | 18,174,445 | 6,279,065 | 4,844,172 | 11,158,128 | 2,535,937 | 0 | 42,991,747 |
| NET OUTSTANDING LOSSES | | | | | | | |
| (PRIOR PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 3,046,629 | 151,541 | 18,600 | 2,499 | 0 | 0 | 3,219,269 |
| RESIDENTIAL - EC | 1,536,178 | 229,689 | 153,456 | 674,692 | 30,000 | 0 | 2,624,015 |
| COMMERCIAL - FIRE | 2,799 | 2,499 | 0 | 0 | 0 | 0 | 5,298 |
| COMMERCIAL - EC | 299,105 | 23,455 | 45,091 | 174,995 | 23,518 | 0 | 566,163 |
| COMMERCIAL PROPERTY | 28,545 | 0 | 0 | 0 | 0 | 0 | 28,545 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 341,683 | 200,127 | 3,408 | 65,099 | 0 | 0 | 610,317 |
| HOMEOWNER - COASTAL | 2,745,765 | 735,224 | 396,922 | 475,635 | 70,041 | 0 | 4,423,586 |
| HO - BEACH WIND | 2,808,121 | 491,522 | 426,830 | 1,216,966 | 227,877 | 0 | 5,171,316 |
| HO - COASTAL WIND | 17,316,295 | 5,124,315 | 2,947,486 | 4,235,511 | 887,438 | 0 | 30,511,046 |
| WIND - RESIDENTIAL | 268,330 | 72,696 | 113,929 | 48,793 | 0 | 0 | 503,748 |
| WIND - COMMERCIAL | 2,149,353 | 133,731 | 703,047 | 888,618 | 165,998 | 0 | 4,040,747 |
| COASTAL - RESIDENTIAL | 1,395,839 | 470,247 | 347,268 | 210,601 | 52,727 | 0 | 2,476,681 |
| COASTAL - COMMERCIAL | 7,449,564 | 1,322,349 | 436,412 | 4,363,005 | 332,448 | 0 | 13,903,778 |
| TOTAL | 39,388,206 | 8,957,394 | 5,592,451 | 12,356,413 | 1,790,046 | 0 | 68,084,509 |
| NET INCURRED LOSSES | | | | | | | |
| RESIDENTIAL - FIRE | (762,949) | 26,541 | 16,102 | 0 | 0 | 0 | (720,306) |
| RESIDENTIAL - EC | (344,179) | 454,081 | 22,020 | 323,333 | (20,000) | 0 | 435,255 |
| COMMERCIAL - FIRE | 19,851 | (2,499) | 0 | 0 | 0 | 0 | 17,352 |
| COMMERCIAL - EC | (152,441) | 6,535 | 833 | (9,999) | (0) | 0 | (155,072) |
| COMMERCIAL PROPERTY | 47,784 | 0 | 0 | 0 | 0 | 0 | 47,784 |
| CRIME - RESIDENTIAL | 302 | 0 | 0 | 0 | 0 | 0 | 302 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | (123,668) | 7,418 | 0 | (2,499) | 0 | 0 | (118,749) |
| HOMEOWNER - COASTAL | 407,520 | 271,221 | 12,072 | 20,869 | (48,600) | 0 | 663,081 |
| HO - BEACH WIND | (1,375,271) | 81,170 | (113,613) | 325,633 | 117,701 | 0 | (964,381) |
| HO - COASTAL WIND | (7,252,481) | 2,532,115 | (55,637) | 763,373 | (83,060) | 0 | (4,095,690) |
| WIND - RESIDENTIAL | (114,853) | (684) | 17,948 | 46,065 | 0 | 0 | (51,525) |
| WIND - COMMERCIAL | (1,283,965) | 31,351 | (87,146) | (48,980) | (5,999) | 0 | (1,394,739) |
| COASTAL - RESIDENTIAL | (632,204) | 127,297 | (25,338) | (77,778) | (2,877) | 0 | (610,900) |
| COASTAL - COMMERCIAL | (3,563,878) | (128,621) | (17,999) | (211,226) | 972,009 | 0 | (2,949,715) |
| TOTAL | (15,130,432) | 3,405,923 | (230,758) | 1,128,790 | 929,174 | 0 | (9,897,303) |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED DECEMBER 31, 2021

| | YEAR TO DATE | | | | | | |
|------------------------------------|-------------------|-------------------|------------------|-------------------|------------------|-----------------|-------------------|
| NET PAID LOSSES | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | TOTAL |
| RESIDENTIAL - FIRE | 1,940,022 | 750,563 | 300,434 | 0 | 0 | 0 | 2,991,019 |
| RESIDENTIAL - EC | 791,867 | 2,425,374 | 485,548 | 1,754,996 | 267,770 | 0 | 5,725,554 |
| COMMERCIAL - FIRE | 22,650 | 0 | 0 | 0 | 0 | 0 | 22,650 |
| COMMERCIAL - EC | 11,538 | 142,573 | 500,390 | 50,623 | 66,482 | 0 | 771,607 |
| COMMERCIAL PROPERTY | 154,760 | 3,619 | 0 | 0 | 0 | 0 | 158,379 |
| CRIME - RESIDENTIAL | 302 | 0 | 1,843 | 0 | 0 | 0 | 2,145 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 92,581 | 588,208 | 91,432 | 80,732 | 30,495 | 0 | 883,447 |
| HOMEOWNER - COASTAL | 2,616,236 | 3,409,745 | 438,275 | 646,730 | 210,906 | 0 | 7,321,891 |
| HO - BEACH WIND | 350,144 | 1,749,819 | 505,741 | 2,682,071 | 1,165,797 | 0 | 6,453,571 |
| HO - COASTAL WIND | 6,556,986 | 21,904,215 | 2,840,752 | 10,165,908 | 2,371,496 | (14,121) | 43,825,235 |
| WIND - RESIDENTIAL | 19,961 | 193,346 | 114,918 | 214,682 | 108,517 | 0 | 651,424 |
| WIND - COMMERCIAL | 81,600 | 499,357 | 436,645 | 238,135 | 93,703 | 36,200 | 1,385,639 |
| COASTAL - RESIDENTIAL | 757,674 | 1,842,773 | 131,121 | 625,440 | 49,752 | 0 | 3,406,761 |
| COASTAL - COMMERCIAL | 308,743 | 1,932,884 | 180,498 | 4,594,977 | 950,731 | 1,933 | 7,969,765 |
| TOTAL | 13,705,064 | 35,442,475 | 6,027,595 | 21,054,293 | 5,315,648 | 24,012 | 81,569,086 |
| NET OUTSTANDING LOSSES | | | | | | | |
| (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 778,137 | 123,249 | 18,600 | 2,499 | 0 | 0 | 922,484 |
| RESIDENTIAL - EC | 785,570 | 184,127 | 104,638 | 737,065 | 10,000 | 0 | 1,821,400 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 136,616 | 18,767 | 45,091 | 164,996 | 23,518 | 0 | 388,988 |
| COMMERCIAL PROPERTY | 31,591 | 0 | 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 | 167,410 | 194,172 | 3,408 | 62,600 | 0 | 0 | 427,590 |
| HOMEOWNER - COASTAL | 2,009,111 | 498,624 | 328,725 | 469,772 | 0 | 0 | 3,306,232 |
| HO - BEACH WIND | 1,277,773 | 307,290 | 293,934 | 1,269,549 | 298,077 | 0 | 3,446,623 |
| HO - COASTAL WIND | 7,744,361 | 4,027,372 | 2,656,374 | 3,500,228 | 689,887 | 0 | 18,618,222 |
| WIND - RESIDENTIAL | 133,515 | 46,406 | 131,877 | 45,055 | 0 | 0 | 356,854 |
| WIND - COMMERCIAL | 843,738 | 33,007 | 553,006 | 839,638 | 159,999 | 0 | 2,429,388 |
| COASTAL - RESIDENTIAL | 469,025 | 256,894 | 292,967 | 98,972 | 50,000 | 0 | 1,167,858 |
| COASTAL - COMMERCIAL | 3,797,598 | 589,158 | 415,550 | 3,967,754 | 1,304,457 | 0 | 10,074,517 |
| TOTAL | 18,174,445 | 6,279,065 | 4,844,172 | 11,158,128 | 2,535,937 | 0 | 42,991,747 |
| NET OUTSTANDING LOSSES | | | | | | | |
| (PRIOR PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 0 | 641,700 | 200,965 | 0 | 0 | 0 | 842,665 |
| RESIDENTIAL - EC | 0 | 2,074,697 | 411,448 | 351,259 | 186,786 | 0 | 3,024,190 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 657,973 | 391,653 | 163,634 | 0 | 0 | 1,213,260 |
| COMMERCIAL PROPERTY | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - RESIDENTIAL | 0 | 5,222 | 0 | 0 | 0 | 0 | 5,222 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 0 | 397,661 | 15,930 | 144,602 | 0 | 0 | 558,193 |
| HOMEOWNER - COASTAL | 0 | 1,943,443 | 456,342 | 443,368 | 74,566 | 0 | 2,917,720 |
| HO - BEACH WIND | 0 | 3,128,722 | 519,941 | 1,166,775 | 127,312 | 50,000 | 4,992,750 |
| HO - COASTAL WIND | 0 | 16,654,967 | 3,828,158 | 4,101,370 | 776,225 | 0 | 25,360,720 |
| WIND - RESIDENTIAL | 0 | 412,119 | 143,211 | 67,091 | 30,431 | 0 | 652,852 |
| WIND - COMMERCIAL | 0 | 2,983,685 | 1,264,942 | 963,533 | 15,998 | 0 | 5,228,158 |
| COASTAL - RESIDENTIAL | 0 | 1,251,307 | 417,371 | 216,895 | 25,991 | 0 | 1,911,565 |
| COASTAL - COMMERCIAL | 0 | 8,656,828 | 600,712 | 4,964,647 | 2,044,729 | 0 | 16,266,916 |
| TOTAL | 0 | 38,808,325 | 8,250,673 | 12,583,174 | 3,282,039 | 50,000 | 62,974,212 |
| NET INCURRED LOSSES | | | | | | | |
| RESIDENTIAL - FIRE | 2,718,159 | 232,112 | 118,069 | 2,499 | 0 | 0 | 3,070,838 |
| RESIDENTIAL - EC | 1,577,437 | 534,803 | 178,738 | 2,140,802 | 90,984 | 0 | 4,522,764 |
| COMMERCIAL - FIRE | 22,650 | 0 | 0 | 0 | 0 | 0 | 22,650 |
| COMMERCIAL - EC | 148,154 | (496,633) | 153,828 | 51,985 | 90,000 | 0 | (62,665) |
| COMMERCIAL PROPERTY | 186,351 | 3,619 | 0 | 0 | 0 | 0 | 189,970 |
| CRIME - RESIDENTIAL | 302 | (5,222) | 1,843 | 0 | 0 | 0 | (3,077) |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 259,991 | 384,718 | 78,910 | (1,271) | 30,495 | 0 | 752,844 |
| HOMEOWNER - COASTAL | 4,625,346 | 1,964,925 | 310,658 | 673,134 | 136,340 | 0 | 7,710,403 |
| HO - BEACH WIND | 1,627,917 | (1,071,613) | 279,734 | 2,784,845 | 1,336,562 | (50,000) | 4,907,444 |
| HO - COASTAL WIND | 14,301,347 | 9,276,619 | 1,668,968 | 9,564,766 | 2,285,158 | (14,121) | 37,082,737 |
| WIND - RESIDENTIAL | 153,477 | (172,367) | 103,584 | 192,646 | 78,085 | 0 | 355,425 |
| WIND - COMMERCIAL | 925,338 | (2,451,321) | (275,291) | 114,239 | 237,704 | 36,200 | (1,413,131) |
| COASTAL - RESIDENTIAL | 1,226,699 | 848,360 | 6,717 | 507,517 | 73,760 | 0 | 2,663,053 |
| COASTAL - COMMERCIAL | 4,106,341 | (6,134,786) | (4,664) | 3,598,084 | 210,458 | 1,933 | 1,777,366 |
| TOTAL | 31,879,509 | 2,913,214 | 2,621,094 | 19,629,247 | 4,569,545 | (25,988) | 61,586,621 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED DECEMBER 31, 2021

| IBNR TOTALS | | | | | | | |
|--------------------------------|-------------------|----------|----------|----------|----------|----------|-------------------|
| NET IBNR (CURRENT PERIOD) | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | TOTAL |
| RESIDENTIAL - FIRE | 318,059 | 0 | 0 | 0 | 0 | 0 | 318,059 |
| RESIDENTIAL - EC | 627,992 | 0 | 0 | 0 | 0 | 0 | 627,992 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 134,117 | 0 | 0 | 0 | 0 | 0 | 134,117 |
| COMMERCIAL PROPERTY | 10,892 | 0 | 0 | 0 | 0 | 0 | 10,892 |
| CRIME - RESIDENTIAL | - | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 147,427 | 0 | 0 | 0 | 0 | 0 | 147,427 |
| HOMEOWNER - COASTAL | 1,139,940 | 0 | 0 | 0 | 0 | 0 | 1,139,940 |
| HO - BEACH WIND | 1,188,345 | 0 | 0 | 0 | 0 | 0 | 1,188,345 |
| HO - COASTAL WIND | 6,419,288 | 0 | 0 | 0 | 0 | 0 | 6,419,288 |
| WIND - RESIDENTIAL | 123,038 | 0 | 0 | 0 | 0 | 0 | 123,038 |
| WIND - COMMERCIAL | 837,617 | 0 | 0 | 0 | 0 | 0 | 837,617 |
| COASTAL - RESIDENTIAL | 402,660 | 0 | 0 | 0 | 0 | 0 | 402,660 |
| COASTAL - COMMERCIAL | 3,473,545 | 0 | 0 | 0 | 0 | 0 | 3,473,545 |
| TOTAL | 14,822,920 | 0 | 0 | 0 | 0 | 0 | 14,822,920 |
| NET IBNR (PRIOR PERIOD) | | | | | | | |
| RESIDENTIAL - FIRE | 1,700,746 | 0 | 0 | 0 | 0 | 0 | 1,700,746 |
| RESIDENTIAL - EC | 1,386,272 | 0 | 0 | 0 | 0 | 0 | 1,386,272 |
| COMMERCIAL - FIRE | 2,799 | 0 | 0 | 0 | 0 | 0 | 2,799 |
| COMMERCIAL - EC | 299,105 | 0 | 0 | 0 | 0 | 0 | 299,105 |
| COMMERCIAL PROPERTY | 15,080 | 0 | 0 | 0 | 0 | 0 | 15,080 |
| CRIME - RESIDENTIAL | - | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 322,432 | 0 | 0 | 0 | 0 | 0 | 322,432 |
| HOMEOWNER - COASTAL | 2,336,989 | 0 | 0 | 0 | 0 | 0 | 2,336,989 |
| HO - BEACH WIND | 2,732,016 | 0 | 0 | 0 | 0 | 0 | 2,732,016 |
| HO - COASTAL WIND | 16,119,043 | 0 | 0 | 0 | 0 | 0 | 16,119,043 |
| WIND - RESIDENTIAL | 266,131 | 0 | 0 | 0 | 0 | 0 | 266,131 |
| WIND - COMMERCIAL | 2,134,734 | 0 | 0 | 0 | 0 | 0 | 2,134,734 |
| COASTAL - RESIDENTIAL | 1,308,435 | 0 | 0 | 0 | 0 | 0 | 1,308,435 |
| COASTAL - COMMERCIAL | 7,345,392 | 0 | 0 | 0 | 0 | 0 | 7,345,392 |
| TOTAL | 35,969,174 | 0 | 0 | 0 | 0 | 0 | 35,969,174 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 FOR THE PERIOD ENDED DECEMBER 31, 2021

| NET LOSS EXPENSES PAID | QUARTER TO DATE | | | | | | TOTAL |
|------------------------------------|--------------------|------------------|----------------|------------------|----------------|----------|--------------------|
| | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | |
| RESIDENTIAL - FIRE | 70,953 | 640 | 295 | 0 | 0 | 0 | 71,888 |
| RESIDENTIAL - EC | 157,613 | 24,194 | 7,328 | 3,806 | 34,417 | 0 | 227,357 |
| COMMERCIAL - FIRE | 1,075 | 0 | 0 | 0 | 0 | 0 | 1,075 |
| COMMERCIAL - EC | 25,787 | 1,245 | 0 | 2,986 | 483 | 0 | 30,501 |
| COMMERCIAL PROPERTY | 4,760 | 0 | 0 | 0 | 0 | 0 | 4,760 |
| CRIME - RESIDENTIAL | 275 | 0 | 0 | 0 | 0 | 0 | 275 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 33,730 | 12,024 | 0 | 2,578 | 0 | 0 | 48,332 |
| HOMEOWNER - COASTAL | 298,391 | 39,794 | 101,059 | 7,032 | 325 | 0 | 446,601 |
| HO - BEACH WIND | 239,695 | 18,070 | 1,577 | 39,836 | 48,603 | 0 | 347,780 |
| HO - COASTAL WIND | 1,403,288 | 231,699 | 19,565 | 119,622 | 32,420 | 0 | 1,806,594 |
| WIND - RESIDENTIAL | 25,824 | 2,460 | 0 | 1,250 | 0 | 0 | 29,534 |
| WIND - COMMERCIAL | 160,103 | 2,515 | 6,150 | 29,820 | 1,204 | 0 | 199,791 |
| COASTAL - RESIDENTIAL | 100,166 | 41,361 | 2,349 | 700 | 149 | 0 | 144,725 |
| COASTAL - COMMERCIAL | 666,920 | 9,184 | 0 | 21,599 | 4,615 | 0 | 702,317 |
| TOTAL | 3,188,578 | 383,188 | 138,323 | 229,228 | 122,215 | 0 | 4,061,530 |
| NET UNPAID LOSS EXPENSE | | | | | | | |
| (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 107,962 | 23,482 | 3,544 | 476 | 0 | 0 | 135,465 |
| RESIDENTIAL - EC | 70,115 | 35,081 | 19,937 | 140,431 | 1,905 | 0 | 267,469 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 9,038 | 3,576 | 8,591 | 31,436 | 4,481 | 0 | 57,122 |
| COMMERCIAL PROPERTY | 4,639 | 0 | 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 | 13,219 | 36,995 | 649 | 11,927 | 0 | 0 | 62,791 |
| HOMEOWNER - COASTAL | 238,376 | 95,002 | 62,631 | 89,505 | 0 | 0 | 485,514 |
| HO - BEACH WIND | 92,903 | 58,547 | 56,003 | 241,884 | 56,792 | 0 | 506,130 |
| HO - COASTAL WIND | 662,279 | 767,326 | 506,113 | 666,890 | 131,443 | 0 | 2,734,051 |
| WIND - RESIDENTIAL | 9,851 | 8,842 | 25,126 | 8,584 | 0 | 0 | 52,403 |
| WIND - COMMERCIAL | 54,640 | 6,289 | 105,363 | 159,974 | 30,484 | 0 | 356,750 |
| COASTAL - RESIDENTIAL | 38,350 | 48,945 | 55,818 | 18,857 | 9,526 | 0 | 171,497 |
| COASTAL - COMMERCIAL | 283,496 | 112,251 | 79,174 | 755,967 | 248,535 | 0 | 1,479,423 |
| TOTAL | 1,584,870 | 1,196,336 | 922,949 | 2,125,932 | 483,166 | 0 | 6,313,253 |
| NET UNPAID LOSS EXPENSE | | | | | | | |
| (PRIOR PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 536,813 | 26,701 | 3,277 | 440 | 0 | 0 | 567,232 |
| RESIDENTIAL - EC | 270,673 | 40,471 | 27,039 | 118,880 | 5,286 | 0 | 462,349 |
| COMMERCIAL - FIRE | 493 | 440 | 0 | 0 | 0 | 0 | 933 |
| COMMERCIAL - EC | 52,702 | 4,133 | 7,945 | 30,834 | 4,144 | 0 | 99,757 |
| COMMERCIAL PROPERTY | 5,029 | 0 | 0 | 0 | 0 | 0 | 5,029 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 60,204 | 35,262 | 600 | 11,470 | 0 | 0 | 107,537 |
| HOMEOWNER - COASTAL | 483,801 | 129,546 | 69,937 | 83,806 | 12,341 | 0 | 779,432 |
| HO - BEACH WIND | 494,789 | 86,606 | 75,207 | 214,428 | 40,152 | 0 | 911,181 |
| HO - COASTAL WIND | 3,051,116 | 902,900 | 519,344 | 746,293 | 156,366 | 0 | 5,376,019 |
| WIND - RESIDENTIAL | 47,279 | 12,809 | 20,074 | 8,597 | 0 | 0 | 88,760 |
| WIND - COMMERCIAL | 378,714 | 23,563 | 123,876 | 156,574 | 29,249 | 0 | 711,976 |
| COASTAL - RESIDENTIAL | 245,945 | 82,857 | 61,188 | 37,108 | 9,290 | 0 | 436,389 |
| COASTAL - COMMERCIAL | 1,312,606 | 232,997 | 76,895 | 768,758 | 58,577 | 0 | 2,449,833 |
| TOTAL | 6,940,165 | 1,578,285 | 985,385 | 2,177,189 | 315,404 | 0 | 11,996,428 |
| NET INCURRED LOSS EXPENSES | | | | | | | |
| RESIDENTIAL - FIRE | (357,898) | (2,579) | 561 | 36 | 0 | 0 | (359,880) |
| RESIDENTIAL - EC | (42,946) | 18,804 | 226 | 25,357 | 31,036 | 0 | 32,477 |
| COMMERCIAL - FIRE | 582 | (440) | 0 | 0 | 0 | 0 | 142 |
| COMMERCIAL - EC | (17,877) | 688 | 646 | 3,588 | 820 | 0 | (12,134) |
| COMMERCIAL PROPERTY | 4,369 | 0 | 0 | 0 | 0 | 0 | 4,369 |
| CRIME - RESIDENTIAL | 275 | 0 | 0 | 0 | 0 | 0 | 275 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | (13,255) | 13,757 | 49 | 3,034 | 0 | 0 | 3,586 |
| HOMEOWNER - COASTAL | 52,966 | 5,250 | 93,753 | 12,730 | (12,016) | 0 | 152,683 |
| HO - BEACH WIND | (162,191) | (9,988) | (17,627) | 67,292 | 65,243 | 0 | (57,272) |
| HO - COASTAL WIND | (985,549) | 96,125 | 6,333 | 40,219 | 7,496 | 0 | (835,375) |
| WIND - RESIDENTIAL | (11,604) | (1,507) | 5,052 | 1,237 | 0 | 0 | (6,823) |
| WIND - COMMERCIAL | (163,971) | (14,760) | (12,363) | 33,220 | 2,440 | 0 | (155,434) |
| COASTAL - RESIDENTIAL | (107,429) | 7,450 | (3,021) | (17,551) | 385 | 0 | (120,166) |
| COASTAL - COMMERCIAL | (362,190) | (111,561) | 2,278 | 8,808 | 194,573 | 0 | (268,093) |
| TOTAL | (2,166,717) | 1,238 | 75,887 | 177,971 | 289,976 | 0 | (1,621,645) |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2021

| | YEAR TO DATE | | | | | | |
|------------------------------------|-------------------|--------------------|----------------|------------------|----------------|----------------|-------------------|
| NET LOSS EXPENSES PAID | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | TOTAL |
| RESIDENTIAL - FIRE | 295,603 | 33,514 | 5,772 | 0 | 0 | 0 | 334,889 |
| RESIDENTIAL - EC | 537,461 | 165,086 | 41,952 | 124,086 | 47,825 | 0 | 916,409 |
| COMMERCIAL - FIRE | 1,075 | 0 | 0 | 0 | 0 | 0 | 1,075 |
| COMMERCIAL - EC | 109,429 | 13,642 | 7,413 | 8,637 | 3,123 | 0 | 142,244 |
| COMMERCIAL PROPERTY | 17,709 | 1,165 | 0 | 0 | 0 | 0 | 18,874 |
| CRIME - RESIDENTIAL | 275 | 550 | 0 | 0 | 0 | 0 | 825 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 137,915 | 47,481 | 6,146 | 7,216 | 615 | 0 | 199,372 |
| HOMEOWNER - COASTAL | 959,206 | 251,018 | 160,869 | 40,578 | 3,314 | 0 | 1,414,985 |
| HO - BEACH WIND | 1,048,214 | 107,769 | 40,291 | 137,932 | 117,369 | 6,280 | 1,457,856 |
| HO - COASTAL WIND | 6,110,194 | 1,514,138 | 199,522 | 533,334 | 157,075 | (589) | 8,513,673 |
| WIND - RESIDENTIAL | 106,205 | 11,873 | 5,808 | 10,016 | 180 | 0 | 134,082 |
| WIND - COMMERCIAL | 825,038 | 31,473 | 43,267 | 57,255 | 17,644 | 715 | 975,392 |
| COASTAL - RESIDENTIAL | 470,314 | 232,703 | 16,195 | 29,148 | 13,830 | 0 | 762,190 |
| COASTAL - COMMERCIAL | 2,705,599 | 86,940 | 9,921 | 174,882 | 103,336 | (1,933) | 3,078,745 |
| TOTAL | 13,324,236 | 2,497,351 | 537,155 | 1,123,084 | 464,311 | 4,474 | 17,950,611 |
| NET UNPAID LOSS EXPENSE | | | | | | | |
| (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 107,962 | 23,482 | 3,544 | 476 | 0 | 0 | 135,465 |
| RESIDENTIAL - EC | 70,115 | 35,081 | 19,937 | 140,431 | 1,905 | 0 | 267,469 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 9,038 | 3,576 | 8,591 | 31,436 | 4,481 | 0 | 57,122 |
| COMMERCIAL PROPERTY | 4,639 | 0 | 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 | 13,219 | 36,995 | 649 | 11,927 | 0 | 0 | 62,791 |
| HOMEOWNER - COASTAL | 238,376 | 95,002 | 62,631 | 89,505 | 0 | 0 | 485,514 |
| HO - BEACH WIND | 92,903 | 58,547 | 56,003 | 241,884 | 56,792 | 0 | 506,130 |
| HO - COASTAL WIND | 662,279 | 767,326 | 506,113 | 666,890 | 131,443 | 0 | 2,734,051 |
| WIND - RESIDENTIAL | 9,851 | 8,842 | 25,126 | 8,584 | 0 | 0 | 52,403 |
| WIND - COMMERCIAL | 54,640 | 6,289 | 105,363 | 159,974 | 30,484 | 0 | 356,750 |
| COASTAL - RESIDENTIAL | 38,350 | 48,945 | 55,818 | 18,857 | 9,526 | 0 | 171,497 |
| COASTAL - COMMERCIAL | 283,496 | 112,251 | 79,174 | 755,967 | 248,535 | 0 | 1,479,423 |
| TOTAL | 1,584,870 | 1,196,336 | 922,949 | 2,125,932 | 483,166 | 0 | 6,313,253 |
| NET UNPAID LOSS EXPENSE | | | | | | | |
| (PRIOR PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | 0 | 92,436 | 23,924 | 0 | 0 | 0 | 116,360 |
| RESIDENTIAL - EC | 0 | 304,564 | 48,980 | 41,815 | 22,236 | 0 | 417,595 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 101,430 | 46,624 | 19,480 | 0 | 0 | 167,533 |
| COMMERCIAL PROPERTY | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - RESIDENTIAL | 0 | 721 | 0 | 0 | 0 | 0 | 721 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 0 | 57,967 | 1,896 | 17,214 | 0 | 0 | 77,078 |
| HOMEOWNER - COASTAL | 0 | 286,911 | 54,325 | 52,780 | 8,877 | 0 | 402,893 |
| HO - BEACH WIND | 0 | 467,522 | 61,896 | 138,897 | 15,156 | 5,952 | 689,423 |
| HO - COASTAL WIND | 0 | 2,465,567 | 455,718 | 488,242 | 92,405 | 0 | 3,501,932 |
| WIND - RESIDENTIAL | 0 | 61,492 | 17,048 | 7,987 | 3,623 | 0 | 90,149 |
| WIND - COMMERCIAL | 0 | 454,740 | 150,583 | 114,703 | 1,904 | 0 | 721,930 |
| COASTAL - RESIDENTIAL | 0 | 185,358 | 49,685 | 25,820 | 3,094 | 0 | 263,958 |
| COASTAL - COMMERCIAL | 0 | 1,340,282 | 71,511 | 591,010 | 243,412 | 0 | 2,246,215 |
| TOTAL | 0 | 5,818,992 | 982,191 | 1,497,948 | 390,706 | 5,952 | 8,695,788 |
| NET INCURRED LOSS EXPENSES | | | | | | | |
| RESIDENTIAL - FIRE | 403,565 | (35,439) | (14,608) | 476 | 0 | 0 | 353,994 |
| RESIDENTIAL - EC | 607,576 | (104,397) | 12,908 | 222,702 | 27,494 | 0 | 766,283 |
| COMMERCIAL - FIRE | 1,075 | 0 | 0 | 0 | 0 | 0 | 1,075 |
| COMMERCIAL - EC | 118,467 | (84,213) | (30,620) | 20,594 | 7,604 | 0 | 31,833 |
| COMMERCIAL PROPERTY | 22,347 | 1,165 | 0 | 0 | 0 | 0 | 23,512 |
| CRIME - RESIDENTIAL | 275 | (171) | 0 | 0 | 0 | 0 | 104 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 151,134 | 26,508 | 4,899 | 1,929 | 615 | 0 | 185,086 |
| HOMEOWNER - COASTAL | 1,197,582 | 59,108 | 169,176 | 77,302 | (5,562) | 0 | 1,497,606 |
| HO - BEACH WIND | 1,141,118 | (301,206) | 34,397 | 240,920 | 159,006 | 328 | 1,274,562 |
| HO - COASTAL WIND | 6,772,473 | (184,104) | 249,916 | 711,982 | 196,112 | (589) | 7,745,791 |
| WIND - RESIDENTIAL | 116,056 | (40,777) | 13,886 | 10,613 | (3,443) | 0 | 96,336 |
| WIND - COMMERCIAL | 879,678 | (416,978) | (1,953) | 102,527 | 46,224 | 715 | 610,213 |
| COASTAL - RESIDENTIAL | 508,665 | 96,290 | 22,328 | 22,184 | 20,262 | 0 | 669,730 |
| COASTAL - COMMERCIAL | 2,989,095 | (1,141,092) | 17,584 | 339,839 | 108,459 | (1,933) | 2,311,953 |
| TOTAL | 14,909,107 | (2,125,305) | 477,913 | 1,751,069 | 556,771 | (1,478) | 15,568,076 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|-------------------------------------|----------------------|----------------------|--------------|-------------|------------------|--------------------------|----------------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| HERMINE | | | | | | | |
| BEACH FULL COVERAGE | | | | | | | |
| 1646 | 01/01/15 12/31/15 | 09/02/16 09/04/16 | HABITATIONAL | 0 | 351,588 | 0 | 58,998 |
| 1646 | 01/01/15 12/31/15 | 09/02/16 09/04/16 | COMMERCIAL | 0 | 0 | 0 | 0 |
| | | | TOTAL | <u>0</u> | <u>351,588</u> | <u>0</u> | <u>58,998</u> |
| 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 | <u>0</u> | <u>951,532</u> | <u>0</u> | <u>158,119</u> |
| 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 | <u>0</u> | <u>365,507</u> | <u>0</u> | <u>24,791</u> |
| 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 | <u>0</u> | <u>1,032,769</u> | <u>0</u> | <u>110,852</u> |
| 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 | <u>0</u> | <u>362,996</u> | <u>0</u> | <u>30,908</u> |
| 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 | <u>0</u> | <u>791,471</u> | <u>0</u> | <u>81,665</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| 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 | <u>0</u> | <u>906,660</u> | <u>0</u> | <u>133,732</u> |
| 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 | <u>0</u> | <u>3,949,508</u> | <u>0</u> | <u>625,458</u> |
| 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 | <u>0</u> | <u>300,828</u> | <u>0</u> | <u>27,350</u> |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | HABITATIONAL | 0 | 654,648 | 0 | 100,845 |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | COMMERCIAL | 100,000 | 3,872,107 | 10,000 | 309,122 |
| | | | TOTAL | <u>100,000</u> | <u>4,526,755</u> | <u>10,000</u> | <u>409,967</u> |
| 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 | <u>0</u> | <u>1,622,214</u> | <u>0</u> | <u>173,303</u> |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | HABITATIONAL | 0 | 4,017,603 | 0 | 566,221 |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | COMMERCIAL | 0 | 3,139,900 | 0 | 377,236 |
| | | | TOTAL | <u>0</u> | <u>7,157,503</u> | <u>0</u> | <u>943,457</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---|----------------------|----------------------|----------------------|----------------|-------------------|--------------------------|------------------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY | | | | | | | |
| 1650 | 01/01/15 12/31/15 | 10/06/16 10/10/16 | HO-BEACH | 0 | 12,042 | 0 | 2,140 |
| 1650 | 01/01/15 12/31/15 | 10/06/16 10/10/16 | HO-COASTAL | 0 | 385,212 | 0 | 47,172 |
| 1650 | 01/01/15 12/31/15 | 10/06/16 10/10/16 | HO WIND BEACH | 0 | 1,039,632 | 0 | 125,504 |
| 1650 | 01/01/15 12/31/15 | 10/06/16 10/10/16 | HO WIND COASTAL | 0 | 4,580,832 | 0 | 609,791 |
| | | | TOTAL | 0 | 6,017,718 | 0 | 784,606 |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | HO-BEACH | 0 | 110,003 | 0 | 18,414 |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | HO-COASTAL | 0 | 1,570,553 | 0 | 159,747 |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | HO WIND BEACH | 0 | 4,447,228 | 0 | 610,037 |
| 1650 | 01/01/16 12/31/16 | 10/06/16 10/10/16 | HO WIND COASTAL | 0 | 20,532,886 | 0 | 2,649,840 |
| | | | TOTAL | 0 | 26,660,670 | 0 | 3,438,039 |
| | | | TOTAL MATTHEW | 100,000 | 51,141,856 | 10,000 | 6,535,912 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| 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 | 10,000 | 28,788,906 | 252 | 1,512,479 |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | COMMERCIAL | 23,518 | 1,467,202 | 592 | 62,559 |
| | | | TOTAL | <u>33,518</u> | <u>30,256,108</u> | <u>843</u> | <u>1,575,038</u> |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HABITATIONAL | 724,652 | 98,232,057 | 18,229 | 5,009,659 |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | COMMERCIAL | 154,997 | 4,632,261 | 3,899 | 191,132 |
| | | | TOTAL | <u>879,649</u> | <u>102,864,318</u> | <u>22,128</u> | <u>5,200,790</u> |
| BEACH WIND & HAIL ONLY | | | | | | | |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | HABITATIONAL | 0 | 5,750,442 | 0 | 243,008 |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | COMMERCIAL | 59,999 | 11,083,204 | 1,509 | 455,653 |
| | | | TOTAL | <u>59,999</u> | <u>16,833,646</u> | <u>1,509</u> | <u>698,661</u> |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HABITATIONAL | 30,999 | 17,979,264 | 780 | 873,238 |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | COMMERCIAL | 646,409 | 92,235,007 | 16,261 | 2,720,078 |
| | | | TOTAL | <u>677,408</u> | <u>110,214,271</u> | <u>17,041</u> | <u>3,593,316</u> |
| COASTAL WIND & HAIL ONLY | | | | | | | |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | HABITATIONAL | 50,000 | 26,113,824 | 1,258 | 1,975,219 |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | COMMERCIAL | 1,304,457 | 44,728,450 | 32,815 | 1,784,159 |
| | | | TOTAL | <u>1,354,457</u> | <u>70,842,274</u> | <u>34,073</u> | <u>3,759,378</u> |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HABITATIONAL | 62,498 | 83,848,587 | 1,572 | 6,263,111 |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | COMMERCIAL | 3,967,754 | 86,542,060 | 99,813 | 4,107,791 |
| | | | TOTAL | <u>4,030,252</u> | <u>170,390,647</u> | <u>101,385</u> | <u>10,370,902</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| 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 | 10,300,819 | 0 | 617,896 |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | HO WIND BEACH | 298,077 | 36,187,528 | 7,498 | 1,912,428 |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | HO WIND COASTAL | 639,887 | 172,394,241 | 16,097 | 11,084,412 |
| | | | TOTAL | <u>937,964</u> | <u>220,308,372</u> | <u>23,595</u> | <u>13,690,076</u> |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HO-BEACH | 62,600 | 7,597,821 | 1,575 | 304,028 |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HO-COASTAL | 130,025 | 32,983,255 | 3,271 | 2,139,892 |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HO WIND BEACH | 1,164,753 | 112,867,671 | 29,300 | 5,390,603 |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HO WIND COASTAL | 3,086,034 | 499,354,284 | 77,632 | 31,894,600 |
| | | | TOTAL | <u>4,443,412</u> | <u>652,803,031</u> | <u>111,778</u> | <u>39,729,123</u> |
| | | | TOTAL FLORENCE | <u>12,416,658</u> | <u>1,374,512,668</u> | <u>312,353</u> | <u>78,617,284</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| 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 | 29,672 | 0 | 7,062 |
| 1857 | 01/01/17 12/31/17 | 10/10/18 10/12/18 | COMMERCIAL | 0 | 0 | 0 | 0 |
| | | | TOTAL | <u>0</u> | <u>29,672</u> | <u>0</u> | <u>7,062</u> |
| 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 | <u>0</u> | <u>303,197</u> | <u>0</u> | <u>41,332</u> |
| BEACH WIND & HAIL ONLY | | | | | | | |
| 1857 | 01/01/17 12/31/17 | 10/10/18 10/12/18 | HABITATIONAL | 0 | 6,697 | 0 | 1,083 |
| 1857 | 01/01/17 12/31/17 | 10/10/18 10/12/18 | COMMERCIAL | 0 | 0 | 0 | 307 |
| | | | TOTAL | <u>0</u> | <u>6,697</u> | <u>0</u> | <u>1,390</u> |
| 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 | <u>0</u> | <u>123,709</u> | <u>0</u> | <u>17,095</u> |
| 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 | <u>0</u> | <u>209,606</u> | <u>0</u> | <u>23,124</u> |
| 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 | <u>0</u> | <u>676,098</u> | <u>0</u> | <u>75,677</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---|----------------------|----------------------|----------------------|-------------|-----------|--------------------------|---------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY | | | | | | | |
| 1857 | 01/01/17 12/31/17 | 10/10/18 10/12/18 | HO-BEACH | 0 | 14,438 | 0 | 1,965 |
| 1857 | 01/01/17 12/31/17 | 10/10/18 10/12/18 | HO-COASTAL | 0 | 4,799 | 0 | 1,540 |
| 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 | 4,714 | 79,374 |
| 1857 | 01/01/18 12/31/18 | 10/10/18 10/12/18 | HO WIND COASTAL | 0 | 1,832,193 | 0 | 214,560 |
| | | | TOTAL | 50,000 | 2,587,734 | 4,714 | 302,561 |
| | | | TOTAL MICHAEL | 50,000 | 4,361,097 | 4,714 | 528,306 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|-------------------------------------|----------------------|----------------------|--------------|----------------|-------------------|--------------------------|----------------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| DORIAN | | | | | | | |
| BEACH FULL COVERAGE | | | | | | | |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HABITATIONAL | 0 | 2,763,170 | 0 | 234,783 |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | COMMERCIAL | 9,999 | 195,793 | 459 | 12,738 |
| | | | TOTAL | <u>9,999</u> | <u>2,958,963</u> | <u>459</u> | <u>247,521</u> |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HABITATIONAL | 6,943 | 7,662,400 | 319 | 650,272 |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | COMMERCIAL | 45,091 | 5,067,609 | 2,069 | 83,005 |
| | | | TOTAL | <u>52,034</u> | <u>12,730,009</u> | <u>2,387</u> | <u>733,276</u> |
| BEACH WIND & HAIL ONLY | | | | | | | |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HABITATIONAL | 14,056 | 278,340 | 645 | 24,851 |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | COMMERCIAL | 193,229 | 2,793,620 | 8,866 | 82,586 |
| | | | TOTAL | <u>207,285</u> | <u>3,071,960</u> | <u>9,511</u> | <u>107,437</u> |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HABITATIONAL | 104,574 | 1,184,050 | 4,798 | 101,685 |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | COMMERCIAL | 492,758 | 3,204,609 | 22,608 | 218,472 |
| | | | TOTAL | <u>597,331</u> | <u>4,388,659</u> | <u>27,406</u> | <u>320,157</u> |
| COASTAL WIND & HAIL ONLY | | | | | | | |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HABITATIONAL | 36,474 | 1,062,895 | 1,673 | 114,853 |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | COMMERCIAL | 0 | 396,270 | 0 | 38,490 |
| | | | TOTAL | <u>36,474</u> | <u>1,459,165</u> | <u>1,673</u> | <u>153,343</u> |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HABITATIONAL | 177,089 | 2,333,259 | 8,125 | 276,437 |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | COMMERCIAL | 251,388 | 995,803 | 11,534 | 101,168 |
| | | | TOTAL | <u>428,477</u> | <u>3,329,062</u> | <u>19,659</u> | <u>377,604</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---|----------------------|----------------------|---------------------|------------------|-------------------|--------------------------|------------------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY | | | | | | | |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HO-BEACH | 0 | 155,600 | 0 | 11,359 |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HO-COASTAL | 53,002 | 837,638 | 2,432 | 50,182 |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HO WIND BEACH | 54,796 | 2,313,832 | 2,514 | 206,153 |
| 1954 | 01/01/18 12/31/18 | 09/03/19 09/06/19 | HO WIND COASTAL | 400,251 | 7,779,803 | 18,364 | 652,549 |
| | | | TOTAL | <u>508,049</u> | <u>11,086,872</u> | <u>23,310</u> | <u>920,242</u> |
| 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 | 1,232,546 | 0 | 235,844 |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HO WIND BEACH | 172,869 | 6,184,844 | 7,931 | 563,247 |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HO WIND COASTAL | 994,843 | 15,596,152 | 45,645 | 1,529,332 |
| | | | TOTAL | <u>1,167,711</u> | <u>23,355,645</u> | <u>53,576</u> | <u>2,363,628</u> |
| | | | TOTAL DORIAN | <u>3,007,361</u> | <u>62,380,335</u> | <u>137,982</u> | <u>5,223,210</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|-------------------------------------|----------------------|----------------------|--------------|----------------|------------------|--------------------------|----------------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| ISAIAS | | | | | | | |
| BEACH FULL COVERAGE | | | | | | | |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HABITATIONAL | 15,381 | 1,835,311 | 706 | 191,861 |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | COMMERCIAL | 0 | 22,681 | 0 | 10,615 |
| | | | TOTAL | <u>15,381</u> | <u>1,857,992</u> | <u>706</u> | <u>202,476</u> |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HABITATIONAL | 29,952 | 3,917,884 | 1,374 | 314,068 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | COMMERCIAL | 8,714 | 330,591 | 400 | 24,859 |
| | | | TOTAL | <u>38,666</u> | <u>4,248,475</u> | <u>1,774</u> | <u>338,927</u> |
| BEACH WIND & HAIL ONLY | | | | | | | |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HABITATIONAL | 27,303 | 239,938 | 1,253 | 24,285 |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | COMMERCIAL | 39,995 | 1,053,837 | 1,835 | 32,841 |
| | | | TOTAL | <u>67,298</u> | <u>1,293,774</u> | <u>3,088</u> | <u>57,126</u> |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HABITATIONAL | 48,605 | 558,268 | 2,230 | 64,636 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | COMMERCIAL | 23,997 | 1,169,976 | 1,101 | 73,301 |
| | | | TOTAL | <u>72,602</u> | <u>1,728,244</u> | <u>3,331</u> | <u>137,937</u> |
| COASTAL WIND & HAIL ONLY | | | | | | | |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HABITATIONAL | 114,523 | 1,267,230 | 5,254 | 153,204 |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | COMMERCIAL | 116,504 | 716,709 | 5,345 | 49,606 |
| | | | TOTAL | <u>231,027</u> | <u>1,983,939</u> | <u>10,600</u> | <u>202,809</u> |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HABITATIONAL | 145,113 | 2,212,932 | 6,658 | 234,541 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | COMMERCIAL | 36,148 | 1,003,648 | 1,659 | 71,079 |
| | | | TOTAL | <u>181,261</u> | <u>3,216,579</u> | <u>8,317</u> | <u>305,620</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2021

| CAT NUMBER | POLICY YEAR | CAT DATE | BUSINESS | LOSSES | | ALLOCATED CLAIMS EXPENSE | |
|---|----------------------|----------------------|---------------------|------------------|-------------------|--------------------------|------------------|
| | | | | OUTSTANDING | PAID | OUTSTANDING | PAID |
| HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY | | | | | | | |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HO-BEACH | 0 | 275,790 | 0 | 21,021 |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HO-COASTAL | 84,720 | 1,046,988 | 3,887 | 68,645 |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HO WIND BEACH | 121,066 | 1,530,373 | 5,555 | 159,662 |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HO WIND COASTAL | 1,470,411 | 9,787,736 | 67,465 | 988,124 |
| | | | TOTAL | 1,676,196 | 12,640,887 | 76,906 | 1,237,452 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HO-BEACH | 0 | 479,456 | 0 | 28,618 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HO-COASTAL | 8,316 | 1,233,548 | 382 | 114,027 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HO WIND BEACH | 271,569 | 2,732,874 | 12,460 | 269,916 |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HO WIND COASTAL | 1,854,528 | 15,582,623 | 85,089 | 1,596,337 |
| | | | TOTAL | 2,134,414 | 20,028,501 | 97,930 | 2,008,898 |
| | | | TOTAL ISAIAS | 4,416,844 | 46,998,392 | 202,651 | 4,491,245 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 AS OF DECEMBER 31, 2021

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY

| COUNTY | DWELLING BEACH LIABILITY * | DWELLING BEACH COUNT | HOMEOWNER BEACH LIABILITY* | HOMEOWNER BEACH COUNT | HOMEOWNER COASTAL LIABILITY * | HOMEOWNER COASTAL COUNT | HO WIND BEACH LIABILITY* | HO WIND BEACH COUNT | HO WIND COASTAL LIABILITY * | HO WIND COASTAL COUNT | DWELLING BEACH WIND LIABILITY * | DWELLING BEACH WIND COUNT | DWELLING COASTAL WIND LIABILITY* | DWELLING COASTAL WIND COUNT | TOTAL RESIDENTIAL BEACH LIABILITY * | TOTAL RESIDENTIAL COUNT |
|-------------|----------------------------|----------------------|----------------------------|-----------------------|-------------------------------|-------------------------|--------------------------|---------------------|-----------------------------|-----------------------|---------------------------------|---------------------------|----------------------------------|-----------------------------|-------------------------------------|-------------------------|
| BEAUFORT | 0 | 0 | 0 | 0 | 235,735,920 | 739 | 0 | 0 | 1,910,874,801 | 4,586 | 0 | 0 | 144,379,100 | 1,282 | 2,290,989,821 | 6,607 |
| BRUNSWICK | 1,674,826,251 | 5,272 | 98,454,400 | 259 | 458,093,690 | 1,382 | 1,930,173,046 | 3,680 | 8,046,578,194 | 17,111 | 169,565,012 | 500 | 414,693,133 | 2,683 | 12,792,383,726 | 30,887 |
| CAMDEN | 0 | 0 | 0 | 0 | 38,210,840 | 106 | 0 | 0 | 594,168,904 | 1,304 | 0 | 0 | 40,060,440 | 281 | 672,440,184 | 1,691 |
| CARTERET | 759,911,211 | 4,469 | 90,542,168 | 269 | 326,429,516 | 1,216 | 1,379,900,768 | 2,845 | 4,459,949,440 | 10,199 | 169,518,271 | 687 | 374,211,116 | 2,235 | 7,560,462,490 | 21,920 |
| CHOWAN | 0 | 0 | 0 | 0 | 38,445,450 | 136 | 0 | 0 | 855,456,040 | 1,894 | 0 | 0 | 73,592,812 | 648 | 967,494,302 | 2,678 |
| CRAVEN | 0 | 0 | 0 | 0 | 491,895,278 | 1,738 | 0 | 0 | 4,144,414,178 | 10,350 | 0 | 0 | 314,674,717 | 2,028 | 4,950,984,173 | 14,116 |
| CURRITUCK | 677,854,152 | 1,305 | 28,439,860 | 47 | 120,400,870 | 334 | 711,712,080 | 907 | 1,646,195,641 | 3,491 | 45,944,040 | 80 | 114,513,056 | 711 | 3,345,059,699 | 6,875 |
| DARE | 2,614,216,276 | 8,123 | 348,535,430 | 914 | 113,760,240 | 304 | 4,181,653,633 | 7,528 | 692,575,070 | 1,347 | 278,307,481 | 753 | 25,581,790 | 124 | 8,254,629,920 | 19,093 |
| HYDE | 112,386,125 | 399 | 9,729,050 | 26 | 10,953,590 | 43 | 119,457,800 | 225 | 126,827,340 | 339 | 13,947,937 | 51 | 26,627,828 | 240 | 419,929,670 | 1,323 |
| JONES | 0 | 0 | 0 | 0 | 30,430,000 | 112 | 0 | 0 | 326,530,181 | 875 | 0 | 0 | 35,314,667 | 326 | 392,274,848 | 1,313 |
| NEW HANOVER | 518,502,867 | 1,965 | 156,091,500 | 483 | 1,161,330,492 | 3,571 | 904,111,570 | 1,740 | 11,730,318,980 | 24,143 | 102,922,857 | 327 | 805,402,668 | 3,460 | 15,378,680,934 | 35,689 |
| ONSLow | 202,834,030 | 891 | 24,680,280 | 75 | 719,712,410 | 2,544 | 282,681,820 | 577 | 7,112,917,410 | 17,932 | 38,315,970 | 135 | 954,408,380 | 5,281 | 9,335,550,300 | 27,435 |
| PAMLICO | 0 | 0 | 0 | 0 | 59,940,560 | 168 | 0 | 0 | 885,891,510 | 1,909 | 0 | 0 | 71,087,376 | 485 | 1,016,919,446 | 2,562 |
| PASQUOTANK | 0 | 0 | 0 | 0 | 150,962,480 | 489 | 0 | 0 | 1,354,181,678 | 3,375 | 0 | 0 | 150,720,967 | 1,139 | 1,655,865,125 | 5,003 |
| PENDER | 324,649,747 | 1,083 | 26,664,720 | 69 | 252,897,460 | 739 | 423,353,028 | 793 | 3,087,373,048 | 6,672 | 60,464,272 | 170 | 281,762,403 | 1,785 | 4,457,164,678 | 11,311 |
| PERQUIMANS | 0 | 0 | 0 | 0 | 53,823,814 | 168 | 0 | 0 | 751,871,784 | 1,642 | 0 | 0 | 64,274,849 | 579 | 869,970,447 | 2,389 |
| TYRRELL | 0 | 0 | 0 | 0 | 17,724,060 | 57 | 0 | 0 | 152,072,300 | 432 | 0 | 0 | 18,583,059 | 198 | 188,379,149 | 687 |
| WASHINGTON | 0 | 0 | 0 | 0 | 38,957,819 | 155 | 0 | 0 | 359,032,346 | 922 | 0 | 0 | 34,182,787 | 358 | 432,172,952 | 1,435 |
| TOTAL | 6,885,180,659 | 23,507 | 783,137,408 | 2,142 | 4,319,704,489 | 14,001 | 9,933,043,745 | 18,295 | 48,237,228,575 | 108,523 | 878,985,840 | 2,703 | 3,944,071,148 | 23,843 | 74,981,351,864 | 193,014 |

COMMERCIAL AGGREGATE LIABILITY

TOTAL LIABILITY

| COUNTY | COMMERCIAL BEACH LIABILITY * | COMMERCIAL BEACH COUNT | COMMERCIAL PROPERTY LIABILITY | COMMERCIAL PROPERTY COUNT | COMMERCIAL BEACH WIND LIABILITY* | COMMERCIAL BEACH WIND COUNT | COMMERCIAL COASTAL WIND LIABILITY * | COMMERCIAL COASTAL WIND COUNT | TOTAL COMMERCIAL BEACH LIABILITY * | TOTAL COMMERCIAL COUNT | COUNTY | TOTAL BEACH LIABILITY * | TOTAL BEACH COUNT |
|-------------|------------------------------|------------------------|-------------------------------|---------------------------|----------------------------------|-----------------------------|-------------------------------------|-------------------------------|------------------------------------|------------------------|-------------|-------------------------|-------------------|
| BEAUFORT | 0 | 0 | 0 | 0 | 0 | 0 | 245,490,032 | 965 | 245,490,032 | 965 | BEAUFORT | 2,536,479,853 | 7,572 |
| BRUNSWICK | 5,736,100 | 10 | 42,241,400 | 108 | 232,453,167 | 435 | 608,268,910 | 1,383 | 888,699,576 | 1,936 | BRUNSWICK | 13,681,083,302 | 32,823 |
| CAMDEN | 0 | 0 | 0 | 0 | 0 | 0 | 37,058,473 | 147 | 37,058,473 | 147 | CAMDEN | 709,498,657 | 1,838 |
| CARTERET | 566,210 | 5 | 160,838,700 | 267 | 382,401,026 | 594 | 813,965,044 | 1,717 | 1,357,770,980 | 2,583 | CARTERET | 8,918,233,470 | 24,503 |
| CHOWAN | 0 | 0 | 0 | 0 | 0 | 0 | 147,101,717 | 420 | 147,101,717 | 420 | CHOWAN | 1,114,596,019 | 3,098 |
| CRAVEN | 0 | 0 | 0 | 0 | 0 | 0 | 878,319,798 | 2,009 | 878,319,798 | 2,009 | CRAVEN | 5,829,303,971 | 16,125 |
| CURRITUCK | 100,000 | 1 | 15,920,900 | 40 | 90,060,667 | 281 | 151,450,540 | 485 | 257,532,107 | 807 | CURRITUCK | 3,602,591,806 | 7,682 |
| DARE | 10,140,600 | 34 | 315,802,000 | 645 | 777,334,071 | 1,217 | 115,745,720 | 237 | 1,219,022,391 | 2,133 | DARE | 9,473,652,311 | 21,226 |
| HYDE | 1,926,900 | 3 | 36,412,500 | 67 | 27,092,400 | 65 | 20,855,800 | 95 | 86,287,600 | 230 | HYDE | 506,217,270 | 1,553 |
| JONES | 0 | 0 | 0 | 0 | 0 | 0 | 49,415,633 | 221 | 49,415,633 | 221 | JONES | 441,690,481 | 1,534 |
| NEW HANOVER | 9,583,600 | 15 | 115,867,000 | 230 | 351,436,033 | 384 | 1,160,335,981 | 2,005 | 1,637,222,615 | 2,634 | NEW HANOVER | 17,015,903,549 | 38,323 |
| ONSLow | 135,000 | 1 | 45,323,600 | 71 | 28,839,767 | 45 | 877,914,636 | 2,320 | 952,213,003 | 2,437 | ONSLow | 10,287,763,303 | 29,872 |
| PAMLICO | 0 | 0 | 0 | 0 | 0 | 0 | 88,764,657 | 305 | 88,764,657 | 305 | PAMLICO | 1,105,684,103 | 2,867 |
| PASQUOTANK | 0 | 0 | 0 | 0 | 0 | 0 | 273,163,423 | 838 | 273,163,423 | 838 | PASQUOTANK | 1,929,028,548 | 5,841 |
| PENDER | 17,500 | 2 | 58,961,300 | 103 | 33,351,800 | 77 | 217,081,517 | 758 | 309,412,117 | 940 | PENDER | 4,766,576,795 | 12,251 |
| PERQUIMANS | 0 | 0 | 0 | 0 | 0 | 0 | 60,431,667 | 303 | 60,431,667 | 303 | PERQUIMANS | 930,402,114 | 2,692 |
| TYRRELL | 0 | 0 | 0 | 0 | 0 | 0 | 14,454,733 | 92 | 14,454,733 | 92 | TYRRELL | 202,833,882 | 779 |
| WASHINGTON | 0 | 0 | 0 | 0 | 0 | 0 | 44,672,947 | 167 | 44,672,947 | 167 | WASHINGTON | 476,845,899 | 1,602 |
| TOTAL | 28,205,910 | 71 | 791,367,400 | 1,531 | 1,922,968,931 | 3,098 | 5,804,491,226 | 14,467 | 8,547,033,467 | 19,167 | TOTAL | 83,528,385,331 | 212,181 |

* 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.