



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
December 31, 2022**

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 BALANCE SHEET
 AS OF DECEMBER 31, 2022

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	111,896,075	0	111,896,075
CASH EQUIVALENTS	66,962,647	0	66,962,647
INVESTMENTS	1,021,925,072	0	1,021,925,072
INTEREST INCOME DUE OR ACCRUED	4,649,961	0	4,649,961
FIXED ASSETS	484,320	(484,320)	0
DATA PROCESSING EQUIPMENT	1,466	0	1,466
ACCOUNTS RECEIVABLE - PREMIUM	35,868,351	(258,310)	35,610,041
PREPAID EXPENSE	30,217	(30,217)	0
TOTAL ASSETS	1,241,818,109	(772,847)	1,241,045,262

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	411,239
ACCOUNTS PAYABLE - FAIR PLAN	3,093,192
BENEFIT PAYABLE	333,400
PREMIUM SUSPENSE	1,472
PREMIUM REFUND	529,008
COMMISSION PAYABLE	3,812,651
ACCRUAL-PREMIUM TAX	1,832,369
ACCRUAL-POST RETIREMENT	5,149,676
ACCRUAL-PENSION	3,271,022
ACCRUAL-RENT	259,807
CLAIMS PAYABLE	151,286
PREPAID PREMIUMS	10,009,323
UNCLAIMED CHECKS	5,924,471
IBHS GRANT ACCRUAL	12,702,000
CEDED REINSURANCE PREMIUMS PAYABLE	3,456,164
TOTAL LIABILITIES	50,937,080

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	36,129,061
UNPAID LAE RESERVES	6,235,939
UNEARNED PREMIUMS	228,829,078
TOTAL RESERVES	271,194,078

SURPLUS	918,914,104
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TOTAL LIABILITIES & SURPLUS	1,241,045,262
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED DECEMBER 31, 2022

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	106,965,334	419,778,080
CEDED REINSURANCE PREMIUMS	(92,584)	(80,401,756)
NET PREMIUMS EARNED	106,872,750	339,376,324
DEDUCTIONS		
NET LOSSES INCURRED	18,951,692	64,272,208
NET LOSS EXPENSE INCURRED	2,435,316	18,556,114
OPERATING EXPENSE INCURRED	19,698,474	77,070,286
PREMIUM TAXES	2,939,542	12,819,950
TOTAL DEDUCTIONS	44,025,024	172,718,558
OTHER INCOME		
PREMIUM CHARGED OFF	(147,013)	(316,306)
SERVICE CHARGES	135,651	519,893
MISCELLANEOUS INCOME	9,617	19,527
IBHS GRANT PROGRAM	(6,760,550)	(10,585,758)
NET UNDERWRITING GAIN OR (LOSS)	56,085,431	156,295,122
INVESTMENT INCOME		
INVESTMENT INCOME	5,636,171	16,752,879
NET INCOME OR (LOSS)	61,721,602	173,048,001
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	853,001,490	741,540,658
NET INCOME OR (LOSS)	61,721,602	173,048,001
CHANGE IN ASSETS NOT ADMITTED	(113,226)	21,207
MINIMUM PENSION LIABILITY	4,304,238	4,304,238
NET CHANGE IN SURPLUS	65,912,614	177,373,446
SURPLUS (CURRENT PERIOD)	918,914,104	918,914,104

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2022

QUARTER TO DATE

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	104,908,146	(325,959)	0	0	0	0	104,582,187
CEDED REINSURANCE	(92,584)	0	0	0	0	0	(92,584)
INVESTMENT INCOME	5,636,171	0	0	0	0	0	5,636,171
PREMIUM CHARGED OFF	(147,013)	0	0	0	0	0	(147,013)
SERVICE CHARGES	135,651	0	0	0	0	0	135,651
MISCELLANEOUS INCOME	9,617	0	0	0	0	0	9,617
IBHS GRANT PROGRAM	(6,760,550)	0	0	0	0	0	(6,760,550)
TOTAL INCOME	103,689,439	(325,959)	0	0	0	0	103,363,479
EXPENSES PAID							
LOSSES	10,727,581	6,121,151	555,203	242,278	3,647,041	0	21,293,255
LOSS ADJUSTMENT EXPENSES	4,008,898	530,149	89,106	8,978	296,208	0	4,933,339
COMMISSION	13,574,548	(42,375)	0	0	0	0	13,532,173
PREMIUM TAX	2,939,542	0	0	0	0	0	2,939,542
ADMINISTRATIVE EXPENSES	6,166,301	0	0	0	0	0	6,166,301
TOTAL EXPENSES PAID	37,416,870	6,608,926	644,309	251,256	3,943,249	0	48,864,610
NET CASH CHANGE	66,272,569	(6,934,885)	(644,309)	(251,256)	(3,943,249)	0	54,498,869
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	0	36,129,061
LOSS ADJUSTMENT EXPENSES	2,716,144	913,210	484,554	559,825	1,562,206	0	6,235,939
UNEARNED PREMIUMS	228,829,078	0	0	0	0	0	228,829,078
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	17,194,556	4,840,141	2,407,626	3,539,469	8,282,815	2,206,018	38,470,624
LOSS ADJUSTMENT EXPENSES	3,903,669	1,098,854	546,602	803,564	1,880,443	500,831	8,733,962
UNEARNED PREMIUMS	220,595,901	10,616,323	0	0	0	0	231,212,225
NET RESERVE CHANGE	(12,040,948)	12,025,586	550,726	1,566,171	2,414,350	2,706,848	7,222,733
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	4,304,238	0	0	0	0	0	4,304,238
ASSETS NOT ADMITTED	(113,226)	0	0	0	0	0	(113,226)
TOTAL NET OTHER CHANGES	4,191,012	0	0	0	0	0	4,191,012
CHANGE IN SURPLUS	58,422,633	5,090,701	(93,584)	1,314,915	(1,528,899)	2,706,848	65,912,614

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2022

YEAR TO DATE

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	461,663,223	(5,570,765)	0	0	0	0	456,092,457
CEDED REINSURANCE	(80,401,756)	0	0	0	0	0	(80,401,756)
INVESTMENT INCOME	16,752,879	0	0	0	0	0	16,752,879
PREMIUM CHARGED OFF	(316,306)	0	0	0	0	0	(316,306)
SERVICE CHARGES	519,893	0	0	0	0	0	519,893
MISCELLANEOUS INCOME	19,527	0	0	0	0	0	19,527
IBHS GRANT PROGRAM	(10,585,758)	0	0	0	0	0	(10,585,758)
TOTAL INCOME	387,651,701	(5,570,765)	0	0	0	0	382,080,936
EXPENSES PAID							
LOSSES	21,051,179	34,533,649	7,580,848	1,337,110	5,544,669	1,087,440	71,134,894
LOSS ADJUSTMENT EXPENSES	14,145,348	2,807,089	456,299	105,157	898,206	221,329	18,633,428
COMMISSION	59,805,091	(724,199)	0	0	0	0	59,080,892
PREMIUM TAX	12,819,950	0	0	0	0	0	12,819,950
ADMINISTRATIVE EXPENSES	17,989,394	0	0	0	0	0	17,989,394
TOTAL EXPENSES PAID	125,810,963	36,616,538	8,037,147	1,442,267	6,442,874	1,308,769	179,658,558
NET CASH CHANGE	261,840,739	(42,187,304)	(8,037,147)	(1,442,267)	(6,442,874)	(1,308,769)	202,422,378
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	0	36,129,061
LOSS ADJUSTMENT EXPENSES	2,716,144	913,210	484,554	559,825	1,562,206	0	6,235,939
UNEARNED PREMIUMS	228,829,078	0	0	0	0	0	228,829,078
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	0	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	42,991,747
LOSS ADJUSTMENT EXPENSES	0	1,584,870	1,196,336	922,949	2,125,932	483,166	6,313,253
UNEARNED PREMIUMS	0	192,514,700	0	0	0	0	192,514,700
NET RESERVE CHANGE	(253,735,074)	207,744,283	5,071,899	2,990,260	5,535,153	3,019,103	(29,374,377)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	4,304,238	0	0	0	0	0	4,304,238
ASSETS NOT ADMITTED	21,207	0	0	0	0	0	21,207
TOTAL NET OTHER CHANGES	4,325,445	0	0	0	0	0	4,325,445
SETTLEMENT ROLL FORWARD	0	0	0	0	1,329,065,878	(1,329,065,878)	0
CHANGE IN SURPLUS	12,431,109	165,556,980	(2,965,249)	1,547,992	1,328,158,156	(1,327,355,544)	177,373,446

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2022

	2022				2021			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	148,317,530	20,188,126	267,485,283	25,672,284	125,192,486	15,519,337	229,446,185	20,536,304
CEDED REINSURANCE	(25,714,990)	(3,822,596)	(46,002,951)	(4,801,219)	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)
INVESTMENT INCOME	5,382,161	732,589	9,706,531	931,598	4,202,728	516,684	7,674,630	681,416
MISCELLANEOUS INCOME	71,679	9,757	129,271	12,407	56,609	6,960	103,375	9,178
IBHS GRANT PROGRAM	(3,400,863)	(462,906)	(6,133,333)	(588,655)	(2,915,504)	(358,432)	(5,324,022)	(472,710)
TOTAL INCOME	124,655,516	16,584,969	225,184,801	21,226,415	103,410,765	12,786,539	189,226,870	16,482,074
EXPENSES PAID								
LOSSES	4,560,672	1,665,905	14,131,180	693,422	8,390,050	625,619	37,725,607	1,497,435
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,601,564	1,195,929	8,279,871	2,067,983	2,515,449	978,481	9,858,274	2,779,121
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	19,213,450	2,615,224	34,650,761	3,325,656	16,255,670	1,998,236	29,683,048	2,635,197
PREMIUM TAX	4,118,637	560,605	7,427,813	712,895	3,531,641	434,180	6,449,152	572,608
ADMINISTRATIVE EXPENSES	5,779,413	786,660	10,422,962	1,000,359	4,992,411	613,767	9,116,676	809,452
TOTAL EXPENSES PAID	36,273,737	6,824,324	74,912,587	7,800,315	35,685,222	4,650,283	92,832,757	8,293,813
NET CASH CHANGE	88,381,779	9,760,645	150,272,214	13,426,099	67,725,543	8,136,257	96,394,113	8,188,261
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	5,055,167	2,523,352	13,020,362	1,590,972	631,229	35,277	2,930,578	19,438
LOSS ADJUSTMENT EXPENSES	619,796	353,144	1,602,293	140,912	159,392	8,908	740,002	4,908
UNEARNED PREMIUMS	73,631,399	8,888,877	134,268,441	12,040,362	0	0	0	0
NET RESERVE CHANGE	79,306,361	11,765,373	148,891,095	13,772,245	790,621	44,185	3,670,580	24,346
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,813	927	12,287	1,179	6,558	806	11,976	1,063
MINIMUM PENSION LIABILITY	1,382,813	188,221	2,493,853	239,351	285,263	35,070	520,920	46,252
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	205,700	25,289	375,629	33,351
TOTAL NET OTHER CHANGES	1,389,626	189,148	2,506,140	240,530	497,520	61,165	908,525	80,666
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	10,465,044	(1,815,580)	3,887,260	(105,616)	67,432,442	8,153,237	93,632,058	8,244,582

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2022

	2020				2019			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	111,672,122	12,055,458	205,646,499	19,530,838	108,919,764	10,678,681	193,139,239	19,129,513
CEDED REINSURANCE	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967
IBHS GRANT PROGRAM	(2,827,024)	(291,330)	(5,140,797)	(468,459)	(2,008,378)	(192,842)	(3,551,879)	(349,377)
TOTAL INCOME	87,710,839	9,326,450	162,085,721	15,192,338	88,579,942	6,876,864	169,344,451	15,166,879
EXPENSES PAID								
LOSSES	15,651,851	2,120,749	54,489,782	3,464,633	28,170,013	9,944,444	51,742,029	2,941,155
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,616,553	1,608,660	10,696,758	5,290,776	5,591,244	3,792,214	16,301,952	4,255,721
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	14,754,282	1,520,454	26,499,139	2,444,894	14,258,051	1,369,041	24,519,728	2,480,329
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927
TOTAL EXPENSES PAID	43,995,553	6,277,583	109,820,825	12,852,881	57,295,659	15,996,402	108,969,226	11,290,918
NET CASH CHANGE	43,715,286	3,048,867	52,264,897	2,339,456	31,284,283	(9,119,539)	60,375,225	3,875,961
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	395,268	29,288	1,345,978	148,414	221,095	223,480	1,537,236	235,224
LOSS ADJUSTMENT EXPENSES	99,809	7,395	339,874	37,476	55,829	56,431	388,168	59,397
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	495,077	36,683	1,685,852	185,890	276,924	279,912	1,925,405	294,621
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630
MINIMUM PENSION LIABILITY	87,072	8,973	158,336	14,428	(349,677)	(33,576)	(618,415)	(60,830)
CHANGE IN UNREALIZED GAIN/LOSS	(207,297)	(21,362)	(376,959)	(34,351)	0	0	0	0
TOTAL NET OTHER CHANGES	(170,564)	(17,577)	(310,161)	(28,264)	(317,314)	(30,468)	(561,179)	(55,200)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	43,049,646	2,994,607	50,268,884	2,125,303	30,690,045	(9,429,918)	57,888,642	3,526,140

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2022

	2018				2017				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	109,068,817	10,304,932	192,783,434	18,838,524	113,030,178	16,870,596	193,583,253	20,669,079	2,208,278,461
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)	(34,510,421)
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	123,281,573
MISCELLANEOUS INCOME	109,917	10,150	193,041	18,676	99,674	14,713	170,861	18,052	1,727,708
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(34,486,511)
TOTAL INCOME	114,060,513	10,098,115	204,757,331	19,457,359	110,428,778	15,765,840	194,651,418	19,830,022	1,952,890,810
EXPENSES PAID									
LOSSES	171,791,666	105,790,183	704,929,444	100,165,683	80,934,346	12,627,189	221,730,399	45,145,014	1,680,928,470
CEDED LOSSES	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	13,961,121	6,262,799	64,170,897	5,030,516	5,984,764	1,050,460	18,904,156	2,134,910	198,930,174
CEDED LOSS ADJUSTMENT EXPENSES	(856,275)	(394,937)	(4,375,726)	(273,607)	0	0	0	0	(5,900,545)
COMMISSION	14,129,791	1,342,438	25,036,963	2,447,700	14,562,478	2,126,210	25,044,376	2,659,939	285,573,055
PREMIUM TAX	3,074,901	283,957	5,400,284	522,459	3,189,854	470,872	5,468,039	577,722	61,917,575
ADMINISTRATIVE EXPENSES	6,074,436	560,955	10,668,208	1,032,113	2,914,351	430,203	4,995,771	527,825	100,578,204
TOTAL EXPENSES PAID	195,399,792	105,057,408	741,592,124	100,627,191	107,585,793	16,704,934	276,142,741	51,045,410	2,227,927,480
NET CASH CHANGE	(81,339,279)	(94,959,293)	(536,834,793)	(81,169,832)	2,842,985	(939,094)	(81,491,323)	(31,215,388)	(275,036,670)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	1,915,203	743,020	3,528,478	0	0	0	0	0	36,129,061
LOSS ADJUSTMENT EXPENSES	483,609	187,620	890,977	0	0	0	0	0	6,235,939
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	228,829,078
NET RESERVE CHANGE	2,398,812	930,641	4,419,455	0	0	0	0	0	271,194,078
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,190,963	571,716	10,872,858	1,051,912	(2,548,062)	(376,133)	(4,367,880)	(461,485)	10,918,432
MINIMUM PENSION LIABILITY	730,861	67,493	1,283,573	124,181	(104,593)	(15,440)	(179,293)	(18,943)	6,285,893
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,921,824	639,209	12,156,431	1,176,093	(2,652,655)	(391,573)	(4,547,173)	(480,428)	17,204,325
SETTLEMENT ROLL FORWARD	596,712,205	43,515,828	666,950,279	21,887,566	(596,712,205)	(43,515,828)	(666,950,279)	(21,887,566)	(0)
ROLL FORWARD	0	0	0	0	596,521,875	44,846,495	752,988,775	53,583,382	1,447,940,527
SURPLUS	519,895,939	(51,734,897)	137,852,461	(58,106,173)	0.00	0.00	0.00	0.00	918,914,104

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4A

PREMIUMS WRITTEN	QUARTER TO DATE			YEAR TO DATE		
	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	897,352	(4,684)	892,668	4,128,479	(83,235)	4,045,243
RESIDENTIAL - EC	12,497,170	(64,661)	12,432,509	57,382,580	(1,038,366)	56,344,214
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,607,268	(1,786)	1,605,483	9,479,172	(28,090)	9,451,083
CRIME - RESIDENTIAL	96,294	1,328	97,622	427,584	(4,585)	422,998
CRIME - COMMERCIAL	12,241	0	12,241	23,807	0	23,807
HOMEOWNER - BEACH	2,072,882	(535)	2,072,348	8,317,900	(131,285)	8,186,614
HOMEOWNER - COASTAL	7,404,252	(38,575)	7,365,677	32,365,387	(457,392)	31,907,995
HO - BEACH WIND	16,649,521	(36,795)	16,612,726	71,628,055	(783,215)	70,844,840
HO - COASTAL WIND	51,125,729	(117,893)	51,007,836	215,307,108	(2,153,858)	213,153,250
WIND - RESIDENTIAL	1,345,876	(8,359)	1,337,517	6,432,934	(134,789)	6,298,144
WIND - COMMERCIAL	1,518,618	(22,212)	1,496,406	10,685,146	(111,200)	10,573,946
COASTAL - RESIDENTIAL	4,302,226	(21,024)	4,281,202	19,812,788	(530,055)	19,282,733
COASTAL - COMMERCIAL	5,378,716	(10,762)	5,367,953	25,672,284	(114,695)	25,557,588
TOTAL	104,908,146	(325,959)	104,582,187	461,663,223	(5,570,765)	456,092,458
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	2,100,453	98,528	2,198,981	0	1,958,976	1,958,976
RESIDENTIAL - EC	27,740,586	1,352,026	29,092,612	0	24,290,615	24,290,615
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	0	14,785	14,785
COMMERCIAL PROPERTY	4,726,740	154,369	4,881,109	0	3,015,727	3,015,727
CRIME - RESIDENTIAL	214,047	10,987	225,034	0	201,170	201,170
CRIME - COMMERCIAL	6,855	394	7,249	0	3,229	3,229
HOMEOWNER - BEACH	3,908,028	184,284	4,092,312	0	3,290,501	3,290,501
HOMEOWNER - COASTAL	15,589,087	694,379	16,283,466	0	12,104,365	12,104,365
HO - BEACH WIND	34,062,147	1,624,482	35,686,629	0	29,587,093	29,587,093
HO - COASTAL WIND	102,000,143	5,183,570	107,183,713	0	92,859,613	92,859,613
WIND - RESIDENTIAL	3,190,718	144,049	3,334,768	0	2,688,924	2,688,924
WIND - COMMERCIAL	5,395,761	172,081	5,567,842	0	4,000,370	4,000,370
COASTAL - RESIDENTIAL	9,576,013	460,627	10,036,640	0	8,790,749	8,790,749
COASTAL - COMMERCIAL	12,085,323	536,548	12,621,870	0	9,705,202	9,705,202
TOTAL	220,595,901	10,616,323	231,212,225	0	192,514,700	192,514,700
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,074,564	0	2,074,564	2,074,564	0	2,074,564
RESIDENTIAL - EC	28,206,376	0	28,206,376	28,206,376	0	28,206,376
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,316,797	0	4,316,797	4,316,797	0	4,316,797
CRIME - RESIDENTIAL	214,654	0	214,654	214,654	0	214,654
CRIME - COMMERCIAL	14,161	0	14,161	14,161	0	14,161
HOMEOWNER - BEACH	4,247,986	0	4,247,986	4,247,986	0	4,247,986
HOMEOWNER - COASTAL	16,283,113	0	16,283,113	16,283,113	0	16,283,113
HO - BEACH WIND	35,694,724	0	35,694,724	35,694,724	0	35,694,724
HO - COASTAL WIND	108,256,074	0	108,256,074	108,256,074	0	108,256,074
WIND - RESIDENTIAL	3,193,094	0	3,193,094	3,193,094	0	3,193,094
WIND - COMMERCIAL	4,557,918	0	4,557,918	4,557,918	0	4,557,918
COASTAL - RESIDENTIAL	9,729,254	0	9,729,254	9,729,254	0	9,729,254
COASTAL - COMMERCIAL	12,040,362	0	12,040,362	12,040,362	0	12,040,362
TOTAL	228,829,078	0	228,829,078	228,829,078	0	228,829,078
EARNED PREMIUMS						
RESIDENTIAL - FIRE	923,242	93,843	1,017,085	2,053,915	1,875,741	3,929,655
RESIDENTIAL - EC	12,031,380	1,287,364	13,318,745	29,176,204	23,252,250	52,428,454
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	(0)	14,785	14,785
COMMERCIAL PROPERTY	2,017,211	152,583	2,169,794	5,162,375	2,987,638	8,150,012
CRIME - RESIDENTIAL	95,686	12,315	108,001	212,929	196,585	409,514
CRIME - COMMERCIAL	4,935	394	5,329	9,646	3,229	12,875
HOMEOWNER - BEACH	1,732,924	183,750	1,916,674	4,069,914	3,159,216	7,229,129
HOMEOWNER - COASTAL	6,710,226	655,804	7,366,030	16,082,274	11,646,973	27,729,247
HO - BEACH WIND	15,016,945	1,587,687	16,604,631	35,933,331	28,803,878	64,737,209
HO - COASTAL WIND	44,869,798	5,065,677	49,935,475	107,051,034	90,705,755	197,756,789
WIND - RESIDENTIAL	1,343,500	135,690	1,479,190	3,239,840	2,554,134	5,793,974
WIND - COMMERCIAL	2,356,460	149,869	2,506,330	6,127,228	3,889,170	10,016,397
COASTAL - RESIDENTIAL	4,148,985	439,603	4,588,588	10,083,534	8,260,695	18,344,229
COASTAL - COMMERCIAL	5,423,677	525,785	5,949,462	13,631,922	9,590,507	23,222,429
TOTAL	96,674,970	10,290,364	106,965,334	232,834,145	186,943,935	419,778,080

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4A

CEDED REINSURANCE PREMIUM	QUARTER TO DATE			YEAR TO DATE		
	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	821	0	821	726,997	0	726,997
RESIDENTIAL - EC	11,438	0	11,438	10,078,857	0	10,078,857
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,919	0	1,919	1,787,612	0	1,787,612
CRIME - RESIDENTIAL	86	0	86	77,071	0	77,071
CRIME - COMMERCIAL	5	0	5	3,432	0	3,432
HOMEOWNER - BEACH	1,662	0	1,662	1,400,693	0	1,400,693
HOMEOWNER - COASTAL	6,477	0	6,477	5,518,549	0	5,518,549
HO - BEACH WIND	14,381	0	14,381	12,356,523	0	12,356,523
HO - COASTAL WIND	43,268	0	43,268	37,018,073	0	37,018,073
WIND - RESIDENTIAL	1,278	0	1,278	1,074,849	0	1,074,849
WIND - COMMERCIAL	2,146	0	2,146	2,091,552	0	2,091,552
COASTAL - RESIDENTIAL	3,914	0	3,914	3,466,329	0	3,466,329
COASTAL - COMMERCIAL	5,188	0	5,188	4,801,219	0	4,801,219
TOTAL	92,584	0	92,584	80,401,756	0	80,401,756
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	922,420	93,843	1,016,264	1,326,918	1,875,741	3,202,659
RESIDENTIAL - EC	12,019,943	1,287,364	13,307,307	19,097,347	23,252,250	42,349,597
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	(0)	14,785	14,785
COMMERCIAL PROPERTY	2,015,293	152,583	2,167,875	3,374,763	2,987,638	6,362,400
CRIME - RESIDENTIAL	95,600	12,315	107,916	135,858	196,585	332,443
CRIME - COMMERCIAL	4,930	394	5,324	6,214	3,229	9,443
HOMEOWNER - BEACH	1,731,263	183,750	1,915,012	2,669,220	3,159,216	5,828,436
HOMEOWNER - COASTAL	6,703,749	655,804	7,359,553	10,563,725	11,646,973	22,210,698
HO - BEACH WIND	15,002,563	1,587,687	16,590,250	23,576,808	28,803,878	52,380,686
HO - COASTAL WIND	44,826,530	5,065,677	49,892,207	70,032,961	90,705,755	160,738,716
WIND - RESIDENTIAL	1,342,222	135,690	1,477,912	2,164,991	2,554,134	4,719,125
WIND - COMMERCIAL	2,354,314	149,869	2,504,183	4,035,676	3,889,170	7,924,845
COASTAL - RESIDENTIAL	4,145,070	439,603	4,584,674	6,617,205	8,260,695	14,877,900
COASTAL - COMMERCIAL	5,418,489	525,785	5,944,274	8,830,703	9,590,507	18,421,210
TOTAL	96,582,386	10,290,364	106,872,750	152,432,389	186,943,935	339,376,324

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	88,888	89,390	0	0	0	0	178,278
RESIDENTIAL - EC	1,408,391	294,020	5,798	0	0	0	1,708,209
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	222,542	48,337	3,384	0	0	0	274,264
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	740,860	8,367	0	98	0	0	749,325
HOMEOWNER - COASTAL	1,274,646	808,330	8,275	166,912	0	0	2,258,163
HO - BEACH WIND	613,585	175,946	869	8,504	2,369	0	801,273
HO - COASTAL WIND	5,685,797	4,229,246	453,296	48,389	260,674	0	10,677,401
WIND - RESIDENTIAL	100,859	52,468	24,336	0	0	0	177,663
WIND - COMMERCIAL	43,111	4,195	0	18,376	247,195	0	312,876
COASTAL - RESIDENTIAL	416,019	248,110	59,245	0	3,184	0	726,559
COASTAL - COMMERCIAL	132,883	162,742	0	0	3,133,619	0	3,429,244
TOTAL	10,727,581	6,121,151	555,203	242,278	3,647,041	0	21,293,255
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	467,274	120,499	0	0	0	0	587,773
RESIDENTIAL - EC	1,863,740	300,558	176,697	1,727	574,450	0	2,917,173
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,752	0	2,292	0	148,518	0	272,561
COMMERCIAL PROPERTY	1,615,056	25,127	0	0	0	0	1,640,183
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	758,104	54,443	102,000	0	0	0	914,547
HOMEOWNER - COASTAL	2,896,549	1,140,770	282,343	76,412	37,025	0	4,433,099
HO - BEACH WIND	1,838,348	145,579	102,804	103,911	1,340,753	0	3,531,395
HO - COASTAL WIND	9,499,488	1,680,696	1,017,639	1,339,692	2,219,687	0	15,757,202
WIND - RESIDENTIAL	127,701	10,150	13,767	115,457	0	0	267,075
WIND - COMMERCIAL	786,544	10,150	26,996	223,480	594,503	0	1,641,673
COASTAL - RESIDENTIAL	624,325	109,113	45,996	121,133	1,271,766	0	2,172,333
COASTAL - COMMERCIAL	1,590,972	19,438	148,414	235,224	0	0	1,994,048
TOTAL	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	0	36,129,061
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	444,884	171,659	5,299	18,600	0	0	640,442
RESIDENTIAL - EC	951,247	258,745	185,453	20,520	591,861	(2,499)	2,005,325
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	89,732	0	22,006	0	125,000	23,518	260,256
COMMERCIAL PROPERTY	1,317,092	11,266	0	0	0	0	1,328,358
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,155,179	65,997	259,172	3,408	0	0	1,483,756
HOMEOWNER - COASTAL	1,988,961	1,181,984	236,547	316,739	206,272	0	3,930,502
HO - BEACH WIND	1,087,816	138,399	118,377	176,830	1,285,915	75,000	2,882,338
HO - COASTAL WIND	6,207,625	2,708,034	1,332,945	1,989,225	2,307,250	330,000	14,875,079
WIND - RESIDENTIAL	90,557	28,716	11,260	118,057	14,056	0	262,647
WIND - COMMERCIAL	722,484	5,151	26,996	313,727	505,507	509,999	2,083,863
COASTAL - RESIDENTIAL	398,524	201,360	65,876	245,832	28,974	0	940,565
COASTAL - COMMERCIAL	2,740,454	68,831	143,696	336,531	3,217,981	1,270,000	7,777,494
TOTAL	17,194,556	4,840,141	2,407,626	3,539,469	8,282,815	2,206,018	38,470,624
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	111,278	38,231	(5,299)	(18,600)	0	0	125,609
RESIDENTIAL - EC	2,320,884	335,834	(2,958)	(18,793)	(17,410)	2,499	2,620,057
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	32,020	0	(19,715)	0	23,518	(23,518)	12,306
COMMERCIAL PROPERTY	520,506	62,199	3,384	0	0	0	586,089
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	343,785	(3,187)	(157,172)	(3,310)	0	0	180,116
HOMEOWNER - COASTAL	2,182,235	767,117	54,071	(73,415)	(169,247)	0	2,760,760
HO - BEACH WIND	1,364,116	183,125	(14,703)	(64,415)	57,206	(75,000)	1,450,330
HO - COASTAL WIND	8,977,660	3,201,907	137,990	(601,145)	173,111	(330,000)	11,559,524
WIND - RESIDENTIAL	138,003	33,902	26,843	(2,601)	(14,056)	0	182,091
WIND - COMMERCIAL	107,170	9,194	0	(71,871)	336,191	(509,999)	(129,314)
COASTAL - RESIDENTIAL	641,820	155,863	39,366	(124,699)	1,245,976	0	1,958,326
COASTAL - COMMERCIAL	(1,016,599)	113,348	4,718	(101,307)	(84,362)	(1,270,000)	(2,354,202)
TOTAL	15,722,878	4,897,533	66,525	(1,080,154)	1,550,927	(2,206,018)	18,951,692

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	751,628	1,209,005	120,303	0	0	0	2,080,936
RESIDENTIAL - EC	2,076,223	2,233,366	181,618	103,971	26,284	147,507	4,768,969
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	512	16,561	85,588	0	0	102,661
COMMERCIAL PROPERTY	1,616,024	251,554	3,384	0	0	0	1,870,962
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	774,449	280,916	7,307	60,838	23,162	19,000	1,165,673
HOMEOWNER - COASTAL	2,478,407	5,007,844	348,363	309,819	0	0	8,144,433
HO - BEACH WIND	838,227	1,313,821	166,041	69,670	121,940	365,316	2,875,015
HO - COASTAL WIND	10,838,525	20,983,829	4,989,774	636,024	1,479,010	514,698	39,441,859
WIND - RESIDENTIAL	120,144	158,065	46,428	7,475	26,379	1,000	359,492
WIND - COMMERCIAL	49,881	103,005	390,995	46,866	25,310	0	616,057
COASTAL - RESIDENTIAL	814,248	1,803,040	876,680	16,861	39,076	35,125	3,585,030
COASTAL - COMMERCIAL	693,422	1,188,692	433,392	0	3,803,507	4,794	6,123,808
TOTAL	21,051,179	34,533,649	7,580,848	1,337,110	5,544,669	1,087,440	71,134,894
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	467,274	120,499	0	0	0	0	587,773
RESIDENTIAL - EC	1,863,740	300,558	176,697	1,727	574,450	0	2,917,173
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,752	0	2,292	0	148,518	0	272,561
COMMERCIAL PROPERTY	1,615,056	25,127	0	0	0	0	1,640,183
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	758,104	54,443	102,000	0	0	0	914,547
HOMEOWNER - COASTAL	2,896,549	1,140,770	282,343	76,412	37,025	0	4,433,099
HO - BEACH WIND	1,838,348	145,579	102,804	103,911	1,340,753	0	3,531,395
HO - COASTAL WIND	9,499,488	1,680,696	1,017,639	1,339,692	2,219,687	0	15,757,202
WIND - RESIDENTIAL	127,701	10,150	13,767	115,457	0	0	267,075
WIND - COMMERCIAL	786,544	10,150	26,996	223,480	594,503	0	1,641,673
COASTAL - RESIDENTIAL	624,325	109,113	45,996	121,133	1,271,766	0	2,172,333
COASTAL - COMMERCIAL	1,590,972	19,438	148,414	235,224	0	0	1,994,048
TOTAL	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	0	36,129,061
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	778,137	123,249	18,600	2,499	0	922,484
RESIDENTIAL - EC	0	785,570	184,127	104,638	737,065	10,000	1,821,400
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	136,616	18,767	45,091	164,996	23,518	388,988
COMMERCIAL PROPERTY	0	31,591	0	0	0	0	31,591
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	167,410	194,172	3,408	62,600	0	427,590
HOMEOWNER - COASTAL	0	2,009,111	498,624	328,725	469,772	0	3,306,232
HO - BEACH WIND	0	1,277,773	307,290	293,934	1,269,549	298,077	3,446,623
HO - COASTAL WIND	0	7,744,361	4,027,372	2,656,374	3,500,228	689,887	18,618,222
WIND - RESIDENTIAL	0	133,515	46,406	131,877	45,055	0	356,854
WIND - COMMERCIAL	0	843,738	33,007	553,006	839,638	159,999	2,429,388
COASTAL - RESIDENTIAL	0	469,025	256,894	292,967	98,972	50,000	1,167,858
COASTAL - COMMERCIAL	0	3,797,598	589,158	415,550	3,967,754	1,304,457	10,074,517
TOTAL	0	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	42,991,747
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	1,218,902	551,367	(2,946)	(18,600)	(2,499)	0	1,746,225
RESIDENTIAL - EC	3,939,963	1,748,354	174,188	1,060	(136,330)	137,507	5,864,742
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,752	(136,104)	85	40,496	(16,479)	(23,518)	(13,766)
COMMERCIAL PROPERTY	3,231,080	245,090	3,384	0	0	0	3,479,554
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,532,553	167,949	(84,864)	57,430	(39,438)	19,000	1,652,629
HOMEOWNER - COASTAL	5,374,957	4,139,503	132,082	57,506	(432,747)	0	9,271,300
HO - BEACH WIND	2,676,575	181,627	(38,446)	(120,353)	193,144	67,239	2,959,786
HO - COASTAL WIND	20,338,013	14,920,164	1,980,042	(680,659)	198,468	(175,189)	36,580,839
WIND - RESIDENTIAL	247,845	34,700	13,789	(8,946)	(18,676)	1,000	269,713
WIND - COMMERCIAL	836,425	(730,583)	384,984	(282,660)	(219,825)	(159,999)	(171,658)
COASTAL - RESIDENTIAL	1,438,573	1,443,128	665,783	(154,974)	1,211,870	(14,875)	4,589,505
COASTAL - COMMERCIAL	2,284,394	(2,589,468)	(7,352)	(180,326)	(164,247)	(1,299,662)	(1,956,661)
TOTAL	43,241,032	19,975,726	3,220,730	(1,290,025)	573,241	(1,448,497)	64,272,208

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	262,556	0	0	0	0	0	262,556
RESIDENTIAL - EC	1,304,205	0	0	0	0	0	1,304,205
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,752	0	0	0	0	0	121,752
COMMERCIAL PROPERTY	732,663	0	0	0	0	0	732,663
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	408,524	0	0	0	0	0	408,524
HOMEOWNER - COASTAL	1,980,246	0	0	0	0	0	1,980,246
HO - BEACH WIND	1,576,343	0	0	0	0	0	1,576,343
HO - COASTAL WIND	7,038,675	0	0	0	0	0	7,038,675
WIND - RESIDENTIAL	119,301	0	0	0	0	0	119,301
WIND - COMMERCIAL	733,328	0	0	0	0	0	733,328
COASTAL - RESIDENTIAL	403,068	0	0	0	0	0	403,068
COASTAL - COMMERCIAL	1,458,036	0	0	0	0	0	1,458,036
TOTAL	16,138,697	0	0	0	0	0	16,138,697

NET IBNR (PRIOR PERIOD)

RESIDENTIAL - FIRE	220,815	0	0	0	0	0	220,815
RESIDENTIAL - EC	692,268	0	0	0	0	0	692,268
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	89,732	0	0	0	0	0	89,732
COMMERCIAL PROPERTY	457,998	0	0	0	0	0	457,998
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	511,577	0	0	0	0	0	511,577
HOMEOWNER - COASTAL	1,355,179	0	0	0	0	0	1,355,179
HO - BEACH WIND	992,926	0	0	0	0	0	992,926
HO - COASTAL WIND	5,128,707	0	0	0	0	0	5,128,707
WIND - RESIDENTIAL	90,557	0	0	0	0	0	90,557
WIND - COMMERCIAL	718,485	0	0	0	0	0	718,485
COASTAL - RESIDENTIAL	324,293	0	0	0	0	0	324,293
COASTAL - COMMERCIAL	2,681,565	0	0	0	0	0	2,681,565
TOTAL	13,264,102	0	0	0	0	0	13,264,102

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	60,165	16,257	935	0	0	0	77,357
RESIDENTIAL - EC	374,749	36,335	5,905	0	14,225	0	431,214
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	22,453	0	0	0	0	0	22,453
COMMERCIAL PROPERTY	148,224	3,135	90	0	0	0	151,449
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	102,167	525	816	0	5,240	0	108,748
HOMEOWNER - COASTAL	499,674	96,130	3,555	2,450	0	0	601,809
HO - BEACH WIND	365,365	22,903	2,900	0	39,132	0	430,300
HO - COASTAL WIND	1,844,283	308,145	72,117	5,303	131,473	0	2,361,321
WIND - RESIDENTIAL	29,022	5,215	1,830	0	0	0	36,067
WIND - COMMERCIAL	138,383	250	0	1,100	41,929	0	181,661
COASTAL - RESIDENTIAL	134,440	32,510	893	0	8,845	0	176,688
COASTAL - COMMERCIAL	289,973	8,745	66	125	55,363	0	354,272
TOTAL	4,008,898	530,149	89,106	8,978	296,208	0	4,933,339
 NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	71,024	30,427	0	0	0	0	101,451
RESIDENTIAL - EC	237,306	75,894	44,618	436	145,055	0	503,309
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	8,964	0	579	0	37,502	0	47,045
COMMERCIAL PROPERTY	276,753	6,345	0	0	0	0	283,098
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	118,349	13,747	25,756	0	0	0	157,852
HOMEOWNER - COASTAL	377,166	288,056	71,294	19,295	9,349	0	765,161
HO - BEACH WIND	182,213	36,760	25,959	26,239	338,554	0	609,725
HO - COASTAL WIND	1,139,582	424,393	256,965	338,286	560,494	0	2,719,720
WIND - RESIDENTIAL	10,904	2,563	3,476	29,154	0	0	46,097
WIND - COMMERCIAL	67,426	2,563	6,817	56,431	150,118	0	283,356
COASTAL - RESIDENTIAL	85,545	27,552	11,615	30,587	321,134	0	476,433
COASTAL - COMMERCIAL	140,912	4,908	37,476	59,397	0	0	242,693
TOTAL	2,716,144	913,210	484,554	559,825	1,562,206	0	6,235,939
 NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	101,002	38,972	1,203	4,223	0	0	145,400
RESIDENTIAL - EC	215,961	58,743	42,103	4,659	134,370	(567)	455,268
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	20,372	0	4,996	0	28,379	5,339	59,086
COMMERCIAL PROPERTY	299,019	2,558	0	0	0	0	301,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	262,260	14,983	58,840	774	0	0	336,856
HOMEOWNER - COASTAL	451,552	268,345	53,703	71,909	46,830	0	892,339
HO - BEACH WIND	246,966	31,421	26,875	40,146	291,941	17,027	654,375
HO - COASTAL WIND	1,409,313	614,803	302,618	451,613	523,814	74,920	3,377,080
WIND - RESIDENTIAL	20,559	6,519	2,556	26,803	3,191	0	59,629
WIND - COMMERCIAL	164,025	1,169	6,129	71,225	114,765	115,785	473,098
COASTAL - RESIDENTIAL	90,477	45,715	14,956	55,811	6,578	0	213,536
COASTAL - COMMERCIAL	622,164	15,627	32,623	76,402	730,576	288,327	1,765,720
TOTAL	3,903,669	1,098,854	546,602	803,564	1,880,443	500,831	8,733,962
 NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	30,186	7,712	(268)	(4,223)	0	0	33,408
RESIDENTIAL - EC	396,095	53,487	8,420	(4,222)	24,910	567	479,256
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,045	0	(4,417)	0	9,124	(5,339)	10,412
COMMERCIAL PROPERTY	125,958	6,922	90	0	0	0	132,971
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(41,744)	(711)	(32,267)	(774)	5,240	0	(70,256)
HOMEOWNER - COASTAL	425,288	115,841	21,146	(50,164)	(37,481)	0	474,630
HO - BEACH WIND	300,612	28,243	1,984	(13,907)	85,746	(17,027)	385,650
HO - COASTAL WIND	1,574,552	117,735	26,463	(108,024)	168,154	(74,920)	1,703,961
WIND - RESIDENTIAL	19,367	1,259	2,750	2,352	(3,191)	0	22,536
WIND - COMMERCIAL	41,784	1,644	688	(13,694)	77,282	(115,785)	(8,081)
COASTAL - RESIDENTIAL	129,508	14,347	(2,449)	(25,224)	323,401	0	439,585
COASTAL - COMMERCIAL	(191,279)	(1,974)	4,919	(16,881)	(675,213)	(288,327)	(1,168,755)
TOTAL	2,821,373	344,504	27,058	(234,761)	(22,029)	(500,831)	2,435,315.74

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2022

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	236,068	52,037	4,144	0	0	0	292,249
RESIDENTIAL - EC	879,252	194,950	31,966	3,919	77,198	10,382	1,197,667
COMMERCIAL - FIRE	0	45	66	0	0	0	111
COMMERCIAL - EC	94,030	450	935	1,525	4,347	6,141	107,427
COMMERCIAL PROPERTY	356,728	14,961	90	0	0	0	371,779
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	266,635	17,766	7,873	8,041	22,149	300	322,764
HOMEOWNER - COASTAL	1,620,120	462,688	26,750	14,477	59	0	2,124,094
HO - BEACH WIND	1,114,756	108,495	35,329	9,441	127,457	37,233	1,432,711
HO - COASTAL WIND	6,206,373	1,673,894	300,744	54,948	423,796	141,156	8,800,912
WIND - RESIDENTIAL	104,853	16,528	4,818	77	7,777	0	134,053
WIND - COMMERCIAL	745,172	9,775	180	7,536	43,313	3,186	809,161
COASTAL - RESIDENTIAL	453,378	181,978	32,669	3,805	13,115	2,489	687,434
COASTAL - COMMERCIAL	2,067,983	73,522	10,736	1,388	178,996	20,443	2,353,067
TOTAL	14,145,348	2,807,089	456,299	105,157	898,206	221,329	18,633,428
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	71,024	30,427	0	0	0	0	101,451
RESIDENTIAL - EC	237,306	75,894	44,618	436	145,055	0	503,309
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	8,964	0	579	0	37,502	0	47,045
COMMERCIAL PROPERTY	276,753	6,345	0	0	0	0	283,098
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	118,349	13,747	25,756	0	0	0	157,852
HOMEOWNER - COASTAL	377,166	288,056	71,294	19,295	9,349	0	765,161
HO - BEACH WIND	182,213	36,760	25,959	26,239	338,554	0	609,725
HO - COASTAL WIND	1,139,582	424,393	256,965	338,286	560,494	0	2,719,720
WIND - RESIDENTIAL	10,904	2,563	3,476	29,154	0	0	46,097
WIND - COMMERCIAL	67,426	2,563	6,817	56,431	150,118	0	283,356
COASTAL - RESIDENTIAL	85,545	27,552	11,615	30,587	321,134	0	476,433
COASTAL - COMMERCIAL	140,912	4,908	37,476	59,397	0	0	242,693
TOTAL	2,716,144	913,210	484,554	559,825	1,562,206	0	6,235,939
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	107,962	23,482	3,544	476	0	135,465
RESIDENTIAL - EC	0	70,115	35,081	19,937	140,431	1,905	267,469
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	9,038	3,576	8,591	31,436	4,481	57,122
COMMERCIAL PROPERTY	0	4,639	0	0	0	0	4,639
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	13,219	36,995	649	11,927	0	62,791
HOMEOWNER - COASTAL	0	238,376	95,002	62,631	89,505	0	485,514
HO - BEACH WIND	0	92,903	58,547	56,003	241,884	56,792	506,130
HO - COASTAL WIND	0	662,279	767,326	506,113	666,890	131,443	2,734,051
WIND - RESIDENTIAL	0	9,851	8,842	25,126	8,584	0	52,403
WIND - COMMERCIAL	0	54,640	6,289	105,363	159,974	30,484	356,750
COASTAL - RESIDENTIAL	0	38,350	48,945	55,818	18,857	9,526	171,497
COASTAL - COMMERCIAL	0	283,496	112,251	79,174	755,967	248,535	1,479,423
TOTAL	0	1,584,870	1,196,336	922,949	2,125,932	483,166	6,313,253
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	307,091	(25,498)	(19,338)	(3,544)	(476)	0	258,235
RESIDENTIAL - EC	1,116,558	200,730	41,502	(15,581)	81,821	8,477	1,433,507
COMMERCIAL - FIRE	0	45	66	0	0	0	111
COMMERCIAL - EC	102,994	(8,588)	(2,062)	(7,067)	10,413	1,660	97,350
COMMERCIAL PROPERTY	633,481	16,667	90	0	0	0	650,239
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	384,984	18,294	(3,366)	7,392	10,222	300	417,825
HOMEOWNER - COASTAL	1,997,286	512,368	3,043	(28,859)	(80,097)	0	2,403,741
HO - BEACH WIND	1,296,969	52,352	2,741	(20,323)	224,126	(19,559)	1,536,306
HO - COASTAL WIND	7,345,955	1,436,008	(209,617)	(112,878)	317,400	9,714	8,786,581
WIND - RESIDENTIAL	115,757	9,240	(548)	4,105	(808)	0	127,747
WIND - COMMERCIAL	812,598	(42,302)	708	(41,396)	33,457	(27,298)	735,766
COASTAL - RESIDENTIAL	538,923	171,180	(4,662)	(21,427)	315,392	(7,037)	992,369
COASTAL - COMMERCIAL	2,208,895	(205,066)	(64,039)	(18,390)	(576,971)	(228,092)	1,116,337
TOTAL	16,861,492	2,135,428	(255,482)	(257,967)	334,480	(261,837)	18,556,114

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
FLORENCE										
BEACH FULL COVERAGE										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	28,937,385	4,684	1,521,061			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,203	36,755	68,700			
			TOTAL	23,518	30,404,588	41,439	1,589,761			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	576,949	98,258,341	192,005	5,086,706			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	125,000	4,632,262	53,042	195,479			
			TOTAL	701,949	102,890,603	245,047	5,282,184			
BEACH WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	5,751,442	0	243,008			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	500,000	11,083,204	13,503	471,015			
			TOTAL	500,000	16,834,646	13,503	714,023			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	18,005,643	0	881,015			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	74,505	92,250,934	1,598	2,749,585			
			TOTAL	74,505	110,256,577	1,598	3,630,601			
COASTAL WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	26,148,890	13,780	1,986,439			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,270,000	44,728,666	75,912	1,831,468			
			TOTAL	1,270,000	70,877,556	89,692	3,817,907			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,887,722	0	6,267,381			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	38,296	4,257,556			
			TOTAL	0	174,113,695	38,296	10,524,937			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	0	1,425,784	0	75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	75,000	36,558,157	47,674	1,956,353
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	330,000	172,839,591	150,100	11,234,356
			TOTAL	405,000	221,143,351	197,774	13,883,944
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	0	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	37,025	32,983,255	26,785	2,162,109
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,207,500	112,896,599	95,321	5,508,397
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	1,822,733	500,717,074	331,414	32,292,220
			TOTAL	3,067,258	654,194,750	453,520	40,266,755
			TOTAL FLORENCE	6,042,230	1,380,715,765	1,080,868	79,710,111

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
MICHAEL										
BEACH FULL COVERAGE										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	29,673	0	7,062			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0			
			TOTAL	0	29,673	0	7,062			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	243,632	0	37,912			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420			
			TOTAL	0	303,198	0	41,332			
BEACH WIND & HAIL ONLY										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,084			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	307			
			TOTAL	0	6,697	0	1,391			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	77,854	0	8,293			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	45,856	0	8,802			
			TOTAL	0	123,710	0	17,095			
COASTAL WIND & HAIL ONLY										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	161,234	0	19,301			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	48,372	0	3,823			
			TOTAL	0	209,606	0	23,124			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	487,689	0	63,850			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	188,409	0	11,827			
			TOTAL	0	676,098	0	75,677			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	154,525	0	16,004
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	273,671	0	40,556
			TOTAL	0	447,433	0	60,065
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	15,469	0	3,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	24,382	0	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	0	715,689	0	79,374
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,832,192	0	214,560
			TOTAL	0	2,587,733	0	302,561
			TOTAL MICHAEL	0	4,384,147	0	528,306

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
DORIAN										
BEACH FULL COVERAGE										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	2,763,170	0	234,933			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	195,793	0	12,738			
			TOTAL	0	2,958,963	0	247,671			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	7,666,349	0	650,803			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	5,149,716	0	83,446			
			TOTAL	0	12,816,064	0	734,249			
BEACH WIND & HAIL ONLY										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	278,340	999	24,851			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	19,998	2,803,004	999	84,216			
			TOTAL	19,998	3,081,343	1,998	109,067			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	98,259	1,184,050	2,999	101,685			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	223,480	3,248,975	8,993	223,789			
			TOTAL	321,739	4,433,024	11,992	325,474			
COASTAL WIND & HAIL ONLY										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	1,766	1,062,894	0	114,853			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	520,443	0	40,855			
			TOTAL	1,766	1,583,337	0	155,709			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	23,071	2,336,177	1,998	276,736			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	123,721	995,803	14,388	101,580			
			TOTAL	146,792	3,331,979	16,386	378,316			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	0	155,600	0	11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	860,800	0	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	55,754	2,406,844	0	208,996
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	66,954	7,851,641	13,014	655,255
			TOTAL	122,707	11,274,885	13,014	925,792
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,241,546	8,038	238,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	22,617	6,194,792	3,431	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	337,510	15,782,310	26,055	1,551,032
			TOTAL	360,127	23,560,750	37,524	2,392,175
			TOTAL DORIAN	973,130	63,040,346	80,914	5,268,453

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
ISAIAS										
BEACH FULL COVERAGE										
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	1,727	1,916,586	0	195,165			
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616			
			TOTAL	1,727	1,939,267	0	205,781			
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	8,000	3,956,476	0	318,872			
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694			
			TOTAL	8,000	4,295,014	0	344,566			
BEACH WIND & HAIL ONLY										
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	17,198	247,413	0	24,362			
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059			
			TOTAL	17,198	1,303,749	0	59,420			
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	11,260	590,283	0	65,770			
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,555,107	3,897	73,480			
			TOTAL	35,257	2,145,390	3,897	139,250			
COASTAL WIND & HAIL ONLY										
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	98,062	1,272,523	4,464	156,259			
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	108,505	716,709	4,794	50,456			
			TOTAL	206,566	1,989,232	9,258	206,714			
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	45,996	2,252,364	1,657	238,660			
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	12,151	1,003,648	0	71,079			
			TOTAL	58,147	3,256,011	1,657	309,739			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	0	283,972	0	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	0	1,319,807	0	77,376
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	81,295	1,551,559	3,995	161,829
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	991,988	10,065,155	15,700	1,008,639
			TOTAL	1,073,282	13,220,493	19,695	1,268,865
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	3,440	30,178
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	115,777
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	98,790	2,809,419	1,598	291,488
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	504,287	16,038,596	12,413	1,647,600
			TOTAL	603,077	20,565,685	17,451	2,085,043
			TOTAL ISAIAS	2,003,255	48,714,841	51,958	4,619,379

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
IAN										
BEACH FULL COVERAGE										
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	47,318	60,853	499	14,773			
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	7,763	19,197	0	1,660			
			TOTAL	55,081	80,049	499	16,433			
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	266,938	745,218	998	81,509			
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	22,521	45,542	499	5,785			
			TOTAL	289,459	790,760	1,497	87,294			
BEACH WIND & HAIL ONLY										
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	3,167	40,100	200	5,135			
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	4,999	0	499	0			
			TOTAL	8,166	40,100	699	5,135			
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	8,400	86,766	0	5,351			
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	39,992	0	3,992	73			
			TOTAL	48,392	86,766	3,992	5,424			
COASTAL WIND & HAIL ONLY										
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	23,583	115,891	1,558	13,252			
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	4,448	29,686	0	3,399			
			TOTAL	28,031	145,576	1,558	16,651			
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	73,999	340,048	4,461	43,465			
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	37,009	105,370	1,996	13,554			
			TOTAL	111,009	445,418	6,457	57,019			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-BEACH	0	0	0	0
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-COASTAL	43,849	122,850	499	12,210
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	18,363	21,960	1,497	9,232
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	302,711	824,958	11,366	78,448
			TOTAL	364,924	969,768	13,362	99,890
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	13,037	55,742	0	8,955
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	169,635	458,897	4,372	57,446
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	166,819	454,134	11,967	54,678
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	1,268,640	3,681,443	48,048	362,581
			TOTAL	1,618,132	4,650,216	64,386	483,660
			TOTAL IAN	2,523,193	7,208,653	92,450	771,506

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF DECEMBER 31, 2022

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY

COUNTY	DWELLING BEACH LIABILITY *	DWELLING BEACH COUNT	HOMEOWNER BEACH LIABILITY *	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY *	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY *	DWELLING COASTAL WIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	0	0	0	0	297,892,180	861	0	2,059,582,310	4,654	0	0	148,000,430	1,250	2,505,474,920	6,765	
BRUNSWICK	1,789,331,585	5,196	133,412,720	298	653,291,850	1,710	2,398,416,536	4,060	10,008,935,898	19,174	204,728,112	540	435,305,916	2,623	15,623,422,617	33,601
CAMDEN	0	0	0	0	48,463,340	128	0	0	645,177,704	1,332	0	0	42,742,540	276	736,383,584	1,736
CARTERET	827,963,657	4,501	121,252,910	307	409,968,980	1,355	1,620,883,015	3,047	5,094,695,717	10,736	193,583,066	725	409,326,152	2,271	8,677,673,497	22,942
CHOWAN	0	0	0	0	54,512,530	160	0	0	917,651,920	1,928	0	0	77,087,196	637	1,049,251,646	2,725
RAVEN	0	0	0	0	594,149,374	1,929	0	0	4,690,430,308	10,826	0	0	312,878,722	1,931	5,597,458,404	14,686
CURRITUCK	740,770,252	1,349	29,682,500	49	154,196,400	366	804,681,510	971	1,760,628,801	3,480	48,461,540	79	112,538,526	660	3,650,959,529	6,954
DARE	2,796,544,498	8,106	427,066,150	998	148,935,370	341	4,878,012,621	8,096	769,934,120	1,380	294,107,019	742	25,176,910	119	9,339,776,688	19,782
HYDE	124,578,760	402	11,491,530	28	11,196,970	43	132,882,830	238	136,465,900	350	17,470,277	58	26,206,078	228	460,292,345	1,347
JONES	0	0	0	0	37,511,160	128	0	0	363,268,321	913	0	0	36,666,237	314	437,445,718	1,355
NEW HANOVER	538,289,387	1,980	207,820,150	553	1,575,152,590	4,231	1,089,194,170	1,930	13,287,308,863	25,238	114,521,207	338	854,665,166	3,430	17,666,951,533	37,700
ONSLOW	223,703,098	892	31,067,990	86	923,883,540	3,009	308,228,660	587	8,106,796,088	18,965	48,949,380	144	952,773,418	5,001	10,595,402,174	28,684
PAMLICO	0	0	0	0	77,158,090	187	0	0	964,584,250	1,996	0	0	76,606,691	500	1,118,349,031	2,683
PASQUOTANK	0	0	0	0	185,456,620	559	0	0	1,461,968,788	3,412	0	0	140,373,967	989	1,787,799,375	4,960
PENDER	338,891,127	1,063	32,158,370	77	356,264,590	907	464,459,070	812	3,678,900,328	7,241	73,478,920	176	299,435,250	1,771	5,243,587,655	12,047
PERQUIMANS	0	0	0	0	65,213,564	184	0	0	806,974,136	1,670	0	0	67,782,259	565	939,969,959	2,419
TYRRELL	0	0	0	0	23,397,490	69	0	0	159,937,080	431	0	0	19,099,329	196	202,433,899	696
WASHINGTON	0	0	0	0	52,743,849	191	0	0	373,431,716	920	0	0	36,780,287	356	462,955,852	1,467
TOTAL	7,380,072,364	23,489	993,952,320	2,396	5,669,388,487	16,358	11,696,758,412	19,741	55,286,672,248	114,646	995,299,521	2,802	4,073,445,074	23,117	86,095,588,426	202,549

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 BEACH COUNT	TOTAL COMMERCIAL COASTAL WIND LIABILITY *	TOTAL COMMERCIAL COASTAL WIND COUNT	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	0	0	0	0	0	0	282,082,500	1,051	282,082,500	1,051	0	0	2,787,557,420	7,816
BRUNSWICK	0	0	86,491,800	158	219,081,900	394	748,417,900	1,469	1,053,991,600	2,021	0	0	16,677,414,217	35,622
CAMDEN	0	0	0	0	0	0	47,428,100	154	47,428,100	154	0	0	783,811,684	1,890
CARTERET	0	0	247,812,500	415	385,719,900	556	970,042,000	1,902	1,603,574,400	2,873	0	0	10,281,247,897	25,815
CHOWAN	0	0	0	0	0	0	164,851,600	445	164,851,600	445	0	0	1,214,103,246	3,170
RAVEN	0	0	0	0	0	0	1,002,896,500	2,031	1,002,896,500	2,031	0	0	6,600,354,904	16,717
CURRITUCK	0	0	21,868,000	45	92,309,400	277	162,364,400	495	276,541,800	817	0	0	3,927,501,329	7,771
DARE	0	0	379,164,800	737	876,155,500	1,253	115,293,500	222	1,370,613,800	2,212	0	0	10,710,390,488	21,994
HYDE	0	0	43,715,000	77	30,080,300	62	65,816,100	151	139,611,400	290	0	0	599,903,745	1,637
JONES	0	0	0	0	0	0	52,950,000	250	52,950,000	250	0	0	490,395,718	1,605
NEW HANOVER	0	0	257,779,100	364	476,953,200	472	1,611,604,400	2,474	2,346,336,700	3,310	0	0	20,013,288,233	41,010
ONSLOW	0	0	53,531,900	86	33,011,000	43	957,082,800	2,192	1,043,625,700	2,321	0	0	11,639,027,874	31,005
PAMLICO	0	0	0	0	0	0	101,259,200	320	101,259,200	320	0	0	1,219,608,231	3,003
PASQUOTANK	0	0	0	0	0	0	315,553,100	849	315,553,100	849	0	0	2,103,352,475	5,809
PENDER	0	0	85,684,200	135	42,934,200	85	255,477,600	850	384,096,000	1,070	0	0	5,627,683,655	13,117
PERQUIMANS	0	0	0	0	0	0	60,878,000	295	60,878,000	295	0	0	1,000,847,959	2,714
TYRRELL	0	0	0	0	0	0	16,496,300	94	16,496,300	94	0	0	218,930,199	790
WASHINGTON	0	0	0	0	0	0	48,502,000	170	48,502,000	170	0	0	51,457,852	1,637
TOTAL	0	0	1,176,047,300	2,017	2,156,245,400	3,142	6,978,996,000	15,414	10,311,288,700	20,573	0	0	96,406,877,126	223,122

* 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.