



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
March 31, 2023**

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 BALANCE SHEET
 AS OF MARCH 31, 2023

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	120,760,999	0	120,760,999
CASH EQUIVALENTS	105,223,741	0	105,223,741
INVESTMENTS	1,049,837,322	0	1,049,837,322
INTEREST INCOME DUE OR ACCRUED	5,163,649	0	5,163,649
FIXED ASSETS	426,074	(426,074)	0
DATA PROCESSING EQUIPMENT	1,026	0	1,026
ACCOUNTS RECEIVABLE - PREMIUM	38,075,365	(493,840)	37,581,525
ACCOUNTS RECEIVABLE - SUBROGATION	850	(850)	0
ACCOUNTS RECEIVABLE - SYCR GRANT	148,018	0	148,018
PREPAID EXPENSE	66,916	(66,916)	0
TOTAL ASSETS	1,319,703,960	(987,680)	1,318,716,280
LIABILITIES & SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			130,066
ACCOUNTS PAYABLE - FAIR PLAN			1,862,128
BENEFIT PAYABLE			335,928
INVESTMENTS PAYABLE			19,921,974
PREMIUM REFUND			647,203
COMMISSION PAYABLE			5,764,996
ACCRUAL-PREMIUM TAX			3,322,277
ACCRUAL-POST RETIREMENT			5,272,709
ACCRUAL-PENSION			3,271,022
ACCRUAL-RENT			261,701
CLAIMS PAYABLE			352,079
PREPAID PREMIUMS			16,602,700
UNCLAIMED CHECKS			5,832,124
IBHS GRANT ACCRUAL			11,709,000
CEDED REINSURANCE PREMIUMS PAYABLE			22,818,263
TOTAL LIABILITIES			98,104,170
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			33,047,796
UNPAID LAE RESERVES			7,478,479
UNEARNED PREMIUMS			210,670,892
TOTAL RESERVES			251,197,167
SURPLUS			969,414,943
TOTAL LIABILITIES & SURPLUS			1,318,716,280

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED MARCH 31, 2023

UNDERWRITING INCOME	YEAR TO TO DATE
PREMIUMS EARNED	136,351,996
CEDED REINSURANCE PREMIUMS	(40,857,333)
NET PREMIUMS EARNED	95,494,663
<u>DEDUCTIONS</u>	
NET LOSSES INCURRED	18,547,318
NET LOSS EXPENSE INCURRED	5,218,661
OPERATING EXPENSE INCURRED	23,590,716
IBHS GRANT PROGRAM	870,621
PREMIUM TAXES	3,322,302
	51,549,618
<u>OTHER INCOME/(EXPENSE)</u>	
PREMIUM CHARGED OFF	(77,971)
SERVICE CHARGES	140,330
MISCELLANEOUS INCOME	207
	44,007,611
<u>INVESTMENT INCOME</u>	
INVESTMENT INCOME	6,474,813
	50,482,424
<u>SURPLUS ACCOUNT</u>	
SURPLUS (PRIOR PERIOD)	918,914,104
	50,482,424
CHANGE IN ASSETS NOT ADMITTED	18,415
NET CHANGE IN SURPLUS	50,500,839
	969,414,943
	969,414,943

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 SURPLUS ACCOUNT
 FOR THE PERIOD ENDED MARCH 31, 2023

YEAR TO DATE

INCOME RECEIVED	2023	2022	2021	2020	2019	2018	TOTAL
PREMIUMS WRITTEN	120,202,331	(2,008,522)	0	0	0	0	118,193,810
CEDED REINSURANCE	(40,857,333)	0	0	0	0	0	(40,857,333)
INVESTMENT INCOME	6,474,813	0	0	0	0	0	6,474,813
PREMIUM CHARGED OFF	(77,971)	0	0	0	0	0	(77,971)
SERVICE CHARGES	140,330	0	0	0	0	0	140,330
MISCELLANEOUS INCOME	207	0	0	0	0	0	207
TOTAL INCOME	85,882,377	(2,008,522)	0	0	0	0	83,873,856
EXPENSES PAID							
LOSSES	173,073	15,872,524	2,919,159	1,076,078	48,642	1,539,106	21,628,582
LOSS ADJUSTMENT EXPENSES	2,117,073	1,336,105	218,639	81,902	2,892	219,510	3,976,121
COMMISSION	15,558,208	(261,108)	0	0	0	0	15,297,100
PREMIUM TAX	3,322,302	0	0	0	0	0	3,322,302
IBHS GRANT PROGRAM	870,621	0	0	0	0	0	870,621
ADMINISTRATIVE EXPENSES	8,293,616	0	0	0	0	0	8,293,616
TOTAL EXPENSES PAID	30,334,893	16,947,522	3,137,798	1,157,980	51,534	1,758,616	53,388,343
NET CASH CHANGE	55,547,484	(18,956,044)	(3,137,798)	(1,157,980)	(51,534)	(1,758,616)	30,485,513
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	14,986,312	7,506,744	2,296,880	1,474,377	2,157,525	4,625,958	33,047,796
LOSS ADJUSTMENT EXPENSES	3,391,295	1,698,722	519,767	333,641	488,232	1,046,821	7,478,479
UNEARNED PREMIUMS	79,725,155	130,945,737	0	0	0	0	210,670,892
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	36,129,061
LOSS ADJUSTMENT EXPENSES	0	2,716,144	913,210	484,554	559,825	1,562,206	6,235,939
UNEARNED PREMIUMS	0	228,829,078	0	0	0	0	228,829,078
NET RESERVE CHANGE	(98,102,763)	113,583,872	1,713,085	595,484	131,104	2,076,129	19,996,911
NET OTHER CHANGES							
ASSETS NOT ADMITTED	18,415	0	0	0	0	0	18,415
TOTAL NET OTHER CHANGES	18,415	0	0	0	0	0	18,415
CHANGE IN SURPLUS	(42,536,863)	94,627,828	(1,424,713)	(562,496)	79,570	317,513	50,500,839

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2023

	2023				2022			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	36,930,969	5,868,049	69,142,165	8,261,146	147,295,595	20,216,202	266,241,361	25,901,543
CEDED REINSURANCE	(12,413,065)	(2,038,178)	(23,471,121)	(2,934,970)	(25,714,990)	(3,882,596)	(46,002,951)	(4,801,219)
INVESTMENT INCOME	1,989,322	316,088	3,724,409	444,994	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	19,223	3,054	35,989	4,300	71,679	9,757	129,271	12,407
TOTAL INCOME	26,526,449	4,149,014	49,431,442	5,775,470	127,034,445	17,075,952	230,074,213	22,044,329
EXPENSES PAID								
LOSSES	50,093	0	122,980	0	6,532,415	1,926,982	27,557,558	906,748
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	398,260	161,320	1,362,196	195,297	2,774,212	1,215,162	9,381,514	2,110,565
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	4,780,104	759,522	8,949,312	1,069,269	19,129,778	2,603,740	34,499,522	3,310,943
PREMIUM TAX	1,020,744	162,188	1,911,037	228,332	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	267,490	42,502	500,794	59,835	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	2,548,131	404,879	4,770,611	569,995	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	9,064,823	1,530,411	17,616,931	2,122,728	41,735,320	7,556,056	95,422,702	8,630,164
NET CASH CHANGE	17,461,626	2,618,603	31,814,511	3,652,742	85,299,125	9,519,896	134,651,511	13,414,165
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,816,098	1,142,734	9,644,064	1,383,416	1,188,723	964,690	5,286,143	67,187
LOSS ADJUSTMENT EXPENSES	637,264	258,592	2,182,383	313,057	269,000	218,302	1,196,216	15,204
UNEARNED PREMIUMS	24,823,096	3,717,729	45,986,238	5,198,093	41,892,377	4,812,380	77,297,010	6,943,969
NET RESERVE CHANGE	28,276,457	5,119,055	57,812,685	6,894,566	43,350,101	5,995,373	83,779,370	7,026,360
NET OTHER CHANGES								
ASSETS NOT ADMITTED	5,658	899	10,593	1,266	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	0	0	0	0	1,382,813	188,221	2,493,853	239,351
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	5,658	899	10,593	1,266	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(10,809,174)	(2,499,553)	(25,987,582)	(3,240,558)	43,338,651	3,713,671	53,378,282	6,628,336

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2023

	2021				2020			
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	COASTAL
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	125,192,486	15,519,337	229,446,185	20,536,304	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
TOTAL INCOME	106,326,269	13,144,972	194,550,892	16,954,784	90,537,863	9,617,780	167,226,518	15,660,797
EXPENSES PAID								
LOSSES	8,840,069	639,482	40,118,032	1,560,287	15,767,657	2,182,631	55,271,384	3,581,421
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,555,215	982,641	10,027,184	2,784,925	3,627,829	1,623,102	10,744,365	5,299,353
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	16,255,670	1,998,236	29,683,048	2,635,197	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
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459
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	39,090,511	5,026,738	100,718,114	8,835,178	46,949,659	6,645,238	115,790,832	13,446,705
NET CASH CHANGE	67,235,759	8,118,234	93,832,778	8,119,606	43,588,204	2,972,542	51,435,686	2,214,092
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	230,336	16,417	2,039,428	10,700	120,711	29,288	1,209,728	114,650
LOSS ADJUSTMENT EXPENSES	52,123	3,715	461,508	2,421	27,316	6,628	273,753	25,944
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	282,459	20,132	2,500,936	13,121	148,027	35,915	1,483,481	140,594
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)
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	67,450,820	8,159,267	92,240,367	8,187,151	43,269,613	2,919,050	49,642,044	2,045,234

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2023

	2019				2018				TOTAL
	BEACH		COASTAL		BEACH		COASTAL		
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	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	1,982,319,163
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)	(352,671,755)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252	99,440,735
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676	1,486,974
TOTAL INCOME	90,588,320	7,069,706	172,896,330	15,516,256	114,060,513	10,098,115	204,757,331	19,457,359	1,730,575,117
EXPENSES PAID									
LOSSES	28,193,759	9,944,444	51,766,925	2,941,155	171,875,394	106,626,059	705,548,946	100,165,683	1,342,120,104
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,591,244	3,792,520	16,304,538	4,255,721	14,024,783	6,285,312	64,301,789	5,032,959	174,832,005
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)	(5,900,545)
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	256,477,151
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459	55,533,390
IBHS GRANT PROGRAM	2,008,378	192,842	3,551,879	349,377	0	0	0	0	35,357,132
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113	100,003,670
TOTAL EXPENSES PAID	59,327,783	16,189,551	112,548,586	11,640,295	195,547,182	105,915,796	742,342,518	100,629,634	1,864,323,454
NET CASH CHANGE	31,260,537	(9,119,845)	60,347,744	3,875,960	(81,486,669)	(95,817,681)	(537,585,187)	(81,172,275)	(133,748,337)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	220,095	223,480	1,478,725	235,224	1,610,396	168,516	1,577,046	1,270,000	33,047,796
LOSS ADJUSTMENT EXPENSES	49,806	50,572	334,625	53,230	364,421	38,134	356,874	287,392	7,478,479
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	210,670,892
NET RESERVE CHANGE	269,901	274,052	1,813,350	288,454	1,974,817	206,649	1,933,921	1,557,392	251,197,167
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	18,690,407
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181	6,604,162
CHANGE IN UNREALIZED GAIN/LOSS	0	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	25,294,569
SETTLEMENT ROLL FORWARD	0	0	0	0	596,712,205	43,515,828	666,950,279	21,887,566	1,329,065,878
SURPLUS	30,673,323	(9,424,365)	57,973,215	3,532,307	520,172,543	(51,869,293)	139,587,602	(59,666,008)	969,414,943

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED MARCH 31, 2023

EXHIBIT 4A

YEAR TO DATE

PREMIUMS WRITTEN	2023	2022	TOTAL
RESIDENTIAL - FIRE	965,545	(28,139)	937,406
RESIDENTIAL - EC	13,262,645	(416,094)	12,846,551
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	3,082,271	(61,639)	3,020,632
CRIME - RESIDENTIAL	103,532	(2,920)	100,612
CRIME - COMMERCIAL	6,091	(765)	5,326
HOMEOWNER - BEACH	2,406,497	(118,133)	2,288,364
HOMEOWNER - COASTAL	9,733,070	(254,266)	9,478,804
HO - BEACH WIND	18,856,415	(405,828)	18,450,587
HO - COASTAL WIND	54,746,085	(821,155)	53,924,930
WIND - RESIDENTIAL	1,336,336	(50,821)	1,285,515
WIND - COMMERCIAL	2,779,688	90,480	2,870,168
COASTAL - RESIDENTIAL	4,663,011	(168,500)	4,494,511
COASTAL - COMMERCIAL	8,261,146	229,259	8,490,405
TOTAL	120,202,331	(2,008,522)	118,193,810

UNEARNED PREMIUMS
(PRIOR PERIOD)

RESIDENTIAL - FIRE	0	2,074,564	2,074,564
RESIDENTIAL - EC	0	28,206,376	28,206,376
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	0	4,316,797	4,316,797
CRIME - RESIDENTIAL	0	214,654	214,654
CRIME - COMMERCIAL	0	14,161	14,161
HOMEOWNER - BEACH	0	4,247,986	4,247,986
HOMEOWNER - COASTAL	0	16,283,113	16,283,113
HO - BEACH WIND	0	35,694,724	35,694,724
HO - COASTAL WIND	0	108,256,074	108,256,074
WIND - RESIDENTIAL	0	3,193,094	3,193,094
WIND - COMMERCIAL	0	4,557,918	4,557,918
COASTAL - RESIDENTIAL	0	9,729,254	9,729,254
COASTAL - COMMERCIAL	0	12,040,362	12,040,362
TOTAL	0	228,829,078	228,829,078

UNEARNED PREMIUMS
(CURRENT PERIOD)

RESIDENTIAL - FIRE	855,179	1,147,395	2,002,574
RESIDENTIAL - EC	8,821,226	15,969,322	24,790,549
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	1,979,042	2,267,439	4,246,481
CRIME - RESIDENTIAL	92,583	118,770	211,353
CRIME - COMMERCIAL	5,232	8,544	13,776
HOMEOWNER - BEACH	1,604,255	2,445,134	4,049,389
HOMEOWNER - COASTAL	6,519,935	9,325,541	15,845,476
HO - BEACH WIND	12,562,724	20,406,404	32,969,129
HO - COASTAL WIND	36,381,560	62,455,699	98,837,259
WIND - RESIDENTIAL	887,128	1,805,351	2,692,479
WIND - COMMERCIAL	1,733,455	2,536,397	4,269,852
COASTAL - RESIDENTIAL	3,084,743	5,515,771	8,600,514
COASTAL - COMMERCIAL	5,198,093	6,943,969	12,142,061
TOTAL	79,725,155	130,945,737	210,670,892

EARNED PREMIUMS

RESIDENTIAL - FIRE	110,366	899,030	1,009,396
RESIDENTIAL - EC	4,441,418	11,820,960	16,262,378
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	(0)	0	0
COMMERCIAL PROPERTY	1,103,229	1,987,720	3,090,949
CRIME - RESIDENTIAL	10,949	92,964	103,913
CRIME - COMMERCIAL	859	4,852	5,711
HOMEOWNER - BEACH	802,242	1,684,719	2,486,961
HOMEOWNER - COASTAL	3,213,135	6,703,306	9,916,441
HO - BEACH WIND	6,293,691	14,882,491	21,176,182
HO - COASTAL WIND	18,364,525	44,979,220	63,343,745
WIND - RESIDENTIAL	449,208	1,336,922	1,786,130
WIND - COMMERCIAL	1,046,233	2,112,001	3,158,235
COASTAL - RESIDENTIAL	1,578,268	4,044,983	5,623,251
COASTAL - COMMERCIAL	3,063,053	5,325,652	8,388,705
TOTAL	40,477,176	95,874,820	136,351,996

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED MARCH 31, 2023

EXHIBIT 4A

	YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2023	2022	TOTAL
RESIDENTIAL - FIRE	324,043	0	324,043
RESIDENTIAL - EC	4,440,806	0	4,440,806
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	1,044,175	0	1,044,175
CRIME - RESIDENTIAL	34,780	0	34,780
CRIME - COMMERCIAL	1,841	0	1,841
HOMEOWNER - BEACH	791,044	0	791,044
HOMEOWNER - COASTAL	3,276,641	0	3,276,641
HO - BEACH WIND	6,378,014	0	6,378,014
HO - COASTAL WIND	18,640,814	0	18,640,814
WIND - RESIDENTIAL	444,378	0	444,378
WIND - COMMERCIAL	992,162	0	992,162
COASTAL - RESIDENTIAL	1,553,666	0	1,553,666
COASTAL - COMMERCIAL	2,934,970	0	2,934,970
TOTAL	40,857,333	0	40,857,333
NET EARNED PREMIUM			
RESIDENTIAL - FIRE	(213,677)	899,030	685,353
RESIDENTIAL - EC	612	11,820,960	11,821,572
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	(0)	0	0
COMMERCIAL PROPERTY	59,055	1,987,720	2,046,774
CRIME - RESIDENTIAL	(23,831)	92,964	69,134
CRIME - COMMERCIAL	(982)	4,852	3,870
HOMEOWNER - BEACH	11,198	1,684,719	1,695,917
HOMEOWNER - COASTAL	(63,506)	6,703,306	6,639,800
HO - BEACH WIND	(84,323)	14,882,491	14,798,168
HO - COASTAL WIND	(276,289)	44,979,220	44,702,931
WIND - RESIDENTIAL	4,830	1,336,922	1,341,752
WIND - COMMERCIAL	54,071	2,112,001	2,166,073
COASTAL - RESIDENTIAL	24,602	4,044,983	4,069,585
COASTAL - COMMERCIAL	128,083	5,325,652	5,453,735
TOTAL	(380,157)	95,874,820	95,494,663

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED MARCH 31, 2023

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	0	93,826	94,817	0	0	0	188,643
RESIDENTIAL - EC	29,419	1,177,102	271,197	99,806	0	0	1,577,523
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	0	248,860	13,863	0	0	0	262,722
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,857	316,915	3,444	16,000	23,746	0	365,962
HOMEOWNER - COASTAL	40,428	2,995,632	438,127	31,613	0	0	3,505,800
HO - BEACH WIND	14,818	349,749	56,524	0	0	83,728	504,819
HO - COASTAL WIND	82,552	9,736,423	1,833,623	743,212	21,385	611,641	13,028,834
WIND - RESIDENTIAL	0	34,152	24,036	0	0	0	58,189
WIND - COMMERCIAL	0	12,218	0	61,882	0	835,876	909,976
COASTAL - RESIDENTIAL	0	694,323	120,676	6,778	3,511	7,861	833,149
COASTAL - COMMERCIAL	0	213,326	62,852	116,788	0	0	392,965
TOTAL	173,073	15,872,524	2,919,159	1,076,078	48,642	1,539,106	21,628,582

NET OUTSTANDING LOSSES
 (CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	150,821	159,168	25,923	0	0	0	335,912
RESIDENTIAL - EC	1,041,267	536,753	113,333	7,155	1,727	576,949	2,277,184
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	122,886	0	0	2,292	0	148,518	273,695
COMMERCIAL PROPERTY	759,410	920,700	11,266	0	0	0	1,691,376
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	210,152	240,107	2,699	1,000	0	0	453,958
HOMEOWNER - COASTAL	2,292,440	1,367,015	843,194	274,320	61,725	170,000	5,008,694
HO - BEACH WIND	1,284,252	236,480	74,762	98,790	102,911	1,033,447	2,830,641
HO - COASTAL WIND	6,974,797	3,710,166	1,117,924	889,412	1,299,379	1,405,281	15,396,959
WIND - RESIDENTIAL	129,607	16,214	13,619	13,767	115,457	0	288,664
WIND - COMMERCIAL	260,438	43,990	5,151	26,996	223,480	19,998	580,053
COASTAL - RESIDENTIAL	376,827	208,962	78,309	45,996	117,622	1,766	829,482
COASTAL - COMMERCIAL	1,383,416	67,187	10,700	114,650	235,224	1,270,000	3,081,177
TOTAL	14,986,312	7,506,744	2,296,880	1,474,377	2,157,525	4,625,958	33,047,796

NET OUTSTANDING LOSSES
 (PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	467,274	120,499	0	0	0	587,773
RESIDENTIAL - EC	0	1,863,740	300,558	176,697	1,727	574,450	2,917,173
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	121,752	0	2,292	0	148,518	272,561
COMMERCIAL PROPERTY	0	1,615,056	25,127	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	0	758,104	54,443	102,000	0	0	914,547
HOMEOWNER - COASTAL	0	2,896,549	1,140,770	282,343	76,412	37,025	4,433,099
HO - BEACH WIND	0	1,838,348	145,579	102,804	103,911	1,340,753	3,531,395
HO - COASTAL WIND	0	9,499,488	1,680,696	1,017,639	1,339,692	2,219,687	15,757,202
WIND - RESIDENTIAL	0	127,701	10,150	13,767	115,457	0	267,075
WIND - COMMERCIAL	0	786,544	10,150	26,996	223,480	594,503	1,641,673
COASTAL - RESIDENTIAL	0	624,325	109,113	45,996	121,133	1,271,766	2,172,333
COASTAL - COMMERCIAL	0	1,590,972	19,438	148,414	235,224	0	1,994,048
TOTAL	0	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	36,129,061

NET INCURRED LOSSES

RESIDENTIAL - FIRE	150,821	(214,280)	241	0	0	0	(63,218)
RESIDENTIAL - EC	1,070,685	(149,885)	83,971	(69,736)	0	2,499	937,534
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	122,886	(121,752)	0	0	0	0	1,134
COMMERCIAL PROPERTY	759,410	(445,497)	1	0	0	0	313,915
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	216,008	(201,082)	(48,300)	(85,000)	23,746	0	(94,627)
HOMEOWNER - COASTAL	2,332,868	1,466,098	140,551	23,590	(14,687)	132,975	4,081,396
HO - BEACH WIND	1,299,070	(1,252,119)	(14,293)	(4,015)	(1,001)	(223,578)	(195,935)
HO - COASTAL WIND	7,057,349	3,947,101	1,270,851	614,984	(18,928)	(202,766)	12,668,592
WIND - RESIDENTIAL	129,607	(77,335)	27,506	0	0	0	79,778
WIND - COMMERCIAL	260,438	(730,336)	(4,999)	61,882	0	261,371	(151,644)
COASTAL - RESIDENTIAL	376,827	278,961	89,872	6,778	(1)	(1,262,139)	(509,702)
COASTAL - COMMERCIAL	1,383,416	(1,310,459)	54,114	83,024	0	1,270,000	1,480,094
TOTAL	15,159,386	1,189,416	1,599,517	631,507	(10,870)	(21,638)	18,547,318

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED MARCH 31, 2023

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	150,821	0	0	0	0	0	150,821
RESIDENTIAL - EC	1,022,432	0	0	0	0	0	1,022,432
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	122,886	0	0	0	0	0	122,886
COMMERCIAL PROPERTY	759,410	0	0	0	0	0	759,410
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	203,822	0	0	0	0	0	203,822
HOMEOWNER - COASTAL	2,248,851	0	0	0	0	0	2,248,851
HO - BEACH WIND	1,270,928	0	0	0	0	0	1,270,928
HO - COASTAL WIND	6,913,073	0	0	0	0	0	6,913,073
WIND - RESIDENTIAL	129,607	0	0	0	0	0	129,607
WIND - COMMERCIAL	260,438	0	0	0	0	0	260,438
COASTAL - RESIDENTIAL	372,429	0	0	0	0	0	372,429
COASTAL - COMMERCIAL	1,383,416	0	0	0	0	0	1,383,416
TOTAL	14,838,113	0	0	0	0	0	14,838,113
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	262,556	0	0	0	0	262,556
RESIDENTIAL - EC	0	1,304,205	0	0	0	0	1,304,205
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	121,752	0	0	0	0	121,752
COMMERCIAL PROPERTY	0	732,663	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	0	408,524	0	0	0	0	408,524
HOMEOWNER - COASTAL	0	1,980,246	0	0	0	0	1,980,246
HO - BEACH WIND	0	1,576,343	0	0	0	0	1,576,343
HO - COASTAL WIND	0	7,038,675	0	0	0	0	7,038,675
WIND - RESIDENTIAL	0	119,301	0	0	0	0	119,301
WIND - COMMERCIAL	0	733,328	0	0	0	0	733,328
COASTAL - RESIDENTIAL	0	403,068	0	0	0	0	403,068
COASTAL - COMMERCIAL	0	1,458,036	0	0	0	0	1,458,036
TOTAL	0	16,138,697	0	0	0	0	16,138,697

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 FOR THE PERIOD ENDED MARCH 31, 2023

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	21,291	4,878	5,924	0	0	0	32,093
RESIDENTIAL - EC	147,982	83,413	7,905	7,026	0	22,318	268,644
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	17,348	0	0	0	306	15,513	33,167
COMMERCIAL PROPERTY	107,206	17,940	0	0	0	0	125,145
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	29,504	21,755	2,710	0	0	221	54,189
HOMEOWNER - COASTAL	321,700	227,650	48,580	4,128	2,673	0	604,732
HO - BEACH WIND	181,187	62,125	22,190	4,250	0	41,124	310,875
HO - COASTAL WIND	987,519	807,599	112,508	43,001	(377)	130,892	2,081,143
WIND - RESIDENTIAL	18,297	477	1,037	0	0	0	19,810
WIND - COMMERCIAL	36,766	1,294	4,160	14,442	0	6,999	63,661
COASTAL - RESIDENTIAL	52,977	66,393	7,822	478	290	0	127,959
COASTAL - COMMERCIAL	195,297	42,582	5,804	8,577	0	2,443	254,702
TOTAL	2,117,073	1,336,105	218,639	81,902	2,892	219,510	3,976,122

NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	34,130	36,019	5,866	0	0	0	76,015
RESIDENTIAL - EC	235,631	121,463	25,646	1,619	391	130,559	515,310
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	27,808	0	0	519	0	33,608	61,935
COMMERCIAL PROPERTY	171,849	208,348	2,549	0	0	0	382,746
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	47,556	54,335	611	226	0	0	102,728
HOMEOWNER - COASTAL	518,763	309,346	190,809	62,077	13,968	38,470	1,133,432
HO - BEACH WIND	290,617	53,514	16,918	22,355	23,288	233,862	640,554
HO - COASTAL WIND	1,578,347	839,584	252,978	201,268	294,040	318,005	3,484,221
WIND - RESIDENTIAL	29,329	3,669	3,082	3,115	26,127	0	65,323
WIND - COMMERCIAL	58,935	9,955	1,166	6,109	50,572	4,525	131,262
COASTAL - RESIDENTIAL	85,273	47,287	17,721	10,409	26,617	400	187,706
COASTAL - COMMERCIAL	313,057	15,204	2,421	25,944	53,230	287,392	697,248
TOTAL	3,391,295	1,698,722	519,767	333,641	488,232	1,046,821	7,478,479

NET UNPAID LOSS EXPENSE
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	71,024	30,427	0	0	0	101,451
RESIDENTIAL - EC	0	237,306	75,894	44,618	436	145,055	503,309
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	8,964	0	579	0	37,502	47,045
COMMERCIAL PROPERTY	0	276,753	6,345	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	0	118,349	13,747	25,756	0	0	157,852
HOMEOWNER - COASTAL	0	377,166	288,056	71,294	19,295	9,349	765,161
HO - BEACH WIND	0	182,213	36,760	25,959	26,239	338,554	609,725
HO - COASTAL WIND	0	1,139,582	424,393	256,965	338,286	560,494	2,719,720
WIND - RESIDENTIAL	0	10,904	2,563	3,476	29,154	0	46,097
WIND - COMMERCIAL	0	67,426	2,563	6,817	56,431	150,118	283,356
COASTAL - RESIDENTIAL	0	85,545	27,552	11,615	30,587	321,134	476,433
COASTAL - COMMERCIAL	0	140,912	4,908	37,476	59,397	0	242,693
TOTAL	0	2,716,144	913,210	484,554	559,825	1,562,206	6,235,939

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	55,422	(30,127)	(18,637)	0	0	0	6,658
RESIDENTIAL - EC	383,612	(32,430)	(42,343)	(35,972)	(45)	7,823	280,644
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	45,156	(8,964)	0	(60)	306	11,619	48,057
COMMERCIAL PROPERTY	279,055	(50,466)	(3,795)	0	0	0	224,793
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	77,060	(42,259)	(10,426)	(25,530)	0	221	(935)
HOMEOWNER - COASTAL	840,463	159,830	(48,667)	(5,089)	(2,654)	29,121	973,003
HO - BEACH WIND	471,804	(66,574)	2,348	646	(2,951)	(63,569)	341,704
HO - COASTAL WIND	2,565,866	507,601	(58,907)	(12,696)	(44,623)	(111,597)	2,845,644
WIND - RESIDENTIAL	47,626	(6,758)	1,555	(361)	(3,027)	0	39,036
WIND - COMMERCIAL	95,701	(56,178)	2,763	13,735	(5,859)	(138,593)	(88,433)
COASTAL - RESIDENTIAL	138,250	28,135	(2,010)	(728)	(3,680)	(320,735)	(160,768)
COASTAL - COMMERCIAL	508,354	(83,126)	3,317	(2,955)	(6,167)	289,835	709,258
TOTAL	5,508,368	318,684	(174,804)	(69,011)	(68,700)	(295,875)	5,218,661

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	4,532	1,521,212
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,203	21,654	83,800
			TOTAL	<u>23,518</u>	<u>30,404,588</u>	<u>26,187</u>	<u>1,605,012</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	576,949	98,258,341	169,838	5,108,872
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	125,000	4,632,262	52,630	195,891
			TOTAL	<u>701,949</u>	<u>102,890,603</u>	<u>222,468</u>	<u>5,304,763</u>
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	0	11,909,210	7,047	477,471
			TOTAL	<u>0</u>	<u>17,660,652</u>	<u>7,047</u>	<u>720,479</u>
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	0	92,250,934	0	2,749,870
			TOTAL	<u>0</u>	<u>110,256,577</u>	<u>0</u>	<u>3,630,886</u>
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	26,148,840	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	75,552	1,831,828
			TOTAL	<u>1,270,000</u>	<u>70,877,506</u>	<u>89,332</u>	<u>3,818,267</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,895,634	0	6,267,381
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	46,213	4,259,639
			TOTAL	<u>0</u>	<u>174,121,606</u>	<u>46,213</u>	<u>10,527,020</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	36,564,853	45,259	1,959,389
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	115,000	173,094,583	120,185	11,264,271
			TOTAL	190,000	221,405,038	165,444	13,916,895
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	170,000	32,983,255	26,564	2,162,330
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	953,000	112,973,632	71,732	5,546,484
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	1,223,327	501,073,723	238,113	32,393,198
			TOTAL	2,346,327	654,628,431	336,410	40,406,040
			TOTAL FLORENCE	4,531,794	1,382,245,001	893,100	79,929,363

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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 MARCH 31, 2023

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 MARCH 31, 2023

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	<u>0</u>	<u>2,958,963</u>	<u>0</u>	<u>247,671</u>
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	83,752
			TOTAL	<u>0</u>	<u>12,816,064</u>	<u>0</u>	<u>734,555</u>
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	2,812,874	999	84,474
			TOTAL	<u>19,998</u>	<u>3,091,213</u>	<u>1,998</u>	<u>109,325</u>
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	<u>321,739</u>	<u>4,433,024</u>	<u>11,992</u>	<u>325,474</u>
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	<u>1,766</u>	<u>1,583,337</u>	<u>0</u>	<u>155,709</u>
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	<u>146,792</u>	<u>3,331,979</u>	<u>16,386</u>	<u>378,316</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	5,447	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	72,401	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	292,510	15,782,310	26,055	1,551,032
			TOTAL	315,127	23,560,750	37,524	2,392,175
			TOTAL DORIAN	877,823	63,050,216	80,914	5,269,017

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	<u>1,727</u>	<u>1,939,267</u>	<u>0</u>	<u>205,781</u>
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	3,962,239	0	319,452
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	<u>0</u>	<u>4,300,777</u>	<u>0</u>	<u>345,146</u>
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	<u>17,198</u>	<u>1,303,749</u>	<u>0</u>	<u>59,420</u>
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	11,260	590,283	0	66,070
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,616,990	3,897	87,923
			TOTAL	<u>35,257</u>	<u>2,207,273</u>	<u>3,897</u>	<u>153,993</u>
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	94,550	1,276,034	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	<u>203,055</u>	<u>1,992,742</u>	<u>9,258</u>	<u>206,714</u>
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	45,996	2,256,366	1,657	238,963
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	12,151	1,003,648	0	71,079
			TOTAL	<u>58,147</u>	<u>3,260,013</u>	<u>1,657</u>	<u>310,042</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	827	80,049
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	80,294	1,551,559	3,995	161,829
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	994,176	10,080,667	15,451	1,010,299
			TOTAL	1,074,470	13,236,006	20,273	1,273,198
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	476,279	16,077,571	9,309	1,651,284
			TOTAL	575,068	20,604,659	14,347	2,088,727
			TOTAL ISAIAS	1,964,923	48,844,487	49,431	4,643,021

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	25,171	90,579	0	16,233
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	<u>25,171</u>	<u>117,538</u>	<u>0</u>	<u>17,893</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	177,813	925,701	499	90,711
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	26,568	55,312	0	7,415
			TOTAL	<u>204,381</u>	<u>981,013</u>	<u>499</u>	<u>98,126</u>
BEACH WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	3,167	45,100	0	5,330
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	0	0	4,160
			TOTAL	<u>3,167</u>	<u>45,100</u>	<u>0</u>	<u>9,490</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	14,015	120,918	1,253	5,828
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	34,993	0	3,493	826
			TOTAL	<u>49,008</u>	<u>120,918</u>	<u>4,746</u>	<u>6,654</u>
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	17,160	149,211	0	15,814
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	36,434	0	3,679
			TOTAL	<u>17,160</u>	<u>185,646</u>	<u>0</u>	<u>19,493</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	27,507	385,676	1,067	46,909
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	7,027	111,898	499	14,276
			TOTAL	<u>34,534</u>	<u>497,574</u>	<u>1,566</u>	<u>61,185</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 2023

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	18,778	169,781	0	14,075
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	4,999	36,680	499	21,106
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	149,843	1,157,466	4,735	96,148
			TOTAL	<u>173,620</u>	<u>1,363,927</u>	<u>5,234</u>	<u>131,328</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	8,037	60,710	0	8,955
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	76,257	677,347	2,364	69,285
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	112,339	559,843	12,879	78,163
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	527,724	5,204,419	18,618	433,773
			TOTAL	<u>724,358</u>	<u>6,502,319</u>	<u>33,861</u>	<u>590,176</u>
			TOTAL IAN	<u>1,231,398</u>	<u>9,814,035</u>	<u>45,905</u>	<u>934,345</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF MARCH 31, 2023

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	341,759,650	948	0	0	2,141,718,380	4,722	0	0	147,955,530	1,248	2,631,433,560	6,918
BRUNSWICK	1,822,186,209	5,177	148,544,700	313	708,187,510	1,791	2,589,653,196	4,254	10,802,462,023	20,045	206,468,822	533	445,652,216	2,619	16,723,154,676	34,732
CAMDEN	0	0	0	0	53,713,700	133	0	0	658,310,370	1,331	0	0	42,677,180	274	754,701,250	1,738
CARTERET	842,806,096	4,513	138,852,840	333	442,389,200	1,398	1,704,562,675	3,127	5,323,135,027	10,955	196,568,986	720	417,889,569	2,273	9,066,204,393	23,319
CHOWAN	0	0	0	0	58,594,420	166	0	0	940,822,630	1,937	0	0	76,949,336	630	1,076,366,386	2,733
CRAVEN	0	0	0	0	641,060,414	2,011	0	0	4,891,889,908	10,994	0	0	323,219,407	1,936	5,856,169,729	14,941
CURRITUCK	760,162,942	1,372	31,317,170	51	169,490,950	380	835,937,780	992	1,806,251,561	3,499	45,959,180	75	115,015,256	662	3,764,134,839	7,031
DARE	2,852,416,478	8,180	445,520,570	1,021	162,094,130	364	5,064,150,881	8,241	814,266,600	1,418	297,586,179	737	26,841,430	122	9,662,875,728	20,083
HYDE	126,537,200	393	13,060,630	31	11,618,230	44	135,238,880	238	139,517,520	348	17,721,037	57	27,522,278	227	471,215,775	1,338
JONES	0	0	0	0	41,724,360	135	0	0	375,569,281	927	0	0	37,238,217	312	454,531,858	1,374
NEW HANOVER	547,941,517	1,994	218,205,450	558	1,722,348,690	4,468	1,155,350,680	1,983	14,047,973,713	26,039	119,494,697	342	878,550,356	3,448	18,689,865,103	38,832
ONSLow	229,049,748	882	31,213,300	88	992,718,450	3,155	323,932,910	594	8,407,185,538	19,277	51,973,140	152	968,714,013	4,991	11,004,787,099	29,139
PAMLICO	0	0	0	0	78,269,580	189	0	0	994,794,280	2,024	0	0	77,314,901	502	1,150,378,761	2,715
PASQUOTANK	0	0	0	0	194,024,220	566	0	0	1,490,382,608	3,416	0	0	139,496,757	971	1,823,903,585	4,953
PENDER	343,264,677	1,049	31,946,860	73	388,884,430	956	479,263,210	824	3,874,775,248	7,423	74,438,340	180	302,827,375	1,764	5,495,400,140	12,269
PERQUIMANS	0	0	0	0	73,717,674	199	0	0	840,862,866	1,699	0	0	68,361,999	555	982,942,539	2,453
TYRRELL	0	0	0	0	25,167,080	73	0	0	161,956,780	429	0	0	19,601,109	196	206,724,969	698
WASHINGTON	0	0	0	0	63,076,879	218	0	0	389,660,066	944	0	0	37,791,097	351	490,528,042	1,513
TOTAL	7,524,364,867	23,560	1,058,661,520	2,468	6,168,839,567	17,194	12,288,090,212	20,253	58,101,533,859	117,427	1,010,210,381	2,796	4,153,618,026	23,081	90,305,318,432	206,779

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	291,376,300	1,114	291,376,300	1,114	BEAUFORT	2,922,809,860	8,032
BRUNSWICK	0	0	165,201,200	206	253,907,700	419	897,570,900	1,671	1,316,679,800	2,296	BRUNSWICK	18,039,834,476	37,028
CAMDEN	0	0	0	0	0	0	47,472,400	155	47,472,400	155	CAMDEN	802,173,650	1,893
CARTERET	0	0	231,092,900	394	422,697,300	605	1,078,994,800	2,025	1,732,785,000	3,024	CARTERET	10,798,989,393	26,343
CHOWAN	0	0	0	0	0	0	167,962,700	444	167,962,700	444	CHOWAN	1,244,329,086	3,177
CRAVEN	0	0	0	0	0	0	1,070,555,200	2,077	1,070,555,200	2,077	CRAVEN	6,926,724,929	17,018
CURRITUCK	0	0	25,974,100	47	92,054,600	268	172,585,700	509	290,614,400	824	CURRITUCK	4,054,749,239	7,855
DARE	0	0	462,007,400	868	885,609,600	1,246	111,072,300	222	1,458,689,300	2,336	DARE	11,121,565,028	22,419
HYDE	0	0	47,084,200	77	30,432,900	62	65,639,400	147	143,156,500	286	HYDE	614,372,275	1,624
JONES	0	0	0	0	0	0	55,183,300	258	55,183,300	258	JONES	509,715,158	1,632
NEW HANOVER	0	0	290,999,400	390	454,461,200	451	1,866,365,100	2,731	2,611,825,700	3,572	NEW HANOVER	21,301,690,803	42,404
ONSLow	0	0	45,472,300	70	30,771,400	42	995,379,300	2,186	1,071,623,000	2,298	ONSLow	12,076,410,099	31,437
PAMLICO	0	0	0	0	0	0	103,186,600	326	103,186,600	326	PAMLICO	1,253,565,361	3,041
PASQUOTANK	0	0	0	0	0	0	321,837,800	850	321,837,800	850	PASQUOTANK	2,145,741,385	5,803
PENDER	0	0	71,785,800	118	56,502,900	95	278,801,400	881	407,090,100	1,094	PENDER	5,902,490,240	13,363
PERQUIMANS	0	0	0	0	0	0	62,559,500	297	62,559,500	297	PERQUIMANS	1,045,502,039	2,750
TYRRELL	0	0	0	0	0	0	16,202,600	93	16,202,600	93	TYRRELL	222,927,569	791
WASHINGTON	0	0	0	0	0	0	53,999,800	188	53,999,800	188	WASHINGTON	543,927,842	1,701
TOTAL	0	0	1,339,617,300	2,170	2,226,437,600	3,188	7,656,145,100	16,174	11,222,200,000	21,532	TOTAL	101,527,518,432	228,311

* 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.