



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
June 30, 2023**

Contents

Financial Statements

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2023

| ASSETS | LEDGER ASSETS | ASSETS NOT ADMITTED | ADMITTED ASSETS |
|----------------------------------|-------------------------|------------------------|-------------------------|
| CASH | \$ 122,212,909 | \$ 0 | \$ 122,212,909 |
| CASH EQUIVALENTS | 70,956,609 | 0 | 70,956,609 |
| INVESTMENTS | 1,116,105,857 | 0 | 1,116,105,857 |
| INTEREST INCOME DUE OR ACCRUED | 5,920,886 | 0 | 5,920,886 |
| FIXED ASSETS | 397,531 | (397,531) | 0 |
| DATA PROCESSING EQUIPMENT | 586 | 0 | 586 |
| ACCOUNTS RECEIVABLE - PREMIUM | 49,846,966 | (161,061) | 49,685,905 |
| ACCOUNTS RECEIVABLE - SYCR GRANT | 295,998 | 0 | 295,998 |
| PREPAID EXPENSE | 59,447 | (59,447) | 0 |
| PREMIUM TAX RECOVERABLE | 299,211 | 0 | 299,211 |
| TOTAL ASSETS | \$ 1,366,096,000 | \$ (618,039) | \$ 1,365,477,961 |

LIABILITIES & SURPLUS

LIABILITIES

| | |
|------------------------------------|----------------------|
| ACCOUNTS PAYABLE | \$ 135,550 |
| ACCOUNTS PAYABLE - FAIR PLAN | 2,183,836 |
| BENEFIT PAYABLE | 330,860 |
| PREMIUM SUSPENSE | 1,115 |
| PREMIUM REFUND | 1,008,827 |
| COMMISSION PAYABLE | 7,459,791 |
| ACCUAL-POST RETIREMENT | 5,395,545 |
| ACCUAL-PENSION | 3,271,022 |
| ACCUAL-RENT | 260,948 |
| CLAIMS PAYABLE | 564,211 |
| PREPAID PREMIUMS | 18,115,158 |
| UNCLAIMED CHECKS | 6,099,818 |
| IBHS GRANT ACCRUAL | 10,284,000 |
| CEDED REINSURANCE PREMIUMS PAYABLE | 31,451,682 |
| TOTAL LIABILITIES | \$ 86,562,363 |

RESERVES FOR

| | |
|----------------------------|-----------------------|
| UNPAID LOSSES (INCL. IBNR) | \$ 35,344,264 |
| UNPAID LAE RESERVES | 9,044,624 |
| UNEARNED PREMIUMS | 248,292,160 |
| TOTAL RESERVES | \$ 292,681,048 |

SURPLUS

| | |
|--|-------------------------|
| TOTAL LIABILITIES & SURPLUS | \$ 1,365,477,961 |
|--|-------------------------|

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 INCOME STATEMENT AND SURPLUS ACCOUNT
 FOR THE PERIOD ENDED JUNE 30, 2023

| | QUARTER TO DATE | YEAR TO DATE |
|---------------------------------|-----------------------------|-----------------------------|
| UNDERWRITING INCOME | | |
| PREMIUMS EARNED | \$ 137,589,006 | \$ 273,941,001 |
| CEDED REINSURANCE PREMIUMS | (61,646,875) | (102,504,208) |
| NET PREMIUMS EARNED | 75,942,131 | 171,436,793 |
| DEDUCTIONS | | |
| NET LOSSES INCURRED | 24,852,294 | 43,399,612 |
| NET LOSS EXPENSE INCURRED | 9,544,241 | 14,762,903 |
| OPERATING EXPENSE INCURRED | 27,721,008 | 51,311,724 |
| IBHS GRANT PROGRAM | 128,497 | 999,118 |
| PREMIUM TAXES | 4,925,162 | 8,247,464 |
| TOTAL DEDUCTIONS | 67,171,202 | 118,720,821 |
| OTHER INCOME/(EXPENSE) | | |
| PREMIUM CHARGED OFF | (63,439) | (141,410) |
| SERVICE CHARGES | 146,919 | 287,249 |
| MISCELLANEOUS INCOME | (4,517) | (4,310) |
| TOTAL OTHER INCOME/(EXPENSE) | 78,963 | 141,529 |
| NET UNDERWRITING GAIN OR (LOSS) | 8,849,892 | 52,857,501 |
| INVESTMENT INCOME | 7,863,026 | 14,337,839 |
| NET INCOME OR (LOSS) | <hr/> \$ 16,712,918 | <hr/> \$ 67,195,340 |
| SURPLUS ACCOUNT | | |
| SURPLUS (PRIOR PERIOD) | \$ 969,414,943 | \$ 918,914,104 |
| NET INCOME OR (LOSS) | 16,712,918 | 67,195,340 |
| CHANGE IN ASSETS NOT ADMITTED | 106,689 | 125,106 |
| NET CHANGE IN SURPLUS | 16,819,607 | 67,320,446 |
| SURPLUS (CURRENT PERIOD) | <hr/> \$ 986,234,550 | <hr/> \$ 986,234,550 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2023

QUARTER TO DATE

| INCOME RECEIVED | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|---------------------------------|------------------------|----------------------|---------------------|---------------------|-------------------|--------------------|----------------------|
| PREMIUMS WRITTEN | \$ 176,877,762 | \$ (1,667,488) | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 175,210,275 |
| CEDED REINSURANCE | (61,646,875) | 0 | 0 | 0 | 0 | 0 | (61,646,875) |
| INVESTMENT INCOME | 7,863,026 | 0 | 0 | 0 | 0 | 0 | 7,863,026 |
| PREMIUM CHARGED OFF | (63,439) | 0 | 0 | 0 | 0 | 0 | (63,439) |
| SERVICE CHARGES | 146,919 | 0 | 0 | 0 | 0 | 0 | 146,919 |
| MISCELLANEOUS INCOME | (4,517) | 0 | 0 | 0 | 0 | 0 | (4,517) |
| TOTAL INCOME | 123,172,876 | (1,667,488) | 0 | 0 | 0 | 0 | 121,505,388 |
| EXPENSES PAID | | | | | | | |
| LOSSES | 2,648,124 | 17,414,627 | 1,403,096 | 502,283 | 9,005 | 578,693 | 22,555,827 |
| LOSS ADJUSTMENT EXPENSES | 6,324,178 | 1,392,256 | 116,280 | 67,342 | 5,017 | 73,023 | 7,978,096 |
| COMMISSION | 22,905,355 | (216,773) | 0 | 0 | 0 | 0 | 22,688,582 |
| PREMIUM TAX | 4,925,162 | 0 | 0 | 0 | 0 | 0 | 4,925,162 |
| IBHS GRANT PROGRAM | 128,497 | 0 | 0 | 0 | 0 | 0 | 128,497 |
| ADMINISTRATIVE EXPENSES | 5,032,426 | 0 | 0 | 0 | 0 | 0 | 5,032,426 |
| TOTAL EXPENSES PAID | 41,963,742 | 18,590,110 | 1,519,376 | 569,625 | 14,021 | 651,716 | 63,308,591 |
| NET CASH CHANGE | 81,209,133 | (20,257,598) | (1,519,376) | (569,625) | (14,021) | (651,716) | 58,196,798 |
| RESERVES: | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | |
| LOSSES (INCL. IBNR.) | 17,543,147 | 8,961,176 | 1,428,300 | 1,337,416 | 2,006,775 | 4,067,449 | 35,344,264 |
| LOSS ADJUSTMENT EXPENSES | 4,489,305 | 2,293,172 | 365,503 | 342,246 | 513,535 | 1,040,863 | 9,044,624 |
| UNEARNED PREMIUMS | 193,151,486 | 55,140,674 | 0 | 0 | 0 | 0 | 248,292,160 |
| ADD:(PRIOR 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 |
| NET RESERVE CHANGE | (117,081,175) | 73,756,181 | 1,022,844 | 128,356 | 125,447 | 564,466 | (41,483,880) |
| NET OTHER CHANGES | | | | | | | |
| ASSETS NOT ADMITTED | 106,689 | 0 | 0 | 0 | 0 | 0 | 106,689 |
| TOTAL NET OTHER CHANGES | 106,689 | 0 | 0 | 0 | 0 | 0 | 106,689 |
| CHANGE IN SURPLUS | \$ (35,765,352) | \$ 53,498,583 | \$ (496,532) | \$ (441,269) | \$ 111,425 | \$ (87,249) | \$ 16,819,607 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2023

YEAR TO DATE

| INCOME RECEIVED | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|---------------------------------|------------------------|-----------------------|-----------------------|-----------------------|-------------------|--------------------|----------------------|
| PREMIUMS WRITTEN | \$ 297,080,093 | \$ (3,676,009) | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 293,404,084 |
| CEDED REINSURANCE | (102,504,208) | 0 | 0 | 0 | 0 | 0 | (102,504,208) |
| INVESTMENT INCOME | 14,337,839 | 0 | 0 | 0 | 0 | 0 | 14,337,839 |
| PREMIUM CHARGED OFF | (141,410) | 0 | 0 | 0 | 0 | 0 | (141,410) |
| SERVICE CHARGES | 287,249 | 0 | 0 | 0 | 0 | 0 | 287,249 |
| MISCELLANEOUS INCOME | (4,310) | 0 | 0 | 0 | 0 | 0 | (4,310) |
| TOTAL INCOME | 209,055,253 | (3,676,009) | 0 | 0 | 0 | 0 | 205,379,244 |
| EXPENSES PAID | | | | | | | |
| LOSSES | 2,821,197 | 33,287,152 | 4,322,255 | 1,578,361 | 57,646 | 2,117,798 | 44,184,410 |
| LOSS ADJUSTMENT EXPENSES | 8,441,251 | 2,728,362 | 334,919 | 149,245 | 7,909 | 292,533 | 11,954,218 |
| COMMISSION | 38,463,563 | (477,881) | 0 | 0 | 0 | 0 | 37,985,682 |
| PREMIUM TAX | 8,247,464 | 0 | 0 | 0 | 0 | 0 | 8,247,464 |
| IBHS GRANT PROGRAM | 999,118 | 0 | 0 | 0 | 0 | 0 | 999,118 |
| ADMINISTRATIVE EXPENSES | 13,326,042 | 0 | 0 | 0 | 0 | 0 | 13,326,042 |
| TOTAL EXPENSES PAID | 72,298,636 | 35,537,632 | 4,657,174 | 1,727,605 | 65,555 | 2,410,331 | 116,696,934 |
| NET CASH CHANGE | 136,756,617 | (39,213,641) | (4,657,174) | (1,727,605) | (65,555) | (2,410,331) | 88,682,310 |
| RESERVES: | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | |
| LOSSES (INCL. IBNR.) | 17,543,147 | 8,961,176 | 1,428,300 | 1,337,416 | 2,006,775 | 4,067,449 | 35,344,264 |
| LOSS ADJUSTMENT EXPENSES | 4,489,305 | 2,293,172 | 365,503 | 342,246 | 513,535 | 1,040,863 | 9,044,624 |
| UNEARNED PREMIUMS | 193,151,486 | 55,140,674 | 0 | 0 | 0 | 0 | 248,292,160 |
| 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 | (215,183,938) | 187,340,053 | 2,735,929 | 723,840 | 256,551 | 2,640,595 | (21,486,970) |
| NET OTHER CHANGES | | | | | | | |
| ASSETS NOT ADMITTED | 125,106 | 0 | 0 | 0 | 0 | 0 | 125,106 |
| TOTAL NET OTHER CHANGES | 125,106 | 0 | 0 | 0 | 0 | 0 | 125,106 |
| CHANGE IN SURPLUS | \$ (78,302,215) | \$ 148,126,412 | \$ (1,921,245) | \$ (1,003,765) | \$ 190,996 | \$ 230,264 | \$ 67,320,446 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2023

| | 2023 | | | | 2022 | | | |
|---------------------------------|------------------------|-----------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
| | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL |
| INCOME RECEIVED | | | | | | | | |
| PREMIUMS WRITTEN | \$ 91,544,376 | \$ 18,521,891 | \$ 167,050,499 | \$ 19,963,325 | \$ 146,757,534 | \$ 20,136,149 | \$ 265,247,966 | \$ 25,845,565 |
| CEDED REINSURANCE | (31,319,604) | (5,918,876) | (58,099,874) | (7,165,855) | (25,714,990) | (3,882,596) | (46,002,951) | (4,801,219) |
| INVESTMENT INCOME | 4,418,164 | 893,913 | 8,062,281 | 963,481 | 5,382,161 | 732,589 | 9,706,531 | 931,598 |
| MISCELLANEOUS INCOME | 43,612 | 8,824 | 79,583 | 9,511 | 71,679 | 9,757 | 129,271 | 12,407 |
| TOTAL INCOME | 64,686,547 | 13,505,753 | 117,092,489 | 13,770,461 | 126,496,384 | 16,995,898 | 229,080,817 | 21,988,351 |
| EXPENSES PAID | | | | | | | | |
| LOSSES | 242,305 | 54,770 | 2,511,429 | 12,693 | 8,502,306 | 2,199,453 | 42,642,667 | 993,904 |
| CEDED LOSSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 1,415,239 | 641,832 | 5,656,144 | 728,036 | 2,902,551 | 1,229,656 | 10,607,915 | 2,133,587 |
| CEDED LOSS ADJUSTMENT EXPENSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMISSION | 11,852,436 | 2,398,067 | 21,628,368 | 2,584,692 | 19,060,318 | 2,594,213 | 34,373,991 | 3,298,688 |
| PREMIUM TAX | 2,541,432 | 514,200 | 4,637,615 | 554,217 | 4,118,637 | 560,605 | 7,427,813 | 712,895 |
| IBHS GRANT PROGRAM | 307,875 | 62,291 | 561,812 | 67,139 | 3,400,863 | 462,906 | 6,133,333 | 588,655 |
| ADMINISTRATIVE EXPENSES | 4,106,382 | 830,832 | 7,493,340 | 895,490 | 5,779,413 | 786,660 | 10,422,962 | 1,000,359 |
| TOTAL EXPENSES PAID | 20,465,670 | 4,501,992 | 42,488,707 | 4,842,267 | 43,764,089 | 7,833,493 | 111,608,681 | 8,728,088 |
| NET CASH CHANGE | 44,220,878 | 9,003,761 | 74,603,782 | 8,928,194 | 82,732,295 | 9,162,405 | 117,472,136 | 13,260,263 |
| RESERVES: | | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | | |
| LOSSES (INCL. IBNR.) | 2,785,509 | 1,270,317 | 12,026,670 | 1,460,650 | 1,067,375 | 1,089,521 | 6,745,983 | 58,298 |
| LOSS ADJUSTMENT EXPENSES | 712,814 | 325,074 | 3,077,634 | 373,782 | 273,142 | 278,809 | 1,726,302 | 14,918 |
| UNEARNED PREMIUMS | 60,045,899 | 12,043,244 | 108,506,839 | 12,555,505 | 17,609,373 | 1,796,625 | 32,853,497 | 2,881,179 |
| NET RESERVE CHANGE | 63,544,222 | 13,638,635 | 123,611,143 | 14,389,937 | 18,949,890 | 3,164,954 | 41,325,782 | 2,954,395 |
| NET OTHER CHANGES | | | | | | | | |
| ASSETS NOT ADMITTED | 38,551 | 7,800 | 70,348 | 8,407 | 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 | 38,551 | 7,800 | 70,348 | 8,407 | 1,389,626 | 189,148 | 2,506,140 | 240,530 |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SURPLUS | \$ (19,284,794) | \$ (4,627,074) | \$ (48,937,014) | \$ (5,453,336) | \$ 65,172,032 | \$ 6,186,599 | \$ 78,652,494 | \$ 10,546,398 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2023

| | 2021 | | | | 2020 | | | |
|---------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
| | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL 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 | 9,129,566 | 650,747 | 41,208,921 | 1,571,732 | 15,787,928 | 2,182,631 | 55,722,597 | 3,612,220 |
| CEDED LOSSES | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LOSS ADJUSTMENT EXPENSES | 2,565,892 | 982,641 | 10,132,636 | 2,785,075 | 3,628,759 | 1,623,102 | 10,805,750 | 5,304,380 |
| 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 | 39,390,684 | 5,038,004 | 101,914,455 | 8,846,773 | 46,970,861 | 6,645,238 | 116,303,429 | 13,482,531 |
| NET CASH CHANGE | 66,935,585 | 8,106,968 | 92,636,437 | 8,108,011 | 43,567,002 | 2,972,542 | 50,923,089 | 2,178,266 |
| RESERVES: | | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | | |
| LOSSES (INCL. IBNR.) | 148,407 | 43,885 | 1,200,358 | 35,651 | 49,491 | 26,996 | 1,146,279 | 114,650 |
| LOSS ADJUSTMENT EXPENSES | 37,977 | 11,230 | 307,172 | 9,123 | 12,665 | 6,908 | 293,334 | 29,339 |
| UNEARNED PREMIUMS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| NET RESERVE CHANGE | 186,384 | 55,115 | 1,507,530 | 44,774 | 62,156 | 33,904 | 1,439,612 | 143,989 |
| 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 | 497,521 | 61,165 | 908,525 | 80,666 | (170,563) | (17,577) | (310,161) | (28,264) |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SURPLUS | \$ 67,246,722 | \$ 8,113,018 | \$ 92,037,432 | \$ 8,143,903 | \$ 43,334,283 | \$ 2,921,061 | \$ 49,173,316 | \$ 2,006,013 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2023

| | 2019 | | | | 2018 | | | | TOTAL |
|---------------------------------|----------------------|-----------------------|------------------------|-----------------------|-----------------------|------------------------|------------------------|------------------------|-----------------------|
| | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | BEACH RESIDENTIAL | BEACH COMMERCIAL | COASTAL RESIDENTIAL | COASTAL COMMERCIAL | |
| INCOME RECEIVED | | | | | | | | | |
| PREMIUMS WRITTEN | \$ 108,919,764 | \$ 10,678,681 | \$ 193,139,239 | \$ 19,129,513 | \$ 109,068,817 | \$ 10,304,932 | \$ 192,783,434 | \$ 18,838,524 | \$ 2,157,529,437 |
| 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) | (414,318,630) |
| INVESTMENT INCOME | 5,260,023 | 505,061 | 9,302,516 | 915,033 | 11,483,968 | 1,060,508 | 20,168,681 | 1,951,252 | 107,303,761 |
| MISCELLANEOUS INCOME | 114,778 | 11,021 | 202,989 | 19,967 | 109,917 | 10,150 | 193,041 | 18,676 | 1,565,937 |
| 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 | 1,852,080,505 |
| EXPENSES PAID | | | | | | | | | |
| LOSSES | 28,194,949 | 9,944,444 | 51,774,739 | 2,941,155 | 171,868,487 | 106,626,059 | 706,134,545 | 100,165,683 | 1,364,675,932 |
| 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 | 16,307,372 | 4,257,904 | 14,064,162 | 6,285,675 | 64,329,019 | 5,039,011 | 182,810,101 |
| 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 | 279,165,733 |
| PREMIUM TAX | 3,068,445 | 294,628 | 5,426,641 | 533,786 | 3,074,901 | 283,957 | 5,400,284 | 522,459 | 60,458,552 |
| IBHS GRANT PROGRAM | 2,008,378 | 192,842 | 3,551,879 | 349,377 | 0 | 0 | 0 | 0 | 35,485,629 |
| ADMINISTRATIVE EXPENSES | 6,207,906 | 596,076 | 10,978,875 | 1,079,927 | 6,074,436 | 560,955 | 10,668,208 | 1,032,113 | 105,036,096 |
| TOTAL EXPENSES PAID | 59,328,973 | 16,189,551 | 112,559,235 | 11,642,478 | 195,579,654 | 105,916,159 | 742,955,347 | 100,635,686 | 1,927,632,044 |
| NET CASH CHANGE | 31,259,347 | (9,119,845) | 60,337,095 | 3,873,778 | (81,519,141) | (95,818,044) | (538,198,016) | (81,178,327) | (75,551,540) |
| RESERVES: | | | | | | | | | |
| DEDUCT: (CURRENT PERIOD) | | | | | | | | | |
| LOSSES (INCL. IBNR.) | 218,368 | 223,480 | 1,374,431 | 190,497 | 1,610,396 | 158,517 | 1,028,537 | 1,270,000 | 35,344,264 |
| LOSS ADJUSTMENT EXPENSES | 55,880 | 57,189 | 351,718 | 48,748 | 412,102 | 40,564 | 263,203 | 324,994 | 9,044,624 |
| UNEARNED PREMIUMS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 248,292,160 |
| NET RESERVE CHANGE | 274,248 | 280,669 | 1,726,148 | 239,245 | 2,022,498 | 199,081 | 1,291,740 | 1,594,994 | 292,681,047 |
| 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 | 18,797,097 |
| 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 | 25,401,259 |
| SETTLEMENT ROLL FORWARD | 0 | 0 | 0 | 0 | 596,712,205 | 43,515,828 | 666,950,279 | 21,887,566 | 1,329,065,878 |
| SURPLUS | \$ 30,667,785 | \$ (9,430,982) | \$ 58,049,768 | \$ 3,579,333 | \$ 520,092,391 | \$ (51,862,088) | \$ 139,616,954 | \$ (59,709,661) | \$ 986,234,550 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4A

| PREMIUMS WRITTEN | QUARTER TO DATE | | | YEAR TO DATE | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2023 | 2022 | TOTAL | 2023 | 2022 | TOTAL |
| RESIDENTIAL - FIRE | \$ 1,338,485 | \$ (17,662) | \$ 1,320,823 | \$ 2,304,030 | \$ (45,801) | \$ 2,258,229 |
| RESIDENTIAL - EC | 18,763,992 | (270,420) | 18,493,572 | 32,026,637 | (686,514) | 31,340,123 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 8,415,336 | (44,378) | 8,370,958 | 11,497,607 | (106,017) | 11,391,590 |
| CRIME - RESIDENTIAL | 137,065 | (1,384) | 135,681 | 240,597 | (4,304) | 236,293 |
| CRIME - COMMERCIAL | 2,700 | (1,868) | 832 | 8,791 | (2,633) | 6,158 |
| HOMEOWNER - BEACH | 3,193,980 | (36,195) | 3,157,784 | 5,600,477 | (154,328) | 5,446,148 |
| HOMEOWNER - COASTAL | 13,524,887 | (164,741) | 13,360,146 | 23,257,957 | (419,007) | 22,838,950 |
| HO - BEACH WIND | 28,811,403 | (184,489) | 28,626,914 | 47,667,818 | (590,317) | 47,077,501 |
| HO - COASTAL WIND | 78,430,417 | (733,206) | 77,697,211 | 133,176,502 | (1,554,362) | 131,622,140 |
| WIND - RESIDENTIAL | 2,368,480 | (27,911) | 2,340,570 | 3,704,816 | (78,731) | 3,626,085 |
| WIND - COMMERCIAL | 4,235,805 | (33,807) | 4,201,999 | 7,015,494 | 56,673 | 7,072,166 |
| COASTAL - RESIDENTIAL | 5,953,031 | (95,448) | 5,857,583 | 10,616,041 | (263,948) | 10,352,093 |
| COASTAL - COMMERCIAL | 11,702,179 | (55,978) | 11,646,201 | 19,963,325 | 173,281 | 20,136,606 |
| TOTAL | \$ 176,877,761 | \$ (1,667,488) | \$ 175,210,274 | \$ 297,080,092 | \$ (3,676,009) | \$ 293,404,083 |
| UNEARNED PREMIUMS (PRIOR PERIOD) | | | | | | |
| RESIDENTIAL - FIRE | \$ 855,179 | \$ 1,147,395 | \$ 2,002,574 | \$ 0 | \$ 2,074,564 | \$ 2,074,564 |
| RESIDENTIAL - EC | 8,821,226 | 15,969,322 | 24,790,549 | 0 | 28,206,376 | 28,206,376 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 1,979,042 | 2,267,439 | 4,246,481 | 0 | 4,316,797 | 4,316,797 |
| CRIME - RESIDENTIAL | 92,583 | 118,770 | 211,353 | 0 | 214,654 | 214,654 |
| CRIME - COMMERCIAL | 5,232 | 8,544 | 13,776 | 0 | 14,161 | 14,161 |
| HOMEOWNER - BEACH | 1,604,255 | 2,445,134 | 4,049,389 | 0 | 4,247,986 | 4,247,986 |
| HOMEOWNER - COASTAL | 6,519,935 | 9,325,541 | 15,845,476 | 0 | 16,283,113 | 16,283,113 |
| HO - BEACH WIND | 12,562,724 | 20,406,404 | 32,969,129 | 0 | 35,694,724 | 35,694,724 |
| HO - COASTAL WIND | 36,381,560 | 62,455,699 | 98,837,259 | 0 | 108,256,074 | 108,256,074 |
| WIND - RESIDENTIAL | 887,128 | 1,805,351 | 2,692,479 | 0 | 3,193,094 | 3,193,094 |
| WIND - COMMERCIAL | 1,733,455 | 2,536,397 | 4,269,852 | 0 | 4,557,918 | 4,557,918 |
| COASTAL - RESIDENTIAL | 3,084,743 | 5,515,771 | 8,600,514 | 0 | 9,729,254 | 9,729,254 |
| COASTAL - COMMERCIAL | 5,198,093 | 6,943,969 | 12,142,061 | 0 | 12,040,362 | 12,040,362 |
| TOTAL | \$ 79,725,155 | \$ 130,945,737 | \$ 210,670,892 | \$ 0 | \$ 228,829,078 | \$ 228,829,078 |
| UNEARNED PREMIUMS (CURRENT PERIOD) | | | | | | |
| RESIDENTIAL - FIRE | \$ 1,794,793 | \$ 475,624 | \$ 2,270,417 | \$ 1,794,793 | \$ 475,624 | \$ 2,270,417 |
| RESIDENTIAL - EC | 20,820,315 | 6,624,123 | 27,444,438 | 20,820,315 | 6,624,123 | 27,444,438 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 7,618,197 | 826,847 | 8,445,044 | 7,618,197 | 826,847 | 8,445,044 |
| CRIME - RESIDENTIAL | 187,160 | 50,366 | 237,526 | 187,160 | 50,366 | 237,526 |
| CRIME - COMMERCIAL | 5,911 | 3,644 | 9,555 | 5,911 | 3,644 | 9,555 |
| HOMEOWNER - BEACH | 3,626,474 | 1,051,785 | 4,678,259 | 3,626,474 | 1,051,785 | 4,678,259 |
| HOMEOWNER - COASTAL | 15,114,000 | 3,939,826 | 19,053,825 | 15,114,000 | 3,939,826 | 19,053,825 |
| HO - BEACH WIND | 31,160,886 | 8,663,838 | 39,824,724 | 31,160,886 | 8,663,838 | 39,824,724 |
| HO - COASTAL WIND | 86,590,587 | 26,622,153 | 113,212,740 | 86,590,587 | 26,622,153 | 113,212,740 |
| WIND - RESIDENTIAL | 2,456,271 | 743,637 | 3,199,908 | 2,456,271 | 743,637 | 3,199,908 |
| WIND - COMMERCIAL | 4,419,135 | 966,134 | 5,385,269 | 4,419,135 | 966,134 | 5,385,269 |
| COASTAL - RESIDENTIAL | 6,802,252 | 2,291,518 | 9,093,770 | 6,802,252 | 2,291,518 | 9,093,770 |
| COASTAL - COMMERCIAL | 12,555,505 | 2,881,179 | 15,436,684 | 12,555,505 | 2,881,179 | 15,436,684 |
| TOTAL | \$ 193,151,486 | \$ 55,140,674 | \$ 248,292,160 | \$ 193,151,486 | \$ 55,140,674 | \$ 248,292,160 |
| EARNED PREMIUMS | | | | | | |
| RESIDENTIAL - FIRE | \$ 398,871 | \$ 654,109 | \$ 1,052,980 | \$ 509,238 | \$ 1,553,138 | \$ 2,062,376 |
| RESIDENTIAL - EC | 6,764,904 | 9,074,779 | 15,839,683 | 11,206,322 | 20,895,739 | 32,102,061 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 2,776,181 | 1,396,214 | 4,172,394 | 3,879,410 | 3,383,934 | 7,263,344 |
| CRIME - RESIDENTIAL | 42,489 | 67,020 | 109,509 | 53,438 | 159,984 | 213,422 |
| CRIME - COMMERCIAL | 2,021 | 3,032 | 5,053 | 2,880 | 7,884 | 10,764 |
| HOMEOWNER - BEACH | 1,171,761 | 1,357,154 | 2,528,915 | 1,974,003 | 3,041,873 | 5,015,876 |
| HOMEOWNER - COASTAL | 4,930,823 | 5,220,973 | 10,151,796 | 8,143,957 | 11,924,280 | 20,068,237 |
| HO - BEACH WIND | 10,213,241 | 11,558,078 | 21,771,319 | 16,506,932 | 26,440,569 | 42,947,501 |
| HO - COASTAL WIND | 28,221,390 | 35,100,339 | 63,321,729 | 46,585,914 | 80,079,559 | 126,665,474 |
| WIND - RESIDENTIAL | 799,337 | 1,033,804 | 1,833,141 | 1,248,545 | 2,370,726 | 3,619,271 |
| WIND - COMMERCIAL | 1,550,125 | 1,536,457 | 3,086,581 | 2,596,358 | 3,648,458 | 6,244,816 |
| COASTAL - RESIDENTIAL | 2,235,522 | 3,128,805 | 5,364,327 | 3,813,790 | 7,173,788 | 10,987,578 |
| COASTAL - COMMERCIAL | 4,344,767 | 4,006,812 | 8,351,578 | 7,407,820 | 9,332,464 | 16,740,283 |
| TOTAL | \$ 63,451,430 | \$ 74,137,575 | \$ 137,589,006 | \$ 103,928,606 | \$ 170,012,395 | \$ 273,941,001 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4A

| CEDED REINSURANCE PREMIUM | QUARTER TO DATE | | | YEAR TO DATE | | |
|---------------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|
| | 2023 | 2022 | TOTAL | 2023 | 2022 | TOTAL |
| RESIDENTIAL - FIRE | \$ 474,475 | \$ 0 | \$ 474,475 | \$ 798,518 | \$ 0 | \$ 798,518 |
| RESIDENTIAL - EC | 6,584,846 | 0 | 6,584,846 | 11,025,652 | 0 | 11,025,652 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 2,393,477 | 0 | 2,393,477 | 3,437,652 | 0 | 3,437,652 |
| CRIME - RESIDENTIAL | 49,647 | 0 | 49,647 | 84,427 | 0 | 84,427 |
| CRIME - COMMERCIAL | 1,294 | 0 | 1,294 | 3,135 | 0 | 3,135 |
| HOMEOWNER - BEACH | 1,144,286 | 0 | 1,144,286 | 1,935,329 | 0 | 1,935,329 |
| HOMEOWNER - COASTAL | 4,798,672 | 0 | 4,798,672 | 8,075,312 | 0 | 8,075,312 |
| HO - BEACH WIND | 9,891,413 | 0 | 9,891,413 | 16,269,427 | 0 | 16,269,427 |
| HO - COASTAL WIND | 27,655,012 | 0 | 27,655,012 | 46,295,826 | 0 | 46,295,826 |
| WIND - RESIDENTIAL | 761,874 | 0 | 761,874 | 1,206,252 | 0 | 1,206,252 |
| WIND - COMMERCIAL | 1,485,927 | 0 | 1,485,927 | 2,478,089 | 0 | 2,478,089 |
| COASTAL - RESIDENTIAL | 2,175,069 | 0 | 2,175,069 | 3,728,735 | 0 | 3,728,735 |
| COASTAL - COMMERCIAL | 4,230,885 | 0 | 4,230,885 | 7,165,855 | 0 | 7,165,855 |
| TOTAL | \$ 61,646,875 | \$ 0 | \$ 61,646,875 | \$ 102,504,208 | \$ 0 | \$ 102,504,208 |
| NET EARNED PREMIUM | | | | | | |
| RESIDENTIAL - FIRE | \$ (75,603) | \$ 654,109 | \$ 578,506 | \$ (289,280) | \$ 1,553,138 | \$ 1,263,858 |
| RESIDENTIAL - EC | 180,058 | 9,074,779 | 9,254,837 | 180,670 | 20,895,739 | 21,076,409 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 382,704 | 1,396,214 | 1,778,917 | 441,758 | 3,383,934 | 3,825,692 |
| CRIME - RESIDENTIAL | (7,159) | 67,020 | 59,861 | (30,989) | 159,984 | 128,995 |
| CRIME - COMMERCIAL | 727 | 3,032 | 3,759 | (255) | 7,884 | 7,629 |
| HOMEOWNER - BEACH | 27,475 | 1,357,154 | 1,384,630 | 38,674 | 3,041,873 | 3,080,547 |
| HOMEOWNER - COASTAL | 132,151 | 5,220,973 | 5,353,124 | 68,645 | 11,924,280 | 11,992,924 |
| HO - BEACH WIND | 321,829 | 11,558,078 | 11,879,907 | 237,505 | 26,440,569 | 26,678,074 |
| HO - COASTAL WIND | 566,377 | 35,100,339 | 35,666,717 | 290,088 | 80,079,559 | 80,369,647 |
| WIND - RESIDENTIAL | 37,463 | 1,033,804 | 1,071,267 | 42,293 | 2,370,726 | 2,413,019 |
| WIND - COMMERCIAL | 64,198 | 1,536,457 | 1,600,655 | 118,269 | 3,648,458 | 3,766,727 |
| COASTAL - RESIDENTIAL | 60,453 | 3,128,805 | 3,189,258 | 85,055 | 7,173,788 | 7,258,842 |
| COASTAL - COMMERCIAL | 113,882 | 4,006,812 | 4,120,694 | 241,965 | 9,332,464 | 9,574,429 |
| TOTAL | \$ 1,804,555 | \$ 74,137,575 | \$ 75,942,131 | \$ 1,424,398 | \$ 170,012,395 | \$ 171,436,793 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4B

QUARTER TO DATE

| NET PAID LOSSES | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|------------------------|---------------------|----------------------|---------------------|-------------------|-----------------|-------------------|----------------------|
| RESIDENTIAL - FIRE | \$ 1,949 | \$ 130,818 | \$ 120,000 | \$ 0 | \$ 0 | \$ 0 | \$ 252,767 |
| RESIDENTIAL - EC | 119,750 | 1,078,726 | 74,254 | 0 | 595 | 0 | 1,273,326 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 54,770 | 221,971 | 11,266 | 0 | 0 | 0 | 288,007 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 0 | 181,367 | 5,000 | 0 | 595 | 0 | 186,962 |
| HOMEOWNER - COASTAL | 593,697 | 2,144,315 | 301,347 | 30,478 | 3,891 | 0 | 3,073,728 |
| HO - BEACH WIND | 70,512 | 477,502 | 80,548 | 10,000 | 0 | (6,907) | 631,655 |
| HO - COASTAL WIND | 1,561,281 | 12,149,450 | 671,504 | 420,734 | 3,924 | 593,531 | 15,400,424 |
| WIND - RESIDENTIAL | 0 | 101,478 | 9,694 | 10,271 | 0 | 0 | 121,443 |
| WIND - COMMERCIAL | 0 | 50,500 | 0 | 0 | 0 | 0 | 50,500 |
| COASTAL - RESIDENTIAL | 233,472 | 791,344 | 118,038 | 0 | 0 | (7,931) | 1,134,922 |
| COASTAL - COMMERCIAL | 12,693 | 87,157 | 11,445 | 30,799 | 0 | 0 | 142,093 |
| TOTAL | \$ 2,648,124 | \$ 17,414,627 | \$ 1,403,096 | \$ 502,283 | \$ 9,005 | \$ 578,693 | \$ 22,555,827 |

| NET OUTSTANDING LOSSES | | | | | | | |
|------------------------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|
| (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | \$ 209,891 | \$ 177,577 | \$ 21,883 | \$ 0 | \$ 0 | \$ 0 | \$ 409,351 |
| RESIDENTIAL - EC | 1,088,256 | 535,109 | 67,406 | 0 | 0 | 576,949 | 2,267,719 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 121,019 | 0 | 0 | 0 | 0 | 148,518 | 269,537 |
| COMMERCIAL PROPERTY | 919,058 | 1,072,592 | 38,734 | 0 | 0 | 0 | 2,030,383 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 184,236 | 183,691 | 2,590 | 1,000 | 0 | 0 | 371,517 |
| HOMEOWNER - COASTAL | 2,887,386 | 1,828,920 | 383,584 | 333,878 | 0 | 170,000 | 5,603,769 |
| HO - BEACH WIND | 1,175,570 | 159,743 | 40,466 | 34,725 | 102,911 | 1,033,447 | 2,546,861 |
| HO - COASTAL WIND | 8,641,653 | 4,677,817 | 777,790 | 766,405 | 1,266,808 | 856,771 | 16,987,244 |
| WIND - RESIDENTIAL | 127,557 | 11,255 | 16,062 | 13,767 | 115,457 | 0 | 284,098 |
| WIND - COMMERCIAL | 230,240 | 16,929 | 5,151 | 26,996 | 223,480 | 9,999 | 512,795 |
| COASTAL - RESIDENTIAL | 497,632 | 239,246 | 38,983 | 45,996 | 107,623 | 1,766 | 931,245 |
| COASTAL - COMMERCIAL | 1,460,650 | 58,298 | 35,651 | 114,650 | 190,497 | 1,270,000 | 3,129,746 |
| TOTAL | \$ 17,543,147 | \$ 8,961,176 | \$ 1,428,300 | \$ 1,337,416 | \$ 2,006,775 | \$ 4,067,449 | \$ 35,344,264 |

| NET OUTSTANDING LOSSES | | | | | | | |
|----------------------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|
| (PRIOR 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 INCURRED LOSSES | | | | | | | |
|----------------------------|---------------------|----------------------|-------------------|-------------------|---------------------|------------------|----------------------|
| RESIDENTIAL - FIRE | \$ 61,019 | \$ 149,227 | \$ 115,960 | \$ 0 | \$ 0 | \$ 0 | \$ 326,206 |
| RESIDENTIAL - EC | 166,740 | 1,077,081 | 28,327 | (7,155) | (1,132) | 0 | 1,263,861 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | (1,867) | 0 | 0 | (2,292) | 0 | 0 | (4,159) |
| COMMERCIAL PROPERTY | 214,418 | 373,862 | 38,734 | 0 | 0 | 0 | 627,014 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | (25,916) | 124,951 | 4,891 | 0 | 595 | 0 | 104,521 |
| HOMEOWNER - COASTAL | 1,188,643 | 2,606,220 | (158,263) | 90,036 | (57,834) | 0 | 3,668,802 |
| HO - BEACH WIND | (38,170) | 400,764 | 46,252 | (54,065) | 0 | (6,907) | 347,874 |
| HO - COASTAL WIND | 3,228,137 | 13,117,101 | 331,370 | 297,727 | (28,647) | 45,021 | 16,990,708 |
| WIND - RESIDENTIAL | (2,050) | 96,519 | 12,137 | 10,271 | 0 | 0 | 116,877 |
| WIND - COMMERCIAL | (30,198) | 23,439 | 0 | 0 | 0 | (9,999) | (16,758) |
| COASTAL - RESIDENTIAL | 354,276 | 821,627 | 78,712 | 0 | (9,999) | (7,931) | 1,236,685 |
| COASTAL - COMMERCIAL | 89,927 | 78,268 | 36,396 | 30,799 | (44,728) | 0 | 190,662 |
| TOTAL | \$ 5,204,959 | \$ 18,869,059 | \$ 534,516 | \$ 365,322 | \$ (141,745) | \$ 20,184 | \$ 24,852,294 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4B

YEAR TO DATE

| NET PAID LOSSES | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|---|----------------------|----------------------|---------------------|---------------------|---------------------|---------------------|----------------------|
| RESIDENTIAL - FIRE | \$ 1,949 | \$ 224,644 | \$ 214,817 | \$ 0 | \$ 0 | \$ 0 | \$ 441,410 |
| RESIDENTIAL - EC | 149,169 | 2,255,828 | 345,451 | 99,806 | 595 | 0 | 2,850,849 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL PROPERTY | 54,770 | 470,830 | 25,128 | 0 | 0 | 0 | 550,729 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 5,857 | 498,282 | 8,444 | 16,000 | 24,341 | 0 | 552,923 |
| HOMEOWNER - COASTAL | 634,125 | 5,139,948 | 739,474 | 62,091 | 3,891 | 0 | 6,579,528 |
| HO - BEACH WIND | 85,330 | 827,250 | 137,073 | 10,000 | 0 | 76,821 | 1,136,474 |
| HO - COASTAL WIND | 1,643,833 | 21,885,873 | 2,505,127 | 1,163,946 | 25,309 | 1,205,171 | 28,429,259 |
| WIND - RESIDENTIAL | 0 | 135,630 | 33,730 | 10,271 | 0 | 0 | 179,632 |
| WIND - COMMERCIAL | 0 | 62,718 | 0 | 61,882 | 0 | 835,876 | 960,476 |
| COASTAL - RESIDENTIAL | 233,472 | 1,485,667 | 238,714 | 6,778 | 3,511 | (70) | 1,968,071 |
| COASTAL - COMMERCIAL | 12,693 | 300,482 | 74,297 | 147,587 | 0 | 0 | 535,059 |
| TOTAL | \$ 2,821,197 | \$ 33,287,152 | \$ 4,322,255 | \$ 1,578,361 | \$ 57,646 | \$ 2,117,798 | \$ 44,184,410 |
| NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | \$ 209,891 | \$ 177,577 | \$ 21,883 | \$ 0 | \$ 0 | \$ 0 | \$ 409,351 |
| RESIDENTIAL - EC | 1,088,256 | 535,109 | 67,406 | 0 | 0 | 576,949 | 2,267,719 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 121,019 | 0 | 0 | 0 | 0 | 148,518 | 269,537 |
| COMMERCIAL PROPERTY | 919,058 | 1,072,592 | 38,734 | 0 | 0 | 0 | 2,030,383 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 184,236 | 183,691 | 2,590 | 1,000 | 0 | 0 | 371,517 |
| HOMEOWNER - COASTAL | 2,887,386 | 1,828,920 | 383,584 | 333,878 | 0 | 170,000 | 5,603,769 |
| HO - BEACH WIND | 1,175,570 | 159,743 | 40,466 | 34,725 | 102,911 | 1,033,447 | 2,546,861 |
| HO - COASTAL WIND | 8,641,653 | 4,677,817 | 777,790 | 766,405 | 1,266,808 | 856,771 | 16,987,244 |
| WIND - RESIDENTIAL | 127,557 | 11,255 | 16,062 | 13,767 | 115,457 | 0 | 284,098 |
| WIND - COMMERCIAL | 230,240 | 16,929 | 5,151 | 26,996 | 223,480 | 9,999 | 512,795 |
| COASTAL - RESIDENTIAL | 497,632 | 239,246 | 38,983 | 45,996 | 107,623 | 1,766 | 931,245 |
| COASTAL - COMMERCIAL | 1,460,650 | 58,298 | 35,651 | 114,650 | 190,497 | 1,270,000 | 3,129,746 |
| TOTAL | \$ 17,543,147 | \$ 8,961,176 | \$ 1,428,300 | \$ 1,337,416 | \$ 2,006,775 | \$ 4,067,449 | \$ 35,344,264 |
| 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 | \$ 211,840 | \$ (65,053) | \$ 116,201 | \$ 0 | \$ 0 | \$ 0 | \$ 262,988 |
| RESIDENTIAL - EC | 1,237,425 | 927,197 | 112,298 | (76,891) | (1,132) | 2,499 | 2,201,395 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 121,019 | (121,752) | 0 | (2,292) | 0 | 0 | (3,025) |
| COMMERCIAL PROPERTY | 973,828 | (71,635) | 38,735 | 0 | 0 | 0 | 940,929 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 190,092 | (76,131) | (43,409) | (85,000) | 24,341 | 0 | 9,893 |
| HOMEOWNER - COASTAL | 3,521,511 | 4,072,318 | (17,712) | 113,626 | (72,521) | 132,975 | 7,750,198 |
| HO - BEACH WIND | 1,260,900 | (851,355) | 31,960 | (58,080) | (1,001) | (230,485) | 151,940 |
| HO - COASTAL WIND | 10,285,485 | 17,064,203 | 1,602,221 | 912,711 | (47,575) | (157,745) | 29,659,301 |
| WIND - RESIDENTIAL | 127,557 | 19,184 | 39,643 | 10,271 | 0 | 0 | 196,655 |
| WIND - COMMERCIAL | 230,240 | (706,897) | (4,999) | 61,882 | 0 | 251,372 | (168,402) |
| COASTAL - RESIDENTIAL | 731,103 | 1,100,588 | 168,584 | 6,778 | (10,000) | (1,270,070) | 726,983 |
| COASTAL - COMMERCIAL | 1,473,343 | (1,232,192) | 90,510 | 113,823 | (44,728) | 1,270,000 | 1,670,757 |
| TOTAL | \$ 20,364,344 | \$ 20,058,475 | \$ 2,134,033 | \$ 996,829 | \$ (152,615) | \$ (1,454) | \$ 43,399,612 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4B

IBNR TOTALS

| NET IBNR (CURRENT PERIOD) | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|--------------------------------|----------------------|-------------|-------------|-------------|-------------|-------------|----------------------|
| RESIDENTIAL - FIRE | \$ 183,794 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 183,794 |
| RESIDENTIAL - EC | 1,018,182 | 0 | 0 | 0 | 0 | 0 | 1,018,182 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 121,019 | 0 | 0 | 0 | 0 | 0 | 121,019 |
| COMMERCIAL PROPERTY | 911,621 | 0 | 0 | 0 | 0 | 0 | 911,621 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 166,807 | 0 | 0 | 0 | 0 | 0 | 166,807 |
| HOMEOWNER - COASTAL | 2,516,033 | 0 | 0 | 0 | 0 | 0 | 2,516,033 |
| HO - BEACH WIND | 1,143,514 | 0 | 0 | 0 | 0 | 0 | 1,143,514 |
| HO - COASTAL WIND | 7,627,094 | 0 | 0 | 0 | 0 | 0 | 7,627,094 |
| WIND - RESIDENTIAL | 127,557 | 0 | 0 | 0 | 0 | 0 | 127,557 |
| WIND - COMMERCIAL | 230,240 | 0 | 0 | 0 | 0 | 0 | 230,240 |
| COASTAL - RESIDENTIAL | 418,119 | 0 | 0 | 0 | 0 | 0 | 418,119 |
| COASTAL - COMMERCIAL | 1,405,223 | 0 | 0 | 0 | 0 | 0 | 1,405,223 |
| TOTAL | \$ 15,869,203 | \$ 0 | \$ 15,869,203 |
| NET IBNR (PRIOR PERIOD) | | | | | | | |
| 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 | \$ 14,838,113 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4C

QUARTER TO DATE

| NET LOSS EXPENSES PAID | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|--|---------------------|---------------------|--------------------|-------------------|-------------------|---------------------|---------------------|
| RESIDENTIAL - FIRE | \$ 70,333 | \$ 13,615 | \$ 2,490 | 0 | 0 | 0 | \$ 86,439 |
| RESIDENTIAL - EC | 393,768 | 51,839 | 2,510 | 165 | 0 | 25,062 | 473,343 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 45,842 | 0 | 0 | 0 | 0 | 0 | 45,842 |
| COMMERCIAL PROPERTY | 347,455 | 11,264 | 0 | 0 | 0 | 0 | 358,719 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 63,652 | 19,868 | 2,515 | 633 | 0 | 412 | 87,080 |
| HOMEOWNER - COASTAL | 1,013,559 | 217,493 | 35,626 | 25,213 | 0 | 315 | 1,292,207 |
| HO - BEACH WIND | 440,618 | 37,111 | 3,163 | 0 | 0 | 13,905 | 494,796 |
| HO - COASTAL WIND | 3,092,556 | 915,345 | 65,406 | 35,881 | 2,834 | 26,915 | 4,138,938 |
| WIND - RESIDENTIAL | 48,609 | 5,907 | 0 | 132 | 0 | 0 | 54,647 |
| WIND - COMMERCIAL | 87,215 | 3,230 | 0 | 0 | 0 | 363 | 90,808 |
| COASTAL - RESIDENTIAL | 187,833 | 93,563 | 4,421 | 290 | 0 | 0 | 286,106 |
| COASTAL - COMMERCIAL | 532,739 | 23,022 | 150 | 5,027 | 2,183 | 6,051 | 569,172 |
| TOTAL | \$ 6,324,178 | \$ 1,392,256 | \$ 116,280 | \$ 67,342 | \$ 5,017 | \$ 73,023 | \$ 7,978,096 |
| NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | \$ 53,711 | \$ 45,442 | \$ 5,600 | 0 | 0 | 0 | \$ 104,753 |
| RESIDENTIAL - EC | 278,486 | 136,935 | 17,249 | 0 | 0 | 147,642 | 580,312 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 30,969 | 0 | 0 | 0 | 0 | 38,006 | 68,975 |
| COMMERCIAL PROPERTY | 235,187 | 274,477 | 9,912 | 0 | 0 | 0 | 519,576 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 47,146 | 47,007 | 663 | 256 | 0 | 0 | 95,071 |
| HOMEOWNER - COASTAL | 738,885 | 468,022 | 98,160 | 85,440 | 0 | 43,503 | 1,434,009 |
| HO - BEACH WIND | 300,829 | 40,878 | 10,355 | 8,886 | 26,335 | 264,460 | 651,744 |
| HO - COASTAL WIND | 2,211,405 | 1,197,057 | 199,037 | 196,124 | 324,177 | 219,248 | 4,347,048 |
| WIND - RESIDENTIAL | 32,642 | 2,880 | 4,110 | 3,523 | 29,546 | 0 | 72,701 |
| WIND - COMMERCIAL | 58,918 | 4,332 | 1,318 | 6,908 | 57,189 | 2,559 | 131,224 |
| COASTAL - RESIDENTIAL | 127,344 | 61,223 | 9,976 | 11,770 | 27,541 | 452 | 238,306 |
| COASTAL - COMMERCIAL | 373,782 | 14,918 | 9,123 | 29,339 | 48,748 | 324,994 | 800,905 |
| TOTAL | \$ 4,489,305 | \$ 2,293,172 | \$ 365,503 | \$ 342,246 | \$ 513,535 | \$ 1,040,863 | \$ 9,044,624 |
| NET UNPAID LOSS EXPENSE (PRIOR 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 INCURRED LOSS EXPENSES | | | | | | | |
| RESIDENTIAL - FIRE | \$ 89,915 | \$ 23,039 | \$ 2,224 | 0 | 0 | 0 | \$ 115,177 |
| RESIDENTIAL - EC | 436,622 | 67,310 | (5,887) | (1,454) | (391) | 42,144 | 538,344 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 49,003 | 0 | 0 | (519) | 0 | 4,397 | 52,882 |
| COMMERCIAL PROPERTY | 410,793 | 77,393 | 7,363 | 0 | 0 | 0 | 495,549 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 63,241 | 12,540 | 2,567 | 663 | 0 | 412 | 79,423 |
| HOMEOWNER - COASTAL | 1,233,681 | 376,170 | (57,023) | 48,576 | (13,968) | 5,348 | 1,592,784 |
| HO - BEACH WIND | 450,830 | 24,476 | (3,400) | (13,469) | 3,047 | 44,503 | 505,986 |
| HO - COASTAL WIND | 3,725,615 | 1,272,818 | 11,465 | 30,737 | 32,971 | (71,842) | 5,001,765 |
| WIND - RESIDENTIAL | 51,922 | 5,118 | 1,028 | 540 | 3,418 | 0 | 62,025 |
| WIND - COMMERCIAL | 87,198 | (2,392) | 153 | 799 | 6,617 | (1,603) | 90,770 |
| COASTAL - RESIDENTIAL | 229,904 | 107,499 | (3,325) | 1,652 | 924 | 52 | 336,706 |
| COASTAL - COMMERCIAL | 593,464 | 22,737 | 6,852 | 8,422 | (2,299) | 43,653 | 672,829 |
| TOTAL | \$ 7,422,186 | \$ 1,986,706 | \$ (37,984) | \$ 75,947 | \$ 30,320 | \$ 67,065 | \$ 9,544,241 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4C

YEAR TO DATE

| NET LOSS EXPENSES PAID | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | TOTAL |
|--|----------------------|---------------------|---------------------|-------------------|--------------------|---------------------|----------------------|
| RESIDENTIAL - FIRE | \$ 91,624 | \$ 18,493 | \$ 8,414 | \$ 0 | \$ 0 | \$ 0 | \$ 118,532 |
| RESIDENTIAL - EC | 541,750 | 135,252 | 10,415 | 7,191 | 0 | 47,380 | 741,987 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 63,190 | 0 | 0 | 0 | 306 | 15,513 | 79,009 |
| COMMERCIAL PROPERTY | 454,661 | 29,203 | 0 | 0 | 0 | 0 | 483,864 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 93,155 | 41,623 | 5,225 | 633 | 0 | 633 | 141,269 |
| HOMEOWNER - COASTAL | 1,335,259 | 445,143 | 84,206 | 29,342 | 2,673 | 315 | 1,896,939 |
| HO - BEACH WIND | 621,805 | 99,236 | 25,352 | 4,250 | 0 | 55,029 | 805,672 |
| HO - COASTAL WIND | 4,080,075 | 1,722,944 | 177,914 | 78,883 | 2,457 | 157,807 | 6,220,080 |
| WIND - RESIDENTIAL | 66,905 | 6,384 | 1,037 | 132 | 0 | 0 | 74,457 |
| WIND - COMMERCIAL | 123,981 | 4,524 | 4,160 | 14,442 | 0 | 7,363 | 154,469 |
| COASTAL - RESIDENTIAL | 240,809 | 159,956 | 12,242 | 768 | 290 | 0 | 414,065 |
| COASTAL - COMMERCIAL | 728,036 | 65,604 | 5,954 | 13,604 | 2,183 | 8,495 | 823,875 |
| TOTAL | \$ 8,441,251 | \$ 2,728,362 | \$ 334,919 | \$ 149,245 | \$ 7,909 | \$ 292,533 | \$ 11,954,218 |
| NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR) | | | | | | | |
| RESIDENTIAL - FIRE | \$ 53,711 | \$ 45,442 | \$ 5,600 | \$ 0 | \$ 0 | \$ 0 | \$ 104,753 |
| RESIDENTIAL - EC | 278,486 | 136,935 | 17,249 | 0 | 0 | 147,642 | 580,312 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 30,969 | 0 | 0 | 0 | 0 | 38,006 | 68,975 |
| COMMERCIAL PROPERTY | 235,187 | 274,477 | 9,912 | 0 | 0 | 0 | 519,576 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 47,146 | 47,007 | 663 | 256 | 0 | 0 | 95,071 |
| HOMEOWNER - COASTAL | 738,885 | 468,022 | 98,160 | 85,440 | 0 | 43,503 | 1,434,009 |
| HO - BEACH WIND | 300,829 | 40,878 | 10,355 | 8,886 | 26,335 | 264,460 | 651,744 |
| HO - COASTAL WIND | 2,211,405 | 1,197,057 | 199,037 | 196,124 | 324,177 | 219,248 | 4,347,048 |
| WIND - RESIDENTIAL | 32,642 | 2,880 | 4,110 | 3,523 | 29,546 | 0 | 72,701 |
| WIND - COMMERCIAL | 58,918 | 4,332 | 1,318 | 6,908 | 57,189 | 2,559 | 131,224 |
| COASTAL - RESIDENTIAL | 127,344 | 61,223 | 9,976 | 11,770 | 27,541 | 452 | 238,306 |
| COASTAL - COMMERCIAL | 373,782 | 14,918 | 9,123 | 29,339 | 48,748 | 324,994 | 800,905 |
| TOTAL | \$ 4,489,305 | \$ 2,293,172 | \$ 365,503 | \$ 342,246 | \$ 513,535 | \$ 1,040,863 | \$ 9,044,624 |
| 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 | \$ 145,336 | \$ (7,088) | \$ (16,413) | \$ 0 | \$ 0 | \$ 0 | \$ 121,835 |
| RESIDENTIAL - EC | 820,235 | 34,880 | (48,230) | (37,427) | (436) | 49,967 | 818,989 |
| COMMERCIAL - FIRE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMERCIAL - EC | 94,159 | (8,964) | 0 | (579) | 306 | 16,017 | 100,939 |
| COMMERCIAL PROPERTY | 689,848 | 26,927 | 3,567 | 0 | 0 | 0 | 720,342 |
| CRIME - RESIDENTIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIME - COMMERCIAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HOMEOWNER - BEACH | 140,301 | (29,719) | (7,859) | (24,867) | 0 | 633 | 78,488 |
| HOMEOWNER - COASTAL | 2,074,144 | 535,999 | (105,690) | 43,487 | (16,622) | 34,469 | 2,565,787 |
| HO - BEACH WIND | 922,634 | (42,098) | (1,053) | (12,823) | 96 | (19,066) | 847,690 |
| HO - COASTAL WIND | 6,291,480 | 1,780,420 | (47,442) | 18,042 | (11,652) | (183,439) | 7,847,409 |
| WIND - RESIDENTIAL | 99,547 | (1,640) | 2,584 | 179 | 391 | 0 | 101,061 |
| WIND - COMMERCIAL | 182,899 | (58,571) | 2,915 | 14,534 | 758 | (140,197) | 2,338 |
| COASTAL - RESIDENTIAL | 368,154 | 135,634 | (5,334) | 923 | (2,757) | (320,682) | 175,938 |
| COASTAL - COMMERCIAL | 1,101,818 | (60,389) | 10,168 | 5,467 | (8,466) | 333,489 | 1,382,087 |
| TOTAL | \$ 12,930,555 | \$ 2,305,390 | \$ (212,788) | \$ 6,936 | \$ (38,381) | \$ (228,810) | \$ 14,762,903 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | 23,518 | 30,404,588 | 26,187 | 1,605,012 | | | |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HABITATIONAL | 576,949 | 98,258,341 | 144,777 | 5,133,934 | | | |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | COMMERCIAL | 125,000 | 4,632,262 | 52,630 | 195,891 | | | |
| | | | TOTAL | \$ 701,949 | \$ 102,890,603 | \$ 197,406 | \$ 5,329,825 | | | |
| 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 | 6,684 | 477,835 | | | |
| | | | TOTAL | 0 | 17,660,652 | 6,684 | 720,843 | | | |
| 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 | \$ 0 | \$ 110,256,577 | \$ 0 | \$ 3,630,886 | | | |
| COASTAL WIND & HAIL ONLY | | | | | | | | | | |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | HABITATIONAL | \$ 0 | \$ 26,148,820 | \$ 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 | 1,270,000 | 70,877,486 | 89,332 | 3,818,267 | | | |
| 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 | 47,077 | 4,265,690 | | | |
| | | | TOTAL | \$ 0 | \$ 174,113,695 | \$ 47,077 | \$ 10,533,071 | | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | 44,558 | 1,960,090 | | |
| 1852 | 01/01/17 12/31/17 | 09/11/18 09/18/18 | HO WIND COASTAL | 15,000 | 173,194,287 | 90,163 | 11,265,546 | | |
| | | | TOTAL | 90,000 | 221,504,743 | 134,721 | 13,918,871 | | |
| 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 | 26,152 | 2,163,057 | | |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HO WIND BEACH | 953,000 | 112,973,632 | 77,945 | 5,559,688 | | |
| 1852 | 01/01/18 12/31/18 | 09/11/18 09/18/18 | HO WIND COASTAL | 801,326 | 501,567,550 | 232,407 | 32,418,838 | | |
| | | | TOTAL | \$ 1,924,326 | \$ 655,122,258 | \$ 336,504 | \$ 40,445,610 | | |
| | | | TOTAL FLORENCE | \$ 4,009,793 | \$ 1,382,830,601 | \$ 837,910 | \$ 80,002,386 | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 JUNE 30, 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 JUNE 30, 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 | 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 | 83,752 | | | |
| | | | TOTAL | \$ 0 | \$ 12,816,064 | \$ 0 | \$ 734,555 | | | |
| 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 | 9,999 | 2,812,874 | 999 | 84,474 | | | |
| | | | TOTAL | 9,999 | 3,091,213 | 1,998 | 109,325 | | | |
| 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 | 13,072 | 2,336,177 | 999 | 276,736 | | | |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | COMMERCIAL | 89,991 | 995,803 | 14,388 | 101,580 | | | |
| | | | TOTAL | \$ 103,063 | \$ 3,331,979 | \$ 15,387 | \$ 378,316 | | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | 40,445 | 7,851,641 | 12,015 | 655,255 | | |
| | | | TOTAL | 45,891 | 11,274,885 | 12,015 | 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 | 0 | 238,016 | | |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HO WIND BEACH | 22,617 | 6,194,792 | 2,432 | 567,922 | | |
| 1954 | 01/01/19 12/31/19 | 09/03/19 09/06/19 | HO WIND COASTAL | 278,582 | 15,782,310 | 26,055 | 1,551,032 | | |
| | | | TOTAL | \$ 301,199 | \$ 23,560,750 | \$ 28,487 | \$ 2,392,175 | | |
| | | | TOTAL DORIAN | \$ 783,657 | \$ 63,050,216 | \$ 69,879 | \$ 5,269,017 | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | \$ 0 | \$ 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 | 0 | 1,939,267 | 0 | 205,781 | | | |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HABITATIONAL | 0 | 3,962,239 | 0 | 319,617 | | | |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | COMMERCIAL | 0 | 338,538 | 0 | 25,694 | | | |
| | | | TOTAL | \$ 0 | \$ 4,300,777 | \$ 0 | \$ 345,311 | | | |
| 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 | 600,554 | 0 | 66,202 | | | |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | COMMERCIAL | 23,997 | 1,616,990 | 3,897 | 87,923 | | | |
| | | | TOTAL | \$ 35,257 | \$ 2,217,544 | \$ 3,897 | \$ 154,125 | | | |
| 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 | 100,506 | 716,709 | 4,794 | 50,456 | | | |
| | | | TOTAL | 195,056 | 1,992,742 | 9,258 | 206,714 | | | |
| 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 | \$ 58,147 | \$ 3,260,013 | \$ 1,657 | \$ 310,042 | | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | \$ 284,567 | \$ 0 | \$ 21,021 | | |
| 2044 | 01/01/19 12/31/19 | 08/02/20 08/05/20 | HO-COASTAL | 0 | 1,323,698 | 3,500 | 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 | 985,727 | 10,084,592 | 15,451 | 1,012,168 | | |
| | | | TOTAL | 1,066,021 | 13,244,416 | 22,946 | 1,275,067 | | |
| 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 | 34,725 | 2,819,419 | 11,598 | 291,488 | | |
| 2044 | 01/01/20 12/31/20 | 08/02/20 08/05/20 | HO WIND COASTAL | 547,279 | 16,155,097 | 26,601 | 1,654,304 | | |
| | | | TOTAL | \$ 582,003 | \$ 20,692,186 | \$ 41,639 | \$ 2,091,747 | | |
| | | | TOTAL ISAIAS | \$ 1,953,683 | \$ 48,950,695 | \$ 79,397 | \$ 4,648,207 | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | \$ 17,004 | \$ 103,071 | \$ 0 | \$ 16,503 | | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | COMMERCIAL | 0 | 26,959 | 0 | 1,660 | | | |
| | | | TOTAL | <u>17,004</u> | <u>130,030</u> | <u>0</u> | <u>18,163</u> | | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HABITATIONAL | 92,568 | 1,058,334 | 0 | 95,509 | | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | COMMERCIAL | 2,547 | 62,973 | 0 | 7,675 | | | |
| | | | TOTAL | <u>\$ 95,116</u> | <u>\$ 1,121,307</u> | <u>\$ 0</u> | <u>\$ 103,184</u> | | | |
| BEACH WIND & HAIL ONLY | | | | | | | | | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | HABITATIONAL | \$ 0 | \$ 45,794 | \$ 0 | \$ 5,330 | | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | COMMERCIAL | 0 | 0 | 0 | 4,160 | | | |
| | | | TOTAL | <u>0</u> | <u>45,794</u> | <u>0</u> | <u>9,490</u> | | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HABITATIONAL | 4,016 | 142,949 | 0 | 7,220 | | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | COMMERCIAL | 0 | 0 | 0 | 826 | | | |
| | | | TOTAL | <u>\$ 4,016</u> | <u>\$ 142,949</u> | <u>\$ 0</u> | <u>\$ 8,046</u> | | | |
| COASTAL WIND & HAIL ONLY | | | | | | | | | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | HABITATIONAL | \$ 6,371 | \$ 211,965 | \$ 0 | \$ 16,644 | | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | COMMERCIAL | 0 | 36,434 | 0 | 3,679 | | | |
| | | | TOTAL | <u>6,371</u> | <u>248,399</u> | <u>0</u> | <u>20,323</u> | | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HABITATIONAL | 10,119 | 394,894 | 567 | 47,090 | | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | COMMERCIAL | 0 | 111,898 | 0 | 14,606 | | | |
| | | | TOTAL | <u>\$ 10,119</u> | <u>\$ 506,792</u> | <u>\$ 567</u> | <u>\$ 61,696</u> | | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 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 | | 0 |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | HO-COASTAL | 14,001 | 174,781 | 0 | 14,075 | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | HO WIND BEACH | 11,851 | 74,436 | 0 | 22,863 | | |
| 2261 | 01/01/21 12/31/21 | 09/28/22 10/01/22 | HO WIND COASTAL | 21,371 | 1,233,674 | 4,153 | 100,070 | | |
| | | | TOTAL | 47,223 | 1,482,891 | 4,153 | 137,008 | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HO-BEACH | 14,012 | 76,314 | 0 | 9,180 | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HO-COASTAL | 8,449 | 756,575 | 0 | 75,586 | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HO WIND BEACH | 17,899 | 652,658 | 7,548 | 82,952 | | |
| 2261 | 01/01/22 12/31/22 | 09/28/22 10/01/22 | HO WIND COASTAL | 273,498 | 5,688,901 | 11,441 | 458,426 | | |
| | | | TOTAL | \$ 313,858 | \$ 7,174,448 | \$ 18,989 | \$ 626,143 | | |
| | | | TOTAL IAN | \$ 493,707 | \$ 10,852,611 | \$ 23,708 | \$ 984,053 | | |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 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 | \$ 381,827,280 | 1,026 | \$ 0 | 0 | \$ 2,236,636,840 | 4,796 | \$ 0 | 0 | \$ 151,837,460 | 1,241 | \$ 2,770,301,580 | 7,063 |
| BRUNSWICK | 1,901,832,009 | 5,230 | 174,140,660 | 359 | 773,736,110 | 1,881 | 2,967,436,330 | 4,662 | 12,000,312,003 | 21,350 | 230,474,522 | 573 | 470,500,997 | 2,637 | 18,518,432,631 | 36,692 |
| CAMDEN | 0 | 0 | 0 | 0 | 60,817,870 | 147 | 0 | 0 | 672,774,740 | 1,322 | 0 | 0 | 43,186,650 | 272 | 776,779,260 | 1,741 |
| CARTERET | 880,843,346 | 4,579 | 153,918,730 | 356 | 496,367,130 | 1,483 | 1,947,672,235 | 3,388 | 5,716,145,917 | 11,366 | 202,637,366 | 729 | 427,537,500 | 2,274 | 9,825,122,224 | 24,175 |
| CHOWAN | 0 | 0 | 0 | 0 | 64,064,210 | 178 | 0 | 0 | 970,492,200 | 1,955 | 0 | 0 | 77,191,906 | 627 | 1,111,748,316 | 2,760 |
| CRAVEN | 0 | 0 | 0 | 0 | 691,074,104 | 2,112 | 0 | 0 | 5,161,368,858 | 11,251 | 0 | 0 | 333,932,499 | 1,936 | 6,186,375,461 | 15,299 |
| CURRITUCK | 796,059,932 | 1,402 | 35,615,960 | 56 | 179,923,330 | 392 | 866,982,370 | 1,005 | 1,874,995,609 | 3,534 | 47,019,500 | 74 | 113,968,756 | 647 | 3,914,565,457 | 7,110 |
| DARE | 2,932,994,198 | 8,250 | 473,406,990 | 1,050 | 170,145,930 | 376 | 5,415,351,771 | 8,543 | 863,314,410 | 1,458 | 302,183,979 | 736 | 27,247,300 | 124 | 10,184,644,578 | 20,537 |
| HYDE | 129,282,350 | 391 | 13,269,910 | 33 | 12,213,330 | 44 | 143,790,620 | 245 | 144,480,720 | 350 | 19,397,637 | 60 | 27,746,168 | 223 | 490,180,735 | 1,346 |
| JONES | 0 | 0 | 0 | 0 | 43,236,030 | 138 | 0 | 0 | 390,326,161 | 939 | 0 | 0 | 37,440,417 | 311 | 471,002,608 | 1,388 |
| NEW HANOVER | 580,776,407 | 2,052 | 247,855,560 | 594 | 1,928,606,900 | 4,808 | 1,332,332,310 | 2,155 | 15,642,593,523 | 27,823 | 129,468,427 | 359 | 914,504,093 | 3,485 | 20,776,137,220 | 41,276 |
| ONSLOW | 249,870,827 | 920 | 34,916,360 | 92 | 1,126,150,550 | 3,448 | 339,279,850 | 602 | 8,940,484,158 | 19,903 | 58,516,180 | 167 | 1,012,115,522 | 5,040 | 11,761,333,447 | 30,172 |
| PAMLICO | 0 | 0 | 0 | 0 | 91,310,390 | 213 | 0 | 0 | 1,035,512,490 | 2,049 | 0 | 0 | 81,934,891 | 507 | 1,208,757,771 | 2,769 |
| PASQUOTANK | 0 | 0 | 0 | 0 | 212,965,930 | 614 | 0 | 0 | 1,546,728,908 | 3,428 | 0 | 0 | 140,003,097 | 948 | 1,899,697,935 | 4,990 |
| PENDER | 349,051,737 | 1,036 | 35,529,750 | 80 | 443,063,940 | 1,045 | 518,058,740 | 863 | 4,299,933,768 | 7,904 | 80,316,330 | 187 | 315,507,468 | 1,779 | 6,041,461,733 | 12,894 |
| PERQUIMANS | 0 | 0 | 0 | 0 | 77,209,644 | 201 | 0 | 0 | 882,313,806 | 1,723 | 0 | 0 | 69,210,079 | 561 | 1,028,733,529 | 2,485 |
| TYRRELL | 0 | 0 | 0 | 0 | 27,428,250 | 77 | 0 | 0 | 164,725,950 | 426 | 0 | 0 | 19,843,869 | 194 | 21,998,069 | 697 |
| WASHINGTON | 0 | 0 | 0 | 0 | 73,758,439 | 240 | 0 | 0 | 394,974,726 | 934 | 0 | 0 | 38,487,847 | 351 | 507,221,012 | 1,525 |
| TOTAL | \$ 7,820,710,806 | 23,860 | \$ 1,168,653,920 | 2,620 | \$ 6,853,899,367 | 18,423 | \$ 13,530,904,226 | 21,463 | \$ 62,938,114,787 | 122,511 | \$ 1,070,013,941 | 2,885 | \$ 4,302,196,519 | 23,157 | \$ 97,684,493,566 | 214,919 |

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 BEACH COUNT | COMMERCIAL COUNTY | TOTAL BEACH LIABILITY * | TOTAL BEACH COUNT |
|-------------|------------------------------|------------------------|-------------------------------|---------------------------|----------------------------------|-----------------------------|-------------------------------------|-------------------------------|------------------------------------|------------------------------|-------------------|-------------------------|-------------------|
| BEAUFORT | \$ 0 | 0 | \$ 0 | 0 | \$ 342,497,000 | 1,131 | \$ 342,497,000 | 1,131 | \$ 342,497,000 | 1,131 | BEAUFORT | \$ 3,112,798,580 | 8,194 |
| BRUNSWICK | 0 | 0 | 255,953,000 | 330 | 271,134,600 | 379 | 1,047,505,900 | 1,821 | 1,574,593,500 | 2,530 | BRUNSWICK | 20,093,026,131 | 39,222 |
| CAMDEN | 0 | 0 | 0 | 0 | 0 | 0 | 49,905,700 | 158 | 49,905,700 | 158 | CAMDEN | 826,684,960 | 1,899 |
| CARTERET | 0 | 0 | 459,214,300 | 645 | 448,435,800 | 638 | 1,269,188,200 | 2,173 | 2,176,838,300 | 3,456 | CARTERET | 12,001,960,524 | 27,631 |
| CHOWAN | 0 | 0 | 0 | 0 | 0 | 0 | 185,128,900 | 478 | 185,128,900 | 478 | CHOWAN | 1,296,877,216 | 3,238 |
| CRAVEN | 0 | 0 | 0 | 0 | 0 | 0 | 1,118,486,500 | 2,112 | 1,118,486,500 | 2,112 | CRAVEN | 7,304,861,961 | 17,411 |
| CURRITUCK | 0 | 0 | 56,358,400 | 78 | 92,776,200 | 262 | 172,742,200 | 513 | 321,876,800 | 853 | CURRITUCK | 4,236,442,257 | 7,963 |
| DARE | 0 | 0 | 600,426,600 | 952 | 901,214,800 | 1,286 | 129,755,200 | 220 | 1,631,396,600 | 2,458 | DARE | 11,816,041,178 | 22,995 |
| HYDE | 0 | 0 | 60,285,900 | 88 | 25,992,600 | 54 | 67,254,300 | 149 | 153,532,800 | 291 | HYDE | 643,713,535 | 1,637 |
| JONES | 0 | 0 | 0 | 0 | 0 | 0 | 57,266,400 | 260 | 57,266,400 | 260 | JONES | 528,269,008 | 1,648 |
| NEW HANOVER | 0 | 0 | 416,443,700 | 490 | 489,004,300 | 504 | 2,221,698,200 | 3,066 | 3,127,146,200 | 4,060 | NEW HANOVER | 23,903,283,420 | 45,336 |
| ONSLOW | 0 | 0 | 51,888,900 | 82 | 31,273,100 | 42 | 1,071,519,900 | 2,234 | 1,154,681,900 | 2,358 | ONSLOW | 12,916,015,347 | 32,530 |
| PAMLICO | 0 | 0 | 0 | 0 | 0 | 0 | 150,629,400 | 369 | 150,629,400 | 369 | PAMLICO | 1,359,387,171 | 3,138 |
| PASQUOTANK | 0 | 0 | 0 | 0 | 0 | 0 | 335,088,200 | 844 | 335,088,200 | 844 | PASQUOTANK | 2,234,786,135 | 5,834 |
| PENDER | 0 | 0 | 87,544,200 | 130 | 53,068,600 | 93 | 299,577,300 | 893 | 440,190,100 | 1,116 | PENDER | 6,481,651,833 | 14,010 |
| PERQUIMANS | 0 | 0 | 0 | 0 | 0 | 0 | 64,612,500 | 292 | 64,612,500 | 292 | PERQUIMANS | 1,093,346,029 | 2,777 |
| TYRRELL | 0 | 0 | 0 | 0 | 0 | 0 | 19,810,000 | 120 | 19,810,000 | 120 | TYRRELL | 231,808,069 | 817 |
| WASHINGTON | 0 | 0 | 0 | 0 | 0 | 0 | 55,007,500 | 224 | 55,007,500 | 224 | WASHINGTON | 562,228,512 | 1,749 |
| TOTAL | \$ 0 | 0 | \$ 1,988,115,000 | 2,795 | \$ 2,312,900,000 | 3,258 | \$ 8,657,673,300 | 17,057 | \$ 12,958,688,300 | 23,110 | TOTAL | \$ 110,643,181,866 | 238,029 |

* 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.