



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2023

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

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 174,090,342	\$ 0	\$ 174,090,342
CASH EQUIVALENTS	49,122,940	0	49,122,940
INVESTMENTS	1,234,572,181	0	1,234,572,181
INTEREST INCOME DUE OR ACCRUED	7,533,851	0	7,533,851
FIXED ASSETS	340,445	(340,445)	0
DATA PROCESSING EQUIPMENT	9,464	0	9,464
ACCOUNTS RECEIVABLE - PREMIUM	51,218,301	(219,485)	50,998,816
ACCOUNTS RECEIVABLE - SYCR GRANT	56,694	0	56,694
PREPAID EXPENSE	62,628	(62,628)	0
TOTAL ASSETS	\$ 1,517,006,846	\$ (622,558)	\$ 1,516,384,288

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 393,339
ACCOUNTS PAYABLE - FAIR PLAN	3,538,290
BENEFIT PAYABLE	438,736
PREMIUM SUSPENSE	4,561
PREMIUM REFUND	583,773
COMMISSION PAYABLE	5,295,304
ACCRUAL-POST RETIREMENT	5,554,460
ACCRUAL-RENT	257,835
ACCRUAL-PREMIUM TAX	4,002,854
CLAIMS PAYABLE	904,842
PREPAID PREMIUMS	9,862,781
UNCLAIMED CHECKS	6,056,972
IBHS GRANT ACCRUAL	18,332,000
CEDED REINSURANCE PREMIUMS PAYABLE	5,687,922
TOTAL LIABILITIES	\$ 60,913,669

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 35,424,096
UNPAID LAE RESERVES	6,920,904
UNEARNED PREMIUMS	293,854,833
TOTAL RESERVES	\$ 336,199,833

SURPLUS

\$ 1,119,270,786

TOTAL LIABILITIES & SURPLUS

\$ 1,516,384,288

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

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 134,042,109	\$ 533,446,424
CEDED REINSURANCE PREMIUMS	(0)	(122,200,336)
NET PREMIUMS EARNED	134,042,109	411,246,088
DEDUCTIONS		
NET LOSSES INCURRED	21,356,024	94,545,997
NET LOSS EXPENSE INCURRED	2,942,537	22,527,447
OPERATING EXPENSE INCURRED	18,423,449	96,084,458
IBHS GRANT PROGRAM	3,233,444	12,935,601
PREMIUM TAXES	3,844,915	16,822,854
TOTAL DEDUCTIONS	49,800,369	242,916,357
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(69,862)	(268,054)
SERVICE CHARGES	162,511	605,910
MISCELLANEOUS INCOME	14,355	15,065
TOTAL OTHER INCOME/(EXPENSE)	107,004	352,921
NET UNDERWRITING GAIN OR (LOSS)	84,348,744	168,682,652
INVESTMENT INCOME	10,327,937	33,675,047
NET INCOME OR (LOSS)	\$ 94,676,681	\$ 202,357,699
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,026,753,530	\$ 918,914,104
NET INCOME OR (LOSS)	94,676,681	202,357,699
CHANGE IN ASSETS NOT ADMITTED	(1,406,176)	(1,247,768)
MINIMUM PENSION LIABILITY	(753,249)	(753,249)
NET CHANGE IN SURPLUS	92,517,256	200,356,682
SURPLUS (CURRENT PERIOD)	\$ 1,119,270,786	\$ 1,119,270,786

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

QUARTER TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 137,077,651	\$ (295,416)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 136,782,235
CEDED REINSURANCE	(0)	0	0	0	0	0	(0)
INVESTMENT INCOME	10,327,937	0	0	0	0	0	10,327,937
PREMIUM CHARGED OFF	(69,862)	0	0	0	0	0	(69,862)
SERVICE CHARGES	162,511	0	0	0	0	0	162,511
MISCELLANEOUS INCOME	14,355	0	0	0	0	0	14,355
TOTAL INCOME	147,512,592	(295,416)	0	0	0	0	147,217,176
EXPENSES PAID							
LOSSES	16,401,938	9,720,067	342,356	169,616	168,875	0	26,802,852
LOSS ADJUSTMENT EXPENSES	4,725,098	620,948	24,384	56,268	72,138	0	5,498,835
COMMISSION	17,768,476	(38,404)	0	0	0	0	17,730,072
PREMIUM TAX	3,844,915	0	0	0	0	0	3,844,915
IBHS GRANT PROGRAM	3,233,444	0	0	0	0	0	3,233,444
ADMINISTRATIVE EXPENSES	693,377	0	0	0	0	0	693,377
TOTAL EXPENSES PAID	46,667,248	10,302,611	366,740	225,883	241,013	0	57,803,495
NET CASH CHANGE	100,845,344	(10,598,027)	(366,740)	(225,883)	(241,013)	0	89,413,681
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	23,550,295	5,900,595	615,576	695,005	4,662,625	0	35,424,096
LOSS ADJUSTMENT EXPENSES	3,647,784	1,626,552	169,689	191,584	1,285,295	0	6,920,904
UNEARNED PREMIUMS	293,854,833	0	0	0	0	0	293,854,833
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	25,018,798	8,432,698	727,109	987,579	1,848,491	3,856,250	40,870,924
LOSS ADJUSTMENT EXPENSES	5,801,391	1,955,385	168,603	229,001	428,630	894,192	9,477,202
UNEARNED PREMIUMS	278,332,194	12,782,513	0	0	0	0	291,114,707
NET RESERVE CHANGE	(11,900,529)	15,643,448	110,447	329,991	(3,670,798)	4,750,442	5,263,000
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(753,249)	0	0	0	0	0	(753,249)
ASSETS NOT ADMITTED	(1,406,176)	0	0	0	0	0	(1,406,176)
TOTAL NET OTHER CHANGES	(2,159,425)	0	0	0	0	0	(2,159,425)
CHANGE IN SURPLUS	\$ 86,785,389	\$ 5,045,421	\$ (256,293)	\$ 104,108	\$ (3,911,811)	\$ 4,750,442	\$ 92,517,256

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

YEAR TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 603,052,894	\$ (4,580,715)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 598,472,179
CEDED REINSURANCE	(122,200,336)	0	0	0	0	0	(122,200,336)
INVESTMENT INCOME	33,675,047	0	0	0	0	0	33,675,047
PREMIUM CHARGED OFF	(268,054)	0	0	0	0	0	(268,054)
SERVICE CHARGES	605,910	0	0	0	0	0	605,910
MISCELLANEOUS INCOME	15,065	0	0	0	0	0	15,065
TOTAL INCOME	514,880,527	(4,580,715)	0	0	0	0	510,299,811
EXPENSES PAID							
LOSSES	28,242,118	56,927,915	5,374,087	2,165,556	294,265	2,247,020	95,250,962
LOSS ADJUSTMENT EXPENSES	16,206,032	4,454,920	388,985	278,846	81,726	431,973	21,842,482
COMMISSION	78,182,771	(595,493)	0	0	0	0	77,587,278
PREMIUM TAX	16,822,854	0	0	0	0	0	16,822,854
IBHS GRANT PROGRAM	12,935,601	0	0	0	0	0	12,935,601
ADMINISTRATIVE EXPENSES	18,497,180	0	0	0	0	0	18,497,180
TOTAL EXPENSES PAID	170,886,556	60,787,342	5,763,072	2,444,402	375,991	2,678,993	242,936,357
NET CASH CHANGE	343,993,970	(65,368,057)	(5,763,072)	(2,444,402)	(375,991)	(2,678,993)	267,363,454
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	23,550,295	5,900,595	615,576	695,005	4,662,625	0	35,424,096
LOSS ADJUSTMENT EXPENSES	3,647,784	1,626,552	169,689	191,584	1,285,295	0	6,920,904
UNEARNED PREMIUMS	293,854,833	0	0	0	0	0	293,854,833
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	(321,052,912)	246,207,928	3,744,468	1,516,913	(3,171,059)	7,748,908	(65,005,755)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(753,249)	0	0	0	0	0	(753,249)
ASSETS NOT ADMITTED	(1,247,768)	0	0	0	0	0	(1,247,768)
TOTAL NET OTHER CHANGES	(2,001,017)	0	0	0	0	0	(2,001,017)
SETTLEMENT ROLL FORWARD	0	0	0	0	552,977,246	(552,977,246)	(0)
CHANGE IN SURPLUS	\$ 20,940,041	\$ 180,839,871	\$ (2,018,605)	\$ (927,489)	\$ 549,430,196	\$ (547,907,331)	\$ 200,356,682

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

	2023				2022			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 191,864,650	\$ 31,298,518	\$ 342,748,771	\$ 37,140,953	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694
CEDED REINSURANCE	(37,495,459)	(7,038,766)	(69,231,423)	(8,434,688)	(25,714,990)	(3,882,596)	(46,002,951)	(4,801,219)
INVESTMENT INCOME	10,713,905	1,747,739	19,139,417	2,073,986	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	112,284	18,317	200,585	21,736	71,679	9,757	129,271	12,407
TOTAL INCOME	165,195,379	26,025,808	292,857,350	30,801,966	126,211,601	16,956,981	228,527,683	21,960,480
EXPENSES PAID								
LOSSES	4,202,141	656,283	22,900,804	482,891	12,073,770	2,749,198	61,663,285	1,492,840
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,709,621	1,077,277	11,132,254	1,286,879	3,128,363	1,250,506	12,050,709	2,170,688
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	24,874,286	4,057,695	44,435,652	4,815,138	19,022,623	2,589,041	34,305,913	3,292,020
PREMIUM TAX	5,352,285	873,108	9,561,371	1,036,090	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	4,115,534	671,359	7,352,028	796,681	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	5,884,981	960,006	10,512,985	1,139,208	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	47,138,849	8,295,729	105,895,093	9,556,886	47,523,671	8,398,917	132,004,016	9,257,458
NET CASH CHANGE	118,056,530	17,730,079	186,962,257	21,245,100	78,687,930	8,558,064	96,523,667	12,703,022
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,879,788	1,332,402	16,472,124	1,865,981	1,368,819	823,860	3,559,007	148,908
LOSS ADJUSTMENT EXPENSES	567,776	164,947	2,679,318	235,743	377,327	227,105	981,072	41,048
UNEARNED PREMIUMS	95,419,279	13,484,297	168,146,585	16,804,672	0	0	0	0
NET RESERVE CHANGE	99,866,842	14,981,646	187,298,027	18,906,396	1,746,147	1,050,965	4,540,080	189,956
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(396,984)	(64,759)	(709,177)	(76,848)	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	(239,650)	(39,094)	(428,114)	(46,391)	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	(636,635)	(103,853)	(1,137,290)	(123,239)	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 17,553,053	\$ 2,644,580	\$ (1,473,060)	\$ 2,215,465	\$ 78,331,410	\$ 7,696,247	\$ 94,489,728	\$ 12,753,597

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

	2021				2020			
	BEACH		COASTAL		BEACH		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	9,210,044	650,747	42,130,956	1,621,051	15,904,179	2,182,631	56,075,020	3,730,741
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,574,162	982,641	10,176,499	2,787,009	3,645,518	1,623,102	10,911,895	5,311,077
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	39,479,432	5,038,004	102,880,352	8,898,026	47,103,871	6,645,238	116,761,997	13,607,749
NET CASH CHANGE	66,846,837	8,106,968	91,670,539	8,056,757	43,433,992	2,972,542	50,464,521	2,053,047
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	53,574	0	558,003	3,999	39,509	26,996	617,686	10,814
LOSS ADJUSTMENT EXPENSES	14,768	0	153,819	1,102	10,891	7,442	170,271	2,981
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	68,342	0	711,822	5,101	50,400	34,438	787,956	13,795
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	\$ 67,276,016	\$ 8,168,133	\$ 91,867,243	\$ 8,132,322	\$ 43,213,029	\$ 2,920,528	\$ 49,366,404	\$ 2,010,988

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

	2019				2018				TOTAL
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	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	\$ 2,462,597,532
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)	(434,014,758)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252	126,640,969
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676	1,777,329
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	2,157,001,072
EXPENSES PAID									
LOSSES	28,294,924	9,983,370	51,872,458	2,941,155	171,977,989	106,626,059	706,154,265	100,165,683	1,415,742,484
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,623,221	3,794,524	16,331,338	4,273,774	14,150,954	6,286,015	64,372,859	5,047,479	192,698,365
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	318,767,330
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459	69,033,942
IBHS GRANT PROGRAM	2,008,378	192,842	3,551,879	349,377	0	0	0	0	47,422,113
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113	110,207,234
TOTAL EXPENSES PAID	59,460,925	16,230,481	112,680,919	11,658,349	195,775,948	105,916,500	743,018,907	100,644,154	2,053,871,468
NET CASH CHANGE	31,127,395	(9,160,775)	60,215,411	3,857,907	(81,715,435)	(95,818,385)	(538,261,576)	(81,186,795)	103,129,604
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	909,479	334,994	1,977,374	1,440,778	0	0	0	0	35,424,096
LOSS ADJUSTMENT EXPENSES	250,706	92,344	545,081	397,163	0	0	0	0	6,920,904
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	293,854,833
NET RESERVE CHANGE	1,160,186	427,338	2,522,455	1,837,941	0	0	0	0	336,199,833
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	17,424,224
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181	5,850,913
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	23,275,137
SETTLEMENT ROLL FORWARD	521,918,595	(51,663,347)	140,845,134	(58,123,135)	(521,918,595)	51,663,347	(140,845,134)	58,123,135	0
ROLL FORWARD	0	0	0	0	596,712,205	43,515,828	666,950,279	21,887,566	1,329,065,878
SURPLUS	\$ 551,568,491	\$ (61,281,928)	\$ 197,976,911	\$ (56,158,369)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,119,270,786

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,068,315	\$ (3,018)	\$ 1,065,297	\$ 4,671,820	\$ (53,917)	\$ 4,617,903
RESIDENTIAL - EC	16,824,754	(42,833)	16,781,921	69,270,940	(781,702)	68,489,239
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	3,366,393	0	3,366,393	19,598,265	(118,865)	19,479,400
CRIME - RESIDENTIAL	104,365	(576)	103,790	476,018	(5,583)	470,435
CRIME - COMMERCIAL	4,567	0	4,567	16,537	(3,054)	13,483
HOMEOWNER - BEACH	3,139,985	(2,844)	3,137,141	12,275,447	(176,799)	12,098,648
HOMEOWNER - COASTAL	11,448,027	(29,968)	11,418,059	47,896,390	(500,950)	47,395,440
HO - BEACH WIND	22,400,333	(66,592)	22,333,742	97,158,326	(730,715)	96,427,611
HO - COASTAL WIND	62,424,176	(118,621)	62,305,554	271,734,356	(1,966,509)	269,767,847
WIND - RESIDENTIAL	1,839,809	(7,847)	1,831,962	8,012,098	(96,063)	7,916,034
WIND - COMMERCIAL	1,585,109	609	1,585,718	11,683,717	31,024	11,714,741
COASTAL - RESIDENTIAL	5,318,654	(14,644)	5,304,010	23,118,026	(322,993)	22,795,033
COASTAL - COMMERCIAL	7,553,164	(9,083)	7,544,082	37,140,954	145,410	37,286,364
TOTAL	\$ 137,077,651	\$ (295,416)	\$ 136,782,235	\$ 603,052,894	\$ (4,580,715)	\$ 598,472,179
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 2,348,262	\$ 109,402	\$ 2,457,664	\$ 0	\$ 2,074,564	\$ 2,074,564
RESIDENTIAL - EC	31,796,442	1,522,283	33,318,725	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	9,299,670	197,669	9,497,339	0	4,316,797	4,316,797
CRIME - RESIDENTIAL	240,872	11,821	252,693	0	214,654	214,654
CRIME - COMMERCIAL	6,724	589	7,313	0	14,161	14,161
HOMEOWNER - BEACH	5,550,464	236,086	5,786,550	0	4,247,986	4,247,986
HOMEOWNER - COASTAL	21,832,589	909,388	22,741,977	0	16,283,113	16,283,113
HO - BEACH WIND	44,907,482	1,992,978	46,900,460	0	35,694,724	35,694,724
HO - COASTAL WIND	125,298,503	6,179,521	131,478,024	0	108,256,074	108,256,074
WIND - RESIDENTIAL	3,826,766	169,058	3,995,824	0	3,193,094	3,193,094
WIND - COMMERCIAL	5,645,062	236,746	5,881,807	0	4,557,918	4,557,918
COASTAL - RESIDENTIAL	10,773,653	505,184	11,278,837	0	9,729,254	9,729,254
COASTAL - COMMERCIAL	16,805,704	711,788	17,517,492	0	12,040,362	12,040,362
TOTAL	\$ 278,332,194	\$ 12,782,513	\$ 291,114,707	\$ 0	\$ 228,829,078	\$ 228,829,078
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,380,215	\$ 0	\$ 2,380,215	\$ 2,380,215	\$ 0	\$ 2,380,215
RESIDENTIAL - EC	34,763,640	0	34,763,640	34,763,640	0	34,763,640
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	8,589,302	0	8,589,302	8,589,302	0	8,589,302
CRIME - RESIDENTIAL	239,359	0	239,359	239,359	0	239,359
CRIME - COMMERCIAL	7,597	0	7,597	7,597	0	7,597
HOMEOWNER - BEACH	6,263,693	0	6,263,693	6,263,693	0	6,263,693
HOMEOWNER - COASTAL	23,743,921	0	23,743,921	23,743,921	0	23,743,921
HO - BEACH WIND	47,705,850	0	47,705,850	47,705,850	0	47,705,850
HO - COASTAL WIND	132,963,358	0	132,963,358	132,963,358	0	132,963,358
WIND - RESIDENTIAL	4,066,523	0	4,066,523	4,066,523	0	4,066,523
WIND - COMMERCIAL	4,887,398	0	4,887,398	4,887,398	0	4,887,398
COASTAL - RESIDENTIAL	11,439,306	0	11,439,306	11,439,306	0	11,439,306
COASTAL - COMMERCIAL	16,804,672	0	16,804,672	16,804,672	0	16,804,672
TOTAL	\$ 293,854,833	\$ 0	\$ 293,854,833	\$ 293,854,833	\$ 0	\$ 293,854,833
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 1,036,362	\$ 106,384	\$ 1,142,746	\$ 2,291,605	\$ 2,020,647	\$ 4,312,253
RESIDENTIAL - EC	13,857,557	1,479,450	15,337,007	34,507,301	27,424,675	61,931,975
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,076,761	197,669	4,274,430	11,008,963	4,197,933	15,206,896
CRIME - RESIDENTIAL	105,879	11,245	117,124	236,660	209,071	445,731
CRIME - COMMERCIAL	3,694	589	4,283	8,940	11,107	20,047
HOMEOWNER - BEACH	2,426,756	233,242	2,659,998	6,011,754	4,071,187	10,082,941
HOMEOWNER - COASTAL	9,536,695	879,420	10,416,115	24,152,469	15,782,163	39,934,632
HO - BEACH WIND	19,601,966	1,926,386	21,528,352	49,452,476	34,964,009	84,416,485
HO - COASTAL WIND	54,759,320	6,060,900	60,820,221	138,770,998	106,289,565	245,060,563
WIND - RESIDENTIAL	1,600,052	161,211	1,761,263	3,945,574	3,097,031	7,042,605
WIND - COMMERCIAL	2,342,773	237,354	2,580,127	6,796,319	4,588,943	11,385,262
COASTAL - RESIDENTIAL	4,653,001	490,540	5,143,541	11,678,720	9,406,261	21,084,981
COASTAL - COMMERCIAL	7,554,197	702,705	8,256,902	20,336,282	12,185,772	32,522,053
TOTAL	\$ 121,555,013	\$ 12,487,096	\$ 134,042,109	\$ 309,198,062	\$ 224,248,363	\$ 533,446,424

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

EXHIBIT 4A

CEDED REINSURANCE PREMIUM	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 950,075	\$ 0	\$ 950,075
RESIDENTIAL - EC	0	0	0	13,231,535	0	13,231,535
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	0	0	0	4,125,048	0	4,125,048
CRIME - RESIDENTIAL	0	0	0	100,068	0	100,068
CRIME - COMMERCIAL	0	0	0	3,515	0	3,515
HOMEOWNER - BEACH	0	0	0	2,317,635	0	2,317,635
HOMEOWNER - COASTAL	0	0	0	9,610,141	0	9,610,141
HO - BEACH WIND	0	0	0	19,430,341	0	19,430,341
HO - COASTAL WIND	0	0	0	55,146,363	0	55,146,363
WIND - RESIDENTIAL	0	0	0	1,465,804	0	1,465,804
WIND - COMMERCIAL	0	0	0	2,910,202	0	2,910,202
COASTAL - RESIDENTIAL	0	0	0	4,474,919	0	4,474,919
COASTAL - COMMERCIAL	0	0	0	8,434,688	0	8,434,688
TOTAL	\$ 0	\$ 0	\$ 0	\$ 122,200,336	\$ 0	\$ 122,200,336
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 1,036,362	\$ 106,384	\$ 1,142,746	\$ 1,341,530	\$ 2,020,647	\$ 3,362,177
RESIDENTIAL - EC	13,857,557	1,479,450	15,337,007	21,275,765	27,424,675	48,700,440
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,076,761	197,669	4,274,430	6,883,915	4,197,933	11,081,848
CRIME - RESIDENTIAL	105,879	11,245	117,124	136,591	209,071	345,663
CRIME - COMMERCIAL	3,694	589	4,283	5,424	11,107	16,531
HOMEOWNER - BEACH	2,426,756	233,242	2,659,998	3,694,119	4,071,187	7,765,306
HOMEOWNER - COASTAL	9,536,695	879,420	10,416,115	14,542,327	15,782,163	30,324,490
HO - BEACH WIND	19,601,966	1,926,386	21,528,352	30,022,135	34,964,009	64,986,144
HO - COASTAL WIND	54,759,320	6,060,900	60,820,221	83,624,635	106,289,565	189,914,200
WIND - RESIDENTIAL	1,600,052	161,211	1,761,263	2,479,770	3,097,031	5,576,801
WIND - COMMERCIAL	2,342,773	237,354	2,580,127	3,886,117	4,588,943	8,475,060
COASTAL - RESIDENTIAL	4,653,001	490,540	5,143,541	7,203,801	9,406,261	16,610,062
COASTAL - COMMERCIAL	7,554,197	702,705	8,256,902	11,901,593	12,185,772	24,087,365
TOTAL	\$ 121,555,012	\$ 12,487,096	\$ 134,042,109	\$ 186,997,725	\$ 224,248,363	\$ 411,246,088

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

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 472,452	\$ 444,065	\$ 0	\$ 0	\$ 0	\$ 0	\$ 916,517
RESIDENTIAL - EC	693,074	550,260	17,987	75,000	21,876	0	1,358,198
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	38,926	0	38,926
COMMERCIAL PROPERTY	397,470	258,042	0	0	0	0	655,513
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	378,354	16,639	0	0	25,699	0	420,691
HOMEOWNER - COASTAL	3,088,692	1,920,077	65,133	26,347	32,810	0	5,133,059
HO - BEACH WIND	684,280	211,242	11,383	0	49,065	0	955,970
HO - COASTAL WIND	9,522,362	5,663,277	241,866	64,991	499	0	15,492,994
WIND - RESIDENTIAL	25,912	47,392	5,986	0	0	0	79,291
WIND - COMMERCIAL	13,779	48,043	0	0	0	0	61,822
COASTAL - RESIDENTIAL	803,188	269,776	0	0	0	0	1,072,964
COASTAL - COMMERCIAL	322,375	291,254	0	3,278	0	0	616,907
TOTAL	\$ 16,401,938	\$ 9,720,067	\$ 342,356	\$ 169,616	\$ 168,875	\$ 0	\$ 26,802,852

**NET OUTSTANDING LOSSES
 (CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 661,011	\$ 384,817	\$ 18,916	\$ 0	\$ 0	\$ 0	\$ 1,064,744
RESIDENTIAL - EC	1,412,252	398,834	15,559	0	238,662	0	2,065,307
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	103,431	0	0	0	125,000	0	228,431
COMMERCIAL PROPERTY	945,142	817,733	0	0	0	0	1,762,875
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	666,478	418,010	0	0	0	0	1,084,488
HOMEOWNER - COASTAL	3,410,267	1,332,809	76,036	104,702	37,195	0	4,961,008
HO - BEACH WIND	990,864	119,147	19,099	26,726	565,359	0	1,721,195
HO - COASTAL WIND	12,162,487	2,053,613	481,968	474,088	1,832,280	0	17,004,436
WIND - RESIDENTIAL	149,183	48,011	0	12,784	105,458	0	315,435
WIND - COMMERCIAL	283,829	6,127	0	26,996	209,994	0	526,946
COASTAL - RESIDENTIAL	899,370	172,585	0	38,896	107,899	0	1,218,750
COASTAL - COMMERCIAL	1,865,981	148,908	3,999	10,814	1,440,778	0	3,470,480
TOTAL	\$ 23,550,295	\$ 5,900,595	\$ 615,576	\$ 695,005	\$ 4,662,625	\$ 0	\$ 35,424,096

**NET OUTSTANDING LOSSES
 (PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 713,732	\$ 702,906	\$ 21,883	\$ 0	\$ 0	\$ 0	\$ 1,438,521
RESIDENTIAL - EC	1,278,642	477,895	21,164	0	0	316,949	2,094,651
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	148,518	269,537
COMMERCIAL PROPERTY	1,138,315	812,446	0	0	0	0	1,950,761
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	867,302	148,590	2,590	0	0	0	1,018,482
HOMEOWNER - COASTAL	3,759,329	1,729,071	122,355	212,038	0	170,000	5,992,792
HO - BEACH WIND	1,585,469	193,697	19,099	26,726	102,911	1,082,247	3,010,148
HO - COASTAL WIND	12,370,947	3,891,389	524,784	644,475	1,134,528	856,771	19,422,894
WIND - RESIDENTIAL	170,477	24,803	0	15,035	115,457	0	325,772
WIND - COMMERCIAL	260,497	14,997	0	26,996	199,995	9,999	512,484
COASTAL - RESIDENTIAL	1,042,269	251,642	15,234	47,660	107,623	1,766	1,466,193
COASTAL - COMMERCIAL	1,710,800	185,261	0	14,650	187,978	1,270,000	3,368,689
TOTAL	\$ 25,018,798	\$ 8,432,698	\$ 727,109	\$ 987,579	\$ 1,848,491	\$ 3,856,250	\$ 40,870,924

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 419,731	\$ 125,977	\$ (2,967)	\$ 0	\$ 0	\$ 0	\$ 542,740
RESIDENTIAL - EC	826,685	471,199	12,382	75,000	260,539	(316,949)	1,328,854
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(17,588)	0	0	0	163,926	(148,518)	(2,180)
COMMERCIAL PROPERTY	204,297	263,330	0	0	0	0	467,627
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	177,530	286,059	(2,590)	0	25,699	0	486,697
HOMEOWNER - COASTAL	2,739,630	1,523,815	18,813	(80,988)	70,005	(170,000)	4,101,275
HO - BEACH WIND	89,675	136,692	11,383	0	511,514	(1,082,247)	(332,983)
HO - COASTAL WIND	9,313,902	3,825,501	199,050	(105,397)	698,251	(856,771)	13,074,536
WIND - RESIDENTIAL	4,618	70,600	5,986	(2,252)	(9,999)	0	68,954
WIND - COMMERCIAL	37,111	39,173	0	0	9,999	(9,999)	76,284
COASTAL - RESIDENTIAL	660,289	190,719	(15,234)	(8,764)	277	(1,766)	825,522
COASTAL - COMMERCIAL	477,556	254,901	3,999	(558)	1,252,800	(1,270,000)	718,697
TOTAL	\$ 14,933,436	\$ 7,187,965	\$ 230,823	\$ (122,958)	\$ 2,983,009	\$ (3,856,250)	\$ 21,356,024

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

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 561,714	\$ 1,292,790	\$ 172,208	\$ 0	\$ 0	\$ 0	\$ 2,026,712
RESIDENTIAL - EC	1,423,869	3,807,232	415,354	197,903	22,471	105,000	5,971,829
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	38,926	0	38,926
COMMERCIAL PROPERTY	620,798	972,532	25,128	0	0	0	1,618,459
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,196,867	714,005	8,444	16,000	53,374	0	1,988,691
HOMEOWNER - COASTAL	5,236,533	8,538,950	925,769	136,860	83,785	0	14,921,896
HO - BEACH WIND	979,125	1,490,535	178,288	21,274	49,065	81,323	2,799,609
HO - COASTAL WIND	16,119,317	36,712,111	3,233,355	1,436,572	43,133	1,228,910	58,773,398
WIND - RESIDENTIAL	40,567	208,537	45,700	17,152	0	0	311,954
WIND - COMMERCIAL	35,485	110,761	0	61,882	0	835,876	1,044,004
COASTAL - RESIDENTIAL	1,544,954	2,281,044	246,225	11,806	3,511	(4,089)	4,083,452
COASTAL - COMMERCIAL	482,891	799,418	123,616	266,108	0	0	1,672,033
TOTAL	\$ 28,242,118	\$ 56,927,915	\$ 5,374,087	\$ 2,165,556	\$ 294,265	\$ 2,247,020	\$ 95,250,962

**NET OUTSTANDING LOSSES
 (CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 661,011	\$ 384,817	\$ 18,916	\$ 0	\$ 0	\$ 0	\$ 1,064,744
RESIDENTIAL - EC	1,412,252	398,834	15,559	0	238,662	0	2,065,307
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	103,431	0	0	0	125,000	0	228,431
COMMERCIAL PROPERTY	945,142	817,733	0	0	0	0	1,762,875
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	666,478	418,010	0	0	0	0	1,084,488
HOMEOWNER - COASTAL	3,410,267	1,332,809	76,036	104,702	37,195	0	4,961,008
HO - BEACH WIND	990,864	119,147	19,099	26,726	565,359	0	1,721,195
HO - COASTAL WIND	12,162,487	2,053,613	481,968	474,088	1,832,280	0	17,004,436
WIND - RESIDENTIAL	149,183	48,011	0	12,784	105,458	0	315,435
WIND - COMMERCIAL	283,829	6,127	0	26,996	209,994	0	526,946
COASTAL - RESIDENTIAL	899,370	172,585	0	38,896	107,899	0	1,218,750
COASTAL - COMMERCIAL	1,865,981	148,908	3,999	10,814	1,440,778	0	3,470,480
TOTAL	\$ 23,550,295	\$ 5,900,595	\$ 615,576	\$ 695,005	\$ 4,662,625	\$ 0	\$ 35,424,096

**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	\$ 1,222,724	\$ 1,210,333	\$ 70,625	\$ 0	\$ 0	\$ 0	\$ 2,503,683
RESIDENTIAL - EC	2,836,121	2,342,325	130,355	21,206	259,406	(469,450)	5,119,963
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	103,431	(121,752)	0	(2,292)	163,926	(148,518)	(5,204)
COMMERCIAL PROPERTY	1,565,940	175,209	1	0	0	0	1,741,151
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,863,345	373,912	(45,999)	(86,000)	53,374	0	2,158,632
HOMEOWNER - COASTAL	8,646,800	6,975,209	(138,965)	(40,781)	44,568	(37,025)	15,449,805
HO - BEACH WIND	1,969,989	(228,666)	51,808	(54,805)	510,513	(1,259,430)	989,409
HO - COASTAL WIND	28,281,804	29,266,237	2,034,627	893,020	535,722	(990,777)	60,020,632
WIND - RESIDENTIAL	189,749	128,847	35,550	16,168	(9,999)	0	360,315
WIND - COMMERCIAL	319,314	(669,656)	(10,150)	61,882	(13,486)	241,373	(70,723)
COASTAL - RESIDENTIAL	2,444,324	1,829,305	137,112	4,706	(9,723)	(1,275,854)	3,129,869
COASTAL - COMMERCIAL	2,348,872	(642,646)	108,177	128,508	1,205,553	0	3,148,465
TOTAL	\$ 51,792,414	\$ 40,638,657	\$ 2,373,140	\$ 941,614	\$ 2,739,854	\$ (3,939,681)	\$ 94,545,997

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

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 477,921	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 477,921
RESIDENTIAL - EC	926,136	0	0	0	0	0	926,136
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	103,431	0	0	0	0	0	103,431
COMMERCIAL PROPERTY	791,284	0	0	0	0	0	791,284
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	486,783	0	0	0	0	0	486,783
HOMEOWNER - COASTAL	2,226,797	0	0	0	0	0	2,226,797
HO - BEACH WIND	772,575	0	0	0	0	0	772,575
HO - COASTAL WIND	7,632,608	0	0	0	0	0	7,632,608
WIND - RESIDENTIAL	141,586	0	0	0	0	0	141,586
WIND - COMMERCIAL	236,525	0	0	0	0	0	236,525
COASTAL - RESIDENTIAL	547,048	0	0	0	0	0	547,048
COASTAL - COMMERCIAL	1,557,759	0	0	0	0	0	1,557,759
TOTAL	\$ 15,900,453	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,900,453
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 645,881	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 645,881
RESIDENTIAL - EC	940,476	0	0	0	0	0	940,476
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	0	121,019
COMMERCIAL PROPERTY	875,871	0	0	0	0	0	875,871
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	457,288	0	0	0	0	0	457,288
HOMEOWNER - COASTAL	2,690,701	0	0	0	0	0	2,690,701
HO - BEACH WIND	1,351,525	0	0	0	0	0	1,351,525
HO - COASTAL WIND	8,720,676	0	0	0	0	0	8,720,676
WIND - RESIDENTIAL	146,268	0	0	0	0	0	146,268
WIND - COMMERCIAL	230,100	0	0	0	0	0	230,100
COASTAL - RESIDENTIAL	658,305	0	0	0	0	0	658,305
COASTAL - COMMERCIAL	1,512,506	0	0	0	0	0	1,512,506
TOTAL	\$ 18,350,616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18,350,616

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

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 124,723	\$ 3,879	\$ 0	\$ 0	\$ 0	\$ 0	\$ 128,602
RESIDENTIAL - EC	264,064	36,052	75	375	8,116	0	308,682
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	21,913	0	0	0	1,095	0	23,008
COMMERCIAL PROPERTY	203,596	11,536	0	0	0	0	215,132
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	112,238	7,607	4,744	0	10,451	0	135,039
HOMEOWNER - COASTAL	664,591	106,388	2,395	8,008	788	0	782,168
HO - BEACH WIND	236,873	23,826	430	2,184	12,960	0	276,273
HO - COASTAL WIND	2,434,581	377,407	12,411	45,148	23,046	0	2,892,593
WIND - RESIDENTIAL	34,593	290	0	0	0	0	34,883
WIND - COMMERCIAL	51,216	2,536	0	0	909	0	54,660
COASTAL - RESIDENTIAL	217,804	31,248	4,330	0	0	0	253,382
COASTAL - COMMERCIAL	358,907	20,180	0	553	14,773	0	394,413
TOTAL	\$ 4,725,098	\$ 620,948	\$ 24,384	\$ 56,268	\$ 72,138	\$ 0	\$ 5,498,835

**NET UNPAID LOSS EXPENSE
 (CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 96,729	\$ 106,078	\$ 5,214	\$ 0	\$ 0	\$ 0	\$ 208,022
RESIDENTIAL - EC	223,644	109,942	4,289	0	65,789	0	403,665
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	10,011	0	0	0	34,457	0	44,468
COMMERCIAL PROPERTY	119,002	225,416	0	0	0	0	344,418
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	96,652	115,228	0	0	0	0	211,880
HOMEOWNER - COASTAL	541,770	367,401	20,960	28,862	10,253	0	969,246
HO - BEACH WIND	134,952	32,844	5,265	7,367	155,846	0	336,275
HO - COASTAL WIND	1,987,477	566,097	132,859	130,687	505,085	0	3,322,204
WIND - RESIDENTIAL	15,798	13,235	0	3,524	29,070	0	61,627
WIND - COMMERCIAL	35,934	1,689	0	7,442	57,887	0	102,951
COASTAL - RESIDENTIAL	150,071	47,575	0	10,722	29,743	0	238,111
COASTAL - COMMERCIAL	235,743	41,048	1,102	2,981	397,163	0	678,038
TOTAL	\$ 3,647,784	\$ 1,626,552	\$ 169,689	\$ 191,584	\$ 1,285,295	\$ 0	\$ 6,920,904

**NET UNPAID LOSS EXPENSE
 (PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 165,501	\$ 162,991	\$ 5,074	\$ 0	\$ 0	\$ 0	\$ 333,566
RESIDENTIAL - EC	296,493	110,815	4,908	0	0	73,495	485,711
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	28,062	0	0	0	0	34,439	62,501
COMMERCIAL PROPERTY	263,954	188,391	0	0	0	0	452,345
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	201,111	34,455	601	0	0	0	236,166
HOMEOWNER - COASTAL	871,718	400,939	28,372	49,168	0	39,420	1,389,616
HO - BEACH WIND	367,640	44,915	4,429	6,197	23,863	250,953	697,997
HO - COASTAL WIND	2,868,591	902,340	121,688	149,442	263,076	198,669	4,503,805
WIND - RESIDENTIAL	39,531	5,751	0	3,486	26,772	0	75,541
WIND - COMMERCIAL	60,404	3,478	0	6,260	46,375	2,319	118,836
COASTAL - RESIDENTIAL	241,683	58,351	3,532	11,051	24,956	409	339,983
COASTAL - COMMERCIAL	396,703	42,959	0	3,397	43,589	294,489	781,136
TOTAL	\$ 5,801,391	\$ 1,955,385	\$ 168,603	\$ 229,001	\$ 428,630	\$ 894,192	\$ 9,477,202

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 55,951	\$ (53,033)	\$ 140	\$ 0	\$ 0	\$ 0	\$ 3,057
RESIDENTIAL - EC	191,215	35,179	(544)	375	73,905	(73,495)	226,636
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,862	0	0	0	35,552	(34,439)	4,976
COMMERCIAL PROPERTY	58,644	48,561	0	0	0	0	107,205
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	7,778	88,380	4,143	0	10,451	0	110,752
HOMEOWNER - COASTAL	334,643	72,849	(5,017)	(12,298)	11,041	(39,420)	361,798
HO - BEACH WIND	4,185	11,755	1,266	3,354	144,944	(250,953)	(85,449)
HO - COASTAL WIND	1,553,468	41,164	23,582	26,393	265,055	(198,669)	1,710,991
WIND - RESIDENTIAL	10,860	7,773	0	38	2,298	0	20,969
WIND - COMMERCIAL	26,745	747	0	1,182	12,421	(2,319)	38,776
COASTAL - RESIDENTIAL	126,192	20,472	798	(329)	4,788	(409)	151,510
COASTAL - COMMERCIAL	197,948	18,269	1,102	137	368,348	(294,489)	291,315
TOTAL	\$ 2,571,491	\$ 292,115	\$ 25,470	\$ 18,851	\$ 928,802	\$ (894,192)	\$ 2,942,537

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

EXHIBIT 4C

YEAR TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	\$ 304,260	\$ 50,703	\$ 8,755	\$ 0	\$ 0	\$ 0	\$ 363,719
RESIDENTIAL - EC	962,620	246,733	11,405	7,686	8,116	70,127	1,306,686
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	99,599	0	0	0	1,401	15,513	116,513
COMMERCIAL PROPERTY	774,554	47,203	0	0	0	0	821,757
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	271,091	61,071	11,459	8,439	10,526	1,758	364,343
HOMEOWNER - COASTAL	2,469,830	708,259	89,868	57,908	3,461	315	3,329,640
HO - BEACH WIND	1,047,314	159,968	26,057	7,275	13,335	117,949	1,371,900
HO - COASTAL WIND	8,065,786	2,807,269	208,639	155,916	25,635	201,647	11,464,892
WIND - RESIDENTIAL	124,336	8,324	1,037	5,564	0	0	139,261
WIND - COMMERCIAL	203,124	7,374	4,160	14,442	909	7,703	237,712
COASTAL - RESIDENTIAL	596,638	255,311	19,719	1,313	290	0	873,270
COASTAL - COMMERCIAL	1,286,879	102,705	7,888	20,301	18,053	16,963	1,452,789
TOTAL	\$ 16,206,032	\$ 4,454,920	\$ 388,985	\$ 278,846	\$ 81,726	\$ 431,973	\$ 21,842,482

**NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 96,729	\$ 106,078	\$ 5,214	\$ 0	\$ 0	\$ 0	\$ 208,022
RESIDENTIAL - EC	223,644	109,942	4,289	0	65,789	0	403,665
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	10,011	0	0	0	34,457	0	44,468
COMMERCIAL PROPERTY	119,002	225,416	0	0	0	0	344,418
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	96,652	115,228	0	0	0	0	211,880
HOMEOWNER - COASTAL	541,770	367,401	20,960	28,862	10,253	0	969,246
HO - BEACH WIND	134,952	32,844	5,265	7,367	155,846	0	336,275
HO - COASTAL WIND	1,987,477	566,097	132,859	130,687	505,085	0	3,322,204
WIND - RESIDENTIAL	15,798	13,235	0	3,524	29,070	0	61,627
WIND - COMMERCIAL	35,934	1,689	0	7,442	57,887	0	102,951
COASTAL - RESIDENTIAL	150,071	47,575	0	10,722	29,743	0	238,111
COASTAL - COMMERCIAL	235,743	41,048	1,102	2,981	397,163	0	678,038
TOTAL	\$ 3,647,784	\$ 1,626,552	\$ 169,689	\$ 191,584	\$ 1,285,295	\$ 0	\$ 6,920,904

**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	\$ 400,990	\$ 85,758	\$ (16,458)	\$ 0	\$ 0	\$ 0	\$ 470,290
RESIDENTIAL - EC	1,186,264	119,368	(60,200)	(36,931)	73,469	(74,928)	1,207,042
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	109,610	(8,964)	0	(579)	35,858	(21,989)	113,937
COMMERCIAL PROPERTY	893,556	(4,135)	(6,345)	0	0	0	883,077
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	367,742	57,951	(2,289)	(17,317)	10,526	1,758	418,371
HOMEOWNER - COASTAL	3,011,600	698,494	(177,229)	15,476	(5,581)	(9,034)	3,533,726
HO - BEACH WIND	1,182,267	10,599	(5,438)	(11,317)	142,943	(220,605)	1,098,449
HO - COASTAL WIND	10,053,263	2,233,784	(82,896)	29,638	192,433	(358,847)	12,067,376
WIND - RESIDENTIAL	140,134	10,654	(1,526)	5,612	(84)	0	154,790
WIND - COMMERCIAL	239,058	(58,364)	1,597	15,067	2,365	(142,415)	57,308
COASTAL - RESIDENTIAL	746,708	217,341	(7,834)	420	(554)	(321,134)	634,948
COASTAL - COMMERCIAL	1,522,623	2,841	4,082	(14,194)	355,820	16,963	1,888,134
TOTAL	\$ 19,853,815	\$ 3,365,328	\$ (354,535)	\$ (14,124)	\$ 807,196	\$ (1,130,233)	\$ 22,527,447

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	\$ 9,082	\$ 1,521,972
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	2,000	1,506,129	20,559	84,895
			TOTAL	<u>2,000</u>	<u>30,443,514</u>	<u>29,642</u>	<u>1,606,868</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	236,662	98,385,217	130,610	5,163,887
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>\$ 361,662</u>	<u>\$ 103,017,479</u>	<u>\$ 183,240</u>	<u>\$ 5,359,778</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	6,684	477,835
			TOTAL	<u>0</u>	<u>17,660,652</u>	<u>6,684</u>	<u>720,843</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	17,996,193	0	880,204
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	92,250,934	0	2,750,779
			TOTAL	<u>\$ 0</u>	<u>\$ 110,247,126</u>	<u>\$ 0</u>	<u>\$ 3,630,983</u>
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 2,500	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,270,000	44,728,666	70,062	1,838,177
			TOTAL	<u>1,270,000</u>	<u>70,877,436</u>	<u>72,562</u>	<u>3,824,616</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,897,173	0	6,268,192
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	31,776	4,282,252
			TOTAL	<u>\$ 0</u>	<u>\$ 174,123,145</u>	<u>\$ 31,776</u>	<u>\$ 10,550,444</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	36,569,354	49,904	1,964,260
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,194,287	20,153	11,266,029
			TOTAL	<u>90,000</u>	<u>221,509,244</u>	<u>70,057</u>	<u>13,923,524</u>
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	7,225	33,008,954	14,726	2,174,633
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	400,000	113,015,790	134,424	5,631,398
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	850,123	501,591,900	226,875	32,484,327
			TOTAL	<u>\$ 1,257,348</u>	<u>\$ 655,214,466</u>	<u>\$ 376,025</u>	<u>\$ 40,594,385</u>
			TOTAL FLORENCE	<u>\$ 2,981,010</u>	<u>\$ 1,383,093,062</u>	<u>\$ 769,985</u>	<u>\$ 80,211,442</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	\$ 0	\$ 24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,815
			TOTAL	<u>9,999</u>	<u>3,091,213</u>	<u>999</u>	<u>109,666</u>
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	88,260	1,184,050	2,999	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	199,995	3,248,975	6,995	223,789
			TOTAL	<u>\$ 288,255</u>	<u>\$ 4,433,024</u>	<u>\$ 9,994</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	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	13,389	101,580
			TOTAL	<u>\$ 103,063</u>	<u>\$ 3,331,979</u>	<u>\$ 14,388</u>	<u>\$ 378,316</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	40,445	7,851,641	7,015	655,255	
			TOTAL	45,891	11,274,885	7,015	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	12,618	6,194,792	1,433	567,922	
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	244,720	15,782,310	21,978	1,551,032	
			TOTAL	\$ 257,337	\$ 23,560,750	\$ 23,411	\$ 2,392,175	
			TOTAL DORIAN	\$ 706,312	\$ 63,050,216	\$ 55,807	\$ 5,269,357	

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	\$ 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	<u>0</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	3,985,336	0	319,737
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>\$ 4,323,874</u>	<u>\$ 0</u>	<u>\$ 345,431</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	5,284	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	<u>\$ 29,281</u>	<u>\$ 2,217,544</u>	<u>\$ 3,897</u>	<u>\$ 154,125</u>
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 93,061	\$ 1,276,034	\$ 3,665	\$ 156,259
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	80,787	716,709	3,995	50,786
			TOTAL	<u>173,848</u>	<u>1,992,742</u>	<u>7,660</u>	<u>207,044</u>
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	37,233	2,256,366	858	238,963
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	10,814	1,003,648	0	71,079
			TOTAL	<u>\$ 48,047</u>	<u>\$ 3,260,013</u>	<u>\$ 858</u>	<u>\$ 310,042</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	\$ 284,567	\$ 0	\$ 21,021	
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	29,970	1,356,508	10,000	80,837	
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	72,295	1,551,559	3,196	162,204	
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	681,993	10,101,917	12,154	1,012,689	
			TOTAL	<u>784,258</u>	<u>13,294,551</u>	<u>25,350</u>	<u>1,276,751</u>	
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	0	30,178	
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	116,612	
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	26,726	2,819,419	13,615	293,672	
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	363,419	16,191,209	9,641	1,718,782	
			TOTAL	<u>\$ 390,145</u>	<u>\$ 20,728,298</u>	<u>\$ 23,256</u>	<u>\$ 2,159,244</u>	
			TOTAL ISAIAS	<u>\$ 1,442,776</u>	<u>\$ 49,060,040</u>	<u>\$ 61,021</u>	<u>\$ 4,717,838</u>	

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	\$ 0	\$ 113,874	\$ 0	\$ 16,663
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	<u>0</u>	<u>140,833</u>	<u>0</u>	<u>18,323</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	2,200	1,145,893	0	101,791
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	<u>\$ 2,200</u>	<u>\$ 1,240,009</u>	<u>\$ 0</u>	<u>\$ 109,541</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	30,878	169,203	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	<u>\$ 30,878</u>	<u>\$ 169,203</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	\$ 0	\$ 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>0</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	0	412,488	0	47,090
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	113,926	0	14,606
			TOTAL	<u>\$ 0</u>	<u>\$ 526,414</u>	<u>\$ 0</u>	<u>\$ 61,696</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 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	1,972	211,411	0	15,465	
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	0	74,436	0	22,863	
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	7,486	1,271,039	7,394	104,705	
			TOTAL	<u>9,459</u>	<u>1,556,886</u>	<u>7,394</u>	<u>143,033</u>	
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	0	79,635	0	9,180	
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	0	777,809	0	75,736	
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	3,350	664,605	0	84,068	
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	27,188	6,047,483	1,264	473,598	
			TOTAL	<u>\$ 30,538</u>	<u>\$ 7,569,531</u>	<u>\$ 1,264</u>	<u>\$ 642,581</u>	
			TOTAL IAN	<u>\$ 73,075</u>	<u>\$ 11,497,070</u>	<u>\$ 8,658</u>	<u>\$ 1,013,034</u>	

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IDALIA							
BEACH FULL COVERAGE							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 838	\$ 61,421	\$ 0	\$ 11,139
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	<u>838</u>	<u>61,421</u>	<u>0</u>	<u>11,139</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	23,932	45,485	0	12,375
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	17,690	25,517	0	4,978
			TOTAL	<u>\$ 41,622</u>	<u>\$ 71,002</u>	<u>\$ 0</u>	<u>\$ 17,353</u>
BEACH WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 4,999	\$ 0	\$ 499	\$ 0
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	4,999	0	499	0
			TOTAL	<u>9,998</u>	<u>0</u>	<u>998</u>	<u>0</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	8,918	0	2,297
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	0	0	330
			TOTAL	<u>\$ 0</u>	<u>\$ 8,918</u>	<u>\$ 0</u>	<u>\$ 2,627</u>
COASTAL WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 4,999	\$ 21,012	\$ 499	\$ 4,251
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	65,298	136,483	3,493	14,236
			TOTAL	<u>70,297</u>	<u>157,495</u>	<u>3,992</u>	<u>18,488</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	25,437	268,046	0	31,588
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	90,020	149,761	1,497	10,544
			TOTAL	<u>\$ 115,456</u>	<u>\$ 417,807</u>	<u>\$ 1,497</u>	<u>\$ 42,132</u>

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE		
				OUTSTANDING	PAID	OUTSTANDING	PAID	
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY								
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 390	
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-COASTAL	32,121	102,138	0	12,386	
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	27,409	0	6,254	
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	141,049	731,497	3,996	67,894	
			TOTAL	<u>173,170</u>	<u>861,045</u>	<u>3,996</u>	<u>86,924</u>	
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	9,502	19,772	0	3,553	
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	58,535	299,889	3,000	39,014	
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	20,613	146,478	12,986	15,844	
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	329,108	1,621,664	5,752	199,213	
			TOTAL	<u>\$ 417,759</u>	<u>\$ 2,087,803</u>	<u>\$ 21,738</u>	<u>\$ 257,623</u>	
			TOTAL IDALIA	<u>\$ 829,140</u>	<u>\$ 3,665,491</u>	<u>\$ 32,221</u>	<u>\$ 436,285</u>	

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
OPHELIA							
BEACH FULL COVERAGE							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 6,829	\$ 18,637	\$ 1,985	\$ 2,675
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	<u>6,829</u>	<u>18,637</u>	<u>1,985</u>	<u>2,675</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	41,984	148,916	5,198	16,045
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	4,930
			TOTAL	<u>\$ 41,984</u>	<u>\$ 148,916</u>	<u>\$ 5,198</u>	<u>\$ 20,975</u>
BEACH WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 9,753	\$ 11,539	\$ 998	\$ 0
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	1,128	48,043	0	2,536
			TOTAL	<u>10,881</u>	<u>59,582</u>	<u>998</u>	<u>2,536</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	3,225	5,533	0	1,464
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	128
			TOTAL	<u>\$ 3,225</u>	<u>\$ 5,533</u>	<u>\$ 0</u>	<u>\$ 1,592</u>
COASTAL WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 10,927	\$ 99,471	\$ 0	\$ 10,369
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	9,998	54,198	998	4,155
			TOTAL	<u>20,925</u>	<u>153,669</u>	<u>998</u>	<u>14,524</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	63,174	368,274	1,996	39,196
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	49,533	11,357	4,610	3,064
			TOTAL	<u>\$ 112,707</u>	<u>\$ 379,631</u>	<u>\$ 6,606</u>	<u>\$ 42,260</u>

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE		
				OUTSTANDING	PAID	OUTSTANDING	PAID	
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY								
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0	
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-COASTAL	23,333	121,664	150	14,233	
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	7,478	14,974	499	2,742	
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	161,928	601,571	4,080	81,903	
			TOTAL	<u>192,739</u>	<u>738,209</u>	<u>4,729</u>	<u>98,878</u>	
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-BEACH	8,932	8,091	0	1,695	
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-COASTAL	89,922	262,007	3,999	33,845	
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	50,890	364,025	1,996	30,823	
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	548,795	1,792,737	15,815	214,423	
			TOTAL	<u>\$ 698,540</u>	<u>\$ 2,426,859</u>	<u>\$ 21,810</u>	<u>\$ 280,785</u>	
			TOTAL OPHELIA	<u>\$ 1,087,830</u>	<u>\$ 3,931,035</u>	<u>\$ 42,324</u>	<u>\$ 464,224</u>	

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 AS OF DECEMBER 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	\$ 480,039,100	1,192	\$ 0	0	\$ 2,448,005,475	4,953	\$ 0	0	\$ 161,665,752	1,255	\$ 3,089,710,327	7,400
BRUNSWICK	2,035,782,639	5,221	224,966,720	419	906,661,150	2,081	3,711,383,920	5,328	13,908,358,963	23,180	274,381,608	622	492,499,982	2,627	21,554,034,982	39,478
CAMDEN	0	0	0	0	84,258,690	184	0	0	715,381,520	1,339	0	0	47,752,550	273	847,392,760	1,796
CARTERET	947,654,094	4,588	201,855,360	420	563,002,150	1,574	2,322,931,925	3,739	6,340,816,257	11,881	218,763,066	721	461,665,540	2,307	11,056,688,392	25,230
CHOWAN	0	0	0	0	85,238,110	209	0	0	1,062,821,141	2,033	0	0	82,722,674	632	1,230,781,925	2,874
CRAVEN	0	0	0	0	880,815,114	2,458	0	0	5,723,758,678	11,784	0	0	354,816,984	1,936	6,959,390,776	16,178
CURRITUCK	863,645,470	1,423	42,035,130	63	207,313,560	440	988,992,950	1,073	2,028,356,749	3,620	47,766,480	74	117,795,556	638	4,295,905,895	7,331
DARE	3,165,440,663	8,350	590,068,250	1,202	215,935,550	433	6,191,694,333	9,226	931,877,810	1,485	327,099,229	757	26,998,360	120	11,449,114,195	21,573
HYDE	146,516,100	407	16,608,040	37	14,925,760	50	157,205,440	255	155,757,630	359	19,506,097	58	29,440,918	215	539,959,985	1,381
JONES	0	0	0	0	57,585,500	168	0	0	409,252,691	944	0	0	39,084,487	307	505,922,678	1,419
NEW HANOVER	623,041,757	2,070	301,393,490	654	2,354,480,130	5,403	1,611,254,920	2,404	18,165,851,376	30,309	142,129,037	376	990,090,416	3,572	24,188,241,126	44,788
ONSLOW	264,518,114	925	41,246,280	94	1,373,955,790	3,954	401,751,020	659	9,785,763,128	20,751	70,053,460	184	1,050,422,797	5,013	12,987,710,589	31,580
PAMLICO	0	0	0	0	105,351,870	240	0	0	1,130,883,650	2,114	0	0	85,939,397	516	1,322,174,917	2,870
PASQUOTANK	0	0	0	0	270,635,590	714	0	0	1,649,225,528	3,488	0	0	146,448,487	950	2,066,309,605	5,152
PENDER	364,432,703	1,013	48,258,850	96	532,974,430	1,168	587,615,010	924	4,886,598,028	8,425	89,181,430	201	343,339,538	1,811	6,852,399,989	13,638
PERQUIMANS	0	0	0	0	101,974,044	242	0	0	976,411,785	1,805	0	0	73,539,219	564	1,151,925,048	2,611
TYRRELL	0	0	0	0	33,992,690	91	0	0	174,667,300	428	0	0	20,084,609	186	228,744,599	705
WASHINGTON	0	0	0	0	102,590,519	305	0	0	414,856,934	928	0	0	40,207,547	347	557,655,000	1,580
TOTAL	\$ 8,411,031,540	23,997	\$ 1,466,432,120	2,985	\$ 8,371,729,747	20,906	\$ 15,972,829,518	23,608	\$ 70,908,644,643	129,826	\$ 1,188,880,407	2,993	\$ 4,564,514,813	23,269	\$ 110,884,062,788	227,584

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	\$ 386,781,900	1,232	\$ 386,781,900	1,232	BEAUFORT	\$ 3,476,492,227	8,632
BRUNSWICK	0	0	332,301,600	426	243,255,500	321	1,184,358,700	2,012	1,759,915,800	2,759	BRUNSWICK	23,313,950,782	42,237
CAMDEN	0	0	0	0	0	0	56,125,400	150	56,125,400	150	CAMDEN	903,518,160	1,946
CARTERET	0	0	615,355,500	774	470,728,900	653	1,439,749,600	2,311	2,525,834,000	3,738	CARTERET	13,582,522,392	28,968
CHOWAN	0	0	0	0	0	0	189,473,800	485	189,473,800	485	CHOWAN	1,420,255,725	3,359
CRAVEN	0	0	0	0	0	0	1,234,410,400	2,150	1,234,410,400	2,150	CRAVEN	8,193,801,176	18,328
CURRITUCK	0	0	77,359,000	116	101,120,000	260	189,772,400	540	368,251,400	916	CURRITUCK	4,664,157,295	8,247
DARE	0	0	706,449,000	1,114	939,744,500	1,271	147,333,300	234	1,793,526,800	2,619	DARE	13,242,640,995	24,192
HYDE	0	0	64,152,300	88	24,234,400	51	69,762,900	156	158,149,600	295	HYDE	698,109,585	1,676
JONES	0	0	0	0	0	0	61,103,100	262	61,103,100	262	JONES	567,025,778	1,681
NEW HANOVER	0	0	622,785,900	683	449,912,500	430	2,716,425,000	3,475	3,789,123,400	4,588	NEW HANOVER	27,977,364,526	49,376
ONSLOW	0	0	93,539,300	129	34,645,000	50	1,187,601,500	2,260	1,315,785,800	2,439	ONSLOW	14,303,496,389	34,019
PAMLICO	0	0	0	0	0	0	157,473,100	369	157,473,100	369	PAMLICO	1,479,648,017	3,239
PASQUOTANK	0	0	0	0	0	0	397,944,300	852	397,944,300	852	PASQUOTANK	2,464,253,905	6,004
PENDER	0	0	106,941,300	148	55,894,000	93	338,367,600	931	501,202,900	1,172	PENDER	7,353,602,889	14,810
PERQUIMANS	0	0	0	0	0	0	79,492,200	319	79,492,200	319	PERQUIMANS	1,231,417,248	2,930
TYRRELL	0	0	0	0	0	0	18,851,900	127	18,851,900	127	TYRRELL	247,596,499	832
WASHINGTON	0	0	0	0	0	0	61,511,300	252	61,511,300	252	WASHINGTON	619,166,300	1,832
TOTAL	\$ 0	0	\$ 2,618,883,900	3,478	\$ 2,319,534,800	3,129	\$ 9,916,538,400	18,117	\$ 14,854,957,100	24,724	TOTAL	\$ 125,739,019,888	252,308

* 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.