



# NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements  
March 31, 2024

# Contents

---

## **Financial Statements**

Exhibit 1 - Balance Sheet	1
Exhibit 2 - Income Statement and Surplus Account	2
Exhibit 3A - Surplus Account	3
Exhibit 3B - Surplus Account for Open Years	4 - 6
Exhibit 4A - Statistical Report of Premiums	7 - 8
Exhibit 4B - Statistical Report of Losses	9 - 10
Exhibit 4C - Statistical Report of Loss Adjustment Expenses	11
Exhibit 6 - Report of Named Storm Losses	12 - 23
Aggregate Liability by Counties	24

---

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
BALANCE SHEET  
AS OF MARCH 31, 2024

<b>ASSETS</b>	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 102,745,247	\$ 0	\$ 102,745,247
CASH EQUIVALENTS	7,021,106	0	7,021,106
INVESTMENTS	1,399,215,341	0	1,399,215,341
INTEREST INCOME DUE OR ACCRUED	8,110,070	0	8,110,070
FIXED ASSETS	311,903	(311,903)	0
DATA PROCESSING EQUIPMENT	8,629	0	8,629
ACCOUNTS RECEIVABLE - PREMIUM	53,883,229	(251,018)	53,632,211
ACCOUNTS RECEIVABLE - SYCR GRANT	63,969	0	63,969
PREPAID EXPENSE	51,680	(51,680)	0
<b>TOTAL ASSETS</b>	<b>\$ 1,571,411,174</b>	<b>\$ (614,601)</b>	<b>\$ 1,570,796,573</b>

**LIABILITIES & SURPLUS**

**LIABILITIES**

ACCOUNTS PAYABLE	\$ 162,975
ACCOUNTS PAYABLE - FAIR PLAN	1,995,783
BENEFIT PAYABLE	432,250
PREMIUM SUSPENSE	2,251
PREMIUM REFUND	1,041,932
COMMISSION PAYABLE	7,822,545
ACCRUAL-POST RETIREMENT	5,670,170
ACCRUAL-RENT	255,097
ACCRUAL-PREMIUM TAX	4,487,161
CLAIMS PAYABLE	796,129
PREPAID PREMIUMS	15,448,785
UNCLAIMED CHECKS	6,336,331
IBHS GRANT ACCRUAL	16,574,000
CEDED REINSURANCE PREMIUMS PAYABLE	75,230,251
<b>TOTAL LIABILITIES</b>	<b>\$ 136,255,660</b>

**RESERVES FOR**

UNPAID LOSSES (INCL. IBNR)	\$ 47,285,941
UNPAID LAE RESERVES	11,580,256
UNEARNED PREMIUMS	243,709,346
<b>TOTAL RESERVES</b>	<b>\$ 302,575,543</b>

**SURPLUS** \$ 1,131,965,370

**TOTAL LIABILITIES & SURPLUS** **\$ 1,570,796,573**

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 INCOME STATEMENT AND SURPLUS ACCOUNT  
 FOR THE PERIOD ENDED MARCH 31, 2024

---

	<u>YEAR TO DATE</u>
<b>UNDERWRITING INCOME</b>	
PREMIUMS EARNED	\$ 209,772,113
CEDED REINSURANCE PREMIUMS	<u>(115,657,027)</u>
NET PREMIUMS EARNED	94,115,086
<b>DEDUCTIONS</b>	
NET LOSSES INCURRED	46,422,306
NET LOSS EXPENSE INCURRED	13,926,240
OPERATING EXPENSE INCURRED	24,075,170
IBHS GRANT PROGRAM	1,633,230
PREMIUM TAXES	4,487,161
TOTAL DEDUCTIONS	<u>90,544,107</u>
<b>OTHER INCOME/(EXPENSE)</b>	
PREMIUM CHARGED OFF	(119,443)
SERVICE CHARGES	170,691
MISCELLANEOUS INCOME	5,993
TOTAL OTHER INCOME/(EXPENSE)	<u>57,241</u>
NET UNDERWRITING GAIN OR (LOSS)	<u>3,628,220</u>
INVESTMENT INCOME	9,058,406
<b>NET INCOME OR (LOSS)</b>	<u><u>\$ 12,686,626</u></u>
<b>SURPLUS ACCOUNT</b>	
SURPLUS (PRIOR PERIOD)	\$ 1,119,270,786
NET INCOME OR (LOSS)	12,686,626
CHANGE IN ASSETS NOT ADMITTED	7,958
MINIMUM PENSION LIABILITY	<u>0</u>
NET CHANGE IN SURPLUS	12,694,584
<b>SURPLUS (CURRENT PERIOD)</b>	<u><u>\$ 1,131,965,370</u></u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT  
FOR THE PERIOD ENDED MARCH 31, 2024

YEAR TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	\$ 161,794,269	\$ (2,167,642)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 159,626,627
CEDED REINSURANCE	(115,657,027)	0	0	0	0	0	(115,657,027)
INVESTMENT INCOME	9,058,406	0	0	0	0	0	9,058,406
PREMIUM CHARGED OFF	(119,443)	0	0	0	0	0	(119,443)
SERVICE CHARGES	170,691	0	0	0	0	0	170,691
MISCELLANEOUS INCOME	5,993	0	0	0	0	0	5,993
<b>TOTAL INCOME</b>	<b>55,252,889</b>	<b>(2,167,642)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>53,085,247</b>
<b>EXPENSES PAID</b>							
LOSSES	566,944	29,472,168	3,728,626	435,959	89,842	266,923	34,560,462
LOSS ADJUSTMENT EXPENSES	6,461,522	2,492,556	175,491	31,324	10,313	95,681	9,266,888
COMMISSION	20,915,706	(281,793)	0	0	0	0	20,633,913
PREMIUM TAX	4,487,161	0	0	0	0	0	4,487,161
IBHS GRANT PROGRAM	1,633,230	0	0	0	0	0	1,633,230
ADMINISTRATIVE EXPENSES	3,441,257	0	0	0	0	0	3,441,257
<b>TOTAL EXPENSES PAID</b>	<b>37,505,821</b>	<b>31,682,931</b>	<b>3,904,118</b>	<b>467,282</b>	<b>100,155</b>	<b>362,604</b>	<b>74,022,910</b>
<b>NET CASH CHANGE</b>	<b>17,747,068</b>	<b>(33,850,572)</b>	<b>(3,904,118)</b>	<b>(467,282)</b>	<b>(100,155)</b>	<b>(362,604)</b>	<b>(20,937,663)</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
LOSSES (INCL. IBNR)	21,676,548	16,801,694	3,492,890	338,350	649,700	4,326,758	47,285,941
LOSS ADJUSTMENT EXPENSES	5,308,555	4,114,709	855,403	82,861	159,110	1,059,616	11,580,256
UNEARNED PREMIUMS	73,268,805	170,440,541	0	0	0	0	243,709,346
<b>ADD: (PRIOR PERIOD)</b>							
LOSSES (INCL. IBNR)	0	23,550,295	5,900,595	615,576	695,005	4,662,625	35,424,096
LOSS ADJUSTMENT EXPENSES	0	3,647,784	1,626,552	169,689	191,584	1,285,295	6,920,904
UNEARNED PREMIUMS	0	293,854,833	0	0	0	0	293,854,833
<b>NET RESERVE CHANGE</b>	<b>(100,253,909)</b>	<b>129,695,968</b>	<b>3,178,853</b>	<b>364,053</b>	<b>77,779</b>	<b>561,545</b>	<b>33,624,290</b>
<b>NET OTHER CHANGES</b>							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	7,958	0	0	0	0	0	7,958
<b>TOTAL NET OTHER CHANGES</b>	<b>7,958</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,958</b>
<b>CHANGE IN SURPLUS</b>	<b>\$ (82,498,883)</b>	<b>\$ 95,845,396</b>	<b>\$ (725,265)</b>	<b>\$ (103,230)</b>	<b>\$ (22,375)</b>	<b>\$ 198,941</b>	<b>\$ 12,694,584</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF MARCH 31, 2024

	2024				2023			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	\$ 50,343,155	\$ 11,967,536	\$ 87,748,567	\$ 11,735,010	\$ 190,675,931	\$ 31,752,875	\$ 341,126,762	\$ 37,329,683
CEDED REINSURANCE	(35,614,710)	(9,000,248)	(62,402,757)	(8,639,313)	(37,495,459)	(7,038,766)	(69,231,423)	(8,434,688)
INVESTMENT INCOME	2,818,572	670,029	4,912,795	657,010	10,713,905	1,747,739	19,139,417	2,073,986
MISCELLANEOUS INCOME	17,811	4,234	31,044	4,152	112,284	18,317	200,585	21,736
<b>TOTAL INCOME</b>	<b>17,564,827</b>	<b>3,641,550</b>	<b>30,289,650</b>	<b>3,756,859</b>	<b>164,006,660</b>	<b>26,480,164</b>	<b>291,235,341</b>	<b>30,990,717</b>
<b>EXPENSES PAID</b>								
LOSSES	72,172	11,206	465,998	17,568	7,067,390	1,281,286	48,188,890	1,176,721
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	960,449	463,194	4,496,576	541,304	2,943,043	1,111,663	13,286,518	1,357,363
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	6,508,034	1,547,085	11,343,562	1,517,025	24,784,866	4,042,804	44,275,676	4,797,632
PREMIUM TAX	1,396,204	331,905	2,433,596	325,456	5,352,285	873,108	9,561,371	1,036,090
IBHS GRANT PROGRAM	508,188	120,806	885,777	118,459	4,115,534	671,359	7,352,028	796,681
ADMINISTRATIVE EXPENSES	1,070,766	254,542	1,866,354	249,596	5,884,981	960,006	10,512,985	1,139,208
<b>TOTAL EXPENSES PAID</b>	<b>10,515,813</b>	<b>2,728,737</b>	<b>21,491,863</b>	<b>2,769,408</b>	<b>50,148,100</b>	<b>8,940,226</b>	<b>133,177,467</b>	<b>10,303,694</b>
<b>NET CASH CHANGE</b>	<b>7,049,013</b>	<b>912,813</b>	<b>8,797,787</b>	<b>987,451</b>	<b>113,858,560</b>	<b>17,539,938</b>	<b>158,057,875</b>	<b>20,687,023</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	3,227,272	1,528,821	15,118,208	1,802,247	2,155,141	722,799	13,349,680	574,074
LOSS ADJUSTMENT EXPENSES	790,354	374,407	3,702,426	441,368	527,791	177,012	3,269,316	140,590
UNEARNED PREMIUMS	23,535,383	4,889,381	39,974,408	4,869,633	55,463,877	7,674,773	97,532,619	9,769,272
<b>NET RESERVE CHANGE</b>	<b>27,553,010</b>	<b>6,792,609</b>	<b>58,795,042</b>	<b>7,113,248</b>	<b>58,146,808</b>	<b>8,574,584</b>	<b>114,151,616</b>	<b>10,483,937</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	2,476	589	4,316	577	(396,984)	(64,759)	(709,177)	(76,848)
MINIMUM PENSION LIABILITY	0	0	0	0	(239,650)	(39,094)	(428,114)	(46,391)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
<b>TOTAL NET OTHER CHANGES</b>	<b>2,476</b>	<b>589</b>	<b>4,316</b>	<b>577</b>	<b>(636,635)</b>	<b>(103,853)</b>	<b>(1,137,290)</b>	<b>(123,239)</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SURPLUS</b>	<b>\$ (20,501,520)</b>	<b>\$ (5,879,207)</b>	<b>\$ (49,992,939)</b>	<b>\$ (6,125,220)</b>	<b>\$ 55,075,117</b>	<b>\$ 8,861,501</b>	<b>\$ 42,768,969</b>	<b>\$ 10,079,847</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF MARCH 31, 2024

	2022				2021			
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	COASTAL
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694	\$ 125,192,486	\$ 15,519,337	\$ 229,446,185	\$ 20,536,304
CEDED REINSURANCE	(25,714,990)	(3,882,596)	(46,002,951)	(4,801,219)	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)
INVESTMENT INCOME	5,382,161	732,589	9,706,531	931,598	4,202,728	516,684	7,674,630	681,416
MISCELLANEOUS INCOME	71,679	9,757	129,271	12,407	56,609	6,960	103,375	9,178
<b>TOTAL INCOME</b>	<b>126,211,601</b>	<b>16,956,981</b>	<b>228,527,683</b>	<b>21,960,480</b>	<b>106,326,269</b>	<b>13,144,972</b>	<b>194,550,892</b>	<b>16,954,784</b>
<b>EXPENSES PAID</b>								
LOSSES	12,722,998	2,814,027	64,557,646	1,613,049	9,230,871	650,747	42,515,284	1,651,855
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,150,816	1,257,265	12,191,667	2,176,009	2,574,433	982,641	10,205,002	2,789,559
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	19,022,623	2,589,041	34,305,913	3,292,020	16,255,670	1,998,236	29,683,048	2,635,197
PREMIUM TAX	4,118,637	560,605	7,427,813	712,895	3,531,641	434,180	6,449,152	572,608
IBHS GRANT PROGRAM	3,400,863	462,906	6,133,333	588,655	2,915,504	358,432	5,324,022	472,710
ADMINISTRATIVE EXPENSES	5,779,413	786,660	10,422,962	1,000,359	4,992,411	613,767	9,116,676	809,452
<b>TOTAL EXPENSES PAID</b>	<b>48,195,351</b>	<b>8,470,504</b>	<b>135,039,334</b>	<b>9,382,987</b>	<b>39,500,531</b>	<b>5,038,003</b>	<b>103,293,183</b>	<b>8,931,381</b>
<b>NET CASH CHANGE</b>	<b>78,016,249</b>	<b>8,486,477</b>	<b>93,488,349</b>	<b>12,577,493</b>	<b>66,825,738</b>	<b>8,106,968</b>	<b>91,257,709</b>	<b>8,023,403</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	992,865	798,712	1,570,370	130,943	3,488	0	321,228	13,634
LOSS ADJUSTMENT EXPENSES	243,151	195,603	384,581	32,068	854	0	78,668	3,339
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>1,236,016</b>	<b>994,315</b>	<b>1,954,952</b>	<b>163,010</b>	<b>4,342</b>	<b>0</b>	<b>399,896</b>	<b>16,973</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	6,813	927	12,287	1,179	6,558	806	11,976	1,063
MINIMUM PENSION LIABILITY	1,382,813	188,221	2,493,853	239,351	285,263	35,070	520,920	46,252
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	205,700	25,269	375,629	33,351
<b>TOTAL NET OTHER CHANGES</b>	<b>1,389,626</b>	<b>189,148</b>	<b>2,506,140</b>	<b>240,530</b>	<b>497,521</b>	<b>61,165</b>	<b>908,525</b>	<b>80,666</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SURPLUS</b>	<b>\$ 78,169,859</b>	<b>\$ 7,681,309</b>	<b>\$ 94,039,538</b>	<b>\$ 12,655,013</b>	<b>\$ 67,318,917</b>	<b>\$ 8,168,134</b>	<b>\$ 91,766,338</b>	<b>\$ 8,087,096</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF MARCH 31, 2024

	2020				2019				TOTAL
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	COASTAL	
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	\$ 111,672,122	\$ 12,055,458	\$ 205,646,499	\$ 19,530,838	\$ 108,919,764	\$ 10,678,681	\$ 193,139,239	\$ 19,129,513	\$ 2,291,228,451
CEDED REINSURANCE	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)	(532,053,204)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033	101,034,966
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967	1,502,786
<b>TOTAL INCOME</b>	<b>90,537,863</b>	<b>9,617,780</b>	<b>167,226,518</b>	<b>15,660,797</b>	<b>90,588,320</b>	<b>7,069,706</b>	<b>172,896,330</b>	<b>15,516,256</b>	<b>1,861,712,999</b>
<b>EXPENSES PAID</b>									
LOSSES	15,904,684	2,182,631	56,164,357	3,730,741	28,546,762	9,963,907	51,907,006	2,941,155	365,378,950
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,645,908	1,623,102	10,921,818	5,311,077	5,680,720	3,799,237	16,353,087	4,285,494	112,107,945
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
COMMISSION	14,754,282	1,520,454	26,499,139	2,444,894	14,258,051	1,369,041	24,519,728	2,480,329	296,444,350
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786	64,239,502
IBHS GRANT PROGRAM	2,827,024	291,330	5,140,797	468,459	2,008,378	192,842	3,551,879	349,377	49,055,343
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927	95,312,779
<b>TOTAL EXPENSES PAID</b>	<b>47,104,765</b>	<b>6,645,237</b>	<b>116,861,257</b>	<b>13,607,749</b>	<b>59,770,261</b>	<b>16,215,731</b>	<b>112,737,217</b>	<b>11,670,069</b>	<b>982,538,868</b>
<b>NET CASH CHANGE</b>	<b>43,433,098</b>	<b>2,972,543</b>	<b>50,365,261</b>	<b>2,053,048</b>	<b>30,818,059</b>	<b>(9,146,025)</b>	<b>60,159,113</b>	<b>3,846,187</b>	<b>879,174,130</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	39,509	26,996	572,380	10,814	607,479	336,994	1,961,507	1,420,778	47,285,941
LOSS ADJUSTMENT EXPENSES	9,676	6,611	140,175	2,648	148,771	82,529	480,370	347,946	11,580,256
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	243,709,346
<b>NET RESERVE CHANGE</b>	<b>49,185</b>	<b>33,607</b>	<b>712,555</b>	<b>13,463</b>	<b>756,250</b>	<b>419,523</b>	<b>2,441,877</b>	<b>1,768,724</b>	<b>302,575,543</b>
<b>NET OTHER CHANGES</b>									
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630	(1,255,268)
MINIMUM PENSION LIABILITY	87,072	8,973	158,336	14,428	(349,677)	(33,576)	(618,415)	(60,830)	3,644,805
CHANGE IN UNREALIZED GAIN/LOSS	(207,297)	(21,362)	(376,959)	(34,351)	0	0	0	0	0
<b>TOTAL NET OTHER CHANGES</b>	<b>(170,563)</b>	<b>(17,577)</b>	<b>(310,161)</b>	<b>(28,264)</b>	<b>(317,314)</b>	<b>(30,468)</b>	<b>(561,179)</b>	<b>(55,200)</b>	<b>2,389,537</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>521,918,595</b>	<b>(51,663,347)</b>	<b>140,845,134</b>	<b>(58,123,135)</b>	<b>552,977,246</b>
<b>SURPLUS</b>	<b>\$ 43,213,349</b>	<b>\$ 2,921,359</b>	<b>\$ 49,342,545</b>	<b>\$ 2,011,321</b>	<b>\$ 551,663,090</b>	<b>\$ (61,259,364)</b>	<b>\$ 198,001,191</b>	<b>\$ (56,100,872)</b>	<b>\$ 1,131,965,370</b>



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF PREMIUMS  
 FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4A

YEAR TO DATE

PREMIUMS WRITTEN	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 1,171,474	\$ (38,313)	\$ 1,133,161
RESIDENTIAL - EC	18,084,297	(614,519)	17,469,778
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	7,859,586	177,913	8,037,499
CRIME - RESIDENTIAL	112,939	(2,725)	110,214
CRIME - COMMERCIAL	5,882	(1,825)	4,057
HOMEOWNER - BEACH	3,742,348	(122,876)	3,619,472
HOMEOWNER - COASTAL	14,726,870	(341,164)	14,385,706
HO - BEACH WIND	25,369,390	(343,216)	25,026,174
HO - COASTAL WIND	67,208,230	(1,115,908)	66,092,322
WIND - RESIDENTIAL	1,862,708	(67,070)	1,795,639
WIND - COMMERCIAL	4,102,068	278,269	4,380,338
COASTAL - RESIDENTIAL	5,813,467	(164,937)	5,648,530
COASTAL - COMMERCIAL	11,735,010	188,730	11,923,740
<b>TOTAL</b>	<b>\$ 161,794,269</b>	<b>\$ (2,167,642)</b>	<b>\$ 159,626,627</b>

UNEARNED PREMIUMS (PRIOR PERIOD)	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 2,380,215	\$ 2,380,215
RESIDENTIAL - EC	0	34,763,640	34,763,640
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	0	8,589,302	8,589,302
CRIME - RESIDENTIAL	0	239,359	239,359
CRIME - COMMERCIAL	0	7,597	7,597
HOMEOWNER - BEACH	0	6,263,693	6,263,693
HOMEOWNER - COASTAL	0	23,743,921	23,743,921
HO - BEACH WIND	0	47,705,850	47,705,850
HO - COASTAL WIND	0	132,963,358	132,963,358
WIND - RESIDENTIAL	0	4,066,523	4,066,523
WIND - COMMERCIAL	0	4,887,398	4,887,398
COASTAL - RESIDENTIAL	0	11,439,306	11,439,306
COASTAL - COMMERCIAL	0	16,804,672	16,804,672
<b>TOTAL</b>	<b>\$ 0</b>	<b>\$ 293,854,833</b>	<b>\$ 293,854,833</b>

UNEARNED PREMIUMS (CURRENT PERIOD)	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 1,036,152	\$ 1,309,136	\$ 2,345,288
RESIDENTIAL - EC	8,317,124	20,240,342	28,557,466
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	3,333,800	4,765,210	8,099,011
CRIME - RESIDENTIAL	100,476	131,070	231,546
CRIME - COMMERCIAL	4,302	3,028	7,330
HOMEOWNER - BEACH	1,710,699	3,707,787	5,418,485
HOMEOWNER - COASTAL	6,779,645	13,785,417	20,565,062
HO - BEACH WIND	11,516,143	27,701,593	39,217,736
HO - COASTAL WIND	30,577,809	77,061,193	107,639,002
WIND - RESIDENTIAL	854,790	2,373,949	3,228,739
WIND - COMMERCIAL	1,551,278	2,906,534	4,457,813
COASTAL - RESIDENTIAL	2,616,954	6,686,009	9,302,963
COASTAL - COMMERCIAL	4,869,633	9,769,272	14,638,905
<b>TOTAL</b>	<b>\$ 73,268,805</b>	<b>\$ 170,440,541</b>	<b>\$ 243,709,346</b>

EARNED PREMIUMS	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 135,322	\$ 1,032,765	\$ 1,168,088
RESIDENTIAL - EC	9,767,174	13,908,778	23,675,952
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	4,525,786	4,002,004	8,527,789
CRIME - RESIDENTIAL	12,463	105,563	118,026
CRIME - COMMERCIAL	1,580	2,744	4,324
HOMEOWNER - BEACH	2,031,649	2,433,030	4,464,679
HOMEOWNER - COASTAL	7,947,225	9,617,340	17,564,565
HO - BEACH WIND	13,853,246	19,661,041	33,514,287
HO - COASTAL WIND	36,630,420	54,786,257	91,416,677
WIND - RESIDENTIAL	1,007,918	1,625,505	2,633,423
WIND - COMMERCIAL	2,550,790	2,259,133	4,809,923
COASTAL - RESIDENTIAL	3,196,513	4,588,360	7,784,873
COASTAL - COMMERCIAL	6,865,377	7,224,130	14,089,507
<b>TOTAL</b>	<b>\$ 88,525,463</b>	<b>\$ 121,246,650</b>	<b>\$ 209,772,113</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF PREMIUMS  
 FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4A

YEAR TO DATE

<b>CEDED REINSURANCE PREMIUM</b>	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 821,028	\$ 0	\$ 821,028
RESIDENTIAL - EC	12,657,679	0	12,657,679
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	5,823,547	0	5,823,547
CRIME - RESIDENTIAL	79,855	0	79,855
CRIME - COMMERCIAL	2,939	0	2,939
HOMEOWNER - BEACH	2,622,478	0	2,622,478
HOMEOWNER - COASTAL	10,423,123	0	10,423,123
HO - BEACH WIND	18,132,644	0	18,132,644
HO - COASTAL WIND	47,887,007	0	47,887,007
WIND - RESIDENTIAL	1,301,025	0	1,301,025
WIND - COMMERCIAL	3,173,761	0	3,173,761
COASTAL - RESIDENTIAL	4,092,627	0	4,092,627
COASTAL - COMMERCIAL	8,639,313	0	8,639,313
<b>TOTAL</b>	<b>\$ 115,657,027</b>	<b>\$ 0</b>	<b>\$ 115,657,027</b>
<b>NET EARNED PREMIUM</b>			
RESIDENTIAL - FIRE	\$ (685,706)	\$ 1,032,765	\$ 347,059
RESIDENTIAL - EC	(2,890,505)	13,908,778	11,018,273
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	(1,297,762)	4,002,004	2,704,242
CRIME - RESIDENTIAL	(67,392)	105,563	38,171
CRIME - COMMERCIAL	(1,359)	2,744	1,385
HOMEOWNER - BEACH	(590,829)	2,433,030	1,842,201
HOMEOWNER - COASTAL	(2,475,898)	9,617,340	7,141,442
HO - BEACH WIND	(4,279,398)	19,661,041	15,381,643
HO - COASTAL WIND	(11,256,587)	54,786,257	43,529,670
WIND - RESIDENTIAL	(293,107)	1,625,505	1,332,398
WIND - COMMERCIAL	(622,972)	2,259,133	1,636,161
COASTAL - RESIDENTIAL	(896,113)	4,588,360	3,692,247
COASTAL - COMMERCIAL	(1,773,936)	7,224,130	5,450,194
<b>TOTAL</b>	<b>\$ (27,131,564)</b>	<b>\$ 121,246,650</b>	<b>\$ 94,115,086</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSSES  
 FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 785,596	\$ 123,780	\$ 0	\$ 0	\$ 0	\$ 909,376
RESIDENTIAL - EC	50,398	1,022,965	223,907	1,728	0	(10,938)	1,288,060
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(19,463)	(19,463)
COMMERCIAL PROPERTY	4,065	147,210	64,829	0	0	0	216,104
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	237,310	125,752	0	505	0	363,567
HOMEOWNER - COASTAL	86,653	3,965,309	789,093	15,324	2,839	48,651	4,907,869
HO - BEACH WIND	21,774	784,665	170,014	19,099	0	262,776	1,258,329
HO - COASTAL WIND	293,858	20,197,556	1,978,954	361,850	64,540	(14,103)	22,882,655
WIND - RESIDENTIAL	0	34,714	5,775	0	0	0	40,488
WIND - COMMERCIAL	7,141	477,793	0	0	0	0	484,934
COASTAL - RESIDENTIAL	85,487	1,125,221	126,314	7,153	21,959	0	1,366,134
COASTAL - COMMERCIAL	17,568	693,830	120,209	30,804	0	0	862,410
<b>TOTAL</b>	<b>\$ 566,944</b>	<b>\$ 29,472,168</b>	<b>\$ 3,728,626</b>	<b>\$ 435,959</b>	<b>\$ 89,842</b>	<b>\$ 266,923</b>	<b>\$ 34,560,462</b>

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 897,021	\$ 849,714	\$ 256,586	\$ 0	\$ 0	\$ 0	\$ 2,003,321
RESIDENTIAL - EC	1,239,420	807,143	342,304	3,488	0	236,662	2,629,018
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	102,975	0	0	0	0	127,000	229,975
COMMERCIAL PROPERTY	1,200,451	681,808	798,712	0	0	0	2,680,971
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,182	111,860	302,000	0	0	0	755,042
HOMEOWNER - COASTAL	2,850,585	2,240,231	698,623	172,127	100,000	7,225	6,068,790
HO - BEACH WIND	608,566	371,298	51,344	0	26,726	265,359	1,323,293
HO - COASTAL WIND	11,585,479	10,495,338	837,783	138,171	430,149	1,846,383	25,333,303
WIND - RESIDENTIAL	141,083	15,126	40,631	0	12,784	105,458	315,081
WIND - COMMERCIAL	225,395	40,991	0	0	26,996	209,994	503,376
COASTAL - RESIDENTIAL	682,144	614,112	33,964	10,930	42,232	107,899	1,491,280
COASTAL - COMMERCIAL	1,802,247	574,074	130,943	13,634	10,814	1,420,778	3,952,491
<b>TOTAL</b>	<b>\$ 21,676,548</b>	<b>\$ 16,801,694</b>	<b>\$ 3,492,890</b>	<b>\$ 338,350</b>	<b>\$ 649,700</b>	<b>\$ 4,326,758</b>	<b>\$ 47,285,941</b>

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 661,011	\$ 384,817	\$ 18,916	\$ 0	\$ 0	\$ 1,064,744
RESIDENTIAL - EC	0	1,412,252	398,834	15,559	0	238,662	2,065,307
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	103,431	0	0	0	125,000	228,431
COMMERCIAL PROPERTY	0	945,142	817,733	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	0	666,478	418,010	0	0	0	1,084,488
HOMEOWNER - COASTAL	0	3,410,267	1,332,809	76,036	104,702	37,195	4,961,008
HO - BEACH WIND	0	990,864	119,147	19,099	26,726	565,359	1,721,195
HO - COASTAL WIND	0	12,162,487	2,053,613	481,968	474,088	1,832,280	17,004,436
WIND - RESIDENTIAL	0	149,183	48,011	0	12,784	105,458	315,435
WIND - COMMERCIAL	0	283,829	6,127	0	26,996	209,994	526,946
COASTAL - RESIDENTIAL	0	899,370	172,585	0	38,896	107,899	1,218,750
COASTAL - COMMERCIAL	0	1,865,981	148,908	3,999	10,814	1,440,778	3,470,480
<b>TOTAL</b>	<b>\$ 0</b>	<b>\$ 23,550,295</b>	<b>\$ 5,900,595</b>	<b>\$ 615,576</b>	<b>\$ 695,005</b>	<b>\$ 4,662,625</b>	<b>\$ 35,424,096</b>

NET INCURRED LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 897,021	\$ 974,299	\$ (4,451)	\$ (18,916)	\$ 0	\$ 0	\$ 1,847,952
RESIDENTIAL - EC	1,289,818	417,856	167,378	(10,342)	0	(12,938)	1,851,771
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	102,975	(103,431)	0	0	0	(17,463)	(17,919)
COMMERCIAL PROPERTY	1,204,516	(116,123)	45,808	0	0	0	1,134,200
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,182	(317,308)	9,742	0	505	0	34,120
HOMEOWNER - COASTAL	2,937,238	2,795,273	154,907	111,415	(1,863)	18,681	6,015,651
HO - BEACH WIND	630,340	165,099	102,212	0	0	(37,224)	860,426
HO - COASTAL WIND	11,879,337	18,530,406	763,124	18,054	20,601	0	31,211,521
WIND - RESIDENTIAL	141,083	(99,343)	(1,605)	0	0	0	40,135
WIND - COMMERCIAL	232,536	234,954	(6,127)	0	0	0	461,363
COASTAL - RESIDENTIAL	767,631	839,962	(12,308)	18,083	25,295	0	1,638,664
COASTAL - COMMERCIAL	1,819,815	(598,077)	102,243	40,439	0	(20,000)	1,344,421
<b>TOTAL</b>	<b>\$ 22,243,492</b>	<b>\$ 22,723,567</b>	<b>\$ 1,320,922</b>	<b>\$ 158,733</b>	<b>\$ 44,537</b>	<b>\$ (68,944)</b>	<b>\$ 46,422,306</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSSES  
 FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 897,021	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 897,021
RESIDENTIAL - EC	1,177,188	0	0	0	0	0	1,177,188
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	102,975	0	0	0	0	0	102,975
COMMERCIAL PROPERTY	1,200,451	0	0	0	0	0	1,200,451
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	338,083	0	0	0	0	0	338,083
HOMEOWNER - COASTAL	2,717,405	0	0	0	0	0	2,717,405
HO - BEACH WIND	592,527	0	0	0	0	0	592,527
HO - COASTAL WIND	11,343,420	0	0	0	0	0	11,343,420
WIND - RESIDENTIAL	141,083	0	0	0	0	0	141,083
WIND - COMMERCIAL	225,395	0	0	0	0	0	225,395
COASTAL - RESIDENTIAL	667,746	0	0	0	0	0	667,746
COASTAL - COMMERCIAL	1,769,795	0	0	0	0	0	1,769,795
<b>TOTAL</b>	<b>\$ 21,173,089</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 21,173,089</b>
<b>NET IBNR (PRIOR PERIOD)</b>							
RESIDENTIAL - FIRE	\$ 0	\$ 477,921	\$ 0	\$ 0	\$ 0	\$ 0	\$ 477,921
RESIDENTIAL - EC	0	926,136	0	0	0	0	926,136
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	103,431	0	0	0	0	103,431
COMMERCIAL PROPERTY	0	791,284	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	0	486,783	0	0	0	0	486,783
HOMEOWNER - COASTAL	0	2,226,797	0	0	0	0	2,226,797
HO - BEACH WIND	0	772,575	0	0	0	0	772,575
HO - COASTAL WIND	0	7,632,608	0	0	0	0	7,632,608
WIND - RESIDENTIAL	0	141,586	0	0	0	0	141,586
WIND - COMMERCIAL	0	236,525	0	0	0	0	236,525
COASTAL - RESIDENTIAL	0	547,048	0	0	0	0	547,048
COASTAL - COMMERCIAL	0	1,557,759	0	0	0	0	1,557,759
<b>TOTAL</b>	<b>\$ 0</b>	<b>\$ 15,900,453</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 15,900,453</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 272,996	\$ 26,768	\$ 1,399	\$ 0	\$ 0	\$ 0	\$ 301,162
RESIDENTIAL - EC	361,249	101,735	10,032	141	315	11,877	485,349
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	31,137	0	0	0	0	4,713	35,850
COMMERCIAL PROPERTY	362,988	16,179	6,759	0	0	0	385,925
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	102,228	11,302	4,514	0	0	2,866	120,909
HOMEOWNER - COASTAL	831,824	340,093	51,821	5,349	2,995	12,960	1,245,043
HO - BEACH WIND	181,315	90,159	5,900	0	0	42,757	320,131
HO - COASTAL WIND	3,456,656	1,671,957	83,876	22,084	6,178	8,789	5,249,540
WIND - RESIDENTIAL	42,660	3,459	609	130	75	0	46,933
WIND - COMMERCIAL	69,069	18,207	0	0	0	0	87,276
COASTAL - RESIDENTIAL	208,096	142,213	5,261	1,070	750	0	357,390
COASTAL - COMMERCIAL	541,304	70,484	5,321	2,550	0	11,720	631,379
<b>TOTAL</b>	<b>\$ 6,461,522</b>	<b>\$ 2,492,556</b>	<b>\$ 175,491</b>	<b>\$ 31,324</b>	<b>\$ 10,313</b>	<b>\$ 95,681</b>	<b>\$ 9,266,888</b>

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

RESIDENTIAL - FIRE	\$ 219,679	\$ 208,094	\$ 62,838	\$ 0	\$ 0	\$ 0	\$ 490,610
RESIDENTIAL - EC	303,533	197,668	83,830	854	0	57,958	643,843
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	25,219	0	0	0	0	31,102	56,321
COMMERCIAL PROPERTY	293,989	166,974	195,603	0	0	0	656,566
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	83,555	27,394	73,959	0	0	0	184,909
HOMEOWNER - COASTAL	698,103	548,629	171,092	42,154	24,490	1,769	1,486,237
HO - BEACH WIND	149,037	90,930	12,574	0	6,545	64,986	324,072
HO - COASTAL WIND	2,837,267	2,570,292	205,172	33,838	105,343	452,176	6,204,088
WIND - RESIDENTIAL	34,551	3,704	9,950	0	3,131	25,826	77,163
WIND - COMMERCIAL	55,199	10,039	0	0	6,611	51,427	123,276
COASTAL - RESIDENTIAL	167,056	150,395	8,318	2,677	10,342	26,424	365,212
COASTAL - COMMERCIAL	441,368	140,590	32,068	3,339	2,648	347,946	967,959
<b>TOTAL</b>	<b>\$ 5,308,555</b>	<b>\$ 4,114,709</b>	<b>\$ 855,403</b>	<b>\$ 82,861</b>	<b>\$ 159,110</b>	<b>\$ 1,059,616</b>	<b>\$ 11,580,256</b>

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

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

**NET INCURRED LOSS EXPENSES**

RESIDENTIAL - FIRE	\$ 492,675	\$ 138,132	\$ (41,842)	\$ (5,214)	\$ 0	\$ 0	\$ 583,750
RESIDENTIAL - EC	664,782	75,759	(16,080)	(3,294)	315	4,045	725,527
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	56,356	(10,011)	0	0	0	1,358	47,703
COMMERCIAL PROPERTY	656,977	64,150	(23,053)	0	0	0	698,074
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	185,783	(57,955)	(36,755)	0	0	2,866	93,938
HOMEOWNER - COASTAL	1,529,928	346,952	(144,488)	26,543	(1,377)	4,476	1,762,034
HO - BEACH WIND	330,352	46,137	(14,370)	(5,265)	(822)	(48,104)	307,929
HO - COASTAL WIND	6,293,923	2,254,772	(277,049)	(76,937)	(19,166)	(44,119)	8,131,424
WIND - RESIDENTIAL	77,211	(8,635)	(2,676)	130	(318)	(3,244)	62,469
WIND - COMMERCIAL	124,268	(7,688)	(1,689)	0	(830)	(6,460)	107,601
COASTAL - RESIDENTIAL	375,152	142,537	(33,996)	3,747	370	(3,319)	484,491
COASTAL - COMMERCIAL	982,671	(24,669)	(3,659)	4,787	(333)	(37,497)	921,300
<b>TOTAL</b>	<b>\$ 11,770,077</b>	<b>\$ 2,959,481</b>	<b>\$ (595,657)</b>	<b>\$ (55,504)</b>	<b>\$ (22,161)</b>	<b>\$ (129,997)</b>	<b>\$ 13,926,240</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>FLORENCE</b>							
<b>BEACH FULL COVERAGE</b>							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 9,082	\$ 1,522,122
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	2,000	1,486,666	15,846	89,608
			TOTAL	<u>2,000</u>	<u>30,424,051</u>	<u>24,929</u>	<u>1,611,731</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	236,662	98,374,279	101,701	5,175,614
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>\$ 103,006,541</u>	<u>\$ 154,331</u>	<u>\$ 5,371,505</u>
<b>BEACH WIND &amp; HAIL ONLY</b>							
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	0	477,835
			TOTAL	<u>0</u>	<u>17,660,652</u>	<u>0</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>
<b>COASTAL WIND &amp; HAIL ONLY</b>							
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	1,250,000	44,728,666	63,599	1,838,177
			TOTAL	<u>1,250,000</u>	<u>70,877,436</u>	<u>66,099</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	44,693	4,293,972
			TOTAL	<u>\$ 0</u>	<u>\$ 174,123,145</u>	<u>\$ 44,693</u>	<u>\$ 10,562,165</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	25,000	36,594,125	45,870	1,970,244
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>40,000</u>	<u>221,534,015</u>	<u>66,023</u>	<u>13,929,508</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	2,663	2,177,893
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	150,000	113,253,794	97,651	5,668,171
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	864,226	501,577,798	206,417	32,493,116
			TOTAL	<u>\$ 1,021,451</u>	<u>\$ 655,438,368</u>	<u>\$ 306,730</u>	<u>\$ 40,643,208</u>
			<b>TOTAL FLORENCE</b>	<u>\$ 2,675,113</u>	<u>\$ 1,383,311,334</u>	<u>\$ 662,805</u>	<u>\$ 80,294,558</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>DORIAN</b>							
<b>BEACH FULL COVERAGE</b>							
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>
<b>BEACH WIND &amp; HAIL ONLY</b>							
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>
<b>COASTAL WIND &amp; HAIL ONLY</b>							
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 MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	<u>45,891</u>	<u>11,274,885</u>	<u>7,015</u>	<u>925,792</u>
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,241,546	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	<u>\$ 257,337</u>	<u>\$ 23,560,750</u>	<u>\$ 23,411</u>	<u>\$ 2,392,175</u>
			<b>TOTAL DORIAN</b>	<u>\$ 706,312</u>	<u>\$ 63,050,216</u>	<u>\$ 55,807</u>	<u>\$ 5,269,357</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>ISAIAS</b>							
<b>BEACH FULL COVERAGE</b>							
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	320,052
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>\$ 345,746</u>
<b>BEACH WIND &amp; HAIL ONLY</b>							
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>
<b>COASTAL WIND &amp; HAIL ONLY</b>							
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	239,293
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>\$ 310,372</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	1,405,159	0	93,401
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>754,288</u>	<u>13,343,202</u>	<u>15,350</u>	<u>1,289,316</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	9,675	293,672
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	363,419	16,191,209	7,174	1,720,780
			TOTAL	<u>\$ 390,145</u>	<u>\$ 20,728,298</u>	<u>\$ 16,849</u>	<u>\$ 2,161,242</u>
			<b>TOTAL ISAIAS</b>	<u>\$ 1,412,806</u>	<u>\$ 49,108,691</u>	<u>\$ 44,614</u>	<u>\$ 4,733,046</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>IAN</b>							
<b>BEACH FULL COVERAGE</b>							
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	0	1,148,093	0	102,421
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	<u>\$ 0</u>	<u>\$ 1,242,209</u>	<u>\$ 0</u>	<u>\$ 110,171</u>
<b>BEACH WIND &amp; HAIL ONLY</b>							
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>
<b>COASTAL WIND &amp; HAIL ONLY</b>							
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 MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	0	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	5,000	1,271,039	0	104,968
			TOTAL	5,000	1,556,886	0	143,296
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	76,006
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	0	668,102	0	84,068
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	22,545	6,066,627	998	477,401
			TOTAL	\$ 22,545	\$ 7,592,172	\$ 998	\$ 646,654
			<b>TOTAL IAN</b>	\$ 58,422	\$ 11,521,910	\$ 998	\$ 1,017,999

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>IDALIA</b>							
<b>BEACH FULL COVERAGE</b>							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 838	\$ 61,421	\$ 0	\$ 11,289
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>11,289</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	17,358	72,377	0	15,135
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	17,690	25,517	0	4,978
			TOTAL	<u>\$ 35,049</u>	<u>\$ 97,894</u>	<u>\$ 0</u>	<u>\$ 20,113</u>
<b>BEACH WIND &amp; HAIL ONLY</b>							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 4,999	\$ 0	\$ 433	\$ 66
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	<u>4,999</u>	<u>0</u>	<u>433</u>	<u>66</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	13,748	0	2,374
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	0	0	330
			TOTAL	<u>\$ 0</u>	<u>\$ 13,748</u>	<u>\$ 0</u>	<u>\$ 2,704</u>
<b>COASTAL WIND &amp; HAIL ONLY</b>							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 21,012	\$ 0	\$ 4,251
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	61,421	250,374	3,324	14,751
			TOTAL	<u>61,421</u>	<u>271,386</u>	<u>3,324</u>	<u>19,003</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	18,348	280,608	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	35,361	221,144	0	12,056
			TOTAL	<u>\$ 53,709</u>	<u>\$ 501,752</u>	<u>\$ 0</u>	<u>\$ 43,864</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	14,874	121,244	0	12,386
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	55,453	0	7,365
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	40,838	856,552	0	73,942
			TOTAL	<u>55,712</u>	<u>1,033,249</u>	<u>0</u>	<u>94,083</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	1,145	28,428	0	3,628
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	11,988	340,004	0	43,926
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	23,605	158,487	11,887	18,282
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	173,136	1,969,218	11,057	208,542
			TOTAL	<u>\$ 209,875</u>	<u>\$ 2,496,137</u>	<u>\$ 22,943</u>	<u>\$ 274,378</u>
			<b>TOTAL IDALIA</b>	<u>\$ 421,603</u>	<u>\$ 4,475,587</u>	<u>\$ 26,700</u>	<u>\$ 465,499</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>OPHELIA</b>							
<b>BEACH FULL COVERAGE</b>							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 1,830	\$ 18,637	\$ 0	\$ 5,325
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	<u>1,830</u>	<u>18,637</u>	<u>0</u>	<u>5,325</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	31,551	159,825	0	21,735
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	5,179
			TOTAL	<u>\$ 31,551</u>	<u>\$ 159,825</u>	<u>\$ 0</u>	<u>\$ 26,914</u>
<b>BEACH WIND &amp; HAIL ONLY</b>							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 4,754	\$ 11,539	\$ 499	\$ 413
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	48,043	0	2,536
			TOTAL	<u>4,754</u>	<u>59,582</u>	<u>499</u>	<u>2,948</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	11,048	0	1,464
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	128
			TOTAL	<u>\$ 0</u>	<u>\$ 11,048</u>	<u>\$ 0</u>	<u>\$ 1,592</u>
<b>COASTAL WIND &amp; HAIL ONLY</b>							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 15,926	\$ 102,972	\$ 499	\$ 10,519
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	1,752	58,116	0	5,871
			TOTAL	<u>17,678</u>	<u>161,087</u>	<u>499</u>	<u>16,390</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	35,862	393,133	998	41,873
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	21,539	11,357	5,021	3,905
			TOTAL	<u>\$ 57,401</u>	<u>\$ 404,490</u>	<u>\$ 6,019</u>	<u>\$ 45,777</u>



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
AS OF MARCH 31, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b>							
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	18,746	143,601	5,813	18,645
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	6,948	15,504	499	2,742
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	45,068	710,487	998	85,641
			TOTAL	<u>70,762</u>	<u>869,592</u>	<u>7,310</u>	<u>107,028</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	19,048	342,040	0	41,724
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	36,033	406,781	499	32,814
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	320,048	2,279,833	2,178	240,740
			TOTAL	<u>\$ 384,061</u>	<u>\$ 3,036,745</u>	<u>\$ 2,677</u>	<u>\$ 316,972</u>
			<b>TOTAL OPHELIA</b>	<u>\$ 568,037</u>	<u>\$ 4,721,007</u>	<u>\$ 17,003</u>	<u>\$ 522,946</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 AS OF MARCH 31, 2024

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	\$ 553,271,010	1,293	\$ 0	0	\$ 2,578,998,855	5,072	\$ 0	0	\$ 162,692,652	1,237	\$ 3,294,962,517	7,602
BRUNSWICK	2,124,179,591	5,243	250,575,420	456	999,196,040	2,202	4,060,811,880	5,614	14,744,043,143	24,006	286,686,408	636	491,351,061	2,591	22,956,843,543	40,748
CAMDEN	0	0	0	0	93,420,350	203	0	0	736,977,780	1,350	0	0	47,694,670	270	878,092,800	1,823
CARTERET	978,829,293	4,588	226,446,810	450	602,808,390	1,621	2,548,760,795	3,938	6,649,663,747	12,102	228,690,056	736	477,068,443	2,319	11,712,267,534	25,754
CHOWAN	0	0	0	0	96,952,070	228	0	0	1,104,687,851	2,064	0	0	86,546,434	628	1,288,186,355	2,920
CRAVEN	0	0	0	0	984,788,974	2,611	0	0	5,992,774,298	12,029	0	0	362,321,254	1,924	7,339,884,526	16,564
CURRITUCK	904,085,020	1,427	41,988,710	61	239,374,360	486	1,087,167,600	1,137	2,115,752,179	3,695	55,401,600	80	114,559,977	618	4,558,329,446	7,504
DARE	3,322,546,260	8,442	689,800,700	1,319	254,624,610	480	6,616,302,373	9,560	963,035,730	1,495	331,953,979	756	27,777,120	121	12,206,040,772	22,173
HYDE	151,007,200	405	20,913,220	44	19,418,920	58	166,012,970	266	160,657,190	364	19,523,297	59	31,256,469	222	568,789,266	1,418
JONES	0	0	0	0	71,244,510	195	0	0	424,852,431	960	0	0	41,093,457	311	537,190,398	1,466
NEW HANOVER	636,134,443	2,074	333,470,770	700	2,657,649,210	5,817	1,774,772,270	2,541	19,310,068,578	31,417	159,212,557	406	1,023,978,566	3,618	25,895,286,394	46,573
ONSLow	266,191,324	926	48,949,780	106	1,489,645,670	4,157	420,140,370	674	10,126,707,188	21,032	74,905,800	190	1,075,084,517	5,027	13,501,624,649	32,112
PAMLICO	0	0	0	0	113,782,880	253	0	0	1,180,213,330	2,149	0	0	89,195,457	520	1,383,191,667	2,922
PASQUOTANK	0	0	0	0	310,003,320	778	0	0	1,713,224,428	3,551	0	0	150,292,997	946	2,173,520,745	5,275
PENDER	380,727,708	1,025	56,936,090	105	580,734,600	1,211	630,607,490	975	5,121,397,088	8,613	94,583,380	216	346,791,858	1,800	7,211,778,214	13,945
PERQUIMANS	0	0	0	0	115,609,670	262	0	0	1,024,233,565	1,838	0	0	73,883,131	565	1,213,726,366	2,665
TYRRELL	0	0	0	0	39,654,260	100	0	0	176,420,700	427	0	0	21,050,969	187	237,125,929	714
WASHINGTON	0	0	0	0	119,255,029	335	0	0	421,296,894	930	0	0	39,865,591	336	580,417,514	1,601
<b>TOTAL</b>	<b>\$ 8,763,700,839</b>	<b>24,130</b>	<b>\$ 1,669,081,500</b>	<b>3,241</b>	<b>\$ 9,341,433,873</b>	<b>22,290</b>	<b>\$ 17,304,575,748</b>	<b>24,705</b>	<b>\$ 74,545,004,975</b>	<b>133,094</b>	<b>\$ 1,250,957,077</b>	<b>3,079</b>	<b>\$ 4,662,504,623</b>	<b>23,240</b>	<b>\$ 117,537,258,635</b>	<b>233,779</b>

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY*	COMMERCIAL BEACH COUNT	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY*	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY*	TOTAL COMMERCIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 0	0	\$ 377,290,900	1,132	\$ 377,290,900	1,132
BRUNSWICK	0	0	318,623,300	406	309,449,600	389	1,305,211,200	2,071	1,933,284,100	2,866
CAMDEN	0	0	0	0	0	0	63,075,100	169	63,075,100	169
CARTERET	0	0	684,814,600	833	462,360,500	630	1,474,307,300	2,326	2,621,482,400	3,789
CHOWAN	0	0	0	0	0	0	196,222,900	481	196,222,900	481
CRAVEN	0	0	0	0	0	0	1,272,778,300	2,188	1,272,778,300	2,188
CURRITUCK	0	0	86,372,000	121	98,420,700	258	192,347,400	538	377,140,100	917
DARE	0	0	729,676,800	1,104	951,989,300	1,230	146,881,900	231	1,828,548,000	2,565
HYDE	0	0	65,629,500	87	23,835,300	48	75,815,200	195	165,280,000	330
JONES	0	0	0	0	0	0	65,522,800	255	65,522,800	255
NEW HANOVER	0	0	721,629,000	771	457,269,000	427	2,848,235,200	3,455	4,027,133,200	4,653
ONSLow	0	0	127,456,700	145	12,198,100	32	1,227,753,600	2,265	1,367,408,400	2,442
PAMLICO	0	0	0	0	0	0	173,280,800	390	173,280,800	390
PASQUOTANK	0	0	0	0	0	0	401,814,200	857	401,814,200	857
PENDER	0	0	112,558,100	158	58,952,300	94	369,687,000	973	541,197,400	1,225
PERQUIMANS	0	0	0	0	0	0	85,795,200	332	85,795,200	332
TYRRELL	0	0	0	0	0	0	20,905,400	124	20,905,400	124
WASHINGTON	0	0	0	0	0	0	67,128,200	302	67,128,200	302
<b>TOTAL</b>	<b>\$ 0</b>	<b>0</b>	<b>\$ 2,846,760,000</b>	<b>3,625</b>	<b>\$ 2,374,474,800</b>	<b>3,108</b>	<b>\$ 10,364,052,600</b>	<b>18,284</b>	<b>\$ 15,585,287,400</b>	<b>25,017</b>

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY*	TOTAL BEACH COUNT
BEAUFORT	\$ 3,672,253,417	8,734
BRUNSWICK	24,890,127,643	43,614
CAMDEN	941,167,900	1,992
CARTERET	14,333,749,934	29,543
CHOWAN	1,484,409,255	3,401
CRAVEN	8,612,662,826	18,752
CURRITUCK	4,935,469,546	8,421
DARE	14,034,588,772	24,738
HYDE	734,069,266	1,748
JONES	602,713,198	1,721
NEW HANOVER	29,922,419,594	51,226
ONSLow	14,869,033,049	34,554
PAMLICO	1,556,472,467	3,312
PASQUOTANK	2,575,334,945	6,132
PENDER	7,752,975,614	15,170
PERQUIMANS	1,299,521,566	2,997
TYRRELL	258,031,329	838
WASHINGTON	647,545,714	1,903
<b>TOTAL</b>	<b>\$ 133,122,546,035</b>	<b>258,796</b>

\* 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.