



# NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements  
December 31, 2024

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

<b>ASSETS</b>	<b>LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>ADMITTED ASSETS</b>
CASH	\$ 146,806,218	\$ 0	\$ 146,806,218
CASH EQUIVALENTS	8,017,003	0	8,017,003
INVESTMENTS	1,608,076,139	0	1,608,076,139
INTEREST INCOME DUE OR ACCRUED	11,018,333	0	11,018,333
FIXED ASSETS	240,235	(240,235)	0
DATA PROCESSING EQUIPMENT	35,204	0	35,204
ACCOUNTS RECEIVABLE - PREMIUM	61,057,616	(696,074)	60,361,542
ACCOUNTS RECEIVABLE - SYCR GRANT	349,604	0	349,604
PREPAID EXPENSE	1,751,693	(1,751,693)	0
<b>TOTAL ASSETS</b>	<b>\$ 1,837,352,045</b>	<b>\$ (2,688,002)</b>	<b>\$ 1,834,664,043</b>

**LIABILITIES & SURPLUS**

**LIABILITIES**

ACCOUNTS PAYABLE	\$ 643,881
ACCOUNTS PAYABLE - FAIR PLAN	4,202,391
BENEFIT PAYABLE	443,523
PREMIUM SUSPENSE	2,407
PREMIUM REFUND	697,774
COMMISSION PAYABLE	6,711,157
ACCRUAL-PREMIUM TAX	3,876,708
ACCRUAL-POST RETIREMENT	5,900,653
ACCRUAL-RENT	236,872
CLAIMS PAYABLE	668,364
PREPAID PREMIUMS	11,736,850
UNCLAIMED CHECKS	5,438,825
IBHS GRANT ACCRUAL	23,556,094
CEDED REINSURANCE PREMIUMS PAYABLE	10,037,723
<b>TOTAL LIABILITIES</b>	<b>\$ 74,153,222</b>

**RESERVES FOR**

UNPAID LOSSES (INCL. IBNR)	\$ 40,660,131
UNPAID LAE RESERVES	7,541,869
UNEARNED PREMIUMS	341,350,020
<b>TOTAL RESERVES</b>	<b>\$ 389,552,020</b>

**SURPLUS**

\$ 1,370,958,801

**TOTAL LIABILITIES & SURPLUS**

**\$ 1,834,664,043**

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

	QUARTER TO DATE	YEAR TO DATE
<b>UNDERWRITING INCOME</b>		
PREMIUMS EARNED	\$ 157,652,653	\$ 688,868,203
CEDED REINSURANCE PREMIUMS	(18,782,814)	(174,687,181)
NET PREMIUMS EARNED	138,869,839	514,181,022
<b>DEDUCTIONS</b>		
NET LOSSES INCURRED	18,678,455	135,792,497
NET LOSS EXPENSE INCURRED	2,355,194	28,514,884
OPERATING EXPENSE INCURRED	27,693,541	115,264,953
IBHS GRANT PROGRAM	8,453,476	15,207,975
PREMIUM TAXES	4,478,661	20,699,538
TOTAL DEDUCTIONS	61,659,327	315,479,847
<b>OTHER INCOME/(EXPENSE)</b>		
PREMIUM CHARGED OFF	89,169	(445,527)
SERVICE CHARGES	192,856	734,107
MISCELLANEOUS INCOME	(4,412)	7,961
TOTAL OTHER INCOME/(EXPENSE)	277,613	296,541
NET UNDERWRITING GAIN OR (LOSS)	77,488,125	198,997,716
INVESTMENT INCOME	16,427,901	54,406,685
<b>NET INCOME OR (LOSS)</b>	<u>\$ 93,916,026</u>	<u>\$ 253,404,401</u>
<b>SURPLUS ACCOUNT</b>		
SURPLUS (PRIOR PERIOD)	\$ 1,276,557,022	\$ 1,119,270,786
NET INCOME OR (LOSS)	93,916,026	253,404,401
CHANGE IN ASSETS NOT ADMITTED	398,403	(1,803,736)
MINIMUM PENSION LIABILITY	87,350	87,350
NET CHANGE IN SURPLUS	94,401,779	251,688,015
<b>SURPLUS (CURRENT PERIOD)</b>	<u>\$ 1,370,958,801</u>	<u>\$ 1,370,958,801</u>

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

QUARTER TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	\$ 159,670,028	\$ (346,583)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 159,323,445
CEDED REINSURANCE	(18,782,814)	0	0	0	0	0	(18,782,814)
INVESTMENT INCOME	16,427,901	0	0	0	0	0	16,427,901
PREMIUM CHARGED OFF	89,169	0	0	0	0	0	89,169
SERVICE CHARGES	192,856	0	0	0	0	0	192,856
MISCELLANEOUS INCOME	(4,412)	0	0	0	0	0	(4,412)
<b>TOTAL INCOME</b>	<b>157,592,728</b>	<b>(346,583)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>157,246,145</b>
<b>EXPENSES PAID</b>							
LOSSES	14,439,778	13,751,347	528,582	91,771	191,491	0	29,002,969
LOSS ADJUSTMENT EXPENSES	5,721,477	1,084,188	42,519	17,581	114,836	0	6,980,600
COMMISSION	21,218,168	(45,056)	0	0	0	0	21,173,112
PREMIUM TAX	4,478,661	0	0	0	0	0	4,478,661
IBHS GRANT PROGRAM	8,453,476	0	0	0	0	0	8,453,476
ADMINISTRATIVE EXPENSES	6,520,429	0	0	0	0	0	6,520,429
<b>TOTAL EXPENSES PAID</b>	<b>60,831,989</b>	<b>14,790,479</b>	<b>571,101</b>	<b>109,352</b>	<b>306,327</b>	<b>0</b>	<b>76,609,247</b>
<b>NET CASH CHANGE</b>	<b>96,760,739</b>	<b>(15,137,062)</b>	<b>(571,101)</b>	<b>(109,352)</b>	<b>(306,327)</b>	<b>0</b>	<b>80,636,898</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
LOSSES (INCL. IBNR.)	27,566,819	7,622,937	994,287	81,240	4,394,848	0	40,660,131
LOSS ADJUSTMENT EXPENSES	4,099,427	2,004,192	261,414	21,359	1,155,476	0	7,541,869
UNEARNED PREMIUMS	341,350,020	0	0	0	0	0	341,350,020
<b>ADD: (PRIOR PERIOD)</b>							
LOSSES (INCL. IBNR)	31,868,936	12,909,304	1,399,358	82,246	667,924	4,056,878	50,984,645
LOSS ADJUSTMENT EXPENSES	7,605,390	3,080,752	333,951	19,628	159,397	968,157	12,167,275
UNEARNED PREMIUMS	322,902,627	16,776,602	0	0	0	0	339,679,229
<b>NET RESERVE CHANGE</b>	<b>(10,639,313)</b>	<b>23,139,528</b>	<b>477,608</b>	<b>(726)</b>	<b>(4,723,004)</b>	<b>5,025,035</b>	<b>13,279,129</b>
<b>NET OTHER CHANGES</b>							
MINIMUM PENSION LIABILITY	87,350	0	0	0	0	0	87,350
ASSETS NOT ADMITTED	398,403	0	0	0	0	0	398,403
<b>TOTAL NET OTHER CHANGES</b>	<b>485,753</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>485,753</b>
<b>CHANGE IN SURPLUS</b>	<b>\$ 86,607,179</b>	<b>\$ 8,002,466</b>	<b>\$ (93,493)</b>	<b>\$ (110,078)</b>	<b>\$ (5,029,330)</b>	<b>\$ 5,025,035</b>	<b>\$ 94,401,779</b>

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

YEAR TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	\$ 741,769,190	\$ (5,405,799)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 736,363,391
CEDED REINSURANCE	(137,567,420)	(37,119,761)	0	0	0	0	(174,687,181)
INVESTMENT INCOME	54,406,685	0	0	0	0	0	54,406,685
PREMIUM CHARGED OFF	(445,527)	0	0	0	0	0	(445,527)
SERVICE CHARGES	734,107	0	0	0	0	0	734,107
MISCELLANEOUS INCOME	7,961	0	0	0	0	0	7,961
<b>TOTAL INCOME</b>	<b>658,904,996</b>	<b>(42,525,560)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>616,379,436</b>
<b>EXPENSES PAID</b>							
LOSSES	29,595,175	92,236,225	6,665,354	1,037,817	412,705	609,188	130,556,462
LOSS ADJUSTMENT EXPENSES	20,003,478	7,004,355	335,770	73,727	179,454	297,136	27,893,919
COMMISSION	96,432,528	(702,754)	0	0	0	0	95,729,774
PREMIUM TAX	20,699,538	0	0	0	0	0	20,699,538
IBHS GRANT PROGRAM	15,207,975	0	0	0	0	0	15,207,975
ADMINISTRATIVE EXPENSES	19,535,179	0	0	0	0	0	19,535,179
<b>TOTAL EXPENSES PAID</b>	<b>201,473,872</b>	<b>98,537,826</b>	<b>7,001,124</b>	<b>1,111,543</b>	<b>592,159</b>	<b>906,324</b>	<b>309,622,847</b>
<b>NET CASH CHANGE</b>	<b>457,431,124</b>	<b>(141,063,386)</b>	<b>(7,001,124)</b>	<b>(1,111,543)</b>	<b>(592,159)</b>	<b>(906,324)</b>	<b>306,756,588</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
LOSSES (INCL. IBNR.)	27,566,819	7,622,937	994,287	81,240	4,394,848	0	40,660,131
LOSS ADJUSTMENT EXPENSES	4,099,427	2,004,192	261,414	21,359	1,155,476	0	7,541,869
UNEARNED PREMIUMS	341,350,020	0	0	0	0	0	341,350,020
<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>(373,016,266)</b>	<b>311,425,782</b>	<b>6,271,446</b>	<b>682,666</b>	<b>(4,663,735)</b>	<b>5,947,920</b>	<b>(53,352,188)</b>
<b>NET OTHER CHANGES</b>							
MINIMUM PENSION LIABILITY	87,350	0	0	0	0	0	87,350
ASSETS NOT ADMITTED	(1,803,736)	0	0	0	0	0	(1,803,736)
<b>TOTAL NET OTHER CHANGES</b>	<b>(1,716,386)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,716,386)</b>
SETTLEMENT ROLL FORWARD	0	0	0	0	618,125,979	(618,125,979)	0
<b>CHANGE IN SURPLUS</b>	<b>\$ 82,698,472</b>	<b>\$ 170,362,396</b>	<b>\$ (729,678)</b>	<b>\$ (428,878)</b>	<b>\$ 612,870,085</b>	<b>\$ (613,084,383)</b>	<b>\$ 251,688,015</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF DECEMBER 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	\$ 234,730,490	\$ 50,979,720	\$ 408,469,534	\$ 47,589,444	\$ 189,398,888	\$ 31,878,305	\$ 339,169,984	\$ 37,199,916
CEDED REINSURANCE	(42,154,770)	(10,581,230)	(75,580,986)	(9,250,434)	(40,383,031)	(8,540,919)	(74,452,187)	(9,281,504)
INVESTMENT INCOME	17,216,822	3,739,219	29,960,092	3,490,552	10,713,905	1,747,739	19,139,417	2,073,986
MISCELLANEOUS INCOME	93,839	20,380	163,296	19,025	112,284	18,317	200,585	21,736
<b>TOTAL INCOME</b>	<b>209,886,380</b>	<b>44,158,089</b>	<b>363,011,937</b>	<b>41,848,587</b>	<b>159,842,046</b>	<b>25,103,441</b>	<b>284,057,800</b>	<b>30,014,134</b>
<b>EXPENSES PAID</b>								
LOSSES	4,046,994	1,169,018	23,752,147	627,015	14,784,752	2,391,283	101,120,011	2,182,298
CEDED LOSSES	0	0	0	0	0	0	0	0
CEDED ADJUSTMENT EXPENSES	2,916,970	1,084,376	14,672,352	1,329,780	3,445,259	1,176,627	17,127,914	1,460,586
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	30,515,765	6,627,538	53,102,435	6,186,790	24,651,578	4,020,210	44,036,833	4,771,396
PREMIUM TAX	6,550,303	1,422,621	11,398,601	1,328,013	5,352,285	873,108	9,561,371	1,036,090
IBHS GRANT PROGRAM	4,812,515	1,045,202	8,374,565	975,693	4,115,534	671,359	7,352,028	796,681
ADMINISTRATIVE EXPENSES	6,181,845	1,342,598	10,757,424	1,253,312	5,884,981	960,006	10,512,985	1,139,208
<b>TOTAL EXPENSES PAID</b>	<b>55,024,392</b>	<b>12,691,353</b>	<b>122,057,523</b>	<b>11,700,604</b>	<b>58,234,389</b>	<b>10,092,593</b>	<b>189,711,141</b>	<b>11,386,258</b>
<b>NET CASH CHANGE</b>	<b>154,861,988</b>	<b>31,466,736</b>	<b>240,954,414</b>	<b>30,147,983</b>	<b>101,607,657</b>	<b>15,010,848</b>	<b>94,346,658</b>	<b>18,627,876</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	4,252,206	1,442,991	20,146,362	1,725,260	1,016,103	135,825	6,211,239	259,770
LOSS ADJUSTMENT EXPENSES	650,889	195,657	3,048,831	204,050	267,150	35,711	1,633,034	68,298
UNEARNED PREMIUMS	110,063,022	20,292,535	190,938,663	20,055,800	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>114,966,117</b>	<b>21,931,184</b>	<b>214,133,855</b>	<b>21,985,111</b>	<b>1,283,252</b>	<b>171,536</b>	<b>7,844,273</b>	<b>328,068</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	(570,786)	(123,966)	(993,262)	(115,722)	(396,984)	(64,759)	(709,177)	(76,848)
MINIMUM PENSION LIABILITY	27,642	6,003	48,101	5,604	(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>(543,145)</b>	<b>(117,962)</b>	<b>(945,161)</b>	<b>(110,118)</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>\$ 39,352,726</b>	<b>\$ 9,417,590</b>	<b>\$ 25,875,398</b>	<b>\$ 8,052,755</b>	<b>\$ 99,687,769</b>	<b>\$ 14,735,459</b>	<b>\$ 85,365,095</b>	<b>\$ 18,176,568</b>

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

	2022				2021			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL 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	(29,533,724)	(4,406,478)	(52,910,335)	(5,469,046)	(21,966,019)	(2,749,819)	(40,537,057)	(4,074,650)
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>122,392,867</b>	<b>16,433,099</b>	<b>221,620,299</b>	<b>21,292,653</b>	<b>107,485,804</b>	<b>13,293,161</b>	<b>196,687,133</b>	<b>17,152,248</b>
<b>EXPENSES PAID</b>								
LOSSES	13,614,168	3,032,331	66,361,047	1,636,900	9,272,205	650,747	43,062,173	1,665,489
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,202,948	1,260,628	12,288,865	2,183,595	2,583,893	982,641	10,237,945	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>49,138,653</b>	<b>8,692,172</b>	<b>136,939,933</b>	<b>9,414,424</b>	<b>39,551,325</b>	<b>5,038,003</b>	<b>103,873,016</b>	<b>8,945,015</b>
<b>NET CASH CHANGE</b>	<b>73,254,213</b>	<b>7,740,927</b>	<b>84,680,366</b>	<b>11,878,229</b>	<b>67,934,479</b>	<b>8,255,157</b>	<b>92,814,117</b>	<b>8,207,233</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	164,225	560,005	256,841	13,216	0	0	81,240	0
LOSS ADJUSTMENT EXPENSES	43,177	147,234	67,528	3,475	0	0	21,359	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
<b>NET RESERVE CHANGE</b>	<b>207,403</b>	<b>707,239</b>	<b>324,369</b>	<b>16,690</b>	<b>0</b>	<b>0</b>	<b>102,599</b>	<b>0</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	25,289	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>\$ 74,436,437</b>	<b>\$ 7,222,836</b>	<b>\$ 86,862,138</b>	<b>\$ 12,102,069</b>	<b>\$ 68,432,000</b>	<b>\$ 8,316,323</b>	<b>\$ 93,620,043</b>	<b>\$ 8,287,899</b>

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

	2020				2019				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL 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	\$ 2,867,965,214
CEDED REINSURANCE	(25,086,970)	(2,844,108)	(45,606,662)	(4,524,735)	(37,081,580)	(5,493,139)	(34,025,718)	(4,548,257)	(591,083,358)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033	146,383,245
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967	1,742,086
<b>TOTAL INCOME</b>	<b>90,742,688</b>	<b>9,639,792</b>	<b>167,600,102</b>	<b>15,695,038</b>	<b>77,212,985</b>	<b>5,701,624</b>	<b>168,619,026</b>	<b>15,516,256</b>	<b>2,425,007,187</b>
<b>EXPENSES PAID</b>									
LOSSES	15,975,418	2,182,631	56,228,372	3,918,854	28,764,159	9,980,407	51,907,006	3,049,523	461,374,950
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,681,644	1,654,657	10,989,791	5,344,954	5,762,959	3,814,995	16,402,781	4,339,257	130,734,976
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	371,540,211
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786	80,451,879
IBHS GRANT PROGRAM	2,827,024	291,330	5,140,797	468,459	2,008,378	192,842	3,551,879	349,377	62,630,088
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927	111,406,701
<b>TOTAL EXPENSES PAID</b>	<b>47,211,236</b>	<b>6,676,792</b>	<b>116,993,245</b>	<b>13,829,740</b>	<b>60,069,898</b>	<b>16,247,989</b>	<b>112,786,911</b>	<b>11,832,199</b>	<b>1,218,138,805</b>
<b>NET CASH CHANGE</b>	<b>43,531,453</b>	<b>2,962,999</b>	<b>50,606,857</b>	<b>1,865,298</b>	<b>17,143,087</b>	<b>(10,546,365)</b>	<b>55,832,115</b>	<b>3,684,057</b>	<b>1,206,868,382</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	599,776	233,991	2,336,451	1,224,631	0	0	0	0	40,660,131
LOSS ADJUSTMENT EXPENSES	157,691	61,520	614,290	321,975	0	0	0	0	7,541,869
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	341,350,020
<b>NET RESERVE CHANGE</b>	<b>757,467</b>	<b>295,511</b>	<b>2,950,741</b>	<b>1,546,606</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>389,552,020</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	(3,066,962)
MINIMUM PENSION LIABILITY	87,072	8,973	158,336	14,428	(349,677)	(33,576)	(618,415)	(60,830)	3,732,155
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>665,193</b>
<b>SETTLEMENT ROLL FORWARD</b>	<b>538,744,368</b>	<b>(62,240,180)</b>	<b>196,116,070</b>	<b>(54,494,279)</b>	<b>(538,744,368)</b>	<b>62,240,180</b>	<b>(196,116,070)</b>	<b>54,494,279</b>	<b>0</b>
ROLL FORWARD	0	0	0	0	521,918,595	(51,663,347)	140,845,134	(58,123,135)	552,977,246
<b>SURPLUS</b>	<b>\$ 581,347,791</b>	<b>\$ (59,590,268)</b>	<b>\$ 243,462,025</b>	<b>\$ (54,203,851)</b>	<b>\$ 0</b>	<b>\$ (0)</b>	<b>\$ (0)</b>	<b>\$ 0</b>	<b>\$ 1,370,958,801</b>

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2024	2023	TOTAL	2024	2023	TOTAL
<b>PREMIUMS WRITTEN</b>						
RESIDENTIAL - FIRE	\$ 1,130,405	\$ (3,167)	\$ 1,127,238	\$ 5,262,118	\$ (72,755)	\$ 5,189,363
RESIDENTIAL - EC	19,296,537	(47,893)	19,248,644	83,705,571	(1,149,197)	82,556,374
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,840,809	(3,219)	4,837,590	34,764,420	369,959	35,134,378
CRIME - RESIDENTIAL	111,108	(790)	110,318	511,477	(6,265)	505,212
CRIME - COMMERCIAL	908	0	908	11,890	(2,590)	9,300
HOMEOWNER - BEACH	3,797,471	(8,358)	3,789,112	16,456,756	(226,743)	16,230,013
HOMEOWNER - COASTAL	14,673,720	(45,240)	14,628,479	66,289,470	(705,322)	65,584,148
HO - BEACH WIND	26,442,426	(36,398)	26,406,028	119,393,009	(870,623)	118,522,385
HO - COASTAL WIND	70,127,432	(140,549)	69,986,883	315,172,320	(2,491,282)	312,681,038
WIND - RESIDENTIAL	2,010,454	(6,669)	2,003,785	9,401,560	(140,178)	9,261,381
WIND - COMMERCIAL	2,096,477	(555)	2,095,922	16,203,411	212,418	16,415,829
COASTAL - RESIDENTIAL	6,140,894	(15,388)	6,125,506	27,007,745	(382,183)	26,625,562
COASTAL - COMMERCIAL	9,001,389	(38,356)	8,963,033	47,589,444	58,963	47,648,407
<b>TOTAL</b>	<b>\$ 159,670,028</b>	<b>\$ (346,583)</b>	<b>\$ 159,323,445</b>	<b>\$ 741,769,190</b>	<b>\$ (5,405,799)</b>	<b>\$ 736,363,391</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	\$ 2,657,622	\$ 127,083	\$ 2,784,704	\$ 0	\$ 2,380,215	\$ 2,380,215
RESIDENTIAL - EC	35,964,266	1,998,866	37,963,132	0	34,763,640	34,763,640
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	15,676,546	469,238	16,145,784	0	8,589,302	8,589,302
CRIME - RESIDENTIAL	257,690	12,554	270,244	0	239,359	239,359
CRIME - COMMERCIAL	5,889	176	6,065	0	7,597	7,597
HOMEOWNER - BEACH	7,067,052	380,817	7,447,868	0	6,263,693	6,263,693
HOMEOWNER - COASTAL	28,797,470	1,401,716	30,199,186	0	23,743,921	23,743,921
HO - BEACH WIND	51,984,645	2,696,254	54,680,900	0	47,705,850	47,705,850
HO - COASTAL WIND	137,137,800	7,471,369	144,609,170	0	132,963,358	132,963,358
WIND - RESIDENTIAL	4,187,132	226,727	4,413,859	0	4,066,523	4,066,523
WIND - COMMERCIAL	7,405,962	312,888	7,718,850	0	4,887,398	4,887,398
COASTAL - RESIDENTIAL	11,720,847	627,482	12,348,328	0	11,439,306	11,439,306
COASTAL - COMMERCIAL	20,039,706	1,051,432	21,091,138	0	16,804,672	16,804,672
<b>TOTAL</b>	<b>\$ 322,902,627</b>	<b>\$ 16,776,602</b>	<b>\$ 339,679,229</b>	<b>\$ 0</b>	<b>\$ 293,854,833</b>	<b>\$ 293,854,833</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	\$ 2,604,419	\$ 0	\$ 2,604,419	\$ 2,604,419	\$ 0	\$ 2,604,419
RESIDENTIAL - EC	39,354,844	0	39,354,844	39,354,844	0	39,354,844
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	13,906,283	0	13,906,283	13,906,283	0	13,906,283
CRIME - RESIDENTIAL	253,638	0	253,638	253,638	0	253,638
CRIME - COMMERCIAL	4,191	0	4,191	4,191	0	4,191
HOMEOWNER - BEACH	7,744,828	0	7,744,828	7,744,828	0	7,744,828
HOMEOWNER - COASTAL	30,907,027	0	30,907,027	30,907,027	0	30,907,027
HO - BEACH WIND	55,686,787	0	55,686,787	55,686,787	0	55,686,787
HO - COASTAL WIND	147,285,138	0	147,285,138	147,285,138	0	147,285,138
WIND - RESIDENTIAL	4,418,505	0	4,418,505	4,418,505	0	4,418,505
WIND - COMMERCIAL	6,382,061	0	6,382,061	6,382,061	0	6,382,061
COASTAL - RESIDENTIAL	12,746,498	0	12,746,498	12,746,498	0	12,746,498
COASTAL - COMMERCIAL	20,055,800	0	20,055,800	20,055,800	0	20,055,800
<b>TOTAL</b>	<b>\$ 341,350,020</b>	<b>\$ 0</b>	<b>\$ 341,350,020</b>	<b>\$ 341,350,020</b>	<b>\$ 0</b>	<b>\$ 341,350,020</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	\$ 1,183,608	\$ 123,916	\$ 1,307,523	\$ 2,657,699	\$ 2,307,460	\$ 4,965,159
RESIDENTIAL - EC	15,905,959	1,950,973	17,856,931	44,350,726	33,614,442	77,965,169
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	6,611,071	466,020	7,077,090	20,858,136	8,959,260	29,817,397
CRIME - RESIDENTIAL	115,160	11,763	126,923	257,839	233,093	490,932
CRIME - COMMERCIAL	2,606	176	2,782	7,699	5,008	12,706
HOMEOWNER - BEACH	3,119,694	372,458	3,492,153	8,711,927	6,036,950	14,748,878
HOMEOWNER - COASTAL	12,564,163	1,356,476	13,920,639	35,382,443	23,038,599	58,421,042
HO - BEACH WIND	22,740,285	2,659,856	25,400,141	63,706,222	46,835,226	110,541,448
HO - COASTAL WIND	59,980,095	7,330,820	67,310,915	167,887,182	130,472,077	298,359,259
WIND - RESIDENTIAL	1,779,081	220,058	1,999,139	4,983,055	3,926,345	8,909,400
WIND - COMMERCIAL	3,120,378	312,332	3,432,710	9,821,350	5,099,815	14,921,166
COASTAL - RESIDENTIAL	5,115,242	612,094	5,727,336	14,261,247	11,057,123	25,318,370
COASTAL - COMMERCIAL	8,985,294	1,013,076	9,998,370	27,533,644	16,863,635	44,397,279
<b>TOTAL</b>	<b>\$ 141,222,635</b>	<b>\$ 16,430,019</b>	<b>\$ 157,652,653</b>	<b>\$ 400,419,169</b>	<b>\$ 288,449,034</b>	<b>\$ 688,868,203</b>

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2024	2023	TOTAL	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	2,122,248	0	2,122,248	15,255,881	4,104,213	19,360,094
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	903,187	0	903,187	7,188,469	1,964,128	9,152,597
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	417,219	0	417,219	2,998,172	806,538	3,804,710
HOMEOWNER - COASTAL	1,685,949	0	1,685,949	12,257,060	3,303,434	15,560,494
HO - BEACH WIND	3,046,814	0	3,046,814	22,156,999	5,971,864	28,128,863
HO - COASTAL WIND	8,037,985	0	8,037,985	58,386,591	15,733,758	74,120,349
WIND - RESIDENTIAL	238,079	0	238,079	1,743,719	470,507	2,214,225
WIND - COMMERCIAL	421,996	0	421,996	3,392,761	928,353	4,321,115
COASTAL - RESIDENTIAL	684,454	0	684,454	4,937,335	1,329,010	6,266,344
COASTAL - COMMERCIAL	1,224,881	0	1,224,881	9,250,434	2,507,956	11,758,390
<b>TOTAL</b>	<b>\$ 18,782,814</b>	<b>\$ 0</b>	<b>\$ 18,782,814</b>	<b>\$ 137,567,420</b>	<b>\$ 37,119,761</b>	<b>\$ 174,687,181</b>
<b>NET EARNED PREMIUM</b>						
RESIDENTIAL - FIRE	\$ 1,183,608	\$ 123,916	\$ 1,307,523	\$ 2,657,699	\$ 2,307,460	\$ 4,965,159
RESIDENTIAL - EC	13,783,710	1,950,973	15,734,683	29,094,845	29,510,229	58,605,075
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,707,884	466,020	6,173,903	13,669,668	6,995,133	20,664,800
CRIME - RESIDENTIAL	115,160	11,763	126,923	257,839	233,093	490,932
CRIME - COMMERCIAL	2,606	176	2,782	7,699	5,008	12,706
HOMEOWNER - BEACH	2,702,475	372,458	3,074,933	5,713,756	5,230,412	10,944,168
HOMEOWNER - COASTAL	10,878,214	1,356,476	12,234,690	23,125,383	19,735,165	42,860,548
HO - BEACH WIND	19,693,471	2,659,856	22,353,327	41,549,223	40,863,363	82,412,585
HO - COASTAL WIND	51,942,110	7,330,820	59,272,930	109,500,591	114,738,319	224,238,910
WIND - RESIDENTIAL	1,541,002	220,058	1,761,060	3,239,336	3,455,838	6,695,174
WIND - COMMERCIAL	2,698,382	312,332	3,010,714	6,428,589	4,171,462	10,600,051
COASTAL - RESIDENTIAL	4,430,788	612,094	5,042,882	9,323,912	9,728,113	19,052,025
COASTAL - COMMERCIAL	7,760,413	1,013,076	8,773,489	18,283,210	14,355,679	32,638,889
<b>TOTAL</b>	<b>\$ 122,439,821</b>	<b>\$ 16,430,019</b>	<b>\$ 138,869,839</b>	<b>\$ 262,851,749</b>	<b>\$ 251,329,273</b>	<b>\$ 514,181,022</b>

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

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 105,498	\$ 194,815	\$ 29,162	\$ 0	\$ 0	\$ 0	\$ 329,475
RESIDENTIAL - EC	626,374	404,773	101,347	7,778	12,602	0	1,152,874
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	243,025	132,837	0	0	0	0	375,863
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	340,623	332,568	7,368	0	0	0	680,560
HOMEOWNER - COASTAL	2,439,061	1,687,196	177,486	18,258	115,000	0	4,437,001
HO - BEACH WIND	1,018,172	860,254	19,952	0	(0)	0	1,898,378
HO - COASTAL WIND	8,669,029	9,365,505	131,424	60,380	(72,279)	0	18,154,059
WIND - RESIDENTIAL	84,075	131,012	40,216	0	58,132	0	313,435
WIND - COMMERCIAL	134,466	25,222	0	0	0	0	159,688
COASTAL - RESIDENTIAL	556,526	459,025	11,730	5,354	(0)	0	1,032,635
COASTAL - COMMERCIAL	222,929	158,140	9,896	0	78,036	0	469,001
<b>TOTAL</b>	<b>\$ 14,439,778</b>	<b>\$ 13,751,347</b>	<b>\$ 528,582</b>	<b>\$ 91,771</b>	<b>\$ 191,491</b>	<b>\$ 0</b>	<b>\$ 29,002,969</b>

NET OUTSTANDING LOSSES

(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	\$ 349,262	\$ 267,126	\$ 74,468	\$ 0	\$ 0	\$ 0	\$ 690,855
RESIDENTIAL - EC	1,279,452	158,448	76,201	0	176,949	0	1,691,050
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,106,314	113,148	560,005	0	0	0	1,779,466
CRIME - RESIDENTIAL	1,920	0	0	0	0	0	1,920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	626,345	115,213	0	0	0	0	741,559
HOMEOWNER - COASTAL	5,082,253	1,620,981	166,508	31,238	7,225	0	6,908,204
HO - BEACH WIND	1,730,554	384,489	13,556	0	312,085	0	2,440,685
HO - COASTAL WIND	14,078,625	4,362,128	65,333	50,002	2,184,094	0	20,740,183
WIND - RESIDENTIAL	264,673	90,827	0	0	110,741	0	466,241
WIND - COMMERCIAL	336,678	22,678	0	0	233,991	0	593,346
COASTAL - RESIDENTIAL	985,483	228,130	25,000	0	145,132	0	1,383,745
COASTAL - COMMERCIAL	1,725,260	259,770	13,216	0	1,224,631	0	3,222,877
<b>TOTAL</b>	<b>\$ 27,566,819</b>	<b>\$ 7,622,937</b>	<b>\$ 994,287</b>	<b>\$ 81,240</b>	<b>\$ 4,394,848</b>	<b>\$ 0</b>	<b>\$ 40,660,131</b>

NET OUTSTANDING LOSSES

(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	\$ 437,471	\$ 331,927	\$ 113,035	\$ 0	\$ 0	\$ 0	\$ 882,432
RESIDENTIAL - EC	1,460,998	295,983	162,295	0	0	198,552	2,117,828
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	81,083	0	0	0	0	100,000	181,083
COMMERCIAL PROPERTY	1,109,707	144,968	560,005	0	0	0	1,814,680
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	997,705	191,846	2,399	0	0	0	1,191,950
HOMEOWNER - COASTAL	5,021,842	2,215,538	378,256	43,513	100,000	7,225	7,766,374
HO - BEACH WIND	1,743,105	582,018	20,738	0	26,726	285,359	2,657,946
HO - COASTAL WIND	17,580,687	8,348,394	112,530	38,733	362,481	1,821,613	28,264,437
WIND - RESIDENTIAL	236,197	69,239	0	0	12,784	105,458	423,678
WIND - COMMERCIAL	317,323	51,022	0	0	23,997	209,994	602,335
COASTAL - RESIDENTIAL	1,178,959	386,368	40,102	0	37,233	107,899	1,750,561
COASTAL - COMMERCIAL	1,703,860	292,002	9,999	0	104,703	1,220,778	3,331,342
<b>TOTAL</b>	<b>\$ 31,868,936</b>	<b>\$ 12,909,304</b>	<b>\$ 1,399,358</b>	<b>\$ 82,246</b>	<b>\$ 667,924</b>	<b>\$ 4,056,878</b>	<b>\$ 50,984,645</b>

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 17,289	\$ 130,014	\$ (9,405)	\$ 0	\$ 0	\$ 0	\$ 137,899
RESIDENTIAL - EC	444,828	267,238	15,253	7,778	189,552	(198,552)	726,096
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(81,083)	0	0	0	0	(100,000)	(181,083)
COMMERCIAL PROPERTY	239,632	101,017	0	0	0	0	340,649
CRIME - RESIDENTIAL	1,920	0	0	0	0	0	1,920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(30,737)	255,935	4,969	0	0	0	230,168
HOMEOWNER - COASTAL	2,499,472	1,092,638	(34,262)	5,982	22,225	(7,225)	3,578,831
HO - BEACH WIND	1,005,621	662,725	12,770	0	285,359	(285,359)	1,681,117
HO - COASTAL WIND	5,166,967	5,379,239	84,228	71,650	1,749,333	(1,821,613)	10,629,805
WIND - RESIDENTIAL	112,551	152,599	40,216	0	156,090	(105,458)	355,998
WIND - COMMERCIAL	153,821	(3,122)	0	0	209,994	(209,994)	150,699
COASTAL - RESIDENTIAL	363,050	300,786	(3,372)	5,354	107,899	(107,899)	665,819
COASTAL - COMMERCIAL	244,329	125,909	13,113	0	1,197,963	(1,220,778)	360,537
<b>TOTAL</b>	<b>\$ 10,137,661</b>	<b>\$ 8,464,980</b>	<b>\$ 123,510</b>	<b>\$ 90,765</b>	<b>\$ 3,918,416</b>	<b>\$ (4,056,878)</b>	<b>\$ 18,678,455</b>

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

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 303,631	\$ 2,485,500	\$ 236,136	\$ 23,740	\$ 0	\$ 0	\$ 3,049,006
RESIDENTIAL - EC	1,441,592	3,403,611	608,837	16,605	12,602	(23,541)	5,459,707
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(2,963)	(2,963)
COMMERCIAL PROPERTY	996,621	1,158,613	283,133	0	0	0	2,438,368
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	482,002	949,247	408,120	2,718	505	0	1,842,591
HOMEOWNER - COASTAL	4,896,694	12,112,202	1,388,860	233,879	118,839	48,651	18,799,125
HO - BEACH WIND	1,655,266	3,443,971	240,790	19,099	0	492,776	5,851,902
HO - COASTAL WIND	17,541,209	62,946,735	3,052,329	679,795	5,194	(14,103)	84,211,159
WIND - RESIDENTIAL	164,503	300,282	46,515	0	58,132	0	569,433
WIND - COMMERCIAL	172,397	576,386	0	0	0	0	748,784
COASTAL - RESIDENTIAL	1,314,244	3,160,270	256,573	17,543	29,320	0	4,777,950
COASTAL - COMMERCIAL	627,015	1,699,407	144,060	44,438	188,113	108,368	2,811,402
<b>TOTAL</b>	<b>\$ 29,595,175</b>	<b>\$ 92,236,225</b>	<b>\$ 6,665,354</b>	<b>\$ 1,037,817</b>	<b>\$ 412,705</b>	<b>\$ 609,188</b>	<b>\$ 130,556,462</b>

NET OUTSTANDING LOSSES

(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	\$ 349,262	\$ 267,126	\$ 74,468	\$ 0	\$ 0	\$ 0	\$ 690,855
RESIDENTIAL - EC	1,279,452	158,448	76,201	0	176,949	0	1,691,050
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,106,314	113,148	560,005	0	0	0	1,779,466
CRIME - RESIDENTIAL	1,920	0	0	0	0	0	1,920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	626,345	115,213	0	0	0	0	741,559
HOMEOWNER - COASTAL	5,082,253	1,620,981	166,508	31,238	7,225	0	6,908,204
HO - BEACH WIND	1,730,554	384,489	13,556	0	312,085	0	2,440,685
HO - COASTAL WIND	14,078,625	4,362,128	65,333	50,002	2,184,094	0	20,740,183
WIND - RESIDENTIAL	264,673	90,827	0	0	110,741	0	466,241
WIND - COMMERCIAL	336,678	22,678	0	0	233,991	0	593,346
COASTAL - RESIDENTIAL	985,483	228,130	25,000	0	145,132	0	1,383,745
COASTAL - COMMERCIAL	1,725,260	259,770	13,216	0	1,224,631	0	3,222,877
<b>TOTAL</b>	<b>\$ 27,566,819</b>	<b>\$ 7,622,937</b>	<b>\$ 994,287</b>	<b>\$ 81,240</b>	<b>\$ 4,394,848</b>	<b>\$ 0</b>	<b>\$ 40,660,131</b>

NET OUTSTANDING LOSSES

(PRIOR PERIOD INCL. IBNR)

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

RESIDENTIAL - FIRE	\$ 652,892	\$ 2,091,615	\$ (74,214)	\$ 4,824	\$ 0	\$ 0	\$ 2,675,118
RESIDENTIAL - EC	2,721,044	2,149,807	286,204	1,046	189,552	(262,203)	5,085,451
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	(103,431)	0	0	0	(127,963)	(231,394)
COMMERCIAL PROPERTY	2,102,935	326,619	25,405	0	0	0	2,454,958
CRIME - RESIDENTIAL	1,920	0	0	0	0	0	1,920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,108,348	397,982	(9,890)	2,718	505	0	1,499,662
HOMEOWNER - COASTAL	9,978,947	10,322,916	222,559	189,081	21,362	11,456	20,746,321
HO - BEACH WIND	3,385,820	2,837,596	135,200	0	285,359	(72,584)	6,571,391
HO - COASTAL WIND	31,619,834	55,146,376	1,064,049	247,830	1,715,200	(1,846,383)	87,946,906
WIND - RESIDENTIAL	429,176	241,926	(1,495)	0	156,090	(105,458)	720,238
WIND - COMMERCIAL	509,075	315,235	(6,127)	0	206,995	(209,994)	815,183
COASTAL - RESIDENTIAL	2,299,727	2,489,030	108,988	17,543	135,556	(107,899)	4,942,945
COASTAL - COMMERCIAL	2,352,275	93,197	8,367	40,439	1,401,930	(1,332,410)	2,563,799
<b>TOTAL</b>	<b>\$ 57,161,993</b>	<b>\$ 76,308,867</b>	<b>\$ 1,759,046</b>	<b>\$ 503,481</b>	<b>\$ 4,112,548</b>	<b>\$ (4,053,437)</b>	<b>\$ 135,792,497</b>

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

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 331,014	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 331,014
RESIDENTIAL - EC	810,244	0	0	0	0	0	810,244
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	852,607	0	0	0	0	0	852,607
CRIME - RESIDENTIAL	920	0	0	0	0	0	920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	355,308	0	0	0	0	0	355,308
HOMEOWNER - COASTAL	3,309,973	0	0	0	0	0	3,309,973
HO - BEACH WIND	1,169,421	0	0	0	0	0	1,169,421
HO - COASTAL WIND	9,937,379	0	0	0	0	0	9,937,379
WIND - RESIDENTIAL	223,393	0	0	0	0	0	223,393
WIND - COMMERCIAL	284,294	0	0	0	0	0	284,294
COASTAL - RESIDENTIAL	663,003	0	0	0	0	0	663,003
COASTAL - COMMERCIAL	1,544,198	0	0	0	0	0	1,544,198
<b>TOTAL</b>	<b>\$ 19,481,754</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 19,481,754</b>
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 395,124	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 395,124
RESIDENTIAL - EC	948,294	0	0	0	0	0	948,294
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	81,083	0	0	0	0	0	81,083
COMMERCIAL PROPERTY	812,554	0	0	0	0	0	812,554
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	533,716	0	0	0	0	0	533,716
HOMEOWNER - COASTAL	3,477,527	0	0	0	0	0	3,477,527
HO - BEACH WIND	1,190,141	0	0	0	0	0	1,190,141
HO - COASTAL WIND	12,655,885	0	0	0	0	0	12,655,885
WIND - RESIDENTIAL	189,709	0	0	0	0	0	189,709
WIND - COMMERCIAL	269,706	0	0	0	0	0	269,706
COASTAL - RESIDENTIAL	783,844	0	0	0	0	0	783,844
COASTAL - COMMERCIAL	1,491,665	0	0	0	0	0	1,491,665
<b>TOTAL</b>	<b>\$ 22,829,248</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 22,829,248</b>

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

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 76,223	\$ 17,074	\$ 0	\$ 0	\$ 0	\$ 0	\$ 93,298
RESIDENTIAL - EC	286,308	49,345	697	0	2,907	0	339,258
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	19,194	0	19,194
COMMERCIAL PROPERTY	216,258	13,375	591	0	0	0	230,224
CRIME - RESIDENTIAL	190	0	0	0	0	0	190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	103,954	11,107	15,757	0	0	0	130,817
HOMEOWNER - COASTAL	930,940	151,926	12,917	2,690	11,878	0	1,110,352
HO - BEACH WIND	400,310	46,087	4,398	8,362	28,889	0	488,046
HO - COASTAL WIND	3,021,873	714,052	6,869	6,528	36,929	0	3,786,250
WIND - RESIDENTIAL	56,892	11,273	0	0	0	0	68,165
WIND - COMMERCIAL	71,963	4,772	0	0	12,361	0	89,096
COASTAL - RESIDENTIAL	210,194	33,381	275	0	0	0	243,850
COASTAL - COMMERCIAL	346,372	31,795	1,015	0	2,677	0	381,859
<b>TOTAL</b>	<b>\$ 5,721,477</b>	<b>\$ 1,084,188</b>	<b>\$ 42,519</b>	<b>\$ 17,581</b>	<b>\$ 114,836</b>	<b>\$ 0</b>	<b>\$ 6,980,600</b>

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

RESIDENTIAL - FIRE	\$ 38,334	\$ 70,232	\$ 19,579	\$ 0	\$ 0	\$ 0	\$ 128,144
RESIDENTIAL - EC	205,450	41,659	20,034	0	46,523	0	313,666
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	153,083	29,748	147,234	0	0	0	330,065
CRIME - RESIDENTIAL	356	0	0	0	0	0	356
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	107,257	30,291	0	0	0	0	137,548
HOMEOWNER - COASTAL	801,301	426,182	43,778	8,213	1,900	0	1,281,373
HO - BEACH WIND	266,007	101,088	3,564	0	82,052	0	452,712
HO - COASTAL WIND	2,095,575	1,146,874	17,177	13,146	574,233	0	3,847,005
WIND - RESIDENTIAL	33,485	23,880	0	0	29,116	0	86,481
WIND - COMMERCIAL	42,574	5,962	0	0	61,520	0	110,057
COASTAL - RESIDENTIAL	151,955	59,979	6,573	0	38,158	0	256,665
COASTAL - COMMERCIAL	204,050	68,298	3,475	0	321,975	0	597,798
<b>TOTAL</b>	<b>\$ 4,099,427</b>	<b>\$ 2,004,192</b>	<b>\$ 261,414</b>	<b>\$ 21,359</b>	<b>\$ 1,155,476</b>	<b>\$ 0</b>	<b>\$ 7,541,869</b>

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

RESIDENTIAL - FIRE	\$ 104,401	\$ 79,213	\$ 26,975	\$ 0	\$ 0	\$ 0	\$ 210,589
RESIDENTIAL - EC	348,661	70,635	38,731	0	0	47,384	505,410
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	19,350	0	0	0	0	23,865	43,215
COMMERCIAL PROPERTY	264,827	34,596	133,643	0	0	0	433,066
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	238,098	45,783	573	0	0	0	284,454
HOMEOWNER - COASTAL	1,198,442	528,729	90,269	10,384	23,865	1,724	1,853,414
HO - BEACH WIND	415,985	138,896	4,949	0	6,378	68,100	634,308
HO - COASTAL WIND	4,195,559	1,992,310	26,855	9,243	86,505	434,720	6,745,191
WIND - RESIDENTIAL	56,367	16,524	0	0	3,051	25,167	101,109
WIND - COMMERCIAL	75,727	12,176	0	0	5,727	50,114	143,745
COASTAL - RESIDENTIAL	281,354	92,205	9,570	0	8,885	25,750	417,764
COASTAL - COMMERCIAL	406,619	69,685	2,386	0	24,987	291,334	795,011
<b>TOTAL</b>	<b>\$ 7,605,390</b>	<b>\$ 3,080,752</b>	<b>\$ 333,951</b>	<b>\$ 19,628</b>	<b>\$ 159,397</b>	<b>\$ 968,157</b>	<b>\$ 12,167,275</b>

**NET INCURRED LOSS EXPENSES**

RESIDENTIAL - FIRE	\$ 10,156	\$ 8,093	\$ (7,396)	\$ 0	\$ 0	\$ 0	\$ 10,853
RESIDENTIAL - EC	143,098	20,369	(18,000)	0	49,430	(47,384)	147,513
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(19,350)	0	0	0	19,194	(23,865)	(24,020)
COMMERCIAL PROPERTY	104,514	8,527	14,183	0	0	0	127,223
CRIME - RESIDENTIAL	545	0	0	0	0	0	545
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(26,887)	(4,385)	15,184	0	0	0	(16,088)
HOMEOWNER - COASTAL	533,798	49,379	(33,574)	519	(10,087)	(1,724)	538,311
HO - BEACH WIND	250,332	8,279	3,013	8,362	104,563	(68,100)	306,450
HO - COASTAL WIND	921,889	(131,384)	(2,809)	10,431	524,658	(434,720)	888,065
WIND - RESIDENTIAL	34,010	18,629	0	0	26,065	(25,167)	53,537
WIND - COMMERCIAL	38,810	(1,442)	0	0	68,154	(50,114)	55,408
COASTAL - RESIDENTIAL	80,796	1,155	(2,722)	0	29,272	(25,750)	82,751
COASTAL - COMMERCIAL	143,803	30,408	2,103	0	299,665	(291,334)	184,645
<b>TOTAL</b>	<b>\$ 2,215,514</b>	<b>\$ 7,628</b>	<b>\$ (30,018)</b>	<b>\$ 19,312</b>	<b>\$ 1,110,914</b>	<b>\$ (968,157)</b>	<b>\$ 2,355,194</b>

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

EXHIBIT 4C

	YEAR TO DATE						
	2024	2023	2022	2021	2020	2019	TOTAL
<b>NET LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	\$ 474,788	\$ 79,497	\$ 6,765	\$ 0	\$ 0	\$ 0	\$ 561,050
RESIDENTIAL - EC	989,846	283,198	18,933	853	3,222	16,610	1,312,662
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	58,012	0	0	0	19,194	20,140	97,347
COMMERCIAL PROPERTY	809,898	69,632	9,622	0	0	0	889,152
CRIME - RESIDENTIAL	190	0	0	0	0	0	190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	358,719	46,686	30,201	151	0	2,866	438,623
HOMEOWNER - COASTAL	2,947,742	976,432	94,989	14,393	19,139	16,749	4,069,443
HO - BEACH WIND	942,370	294,965	17,084	8,597	31,891	119,933	1,414,841
HO - COASTAL WIND	11,011,275	4,711,973	128,635	42,864	57,064	53,611	16,005,423
WIND - RESIDENTIAL	151,057	31,292	1,601	130	1,013	330	185,423
WIND - COMMERCIAL	216,466	29,718	500	0	12,361	331	259,376
COASTAL - RESIDENTIAL	713,335	307,255	14,531	4,190	1,692	1,084	1,042,087
COASTAL - COMMERCIAL	1,329,780	173,707	12,907	2,550	33,877	65,483	1,618,304
<b>TOTAL</b>	<b>\$ 20,003,478</b>	<b>\$ 7,004,355</b>	<b>\$ 335,770</b>	<b>\$ 73,727</b>	<b>\$ 179,454</b>	<b>\$ 297,136</b>	<b>\$ 27,893,919</b>
<b>NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	\$ 38,334	\$ 70,232	\$ 19,579	\$ 0	\$ 0	\$ 0	\$ 128,144
RESIDENTIAL - EC	205,450	41,659	20,034	0	46,523	0	313,666
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	153,083	29,748	147,234	0	0	0	330,065
CRIME - RESIDENTIAL	356	0	0	0	0	0	356
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	107,257	30,291	0	0	0	0	137,548
HOMEOWNER - COASTAL	801,301	426,182	43,778	8,213	1,900	0	1,281,373
HO - BEACH WIND	266,007	101,088	3,564	0	82,052	0	452,712
HO - COASTAL WIND	2,095,575	1,146,874	17,177	13,146	574,233	0	3,847,005
WIND - RESIDENTIAL	33,485	23,880	0	0	29,116	0	86,481
WIND - COMMERCIAL	42,574	5,962	0	0	61,520	0	110,057
COASTAL - RESIDENTIAL	151,955	59,979	6,573	0	38,158	0	256,665
COASTAL - COMMERCIAL	204,050	68,298	3,475	0	321,975	0	597,798
<b>TOTAL</b>	<b>\$ 4,099,427</b>	<b>\$ 2,004,192</b>	<b>\$ 261,414</b>	<b>\$ 21,359</b>	<b>\$ 1,155,476</b>	<b>\$ 0</b>	<b>\$ 7,541,869</b>
<b>NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
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>
<b>NET INCURRED LOSS EXPENSES</b>							
RESIDENTIAL - FIRE	\$ 513,122	\$ 52,999	\$ (79,734)	\$ (5,214)	\$ 0	\$ 0	\$ 481,172
RESIDENTIAL - EC	1,195,296	101,212	(70,974)	(3,436)	49,745	(49,180)	1,222,663
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	58,012	(10,011)	0	0	19,194	(14,317)	52,879
COMMERCIAL PROPERTY	962,981	(19,622)	(68,559)	0	0	0	874,799
CRIME - RESIDENTIAL	545	0	0	0	0	0	545
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	465,976	(19,674)	(85,027)	151	0	2,866	364,291
HOMEOWNER - COASTAL	3,749,042	860,844	(228,634)	1,646	(7,823)	6,495	4,381,570
HO - BEACH WIND	1,208,377	261,102	(12,196)	3,332	106,576	(35,913)	1,531,278
HO - COASTAL WIND	13,106,850	3,871,370	(420,285)	(76,849)	500,611	(451,473)	16,530,224
WIND - RESIDENTIAL	184,542	39,373	(11,633)	130	26,604	(28,740)	210,276
WIND - COMMERCIAL	259,040	(253)	(1,189)	0	66,439	(57,556)	266,481
COASTAL - RESIDENTIAL	865,290	217,163	(26,470)	4,190	29,127	(28,660)	1,060,641
COASTAL - COMMERCIAL	1,533,830	6,261	(24,666)	1,448	352,871	(331,680)	1,538,064
<b>TOTAL</b>	<b>\$ 24,102,905</b>	<b>\$ 5,360,764</b>	<b>\$ (1,029,368)</b>	<b>\$ (74,603)</b>	<b>\$ 1,143,346</b>	<b>\$ (988,159)</b>	<b>\$ 28,514,884</b>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 4,550	\$ 1,522,122
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,486,666	0	89,608
			TOTAL	0	30,424,051	4,550	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	176,949	98,374,279	95,275	5,181,275
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	4,648,762	18,008	230,513
			TOTAL	\$ 176,949	\$ 103,023,041	\$ 113,283	\$ 5,411,788
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	0	478,165
			TOTAL	0	17,660,652	0	721,173
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	2,763,140
			TOTAL	\$ 0	\$ 110,247,126	\$ 0	\$ 3,643,344
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 0	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,043,039	44,843,995	9,377	1,892,700
			TOTAL	1,043,039	70,992,765	9,377	3,879,139
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	44,462	4,295,589
			TOTAL	\$ 0	\$ 174,123,145	\$ 44,462	\$ 10,563,782

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
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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	25,000	36,824,125	23,377	1,994,855
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,173,370	2,653	11,267,015
			TOTAL	40,000	221,743,098	26,030	13,955,106
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	250	2,177,393
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	170,000	113,253,794	65,795	5,749,462
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	850,123	501,522,231	92,137	32,571,652
			TOTAL	\$ 1,027,348	\$ 655,382,801	\$ 158,181	\$ 40,802,535
TOTAL FLORENCE				\$ 2,287,336	\$ 1,383,596,680	\$ 355,883	\$ 80,588,597

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 2,763,170	\$ 0	\$ 234,933
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	195,793	0	12,738
			TOTAL	0	2,958,963	0	247,671
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	7,666,349	0	650,803
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	5,149,716	0	83,752
			TOTAL	\$ 0	\$ 12,816,064	\$ 0	\$ 734,555
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 278,340	\$ 0	\$ 25,181
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,815
			TOTAL	9,999	3,091,213	999	109,996
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	\$ 288,255	\$ 4,433,024	\$ 9,994	\$ 325,474
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 1,766	\$ 1,062,894	\$ 0	\$ 114,853
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	520,443	0	40,855
			TOTAL	1,766	1,583,337	0	155,709
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	13,072	2,336,177	999	276,736
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	89,991	995,803	13,389	101,880
			TOTAL	\$ 103,063	\$ 3,331,979	\$ 14,388	\$ 378,616

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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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	\$ 5,269,987

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 0	\$ 1,916,586	\$ 0	\$ 195,165
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616
			TOTAL	0	1,939,267	0	205,781
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	3,985,336	0	319,737
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	\$ 0	\$ 4,323,874	\$ 0	\$ 345,431
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 17,198	\$ 247,413	\$ 0	\$ 24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	17,198	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	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	\$ 29,281	\$ 2,217,544	\$ 3,897	\$ 154,125
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 93,061	\$ 1,276,034	\$ 2,067	\$ 157,342
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	80,787	716,709	3,995	50,786
			TOTAL	173,848	1,992,742	6,062	208,128
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	\$ 48,047	\$ 3,260,013	\$ 858	\$ 310,372

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	\$ 0	\$ 284,567	\$ 0	\$ 21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	0	1,405,159	0	97,190
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	671,326	10,101,917	9,757	1,014,852
			TOTAL	743,620	13,343,202	12,953	1,295,267
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	296,675
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	362,481	16,191,209	1,598	1,721,804
			TOTAL	\$ 389,207	\$ 20,728,298	\$ 11,273	\$ 2,165,269
			TOTAL ISAIAS	\$ 1,401,200	\$ 49,108,691	\$ 35,042	\$ 4,743,792

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ELSA							
BEACH FULL COVERAGE							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 60,593	\$ 0	\$ 3,730
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	0	60,593	0	3,730
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	0	26,318	0	2,269
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 26,318	\$ 0	\$ 2,269
BEACH WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 12,353	\$ 0	\$ 3,229
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	0	12,353	0	3,229
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	0	0	0	0
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 0	\$ 0	\$ 0
COASTAL WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 38,876	\$ 0	\$ 2,761
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	0	38,876	0	2,761
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	0	15,298	0	2,401
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 15,298	\$ 0	\$ 2,401

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 375
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-COASTAL	0	21,939	0	2,505
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND BEACH	0	114,842	0	17,830
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND COASTAL	0	309,667	0	23,062
			TOTAL	0	446,448	0	43,772
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-BEACH	0	0	0	0
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-COASTAL	0	72,681	0	3,840
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND BEACH	0	0	41,638	8,362
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND COASTAL	0	453,602	0	40,336
			TOTAL	\$ 0	\$ 526,283	\$ 41,638	\$ 52,538
			TOTAL ELSA	\$ 0	\$ 1,126,168	\$ 41,638	\$ 110,700

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 COASTAL PROPERTY INSURANCE POOL  
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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	\$ 121,653	\$ 0	\$ 16,663
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	0	148,612	0	18,323
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	1,162,379	0	102,491
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	\$ 0	\$ 1,256,495	\$ 0	\$ 110,241
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	0	45,794	0	9,490
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	209,420	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 0	\$ 209,420	\$ 0	\$ 8,046
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 211,965	\$ 0	\$ 17,069
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	36,434	0	3,679
			TOTAL	0	248,399	0	20,748
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	\$ 0	\$ 526,414	\$ 0	\$ 61,696

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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	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	0	1,288,178	0	106,324
			TOTAL	0	1,574,025	0	144,652
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	76,081
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	5,000	674,294	0	88,440
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	0	6,103,981	0	479,604
			TOTAL	\$ 5,000	\$ 7,635,718	\$ 0	\$ 653,304
			TOTAL IAN	\$ 5,000	\$ 11,644,877	\$ 0	\$ 1,026,500

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

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	\$ 8,657	\$ 68,725	\$ 0	\$ 14,284
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	8,657	68,725	0	14,284
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	7,508	149,525	0	16,150
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	25,517	0	4,978
			TOTAL	\$ 7,508	\$ 175,042	\$ 0	\$ 21,128
BEACH WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 66
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	500
			TOTAL	0	0	0	566
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	\$ 0	\$ 13,748	\$ 0	\$ 2,704
COASTAL WIND & HAIL ONLY							
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	8,217	274,225	0	15,766
			TOTAL	8,217	295,237	0	20,018
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	295,842	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	265,587	0	12,056
			TOTAL	\$ 0	\$ 561,429	\$ 0	\$ 43,864

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

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	0	121,244	0	12,386
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	56,881	0	7,365
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	0	886,579	20	74,903
			TOTAL	0	1,064,704	20	95,044
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	0	33,428	0	3,628
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	4,999	348,519	499	44,076
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	0	207,618	7,202	22,967
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	51,902	2,193,412	4,900	233,301
			TOTAL	\$ 56,901	\$ 2,782,978	\$ 12,601	\$ 303,973
			TOTAL IDALIA	\$ 81,283	\$ 4,961,862	\$ 12,621	\$ 501,579

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

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	\$ 0	\$ 18,637	\$ 0	\$ 5,325
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	0	18,637	0	5,325
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	164,200	0	22,320
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	5,179
			TOTAL	\$ 0	\$ 164,200	\$ 0	\$ 27,499
BEACH WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 12,039	\$ 0	\$ 1,405
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	48,043	0	2,536
			TOTAL	0	60,082	0	3,941
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	\$ 0	\$ 11,048	\$ 0	\$ 1,592
COASTAL WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 139,438	\$ 0	\$ 12,206
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	4,999	58,116	499	5,871
			TOTAL	4,999	197,554	499	18,077
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	417,455	0	43,787
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	6,825	26,595	1,078	14,619
			TOTAL	\$ 6,825	\$ 444,050	\$ 1,078	\$ 58,406

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

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	0	143,601	0	22,988
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	1,552	22,306	0	3,105
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	10,547	870,244	0	91,377
			TOTAL	12,098	1,036,151	0	117,470
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-BEACH	0	15,336	0	1,695
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-COASTAL	134	358,102	0	46,197
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	0	512,321	0	33,985
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	35,136	2,630,166	0	250,762
			TOTAL	\$ 35,270	\$ 3,515,924	\$ 0	\$ 332,639
			TOTAL OPHELIA	\$ 59,192	\$ 5,447,645	\$ 1,577	\$ 564,949

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DEBBY							
BEACH FULL COVERAGE							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 13,000	\$ 35,457	\$ 0	\$ 18,221
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	0	0	290
			TOTAL	13,000	35,457	0	18,511
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	43,015	117,826	3,500	42,360
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	14,142	0	5,026
			TOTAL	\$ 43,015	\$ 131,968	\$ 3,500	\$ 47,386
BEACH WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 20,957	\$ 0	\$ 1,232
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	13,956	17,131	998	1,528
			TOTAL	13,956	38,088	998	2,760
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	8,217	59,660	499	4,764
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	4,999	106,585	499	4,828
			TOTAL	\$ 13,216	\$ 166,245	\$ 998	\$ 9,591
COASTAL WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 21,938	\$ 177,627	\$ 574	\$ 18,585
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	19,082	14,616	499	4,745
			TOTAL	41,020	192,243	1,073	23,330
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	37,223	368,078	999	50,174
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	35,994	105,272	1,706	12,156
			TOTAL	\$ 73,217	\$ 473,350	\$ 2,705	\$ 62,330

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-COASTAL	100,387	240,074	3,500	46,234
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND BEACH	100,657	336,626	4,695	16,042
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND COASTAL	209,775	1,420,427	5,168	171,142
			TOTAL	410,818	1,997,127	13,363	233,418
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-BEACH	509	15,343	0	6,152
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-COASTAL	177,307	696,222	673	89,974
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	123,200	507,560	998	42,346
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	303,659	2,321,718	7,226	299,407
			TOTAL	\$ 604,675	\$ 3,540,842	\$ 8,897	\$ 437,879
			TOTAL DEBBY	\$ 1,212,916	\$ 6,575,319	\$ 31,533	\$ 835,205

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HELENE							
BEACH FULL COVERAGE							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 6,900	\$ 1,925	\$ 2,999	\$ 700
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	6,900	1,925	2,999	700
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	3,607	688	0	1,960
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	3,476	22,152	0	1,456
			TOTAL	\$ 7,082	\$ 22,840	\$ 0	\$ 3,416
BEACH WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 7,060	\$ 0	\$ 775
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	7,060	0	775
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	0	19,821	0	1,525
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 19,821	\$ 0	\$ 1,525
COASTAL WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 19,998	\$ 187	\$ 1,998	\$ 1,078
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	323	0	423
			TOTAL	19,998	510	1,998	1,500
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	68,622	28,503	5,744	3,795
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 68,622	\$ 28,503	\$ 5,744	\$ 3,795

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-COASTAL	12,906	16,248	0	2,970
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND BEACH	12,073	6,560	999	1,172
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND COASTAL	85,644	71,025	2,346	11,572
			TOTAL	110,623	93,833	3,345	15,714
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-BEACH	9,999	3,732	0	780
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-COASTAL	77,310	49,823	1,074	15,814
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND BEACH	56,404	72,446	3,996	7,069
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND COASTAL	295,216	306,771	21,175	43,979
			TOTAL	\$ 438,929	\$ 432,772	\$ 26,245	\$ 67,642
			TOTAL HELENE	\$ 652,154	\$ 607,265	\$ 40,331	\$ 95,066

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
AS OF DECEMBER 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	\$ 778,906,000	1,612	\$ 0	0	\$ 2,928,644,235	5,340	\$ 0	0	\$ 174,406,892	1,222	\$ 3,881,957,127	8,174
BRUNSWICK	2,308,036,325	5,235	308,223,200	495	1,287,247,710	2,634	4,925,487,936	6,201	17,497,663,772	26,539	288,974,668	614	521,661,325	2,565	27,137,294,936	44,283
CAMDEN	0	0	0	0	129,889,590	258	0	0	813,272,210	1,391	0	0	50,993,390	264	994,155,190	1,913
CARTERET	1,061,694,995	4,623	276,238,920	489	743,373,210	1,815	2,979,321,898	4,204	7,530,221,875	12,600	231,338,206	693	504,229,927	2,292	13,326,419,031	26,716
CHOWAN	0	0	0	0	141,212,640	298	0	0	1,208,167,700	2,127	0	0	88,026,432	602	1,437,406,772	3,027
CRAVEN	0	0	0	0	1,268,724,250	3,046	0	0	6,838,137,828	12,678	0	0	387,029,791	1,880	8,493,891,869	17,604
CURRITUCK	990,894,420	1,435	59,046,750	73	341,959,670	630	1,395,814,650	1,309	2,330,862,479	3,806	58,019,970	80	119,593,447	589	5,296,191,386	7,922
DARE	3,631,134,393	8,505	893,874,330	1,540	315,044,000	543	7,777,054,643	10,298	1,062,040,950	1,521	369,672,859	773	28,216,350	117	14,077,037,525	23,297
HYDE	165,189,810	412	26,900,030	49	24,808,570	65	191,934,380	283	171,900,380	364	21,236,017	57	29,608,509	216	631,577,696	1,446
JONES	0	0	0	0	84,234,740	224	0	0	462,840,041	976	0	0	42,876,538	304	589,951,319	1,504
NEW HANOVER	697,677,921	2,117	390,824,420	770	3,380,510,970	6,837	2,085,035,060	2,713	21,889,403,068	33,060	174,727,237	412	1,126,139,909	3,711	29,744,318,585	49,620
ONSLow	292,861,198	951	57,596,520	116	1,869,575,830	4,804	550,118,690	781	11,209,113,520	21,766	81,017,480	204	1,176,098,176	5,088	15,236,381,414	33,710
PAMLICO	0	0	0	0	135,616,330	289	0	0	1,313,936,210	2,218	0	0	95,073,687	519	1,544,626,227	3,026
PASQUOTANK	0	0	0	0	431,443,590	978	0	0	1,916,475,628	3,683	0	0	160,790,677	938	2,508,709,895	5,599
PENDER	425,745,031	1,030	69,307,630	122	754,490,470	1,428	755,187,300	1,075	6,003,696,348	9,334	98,094,560	216	379,290,185	1,792	8,485,811,524	14,997
PERQUIMANS	0	0	0	0	160,809,250	327	0	0	1,154,443,195	1,929	0	0	80,100,771	556	1,395,353,216	2,812
TYRRELL	0	0	0	0	49,575,090	117	0	0	184,382,160	423	0	0	19,300,909	165	253,258,159	705
WASHINGTON	0	0	0	0	152,746,490	393	0	0	452,278,294	941	0	0	37,297,921	311	642,322,705	1,645
TOTAL	\$ 9,573,234,093	24,308	\$ 2,082,011,800	3,654	\$ 12,050,168,400	26,298	\$ 20,659,954,557	28,864	\$ 84,967,479,893	140,696	\$ 1,323,080,997	3,049	\$ 5,020,734,836	23,131	\$ 135,676,664,576	248,000

COMMERCIAL AGGREGATE LIABILITY

COUNTY	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	\$ 447,786,600	1,208	\$ 447,786,600	1,208
BRUNSWICK	407,588,900	473	212,872,000	261	1,345,967,758	2,067	1,966,428,658	2,801
CAMDEN	0	0	0	0	69,122,100	182	69,122,100	182
CARTERET	611,107,600	782	438,731,000	581	1,515,989,447	2,271	2,565,828,047	3,634
CHOWAN	0	0	0	0	253,940,500	494	253,940,500	494
CRAVEN	0	0	0	0	1,313,787,502	2,130	1,313,787,502	2,130
CURRITUCK	90,398,700	122	105,471,800	245	201,910,700	504	397,781,200	871
DARE	878,044,700	1,208	923,751,100	1,157	152,652,400	223	1,954,448,200	2,588
HYDE	70,562,700	89	26,453,800	47	86,850,700	216	183,867,200	352
JONES	0	0	0	0	80,143,200	286	80,143,200	286
NEW HANOVER	946,259,500	909	375,818,100	368	2,870,812,942	3,179	4,192,890,542	4,456
ONSLow	137,364,700	157	6,651,500	25	1,313,984,556	2,297	1,458,000,756	2,479
PAMLICO	0	0	0	0	166,875,000	366	166,875,000	366
PASQUOTANK	0	0	0	0	433,691,082	857	433,691,082	857
PENDER	117,079,700	161	62,855,400	95	404,140,406	1,008	584,075,506	1,264
PERQUIMANS	0	0	0	0	96,788,600	380	96,788,600	380
TYRRELL	0	0	0	0	26,065,500	136	26,065,500	136
WASHINGTON	0	0	0	0	83,783,100	357	83,783,100	357
TOTAL	\$ 3,258,406,500	3,901	\$ 2,152,604,700	2,779	\$ 10,864,292,093	18,161	\$ 16,275,303,293	24,841

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 4,329,743,727	9,382
BRUNSWICK	29,103,723,594	47,084
CAMDEN	1,063,277,290	2,095
CARTERET	15,892,247,078	30,350
CHOWAN	1,691,347,272	3,521
CRAVEN	9,807,679,371	19,734
CURRITUCK	5,693,972,586	8,793
DARE	16,031,485,725	25,885
HYDE	815,444,896	1,798
JONES	670,094,519	1,790
NEW HANOVER	33,937,209,127	54,076
ONSLow	16,694,382,170	36,189
PAMLICO	1,711,501,227	3,392
PASQUOTANK	2,942,400,977	6,456
PENDER	9,069,887,030	16,261
PERQUIMANS	1,492,141,816	3,192
TYRRELL	279,323,659	841
WASHINGTON	726,105,805	2,002
TOTAL	\$151,951,967,869	272,841

\* 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.