



# NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements  
September 30, 2024

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## **Financial Statements**

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
BALANCE SHEET  
AS OF SEPTEMBER 30, 2024

| <b>ASSETS</b>                          | LEDGER<br>ASSETS        | ASSETS NOT<br>ADMITTED | ADMITTED<br>ASSETS      |
|--|-------------------------|------------------------|-------------------------|
| CASH                                   | \$ 134,941,340          | \$ 0                   | \$ 134,941,340          |
| CASH EQUIVALENTS                       | 21,100,444              | 0                      | 21,100,444              |
| INVESTMENTS                            | 1,547,252,498           | 0                      | 1,547,252,498           |
| INTEREST INCOME DUE OR ACCRUED         | 9,462,576               | 0                      | 9,462,576               |
| FIXED ASSETS                           | 262,795                 | (262,795)              | 0                       |
| DATA PROCESSING EQUIPMENT              | 39,048                  | 0                      | 39,048                  |
| ACCOUNTS RECEIVABLE - PREMIUM          | 68,832,120              | (301,629)              | 68,530,491              |
| ACCOUNTS RECEIVABLE - SYCR GRANT       | 122,645                 | 0                      | 122,645                 |
| PREPAID EXPENSE                        | 2,260,274               | (2,260,274)            | 0                       |
| <b>TOTAL ASSETS</b>                    | <b>\$ 1,784,273,740</b> | <b>\$ (2,824,698)</b>  | <b>\$ 1,781,449,042</b> |
| <b>LIABILITIES &amp; SURPLUS</b>       |                         |                        |                         |
| <b>LIABILITIES</b>                     |                         |                        |                         |
| ACCOUNTS PAYABLE                       |                         |                        | \$ 188,140              |
| ACCOUNTS PAYABLE - FAIR PLAN           |                         |                        | 2,020,981               |
| BENEFIT PAYABLE                        |                         |                        | 436,858                 |
| INVESTMENTS PAYABLE                    |                         |                        | 6,298,614               |
| PREMIUM SUSPENSE                       |                         |                        | 7,150                   |
| PREMIUM REFUND                         |                         |                        | 1,051,874               |
| COMMISSION PAYABLE                     |                         |                        | 7,028,285               |
| ACCRUAL-PREMIUM TAX                    |                         |                        | 5,005,657               |
| ACCRUAL-POST RETIREMENT                |                         |                        | 5,904,398               |
| ACCRUAL-RENT                           |                         |                        | 243,227                 |
| CLAIMS PAYABLE                         |                         |                        | 888,823                 |
| PREPAID PREMIUMS                       |                         |                        | 13,309,257              |
| UNCLAIMED CHECKS                       |                         |                        | 6,550,449               |
| IBHS GRANT ACCRUAL                     |                         |                        | 18,022,459              |
| CEDED REINSURANCE PREMIUMS PAYABLE     |                         |                        | 35,104,699              |
| <b>TOTAL LIABILITIES</b>               |                         |                        | <b>\$ 102,060,871</b>   |
| <b>RESERVES FOR</b>                    |                         |                        |                         |
| UNPAID LOSSES (INCL. IBNR)             |                         |                        | \$ 50,984,645           |
| UNPAID LAE RESERVES                    |                         |                        | 12,167,275              |
| UNEARNED PREMIUMS                      |                         |                        | 339,679,229             |
| <b>TOTAL RESERVES</b>                  |                         |                        | <b>\$ 402,831,149</b>   |
| <b>SURPLUS</b>                         |                         |                        | <b>\$ 1,276,557,022</b> |
| <b>TOTAL LIABILITIES &amp; SURPLUS</b> |                         |                        | <b>\$ 1,781,449,042</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
INCOME STATEMENT AND SURPLUS ACCOUNT  
FOR THE PERIOD ENDED SEPTEMBER 30, 2024

|                                 | QUARTER<br>TO DATE      | YEAR<br>TO DATE         |
|---------------------------------|-------------------------|-------------------------|
| <b>UNDERWRITING INCOME</b>      |                         |                         |
| PREMIUMS EARNED                 | \$ 151,632,669          | \$ 531,215,549          |
| CEDED REINSURANCE PREMIUMS      | (18,779,901)            | (155,904,367)           |
| NET PREMIUMS EARNED             | 132,852,768             | 375,311,182             |
| <b>DEDUCTIONS</b>               |                         |                         |
| NET LOSSES INCURRED             | 38,809,762              | 117,114,043             |
| NET LOSS EXPENSE INCURRED       | 7,089,651               | 26,159,689              |
| OPERATING EXPENSE INCURRED      | 30,389,812              | 87,571,412              |
| IBHS GRANT PROGRAM              | 3,570,158               | 6,754,499               |
| PREMIUM TAXES                   | 5,587,067               | 16,220,877              |
| TOTAL DEDUCTIONS                | 85,446,450              | 253,820,520             |
| <b>OTHER INCOME/(EXPENSE)</b>   |                         |                         |
| PREMIUM CHARGED OFF             | (145,290)               | (534,696)               |
| SERVICE CHARGES                 | 190,318                 | 541,251                 |
| MISCELLANEOUS INCOME            | (1,603)                 | 12,373                  |
| TOTAL OTHER INCOME/(EXPENSE)    | 43,425                  | 18,928                  |
| NET UNDERWRITING GAIN OR (LOSS) | 47,449,743              | 121,509,590             |
| INVESTMENT INCOME               | 15,218,362              | 37,978,785              |
| <b>NET INCOME OR (LOSS)</b>     | <b>\$ 62,668,105</b>    | <b>\$ 159,488,375</b>   |
| <b>SURPLUS ACCOUNT</b>          |                         |                         |
| SURPLUS (PRIOR PERIOD)          | \$ 1,213,151,875        | \$ 1,119,270,786        |
| NET INCOME OR (LOSS)            | 62,668,105              | 159,488,375             |
| CHANGE IN ASSETS NOT ADMITTED   | 737,042                 | (2,202,139)             |
| MINIMUM PENSION LIABILITY       | 0                       | 0                       |
| NET CHANGE IN SURPLUS           | 63,405,147              | 157,286,236             |
| <b>SURPLUS (CURRENT PERIOD)</b> | <b>\$ 1,276,557,022</b> | <b>\$ 1,276,557,022</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT  
FOR THE PERIOD ENDED SEPTEMBER 30, 2024

QUARTER TO DATE

| INCOME RECEIVED                 | 2024                 | 2023                 | 2022             | 2021               | 2020               | 2019                | TOTAL                |
|---------------------------------|----------------------|----------------------|------------------|--------------------|--------------------|---------------------|----------------------|
| PREMIUMS WRITTEN                | \$ 199,550,916       | \$ (796,603)         | \$ 0             | \$ 0               | \$ 0               | \$ 0                | \$ 198,754,313       |
| CEDED REINSURANCE               | (18,779,901)         | 0                    | 0                | 0                  | 0                  | 0                   | (18,779,901)         |
| INVESTMENT INCOME               | 15,218,362           | 0                    | 0                | 0                  | 0                  | 0                   | 15,218,362           |
| PREMIUM CHARGED OFF             | (145,290)            | 0                    | 0                | 0                  | 0                  | 0                   | (145,290)            |
| SERVICE CHARGES                 | 190,318              | 0                    | 0                | 0                  | 0                  | 0                   | 190,318              |
| MISCELLANEOUS INCOME            | (1,603)              | 0                    | 0                | 0                  | 0                  | 0                   | (1,603)              |
| <b>TOTAL INCOME</b>             | <b>196,032,802</b>   | <b>(796,603)</b>     | <b>0</b>         | <b>0</b>           | <b>0</b>           | <b>0</b>            | <b>195,236,199</b>   |
| <b>EXPENSES PAID</b>            |                      |                      |                  |                    |                    |                     |                      |
| LOSSES                          | 10,864,476           | 20,494,270           | 801,647          | 276,239            | 7,900              | 233,898             | 32,678,429           |
| LOSS ADJUSTMENT EXPENSES        | 4,354,800            | 1,505,748            | 39,289           | 8,367              | 27,571             | 140,013             | 6,075,788            |
| COMMISSION                      | 25,764,786           | (103,558)            | 0                | 0                  | 0                  | 0                   | 25,661,228           |
| PREMIUM TAX                     | 5,587,067            | 0                    | 0                | 0                  | 0                  | 0                   | 5,587,067            |
| IBHS GRANT PROGRAM              | 3,570,158            | 0                    | 0                | 0                  | 0                  | 0                   | 3,570,158            |
| ADMINISTRATIVE EXPENSES         | 4,728,584            | 0                    | 0                | 0                  | 0                  | 0                   | 4,728,584            |
| <b>TOTAL EXPENSES PAID</b>      | <b>54,869,871</b>    | <b>21,896,459</b>    | <b>840,935</b>   | <b>284,606</b>     | <b>35,471</b>      | <b>373,911</b>      | <b>78,301,254</b>    |
| <b>NET CASH CHANGE</b>          | <b>141,162,931</b>   | <b>(22,693,063)</b>  | <b>(840,935)</b> | <b>(284,606)</b>   | <b>(35,471)</b>    | <b>(373,911)</b>    | <b>116,934,945</b>   |
| <b>RESERVES:</b>                |                      |                      |                  |                    |                    |                     |                      |
| <b>DEDUCT: (CURRENT 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>ADD:(PRIOR PERIOD)</b>       |                      |                      |                  |                    |                    |                     |                      |
| LOSSES (INCL. IBNR)             | 22,479,926           | 15,172,168           | 2,125,536        | 300,628            | 668,862            | 4,106,192           | 44,853,313           |
| LOSS ADJUSTMENT EXPENSES        | 5,589,953            | 3,772,774            | 528,545          | 74,755             | 166,322            | 1,021,063           | 11,153,412           |
| UNEARNED PREMIUMS               | 220,866,127          | 71,691,459           | 0                | 0                  | 0                  | 0                   | 292,557,585          |
| <b>NET RESERVE CHANGE</b>       | <b>(113,440,947)</b> | <b>57,869,743</b>    | <b>920,772</b>   | <b>273,511</b>     | <b>7,863</b>       | <b>102,220</b>      | <b>(54,266,839)</b>  |
| <b>NET OTHER CHANGES</b>        |                      |                      |                  |                    |                    |                     |                      |
| ASSETS NOT ADMITTED             | 737,042              | 0                    | 0                | 0                  | 0                  | 0                   | 737,042              |
| <b>TOTAL NET OTHER CHANGES</b>  | <b>737,042</b>       | <b>0</b>             | <b>0</b>         | <b>0</b>           | <b>0</b>           | <b>0</b>            | <b>737,042</b>       |
| <b>CHANGE IN SURPLUS</b>        | <b>\$ 28,459,026</b> | <b>\$ 35,176,680</b> | <b>\$ 79,837</b> | <b>\$ (11,096)</b> | <b>\$ (27,608)</b> | <b>\$ (271,691)</b> | <b>\$ 63,405,147</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT  
FOR THE PERIOD ENDED SEPTEMBER 30, 2024

YEAR TO DATE

|                                 | 2024                  | 2023                  | 2022                | 2021                | 2020                | 2019             | TOTAL                 |
|---------------------------------|-----------------------|-----------------------|---------------------|---------------------|---------------------|------------------|-----------------------|
| <b>INCOME RECEIVED</b>          |                       |                       |                     |                     |                     |                  |                       |
| PREMIUMS WRITTEN                | \$ 582,099,162        | \$ (5,059,216)        | \$ 0                | \$ 0                | \$ 0                | \$ 0             | \$ 577,039,945        |
| CEDED REINSURANCE               | (118,784,606)         | (37,119,761)          | 0                   | 0                   | 0                   | 0                | (155,904,367)         |
| INVESTMENT INCOME               | 37,978,785            | 0                     | 0                   | 0                   | 0                   | 0                | 37,978,785            |
| PREMIUM CHARGED OFF             | (534,696)             | 0                     | 0                   | 0                   | 0                   | 0                | (534,696)             |
| SERVICE CHARGES                 | 541,251               | 0                     | 0                   | 0                   | 0                   | 0                | 541,251               |
| MISCELLANEOUS INCOME            | 12,373                | 0                     | 0                   | 0                   | 0                   | 0                | 12,373                |
| <b>TOTAL INCOME</b>             | <b>501,312,269</b>    | <b>(42,178,977)</b>   | <b>0</b>            | <b>0</b>            | <b>0</b>            | <b>0</b>         | <b>459,133,291</b>    |
| <b>EXPENSES PAID</b>            |                       |                       |                     |                     |                     |                  |                       |
| LOSSES                          | 15,155,396            | 78,484,878            | 6,136,772           | 946,046             | 221,214             | 609,188          | 101,553,493           |
| LOSS ADJUSTMENT EXPENSES        | 14,282,001            | 5,920,167             | 293,251             | 56,146              | 64,619              | 297,136          | 20,913,318            |
| COMMISSION                      | 75,214,360            | (657,698)             | 0                   | 0                   | 0                   | 0                | 74,556,662            |
| PREMIUM TAX                     | 16,220,877            | 0                     | 0                   | 0                   | 0                   | 0                | 16,220,877            |
| IBHS GRANT PROGRAM              | 6,754,499             | 0                     | 0                   | 0                   | 0                   | 0                | 6,754,499             |
| ADMINISTRATIVE EXPENSES         | 13,014,750            | 0                     | 0                   | 0                   | 0                   | 0                | 13,014,750            |
| <b>TOTAL EXPENSES PAID</b>      | <b>140,641,883</b>    | <b>83,747,347</b>     | <b>6,430,023</b>    | <b>1,002,192</b>    | <b>285,832</b>      | <b>906,324</b>   | <b>233,013,600</b>    |
| <b>NET CASH CHANGE</b>          | <b>360,670,385</b>    | <b>(125,926,324)</b>  | <b>(6,430,023)</b>  | <b>(1,002,192)</b>  | <b>(285,832)</b>    | <b>(906,324)</b> | <b>226,119,692</b>    |
| <b>RESERVES:</b>                |                       |                       |                     |                     |                     |                  |                       |
| <b>DEDUCT: (CURRENT 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>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>(362,376,953)</b>  | <b>288,286,254</b>    | <b>5,793,838</b>    | <b>683,391</b>      | <b>59,269</b>       | <b>922,884</b>   | <b>(66,631,316)</b>   |
| <b>NET OTHER CHANGES</b>        |                       |                       |                     |                     |                     |                  |                       |
| ASSETS NOT ADMITTED             | (2,202,139)           | 0                     | 0                   | 0                   | 0                   | 0                | (2,202,139)           |
| <b>TOTAL NET OTHER CHANGES</b>  | <b>(2,202,139)</b>    | <b>0</b>              | <b>0</b>            | <b>0</b>            | <b>0</b>            | <b>0</b>         | <b>(2,202,139)</b>    |
| <b>CHANGE IN SURPLUS</b>        | <b>\$ (3,908,706)</b> | <b>\$ 162,359,930</b> | <b>\$ (636,185)</b> | <b>\$ (318,800)</b> | <b>\$ (226,564)</b> | <b>\$ 16,561</b> | <b>\$ 157,286,236</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF SEPTEMBER 30, 2024

|                                 | 2024                 |                     |                        |                       | 2023                 |                      |                        |                       |
|---------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|----------------------|------------------------|-----------------------|
|                                 | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL  | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL |
| <b>INCOME RECEIVED</b>          |                      |                     |                        |                       |                      |                      |                        |                       |
| PREMIUMS WRITTEN                | \$ 181,942,089       | \$ 44,041,527       | \$ 317,527,488         | \$ 38,588,055         | \$ 189,502,164       | \$ 31,882,079        | \$ 339,371,161         | \$ 37,238,272         |
| CEDED REINSURANCE               | (36,631,619)         | (9,328,505)         | (64,165,341)           | (8,659,141)           | (40,456,959)         | (8,578,436)          | (74,106,779)           | (9,515,467)           |
| INVESTMENT INCOME               | 11,870,726           | 2,873,469           | 20,716,931             | 2,517,659             | 10,713,905           | 1,747,739            | 19,139,417             | 2,073,986             |
| MISCELLANEOUS INCOME            | 5,916                | 1,432               | 10,325                 | 1,255                 | 112,284              | 18,317               | 200,585                | 21,736                |
| <b>TOTAL INCOME</b>             | <b>157,187,112</b>   | <b>37,587,923</b>   | <b>274,089,404</b>     | <b>32,447,828</b>     | <b>159,871,393</b>   | <b>25,069,698</b>    | <b>284,604,384</b>     | <b>29,818,527</b>     |
| <b>EXPENSES PAID</b>            |                      |                     |                        |                       |                      |                      |                        |                       |
| LOSSES                          | 1,872,252            | 791,527             | 12,087,530             | 404,087               | 12,861,330           | 2,233,223            | 89,608,286             | 2,024,158             |
| CEDED LOSSES                    | 0                    | 0                   | 0                      | 0                     | 0                    | 0                    | 0                      | 0                     |
| LOSS ADJUSTMENT EXPENSES        | 1,993,093            | 796,154             | 10,509,346             | 983,408               | 3,310,373            | 1,158,480            | 16,228,555             | 1,428,791             |
| CEDED LOSS ADJUSTMENT EXPENSES  | 0                    | 0                   | 0                      | 0                     | 0                    | 0                    | 0                      | 0                     |
| COMMISSION                      | 23,509,152           | 5,690,706           | 41,028,451             | 4,986,051             | 24,665,864           | 4,022,630            | 44,062,398             | 4,774,182             |
| PREMIUM TAX                     | 5,070,030            | 1,227,269           | 8,848,277              | 1,075,301             | 5,352,285            | 873,108              | 9,561,371              | 1,036,090             |
| IBHS GRANT PROGRAM              | 2,111,200            | 511,044             | 3,684,491              | 447,764               | 4,115,534            | 671,359              | 7,352,028              | 796,681               |
| ADMINISTRATIVE EXPENSES         | 4,067,917            | 984,694             | 7,099,376              | 862,763               | 5,884,981            | 960,006              | 10,512,985             | 1,139,208             |
| <b>TOTAL EXPENSES PAID</b>      | <b>38,623,645</b>    | <b>10,001,395</b>   | <b>83,257,471</b>      | <b>8,759,374</b>      | <b>56,190,367</b>    | <b>9,918,806</b>     | <b>177,325,621</b>     | <b>11,199,109</b>     |
| <b>NET CASH CHANGE</b>          | <b>118,563,467</b>   | <b>27,586,528</b>   | <b>190,831,933</b>     | <b>23,688,454</b>     | <b>103,681,027</b>   | <b>15,150,892</b>    | <b>107,278,763</b>     | <b>18,619,418</b>     |
| <b>RESERVES:</b>                |                      |                     |                        |                       |                      |                      |                        |                       |
| <b>DEDUCT: (CURRENT PERIOD)</b> |                      |                     |                        |                       |                      |                      |                        |                       |
| LOSSES (INCL. IBNR.)            | 4,875,476            | 1,508,112           | 23,781,488             | 1,703,860             | 1,471,012            | 195,990              | 10,950,300             | 292,002               |
| LOSS ADJUSTMENT EXPENSES        | 1,163,511            | 359,905             | 5,675,355              | 406,619               | 351,051              | 46,772               | 2,613,244              | 69,685                |
| UNEARNED PREMIUMS               | 102,118,407          | 23,088,397          | 177,656,117            | 20,039,706            | 5,442,300            | 782,302              | 9,500,567              | 1,051,432             |
| <b>NET RESERVE CHANGE</b>       | <b>108,157,394</b>   | <b>24,956,414</b>   | <b>207,112,960</b>     | <b>22,150,185</b>     | <b>7,264,364</b>     | <b>1,025,064</b>     | <b>23,064,111</b>      | <b>1,413,118</b>      |
| <b>NET OTHER CHANGES</b>        |                      |                     |                        |                       |                      |                      |                        |                       |
| ASSETS NOT ADMITTED             | (688,305)            | (166,613)           | (1,201,238)            | (145,982)             | (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>(688,305)</b>     | <b>(166,613)</b>    | <b>(1,201,238)</b>     | <b>(145,982)</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>\$ 9,717,769</b>  | <b>\$ 2,463,501</b> | <b>\$ (17,482,265)</b> | <b>\$ 1,392,286</b>   | <b>\$ 95,780,029</b> | <b>\$ 14,021,975</b> | <b>\$ 83,077,361</b>   | <b>\$ 17,083,061</b>  |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF SEPTEMBER 30, 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               | (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                          | 13,416,123           | 3,032,331           | 66,040,407           | 1,627,004            | 9,264,427            | 650,747             | 42,978,180           | 1,665,489           |
| CEDED LOSSES                    | 0                    | 0                   | 0                    | 0                    | 0                    | 0                   | 0                    | 0                   |
| LOSS ADJUSTMENT EXPENSES        | 3,182,096            | 1,260,037           | 12,268,804           | 2,182,580            | 2,575,530            | 982,641             | 10,228,727           | 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>48,919,756</b>    | <b>8,691,581</b>    | <b>136,599,232</b>   | <b>9,403,513</b>     | <b>39,535,184</b>    | <b>5,038,003</b>    | <b>103,779,805</b>   | <b>8,945,015</b>    |
| <b>NET CASH CHANGE</b>          | <b>73,473,111</b>    | <b>7,741,518</b>    | <b>85,021,067</b>    | <b>11,889,140</b>    | <b>67,950,620</b>    | <b>8,255,157</b>    | <b>92,907,328</b>    | <b>8,207,233</b>    |
| <b>RESERVES:</b>                |                      |                     |                      |                      |                      |                     |                      |                     |
| <b>DEDUCT: (CURRENT PERIOD)</b> |                      |                     |                      |                      |                      |                     |                      |                     |
| LOSSES (INCL. IBNR.)            | 298,467              | 560,005             | 530,888              | 9,999                | 0                    | 0                   | 82,246               | 0                   |
| LOSS ADJUSTMENT EXPENSES        | 71,228               | 133,643             | 126,694              | 2,386                | 0                    | 0                   | 19,628               | 0                   |
| UNEARNED PREMIUMS               | 0                    | 0                   | 0                    | 0                    | 0                    | 0                   | 0                    | 0                   |
| <b>NET RESERVE CHANGE</b>       | <b>369,695</b>       | <b>693,648</b>      | <b>657,582</b>       | <b>12,385</b>        | <b>0</b>             | <b>0</b>            | <b>101,873</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              | 25,269              | 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>\$ 74,493,043</b> | <b>\$ 7,237,018</b> | <b>\$ 86,869,626</b> | <b>\$ 12,117,285</b> | <b>\$ 68,448,141</b> | <b>\$ 8,316,323</b> | <b>\$ 93,713,980</b> | <b>\$ 8,287,899</b> |



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
SURPLUS ACCOUNT FOR OPEN YEARS  
AS OF SEPTEMBER 30, 2024

|                                 | 2020                 |                     |                      |                     | 2019                  |                        |                       |                        | TOTAL                   |
|---------------------------------|----------------------|---------------------|----------------------|---------------------|-----------------------|------------------------|-----------------------|------------------------|-------------------------|
|                                 | BEACH                |                     | COASTAL              |                     | BEACH                 |                        | 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          | \$ 2,708,641,769        |
| 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)            | (572,300,544)           |
| INVESTMENT INCOME               | 4,045,904            | 416,937             | 7,357,267            | 670,436             | 5,260,023             | 505,061                | 9,302,516             | 915,033                | 129,955,345             |
| MISCELLANEOUS INCOME            | 111,633              | 11,504              | 202,998              | 18,498              | 114,778               | 11,021                 | 202,989               | 19,967                 | 1,464,473               |
| <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>2,267,761,043</b>    |
| <b>EXPENSES PAID</b>            |                      |                     |                      |                     |                       |                        |                       |                        |                         |
| LOSSES                          | 15,904,684           | 2,182,631           | 56,185,651           | 3,840,818           | 28,764,159            | 9,980,407              | 51,907,006            | 3,049,523              | 432,371,981             |
| CEDED LOSSES                    | 0                    | 0                   | 0                    | 0                   | 0                     | 0                      | 0                     | 0                      | 0                       |
| LOSS ADJUSTMENT EXPENSES        | 3,649,848            | 1,623,102           | 10,940,983           | 5,342,278           | 5,762,959             | 3,814,995              | 16,402,781            | 4,339,257              | 123,754,376             |
| 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              | 350,367,099             |
| PREMIUM TAX                     | 3,173,889            | 327,075             | 5,771,554            | 525,937             | 3,068,445             | 294,628                | 5,426,641             | 533,786                | 75,973,218              |
| IBHS GRANT PROGRAM              | 2,827,024            | 291,330             | 5,140,797            | 468,459             | 2,008,378             | 192,842                | 3,551,879             | 349,377                | 54,176,612              |
| ADMINISTRATIVE EXPENSES         | 6,798,979            | 700,646             | 12,363,592           | 1,126,641           | 6,207,906             | 596,076                | 10,978,875            | 1,079,927              | 104,886,272             |
| <b>TOTAL EXPENSES PAID</b>      | <b>47,108,705</b>    | <b>6,645,237</b>    | <b>116,901,717</b>   | <b>13,749,027</b>   | <b>60,069,898</b>     | <b>16,247,989</b>      | <b>112,786,911</b>    | <b>11,832,199</b>      | <b>1,141,529,558</b>    |
| <b>NET CASH CHANGE</b>          | <b>43,633,983</b>    | <b>2,994,555</b>    | <b>50,698,385</b>    | <b>1,946,011</b>    | <b>17,143,087</b>     | <b>(10,546,365)</b>    | <b>55,832,115</b>     | <b>3,684,057</b>       | <b>1,126,231,485</b>    |
| <b>RESERVES:</b>                |                      |                     |                      |                     |                       |                        |                       |                        |                         |
| <b>DEDUCT: (CURRENT PERIOD)</b> |                      |                     |                      |                     |                       |                        |                       |                        |                         |
| LOSSES (INCL. IBNR.)            | 39,509               | 23,997              | 499,714              | 104,703             | 589,370               | 309,994                | 1,936,737             | 1,220,778              | 50,984,645              |
| LOSS ADJUSTMENT EXPENSES        | 9,429                | 5,727               | 119,255              | 24,987              | 140,651               | 73,979                 | 462,194               | 291,334                | 12,167,275              |
| UNEARNED PREMIUMS               | 0                    | 0                   | 0                    | 0                   | 0                     | 0                      | 0                     | 0                      | 339,679,229             |
| <b>NET RESERVE CHANGE</b>       | <b>48,938</b>        | <b>29,724</b>       | <b>618,969</b>       | <b>129,690</b>      | <b>730,020</b>        | <b>383,973</b>         | <b>2,398,931</b>      | <b>1,512,111</b>       | <b>402,831,149</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                  | (3,465,365)             |
| 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>179,440</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>\$ 43,414,482</b> | <b>\$ 2,947,254</b> | <b>\$ 49,769,256</b> | <b>\$ 1,788,056</b> | <b>\$ 538,014,348</b> | <b>\$ (62,624,153)</b> | <b>\$ 193,717,139</b> | <b>\$ (56,006,390)</b> | <b>\$ 1,276,557,022</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF PREMIUMS  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4A

|   | QUARTER TO DATE       |                      |                       | YEAR TO DATE          |                       |                       |
|---|-----------------------|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|   | 2024                  | 2023                 | TOTAL                 | 2024                  | 2023                  | TOTAL                 |
| <b>PREMIUMS WRITTEN</b>                   |                       |                      |                       |                       |                       |                       |
| RESIDENTIAL - FIRE                        | \$ 1,442,479          | \$ (8,778)           | \$ 1,433,701          | \$ 4,131,713          | \$ (69,588)           | \$ 4,062,125          |
| RESIDENTIAL - EC                          | 22,608,713            | (121,962)            | 22,486,750            | 64,409,034            | (1,101,304)           | 63,307,730            |
| COMMERCIAL - FIRE                         | 0                     | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL - EC                           | 0                     | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL PROPERTY                       | 8,091,090             | 172,691              | 8,263,781             | 29,923,611            | 373,177               | 30,296,788            |
| CRIME - RESIDENTIAL                       | 138,173               | (587)                | 137,585               | 400,369               | (5,475)               | 394,894               |
| CRIME - COMMERCIAL                        | 3,179                 | 0                    | 3,179                 | 10,982                | (2,590)               | 8,392                 |
| HOMEOWNER - BEACH                         | 4,533,787             | (28,935)             | 4,504,852             | 12,659,285            | (218,384)             | 12,440,901            |
| HOMEOWNER - COASTAL                       | 17,831,640            | (127,241)            | 17,704,399            | 51,615,750            | (660,082)             | 50,955,668            |
| HO - BEACH WIND                           | 32,315,866            | (159,642)            | 32,156,224            | 92,950,582            | (834,225)             | 92,116,357            |
| HO - COASTAL WIND                         | 85,445,611            | (397,544)            | 85,048,067            | 245,044,888           | (2,350,732)           | 242,694,155           |
| WIND - RESIDENTIAL                        | 2,586,750             | (18,465)             | 2,568,285             | 7,391,106             | (133,509)             | 7,257,597             |
| WIND - COMMERCIAL                         | 4,555,869             | (20,530)             | 4,535,339             | 14,106,935            | 212,973               | 14,319,908            |
| COASTAL - RESIDENTIAL                     | 7,768,379             | (61,581)             | 7,706,798             | 20,866,851            | (366,795)             | 20,500,056            |
| COASTAL - COMMERCIAL                      | 12,229,380            | (24,029)             | 12,205,351            | 38,588,055            | 97,319                | 38,685,374            |
| <b>TOTAL</b>                              | <b>\$ 199,550,916</b> | <b>\$ (796,603)</b>  | <b>\$ 198,754,313</b> | <b>\$ 582,099,162</b> | <b>\$ (5,059,216)</b> | <b>\$ 577,039,945</b> |
| <b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>   |                       |                      |                       |                       |                       |                       |
| RESIDENTIAL - FIRE                        | \$ 2,079,048          | \$ 547,991           | \$ 2,627,038          | \$ 0                  | \$ 2,380,215          | \$ 2,380,215          |
| RESIDENTIAL - EC                          | 24,184,159            | 8,596,303            | 32,780,462            | 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                       | 12,596,091            | 1,831,346            | 14,427,437            | 0                     | 8,589,302             | 8,589,302             |
| CRIME - RESIDENTIAL                       | 203,591               | 54,571               | 258,162               | 0                     | 239,359               | 239,359               |
| CRIME - COMMERCIAL                        | 4,616                 | 1,052                | 5,668                 | 0                     | 7,597                 | 7,597                 |
| HOMEOWNER - BEACH                         | 4,636,207             | 1,620,392            | 6,256,599             | 0                     | 6,263,693             | 6,263,693             |
| HOMEOWNER - COASTAL                       | 19,514,317            | 5,904,494            | 25,418,811            | 0                     | 23,743,921            | 23,743,921            |
| HO - BEACH WIND                           | 35,159,066            | 11,673,798           | 46,832,864            | 0                     | 47,705,850            | 47,705,850            |
| HO - COASTAL WIND                         | 92,514,283            | 32,408,706           | 124,922,990           | 0                     | 132,963,358           | 132,963,358           |
| WIND - RESIDENTIAL                        | 2,823,741             | 995,524              | 3,819,265             | 0                     | 4,066,523             | 4,066,523             |
| WIND - COMMERCIAL                         | 5,228,960             | 1,175,093            | 6,404,053             | 0                     | 4,887,398             | 4,887,398             |
| COASTAL - RESIDENTIAL                     | 7,491,596             | 2,811,001            | 10,302,597            | 0                     | 11,439,306            | 11,439,306            |
| COASTAL - COMMERCIAL                      | 14,430,452            | 4,071,188            | 18,501,640            | 0                     | 16,804,672            | 16,804,672            |
| <b>TOTAL</b>                              | <b>\$ 220,866,127</b> | <b>\$ 71,691,459</b> | <b>\$ 292,557,585</b> | <b>\$ 0</b>           | <b>\$ 293,854,833</b> | <b>\$ 293,854,833</b> |
| <b>UNEARNED PREMIUMS (CURRENT PERIOD)</b> |                       |                      |                       |                       |                       |                       |
| RESIDENTIAL - FIRE                        | \$ 2,657,622          | \$ 127,083           | \$ 2,784,704          | \$ 2,657,622          | \$ 127,083            | \$ 2,784,704          |
| RESIDENTIAL - EC                          | 35,964,266            | 1,998,866            | 37,963,132            | 35,964,266            | 1,998,866             | 37,963,132            |
| 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            | 15,676,546            | 469,238               | 16,145,784            |
| CRIME - RESIDENTIAL                       | 257,690               | 12,554               | 270,244               | 257,690               | 12,554                | 270,244               |
| CRIME - COMMERCIAL                        | 5,889                 | 176                  | 6,065                 | 5,889                 | 176                   | 6,065                 |
| HOMEOWNER - BEACH                         | 7,067,052             | 380,817              | 7,447,868             | 7,067,052             | 380,817               | 7,447,868             |
| HOMEOWNER - COASTAL                       | 28,797,470            | 1,401,716            | 30,199,186            | 28,797,470            | 1,401,716             | 30,199,186            |
| HO - BEACH WIND                           | 51,984,645            | 2,696,254            | 54,680,900            | 51,984,645            | 2,696,254             | 54,680,900            |
| HO - COASTAL WIND                         | 137,137,800           | 7,471,369            | 144,609,170           | 137,137,800           | 7,471,369             | 144,609,170           |
| WIND - RESIDENTIAL                        | 4,187,132             | 226,727              | 4,413,859             | 4,187,132             | 226,727               | 4,413,859             |
| WIND - COMMERCIAL                         | 7,405,962             | 312,888              | 7,718,850             | 7,405,962             | 312,888               | 7,718,850             |
| COASTAL - RESIDENTIAL                     | 11,720,847            | 627,482              | 12,348,328            | 11,720,847            | 627,482               | 12,348,328            |
| COASTAL - COMMERCIAL                      | 20,039,706            | 1,051,432            | 21,091,138            | 20,039,706            | 1,051,432             | 21,091,138            |
| <b>TOTAL</b>                              | <b>\$ 322,902,627</b> | <b>\$ 16,776,602</b> | <b>\$ 339,679,229</b> | <b>\$ 322,902,627</b> | <b>\$ 16,776,602</b>  | <b>\$ 339,679,229</b> |
| <b>EARNED PREMIUMS</b>                    |                       |                      |                       |                       |                       |                       |
| RESIDENTIAL - FIRE                        | \$ 863,905            | \$ 412,130           | \$ 1,276,035          | \$ 1,474,092          | \$ 2,183,544          | \$ 3,657,636          |
| RESIDENTIAL - EC                          | 10,828,605            | 6,475,475            | 17,304,080            | 28,444,768            | 31,663,469            | 60,108,237            |
| COMMERCIAL - FIRE                         | 0                     | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL - EC                           | 0                     | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL PROPERTY                       | 5,010,636             | 1,534,799            | 6,545,435             | 14,247,065            | 8,493,241             | 22,740,306            |
| CRIME - RESIDENTIAL                       | 84,074                | 41,430               | 125,504               | 142,679               | 221,330               | 364,009               |
| CRIME - COMMERCIAL                        | 1,906                 | 876                  | 2,782                 | 5,093                 | 4,831                 | 9,924                 |
| HOMEOWNER - BEACH                         | 2,102,942             | 1,210,640            | 3,313,583             | 5,592,233             | 5,664,492             | 11,256,725            |
| HOMEOWNER - COASTAL                       | 8,548,487             | 4,375,537            | 12,924,024            | 22,818,280            | 21,682,123            | 44,500,403            |
| HO - BEACH WIND                           | 15,490,286            | 8,817,902            | 24,308,188            | 40,965,937            | 44,175,370            | 85,141,307            |
| HO - COASTAL WIND                         | 40,822,094            | 24,539,793           | 65,361,887            | 107,907,087           | 123,141,257           | 231,048,344           |
| WIND - RESIDENTIAL                        | 1,223,359             | 750,332              | 1,973,691             | 3,203,974             | 3,706,287             | 6,910,261             |
| WIND - COMMERCIAL                         | 2,378,867             | 841,675              | 3,220,542             | 6,700,972             | 4,787,483             | 11,488,455            |
| COASTAL - RESIDENTIAL                     | 3,539,129             | 2,121,938            | 5,661,067             | 9,146,005             | 10,445,029            | 19,591,033            |
| COASTAL - COMMERCIAL                      | 6,620,126             | 2,995,727            | 9,615,853             | 18,548,349            | 15,850,559            | 34,398,908            |
| <b>TOTAL</b>                              | <b>\$ 97,514,416</b>  | <b>\$ 54,118,254</b> | <b>\$ 151,632,669</b> | <b>\$ 259,196,535</b> | <b>\$ 272,019,015</b> | <b>\$ 531,215,549</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF PREMIUMS  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4A

|                                  | QUARTER TO DATE      |                      |                       | YEAR TO DATE          |                       |                       |
|----------------------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|                                  | 2024                 | 2023                 | TOTAL                 | 2024                  | 2023                  | TOTAL                 |
| <b>CEDED REINSURANCE PREMIUM</b> |                      |                      |                       |                       |                       |                       |
| RESIDENTIAL - FIRE               | \$ 132,203           | \$ 0                 | \$ 132,203            | \$ 839,874            | \$ 262,518            | \$ 1,102,392          |
| RESIDENTIAL - EC                 | 2,060,365            | 0                    | 2,060,365             | 12,982,215            | 4,052,391             | 17,034,605            |
| COMMERCIAL - FIRE                | 0                    | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL - EC                  | 0                    | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL PROPERTY              | 986,016              | 0                    | 986,016               | 6,139,054             | 1,920,866             | 8,059,921             |
| CRIME - RESIDENTIAL              | 12,852               | 0                    | 12,852                | 81,747                | 25,562                | 107,309               |
| CRIME - COMMERCIAL               | 273                  | 0                    | 273                   | 2,641                 | 867                   | 3,508                 |
| HOMEOWNER - BEACH                | 404,892              | 0                    | 404,892               | 2,647,191             | 830,544               | 3,477,735             |
| HOMEOWNER - COASTAL              | 1,658,364            | 0                    | 1,658,364             | 10,637,786            | 3,330,687             | 13,968,473            |
| HO - BEACH WIND                  | 2,997,949            | 0                    | 2,997,949             | 18,702,343            | 5,830,944             | 24,533,287            |
| HO - COASTAL WIND                | 7,898,538            | 0                    | 7,898,538             | 49,344,969            | 15,386,879            | 64,731,848            |
| WIND - RESIDENTIAL               | 236,200              | 0                    | 236,200               | 1,378,248             | 425,092               | 1,803,340             |
| WIND - COMMERCIAL                | 466,045              | 0                    | 466,045               | 3,186,809             | 1,008,264             | 4,195,073             |
| COASTAL - RESIDENTIAL            | 667,179              | 0                    | 667,179               | 4,182,586             | 1,303,229             | 5,485,815             |
| COASTAL - COMMERCIAL             | 1,259,025            | 0                    | 1,259,025             | 8,659,141             | 2,741,919             | 11,401,060            |
| <b>TOTAL</b>                     | <b>\$ 18,779,901</b> | <b>\$ 0</b>          | <b>\$ 18,779,901</b>  | <b>\$ 118,784,606</b> | <b>\$ 37,119,761</b>  | <b>\$ 155,904,367</b> |
| <b>NET EARNED PREMIUM</b>        |                      |                      |                       |                       |                       |                       |
| RESIDENTIAL - FIRE               | \$ 731,702           | \$ 412,130           | \$ 1,143,832          | \$ 634,218            | \$ 1,921,026          | \$ 2,555,243          |
| RESIDENTIAL - EC                 | 8,768,240            | 6,475,475            | 15,243,715            | 15,462,553            | 27,611,079            | 43,073,632            |
| COMMERCIAL - FIRE                | 0                    | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL - EC                  | 0                    | 0                    | 0                     | 0                     | 0                     | 0                     |
| COMMERCIAL PROPERTY              | 4,024,620            | 1,534,799            | 5,559,419             | 8,108,011             | 6,572,374             | 14,680,385            |
| CRIME - RESIDENTIAL              | 71,222               | 41,430               | 112,652               | 60,932                | 195,768               | 256,700               |
| CRIME - COMMERCIAL               | 1,633                | 876                  | 2,508                 | 2,451                 | 3,964                 | 6,416                 |
| HOMEOWNER - BEACH                | 1,698,050            | 1,210,640            | 2,908,691             | 2,945,042             | 4,833,948             | 7,778,990             |
| HOMEOWNER - COASTAL              | 6,890,123            | 4,375,537            | 11,265,659            | 12,180,494            | 18,351,436            | 30,531,930            |
| HO - BEACH WIND                  | 12,492,337           | 8,817,902            | 21,310,239            | 22,263,594            | 38,344,426            | 60,608,020            |
| HO - COASTAL WIND                | 32,923,556           | 24,539,793           | 57,463,349            | 58,562,118            | 107,754,378           | 166,316,496           |
| WIND - RESIDENTIAL               | 987,159              | 750,332              | 1,737,491             | 1,825,725             | 3,281,195             | 5,106,921             |
| WIND - COMMERCIAL                | 1,912,822            | 841,675              | 2,754,497             | 3,514,163             | 3,779,218             | 7,293,382             |
| COASTAL - RESIDENTIAL            | 2,871,949            | 2,121,938            | 4,993,887             | 4,963,419             | 9,141,800             | 14,105,219            |
| COASTAL - COMMERCIAL             | 5,361,101            | 2,995,727            | 8,356,828             | 9,889,208             | 13,108,640            | 22,997,848            |
| <b>TOTAL</b>                     | <b>\$ 78,734,515</b> | <b>\$ 54,118,254</b> | <b>\$ 132,852,768</b> | <b>\$ 140,411,929</b> | <b>\$ 234,899,254</b> | <b>\$ 375,311,182</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSSES  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4B

QUARTER TO DATE

| NET PAID LOSSES       | 2024                 | 2023                 | 2022              | 2021              | 2020            | 2019              | TOTAL                |
|-----------------------|----------------------|----------------------|-------------------|-------------------|-----------------|-------------------|----------------------|
| RESIDENTIAL - FIRE    | \$ 197,083           | \$ 749,570           | \$ 3,627          | \$ 0              | \$ 0            | \$ 0              | \$ 950,280           |
| RESIDENTIAL - EC      | 546,969              | 552,092              | 116,643           | 7,099             | 0               | (12,602)          | 1,210,200            |
| COMMERCIAL - FIRE     | 0                    | 0                    | 0                 | 0                 | 0               | 0                 | 0                    |
| COMMERCIAL - EC       | 0                    | 0                    | 0                 | 0                 | 0               | 16,500            | 16,500               |
| COMMERCIAL PROPERTY   | 334,736              | 104,891              | 0                 | 0                 | 0               | 0                 | 439,627              |
| CRIME - RESIDENTIAL   | 0                    | 0                    | 0                 | 0                 | 0               | 0                 | 0                    |
| CRIME - COMMERCIAL    | 0                    | 0                    | 0                 | 0                 | 0               | 0                 | 0                    |
| HOMEOWNER - BEACH     | 118,988              | 120,417              | 275,000           | 2,718             | 0               | 0                 | 517,122              |
| HOMEOWNER - COASTAL   | 1,871,906            | 3,129,816            | 119,534           | 164,738           | 0               | 0                 | 5,285,993            |
| HO - BEACH WIND       | 527,594              | 777,264              | 0                 | 0                 | 0               | 230,000           | 1,534,858            |
| HO - COASTAL WIND     | 6,306,713            | 14,096,716           | 242,709           | 88,051            | 7,900           | 0                 | 20,742,089           |
| WIND - RESIDENTIAL    | 80,428               | 70,617               | 500               | 0                 | 0               | 0                 | 151,545              |
| WIND - COMMERCIAL     | 0                    | 31,841               | 0                 | 0                 | 0               | 0                 | 31,841               |
| COASTAL - RESIDENTIAL | 557,638              | 657,163              | 43,635            | 0                 | 0               | 0                 | 1,258,435            |
| COASTAL - COMMERCIAL  | 322,422              | 203,883              | 0                 | 13,634            | 0               | 0                 | 539,940              |
| <b>TOTAL</b>          | <b>\$ 10,864,476</b> | <b>\$ 20,494,270</b> | <b>\$ 801,647</b> | <b>\$ 276,239</b> | <b>\$ 7,900</b> | <b>\$ 233,898</b> | <b>\$ 32,678,429</b> |

| NET OUTSTANDING LOSSES<br>(CURRENT PERIOD INCL. IBNR) | 2024                 | 2023                 | 2022                | 2021             | 2020              | 2019                | TOTAL                |
|---|----------------------|----------------------|---------------------|------------------|-------------------|---------------------|----------------------|
| 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 OUTSTANDING LOSSES<br>(PRIOR PERIOD INCL. IBNR) | 2024                 | 2023                 | 2022                | 2021              | 2020              | 2019                | TOTAL                |
|---|----------------------|----------------------|---------------------|-------------------|-------------------|---------------------|----------------------|
| RESIDENTIAL - FIRE                                  | \$ 414,642           | \$ 350,897           | \$ 160,483          | \$ 0              | \$ 0              | \$ 0                | \$ 926,022           |
| RESIDENTIAL - EC                                    | 873,936              | 437,277              | 191,012             | 3,488             | 0                 | 226,949             | 1,732,662            |
| COMMERCIAL - FIRE                                   | 0                    | 0                    | 0                   | 0                 | 0                 | 0                   | 0                    |
| COMMERCIAL - EC                                     | 101,354              | 0                    | 0                   | 0                 | 0                 | 125,000             | 226,354              |
| COMMERCIAL PROPERTY                                 | 604,186              | 126,862              | 560,005             | 0                 | 0                 | 0                   | 1,291,053            |
| CRIME - RESIDENTIAL                                 | 0                    | 0                    | 0                   | 0                 | 0                 | 0                   | 0                    |
| CRIME - COMMERCIAL                                  | 0                    | 0                    | 0                   | 0                 | 0                 | 0                   | 0                    |
| HOMEOWNER - BEACH                                   | 456,728              | 129,179              | 302,000             | 0                 | 0                 | 0                   | 887,906              |
| HOMEOWNER - COASTAL                                 | 3,188,410            | 2,360,509            | 482,989             | 186,599           | 100,000           | 7,225               | 6,325,732            |
| HO - BEACH WIND                                     | 888,188              | 624,827              | 20,821              | 0                 | 26,726            | 265,359             | 1,825,921            |
| HO - COASTAL WIND                                   | 13,480,451           | 10,307,473           | 315,993             | 96,907            | 363,419           | 1,838,384           | 26,402,627           |
| WIND - RESIDENTIAL                                  | 127,286              | 33,987               | 4,754               | 0                 | 12,784            | 105,458             | 284,268              |
| WIND - COMMERCIAL                                   | 242,818              | 43,976               | 0                   | 0                 | 23,997            | 209,994             | 520,784              |
| COASTAL - RESIDENTIAL                               | 711,828              | 464,119              | 30,494              | 0                 | 37,233            | 107,899             | 1,351,573            |
| COASTAL - COMMERCIAL                                | 1,390,099            | 293,063              | 56,987              | 13,634            | 104,703           | 1,219,924           | 3,078,410            |
| <b>TOTAL</b>  | <b>\$ 22,479,926</b> | <b>\$ 15,172,168</b> | <b>\$ 2,125,536</b> | <b>\$ 300,628</b> | <b>\$ 668,862</b> | <b>\$ 4,106,192</b> | <b>\$ 44,853,313</b> |

| NET INCURRED LOSSES   | 2024                 | 2023                 | 2022             | 2021             | 2020            | 2019              | TOTAL                |
|-----------------------|----------------------|----------------------|------------------|------------------|-----------------|-------------------|----------------------|
| RESIDENTIAL - FIRE    | \$ 219,912           | \$ 730,599           | \$ (43,821)      | \$ 0             | \$ 0            | \$ 0              | \$ 906,689           |
| RESIDENTIAL - EC      | 1,134,031            | 410,798              | 87,926           | 3,610            | 0               | (40,999)          | 1,595,365            |
| COMMERCIAL - FIRE     | 0                    | 0                    | 0                | 0                | 0               | 0                 | 0                    |
| COMMERCIAL - EC       | (20,271)             | 0                    | 0                | 0                | 0               | (8,500)           | (28,771)             |
| COMMERCIAL PROPERTY   | 840,256              | 122,997              | 0                | 0                | 0               | 0                 | 963,253              |
| CRIME - RESIDENTIAL   | 0                    | 0                    | 0                | 0                | 0               | 0                 | 0                    |
| CRIME - COMMERCIAL    | 0                    | 0                    | 0                | 0                | 0               | 0                 | 0                    |
| HOMEOWNER - BEACH     | 659,965              | 183,085              | (24,601)         | 2,718            | 0               | 0                 | 821,166              |
| HOMEOWNER - COASTAL   | 3,705,337            | 2,984,844            | 14,801           | 21,652           | 0               | 0                 | 6,726,635            |
| HO - BEACH WIND       | 1,382,511            | 734,455              | (82)             | 0                | 0               | 250,000           | 2,366,884            |
| HO - COASTAL WIND     | 10,406,949           | 12,137,638           | 39,245           | 29,876           | 6,962           | (16,771)          | 22,603,899           |
| WIND - RESIDENTIAL    | 189,339              | 105,869              | (4,254)          | 0                | 0               | 0                 | 290,954              |
| WIND - COMMERCIAL     | 74,505               | 38,887               | 0                | 0                | 0               | 0                 | 113,392              |
| COASTAL - RESIDENTIAL | 1,024,769            | 579,412              | 53,243           | 0                | 0               | 0                 | 1,657,424            |
| COASTAL - COMMERCIAL  | 636,183              | 202,822              | (46,988)         | 0                | 0               | 854               | 792,871              |
| <b>TOTAL</b>          | <b>\$ 20,253,485</b> | <b>\$ 18,231,406</b> | <b>\$ 75,469</b> | <b>\$ 57,856</b> | <b>\$ 6,962</b> | <b>\$ 184,583</b> | <b>\$ 38,809,762</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSSES  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4B

YEAR TO DATE

| NET PAID LOSSES       | 2024                 | 2023                 | 2022                | 2021              | 2020              | 2019              | TOTAL                 |
|-----------------------|----------------------|----------------------|---------------------|-------------------|-------------------|-------------------|-----------------------|
| RESIDENTIAL - FIRE    | \$ 198,132           | \$ 2,290,685         | \$ 206,974          | \$ 23,740         | \$ 0              | \$ 0              | \$ 2,719,531          |
| RESIDENTIAL - EC      | 815,218              | 2,998,838            | 507,491             | 8,827             | 0                 | (23,541)          | 4,306,833             |
| COMMERCIAL - FIRE     | 0                    | 0                    | 0                   | 0                 | 0                 | 0                 | 0                     |
| COMMERCIAL - EC       | 0                    | 0                    | 0                   | 0                 | 0                 | (2,963)           | (2,963)               |
| COMMERCIAL PROPERTY   | 753,596              | 1,025,776            | 283,133             | 0                 | 0                 | 0                 | 2,062,505             |
| CRIME - RESIDENTIAL   | 0                    | 0                    | 0                   | 0                 | 0                 | 0                 | 0                     |
| CRIME - COMMERCIAL    | 0                    | 0                    | 0                   | 0                 | 0                 | 0                 | 0                     |
| HOMEOWNER - BEACH     | 141,379              | 616,678              | 400,752             | 2,718             | 505               | 0                 | 1,162,032             |
| HOMEOWNER - COASTAL   | 2,457,633            | 10,425,006           | 1,211,374           | 215,621           | 3,839             | 48,651            | 14,362,124            |
| HO - BEACH WIND       | 637,094              | 2,583,717            | 220,838             | 19,099            | 0                 | 492,776           | 3,953,524             |
| HO - COASTAL WIND     | 8,872,180            | 53,581,230           | 2,920,905           | 619,415           | 77,473            | (14,103)          | 66,057,100            |
| WIND - RESIDENTIAL    | 80,428               | 169,271              | 6,299               | 0                 | 0                 | 0                 | 255,998               |
| WIND - COMMERCIAL     | 37,931               | 551,164              | 0                   | 0                 | 0                 | 0                 | 589,095               |
| COASTAL - RESIDENTIAL | 757,717              | 2,701,245            | 244,843             | 12,189            | 29,320            | 0                 | 3,745,314             |
| COASTAL - COMMERCIAL  | 404,087              | 1,541,267            | 134,164             | 44,438            | 110,077           | 108,368           | 2,342,400             |
| <b>TOTAL</b>          | <b>\$ 15,155,396</b> | <b>\$ 78,484,878</b> | <b>\$ 6,136,772</b> | <b>\$ 946,046</b> | <b>\$ 221,214</b> | <b>\$ 609,188</b> | <b>\$ 101,553,493</b> |

**NET OUTSTANDING LOSSES  
(CURRENT 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 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    | \$ 635,603           | \$ 1,961,601         | \$ (64,809)         | \$ 4,824          | \$ 0              | \$ 0            | \$ 2,537,219          |
| RESIDENTIAL - EC      | 2,276,216            | 1,882,569            | 270,951             | (6,732)           | 0                 | (63,650)        | 4,359,354             |
| COMMERCIAL - FIRE     | 0                    | 0                    | 0                   | 0                 | 0                 | 0               | 0                     |
| COMMERCIAL - EC       | 81,083               | (103,431)            | 0                   | 0                 | 0                 | (27,963)        | (50,311)              |
| COMMERCIAL PROPERTY   | 1,863,303            | 225,602              | 25,405              | 0                 | 0                 | 0               | 2,114,309             |
| CRIME - RESIDENTIAL   | 0                    | 0                    | 0                   | 0                 | 0                 | 0               | 0                     |
| CRIME - COMMERCIAL    | 0                    | 0                    | 0                   | 0                 | 0                 | 0               | 0                     |
| HOMEOWNER - BEACH     | 1,139,084            | 142,046              | (14,859)            | 2,718             | 505               | 0               | 1,269,494             |
| HOMEOWNER - COASTAL   | 7,479,475            | 9,230,278            | 256,821             | 183,098           | (863)             | 18,681          | 17,167,490            |
| HO - BEACH WIND       | 2,380,199            | 2,174,871            | 122,429             | 0                 | 0                 | 212,776         | 4,890,275             |
| HO - COASTAL WIND     | 26,452,867           | 49,767,137           | 979,821             | 176,180           | (34,134)          | (24,770)        | 77,317,101            |
| WIND - RESIDENTIAL    | 316,625              | 89,327               | (41,711)            | 0                 | 0                 | 0               | 364,240               |
| WIND - COMMERCIAL     | 355,254              | 318,357              | (6,127)             | 0                 | (2,999)           | 0               | 664,485               |
| COASTAL - RESIDENTIAL | 1,936,677            | 2,188,243            | 112,360             | 12,189            | 27,657            | 0               | 4,277,126             |
| COASTAL - COMMERCIAL  | 2,107,946            | (32,712)             | (4,745)             | 40,439            | 203,966           | (111,632)       | 2,203,262             |
| <b>TOTAL</b>          | <b>\$ 47,024,332</b> | <b>\$ 67,843,886</b> | <b>\$ 1,635,535</b> | <b>\$ 412,716</b> | <b>\$ 194,132</b> | <b>\$ 3,441</b> | <b>\$ 117,114,043</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSSES  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4B

IBNR TOTALS

| NET IBNR (CURRENT PERIOD) | 2024                 | 2023        | 2022        | 2021        | 2020        | 2019        | TOTAL                |
|---------------------------|----------------------|-------------|-------------|-------------|-------------|-------------|----------------------|
| 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> |
|                           |                      |             |             |             |             |             |                      |
| NET IBNR (PRIOR PERIOD)   |                      |             |             |             |             |             |                      |
| RESIDENTIAL - FIRE        | \$ 414,642           | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 414,642           |
| RESIDENTIAL - EC          | 775,829              | 0           | 0           | 0           | 0           | 0           | 775,829              |
| COMMERCIAL - FIRE         | 0                    | 0           | 0           | 0           | 0           | 0           | 0                    |
| COMMERCIAL - EC           | 101,354              | 0           | 0           | 0           | 0           | 0           | 101,354              |
| COMMERCIAL PROPERTY       | 578,091              | 0           | 0           | 0           | 0           | 0           | 578,091              |
| CRIME - RESIDENTIAL       | 0                    | 0           | 0           | 0           | 0           | 0           | 0                    |
| CRIME - COMMERCIAL        | 0                    | 0           | 0           | 0           | 0           | 0           | 0                    |
| HOMEOWNER - BEACH         | 397,575              | 0           | 0           | 0           | 0           | 0           | 397,575              |
| HOMEOWNER - COASTAL       | 2,832,455            | 0           | 0           | 0           | 0           | 0           | 2,832,455            |
| HO - BEACH WIND           | 817,587              | 0           | 0           | 0           | 0           | 0           | 817,587              |
| HO - COASTAL WIND         | 11,822,228           | 0           | 0           | 0           | 0           | 0           | 11,822,228           |
| WIND - RESIDENTIAL        | 127,286              | 0           | 0           | 0           | 0           | 0           | 127,286              |
| WIND - COMMERCIAL         | 233,190              | 0           | 0           | 0           | 0           | 0           | 233,190              |
| COASTAL - RESIDENTIAL     | 605,190              | 0           | 0           | 0           | 0           | 0           | 605,190              |
| COASTAL - COMMERCIAL      | 1,378,411            | 0           | 0           | 0           | 0           | 0           | 1,378,411            |
| <b>TOTAL</b>              | <b>\$ 20,083,838</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 20,083,838</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4C

QUARTER TO DATE

| NET LOSS EXPENSES PAID | 2024                | 2023                | 2022             | 2021            | 2020             | 2019              | TOTAL               |
|------------------------|---------------------|---------------------|------------------|-----------------|------------------|-------------------|---------------------|
| RESIDENTIAL - FIRE     | \$ 60,504           | \$ 22,411           | \$ 4,527         | \$ 0            | \$ 0             | \$ 0              | \$ 87,442           |
| RESIDENTIAL - EC       | 202,475             | 52,284              | 1,897            | 489             | 0                | 4,733             | 261,877             |
| COMMERCIAL - FIRE      | 0                   | 0                   | 0                | 0               | 0                | 0                 | 0                   |
| COMMERCIAL - EC        | 11,124              | 0                   | 0                | 0               | 0                | 15,427            | 26,551              |
| COMMERCIAL PROPERTY    | 131,199             | 8,099               | (25)             | 0               | 0                | 0                 | 139,272             |
| CRIME - RESIDENTIAL    | 0                   | 0                   | 0                | 0               | 0                | 0                 | 0                   |
| CRIME - COMMERCIAL     | 0                   | 0                   | 0                | 0               | 0                | 0                 | 0                   |
| HOMEOWNER - BEACH      | 86,491              | 13,958              | 4,791            | 151             | 0                | 0                 | 105,390             |
| HOMEOWNER - COASTAL    | 688,411             | 265,690             | 9,252            | 3,767           | 1,032            | 3,789             | 971,940             |
| HO - BEACH WIND        | 220,951             | 62,007              | 0                | 235             | 3,002            | 50,606            | 336,802             |
| HO - COASTAL WIND      | 2,470,393           | 987,161             | 8,803            | 3,726           | 5,978            | 16,015            | 3,492,076           |
| WIND - RESIDENTIAL     | 31,723              | 11,060              | 993              | 0               | 938              | 0                 | 44,713              |
| WIND - COMMERCIAL      | 37,491              | 1,810               | 0                | 0               | 0                | 0                 | 39,301              |
| COASTAL - RESIDENTIAL  | 189,359             | 58,907              | 2,677            | 0               | 0                | 0                 | 250,944             |
| COASTAL - COMMERCIAL   | 224,680             | 22,362              | 6,374            | 0               | 16,622           | 49,443            | 319,480             |
| <b>TOTAL</b>           | <b>\$ 4,354,800</b> | <b>\$ 1,505,748</b> | <b>\$ 39,289</b> | <b>\$ 8,367</b> | <b>\$ 27,571</b> | <b>\$ 140,013</b> | <b>\$ 6,075,788</b> |

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

|                       |                     |                     |                   |                  |                   |                     |                      |
|-----------------------|---------------------|---------------------|-------------------|------------------|-------------------|---------------------|----------------------|
| RESIDENTIAL - FIRE    | \$ 103,107          | \$ 87,255           | \$ 39,906         | \$ 0             | \$ 0              | \$ 0                | \$ 230,269           |
| RESIDENTIAL - EC      | 217,317             | 108,735             | 47,498            | 867              | 0                 | 56,434              | 430,851              |
| COMMERCIAL - FIRE     | 0                   | 0                   | 0                 | 0                | 0                 | 0                   | 0                    |
| COMMERCIAL - EC       | 25,203              | 0                   | 0                 | 0                | 0                 | 31,083              | 56,286               |
| COMMERCIAL PROPERTY   | 150,240             | 31,546              | 139,253           | 0                | 0                 | 0                   | 321,039              |
| CRIME - RESIDENTIAL   | 0                   | 0                   | 0                 | 0                | 0                 | 0                   | 0                    |
| CRIME - COMMERCIAL    | 0                   | 0                   | 0                 | 0                | 0                 | 0                   | 0                    |
| HOMEOWNER - BEACH     | 113,572             | 32,122              | 75,097            | 0                | 0                 | 0                   | 220,791              |
| HOMEOWNER - COASTAL   | 792,843             | 586,974             | 120,102           | 46,400           | 24,866            | 1,797               | 1,572,983            |
| HO - BEACH WIND       | 220,861             | 155,372             | 5,177             | 0                | 6,646             | 65,985              | 454,041              |
| HO - COASTAL WIND     | 3,352,106           | 2,563,099           | 78,576            | 24,097           | 90,369            | 457,140             | 6,565,387            |
| WIND - RESIDENTIAL    | 31,651              | 8,451               | 1,182             | 0                | 3,179             | 26,224              | 70,687               |
| WIND - COMMERCIAL     | 60,380              | 10,935              | 0                 | 0                | 5,967             | 52,218              | 129,500              |
| COASTAL - RESIDENTIAL | 177,006             | 115,410             | 7,583             | 0                | 9,258             | 26,831              | 336,088              |
| COASTAL - COMMERCIAL  | 345,667             | 72,874              | 14,171            | 3,390            | 26,036            | 303,351             | 765,490              |
| <b>TOTAL</b>          | <b>\$ 5,589,953</b> | <b>\$ 3,772,774</b> | <b>\$ 528,545</b> | <b>\$ 74,755</b> | <b>\$ 166,322</b> | <b>\$ 1,021,063</b> | <b>\$ 11,153,412</b> |

**NET INCURRED LOSS EXPENSES**

|                       |                     |                   |                     |                    |                  |                  |                     |
|-----------------------|---------------------|-------------------|---------------------|--------------------|------------------|------------------|---------------------|
| RESIDENTIAL - FIRE    | \$ 61,798           | \$ 14,369         | \$ (8,404)          | \$ 0               | \$ 0             | \$ 0             | \$ 67,762           |
| RESIDENTIAL - EC      | 333,819             | 14,184            | (6,870)             | (379)              | 0                | (4,317)          | 336,436             |
| COMMERCIAL - FIRE     | 0                   | 0                 | 0                   | 0                  | 0                | 0                | 0                   |
| COMMERCIAL - EC       | 5,271               | 0                 | 0                   | 0                  | 0                | 8,209            | 13,480              |
| COMMERCIAL PROPERTY   | 245,786             | 11,149            | (5,635)             | 0                  | 0                | 0                | 251,299             |
| CRIME - RESIDENTIAL   | 0                   | 0                 | 0                   | 0                  | 0                | 0                | 0                   |
| CRIME - COMMERCIAL    | 0                   | 0                 | 0                   | 0                  | 0                | 0                | 0                   |
| HOMEOWNER - BEACH     | 211,017             | 27,619            | (69,733)            | 151                | 0                | 0                | 169,053             |
| HOMEOWNER - COASTAL   | 1,094,010           | 207,445           | (20,580)            | (32,249)           | 30               | 3,716            | 1,252,371           |
| HO - BEACH WIND       | 416,075             | 45,531            | (228)               | 235                | 2,735            | 52,721           | 517,068             |
| HO - COASTAL WIND     | 3,313,846           | 416,372           | (42,918)            | (11,128)           | 2,113            | (6,405)          | 3,671,880           |
| WIND - RESIDENTIAL    | 56,439              | 19,132            | (189)               | 0                  | 809              | (1,057)          | 75,135              |
| WIND - COMMERCIAL     | 52,838              | 3,051             | 0                   | 0                  | (240)            | (2,104)          | 53,545              |
| COASTAL - RESIDENTIAL | 293,707             | 35,703            | 4,664               | 0                  | (373)            | (1,081)          | 332,620             |
| COASTAL - COMMERCIAL  | 285,632             | 19,173            | (5,411)             | (3,390)            | 15,573           | 37,426           | 349,002             |
| <b>TOTAL</b>          | <b>\$ 6,370,237</b> | <b>\$ 813,726</b> | <b>\$ (155,305)</b> | <b>\$ (46,761)</b> | <b>\$ 20,646</b> | <b>\$ 87,108</b> | <b>\$ 7,089,651</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

EXHIBIT 4C

YEAR TO DATE

| NET LOSS EXPENSES PAID | 2024                 | 2023                | 2022              | 2021             | 2020             | 2019              | TOTAL                |
|------------------------|----------------------|---------------------|-------------------|------------------|------------------|-------------------|----------------------|
| RESIDENTIAL - FIRE     | \$ 398,565           | \$ 62,422           | \$ 6,765          | \$ 0             | \$ 0             | \$ 0              | \$ 467,753           |
| RESIDENTIAL - EC       | 703,538              | 233,852             | 18,236            | 853              | 315              | 16,610            | 973,404              |
| COMMERCIAL - FIRE      | 0                    | 0                   | 0                 | 0                | 0                | 0                 | 0                    |
| COMMERCIAL - EC        | 58,012               | 0                   | 0                 | 0                | 0                | 20,140            | 78,152               |
| COMMERCIAL PROPERTY    | 593,640              | 56,257              | 9,031             | 0                | 0                | 0                 | 658,928              |
| CRIME - RESIDENTIAL    | 0                    | 0                   | 0                 | 0                | 0                | 0                 | 0                    |
| CRIME - COMMERCIAL     | 0                    | 0                   | 0                 | 0                | 0                | 0                 | 0                    |
| HOMEOWNER - BEACH      | 254,765              | 35,580              | 14,444            | 151              | 0                | 2,866             | 307,805              |
| HOMEOWNER - COASTAL    | 2,016,802            | 824,506             | 82,072            | 11,702           | 7,261            | 16,749            | 2,959,091            |
| HO - BEACH WIND        | 542,060              | 248,879             | 12,685            | 235              | 3,002            | 119,933           | 926,794              |
| HO - COASTAL WIND      | 7,989,403            | 3,997,921           | 121,767           | 36,335           | 20,135           | 53,611            | 12,219,172           |
| WIND - RESIDENTIAL     | 94,165               | 20,019              | 1,601             | 130              | 1,013            | 330               | 117,258              |
| WIND - COMMERCIAL      | 144,503              | 24,946              | 500               | 0                | 0                | 331               | 170,279              |
| COASTAL - RESIDENTIAL  | 503,141              | 273,874             | 14,256            | 4,190            | 1,692            | 1,084             | 798,237              |
| COASTAL - COMMERCIAL   | 983,408              | 141,912             | 11,892            | 2,550            | 31,201           | 65,483            | 1,236,445            |
| <b>TOTAL</b>           | <b>\$ 14,282,001</b> | <b>\$ 5,920,167</b> | <b>\$ 293,251</b> | <b>\$ 56,146</b> | <b>\$ 64,619</b> | <b>\$ 297,136</b> | <b>\$ 20,913,319</b> |

**NET UNPAID LOSS EXPENSE  
 (CURRENT 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 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    | \$ 502,966           | \$ 44,906           | \$ (72,338)         | \$ (5,214)         | \$ 0             | \$ 0               | \$ 470,320           |
| RESIDENTIAL - EC      | 1,052,199            | 80,843              | (52,975)            | (3,436)            | 315              | (1,796)            | 1,075,150            |
| COMMERCIAL - FIRE     | 0                    | 0                   | 0                   | 0                  | 0                | 0                  | 0                    |
| COMMERCIAL - EC       | 77,362               | (10,011)            | 0                   | 0                  | 0                | 9,548              | 76,899               |
| COMMERCIAL PROPERTY   | 858,467              | (28,149)            | (82,742)            | 0                  | 0                | 0                  | 747,576              |
| CRIME - RESIDENTIAL   | 0                    | 0                   | 0                   | 0                  | 0                | 0                  | 0                    |
| CRIME - COMMERCIAL    | 0                    | 0                   | 0                   | 0                  | 0                | 0                  | 0                    |
| HOMEOWNER - BEACH     | 492,863              | (15,289)            | (100,212)           | 151                | 0                | 2,866              | 380,379              |
| HOMEOWNER - COASTAL   | 3,215,244            | 811,464             | (195,060)           | 1,127              | 2,263            | 8,220              | 3,843,259            |
| HO - BEACH WIND       | 958,044              | 252,823             | (15,210)            | (5,030)            | 2,013            | 32,187             | 1,224,827            |
| HO - COASTAL WIND     | 12,184,961           | 4,002,754           | (417,476)           | (87,280)           | (24,047)         | (16,753)           | 15,642,159           |
| WIND - RESIDENTIAL    | 150,532              | 20,744              | (11,633)            | 130                | 539              | (3,573)            | 156,739              |
| WIND - COMMERCIAL     | 220,230              | 1,189               | (1,189)             | 0                  | (1,715)          | (7,442)            | 211,073              |
| COASTAL - RESIDENTIAL | 784,495              | 216,008             | (23,748)            | 4,190              | (145)            | (2,910)            | 977,890              |
| COASTAL - COMMERCIAL  | 1,390,027            | (24,147)            | (26,770)            | 1,448              | 53,207           | (40,347)           | 1,353,419            |
| <b>TOTAL</b>          | <b>\$ 21,887,391</b> | <b>\$ 5,353,135</b> | <b>\$ (999,351)</b> | <b>\$ (93,916)</b> | <b>\$ 32,431</b> | <b>\$ (20,002)</b> | <b>\$ 26,159,689</b> |



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES            |                       | ALLOCATED CLAIMS EXPENSE |                      |
|-------------------------------------|----------------------|----------------------|--------------|-------------------|-----------------------|--------------------------|----------------------|
|                                     |                      |                      |              | OUTSTANDING       | PAID                  | OUTSTANDING              | PAID                 |
| <b>FLORENCE</b>                     |                      |                      |              |                   |                       |                          |                      |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                   |                       |                          |                      |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HABITATIONAL | \$ 0              | \$ 28,937,385         | \$ 4,550                 | \$ 1,522,122         |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | COMMERCIAL   | 0                 | 1,486,666             | 0                        | 89,608               |
|                                     |                      |                      | TOTAL        | <u>0</u>          | <u>30,424,051</u>     | <u>4,550</u>             | <u>1,611,731</u>     |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HABITATIONAL | 176,949           | 98,374,279            | 96,968                   | 5,180,347            |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | COMMERCIAL   | 100,000           | 4,648,762             | 37,202                   | 211,318              |
|                                     |                      |                      | TOTAL        | <u>\$ 276,949</u> | <u>\$ 103,023,041</u> | <u>\$ 134,170</u>        | <u>\$ 5,391,665</u>  |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |                   |                       |                          |                      |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HABITATIONAL | \$ 0              | \$ 5,751,442          | \$ 0                     | \$ 243,008           |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | COMMERCIAL   | 0                 | 11,909,210            | 0                        | 478,165              |
|                                     |                      |                      | TOTAL        | <u>0</u>          | <u>17,660,652</u>     | <u>0</u>                 | <u>721,173</u>       |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HABITATIONAL | 0                 | 17,996,193            | 0                        | 880,204              |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>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<br>12/31/17 | 09/11/18<br>09/18/18 | HABITATIONAL | \$ 0              | \$ 26,148,770         | \$ 0                     | \$ 1,986,439         |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | COMMERCIAL   | 1,050,000         | 44,837,034            | 11,453                   | 1,890,323            |
|                                     |                      |                      | TOTAL        | <u>1,050,000</u>  | <u>70,985,804</u>     | <u>11,453</u>            | <u>3,876,762</u>     |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HABITATIONAL | 0                 | 83,897,173            | 0                        | 6,268,192            |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | COMMERCIAL   | 0                 | 90,225,972            | 44,462                   | 4,295,589            |
|                                     |                      |                      | TOTAL        | <u>\$ 0</u>       | <u>\$ 174,123,145</u> | <u>\$ 44,462</u>         | <u>\$ 10,563,782</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS              | LOSSES              |                         | ALLOCATED CLAIMS EXPENSE |                      |
|---|----------------------|----------------------|-----------------------|---------------------|-------------------------|--------------------------|----------------------|
|   |                      |                      |                       | OUTSTANDING         | PAID                    | OUTSTANDING              | PAID                 |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                       |                     |                         |                          |                      |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO-BEACH              | \$ 0                | \$ 1,425,784            | \$ 0                     | \$ 75,339            |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO-COASTAL            | 0                   | 10,319,819              | 0                        | 617,896              |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO WIND BEACH         | 25,000              | 36,824,125              | 23,377                   | 1,994,855            |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO WIND COASTAL       | 15,000              | 173,194,287             | 2,653                    | 11,267,015           |
|   |                      |                      | TOTAL                 | <u>40,000</u>       | <u>221,764,015</u>      | <u>26,030</u>            | <u>13,955,106</u>    |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO-BEACH              | 0                   | 7,597,822               | 0                        | 304,028              |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO-COASTAL            | 7,225               | 33,008,954              | 250                      | 2,177,893            |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO WIND BEACH         | 170,000             | 113,253,794             | 63,548                   | 5,720,574            |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO WIND COASTAL       | 850,123             | 501,577,798             | 129,000                  | 32,534,789           |
|   |                      |                      | TOTAL                 | <u>\$ 1,027,348</u> | <u>\$ 655,438,368</u>   | <u>\$ 192,798</u>        | <u>\$ 40,737,283</u> |
|   |                      |                      | <b>TOTAL FLORENCE</b> | <u>\$ 2,394,297</u> | <u>\$ 1,383,666,202</u> | <u>\$ 413,464</u>        | <u>\$ 80,488,485</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES            |                      | ALLOCATED CLAIMS EXPENSE |                   |
|-------------------------------------|----------------------|----------------------|--------------|-------------------|----------------------|--------------------------|-------------------|
|                                     |                      |                      |              | OUTSTANDING       | PAID                 | OUTSTANDING              | PAID              |
| <b>DORIAN</b>                       |                      |                      |              |                   |                      |                          |                   |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                   |                      |                          |                   |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HABITATIONAL | \$ 0              | \$ 2,763,170         | \$ 0                     | \$ 234,933        |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>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<br>12/31/19 | 09/03/19<br>09/06/19 | HABITATIONAL | 0                 | 7,666,349            | 0                        | 650,803           |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>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<br>12/31/18 | 09/03/19<br>09/06/19 | HABITATIONAL | \$ 0              | \$ 278,340           | \$ 0                     | \$ 25,181         |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>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>109,996</u>    |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HABITATIONAL | 88,260            | 1,184,050            | 2,999                    | 101,685           |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>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<br>12/31/18 | 09/03/19<br>09/06/19 | HABITATIONAL | \$ 1,766          | \$ 1,062,894         | \$ 0                     | \$ 114,853        |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>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<br>12/31/19 | 09/03/19<br>09/06/19 | HABITATIONAL | 13,072            | 2,336,177            | 999                      | 276,736           |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>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 SEPTEMBER 30, 2024

| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS            | LOSSES            |                      | ALLOCATED CLAIMS EXPENSE |                     |
|---|----------------------|----------------------|---------------------|-------------------|----------------------|--------------------------|---------------------|
|   |                      |                      |                     | OUTSTANDING       | PAID                 | OUTSTANDING              | PAID                |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                     |                   |                      |                          |                     |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO-BEACH            | \$ 0              | \$ 155,600           | \$ 0                     | \$ 11,359           |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO-COASTAL          | 0                 | 860,800              | 0                        | 50,182              |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO WIND BEACH       | 5,447             | 2,406,844            | 0                        | 208,996             |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>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<br>12/31/19 | 09/03/19<br>09/06/19 | HO-BEACH            | 0                 | 342,102              | 0                        | 35,205              |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HO-COASTAL          | 0                 | 1,241,546            | 0                        | 238,016             |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HO WIND BEACH       | 12,618            | 6,194,792            | 1,433                    | 567,922             |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>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>\$ 5,269,687</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
REPORT OF NAMED STORM LOSSES  
AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES           |                     | ALLOCATED CLAIMS EXPENSE |                   |
|-------------------------------------|----------------------|----------------------|--------------|------------------|---------------------|--------------------------|-------------------|
|                                     |                      |                      |              | OUTSTANDING      | PAID                | OUTSTANDING              | PAID              |
| <b>ISAIAS</b>                       |                      |                      |              |                  |                     |                          |                   |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                  |                     |                          |                   |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HABITATIONAL | \$ 0             | \$ 1,916,586        | \$ 0                     | \$ 195,165        |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>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<br>12/31/20 | 08/02/20<br>08/05/20 | HABITATIONAL | 0                | 3,985,336           | 0                        | 319,737           |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | COMMERCIAL   | 0                | 338,538             | 0                        | 25,694            |
|                                     |                      |                      | TOTAL        | <u>\$ 0</u>      | <u>\$ 4,323,874</u> | <u>\$ 0</u>              | <u>\$ 345,431</u> |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |                  |                     |                          |                   |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HABITATIONAL | \$ 17,198        | \$ 247,413          | \$ 0                     | \$ 24,362         |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>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<br>12/31/20 | 08/02/20<br>08/05/20 | HABITATIONAL | 5,284            | 600,554             | 0                        | 66,202            |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>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<br>12/31/19 | 08/02/20<br>08/05/20 | HABITATIONAL | \$ 93,061        | \$ 1,276,034        | \$ 2,067                 | \$ 157,342        |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | COMMERCIAL   | 80,787           | 716,709             | 3,995                    | 50,786            |
|                                     |                      |                      | TOTAL        | <u>173,848</u>   | <u>1,992,742</u>    | <u>6,062</u>             | <u>208,128</u>    |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HABITATIONAL | 37,233           | 2,256,366           | 858                      | 239,293           |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>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 SEPTEMBER 30, 2024

| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS            | LOSSES              |                      | ALLOCATED CLAIMS EXPENSE |                     |
|---|----------------------|----------------------|---------------------|---------------------|----------------------|--------------------------|---------------------|
|   |                      |                      |                     | OUTSTANDING         | PAID                 | OUTSTANDING              | PAID                |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                     |                     |                      |                          |                     |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO-BEACH            | \$ 0                | \$ 284,567           | \$ 0                     | \$ 21,021           |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO-COASTAL          | 0                   | 1,405,159            | 0                        | 97,190              |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO WIND BEACH       | 72,295              | 1,551,559            | 3,196                    | 162,204             |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO WIND COASTAL     | 671,326             | 10,101,917           | 9,757                    | 1,014,852           |
|   |                      |                      | TOTAL               | <u>743,620</u>      | <u>13,343,202</u>    | <u>12,953</u>            | <u>1,295,267</u>    |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO-BEACH            | 0                   | 479,456              | 0                        | 30,178              |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO-COASTAL          | 0                   | 1,238,213            | 0                        | 116,612             |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO WIND BEACH       | 26,726              | 2,819,419            | 16,672                   | 296,675             |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO WIND COASTAL     | 362,481             | 16,191,209           | 1,598                    | 1,721,804           |
|   |                      |                      | TOTAL               | <u>\$ 389,207</u>   | <u>\$ 20,728,298</u> | <u>\$ 18,270</u>         | <u>\$ 2,165,269</u> |
|   |                      |                      | <b>TOTAL ISAIAS</b> | <u>\$ 1,401,200</u> | <u>\$ 49,108,691</u> | <u>\$ 42,040</u>         | <u>\$ 4,743,792</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES      |                     | ALLOCATED CLAIMS EXPENSE |                   |
|-------------------------------------|----------------------|----------------------|--------------|-------------|---------------------|--------------------------|-------------------|
|                                     |                      |                      |              | OUTSTANDING | PAID                | OUTSTANDING              | PAID              |
| <b>IAN</b>                          |                      |                      |              |             |                     |                          |                   |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |             |                     |                          |                   |
| 2261                                | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | HABITATIONAL | \$ 0        | \$ 113,874          | \$ 0                     | \$ 16,663         |
| 2261                                | 01/01/21<br>12/31/21 | 09/28/22<br>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<br>12/31/22 | 09/28/22<br>10/01/22 | HABITATIONAL | 0           | 1,156,467           | 0                        | 102,421           |
| 2261                                | 01/01/22<br>12/31/22 | 09/28/22<br>10/01/22 | COMMERCIAL   | 0           | 94,115              | 0                        | 7,750             |
|                                     |                      |                      | TOTAL        | <u>\$ 0</u> | <u>\$ 1,250,582</u> | <u>\$ 0</u>              | <u>\$ 110,171</u> |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |             |                     |                          |                   |
| 2261                                | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | HABITATIONAL | \$ 0        | \$ 45,794           | \$ 0                     | \$ 5,330          |
| 2261                                | 01/01/21<br>12/31/21 | 09/28/22<br>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<br>12/31/22 | 09/28/22<br>10/01/22 | HABITATIONAL | 0           | 169,203             | 0                        | 7,220             |
| 2261                                | 01/01/22<br>12/31/22 | 09/28/22<br>10/01/22 | COMMERCIAL   | 0           | 0                   | 0                        | 826               |
|                                     |                      |                      | TOTAL        | <u>\$ 0</u> | <u>\$ 169,203</u>   | <u>\$ 0</u>              | <u>\$ 8,046</u>   |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |             |                     |                          |                   |
| 2261                                | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | HABITATIONAL | \$ 0        | \$ 211,965          | \$ 0                     | \$ 17,069         |
| 2261                                | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | COMMERCIAL   | 0           | 36,434              | 0                        | 3,679             |
|                                     |                      |                      | TOTAL        | <u>0</u>    | <u>248,399</u>      | <u>0</u>                 | <u>20,748</u>     |
| 2261                                | 01/01/22<br>12/31/22 | 09/28/22<br>10/01/22 | HABITATIONAL | 0           | 412,488             | 0                        | 47,090            |
| 2261                                | 01/01/22<br>12/31/22 | 09/28/22<br>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 SEPTEMBER 30, 2024

| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS         | LOSSES      |               | ALLOCATED CLAIMS EXPENSE |              |
|---|----------------------|----------------------|------------------|-------------|---------------|--------------------------|--------------|
|   |                      |                      |                  | OUTSTANDING | PAID          | OUTSTANDING              | PAID         |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                  |             |               |                          |              |
| 2261  | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | HO-BEACH         | \$ 0        | \$ 0          | \$ 0                     | \$ 0         |
| 2261  | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | HO-COASTAL       | 0           | 211,411       | 0                        | 15,465       |
| 2261  | 01/01/21<br>12/31/21 | 09/28/22<br>10/01/22 | HO WIND BEACH    | 0           | 74,436        | 0                        | 22,863       |
| 2261  | 01/01/21<br>12/31/21 | 09/28/22<br>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<br>12/31/22 | 09/28/22<br>10/01/22 | HO-BEACH         | 0           | 79,635        | 0                        | 9,180        |
| 2261  | 01/01/22<br>12/31/22 | 09/28/22<br>10/01/22 | HO-COASTAL       | 0           | 777,809       | 0                        | 76,081       |
| 2261  | 01/01/22<br>12/31/22 | 09/28/22<br>10/01/22 | HO WIND BEACH    | 0           | 674,294       | 0                        | 84,271       |
| 2261  | 01/01/22<br>12/31/22 | 09/28/22<br>10/01/22 | HO WIND COASTAL  | 3,046       | 6,087,482     | 499                      | 478,686      |
|   |                      |                      | TOTAL            | \$ 3,046    | \$ 7,619,219  | \$ 499                   | \$ 648,217   |
|   |                      |                      | <b>TOTAL IAN</b> | \$ 3,046    | \$ 11,574,470 | \$ 499                   | \$ 1,021,344 |



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES          |                   | ALLOCATED CLAIMS EXPENSE |                  |
|-------------------------------------|----------------------|----------------------|--------------|-----------------|-------------------|--------------------------|------------------|
|                                     |                      |                      |              | OUTSTANDING     | PAID              | OUTSTANDING              | PAID             |
| <b>IDALIA</b>                       |                      |                      |              |                 |                   |                          |                  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                 |                   |                          |                  |
| 2368                                | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | HABITATIONAL | \$ 0            | \$ 63,644         | \$ 0                     | \$ 14,084        |
| 2368                                | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | COMMERCIAL   | 0               | 0                 | 0                        | 0                |
|                                     |                      |                      | TOTAL        | <u>0</u>        | <u>63,644</u>     | <u>0</u>                 | <u>14,084</u>    |
| 2368                                | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HABITATIONAL | 9,672           | 129,853           | 0                        | 16,150           |
| 2368                                | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | COMMERCIAL   | 0               | 25,517            | 0                        | 4,978            |
|                                     |                      |                      | TOTAL        | <u>\$ 9,672</u> | <u>\$ 155,370</u> | <u>\$ 0</u>              | <u>\$ 21,128</u> |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |                 |                   |                          |                  |
| 2368                                | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | HABITATIONAL | \$ 0            | \$ 0              | \$ 0                     | \$ 66            |
| 2368                                | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | COMMERCIAL   | 0               | 0                 | 0                        | 500              |
|                                     |                      |                      | TOTAL        | <u>0</u>        | <u>0</u>          | <u>0</u>                 | <u>566</u>       |
| 2368                                | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HABITATIONAL | 0               | 13,748            | 0                        | 2,374            |
| 2368                                | 01/01/23<br>12/31/23 | 08/29/23<br>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<br>12/31/22 | 08/29/23<br>09/01/23 | HABITATIONAL | \$ 0            | \$ 21,012         | \$ 0                     | \$ 4,251         |
| 2368                                | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | COMMERCIAL   | 5,000           | 264,329           | 830                      | 14,751           |
|                                     |                      |                      | TOTAL        | <u>5,000</u>    | <u>285,341</u>    | <u>830</u>               | <u>19,003</u>    |
| 2368                                | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HABITATIONAL | 0               | 295,842           | 0                        | 31,808           |
| 2368                                | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | COMMERCIAL   | 0               | 265,587           | 0                        | 12,056           |
|                                     |                      |                      | TOTAL        | <u>\$ 0</u>     | <u>\$ 561,429</u> | <u>\$ 0</u>              | <u>\$ 43,864</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS            | LOSSES           |                     | ALLOCATED CLAIMS EXPENSE |                   |
|---|----------------------|----------------------|---------------------|------------------|---------------------|--------------------------|-------------------|
|   |                      |                      |                     | OUTSTANDING      | PAID                | OUTSTANDING              | PAID              |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                     |                  |                     |                          |                   |
| 2368  | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | HO-BEACH            | \$ 0             | \$ 0                | \$ 0                     | \$ 390            |
| 2368  | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | HO-COASTAL          | 0                | 121,244             | 0                        | 12,386            |
| 2368  | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | HO WIND BEACH       | 0                | 56,881              | 0                        | 7,365             |
| 2368  | 01/01/22<br>12/31/22 | 08/29/23<br>09/01/23 | HO WIND COASTAL     | 4,000            | 886,579             | 20                       | 74,903            |
|   |                      |                      | TOTAL               | <u>4,000</u>     | <u>1,064,704</u>    | <u>20</u>                | <u>95,044</u>     |
| 2368  | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HO-BEACH            | 0                | 33,428              | 0                        | 3,628             |
| 2368  | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HO-COASTAL          | 0                | 348,519             | 0                        | 44,076            |
| 2368  | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HO WIND BEACH       | 0                | 207,618             | 7,202                    | 22,967            |
| 2368  | 01/01/23<br>12/31/23 | 08/29/23<br>09/01/23 | HO WIND COASTAL     | 48,564           | 2,170,323           | 8,433                    | 221,919           |
|   |                      |                      | TOTAL               | <u>\$ 48,564</u> | <u>\$ 2,759,889</u> | <u>\$ 15,634</u>         | <u>\$ 292,590</u> |
|   |                      |                      | <b>TOTAL IDALIA</b> | <u>\$ 67,236</u> | <u>\$ 4,904,125</u> | <u>\$ 16,484</u>         | <u>\$ 488,982</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES          |                   | ALLOCATED CLAIMS EXPENSE |                  |
|-------------------------------------|----------------------|----------------------|--------------|-----------------|-------------------|--------------------------|------------------|
|                                     |                      |                      |              | OUTSTANDING     | PAID              | OUTSTANDING              | PAID             |
| <b>OPHELIA</b>                      |                      |                      |              |                 |                   |                          |                  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                 |                   |                          |                  |
| 2374                                | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | HABITATIONAL | \$ 6,830        | \$ 18,637         | \$ 0                     | \$ 5,325         |
| 2374                                | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | COMMERCIAL   | 0               | 0                 | 0                        | 0                |
|                                     |                      |                      | TOTAL        | <u>6,830</u>    | <u>18,637</u>     | <u>0</u>                 | <u>5,325</u>     |
| 2374                                | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HABITATIONAL | 0               | 164,200           | 0                        | 22,320           |
| 2374                                | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | COMMERCIAL   | 0               | 0                 | 0                        | 5,179            |
|                                     |                      |                      | TOTAL        | <u>\$ 0</u>     | <u>\$ 164,200</u> | <u>\$ 0</u>              | <u>\$ 27,499</u> |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |                 |                   |                          |                  |
| 2374                                | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | HABITATIONAL | \$ 0            | \$ 12,039         | \$ 0                     | \$ 1,405         |
| 2374                                | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | COMMERCIAL   | 0               | 48,043            | 0                        | 2,536            |
|                                     |                      |                      | TOTAL        | <u>0</u>        | <u>60,082</u>     | <u>0</u>                 | <u>3,941</u>     |
| 2374                                | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HABITATIONAL | 0               | 11,048            | 0                        | 1,464            |
| 2374                                | 01/01/23<br>12/31/23 | 09/22/23<br>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<br>12/31/22 | 09/22/23<br>09/24/23 | HABITATIONAL | \$ 13,816       | \$ 128,985        | \$ 0                     | \$ 12,206        |
| 2374                                | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | COMMERCIAL   | 4,999           | 58,116            | 499                      | 5,871            |
|                                     |                      |                      | TOTAL        | <u>18,815</u>   | <u>187,100</u>    | <u>499</u>               | <u>18,077</u>    |
| 2374                                | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HABITATIONAL | 0               | 417,455           | 0                        | 43,457           |
| 2374                                | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | COMMERCIAL   | 6,825           | 26,595            | 1,078                    | 14,159           |
|                                     |                      |                      | TOTAL        | <u>\$ 6,825</u> | <u>\$ 444,050</u> | <u>\$ 1,078</u>          | <u>\$ 57,615</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
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| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS             | LOSSES            |                     | ALLOCATED CLAIMS EXPENSE |                   |
|---|----------------------|----------------------|----------------------|-------------------|---------------------|--------------------------|-------------------|
|   |                      |                      |                      | OUTSTANDING       | PAID                | OUTSTANDING              | PAID              |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                      |                   |                     |                          |                   |
| 2374  | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | HO-BEACH             | \$ 0              | \$ 0                | \$ 0                     | \$ 0              |
| 2374  | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | HO-COASTAL           | 0                 | 143,601             | 0                        | 22,988            |
| 2374  | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | HO WIND BEACH        | 7,153             | 18,564              | 0                        | 2,955             |
| 2374  | 01/01/22<br>12/31/22 | 09/22/23<br>09/24/23 | HO WIND COASTAL      | 15,546            | 851,734             | 499                      | 89,717            |
|   |                      |                      | TOTAL                | <u>22,699</u>     | <u>1,013,898</u>    | <u>499</u>               | <u>115,660</u>    |
| 2374  | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HO-BEACH             | 0                 | 15,336              | 0                        | 1,695             |
| 2374  | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HO-COASTAL           | 134               | 358,102             | 0                        | 46,197            |
| 2374  | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HO WIND BEACH        | 13,990            | 504,924             | 499                      | 33,144            |
| 2374  | 01/01/23<br>12/31/23 | 09/22/23<br>09/24/23 | HO WIND COASTAL      | 78,299            | 2,540,657           | 499                      | 247,195           |
|   |                      |                      | TOTAL                | <u>\$ 92,423</u>  | <u>\$ 3,419,019</u> | <u>\$ 998</u>            | <u>\$ 328,231</u> |
|   |                      |                      | <b>TOTAL OPHELIA</b> | <u>\$ 147,592</u> | <u>\$ 5,318,033</u> | <u>\$ 3,074</u>          | <u>\$ 557,939</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES            |                   | ALLOCATED CLAIMS EXPENSE |                  |
|-------------------------------------|----------------------|----------------------|--------------|-------------------|-------------------|--------------------------|------------------|
|                                     |                      |                      |              | OUTSTANDING       | PAID              | OUTSTANDING              | PAID             |
| <b>DEBBY</b>                        |                      |                      |              |                   |                   |                          |                  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                   |                   |                          |                  |
| 2468                                | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HABITATIONAL | \$ 23,506         | \$ 24,107         | \$ 4,052                 | \$ 13,329        |
| 2468                                | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | COMMERCIAL   | 0                 | 0                 | 0                        | 290              |
|                                     |                      |                      | TOTAL        | <u>23,506</u>     | <u>24,107</u>     | <u>4,052</u>             | <u>13,619</u>    |
| 2468                                | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HABITATIONAL | 85,070            | 68,024            | 9,637                    | 25,324           |
| 2468                                | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | COMMERCIAL   | 9,998             | 0                 | 998                      | 381              |
|                                     |                      |                      | TOTAL        | <u>\$ 95,068</u>  | <u>\$ 68,024</u>  | <u>\$ 10,635</u>         | <u>\$ 25,705</u> |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |                   |                   |                          |                  |
| 2468                                | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HABITATIONAL | \$ 0              | \$ 20,957         | \$ 0                     | \$ 1,232         |
| 2468                                | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | COMMERCIAL   | 4,999             | 0                 | 499                      | 0                |
|                                     |                      |                      | TOTAL        | <u>4,999</u>      | <u>20,957</u>     | <u>499</u>               | <u>1,232</u>     |
| 2468                                | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HABITATIONAL | 12,997            | 53,078            | 1,297                    | 4,022            |
| 2468                                | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | COMMERCIAL   | 13,997            | 0                 | 1,317                    | 0                |
|                                     |                      |                      | TOTAL        | <u>\$ 26,994</u>  | <u>\$ 53,078</u>  | <u>\$ 2,614</u>          | <u>\$ 4,022</u>  |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |                   |                   |                          |                  |
| 2468                                | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HABITATIONAL | \$ 62,976         | \$ 110,484        | \$ 3,493                 | \$ 15,347        |
| 2468                                | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | COMMERCIAL   | 9,998             | 2,031             | 998                      | 4,188            |
|                                     |                      |                      | TOTAL        | <u>72,974</u>     | <u>112,516</u>    | <u>4,491</u>             | <u>19,535</u>    |
| 2468                                | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HABITATIONAL | 129,263           | 252,928           | 8,122                    | 41,638           |
| 2468                                | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | COMMERCIAL   | 50,991            | 90,236            | 3,247                    | 8,651            |
|                                     |                      |                      | TOTAL        | <u>\$ 180,254</u> | <u>\$ 343,164</u> | <u>\$ 11,369</u>         | <u>\$ 50,289</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
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| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS           | LOSSES              |                     | ALLOCATED CLAIMS EXPENSE |                   |
|---|----------------------|----------------------|--------------------|---------------------|---------------------|--------------------------|-------------------|
|   |                      |                      |                    | OUTSTANDING         | PAID                | OUTSTANDING              | PAID              |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                    |                     |                     |                          |                   |
| 2468  | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HO-BEACH           | \$ 0                | \$ 0                | \$ 0                     | \$ 0              |
| 2468  | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HO-COASTAL         | 139,572             | 157,847             | 3,996                    | 27,892            |
| 2468  | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HO WIND BEACH      | 103,073             | 88,414              | 7,689                    | 6,147             |
| 2468  | 01/01/23<br>12/31/23 | 08/05/24<br>08/09/24 | HO WIND COASTAL    | 557,877             | 894,590             | 32,339                   | 126,053           |
|   |                      |                      | TOTAL              | <u>800,522</u>      | <u>1,140,852</u>    | <u>44,024</u>            | <u>160,091</u>    |
| 2468  | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HO-BEACH           | 301                 | 6,919               | 0                        | 1,676             |
| 2468  | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HO-COASTAL         | 261,992             | 402,815             | 4,656                    | 63,577            |
| 2468  | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HO WIND BEACH      | 127,045             | 230,231             | 8,103                    | 22,093            |
| 2468  | 01/01/24<br>12/31/24 | 08/05/24<br>08/09/24 | HO WIND COASTAL    | 916,671             | 1,342,277           | 49,910                   | 226,454           |
|   |                      |                      | TOTAL              | <u>\$ 1,306,010</u> | <u>\$ 1,982,242</u> | <u>\$ 62,669</u>         | <u>\$ 313,800</u> |
|   |                      |                      | <b>TOTAL DEBBY</b> | <u>\$ 2,510,326</u> | <u>\$ 3,744,939</u> | <u>\$ 140,353</u>        | <u>\$ 588,294</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT NUMBER                          | POLICY YEAR          | CAT DATE             | BUSINESS     | LOSSES          |             | ALLOCATED CLAIMS EXPENSE |             |
|-------------------------------------|----------------------|----------------------|--------------|-----------------|-------------|--------------------------|-------------|
|                                     |                      |                      |              | OUTSTANDING     | PAID        | OUTSTANDING              | PAID        |
| <b>HELENE</b>                       |                      |                      |              |                 |             |                          |             |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |                 |             |                          |             |
| 2477                                | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HABITATIONAL | \$ 0            | \$ 0        | \$ 0                     | \$ 0        |
| 2477                                | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | COMMERCIAL   | 0               | 0           | 0                        | 0           |
|                                     |                      |                      | TOTAL        | <u>0</u>        | <u>0</u>    | <u>0</u>                 | <u>0</u>    |
| 2477                                | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HABITATIONAL | 7,499           | 0           | 749                      | 0           |
| 2477                                | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | COMMERCIAL   | 0               | 0           | 0                        | 0           |
|                                     |                      |                      | TOTAL        | <u>\$ 7,499</u> | <u>\$ 0</u> | <u>\$ 749</u>            | <u>\$ 0</u> |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |                 |             |                          |             |
| 2477                                | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HABITATIONAL | \$ 0            | \$ 0        | \$ 0                     | \$ 0        |
| 2477                                | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | COMMERCIAL   | 0               | 0           | 0                        | 0           |
|                                     |                      |                      | TOTAL        | <u>0</u>        | <u>0</u>    | <u>0</u>                 | <u>0</u>    |
| 2477                                | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HABITATIONAL | 7,499           | 0           | 749                      | 0           |
| 2477                                | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | COMMERCIAL   | 0               | 0           | 0                        | 0           |
|                                     |                      |                      | TOTAL        | <u>\$ 7,499</u> | <u>\$ 0</u> | <u>\$ 749</u>            | <u>\$ 0</u> |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |                 |             |                          |             |
| 2477                                | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HABITATIONAL | \$ 0            | \$ 0        | \$ 0                     | \$ 0        |
| 2477                                | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | COMMERCIAL   | 0               | 0           | 0                        | 0           |
|                                     |                      |                      | TOTAL        | <u>0</u>        | <u>0</u>    | <u>0</u>                 | <u>0</u>    |
| 2477                                | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HABITATIONAL | 7,499           | 0           | 749                      | 0           |
| 2477                                | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | COMMERCIAL   | 0               | 0           | 0                        | 0           |
|                                     |                      |                      | TOTAL        | <u>\$ 7,499</u> | <u>\$ 0</u> | <u>\$ 749</u>            | <u>\$ 0</u> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 REPORT OF NAMED STORM LOSSES  
 AS OF SEPTEMBER 30, 2024

| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS            | LOSSES                   |                    | ALLOCATED CLAIMS EXPENSE |                    |
|---|----------------------|----------------------|---------------------|--------------------------|--------------------|--------------------------|--------------------|
|   |                      |                      |                     | OUTSTANDING              | PAID               | OUTSTANDING              | PAID               |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                     |                          |                    |                          |                    |
| 2477  | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HO-BEACH            | \$ 0                     | \$ 0               | \$ 0                     | \$ 0               |
| 2477  | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HO-COASTAL          | 14,998                   | 0                  | 1,498                    | 0                  |
| 2477  | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HO WIND BEACH       | 7,499                    | 0                  | 749                      | 0                  |
| 2477  | 01/01/23<br>12/31/23 | 09/25/24<br>09/28/24 | HO WIND COASTAL     | 32,995                   | 0                  | 3,295                    | 0                  |
|   |                      |                      | TOTAL               | <u>55,492</u>            | <u>0</u>           | <u>5,542</u>             | <u>0</u>           |
| 2477  | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HO-BEACH            | 0                        | 0                  | 0                        | 0                  |
| 2477  | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HO-COASTAL          | 14,998                   | 0                  | 1,498                    | 0                  |
| 2477  | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HO WIND BEACH       | 18,297                   | 0                  | 1,817                    | 0                  |
| 2477  | 01/01/24<br>12/31/24 | 09/25/24<br>09/28/24 | HO WIND COASTAL     | 43,493                   | 0                  | 4,343                    | 0                  |
|   |                      |                      | TOTAL               | <u>\$ 76,788</u>         | <u>\$ 0</u>        | <u>\$ 7,658</u>          | <u>\$ 0</u>        |
|   |                      |                      | <b>TOTAL HELENE</b> | <u><u>\$ 154,777</u></u> | <u><u>\$ 0</u></u> | <u><u>\$ 15,447</u></u>  | <u><u>\$ 0</u></u> |



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 AS OF SEPTEMBER 30, 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                     | \$ 712,307,690                | 1,526                   | \$ 0                     | 0                   | \$ 2,822,392,465            | 5,269                 | \$ 0                            | 0                         | \$ 172,324,832                   | 1,225                       | \$ 3,707,024,987                    | 8,020                   |
| BRUNSWICK    | 2,297,903,659              | 5,291                | 294,574,070                | 479                   | 1,227,190,520                 | 2,558                   | 4,753,699,386            | 6,104               | 16,792,388,032              | 25,906                | 295,601,558                     | 630                       | 519,976,045                      | 2,584                       | 26,181,333,270                      | 43,552                  |
| CAMDEN       | 0                          | 0                    | 0                          | 0                     | 122,050,590                   | 246                     | 0                        | 0                   | 791,090,780                 | 1,378                 | 0                               | 0                         | 50,320,790                       | 267                         | 963,462,160                         | 1,891                   |
| CARTERET     | 1,051,499,695              | 4,639                | 266,438,610                | 482                   | 710,232,530                   | 1,765                   | 2,871,632,758            | 4,142               | 7,335,589,505               | 12,534                | 233,689,226                     | 712                       | 502,996,619                      | 2,311                       | 12,972,078,943                      | 26,585                  |
| CHOWAN       | 0                          | 0                    | 0                          | 0                     | 127,959,430                   | 281                     | 0                        | 0                   | 1,181,835,201               | 2,122                 | 0                               | 0                         | 87,109,592                       | 600                         | 1,396,904,223                       | 3,003                   |
| CRAVEN       | 0                          | 0                    | 0                          | 0                     | 1,186,244,990                 | 2,937                   | 0                        | 0                   | 6,601,125,148               | 12,518                | 0                               | 0                         | 382,101,560                      | 1,885                       | 8,169,471,698                       | 17,340                  |
| CURRITUCK    | 985,212,990                | 1,447                | 52,657,820                 | 72                    | 320,655,650                   | 596                     | 1,311,195,220            | 1,262               | 2,289,858,399               | 3,808                 | 60,060,610                      | 82                        | 121,594,887                      | 607                         | 5,141,235,576                       | 7,874                   |
| DARE         | 3,590,219,088              | 8,543                | 842,632,950                | 1,481                 | 303,645,490                   | 535                     | 7,478,954,353            | 10,118              | 1,033,927,870               | 1,510                 | 368,848,079                     | 779                       | 27,095,990                       | 117                         | 13,645,323,820                      | 23,083                  |
| HYDE         | 160,621,950                | 408                  | 25,532,750                 | 48                    | 22,533,760                    | 61                      | 185,694,280              | 282                 | 168,457,630                 | 365                   | 19,581,697                      | 55                        | 30,140,389                       | 217                         | 612,562,456                         | 1,436                   |
| JONES        | 0                          | 0                    | 0                          | 0                     | 82,465,380                    | 221                     | 0                        | 0                   | 455,501,991                 | 975                   | 0                               | 0                         | 42,377,218                       | 311                         | 580,344,589                         | 1,507                   |
| NEW HANOVER  | 686,654,939                | 2,096                | 381,898,790                | 760                   | 3,219,755,510                 | 6,620                   | 2,038,953,200            | 2,716               | 21,401,735,418              | 32,899                | 175,229,867                     | 419                       | 1,104,395,596                    | 3,720                       | 29,008,623,320                      | 49,230                  |
| ONSLow       | 285,097,488                | 939                  | 57,308,580                 | 112                   | 1,760,668,860                 | 4,643                   | 509,581,000              | 749                 | 10,936,102,300              | 21,593                | 81,461,950                      | 203                       | 1,172,314,589                    | 5,160                       | 14,802,534,767                      | 33,399                  |
| PAMLICO      | 0                          | 0                    | 0                          | 0                     | 129,921,170                   | 281                     | 0                        | 0                   | 1,278,449,730               | 2,204                 | 0                               | 0                         | 92,588,427                       | 517                         | 1,500,959,327                       | 3,002                   |
| PASQUOTANK   | 0                          | 0                    | 0                          | 0                     | 409,334,340                   | 958                     | 0                        | 0                   | 1,862,752,578               | 3,646                 | 0                               | 0                         | 160,729,067                      | 950                         | 2,432,815,985                       | 5,554                   |
| PENDER       | 413,114,954                | 1,025                | 66,602,870                 | 118                   | 715,862,620                   | 1,382                   | 719,063,570              | 1,049               | 5,806,988,448               | 9,198                 | 99,487,730                      | 221                       | 377,333,950                      | 1,819                       | 8,198,454,142                       | 14,812                  |
| PERQUIMANS   | 0                          | 0                    | 0                          | 0                     | 153,930,470                   | 322                     | 0                        | 0                   | 1,111,484,265               | 1,900                 | 0                               | 0                         | 78,276,181                       | 559                         | 1,343,690,916                       | 2,781                   |
| TYRRELL      | 0                          | 0                    | 0                          | 0                     | 48,821,380                    | 117                     | 0                        | 0                   | 180,119,250                 | 420                   | 0                               | 0                         | 20,213,669                       | 174                         | 249,154,299                         | 711                     |
| WASHINGTON   | 0                          | 0                    | 0                          | 0                     | 145,237,850                   | 382                     | 0                        | 0                   | 446,649,144                 | 944                   | 0                               | 0                         | 37,539,451                       | 315                         | 629,426,445                         | 1,641                   |
| <b>TOTAL</b> | <b>\$ 9,470,324,763</b>    | <b>24,388</b>        | <b>\$ 1,987,646,440</b>    | <b>3,552</b>          | <b>\$ 11,398,818,230</b>      | <b>25,431</b>           | <b>\$ 19,868,773,767</b> | <b>26,422</b>       | <b>\$ 82,496,448,154</b>    | <b>139,189</b>        | <b>\$ 1,333,960,717</b>         | <b>3,101</b>              | <b>\$ 4,979,428,852</b>          | <b>23,338</b>               | <b>\$ 131,535,400,923</b>           | <b>245,421</b>          |

COMMERCIAL AGGREGATE LIABILITY

TOTAL LIABILITY

| COUNTY       | COMMERCIAL BEACH LIABILITY * | COMMERCIAL BEACH COUNT | COMMERCIAL PROPERTY LIABILITY | COMMERCIAL PROPERTY COUNT | COMMERCIAL BEACH WIND LIABILITY* | COMMERCIAL BEACH WIND COUNT | COMMERCIAL COASTAL WIND LIABILITY * | COMMERCIAL COASTAL WIND COUNT | TOTAL COMMERCIAL BEACH LIABILITY * | TOTAL COMMERCIAL COUNT | COUNTY       | TOTAL BEACH LIABILITY *   | TOTAL BEACH COUNT |
|--------------|------------------------------|------------------------|-------------------------------|---------------------------|----------------------------------|-----------------------------|-------------------------------------|-------------------------------|------------------------------------|------------------------|--------------|---------------------------|-------------------|
| BEAUFORT     | \$ 0                         | 0                      | \$ 0                          | 0                         | \$ 0                             | 0                           | \$ 433,503,200                      | 1,182                         | \$ 433,503,200                     | 1,182                  | BEAUFORT     | \$ 4,140,528,187          | 9,202             |
| BRUNSWICK    | 0                            | 0                      | 396,478,200                   | 468                       | 274,390,300                      | 337                         | 1,391,788,358                       | 2,075                         | 2,062,656,858                      | 2,880                  | BRUNSWICK    | 28,243,990,128            | 46,432            |
| CAMDEN       | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 66,360,800                          | 177                           | 66,360,800                         | 177                    | CAMDEN       | 1,029,822,960             | 2,068             |
| CARTERET     | 0                            | 0                      | 708,448,200                   | 845                       | 458,816,800                      | 591                         | 1,531,435,087                       | 2,309                         | 2,698,700,087                      | 3,745                  | CARTERET     | 15,670,779,030            | 30,330            |
| CHOWAN       | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 247,873,000                         | 508                           | 247,873,000                        | 508                    | CHOWAN       | 1,644,777,223             | 3,511             |
| CRAVEN       | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 1,324,225,802                       | 2,131                         | 1,324,225,802                      | 2,131                  | CRAVEN       | 9,493,697,500             | 19,471            |
| CURRITUCK    | 0                            | 0                      | 89,339,000                    | 122                       | 107,143,900                      | 248                         | 203,888,200                         | 510                           | 400,371,100                        | 880                    | CURRITUCK    | 5,541,606,676             | 8,754             |
| DARE         | 0                            | 0                      | 876,786,700                   | 1,216                     | 952,818,500                      | 1,185                       | 149,585,300                         | 223                           | 1,979,190,500                      | 2,624                  | DARE         | 15,624,514,320            | 25,707            |
| HYDE         | 0                            | 0                      | 67,838,500                    | 86                        | 25,917,400                       | 49                          | 82,944,600                          | 203                           | 176,700,500                        | 338                    | HYDE         | 789,262,956               | 1,774             |
| JONES        | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 77,582,100                          | 284                           | 77,582,100                         | 284                    | JONES        | 657,926,689               | 1,791             |
| NEW HANOVER  | 0                            | 0                      | 903,247,500                   | 896                       | 438,342,600                      | 386                         | 2,826,244,142                       | 3,291                         | 4,167,834,242                      | 4,573                  | NEW HANOVER  | 33,176,457,562            | 53,803            |
| ONSLow       | 0                            | 0                      | 141,087,900                   | 155                       | 8,673,700                        | 28                          | 1,301,331,002                       | 2,274                         | 1,451,092,502                      | 2,457                  | ONSLow       | 16,253,627,269            | 35,856            |
| PAMLICO      | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 171,277,400                         | 388                           | 171,277,400                        | 388                    | PAMLICO      | 1,672,236,727             | 3,390             |
| PASQUOTANK   | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 440,844,161                         | 886                           | 440,844,161                        | 886                    | PASQUOTANK   | 2,873,660,146             | 6,440             |
| PENDER       | 0                            | 0                      | 113,138,100                   | 158                       | 63,539,400                       | 96                          | 403,110,806                         | 1,004                         | 579,788,306                        | 1,258                  | PENDER       | 8,778,242,448             | 16,070            |
| PERQUIMANS   | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 91,718,300                          | 357                           | 91,718,300                         | 357                    | PERQUIMANS   | 1,435,409,216             | 3,138             |
| TYRRELL      | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 25,108,800                          | 136                           | 25,108,800                         | 136                    | TYRRELL      | 274,263,099               | 847               |
| WASHINGTON   | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 76,310,500                          | 344                           | 76,310,500                         | 344                    | WASHINGTON   | 705,736,945               | 1,985             |
| <b>TOTAL</b> | <b>\$ 0</b>                  | <b>0</b>               | <b>\$ 3,296,364,000</b>       | <b>3,946</b>              | <b>\$ 2,329,642,600</b>          | <b>2,920</b>                | <b>\$ 10,845,131,558</b>            | <b>18,282</b>                 | <b>\$ 16,471,138,158</b>           | <b>25,148</b>          | <b>TOTAL</b> | <b>\$ 148,006,539,081</b> | <b>270,569</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.