



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
March 31, 2025**

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF MARCH 31, 2025

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 129,587,823	\$ 0	\$ 129,587,823
CASH EQUIVALENTS	7,842,876	0	7,842,876
INVESTMENTS	1,699,024,426	0	1,699,024,426
INTEREST INCOME DUE OR ACCRUED	11,367,225	0	11,367,225
FIXED ASSETS	217,676	(217,676)	0
DATA PROCESSING EQUIPMENT	31,361	0	31,361
ACCOUNTS RECEIVABLE - PREMIUM	63,603,075	(584,325)	63,018,750
ACCOUNTS RECEIVABLE - SYCR GRANT	101,667	0	101,667
PREPAID EXPENSE	933,202	(933,202)	0
TOTAL ASSETS	\$ 1,912,709,331	\$ (1,735,203)	\$ 1,910,974,128

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 204,600
ACCOUNTS PAYABLE - FAIR PLAN	741,973
BENEFIT PAYABLE	440,392
PREMIUM SUSPENSE	42
PREMIUM REFUND	1,057,012
COMMISSION PAYABLE	9,462,208
ACCRUAL-PREMIUM TAX	5,108,628
ACCRUAL-POST RETIREMENT	6,035,347
ACCRUAL-RENT	229,188
CLAIMS PAYABLE	859,108
PREPAID PREMIUMS	18,714,678
UNCLAIMED CHECKS	5,346,663
IBHS GRANT ACCRUAL	26,028,291
CEDED REINSURANCE PREMIUMS PAYABLE	25,750,792
TOTAL LIABILITIES	\$ 99,978,922

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 36,118,276
UNPAID LAE RESERVES	8,237,685
UNEARNED PREMIUMS	281,617,257
TOTAL RESERVES	\$ 325,973,218

SURPLUS

\$ 1,485,021,988

TOTAL LIABILITIES & SURPLUS

\$ 1,910,974,128

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2025

	YEAR TO DATE
UNDERWRITING INCOME	
PREMIUMS EARNED	\$ 241,465,279
CEDED REINSURANCE PREMIUMS	(74,199,426)
NET PREMIUMS EARNED	<u>167,265,853</u>
DEDUCTIONS	
NET LOSSES INCURRED	20,040,430
NET LOSS EXPENSE INCURRED	10,969,079
OPERATING EXPENSE INCURRED	27,673,256
IBHS GRANT PROGRAM	7,485,097
PREMIUM TAXES	5,108,628
TOTAL DEDUCTIONS	<u>71,276,490</u>
OTHER INCOME/(EXPENSE)	
PREMIUM CHARGED OFF	(118,836)
SERVICE CHARGES	201,020
MISCELLANEOUS INCOME	5,065
TOTAL OTHER INCOME/(EXPENSE)	<u>87,249</u>
NET UNDERWRITING GAIN OR (LOSS)	<u>96,076,612</u>
INVESTMENT INCOME	17,033,776
NET INCOME OR (LOSS)	<u><u>\$ 113,110,388</u></u>
SURPLUS ACCOUNT	
SURPLUS (PRIOR PERIOD)	\$ 1,370,958,801
NET INCOME OR (LOSS)	113,110,388
CHANGE IN ASSETS NOT ADMITTED	952,799
NET CHANGE IN SURPLUS	<u>114,063,187</u>
SURPLUS (CURRENT PERIOD)	<u><u>\$ 1,485,021,988</u></u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2025

YEAR TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 183,319,827	\$ (1,587,312)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 181,732,515
CEDED REINSURANCE	(36,712,652)	(37,486,774)	0	0	0	0	(74,199,426)
INVESTMENT INCOME	17,033,776	0	0	0	0	0	17,033,776
PREMIUM CHARGED OFF	(118,836)	0	0	0	0	0	(118,836)
SERVICE CHARGES	201,020	0	0	0	0	0	201,020
MISCELLANEOUS INCOME	5,065	0	0	0	0	0	5,065
TOTAL INCOME	163,728,199	(39,074,085)	0	0	0	0	124,654,114
EXPENSES PAID							
LOSSES	513,600	16,922,217	6,907,778	126,065	66,729	45,896	24,582,284
LOSS ADJUSTMENT EXPENSES	8,076,337	1,668,279	473,096	17,256	13,520	24,774	10,273,263
COMMISSION	23,706,901	(206,351)	0	0	0	0	23,500,550
PREMIUM TAX	5,108,628	0	0	0	0	0	5,108,628
IBHS GRANT PROGRAM	7,485,097	0	0	0	0	0	7,485,097
ADMINISTRATIVE EXPENSES	4,172,706	0	0	0	0	0	4,172,706
TOTAL EXPENSES PAID	49,063,269	18,384,146	7,380,874	143,321	80,249	70,670	75,122,529
NET CASH CHANGE	114,664,930	(57,458,231)	(7,380,874)	(143,321)	(80,249)	(70,670)	49,531,585
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	17,082,872	10,907,596	4,027,262	888,433	43,454	3,168,659	36,118,276
LOSS ADJUSTMENT EXPENSES	3,896,180	2,487,753	918,519	202,630	9,911	722,693	8,237,685
UNEARNED PREMIUMS	79,477,311	202,139,945	0	0	0	0	281,617,257
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	27,566,819	7,622,937	994,287	81,240	4,394,848	40,660,131
LOSS ADJUSTMENT EXPENSES	0	4,099,427	2,004,192	261,414	21,359	1,155,476	7,541,869
UNEARNED PREMIUMS	0	341,350,020	0	0	0	0	341,350,020
NET RESERVE CHANGE	(100,456,363)	157,480,972	4,681,349	164,638	49,234	1,658,973	63,578,803
NET OTHER CHANGES							
ASSETS NOT ADMITTED	952,799	0	0	0	0	0	952,799
TOTAL NET OTHER CHANGES	952,799	0	0	0	0	0	952,799
CHANGE IN SURPLUS	\$ 15,161,366	\$ 100,022,741	\$ (2,699,525)	\$ 21,317	\$ (31,014)	\$ 1,588,303	\$ 114,063,187

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2025

	2025				2024			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 58,291,505	\$ 13,001,864	\$ 99,628,001	\$ 12,398,455	\$ 233,887,426	\$ 51,479,776	\$ 406,688,304	\$ 48,126,371
CEDED REINSURANCE	(11,421,972)	(2,746,602)	(19,911,738)	(2,632,340)	(53,817,585)	(13,385,747)	(95,912,583)	(11,938,279)
INVESTMENT INCOME	5,416,351	1,208,112	9,257,270	1,152,044	17,216,822	3,739,219	29,960,092	3,490,552
MISCELLANEOUS INCOME	27,743	6,188	47,417	5,901	93,839	20,380	163,296	19,025
TOTAL INCOME	52,313,627	11,469,562	89,020,949	10,924,060	197,380,502	41,853,628	340,899,109	39,697,669
EXPENSES PAID								
LOSSES	133,898	0	367,807	11,896	5,809,096	3,150,195	36,569,725	988,375
CEDED LOSSES	0	0	0	0	0	0	0	0
CEDED ADJUSTMENT EXPENSES	1,048,299	612,834	5,712,962	702,242	3,149,239	1,132,480	16,018,889	1,371,149
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	7,538,251	1,681,400	12,883,883	1,603,367	30,450,561	6,613,186	52,989,057	6,173,373
PREMIUM TAX	1,624,427	362,327	2,776,363	345,511	6,550,303	1,422,621	11,398,601	1,328,013
IBHS GRANT PROGRAM	2,380,089	530,877	4,067,892	506,239	4,812,515	1,045,202	8,374,565	975,693
ADMINISTRATIVE EXPENSES	1,326,825	295,947	2,267,722	282,212	6,181,845	1,342,598	10,757,424	1,253,312
TOTAL EXPENSES PAID	14,051,789	3,483,385	28,076,629	3,451,467	56,953,559	14,706,283	136,108,261	12,089,915
NET CASH CHANGE	38,261,837	7,986,177	60,944,320	7,472,593	140,426,943	27,147,345	204,790,849	27,607,753
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,188,238	1,288,023	12,132,963	1,473,647	1,293,405	578,919	8,781,825	253,448
LOSS ADJUSTMENT EXPENSES	499,083	293,766	2,767,229	336,103	294,994	132,037	2,002,917	57,805
UNEARNED PREMIUMS	25,961,374	5,114,781	43,618,578	4,782,578	65,338,188	11,552,692	113,198,225	12,050,841
NET RESERVE CHANGE	28,648,695	6,696,571	58,518,769	6,592,328	66,926,586	12,263,648	123,982,966	12,362,094
NET OTHER CHANGES								
ASSETS NOT ADMITTED	302,968	67,577	517,813	64,441	(570,786)	(123,966)	(993,262)	(115,722)
MINIMUM PENSION LIABILITY	0	0	0	0	27,642	6,003	48,101	5,604
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	302,968	67,577	517,813	64,441	(543,145)	(117,962)	(945,161)	(110,118)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 9,916,111	\$ 1,357,183	\$ 2,943,364	\$ 944,705	\$ 72,957,212	\$ 14,765,735	\$ 79,862,722	\$ 15,135,542

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2025

	2023				2022			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 189,398,888	\$ 31,878,305	\$ 339,169,984	\$ 37,199,916	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694
CEDED REINSURANCE	(40,383,031)	(8,540,919)	(74,452,187)	(9,281,504)	(29,533,724)	(4,406,478)	(52,910,335)	(5,469,046)
INVESTMENT INCOME	10,713,905	1,747,739	19,139,417	2,073,986	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	112,284	18,317	200,585	21,736	71,679	9,757	129,271	12,407
TOTAL INCOME	159,842,046	25,103,441	284,057,800	30,014,134	122,392,867	16,433,099	221,620,299	21,292,653
EXPENSES PAID								
LOSSES	15,653,988	2,421,741	107,037,384	2,273,009	13,612,298	3,033,846	66,442,466	1,681,900
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,503,572	1,185,051	17,524,342	1,470,517	3,204,000	1,260,793	12,304,904	2,183,595
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	24,651,578	4,020,210	44,036,833	4,771,396	19,022,623	2,589,041	34,305,913	3,292,020
PREMIUM TAX	5,352,285	873,108	9,561,371	1,036,090	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	4,115,534	671,359	7,352,028	796,681	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	5,884,981	960,006	10,512,985	1,139,208	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	59,161,939	10,131,475	196,024,942	11,486,901	49,137,835	8,693,852	137,037,392	9,459,425
NET CASH CHANGE	100,680,107	14,971,966	88,032,858	18,527,233	73,255,032	7,739,247	84,582,907	11,833,229
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	612,982	71,392	3,122,613	220,275	105,575	560,005	222,854	0
LOSS ADJUSTMENT EXPENSES	139,806	16,283	712,191	50,239	24,079	127,723	50,827	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	752,788	87,675	3,834,804	270,515	129,653	687,728	273,681	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(396,984)	(64,759)	(709,177)	(76,848)	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	(239,650)	(39,094)	(428,114)	(46,391)	1,382,813	188,221	2,493,853	239,351
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(636,635)	(103,853)	(1,137,290)	(123,239)	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 99,290,685	\$ 14,780,438	\$ 83,060,763	\$ 18,133,480	\$ 74,515,004	\$ 7,240,667	\$ 86,815,366	\$ 12,073,759

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2025

	2021				2020				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 125,192,486	\$ 15,519,337	\$ 229,446,185	\$ 20,536,304	\$ 111,672,122	\$ 12,055,458	\$ 205,646,499	\$ 19,530,838	\$ 2,717,830,530
CEDED REINSURANCE	(21,966,019)	(2,749,819)	(40,537,057)	(4,074,650)	(25,086,970)	(2,844,108)	(45,606,662)	(4,524,735)	(584,134,090)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436	147,434,388
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498	1,480,580
TOTAL INCOME	107,485,804	13,293,161	196,687,133	17,152,248	90,742,688	9,639,792	167,600,102	15,695,038	2,282,611,408
EXPENSES PAID									
LOSSES	9,275,361	650,747	43,125,745	1,665,489	15,970,958	2,184,840	56,231,056	3,964,317	392,256,137
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,586,110	982,641	10,249,249	2,789,559	3,688,394	1,669,118	10,993,279	5,345,029	110,688,247
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
COMMISSION	16,255,670	1,998,236	29,683,048	2,635,197	14,754,282	1,520,454	26,499,139	2,444,894	352,413,612
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937	76,237,006
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459	64,012,708
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641	96,716,624
TOTAL EXPENSES PAID	39,556,698	5,038,003	103,947,892	8,945,015	47,213,526	6,693,461	116,999,417	13,875,277	1,092,324,335
NET CASH CHANGE	67,929,107	8,255,157	92,739,241	8,207,233	43,529,162	2,946,330	50,600,685	1,819,761	1,190,287,073
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	0	0	43,454	0	483,809	257,991	1,220,409	1,206,450	36,118,276
LOSS ADJUSTMENT EXPENSES	0	0	9,911	0	110,345	58,841	278,345	275,161	8,237,685
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	281,617,257
NET RESERVE CHANGE	0	0	53,364	0	594,154	316,832	1,498,754	1,481,611	325,973,218
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)	(2,212,500)
MINIMUM PENSION LIABILITY	285,263	35,070	520,920	46,252	87,072	8,973	158,336	14,428	4,794,653
CHANGE IN UNREALIZED GAIN/LOSS	205,700	25,289	375,629	33,351	(207,297)	(21,362)	(376,959)	(34,351)	0
TOTAL NET OTHER CHANGES	497,521	61,165	908,525	80,666	(170,563)	(17,577)	(310,161)	(28,264)	2,582,153
SETTLEMENT ROLL FORWARD	0	0	0	0	538,744,368	(62,240,180)	196,116,070	(54,494,279)	618,125,979
ROLL FORWARD	0	0	0	0	0	0	0	0	0
SURPLUS	\$ 68,426,627	\$ 8,316,323	\$ 93,594,402	\$ 8,287,899	\$ 581,508,813	\$ (59,628,259)	\$ 244,907,840	\$ (54,184,393)	\$ 1,485,021,988

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2025

EXHIBIT 4A

YEAR TO DATE

PREMIUMS WRITTEN	2025	2024	TOTAL
RESIDENTIAL - FIRE	\$ 1,223,432	\$ (20,061)	\$ 1,203,371
RESIDENTIAL - EC	21,375,135	(297,594)	21,077,541
COMMERCIAL PROPERTY	8,567,818	106,865	8,674,683
CRIME - RESIDENTIAL	119,575	(2,355)	117,220
CRIME - COMMERCIAL	5,050	0	5,050
HOMEOWNER - BEACH	4,437,099	(143,373)	4,293,726
HOMEOWNER - COASTAL	18,477,802	(383,440)	18,094,363
HO - BEACH WIND	29,003,389	(356,663)	28,646,726
HO - COASTAL WIND	74,291,627	(1,201,160)	73,090,468
WIND - RESIDENTIAL	2,132,875	(23,018)	2,109,857
WIND - COMMERCIAL	4,428,997	393,191	4,822,188
COASTAL - RESIDENTIAL	6,858,572	(196,631)	6,661,940
COASTAL - COMMERCIAL	12,398,455	536,927	12,935,382
TOTAL	\$ 183,319,827	\$ (1,587,312)	\$ 181,732,515

**UNEARNED PREMIUMS
(PRIOR PERIOD)**

RESIDENTIAL - FIRE	\$ 0	\$ 2,604,419	\$ 2,604,419
RESIDENTIAL - EC	0	39,354,844	39,354,844
COMMERCIAL PROPERTY	0	13,906,283	13,906,283
CRIME - RESIDENTIAL	0	253,638	253,638
CRIME - COMMERCIAL	0	4,191	4,191
HOMEOWNER - BEACH	0	7,744,828	7,744,828
HOMEOWNER - COASTAL	0	30,907,027	30,907,027
HO - BEACH WIND	0	55,686,787	55,686,787
HO - COASTAL WIND	0	147,285,138	147,285,138
WIND - RESIDENTIAL	0	4,418,505	4,418,505
WIND - COMMERCIAL	0	6,382,061	6,382,061
COASTAL - RESIDENTIAL	0	12,746,498	12,746,498
COASTAL - COMMERCIAL	0	20,055,800	20,055,800
TOTAL	\$ 0	\$ 341,350,020	\$ 341,350,020

**UNEARNED PREMIUMS
(CURRENT PERIOD)**

RESIDENTIAL - FIRE	\$ 1,082,782	\$ 1,434,278	\$ 2,517,060
RESIDENTIAL - EC	9,266,417	23,498,735	32,765,152
COMMERCIAL PROPERTY	3,561,650	7,639,237	11,200,888
CRIME - RESIDENTIAL	106,541	138,948	245,488
CRIME - COMMERCIAL	4,314	2,202	6,515
HOMEOWNER - BEACH	1,963,876	4,605,783	6,569,659
HOMEOWNER - COASTAL	8,128,935	18,246,802	26,375,737
HO - BEACH WIND	12,616,242	33,025,159	45,641,401
HO - COASTAL WIND	32,510,540	87,331,989	119,842,529
WIND - RESIDENTIAL	925,516	2,635,286	3,560,802
WIND - COMMERCIAL	1,548,817	3,911,253	5,460,070
COASTAL - RESIDENTIAL	2,979,102	7,619,434	10,598,536
COASTAL - COMMERCIAL	4,782,578	12,050,841	16,833,419
TOTAL	\$ 79,477,311	\$ 202,139,945	\$ 281,617,257

EARNED PREMIUMS

RESIDENTIAL - FIRE	\$ 140,650	\$ 1,150,080	\$ 1,290,730
RESIDENTIAL - EC	12,108,718	15,558,515	27,667,234
COMMERCIAL PROPERTY	5,006,168	6,373,911	11,380,078
CRIME - RESIDENTIAL	13,035	112,336	125,371
CRIME - COMMERCIAL	736	1,989	2,725
HOMEOWNER - BEACH	2,473,223	2,995,672	5,468,895
HOMEOWNER - COASTAL	10,348,867	12,276,786	22,625,652
HO - BEACH WIND	16,387,147	22,304,965	38,692,112
HO - COASTAL WIND	41,781,087	58,751,989	100,533,076
WIND - RESIDENTIAL	1,207,358	1,760,201	2,967,559
WIND - COMMERCIAL	2,880,180	2,863,999	5,744,179
COASTAL - RESIDENTIAL	3,879,470	4,930,433	8,809,903
COASTAL - COMMERCIAL	7,615,877	8,541,887	16,157,764
TOTAL	\$ 103,842,515	\$ 137,622,763	\$ 241,465,279

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2025

EXHIBIT 4A

	YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2025	2024	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	4,289,262	4,379,706	8,668,968
COMMERCIAL PROPERTY	1,765,291	1,802,514	3,567,805
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
HOMEOWNER - BEACH	873,770	892,194	1,765,964
HOMEOWNER - COASTAL	3,682,188	3,759,831	7,442,019
HO - BEACH WIND	5,829,586	5,952,508	11,782,094
HO - COASTAL WIND	14,873,851	15,187,480	30,061,331
WIND - RESIDENTIAL	429,354	438,407	867,762
WIND - COMMERCIAL	981,311	1,002,003	1,983,314
COASTAL - RESIDENTIAL	1,355,699	1,384,286	2,739,985
COASTAL - COMMERCIAL	2,632,340	2,687,845	5,320,185
TOTAL	\$ 36,712,652	\$ 37,486,774	\$ 74,199,426
NET EARNED PREMIUM			
RESIDENTIAL - FIRE	\$ 140,650	\$ 1,150,080	\$ 1,290,730
RESIDENTIAL - EC	7,819,456	11,178,809	18,998,265
COMMERCIAL PROPERTY	3,240,877	4,571,397	7,812,274
CRIME - RESIDENTIAL	13,035	112,336	125,371
CRIME - COMMERCIAL	736	1,989	2,725
HOMEOWNER - BEACH	1,599,453	2,103,478	3,702,932
HOMEOWNER - COASTAL	6,666,679	8,516,955	15,183,634
HO - BEACH WIND	10,557,561	16,352,457	26,910,018
HO - COASTAL WIND	26,907,236	43,564,509	70,471,745
WIND - RESIDENTIAL	778,004	1,321,794	2,099,798
WIND - COMMERCIAL	1,898,869	1,861,996	3,760,864
COASTAL - RESIDENTIAL	2,523,770	3,546,147	6,069,917
COASTAL - COMMERCIAL	4,983,537	5,854,042	10,837,579
TOTAL	\$ 67,129,863	\$ 100,135,990	\$ 167,265,853

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2025

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 45,365	\$ 196,518	\$ 7,504	\$ 0	\$ 0	\$ 249,387
RESIDENTIAL - EC	120,982	686,373	151,862	(9,374)	0	0	949,843
COMMERCIAL PROPERTY	0	1,940,587	26,201	1,515	0	0	1,968,304
CRIME - RESIDENTIAL	0	510	0	0	0	0	510
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	3,363	293,384	75,126	0	3,156	0	375,029
HOMEOWNER - COASTAL	158,036	2,938,283	1,123,238	10,598	0	0	4,230,155
HO - BEACH WIND	9,553	694,993	357,914	0	0	(4,460)	1,058,001
HO - COASTAL WIND	209,770	9,470,239	4,582,244	69,161	63,572	2,684	14,397,671
WIND - RESIDENTIAL	0	41,477	87,817	0	0	0	129,293
WIND - COMMERCIAL	0	40,590	4,257	0	0	2,209	47,055
COASTAL - RESIDENTIAL	0	409,055	211,890	1,661	0	0	622,607
COASTAL - COMMERCIAL	11,896	361,360	90,711	45,000	0	45,463	554,429
TOTAL	\$ 513,600	\$ 16,922,217	\$ 6,907,778	\$ 126,065	\$ 66,729	\$ 45,896	\$ 24,582,284

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

RESIDENTIAL - FIRE	\$ 301,507	\$ 59,699	\$ 221,013	\$ 74,468	\$ 0	\$ 0	\$ 656,687
RESIDENTIAL - EC	714,372	512,873	76,250	24,102	0	176,949	1,504,547
COMMERCIAL PROPERTY	1,024,067	529,924	67,434	560,005	0	0	2,181,430
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	298,352	261,513	86,724	0	0	0	646,589
HOMEOWNER - COASTAL	3,549,462	3,081,530	731,062	143,569	0	7,225	7,512,849
HO - BEACH WIND	776,980	445,322	216,952	7,005	0	218,600	1,664,860
HO - COASTAL WIND	8,204,525	5,461,617	2,251,004	54,285	43,454	1,194,413	17,209,297
WIND - RESIDENTIAL	97,027	13,997	12,042	0	0	88,260	211,326
WIND - COMMERCIAL	263,956	48,995	3,958	0	0	257,991	574,900
COASTAL - RESIDENTIAL	378,976	238,678	140,547	25,000	0	18,771	801,972
COASTAL - COMMERCIAL	1,473,647	253,448	220,275	0	0	1,206,450	3,153,820
TOTAL	\$ 17,082,872	\$ 10,907,596	\$ 4,027,262	\$ 888,433	\$ 43,454	\$ 3,168,659	\$ 36,118,276

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 301,507	\$ (244,197)	\$ 150,405	\$ 7,504	\$ 0	\$ 0	\$ 215,219
RESIDENTIAL - EC	835,354	(80,206)	69,664	(61,473)	0	0	763,339
COMMERCIAL PROPERTY	1,024,067	1,364,197	(19,512)	1,515	0	0	2,370,268
CRIME - RESIDENTIAL	0	(1,410)	0	0	0	0	(1,410)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	301,714	(71,448)	46,637	0	3,156	0	280,060
HOMEOWNER - COASTAL	3,707,499	937,561	233,320	(12,342)	(31,238)	0	4,834,800
HO - BEACH WIND	786,534	(590,239)	190,377	(6,552)	0	(97,945)	282,176
HO - COASTAL WIND	8,414,295	853,230	2,471,120	58,113	57,024	(986,997)	10,866,785
WIND - RESIDENTIAL	97,027	(209,199)	9,032	0	0	(22,481)	(125,621)
WIND - COMMERCIAL	263,956	(247,093)	(14,463)	0	0	26,209	28,609
COASTAL - RESIDENTIAL	378,976	(337,750)	124,307	1,661	0	(126,361)	40,833
COASTAL - COMMERCIAL	1,485,543	(1,110,452)	51,216	31,784	0	27,282	485,373
TOTAL	\$ 17,596,472	\$ 262,995	\$ 3,312,102	\$ 20,211	\$ 28,943	\$ (1,180,293)	\$ 20,040,430

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2025

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 301,507	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 301,507
RESIDENTIAL - EC	690,788	0	0	0	0	0	690,788
COMMERCIAL PROPERTY	1,001,568	0	0	0	0	0	1,001,568
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	296,871	0	0	0	0	0	296,871
HOMEOWNER - COASTAL	3,449,402	0	0	0	0	0	3,449,402
HO - BEACH WIND	764,393	0	0	0	0	0	764,393
HO - COASTAL WIND	7,901,369	0	0	0	0	0	7,901,369
WIND - RESIDENTIAL	97,027	0	0	0	0	0	97,027
WIND - COMMERCIAL	263,956	0	0	0	0	0	263,956
COASTAL - RESIDENTIAL	368,212	0	0	0	0	0	368,212
COASTAL - COMMERCIAL	1,448,025	0	0	0	0	0	1,448,025
TOTAL	\$ 16,583,118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16,583,118
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 0	\$ 331,014	\$ 0	\$ 0	\$ 0	\$ 0	\$ 331,014
RESIDENTIAL - EC	0	810,244	0	0	0	0	810,244
COMMERCIAL PROPERTY	0	852,607	0	0	0	0	852,607
CRIME - RESIDENTIAL	0	920	0	0	0	0	920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	355,308	0	0	0	0	355,308
HOMEOWNER - COASTAL	0	3,309,973	0	0	0	0	3,309,973
HO - BEACH WIND	0	1,169,421	0	0	0	0	1,169,421
HO - COASTAL WIND	0	9,937,379	0	0	0	0	9,937,379
WIND - RESIDENTIAL	0	223,393	0	0	0	0	223,393
WIND - COMMERCIAL	0	284,294	0	0	0	0	284,294
COASTAL - RESIDENTIAL	0	663,003	0	0	0	0	663,003
COASTAL - COMMERCIAL	0	1,544,198	0	0	0	0	1,544,198
TOTAL	\$ 0	\$ 19,481,754	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19,481,754

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED MARCH 31, 2025

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 146,006	\$ 5,841	\$ 8,966	\$ 152	\$ 0	\$ 0	\$ 160,965
RESIDENTIAL - EC	339,902	103,587	13,993	365	0	0	457,846
COMMERCIAL PROPERTY	485,013	37,971	1,944	165	0	0	525,093
CRIME - RESIDENTIAL	0	290	0	0	0	0	290
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	144,396	19,696	5,695	535	150	0	170,472
HOMEOWNER - COASTAL	1,680,265	306,449	67,419	5,366	0	505	2,060,003
HO - BEACH WIND	371,010	96,053	25,451	0	2,067	6,750	501,331
HO - COASTAL WIND	3,848,196	982,102	309,657	10,643	11,304	2,983	5,164,885
WIND - RESIDENTIAL	46,986	6,801	4,209	0	0	0	57,995
WIND - COMMERCIAL	127,822	10,134	6,480	0	0	14,461	158,896
COASTAL - RESIDENTIAL	184,502	57,986	19,353	30	0	0	261,871
COASTAL - COMMERCIAL	702,242	41,369	9,931	0	0	75	753,617
TOTAL	\$ 8,076,338	\$ 1,668,279	\$ 473,096	\$ 17,256	\$ 13,520	\$ 24,774	\$ 10,273,263

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

RESIDENTIAL - FIRE	\$ 68,766	\$ 13,616	\$ 50,408	\$ 16,984	\$ 0	\$ 0	\$ 149,774
RESIDENTIAL - EC	162,931	116,974	17,391	5,497	0	40,358	343,150
COMMERCIAL PROPERTY	233,564	120,863	15,380	127,723	0	0	497,530
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	68,047	59,645	19,780	0	0	0	147,471
HOMEOWNER - COASTAL	809,544	702,821	166,737	32,744	0	1,648	1,713,495
HO - BEACH WIND	177,210	101,567	49,481	1,598	0	49,857	379,713
HO - COASTAL WIND	1,871,249	1,245,660	513,398	12,381	9,911	272,416	3,925,015
WIND - RESIDENTIAL	22,129	3,192	2,746	0	0	20,130	48,198
WIND - COMMERCIAL	60,202	11,175	903	0	0	58,841	131,121
COASTAL - RESIDENTIAL	86,435	54,436	32,055	5,702	0	4,281	182,910
COASTAL - COMMERCIAL	336,103	57,805	50,239	0	0	275,161	719,309
TOTAL	\$ 3,896,180	\$ 2,487,753	\$ 918,519	\$ 202,630	\$ 9,911	\$ 722,693	\$ 8,237,685

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

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

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 214,772	\$ (18,876)	\$ (10,858)	\$ (2,443)	\$ 0	\$ 0	\$ 182,595
RESIDENTIAL - EC	502,833	15,111	(10,275)	(14,172)	0	(6,165)	487,331
COMMERCIAL PROPERTY	718,577	5,751	(12,424)	(19,346)	0	0	692,558
CRIME - RESIDENTIAL	0	(66)	0	0	0	0	(66)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	212,442	(27,916)	(4,817)	535	150	0	180,394
HOMEOWNER - COASTAL	2,489,809	207,969	(192,026)	(5,667)	(8,213)	253	2,492,125
HO - BEACH WIND	548,220	(68,387)	(26,156)	(1,967)	2,067	(25,445)	428,332
HO - COASTAL WIND	5,719,445	132,187	(323,819)	5,847	8,068	(298,834)	5,242,894
WIND - RESIDENTIAL	69,115	(23,492)	(16,924)	0	0	(8,986)	19,713
WIND - COMMERCIAL	188,024	(21,266)	1,420	0	0	11,782	179,960
COASTAL - RESIDENTIAL	270,937	(39,533)	(8,571)	(841)	0	(33,876)	188,116
COASTAL - COMMERCIAL	1,038,344	(104,876)	(8,127)	(3,475)	0	(46,739)	875,128
TOTAL	\$ 11,972,518	\$ 56,605	\$ (612,578)	\$ (41,528)	\$ 2,072	\$ (408,009)	\$ 10,969,079

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 4,550	\$ 1,522,122
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,486,666	0	89,608
			TOTAL	0	30,424,051	4,550	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	176,949	98,374,279	95,275	5,181,275
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	4,648,762	18,008	230,513
			TOTAL	\$ 176,949	\$ 103,023,041	\$ 113,283	\$ 5,411,788
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 5,751,442	\$ 0	\$ 243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	11,909,210	0	478,165
			TOTAL	0	17,660,652	0	721,173
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	17,996,193	0	880,204
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	24,000	92,253,142	15,539	2,777,601
			TOTAL	\$ 24,000	\$ 110,249,335	\$ 15,539	\$ 3,657,805
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 0	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,043,039	44,843,995	9,377	1,892,700
			TOTAL	1,043,039	70,992,765	9,377	3,879,139
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,897,173	0	6,268,192
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	44,462	4,295,589
			TOTAL	\$ 0	\$ 174,123,145	\$ 44,462	\$ 10,563,782

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	\$ 0	\$ 1,425,784	\$ 0	\$ 75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	25,000	36,824,125	23,377	1,992,738
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,173,370	2,653	11,267,015
			TOTAL	40,000	221,743,098	26,030	13,952,988
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	0	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	7,225	33,008,954	250	2,177,393
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	170,000	113,249,335	72,609	5,758,330
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	850,123	501,530,839	88,741	32,574,635
			TOTAL	\$ 1,027,348	\$ 655,386,950	\$ 161,599	\$ 40,814,386
TOTAL FLORENCE				\$ 2,311,336	\$ 1,383,603,037	\$ 374,839	\$ 80,612,791

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 2,763,170	\$ 0	\$ 234,933
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	195,793	0	12,738
			TOTAL	0	2,958,963	0	247,671
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	7,666,349	0	650,803
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	5,149,716	0	83,752
			TOTAL	\$ 0	\$ 12,816,064	\$ 0	\$ 734,555
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 278,340	\$ 0	\$ 25,181
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,815
			TOTAL	9,999	3,091,213	999	109,996
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	88,260	1,184,050	2,999	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	199,995	3,248,975	6,995	223,789
			TOTAL	\$ 288,255	\$ 4,433,024	\$ 9,994	\$ 325,474
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 1,766	\$ 1,062,894	\$ 0	\$ 114,853
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	520,443	0	40,855
			TOTAL	1,766	1,583,337	0	155,709
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	13,072	2,336,177	999	276,736
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	79,992	995,803	13,389	101,880
			TOTAL	\$ 93,064	\$ 3,331,979	\$ 14,388	\$ 378,616

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
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AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	\$ 0	\$ 155,600	\$ 0	\$ 11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	860,800	0	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	5,447	2,406,844	0	208,996
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	40,445	7,851,641	7,015	655,255
			TOTAL	45,891	11,274,885	7,015	925,792
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,241,546	0	238,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	12,618	6,194,792	1,433	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	244,720	15,782,310	21,978	1,551,032
			TOTAL	\$ 257,337	\$ 23,560,750	\$ 23,411	\$ 2,392,175
			TOTAL DORIAN	\$ 696,313	\$ 63,050,216	\$ 55,807	\$ 5,269,987

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 0	\$ 1,916,586	\$ 0	\$ 195,165
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616
			TOTAL	0	1,939,267	0	205,781
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	3,985,336	0	319,737
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	\$ 0	\$ 4,323,874	\$ 0	\$ 345,431
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 0	\$ 247,413	\$ 0	\$ 24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	0	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	600,554	0	66,202
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,616,990	3,897	87,923
			TOTAL	\$ 23,997	\$ 2,217,544	\$ 3,897	\$ 154,125
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 3,933	\$ 1,276,034	\$ 0	\$ 157,342
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	79,984	716,709	3,995	50,786
			TOTAL	83,917	1,992,742	3,995	208,128
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	2,256,366	0	239,293
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	3,435	1,003,648	0	71,079
			TOTAL	\$ 3,435	\$ 3,260,013	\$ 0	\$ 310,372

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 REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	\$ 0	\$ 284,567	\$ 0	\$ 21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	0	1,405,159	0	97,310
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	3,731	1,551,559	0	162,204
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	35,520	10,101,917	2,397	1,014,852
			TOTAL	39,251	13,343,202	2,397	1,295,387
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	0	30,178
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	116,612
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	1,804	2,819,419	0	296,675
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	8,606	16,191,209	0	1,721,804
			TOTAL	\$ 10,410	\$ 20,728,298	\$ 0	\$ 2,165,269
			TOTAL ISAIAS	\$ 161,010	\$ 49,108,691	\$ 10,289	\$ 4,743,912

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

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 375
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-COASTAL	0	21,939	0	2,505
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND BEACH	0	114,842	0	17,830
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND COASTAL	0	303,744	0	23,062
			TOTAL	0	440,524	0	43,772
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-BEACH	0	0	0	0
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-COASTAL	0	72,681	0	3,840
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND BEACH	0	0	39,571	10,429
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND COASTAL	0	453,602	0	40,336
			TOTAL	\$ 0	\$ 526,283	\$ 39,571	\$ 54,605
			TOTAL ELSA	\$ 0	\$ 1,120,244	\$ 39,571	\$ 112,767

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
BEACH FULL COVERAGE							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 121,653	\$ 0	\$ 16,663
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	0	148,612	0	18,323
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	1,162,379	0	102,491
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	\$ 0	\$ 1,256,495	\$ 0	\$ 110,241
BEACH WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 45,794	\$ 0	\$ 5,330
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	0	0	4,160
			TOTAL	0	45,794	0	9,490
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	209,420	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 0	\$ 209,420	\$ 0	\$ 8,046
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 211,965	\$ 0	\$ 17,069
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	36,434	0	3,679
			TOTAL	0	248,399	0	20,748
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	412,488	0	47,090
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	113,926	0	14,606
			TOTAL	\$ 0	\$ 526,414	\$ 0	\$ 61,696

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-COASTAL	0	211,411	0	15,465
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	0	74,436	0	22,863
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	4,999	1,288,178	499	106,324
			TOTAL	4,999	1,574,025	499	144,652
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	0	79,635	0	9,180
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	0	777,809	0	76,081
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	0	674,294	0	88,440
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	0	6,103,981	0	479,604
			TOTAL	\$ 0	\$ 7,635,718	\$ 0	\$ 653,304
			TOTAL IAN	\$ 4,999	\$ 11,644,877	\$ 499	\$ 1,026,500

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IDALIA							
BEACH FULL COVERAGE							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 68,725	\$ 0	\$ 14,284
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	0	68,725	0	14,284
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	161,274	0	16,315
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	26,686	0	4,978
			TOTAL	\$ 0	\$ 187,960	\$ 0	\$ 21,293
BEACH WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 66
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	500
			TOTAL	0	0	0	566
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	13,748	0	2,374
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	0	0	330
			TOTAL	\$ 0	\$ 13,748	\$ 0	\$ 2,704
COASTAL WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 21,012	\$ 0	\$ 4,251
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	274,225	0	15,766
			TOTAL	0	295,237	0	20,018
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	295,842	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	265,587	0	12,056
			TOTAL	\$ 0	\$ 561,429	\$ 0	\$ 43,864

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 390
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-COASTAL	0	121,244	0	12,386
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	56,881	0	7,365
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	0	886,579	0	74,903
			TOTAL	0	1,064,704	0	95,044
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	0	33,428	0	3,628
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	0	361,100	0	45,061
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	0	207,618	4,702	25,467
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	20,150	2,306,411	4,637	239,130
			TOTAL	\$ 20,150	\$ 2,908,558	\$ 9,339	\$ 313,286
			TOTAL IDALIA	\$ 20,150	\$ 5,100,360	\$ 9,339	\$ 511,058

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
OPHELIA							
BEACH FULL COVERAGE							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 18,637	\$ 0	\$ 5,325
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	0	18,637	0	5,325
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	164,200	0	22,320
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	5,179
			TOTAL	\$ 0	\$ 164,200	\$ 0	\$ 27,499
BEACH WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 12,039	\$ 0	\$ 1,405
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	48,043	0	2,536
			TOTAL	0	60,082	0	3,941
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	11,048	0	1,464
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	128
			TOTAL	\$ 0	\$ 11,048	\$ 0	\$ 1,592
COASTAL WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 139,438	\$ 0	\$ 12,206
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	58,116	0	5,871
			TOTAL	0	197,554	0	18,077
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	417,455	0	43,787
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	6,825	26,595	0	14,619
			TOTAL	\$ 6,825	\$ 444,050	\$ 0	\$ 58,406

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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-COASTAL	0	143,601	0	22,988
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	0	22,306	0	3,105
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	0	870,244	0	92,067
			TOTAL	0	1,036,151	0	118,160
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-BEACH	0	15,336	0	1,695
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-COASTAL	134	358,102	0	46,197
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	0	521,311	0	33,985
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	16,458	2,690,142	1,700	253,335
			TOTAL	\$ 16,591	\$ 3,584,891	\$ 1,700	\$ 335,212
			TOTAL OPHELIA	\$ 23,416	\$ 5,516,612	\$ 1,700	\$ 568,212

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REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DEBBY							
BEACH FULL COVERAGE							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 37,641	\$ 0	\$ 18,221
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	0	0	290
			TOTAL	0	37,641	0	18,511
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	5,433	152,596	0	45,499
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	4,999	14,142	499	5,341
			TOTAL	\$ 10,432	\$ 166,738	\$ 499	\$ 50,840
BEACH WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 20,957	\$ 0	\$ 1,232
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	3,958	21,388	0	2,859
			TOTAL	3,958	42,345	0	4,091
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	62,342	0	5,707
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	106,585	0	9,367
			TOTAL	\$ 0	\$ 168,927	\$ 0	\$ 15,074
COASTAL WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 102	\$ 197,524	\$ 0	\$ 18,990
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	4,999	30,103	499	4,745
			TOTAL	5,101	227,627	499	23,735
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	2,575	392,850	0	50,574
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	17,401	105,272	0	26,731
			TOTAL	\$ 19,975	\$ 498,122	\$ 0	\$ 77,305

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-COASTAL	25,182	255,592	3,797	54,294
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND BEACH	67,899	424,590	2,699	22,069
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND COASTAL	66,366	1,618,859	6,032	183,947
			TOTAL	159,447	2,299,040	12,528	260,309
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-BEACH	0	15,852	0	6,227
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-COASTAL	78,746	834,725	10,328	93,324
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	92,105	607,179	5,610	67,217
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	92,318	2,703,673	8,966	322,274
			TOTAL	\$ 263,169	\$ 4,161,428	\$ 24,903	\$ 489,041
			TOTAL DEBBY	\$ 462,083	\$ 7,601,868	\$ 38,429	\$ 938,907

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HELENE							
BEACH FULL COVERAGE							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 6,827	\$ 2,228	\$ 0	\$ 4,177
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	6,827	2,228	0	4,177
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	14,999	9,295	1,464	2,402
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	22,152	0	1,456
			TOTAL	\$ 14,999	\$ 31,446	\$ 1,464	\$ 3,858
BEACH WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 7,060	\$ 0	\$ 775
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	7,060	0	775
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	0	19,821	0	1,525
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 19,821	\$ 0	\$ 1,525
COASTAL WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 9,999	\$ 1,281	\$ 999	\$ 1,913
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	10,294	0	852
			TOTAL	9,999	11,575	999	2,764
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	10,463	59,705	999	6,180
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	24,612	0	1,529
			TOTAL	\$ 10,463	\$ 84,317	\$ 999	\$ 7,709

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-COASTAL	7,881	32,399	0	3,750
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND BEACH	0	6,560	0	1,722
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND COASTAL	52,296	163,332	999	21,365
			TOTAL	60,177	202,291	999	26,837
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-BEACH	1	5,000	0	1,005
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-COASTAL	54,171	90,507	499	20,918
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND BEACH	14,499	88,251	999	15,090
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND COASTAL	133,592	547,800	6,296	68,580
			TOTAL	\$ 202,263	\$ 731,558	\$ 7,794	\$ 105,593
			TOTAL HELENE	\$ 304,728	\$ 1,090,297	\$ 12,255	\$ 153,239

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF MARCH 31, 2025

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	\$ 824,509,140	1,659	\$ 0	0	\$ 2,987,840,595	5,366	\$ 0	0	\$ 175,855,702	1,204	\$ 3,988,205,437	8,229
BRUNSWICK	2,315,499,255	5,215	323,736,590	506	1,373,393,264	2,751	5,120,321,246	6,352	18,182,727,322	27,159	284,110,378	602	526,069,665	2,537	28,125,857,720	45,122
CAMDEN	0	0	0	0	139,251,270	269	0	0	829,777,290	1,395	0	0	50,020,630	258	1,019,049,190	1,922
CARTERET	1,070,210,625	4,594	282,135,820	495	785,243,900	1,863	3,054,102,168	4,258	7,687,829,248	12,652	226,188,186	684	506,368,922	2,254	13,612,078,869	26,800
CHOWAN	0	0	0	0	151,948,410	311	0	0	1,235,222,870	2,141	0	0	89,130,172	596	1,476,301,452	3,048
CRAVEN	0	0	0	0	1,351,571,210	3,154	0	0	7,027,385,853	12,782	0	0	391,082,381	1,854	8,770,039,444	17,790
CURRITUCK	1,001,518,440	1,431	65,134,560	80	359,650,870	654	1,458,073,310	1,352	2,378,066,189	3,823	61,349,570	82	118,264,977	577	5,442,057,916	7,999
DARE	3,668,105,413	8,472	946,266,100	1,594	335,886,100	567	8,065,482,093	10,467	1,088,907,070	1,533	369,665,679	772	29,052,960	119	14,503,365,415	23,524
HYDE	167,191,220	413	25,736,720	47	26,693,530	68	200,141,300	290	173,965,150	360	20,590,317	54	29,910,321	213	644,228,558	1,445
JONES	0	0	0	0	92,894,990	236	0	0	480,519,211	997	0	0	42,559,394	304	615,973,595	1,537
NEW HANOVER	699,917,691	2,099	400,726,960	788	3,607,601,550	7,097	2,135,895,910	2,743	22,390,796,486	33,321	170,939,640	407	1,132,252,268	3,684	30,538,130,505	50,139
ONslow	293,175,598	956	60,624,370	120	1,987,856,650	4,996	575,674,480	802	11,449,989,730	21,887	83,925,500	206	1,197,771,569	5,087	15,649,017,897	34,054
PAMLICO	0	0	0	0	148,034,140	308	0	0	1,340,227,180	2,219	0	0	96,883,387	517	1,585,144,707	3,044
PASQUOTANK	0	0	0	0	461,086,450	1,018	0	0	1,968,899,818	3,720	0	0	163,862,967	930	2,593,849,235	5,668
PENDER	427,096,771	1,026	74,268,440	124	812,924,160	1,503	765,322,500	1,077	6,200,735,498	9,467	100,117,130	216	386,993,405	1,790	8,767,457,904	15,203
PERQUIMANS	0	0	0	0	166,922,400	333	0	0	1,185,164,895	1,949	0	0	82,883,340	556	1,434,970,635	2,838
TYRRELL	0	0	0	0	50,096,660	120	0	0	187,255,620	422	0	0	19,421,529	162	256,783,809	704
WASHINGTON	0	0	0	0	160,112,300	403	0	0	457,425,784	938	0	0	37,643,591	309	655,181,675	1,650
TOTAL	\$ 9,642,715,013	24,206	\$ 2,178,629,560	3,754	\$ 12,835,676,994	27,310	\$ 21,375,013,007	27,341	\$ 87,252,745,809	142,131	\$ 1,316,886,400	3,023	\$ 5,076,027,180	22,951	\$ 139,677,693,963	250,716

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 451,697,800	1,180	\$ 451,697,800	1,180
BRUNSWICK	386,291,700	468	266,349,700	321	1,413,611,258	2,049	2,066,252,658	2,838
CAMDEN	0	0	0	0	71,106,700	181	71,106,700	181
CARTERET	655,557,800	812	436,938,400	577	1,501,364,215	2,240	2,593,860,415	3,629
CHOWAN	0	0	0	0	253,097,100	487	253,097,100	487
CRAVEN	0	0	0	0	1,324,771,849	2,119	1,324,771,849	2,119
CURRITUCK	84,989,800	117	107,004,400	244	212,371,900	510	404,366,100	871
DARE	881,946,600	1,196	924,769,900	1,142	151,782,020	218	1,958,498,520	2,556
HYDE	69,096,200	83	26,842,600	47	83,216,100	220	179,154,900	350
JONES	0	0	0	0	79,796,200	282	79,796,200	282
NEW HANOVER	1,024,573,408	939	367,783,900	358	2,890,627,948	3,163	4,282,985,256	4,460
ONslow	103,970,100	138	6,661,500	26	1,285,526,925	2,248	1,396,158,525	2,412
PAMLICO	0	0	0	0	171,838,800	367	171,838,800	367
PASQUOTANK	0	0	0	0	450,339,782	865	450,339,782	865
PENDER	115,288,000	163	63,782,200	97	430,042,806	1,045	609,113,006	1,305
PERQUIMANS	0	0	0	0	89,036,700	379	89,036,700	379
TYRRELL	0	0	0	0	23,033,800	111	23,033,800	111
WASHINGTON	0	0	0	0	80,963,900	348	80,963,900	348
TOTAL	\$ 3,321,713,608	3,916	\$ 2,200,132,600	2,812	\$ 10,964,225,803	18,012	\$ 16,486,072,011	24,740

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 4,439,903,237	9,409
BRUNSWICK	30,192,110,378	47,960
CAMDEN	1,090,155,890	2,103
CARTERET	16,205,939,284	30,429
CHOWAN	1,729,398,552	3,535
CRAVEN	10,094,811,293	19,909
CURRITUCK	5,846,424,016	8,870
DARE	16,461,863,935	26,080
HYDE	823,383,458	1,795
JONES	695,769,795	1,819
NEW HANOVER	34,821,115,761	54,599
ONslow	17,045,176,422	36,466
PAMLICO	1,756,983,507	3,411
PASQUOTANK	3,044,189,017	6,533
PENDER	9,376,570,910	16,508
PERQUIMANS	1,524,007,335	3,217
TYRRELL	279,817,609	815
WASHINGTON	736,145,575	1,998
TOTAL	\$ 156,163,765,974	275,456

* 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.