



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

**Statutory Financial Statements
September 30, 2022**

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF SEPTEMBER 30, 2022

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	95,132,822	0	95,132,822
CASH EQUIVALENTS	84,021,276	0	84,021,276
INVESTMENTS	969,688,338	0	969,688,338
INTEREST INCOME DUE OR ACCRUED	3,916,337	0	3,916,337
FIXED ASSETS	484,320	(484,320)	0
DATA PROCESSING EQUIPMENT	1,906	0	1,906
ACCOUNTS RECEIVABLE - PREMIUM	39,019,617	(122,087)	38,897,530
PREPAID EXPENSE	23,510	(23,510)	0
TOTAL ASSETS	1,192,288,126	(629,917)	1,191,658,209

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	117,668
ACCOUNTS PAYABLE - FAIR PLAN	2,140,756
BENEFIT PAYABLE	348,680
PREMIUM REFUND	651,626
COMMISSION PAYABLE	4,733,403
ACCRUAL-PREMIUM TAX	2,555,354
ACCRUAL-POST RETIREMENT	6,661,923
ACCRUAL-PENSION	5,006,631
ACCRUAL-RENT	269,981
CLAIMS PAYABLE	311,535
PREPAID PREMIUMS	13,242,035
UNCLAIMED CHECKS	6,082,355
IBHS GRANT ACCRUAL	8,280,000
CEDDED REINSURANCE PREMIUMS PAYABLE	9,837,961
TOTAL LIABILITIES	60,239,908

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	38,470,624
UNPAID LAE RESERVES	8,733,962
UNEARNED PREMIUMS	231,212,225
TOTAL RESERVES	278,416,811

SURPLUS	853,001,490
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TOTAL LIABILITIES & SURPLUS	1,191,658,209
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**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2022**

	QUARTER TO DATE	YEAR TO TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	102,056,686	312,812,747
CEDED REINSURANCE PREMIUMS	(30,741,221)	(80,309,173)
NET PREMIUMS EARNED	<u>71,315,465</u>	<u>232,503,574</u>
DEDUCTIONS		
NET LOSSES INCURRED	14,042,414	45,320,516
NET LOSS EXPENSE INCURRED	3,814,214	16,120,799
OPERATING EXPENSE INCURRED	21,315,643	57,371,812
PREMIUM TAXES	3,634,952	9,880,408
TOTAL DEDUCTIONS	<u>42,807,223</u>	<u>128,693,535</u>
OTHER INCOME		
PREMIUM CHARGED OFF	(52,473)	(169,292)
SERVICE CHARGES	132,683	384,242
MISCELLANEOUS INCOME	5,094	9,910
IBHS GRANT PROGRAM	(3,659,550)	(3,825,208)
NET UNDERWRITING GAIN OR (LOSS)	<u>24,933,996</u>	<u>100,209,691</u>
INVESTMENT INCOME		
INVESTMENT INCOME	4,457,551	11,116,708
NET INCOME OR (LOSS)	<u>29,391,547</u>	<u>111,326,399</u>
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	<u>823,550,621</u>	<u>741,540,658</u>
NET INCOME OR (LOSS)	29,391,547	111,326,399
CHANGE IN ASSETS NOT ADMITTED	59,322	134,433
NET CHANGE IN SURPLUS	<u>29,450,869</u>	<u>111,460,832</u>
SURPLUS (CURRENT PERIOD)	<u>853,001,490</u>	<u>853,001,490</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

QUARTER TO DATE

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	130,109,547	(792,468)	0	0	0	0	129,317,079
CEDED REINSURANCE	(30,741,221)	0	0	0	0	0	(30,741,221)
INVESTMENT INCOME	4,457,551	0	0	0	0	0	4,457,551
PREMIUM CHARGED OFF	(52,473)	0	0	0	0	0	(52,473)
SERVICE CHARGES	132,683	0	0	0	0	0	132,683
MISCELLANEOUS INCOME	5,094	0	0	0	0	0	5,094
IBHS GRANT PROGRAM	(3,659,550)	0	0	0	0	0	(3,659,550)
TOTAL INCOME	100,251,631	(792,468)	0	0	0	0	99,459,163
EXPENSES PAID							
LOSSES	6,594,918	8,138,404	1,689,113	338,689	762,267	144,505	17,667,895
LOSS ADJUSTMENT EXPENSES	3,003,137	668,264	75,781	30,758	242,610	67,074	4,087,623
COMMISSION	16,913,548	(103,021)	0	0	0	0	16,810,527
PREMIUM TAX	3,634,952	0	0	0	0	0	3,634,952
ADMINISTRATIVE EXPENSES	4,505,116	0	0	0	0	0	4,505,116
TOTAL EXPENSES PAID	34,651,670	8,703,647	1,764,894	369,447	1,004,876	211,579	46,706,113
NET CASH CHANGE	65,599,960	(9,496,114)	(1,764,894)	(369,447)	(1,004,876)	(211,579)	52,753,049
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	17,194,556	4,840,141	2,407,626	3,539,469	8,282,815	2,206,018	38,470,624
LOSS ADJUSTMENT EXPENSES	3,903,669	1,098,854	546,602	803,564	1,880,443	500,831	8,733,962
UNEARNED PREMIUMS	220,595,901	10,616,323	0	0	0	0	231,212,225
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	17,365,775	5,126,031	4,213,963	4,374,090	8,590,477	2,425,769	42,096,105
LOSS ADJUSTMENT EXPENSES	3,715,783	1,096,825	901,668	935,931	1,838,118	519,046	9,007,371
UNEARNED PREMIUMS	157,842,826	46,109,006	0	0	0	0	203,951,832
NET RESERVE CHANGE	(62,769,742)	35,776,544	2,161,404	966,989	265,337	237,966	(23,361,502)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	59,322	0	0	0	0	0	59,322
TOTAL NET OTHER CHANGES	59,322	0	0	0	0	0	59,322
CHANGE IN SURPLUS	2,889,540	26,280,429	396,510	597,542	(739,540)	26,387	29,450,869

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

YEAR TO DATE

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	356,755,077	(5,244,806)	0	0	0	0	351,510,271
CEDED REINSURANCE	(80,309,173)	0	0	0	0	0	(80,309,173)
INVESTMENT INCOME	11,116,708	0	0	0	0	0	11,116,708
PREMIUM CHARGED OFF	(169,292)	0	0	0	0	0	(169,292)
SERVICE CHARGES	384,242	0	0	0	0	0	384,242
MISCELLANEOUS INCOME	9,910	0	0	0	0	0	9,910
IBHS GRANT PROGRAM	(3,825,208)	0	0	0	0	0	(3,825,208)
TOTAL INCOME	283,962,264	(5,244,806)	0	0	0	0	278,717,458
EXPENSES PAID							
LOSSES	10,323,598	28,412,497	7,025,644	1,094,832	1,897,628	1,087,440	49,841,639
LOSS ADJUSTMENT EXPENSES	10,136,451	2,276,940	367,193	96,178	601,998	221,329	13,700,090
COMMISSION	46,230,544	(681,825)	0	0	0	0	45,548,719
PREMIUM TAX	9,880,408	0	0	0	0	0	9,880,408
ADMINISTRATIVE EXPENSES	11,823,093	0	0	0	0	0	11,823,093
TOTAL EXPENSES PAID	88,394,093	30,007,613	7,392,838	1,191,011	2,499,626	1,308,769	130,793,948
NET CASH CHANGE	195,568,171	(35,252,418)	(7,392,838)	(1,191,011)	(2,499,626)	(1,308,769)	147,923,510
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	17,194,556	4,840,141	2,407,626	3,539,469	8,282,815	2,206,018	38,470,624
LOSS ADJUSTMENT EXPENSES	3,903,669	1,098,854	546,602	803,564	1,880,443	500,831	8,733,962
UNEARNED PREMIUMS	220,595,901	10,616,323	0	0	0	0	231,212,225
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	42,991,747
LOSS ADJUSTMENT EXPENSES	0	1,584,870	1,196,336	922,949	2,125,932	483,166	6,313,253
UNEARNED PREMIUMS	0	192,514,700	0	0	0	0	192,514,700
NET RESERVE CHANGE	(241,694,126)	195,718,697	4,521,173	1,424,088	3,120,803	312,254	(36,597,111)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	134,433	0	0	0	0	0	134,433
TOTAL NET OTHER CHANGES	134,433	0	0	0	0	0	134,433
CHANGE IN SURPLUS	(45,991,522)	160,466,279	(2,871,665)	233,077	621,177	(996,514)	111,460,832

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 30, 2022**

	2022				2021			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	114,758,433	17,049,998	204,653,076	20,293,568	125,306,193	15,543,334	229,623,678	20,547,066
CEDED REINSURANCE	(25,685,324)	(3,878,526)	(45,949,291)	(4,796,031)	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)
INVESTMENT INCOME	3,575,944	531,288	6,377,116	632,360	4,202,728	516,684	7,674,630	681,416
MISCELLANEOUS INCOME	72,331	10,746	128,991	12,791	56,609	6,960	103,375	9,178
IBHS GRANT PROGRAM	(1,230,466)	(182,814)	(2,194,336)	(217,592)	(2,915,504)	(358,432)	(5,324,022)	(472,710)
TOTAL INCOME	91,490,918	13,530,693	163,015,556	15,925,096	103,524,472	12,810,537	189,404,363	16,492,837
EXPENSES PAID								
LOSSES	1,608,089	1,400,252	6,754,718	560,539	7,769,859	573,086	32,439,921	1,334,694
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,670,097	886,871	5,801,473	1,778,010	2,434,214	975,096	9,421,490	2,770,376
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	14,871,112	2,209,445	26,520,220	2,629,767	16,269,233	1,999,900	29,707,958	2,637,435
PREMIUM TAX	3,178,259	472,203	5,667,911	562,035	3,531,641	434,180	6,449,152	572,608
ADMINISTRATIVE EXPENSES	3,803,168	565,048	6,782,335	672,542	4,992,411	613,767	9,116,676	809,452
TOTAL EXPENSES PAID	25,130,725	5,533,819	51,526,656	6,202,892	34,997,358	4,596,029	87,135,197	8,124,565
NET CASH CHANGE	66,360,193	7,996,874	111,488,900	9,722,204	68,527,114	8,214,508	102,269,166	8,368,271
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,729,684	2,129,308	8,595,110	2,740,454	663,515	16,417	4,091,378	68,831
LOSS ADJUSTMENT EXPENSES	846,748	483,416	1,951,342	622,164	150,637	3,727	928,863	15,627
UNEARNED PREMIUMS	71,215,980	10,129,356	127,165,243	12,085,323	3,414,356	326,843	6,338,576	536,548
NET RESERVE CHANGE	75,792,411	12,742,080	137,711,694	15,447,940	4,228,509	346,988	11,358,817	621,005
NET OTHER CHANGES								
ASSETS NOT ADMITTED	43,243	6,425	77,118	7,647	6,558	806	11,976	1,063
MINIMUM PENSION LIABILITY	0	0	0	0	285,263	35,070	520,920	46,252
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	205,700	25,289	375,629	33,351
TOTAL NET OTHER CHANGES	43,243	6,425	77,118	7,647	497,520	61,165	908,525	80,666
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	(9,388,975)	(4,738,782)	(26,145,677)	(5,718,090)	64,796,125	7,928,686	91,818,874	7,827,932

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 30, 2022

	2020				2019			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
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
CEDED REINSURANCE	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967
IBHS GRANT PROGRAM	(2,827,024)	(291,330)	(5,140,797)	(468,459)	(2,008,378)	(192,842)	(3,551,879)	(349,377)
TOTAL INCOME	87,710,839	9,326,450	162,085,721	15,192,338	88,579,942	6,876,864	169,344,451	15,166,879
EXPENSES PAID								
LOSSES	15,620,847	2,117,365	53,968,966	3,464,633	28,161,411	9,926,068	51,526,728	2,941,155
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,604,167	1,608,570	10,620,194	5,290,710	5,591,244	3,791,114	16,294,199	4,255,596
CEDED LOSS ADJUSTMENT EXPENSES	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
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927
TOTAL EXPENSES PAID	43,952,164	6,274,109	109,223,445	12,852,815	57,287,058	15,976,927	108,746,172	11,290,793
NET CASH CHANGE	43,758,676	3,052,341	52,862,276	2,339,522	31,292,884	(9,100,063)	60,598,279	3,876,086
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	579,560	49,002	1,635,367	143,696	337,415	313,727	2,551,796	336,531
LOSS ADJUSTMENT EXPENSES	131,577	11,125	371,276	32,623	76,603	71,225	579,333	76,402
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	711,137	60,127	2,006,644	176,320	414,018	384,952	3,131,129	412,933
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630
MINIMUM PENSION LIABILITY	87,072	8,973	158,336	14,428	(349,677)	(33,576)	(618,415)	(60,830)
CHANGE IN UNREALIZED GAIN/LOSS	(207,297)	(21,362)	(376,959)	(34,351)	0	0	0	0
TOTAL NET OTHER CHANGES	(170,564)	(17,577)	(310,161)	(28,264)	(317,314)	(30,468)	(561,179)	(55,200)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	42,876,975	2,974,637	50,545,472	2,134,939	30,561,552	(9,515,483)	56,905,971	3,407,953

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 30, 2022

	2018				2017				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	109,068,817	10,304,932	192,783,434	18,838,524	113,030,178	16,870,596	193,583,253	20,669,079	2,103,696,274
CEDED REINSURANCE	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(12,663,743)	(2,590,114)	(16,180,672)	(2,661,470)	(345,817,838)
INVESTMENT INCOME	11,483,968	1,060,508	20,168,681	1,951,252	9,962,669	1,470,645	17,077,976	1,804,361	117,645,402
MISCELLANEOUS INCOME	109,917	10,150	193,041	18,676	99,674	14,713	170,861	18,052	1,729,454
IBHS GRANT PROGRAM	0	0	0	0	0	0	0	0	(27,725,961)
TOTAL INCOME	114,060,513	10,098,115	204,757,331	19,457,359	110,428,778	15,765,840	194,651,418	19,830,022	1,849,527,331
EXPENSES PAID									
LOSSES	171,789,297	105,542,988	704,665,586	97,032,064	80,934,346	12,627,189	221,730,399	45,145,014	1,659,635,215
CEDED LOSSES	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	0	0	0	0	(94,099,454)
LOSS ADJUSTMENT EXPENSES	13,902,523	6,220,871	64,030,579	4,975,152	5,984,764	1,050,460	18,904,156	2,134,910	193,996,836
CEDED LOSS ADJUSTMENT EXPENSES	(856,275)	(394,937)	(4,375,726)	(273,607)	0	0	0	0	(5,900,545)
COMMISSION	14,129,791	1,342,438	25,036,963	2,447,700	14,562,478	2,126,210	25,044,376	2,659,939	272,040,882
PREMIUM TAX	3,074,901	283,957	5,400,284	522,459	3,189,854	470,872	5,468,039	577,722	58,978,033
ADMINISTRATIVE EXPENSES	6,074,436	560,955	10,668,208	1,032,113	2,914,351	430,203	4,995,771	527,825	94,411,903
TOTAL EXPENSES PAID	195,338,826	104,768,285	741,187,948	97,438,208	107,585,793	16,704,934	276,142,741	51,045,410	2,179,062,870
NET CASH CHANGE	(81,278,313)	(94,670,170)	(536,430,617)	(77,980,849)	2,842,985	(939,094)	(81,491,323)	(31,215,388)	(329,535,538)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	1,891,832	630,507	2,542,495	3,217,981	72,501	533,517	330,000	1,270,000	38,470,624
LOSS ADJUSTMENT EXPENSES	429,502	143,144	577,221	730,576	16,460	121,124	74,920	288,327	8,733,962
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	231,212,225
NET RESERVE CHANGE	2,321,334	773,650	3,119,717	3,948,557	88,961	654,640	404,920	1,558,327	278,416,811
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,190,963	571,716	10,872,858	1,051,912	(2,548,062)	(376,133)	(4,367,880)	(461,485)	11,031,657
MINIMUM PENSION LIABILITY	730,861	67,493	1,283,573	124,181	(104,593)	(15,440)	(179,293)	(18,943)	1,981,655
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	6,921,824	639,209	12,156,431	1,176,093	(2,652,655)	(391,573)	(4,547,173)	(480,428)	13,013,312
SETTLEMENT ROLL FORWARD	0	0	0	0	596,521,875	44,846,495	752,988,775	53,583,382	1,447,940,527
SURPLUS	(76,677,823)	(94,804,611)	(527,393,902)	(80,753,314)	596,623,244	42,861,188	666,545,359	20,329,238	853,001,490

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4A

PREMIUMS WRITTEN	QUARTER TO DATE			YEAR TO DATE		
	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	1,164,643	(10,162)	1,154,481	3,231,126	(78,551)	3,152,575
RESIDENTIAL - EC	16,200,644	(117,458)	16,083,186	44,885,410	(973,704)	43,911,706
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,233,082	(12,899)	2,220,183	7,871,904	(26,304)	7,845,600
CRIME - RESIDENTIAL	115,745	(1,166)	114,579	331,290	(5,914)	325,376
CRIME - COMMERCIAL	3,080	0	3,080	11,566	0	11,566
HOMEOWNER - BEACH	2,427,246	(12,998)	2,414,247	6,245,017	(130,751)	6,114,267
HOMEOWNER - COASTAL	9,450,228	(67,370)	9,382,859	24,961,135	(418,817)	24,542,318
HO - BEACH WIND	20,030,021	(97,961)	19,932,060	54,978,533	(746,419)	54,232,114
HO - COASTAL WIND	61,272,103	(319,756)	60,952,347	164,181,379	(2,035,964)	162,145,415
WIND - RESIDENTIAL	1,873,043	(18,594)	1,854,450	5,087,058	(126,430)	4,960,628
WIND - COMMERCIAL	2,793,108	(9,324)	2,783,785	9,166,528	(88,988)	9,077,540
COASTAL - RESIDENTIAL	5,818,465	(74,064)	5,744,401	15,510,562	(509,031)	15,001,531
COASTAL - COMMERCIAL	6,728,138	(50,717)	6,677,421	20,293,568	(103,933)	20,189,635
TOTAL	130,109,547	(792,468)	129,317,079	356,755,077	(5,244,806)	351,510,271
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	1,603,562	438,479	2,042,041	0	1,958,976	1,958,976
RESIDENTIAL - EC	20,004,834	5,785,253	25,790,087	0	24,290,615	24,290,615
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	0	14,785	14,785
COMMERCIAL PROPERTY	4,032,275	618,937	4,651,212	0	3,015,727	3,015,727
CRIME - RESIDENTIAL	168,130	46,608	214,739	0	201,170	201,170
CRIME - COMMERCIAL	5,957	1,007	6,965	0	3,229	3,229
HOMEOWNER - BEACH	2,640,955	820,387	3,461,342	0	3,290,501	3,290,501
HOMEOWNER - COASTAL	10,796,881	2,984,565	13,781,446	0	12,104,365	12,104,365
HO - BEACH WIND	24,381,747	7,097,722	31,479,469	0	29,587,093	29,587,093
HO - COASTAL WIND	71,578,985	22,573,557	94,152,542	0	92,859,613	92,859,613
WIND - RESIDENTIAL	2,270,441	634,665	2,905,106	0	2,688,924	2,688,924
WIND - COMMERCIAL	4,405,587	751,246	5,156,833	0	4,000,370	4,000,370
COASTAL - RESIDENTIAL	6,684,119	2,065,504	8,749,623	0	8,790,749	8,790,749
COASTAL - COMMERCIAL	9,269,352	2,291,075	11,560,427	0	9,705,202	9,705,202
TOTAL	157,842,826	46,109,006	203,951,832	0	192,514,700	192,514,700
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	2,100,453	98,528	2,198,981	2,100,453	98,528	2,198,981
RESIDENTIAL - EC	27,740,586	1,352,026	29,092,612	27,740,586	1,352,026	29,092,612
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,726,740	154,369	4,881,109	4,726,740	154,369	4,881,109
CRIME - RESIDENTIAL	214,047	10,987	225,034	214,047	10,987	225,034
CRIME - COMMERCIAL	6,855	394	7,249	6,855	394	7,249
HOMEOWNER - BEACH	3,908,028	184,284	4,092,312	3,908,028	184,284	4,092,312
HOMEOWNER - COASTAL	15,589,087	694,379	16,283,466	15,589,087	694,379	16,283,466
HO - BEACH WIND	34,062,147	1,624,482	35,686,629	34,062,147	1,624,482	35,686,629
HO - COASTAL WIND	102,000,143	5,183,570	107,183,713	102,000,143	5,183,570	107,183,713
WIND - RESIDENTIAL	3,190,718	144,049	3,334,768	3,190,718	144,049	3,334,768
WIND - COMMERCIAL	5,395,761	172,081	5,567,842	5,395,761	172,081	5,567,842
COASTAL - RESIDENTIAL	9,576,013	460,627	10,036,640	9,576,013	460,627	10,036,640
COASTAL - COMMERCIAL	12,085,323	536,548	12,621,870	12,085,323	536,548	12,621,870
TOTAL	220,595,901	10,616,323	231,212,225	220,595,901	10,616,323	231,212,225
EARNED PREMIUMS						
RESIDENTIAL - FIRE	667,751	329,790	997,541	1,130,673	1,781,897	2,912,570
RESIDENTIAL - EC	8,464,892	4,315,769	12,780,661	17,144,824	21,964,885	39,109,709
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	(0)	14,785	14,785
COMMERCIAL PROPERTY	1,538,617	451,669	1,990,286	3,145,163	2,835,055	5,980,218
CRIME - RESIDENTIAL	69,829	34,455	104,284	117,243	184,270	301,513
CRIME - COMMERCIAL	2,182	614	2,796	4,711	2,835	7,546
HOMEOWNER - BEACH	1,160,173	623,104	1,783,277	2,336,989	2,975,466	5,312,455
HOMEOWNER - COASTAL	4,658,023	2,222,817	6,880,839	9,372,048	10,991,169	20,363,217
HO - BEACH WIND	10,349,621	5,375,280	15,724,900	20,916,387	27,216,191	48,132,578
HO - COASTAL WIND	30,850,945	17,070,231	47,921,177	62,181,236	85,640,078	147,821,314
WIND - RESIDENTIAL	952,766	472,022	1,424,788	1,896,339	2,418,444	4,314,783
WIND - COMMERCIAL	1,802,935	569,841	2,372,776	3,770,767	3,739,300	7,510,068
COASTAL - RESIDENTIAL	2,926,572	1,530,813	4,457,384	5,934,550	7,821,091	13,755,641
COASTAL - COMMERCIAL	3,912,167	1,703,811	5,615,978	8,208,245	9,064,722	17,272,967
TOTAL	67,356,472	34,700,215	102,056,686	136,159,175	176,653,571	312,812,747

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4A

CEDED REINSURANCE PREMIUM	QUARTER TO DATE			YEAR TO DATE		
	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	275,707	0	275,707	726,175	0	726,175
RESIDENTIAL - EC	3,840,285	0	3,840,285	10,067,420	0	10,067,420
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	686,135	0	686,135	1,785,694	0	1,785,694
CRIME - RESIDENTIAL	28,456	0	28,456	76,985	0	76,985
CRIME - COMMERCIAL	1,012	0	1,012	3,427	0	3,427
HOMEOWNER - BEACH	534,721	0	534,721	1,399,032	0	1,399,032
HOMEOWNER - COASTAL	2,146,341	0	2,146,341	5,512,072	0	5,512,072
HO - BEACH WIND	4,742,853	0	4,742,853	12,342,142	0	12,342,142
HO - COASTAL WIND	14,180,377	0	14,180,377	36,974,804	0	36,974,804
WIND - RESIDENTIAL	433,830	0	433,830	1,073,570	0	1,073,570
WIND - COMMERCIAL	793,873	0	793,873	2,089,406	0	2,089,406
COASTAL - RESIDENTIAL	1,311,954	0	1,311,954	3,462,415	0	3,462,415
COASTAL - COMMERCIAL	1,765,678	0	1,765,678	4,796,031	0	4,796,031
TOTAL	30,741,221	0	30,741,221	80,309,173	0	80,309,173
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	392,043	329,790	721,833	404,498	1,781,897	2,186,395
RESIDENTIAL - EC	4,624,607	4,315,769	8,940,376	7,077,404	21,964,885	29,042,290
COMMERCIAL - FIRE	0	0	0	0	3,381	3,381
COMMERCIAL - EC	0	0	0	(0)	14,785	14,785
COMMERCIAL PROPERTY	852,482	451,669	1,304,151	1,359,470	2,835,055	4,194,525
CRIME - RESIDENTIAL	41,373	34,455	75,828	40,258	184,270	224,528
CRIME - COMMERCIAL	1,171	614	1,785	1,284	2,835	4,119
HOMEOWNER - BEACH	625,452	623,104	1,248,556	937,958	2,975,466	3,913,424
HOMEOWNER - COASTAL	2,511,682	2,222,817	4,734,499	3,859,976	10,991,169	14,851,145
HO - BEACH WIND	5,606,768	5,375,280	10,982,048	8,574,245	27,216,191	35,790,436
HO - COASTAL WIND	16,670,569	17,070,231	33,740,800	25,206,432	85,640,078	110,846,510
WIND - RESIDENTIAL	518,936	472,022	990,958	822,769	2,418,444	3,241,213
WIND - COMMERCIAL	1,009,062	569,841	1,578,902	1,681,362	3,739,300	5,420,662
COASTAL - RESIDENTIAL	1,614,617	1,530,813	3,145,430	2,472,135	7,821,091	10,293,226
COASTAL - COMMERCIAL	2,146,489	1,703,811	3,850,300	3,412,214	9,064,722	12,476,936
TOTAL	36,615,251	34,700,215	71,315,465	55,850,003	176,653,571	232,503,574

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	634,209	212,794	(333)	0	0	0	846,669
RESIDENTIAL - EC	445,084	512,546	28,911	66,510	14,284	2,156	1,069,493
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	39,417	0	0	39,417
COMMERCIAL PROPERTY	1,032,299	22,702	0	0	0	0	1,055,001
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	33,589	29,057	0	18,744	23,162	0	104,551
HOMEOWNER - COASTAL	841,590	1,131,909	5,834	0	0	0	1,979,332
HO - BEACH WIND	147,371	271,370	29,292	33,258	48,392	4,917	534,600
HO - COASTAL WIND	2,893,593	5,389,257	1,057,958	165,127	438,092	124,262	10,068,290
WIND - RESIDENTIAL	7,739	43,006	0	0	0	0	50,745
WIND - COMMERCIAL	3,814	5,458	385,132	0	0	0	394,403
COASTAL - RESIDENTIAL	224,050	429,777	79,135	15,633	3,336	13,171	765,102
COASTAL - COMMERCIAL	331,580	90,529	103,184	0	235,000	0	760,293
TOTAL	6,594,918	8,138,404	1,689,113	338,689	762,267	144,505	17,667,895
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	444,884	171,659	5,299	18,600	0	0	640,442
RESIDENTIAL - EC	951,247	258,745	185,453	20,520	591,861	(2,499)	2,005,325
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	89,732	0	22,006	0	125,000	23,518	260,256
COMMERCIAL PROPERTY	1,317,092	11,266	0	0	0	0	1,328,358
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,155,179	65,997	259,172	3,408	0	0	1,483,756
HOMEOWNER - COASTAL	1,988,961	1,181,984	236,547	316,739	206,272	0	3,930,502
HO - BEACH WIND	1,087,816	138,399	118,377	176,830	1,285,915	75,000	2,882,338
HO - COASTAL WIND	6,207,625	2,708,034	1,332,945	1,989,225	2,307,250	330,000	14,875,079
WIND - RESIDENTIAL	90,557	28,716	11,260	118,057	14,056	0	262,647
WIND - COMMERCIAL	722,484	5,151	26,996	313,727	505,507	509,999	2,083,863
COASTAL - RESIDENTIAL	398,524	201,360	65,876	245,832	28,974	0	940,565
COASTAL - COMMERCIAL	2,740,454	68,831	143,696	336,531	3,217,981	1,270,000	7,777,494
TOTAL	17,194,556	4,840,141	2,407,626	3,539,469	8,282,815	2,206,018	38,470,624
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	191,364	241,489	0	18,600	2,499	0	453,952
RESIDENTIAL - EC	678,901	218,963	211,974	71,632	609,781	(2,499)	1,788,752
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	112,850	0	22,006	3,936	164,996	23,518	327,305
COMMERCIAL PROPERTY	2,258,873	7,669	0	0	0	0	2,266,542
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	171,602	11,031	259,172	3,408	0	0	445,213
HOMEOWNER - COASTAL	1,662,946	1,524,316	242,678	360,882	259,273	0	4,050,096
HO - BEACH WIND	1,194,876	156,656	235,873	264,830	1,398,261	75,000	3,325,496
HO - COASTAL WIND	7,032,207	2,638,124	2,802,654	2,431,402	2,705,075	529,751	18,139,212
WIND - RESIDENTIAL	116,160	51,876	31,012	123,800	14,056	0	336,906
WIND - COMMERCIAL	969,532	9,150	26,996	460,475	835,837	509,999	2,811,989
COASTAL - RESIDENTIAL	518,219	192,711	237,901	288,596	28,974	20,000	1,286,401
COASTAL - COMMERCIAL	2,458,245	74,046	143,696	346,530	2,571,724	1,270,000	6,864,242
TOTAL	17,365,775	5,126,031	4,213,963	4,374,090	8,590,477	2,425,769	42,096,105
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	887,729	142,963	4,966	0	(2,499)	0	1,033,159
RESIDENTIAL - EC	717,430	552,328	2,390	15,398	(3,636)	2,156	1,286,066
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(23,118)	0	0	35,481	(39,996)	0	(27,633)
COMMERCIAL PROPERTY	90,518	26,299	0	0	0	0	116,817
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,017,166	84,022	0	18,744	23,162	0	1,143,094
HOMEOWNER - COASTAL	1,167,604	789,576	(297)	(44,142)	(53,002)	0	1,859,739
HO - BEACH WIND	40,311	253,113	(88,204)	(54,742)	(63,953)	4,917	91,442
HO - COASTAL WIND	2,069,011	5,459,168	(411,751)	(277,049)	40,267	(75,489)	6,804,156
WIND - RESIDENTIAL	(17,864)	19,845	(19,752)	(5,743)	0	0	(23,514)
WIND - COMMERCIAL	(243,234)	1,459	385,132	(146,748)	(330,330)	0	(333,723)
COASTAL - RESIDENTIAL	104,355	438,426	(92,891)	(27,131)	3,336	(6,829)	419,267
COASTAL - COMMERCIAL	613,789	85,314	103,184	(9,999)	881,257	0	1,673,544
TOTAL	6,423,699	7,852,513	(117,224)	(495,932)	454,606	(75,246)	14,042,414

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	662,740	1,119,615	120,303	0	0	0	1,902,658
RESIDENTIAL - EC	667,832	1,939,345	175,820	103,971	26,284	147,507	3,060,760
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	512	16,561	85,588	0	0	102,661
COMMERCIAL PROPERTY	1,393,482	203,216	0	0	0	0	1,596,698
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	33,589	272,549	7,307	60,740	23,162	19,000	416,347
HOMEOWNER - COASTAL	1,203,761	4,199,513	340,088	142,907	0	0	5,886,270
HO - BEACH WIND	224,642	1,137,875	165,171	61,166	119,571	365,316	2,073,742
HO - COASTAL WIND	5,152,728	16,754,584	4,536,478	587,635	1,218,336	514,698	28,764,458
WIND - RESIDENTIAL	19,285	105,598	22,092	7,475	26,379	1,000	181,829
WIND - COMMERCIAL	6,771	98,810	390,995	28,490	(221,885)	0	303,181
COASTAL - RESIDENTIAL	398,229	1,554,930	817,435	16,861	35,892	35,125	2,858,471
COASTAL - COMMERCIAL	560,539	1,025,951	433,392	0	669,888	4,794	2,694,564
TOTAL	10,323,598	28,412,497	7,025,644	1,094,832	1,897,628	1,087,440	49,841,639
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NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	444,884	171,659	5,299	18,600	0	0	640,442
RESIDENTIAL - EC	951,247	258,745	185,453	20,520	591,861	(2,499)	2,005,325
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	89,732	0	22,006	0	125,000	23,518	260,256
COMMERCIAL PROPERTY	1,317,092	11,266	0	0	0	0	1,328,358
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,155,179	65,997	259,172	3,408	0	0	1,483,756
HOMEOWNER - COASTAL	1,988,961	1,181,984	236,547	316,739	206,272	0	3,930,502
HO - BEACH WIND	1,087,816	138,399	118,377	176,830	1,285,915	75,000	2,882,338
HO - COASTAL WIND	6,207,625	2,708,034	1,332,945	1,989,225	2,307,250	330,000	14,875,079
WIND - RESIDENTIAL	90,557	28,716	11,260	118,057	14,056	0	262,647
WIND - COMMERCIAL	722,484	5,151	26,996	313,727	505,507	509,999	2,083,863
COASTAL - RESIDENTIAL	398,524	201,360	65,876	245,832	28,974	0	940,565
COASTAL - COMMERCIAL	2,740,454	68,831	143,696	336,531	3,217,981	1,270,000	7,777,494
TOTAL	17,194,556	4,840,141	2,407,626	3,539,469	8,282,815	2,206,018	38,470,624
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NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	778,137	123,249	18,600	2,499	0	922,484
RESIDENTIAL - EC	0	785,570	184,127	104,638	737,065	10,000	1,821,400
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	136,616	18,767	45,091	164,996	23,518	388,988
COMMERCIAL PROPERTY	0	31,591	0	0	0	0	31,591
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	167,410	194,172	3,408	62,600	0	427,590
HOMEOWNER - COASTAL	0	2,009,111	498,624	328,725	469,772	0	3,306,232
HO - BEACH WIND	0	1,277,773	307,290	293,934	1,269,549	298,077	3,446,623
HO - COASTAL WIND	0	7,744,361	4,027,372	2,656,374	3,500,228	689,887	18,618,222
WIND - RESIDENTIAL	0	133,515	46,406	131,877	45,055	0	356,854
WIND - COMMERCIAL	0	843,738	33,007	553,006	839,638	159,999	2,429,388
COASTAL - RESIDENTIAL	0	469,025	256,894	292,967	98,972	50,000	1,167,858
COASTAL - COMMERCIAL	0	3,797,598	589,158	415,550	3,967,754	1,304,457	10,074,517
TOTAL	0	18,174,445	6,279,065	4,844,172	11,158,128	2,535,937	42,991,747
<hr/>							
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	1,107,624	513,137	2,353	0	(2,499)	0	1,620,616
RESIDENTIAL - EC	1,619,079	1,412,519	177,146	19,853	(118,919)	135,008	3,244,686
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	89,732	(136,104)	19,800	40,496	(39,996)	0	(26,071)
COMMERCIAL PROPERTY	2,710,574	182,891	0	0	0	0	2,893,465
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,188,768	171,136	72,307	60,740	(39,438)	19,000	1,472,513
HOMEOWNER - COASTAL	3,192,722	3,372,386	78,012	130,921	(263,501)	0	6,510,540
HO - BEACH WIND	1,312,459	(1,498)	(23,743)	(55,939)	135,938	142,239	1,509,456
HO - COASTAL WIND	11,360,353	11,718,256	1,842,051	(79,514)	25,357	154,811	25,021,315
WIND - RESIDENTIAL	109,842	799	(13,054)	(6,345)	(4,620)	1,000	87,622
WIND - COMMERCIAL	729,255	(739,777)	384,984	(210,789)	(556,016)	350,000	(42,344)
COASTAL - RESIDENTIAL	796,753	1,287,265	626,417	(30,275)	(34,106)	(14,875)	2,631,179
COASTAL - COMMERCIAL	3,300,993	(2,702,816)	(12,069)	(79,019)	(79,885)	(29,662)	397,540
TOTAL	27,518,154	15,078,193	3,154,205	(209,871)	(977,686)	757,521	45,320,516

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	220,815	0	0	0	0	0	220,815
RESIDENTIAL - EC	692,268	0	0	0	0	0	692,268
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	89,732	0	0	0	0	0	89,732
COMMERCIAL PROPERTY	457,998	0	0	0	0	0	457,998
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	511,577	0	0	0	0	0	511,577
HOMEOWNER - COASTAL	1,355,179	0	0	0	0	0	1,355,179
HO - BEACH WIND	992,926	0	0	0	0	0	992,926
HO - COASTAL WIND	5,128,707	0	0	0	0	0	5,128,707
WIND - RESIDENTIAL	90,557	0	0	0	0	0	90,557
WIND - COMMERCIAL	718,485	0	0	0	0	0	718,485
COASTAL - RESIDENTIAL	324,293	0	0	0	0	0	324,293
COASTAL - COMMERCIAL	2,681,565	0	0	0	0	0	2,681,565
TOTAL	13,264,102	0	0	0	0	0	13,264,102
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	156,516	0	0	0	0	0	156,516
RESIDENTIAL - EC	617,597	0	0	0	0	0	617,597
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	112,850	0	0	0	0	0	112,850
COMMERCIAL PROPERTY	781,470	0	0	0	0	0	781,470
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	153,503	0	0	0	0	0	153,503
HOMEOWNER - COASTAL	1,396,413	0	0	0	0	0	1,396,413
HO - BEACH WIND	1,145,720	0	0	0	0	0	1,145,720
HO - COASTAL WIND	6,254,132	0	0	0	0	0	6,254,132
WIND - RESIDENTIAL	116,160	0	0	0	0	0	116,160
WIND - COMMERCIAL	969,532	0	0	0	0	0	969,532
COASTAL - RESIDENTIAL	443,532	0	0	0	0	0	443,532
COASTAL - COMMERCIAL	2,366,689	0	0	0	0	0	2,366,689
TOTAL	14,514,114	0	0	0	0	0	14,514,114

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	63,079	7,694	885	0	0	0	71,657
RESIDENTIAL - EC	175,852	36,435	9,664	2,020	55,382	316	279,668
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	16,941	0	0	0	420	245	17,606
COMMERCIAL PROPERTY	103,367	1,295	0	0	0	0	104,662
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	102,280	4,515	925	1,548	6,869	0	116,138
HOMEOWNER - COASTAL	350,028	111,386	3,450	2,900	0	0	467,764
HO - BEACH WIND	206,495	29,774	5,792	2,996	37,618	393	283,068
HO - COASTAL WIND	1,221,978	411,087	48,257	16,209	87,354	56,399	1,841,286
WIND - RESIDENTIAL	17,827	3,920	0	0	0	0	21,747
WIND - COMMERCIAL	135,818	2,645	0	2,777	280	2,276	143,795
COASTAL - RESIDENTIAL	87,807	44,522	6,808	1,895	75	2,375	143,483
COASTAL - COMMERCIAL	521,665	14,991	0	413	54,610	5,071	596,750
TOTAL	3,003,137	668,264	75,781	30,758	242,610	67,074	4,087,623
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	101,002	38,972	1,203	4,223	0	0	145,400
RESIDENTIAL - EC	215,961	58,743	42,103	4,659	134,370	(567)	455,268
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	20,372	0	4,996	0	28,379	5,339	59,086
COMMERCIAL PROPERTY	299,019	2,558	0	0	0	0	301,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	262,260	14,983	58,840	774	0	0	336,856
HOMEOWNER - COASTAL	451,552	268,345	53,703	71,909	46,830	0	892,339
HO - BEACH WIND	246,966	31,421	26,875	40,146	291,941	17,027	654,375
HO - COASTAL WIND	1,409,313	614,803	302,618	451,613	523,814	74,920	3,377,080
WIND - RESIDENTIAL	20,559	6,519	2,556	26,803	3,191	0	59,629
WIND - COMMERCIAL	164,025	1,169	6,129	71,225	114,765	115,785	473,098
COASTAL - RESIDENTIAL	90,477	45,715	14,956	55,811	6,578	0	213,536
COASTAL - COMMERCIAL	622,164	15,627	32,623	76,402	730,576	288,327	1,765,720
TOTAL	3,903,669	1,098,854	546,602	803,564	1,880,443	500,831	8,733,962
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	40,946	51,672	0	3,980	535	0	97,133
RESIDENTIAL - EC	145,265	46,852	45,356	15,327	130,476	(535)	382,742
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	24,147	0	4,709	842	35,304	5,032	70,034
COMMERCIAL PROPERTY	483,334	1,641	0	0	0	0	484,975
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	36,718	2,360	55,455	729	0	0	95,263
HOMEOWNER - COASTAL	355,824	326,160	51,926	77,218	55,477	0	866,606
HO - BEACH WIND	255,670	33,520	50,470	56,666	299,188	16,048	711,562
HO - COASTAL WIND	1,504,693	564,484	599,688	520,251	578,809	113,352	3,881,277
WIND - RESIDENTIAL	24,855	11,100	6,636	26,490	3,008	0	72,088
WIND - COMMERCIAL	207,452	1,958	5,776	98,529	178,845	109,125	601,685
COASTAL - RESIDENTIAL	110,884	41,235	50,904	61,751	6,200	4,279	275,253
COASTAL - COMMERCIAL	525,994	15,844	30,747	74,148	550,276	271,744	1,468,753
TOTAL	3,715,783	1,096,825	901,668	935,931	1,838,118	519,046	9,007,371
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	123,135	(5,007)	2,088	243	(535)	0	119,924
RESIDENTIAL - EC	246,547	48,326	6,410	(8,649)	59,276	284	352,194
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,166	0	287	(842)	(6,506)	552	6,658
COMMERCIAL PROPERTY	(80,949)	2,212	0	0	0	0	(78,737)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	327,822	17,138	4,309	1,593	6,869	0	357,731
HOMEOWNER - COASTAL	445,757	53,570	5,227	(2,409)	(8,647)	0	493,497
HO - BEACH WIND	197,791	27,675	(17,804)	(13,524)	30,371	1,372	225,881
HO - COASTAL WIND	1,126,598	461,407	(248,814)	(52,429)	32,359	17,967	1,337,089
WIND - RESIDENTIAL	13,531	(661)	(4,079)	313	184	0	9,287
WIND - COMMERCIAL	92,390	1,857	353	(24,526)	(63,801)	8,935	15,208
COASTAL - RESIDENTIAL	67,400	49,002	(29,140)	(4,045)	453	(1,905)	81,766
COASTAL - COMMERCIAL	617,834	14,774	1,876	2,667	234,911	21,654	893,717
TOTAL	3,191,023	670,293	(279,286)	(101,610)	284,934	48,859	3,814,214

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	175,903	35,780	3,209	0	0	0	214,892
RESIDENTIAL - EC	504,502	158,615	26,061	3,919	62,973	10,382	766,452
COMMERCIAL - FIRE	0	45	66	0	0	0	111
COMMERCIAL - EC	71,577	450	935	1,525	4,347	6,141	84,975
COMMERCIAL PROPERTY	208,504	11,826	0	0	0	0	220,330
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	164,469	17,241	7,057	8,041	16,909	300	214,016
HOMEOWNER - COASTAL	1,120,446	366,558	23,195	12,027	59	0	1,522,285
HO - BEACH WIND	749,391	85,592	32,430	9,441	88,324	37,233	1,002,411
HO - COASTAL WIND	4,362,090	1,365,749	228,627	49,645	292,323	141,156	6,439,591
WIND - RESIDENTIAL	75,832	11,313	2,988	77	7,777	0	97,986
WIND - COMMERCIAL	606,789	9,525	180	6,436	1,384	3,186	627,500
COASTAL - RESIDENTIAL	318,937	149,469	31,776	3,805	4,270	2,489	510,746
COASTAL - COMMERCIAL	1,778,010	64,777	10,670	1,263	123,632	20,443	1,998,795
TOTAL	10,136,451	2,276,940	367,193	96,178	601,998	221,329	13,700,090
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	101,002	38,972	1,203	4,223	0	0	145,400
RESIDENTIAL - EC	215,961	58,743	42,103	4,659	134,370	(567)	455,268
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	20,372	0	4,996	0	28,379	5,339	59,086
COMMERCIAL PROPERTY	299,019	2,558	0	0	0	0	301,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	262,260	14,983	58,840	774	0	0	336,856
HOMEOWNER - COASTAL	451,552	268,345	53,703	71,909	46,830	0	892,339
HO - BEACH WIND	246,966	31,421	26,875	40,146	291,941	17,027	654,375
HO - COASTAL WIND	1,409,313	614,803	302,618	451,613	523,814	74,920	3,377,080
WIND - RESIDENTIAL	20,559	6,519	2,556	26,803	3,191	0	59,629
WIND - COMMERCIAL	164,025	1,169	6,129	71,225	114,765	115,785	473,098
COASTAL - RESIDENTIAL	90,477	45,715	14,956	55,811	6,578	0	213,536
COASTAL - COMMERCIAL	622,164	15,627	32,623	76,402	730,576	288,327	1,765,720
TOTAL	3,903,669	1,098,854	546,602	803,564	1,880,443	500,831	8,733,962
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	107,962	23,482	3,544	476	0	135,465
RESIDENTIAL - EC	0	70,115	35,081	19,937	140,431	1,905	267,469
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	9,038	3,576	8,591	31,436	4,481	57,122
COMMERCIAL PROPERTY	0	4,639	0	0	0	0	4,639
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	13,219	36,995	649	11,927	0	62,791
HOMEOWNER - COASTAL	0	238,376	95,002	62,631	89,505	0	485,514
HO - BEACH WIND	0	92,903	58,547	56,003	241,884	56,792	506,130
HO - COASTAL WIND	0	662,279	767,326	506,113	666,890	131,443	2,734,051
WIND - RESIDENTIAL	0	9,851	8,842	25,126	8,584	0	52,403
WIND - COMMERCIAL	0	54,640	6,289	105,363	159,974	30,484	356,750
COASTAL - RESIDENTIAL	0	38,350	48,945	55,818	18,857	9,526	171,497
COASTAL - COMMERCIAL	0	283,496	112,251	79,174	755,967	248,535	1,479,423
TOTAL	0	1,584,870	1,196,336	922,949	2,125,932	483,166	6,313,253
NET INCURRED LOSS EXPENSES							
RESIDENTIAL - FIRE	276,905	(33,211)	(19,070)	679	(476)	0	224,827
RESIDENTIAL - EC	720,463	147,243	33,083	(11,359)	56,911	7,909	954,251
COMMERCIAL - FIRE	0	45	66	0	0	0	111
COMMERCIAL - EC	91,949	(8,588)	2,355	(7,067)	1,290	6,999	86,939
COMMERCIAL PROPERTY	507,523	9,745	0	0	0	0	517,268
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	426,728	19,005	28,901	8,166	4,982	300	488,081
HOMEOWNER - COASTAL	1,571,998	396,527	(18,103)	21,305	(42,616)	0	1,929,110
HO - BEACH WIND	996,357	24,109	758	(6,416)	138,381	(2,532)	1,150,656
HO - COASTAL WIND	5,771,403	1,318,273	(236,081)	(4,855)	149,246	84,633	7,082,620
WIND - RESIDENTIAL	96,391	7,981	(3,298)	1,753	2,384	0	105,211
WIND - COMMERCIAL	770,814	(43,946)	20	(27,702)	(43,825)	88,486	743,847
COASTAL - RESIDENTIAL	409,414	156,833	(2,214)	3,797	(8,009)	(7,037)	552,784
COASTAL - COMMERCIAL	2,400,173	(203,092)	(68,958)	(1,509)	98,242	60,236	2,285,092
TOTAL	14,040,119	1,790,924	(282,540)	(23,207)	356,509	238,994	16,120,799

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022

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	4,684	1,521,061			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,203	36,755	68,700			
			TOTAL	23,518	30,404,588	41,439	1,589,761			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	576,949	98,258,341	142,752	5,072,481			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	125,000	4,632,262	53,042	195,479			
			TOTAL	701,949	102,890,603	195,794	5,267,960			
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	509,999	11,083,204	12,708	458,838			
			TOTAL	509,999	16,834,646	12,708	701,846			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	18,005,643	0	881,015			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	324,314	92,013,123	30,918	2,721,463			
			TOTAL	324,314	110,018,766	30,918	3,602,478			
COASTAL WIND & HAIL ONLY										
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	0	26,148,930	22,625	1,977,594			
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,270,000	44,733,244	98,157	1,804,602			
			TOTAL	1,270,000	70,882,174	120,782	3,782,196			
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	2,499	83,884,498	249	6,267,381			
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	3,217,981	87,125,972	96,053	4,229,058			
			TOTAL	3,220,480	171,010,471	96,302	10,496,439			

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	0	1,425,784	0	75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	75,000	36,558,157	44,463	1,949,460
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	330,000	172,832,389	153,391	11,212,596
			TOTAL	405,000	221,136,149	197,854	13,855,291
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	37,025	32,983,255	32,025	2,156,869
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,207,500	112,896,599	80,973	5,476,668
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	1,955,733	500,521,335	409,099	32,183,703
			TOTAL	3,200,258	653,999,011	522,096	40,121,268
			TOTAL FLORENCE	9,655,518	1,377,176,407	1,217,893	79,417,239

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE				
				OUTSTANDING	PAID	OUTSTANDING	PAID			
MICHAEL										
BEACH FULL COVERAGE										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	29,673	0	7,062			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0			
			TOTAL	0	29,673	0	7,062			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	243,632	0	37,912			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	59,565	0	3,420			
			TOTAL	0	303,198	0	41,332			
BEACH WIND & HAIL ONLY										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	6,697	0	1,084			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	307			
			TOTAL	0	6,697	0	1,391			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	77,854	0	8,293			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	45,856	0	8,802			
			TOTAL	0	123,710	0	17,095			
COASTAL WIND & HAIL ONLY										
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	161,234	0	19,301			
1857	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	48,372	0	3,823			
			TOTAL	0	209,606	0	23,124			
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	487,689	0	63,850			
1857	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	188,409	0	11,827			
			TOTAL	0	676,098	0	75,677			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	0	14,438	0	1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	154,525	0	16,004
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	273,671	0	40,556
			TOTAL	0	447,433	0	60,065
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	15,469	0	3,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	24,382	0	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	0	715,689	0	79,374
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,832,192	0	214,560
			TOTAL	0	2,587,733	0	302,561
			TOTAL MICHAEL	0	4,384,147	0	528,306

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022**

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	5,000	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	83,446			
			TOTAL	5,000	12,816,064	0	734,249			
BEACH WIND & HAIL ONLY										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	14,056	278,340	999	24,851			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	181,193	2,793,620	2,997	82,587			
			TOTAL	195,249	3,071,959	3,996	107,438			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	100,860	1,184,050	10,547	101,685			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	293,473	3,230,599	15,611	222,689			
			TOTAL	394,333	4,414,649	26,158	324,374			
COASTAL WIND & HAIL ONLY										
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	26,475	1,062,894	999	114,853			
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	482,246	0	40,855			
			TOTAL	26,475	1,545,140	999	155,709			
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	146,559	2,336,177	6,331	276,736			
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	211,392	995,803	15,387	101,580			
			TOTAL	357,951	3,331,979	21,718	378,316			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022

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	75,916	2,404,475	249	208,485
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	344,197	7,790,824	14,943	654,060
			TOTAL	420,114	11,211,698	15,192	924,085
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	8,038	238,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	95,535	6,186,288	18,829	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	890,381	15,771,187	50,330	1,551,032
			TOTAL	985,916	23,541,123	77,197	2,392,175
			TOTAL DORIAN	2,385,038	62,891,576	145,258	5,264,017

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022**

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	6,192	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	6,192	1,939,267	0	205,781
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	8,000	3,956,476	0	318,872
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	14,766	338,538	0	25,694
			TOTAL	22,766	4,295,014	0	344,566
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	17,198	247,413	0	24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	17,198	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	11,260	575,935	0	64,970
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,555,107	3,897	73,480
			TOTAL	35,257	2,131,042	3,897	138,450
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	98,062	1,272,523	4,464	156,259
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	108,505	716,709	4,794	50,456
			TOTAL	206,566	1,989,232	9,258	206,714
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	45,996	2,252,364	1,657	238,587
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	12,151	1,003,648	0	71,079
			TOTAL	58,147	3,256,011	1,657	309,666

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2022

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	283,972	0	21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	188,784	1,152,896	375	75,181
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	81,295	1,551,559	3,995	161,829
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	997,230	10,050,791	16,250	1,007,689
			TOTAL	1,267,309	13,039,218	20,620	1,265,720
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	3,475	30,143
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	115,777
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	106,789	2,809,419	2,397	288,588
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	581,150	16,005,296	9,289	1,630,422
			TOTAL	687,939	20,532,385	15,161	2,064,930
			TOTAL ISAIAS	2,301,374	48,485,917	50,593	4,595,248

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF SEPTEMBER 30, 2022

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	283,641,730	844	0	0	2,014,404,994	4,630	0	0	148,389,940	1,262	2,446,436,664	6,736
BRUNSWICK	1,773,560,885	5,215	126,467,410	291	626,569,460	1,686	2,307,210,946	3,997	9,476,329,648	18,668	195,399,062	525	437,953,854	2,653	14,943,491,265	33,035
CAMDEN	0	0	0	0	44,866,150	125	0	0	632,173,984	1,327	0	0	41,838,640	274	718,878,774	1,726
CARTERET	821,680,337	4,505	112,901,190	291	402,351,370	1,359	1,564,517,695	3,010	4,965,830,081	10,680	190,742,836	726	402,793,567	2,262	8,460,817,076	22,833
CHOWAN	0	0	0	0	49,480,470	155	0	0	902,209,500	1,925	0	0	76,837,296	642	1,028,527,266	2,722
CRAVEN	0	0	0	0	582,328,634	1,915	0	0	4,551,110,318	10,752	0	0	309,846,481	1,945	5,443,285,433	14,612
CURRITUCK	727,788,242	1,338	30,507,760	52	150,825,140	371	775,428,420	950	1,731,266,221	3,483	47,554,140	79	109,566,146	659	3,572,936,069	6,932
DARE	2,753,329,218	8,090	405,074,000	986	143,120,800	334	4,743,535,441	8,012	743,659,050	1,367	289,952,081	752	24,411,970	119	9,103,082,560	19,660
HYDE	123,125,540	402	11,433,050	28	11,084,770	43	130,470,330	238	135,059,610	354	16,372,637	56	26,219,618	230	453,765,555	1,351
JONES	0	0	0	0	36,772,190	126	0	0	358,300,371	915	0	0	37,915,777	325	432,988,338	1,366
NEW HANOVER	532,313,354	1,982	199,330,470	539	1,496,843,290	4,137	1,049,537,130	1,885	12,876,809,053	24,981	113,730,747	343	836,015,936	3,425	17,104,579,980	37,292
ONSLOW	217,007,578	884	31,549,180	84	900,240,770	2,965	302,869,220	583	7,882,423,445	18,819	47,240,940	143	945,259,208	5,069	10,326,590,341	28,547
PAMLICO	0	0	0	0	74,338,790	184	0	0	943,335,690	1,982	0	0	74,112,251	499	1,091,786,731	2,665
PASQUOTANK	0	0	0	0	178,046,460	554	0	0	1,432,362,208	3,420	0	0	143,123,047	1,011	1,753,531,715	4,985
PENDER	332,423,237	1,060	30,643,650	75	342,809,300	901	452,188,710	804	3,528,603,108	7,109	68,753,580	170	295,882,993	1,776	5,051,304,578	11,895
PERQUIMANS	0	0	0	0	64,309,134	184	0	0	781,426,286	1,642	0	0	65,646,829	555	911,382,249	2,381
TYRRELL	0	0	0	0	23,262,190	71	0	0	158,116,720	432	0	0	19,294,699	198	200,673,609	701
WASHINGTON	0	0	0	0	51,967,469	191	0	0	369,283,776	921	0	0	37,595,007	364	458,846,252	1,476
TOTAL	7,281,228,391	23,476	947,906,710	2,346	5,462,858,117	16,145	11,325,757,892	19,479	53,482,704,063	113,407	969,746,023	2,794	4,032,703,259	23,268	83,502,904,455	200,915

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	0	0	0	0	0	0	263,853,600	1,038	263,853,600	1,038
BRUNSWICK	0	0	70,131,400	146	261,459,400	444	734,659,000	1,495	1,066,249,800	2,085
CAMDEN	0	0	0	0	0	0	41,515,600	152	41,515,600	152
CARTERET	0	0	236,898,000	409	371,597,600	544	915,051,200	1,822	1,523,546,800	2,775
CHOWAN	0	0	0	0	0	0	161,515,200	449	161,515,200	449
CRAVEN	0	0	0	0	0	0	1,018,981,300	2,076	1,018,981,300	2,076
CURRITUCK	0	0	21,610,200	44	90,644,100	269	161,693,000	495	273,947,300	808
DARE	0	0	367,521,600	732	868,837,600	1,266	115,678,500	225	1,352,037,700	2,223
HYDE	0	0	42,156,500	75	29,958,900	63	67,940,900	165	140,056,300	303
JONES	0	0	0	0	0	0	53,057,600	254	53,057,600	254
NEW HANOVER	0	0	215,658,500	331	421,972,700	457	1,481,802,600	2,337	2,119,433,800	3,125
ONSLOW	0	0	53,306,100	86	31,277,500	46	1,002,997,900	2,272	1,087,581,500	2,404
PAMLICO	0	0	0	0	0	0	97,610,800	314	97,610,800	314
PASQUOTANK	0	0	0	0	0	0	312,923,000	849	312,923,000	849
PENDER	0	0	86,009,600	135	43,006,100	83	242,784,400	807	371,800,100	1,025
PERQUIMANS	0	0	0	0	0	0	59,987,200	294	59,987,200	294
TYRRELL	0	0	0	0	0	0	16,398,600	95	16,398,600	95
WASHINGTON	0	0	0	0	0	0	64,284,400	206	64,284,400	206
TOTAL	0	0	1,093,291,900	1,958	2,118,753,900	3,172	6,812,734,800	15,345	10,024,780,600	20,475

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	2,710,290,264	7,774
BRUNSWICK	16,009,741,065	35,120
CAMDEN	760,394,374	1,878
CARTERET	9,984,363,876	25,608
CHOWAN	1,190,042,466	3,171
CRAVEN	6,462,266,733	16,688
CURRITUCK	3,846,883,369	7,740
DARE	10,455,120,260	21,883
HYDE	593,821,855	1,654
JONES	486,045,938	1,620
NEW HANOVER	19,224,013,780	40,417
ONSLOW	11,414,171,841	30,951
PAMLICO	1,189,397,531	2,979
PASQUOTANK	2,066,454,715	5,834
PENDER	5,423,104,678	12,920
PERQUIMANS	971,369,449	2,675
TYRRELL	217,072,209	796
WASHINGTON	523,130,652	1,682
TOTAL	93,527,685,055	221,390

* 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.