



# **NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

**Statutory Financial Statements  
June 30, 2022**

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## Financial Statements

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

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| ASSETS                         | LEDGER ASSETS        | ASSETS NOT ADMITTED | ADMITTED ASSETS      |
|--------------------------------|----------------------|---------------------|----------------------|
| CASH                           | 96,223,295           | 0                   | 96,223,295           |
| CASH EQUIVALENTS               | 83,699,939           | 0                   | 83,699,939           |
| INVESTMENTS                    | 924,912,778          | 0                   | 924,912,778          |
| INTEREST INCOME DUE OR ACCRUED | 3,637,251            | 0                   | 3,637,251            |
| FIXED ASSETS                   | 514,023              | (514,023)           | 0                    |
| DATA PROCESSING EQUIPMENT      | 2,346                | 0                   | 2,346                |
| ACCOUNTS RECEIVABLE - PREMIUM  | 36,147,015           | (153,437)           | 35,993,578           |
| PREPAID EXPENSE                | 21,778               | (21,778)            | 0                    |
| PREMIUM TAX RECOVERABLE        | 1,079,598            | 0                   | 1,079,598            |
| <b>TOTAL ASSETS</b>            | <b>1,146,238,023</b> | <b>(689,238)</b>    | <b>1,145,548,785</b> |

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**LIABILITIES & SURPLUS**

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**LIABILITIES**

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|                                    |                   |
|------------------------------------|-------------------|
| ACCOUNTS PAYABLE                   | 112,148           |
| ACCOUNTS PAYABLE - FAIR PLAN       | 2,132,011         |
| BENEFIT PAYABLE                    | 347,375           |
| INVESTMENTS PAYABLE                | 3,404,460         |
| PREMIUM SUSPENSE                   | 434               |
| PREMIUM REFUND                     | 675,989           |
| COMMISSION PAYABLE                 | 5,467,022         |
| ACCRUAL-POST RETIREMENT            | 6,546,451         |
| ACCRUAL-PENSION                    | 5,006,631         |
| ACCRUAL-RENT                       | 262,560           |
| CLAIMS PAYABLE                     | 219,525           |
| PREPAID PREMIUMS                   | 14,778,419        |
| UNCLAIMED CHECKS                   | 6,115,242         |
| IBHS GRANT ACCRUAL                 | 5,700,000         |
| CEDED REINSURANCE PREMIUMS PAYABLE | 16,174,589        |
| <b>TOTAL LIABILITIES</b>           | <b>66,942,856</b> |

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**RESERVES FOR**

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|                            |                    |
|----------------------------|--------------------|
| UNPAID LOSSES (INCL. IBNR) | 42,096,105         |
| UNPAID LAE RESERVES        | 9,007,371          |
| UNEARNED PREMIUMS          | 203,951,832        |
| <b>TOTAL RESERVES</b>      | <b>255,055,308</b> |

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|                |                    |
|----------------|--------------------|
| <b>SURPLUS</b> | <b>823,550,621</b> |
|----------------|--------------------|

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| <b>TOTAL LIABILITIES &amp; SURPLUS</b> | <b>1,145,548,785</b> |
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
 COASTAL PROPERTY INSURANCE POOL  
 INCOME STATEMENT AND SURPLUS ACCOUNT  
 FOR THE PERIOD ENDED JUNE 30, 2022

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|                                 | QUARTER TO<br>DATE | YEAR TO<br>TO DATE |
|---------------------------------|--------------------|--------------------|
| <b>UNDERWRITING INCOME</b>      |                    |                    |
| PREMIUMS EARNED                 | 94,995,127         | 210,756,060        |
| CEDED REINSURANCE PREMIUMS      | (13,655,407)       | (49,567,951)       |
| NET PREMIUMS EARNED             | 81,339,720         | 161,188,109        |
| <b>DEDUCTIONS</b>               |                    |                    |
| NET LOSSES INCURRED             | 20,100,303         | 31,278,102         |
| NET LOSS EXPENSE INCURRED       | 2,582,935          | 12,306,586         |
| OPERATING EXPENSE INCURRED      | 20,877,005         | 36,056,169         |
| PREMIUM TAXES                   | 3,663,044          | 6,245,456          |
| TOTAL DEDUCTIONS                | 47,223,287         | 85,886,313         |
| <b>OTHER INCOME</b>             |                    |                    |
| PREMIUM CHARGED OFF             | (52,458)           | (116,819)          |
| SERVICE CHARGES                 | 127,646            | 251,560            |
| MISCELLANEOUS INCOME            | 5,297              | 4,816              |
| IBHS GRANT PROGRAM              | 1,903              | (165,658)          |
| NET UNDERWRITING GAIN OR (LOSS) | 34,198,821         | 75,275,695         |
| <b>INVESTMENT INCOME</b>        |                    |                    |
| INVESTMENT INCOME               | 3,591,081          | 6,659,157          |
| NET INCOME OR (LOSS)            | 37,789,902         | 81,934,852         |
| <b>SURPLUS ACCOUNT</b>          |                    |                    |
| SURPLUS (PRIOR PERIOD)          | 785,691,333        | 741,540,658        |
| NET INCOME OR (LOSS)            | 37,789,902         | 81,934,852         |
| CHANGE IN ASSETS NOT ADMITTED   | 69,386             | 75,111             |
| NET CHANGE IN SURPLUS           | 37,859,288         | 82,009,963         |
| SURPLUS (CURRENT PERIOD)        | 823,550,621        | 823,550,621        |

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

QUARTER TO DATE

| INCOME RECEIVED                 | 2022                 | 2021                | 2020               | 2019             | 2018               | 2017             | TOTAL               |
|---------------------------------|----------------------|---------------------|--------------------|------------------|--------------------|------------------|---------------------|
| PREMIUMS WRITTEN                | 132,030,447          | (1,712,620)         | 0                  | 0                | 0                  | 0                | 130,317,827         |
| CEDED REINSURANCE               | (13,655,407)         | 0                   | 0                  | 0                | 0                  | 0                | (13,655,407)        |
| INVESTMENT INCOME               | 3,591,081            | 0                   | 0                  | 0                | 0                  | 0                | 3,591,081           |
| PREMIUM CHARGED OFF             | (52,458)             | 0                   | 0                  | 0                | 0                  | 0                | (52,458)            |
| SERVICE CHARGES                 | 127,646              | 0                   | 0                  | 0                | 0                  | 0                | 127,646             |
| MISCELLANEOUS INCOME            | 5,297                | 0                   | 0                  | 0                | 0                  | 0                | 5,297               |
| IBHS GRANT PROGRAM              | 1,903                | 0                   | 0                  | 0                | 0                  | 0                | 1,903               |
| <b>TOTAL INCOME</b>             | <b>122,048,509</b>   | <b>(1,712,620)</b>  | <b>0</b>           | <b>0</b>         | <b>0</b>           | <b>0</b>         | <b>120,335,889</b>  |
| <b>EXPENSES PAID</b>            |                      |                     |                    |                  |                    |                  |                     |
| LOSSES                          | 3,243,418            | 11,640,468          | 2,177,935          | 194,714          | 992,608            | 592,847          | 18,841,989          |
| LOSS ADJUSTMENT EXPENSES        | 2,151,223            | 896,920             | 123,746            | 33,160           | 197,584            | 78,147           | 3,480,780           |
| COMMISSION                      | 17,050,436           | (222,641)           | 0                  | 0                | 0                  | 0                | 16,827,795          |
| PREMIUM TAX                     | 3,663,044            | 0                   | 0                  | 0                | 0                  | 0                | 3,663,044           |
| ADMINISTRATIVE EXPENSES         | 4,049,210            | 0                   | 0                  | 0                | 0                  | 0                | 4,049,210           |
| <b>TOTAL EXPENSES PAID</b>      | <b>30,157,330</b>    | <b>12,314,747</b>   | <b>2,301,682</b>   | <b>227,874</b>   | <b>1,190,192</b>   | <b>670,994</b>   | <b>46,862,818</b>   |
| <b>NET CASH CHANGE</b>          | <b>91,891,178</b>    | <b>(14,027,367)</b> | <b>(2,301,682)</b> | <b>(227,874)</b> | <b>(1,190,192)</b> | <b>(670,994)</b> | <b>73,473,071</b>   |
| <b>RESERVES:</b>                |                      |                     |                    |                  |                    |                  |                     |
| <b>DEDUCT: (CURRENT PERIOD)</b> |                      |                     |                    |                  |                    |                  |                     |
| 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         |
| <b>ADD:(PRIOR PERIOD)</b>       |                      |                     |                    |                  |                    |                  |                     |
| LOSSES (INCL. IBNR)             | 14,415,483           | 4,891,134           | 4,599,643          | 4,592,331        | 9,571,932          | 2,767,269        | 40,837,792          |
| LOSS ADJUSTMENT EXPENSES        | 3,496,479            | 1,186,346           | 1,115,644          | 1,113,871        | 2,321,674          | 671,202          | 9,905,216           |
| UNEARNED PREMIUMS               | 58,519,808           | 110,109,325         | 0                  | 0                | 0                  | 0                | 168,629,132         |
| <b>NET RESERVE CHANGE</b>       | <b>(102,492,614)</b> | <b>63,854,942</b>   | <b>599,655</b>     | <b>396,181</b>   | <b>1,465,011</b>   | <b>493,656</b>   | <b>(35,683,168)</b> |
| <b>NET OTHER CHANGES</b>        |                      |                     |                    |                  |                    |                  |                     |
| ASSETS NOT ADMITTED             | 69,386               | 0                   | 0                  | 0                | 0                  | 0                | 69,386              |
| <b>TOTAL NET OTHER CHANGES</b>  | <b>69,386</b>        | <b>0</b>            | <b>0</b>           | <b>0</b>         | <b>0</b>           | <b>0</b>         | <b>69,386</b>       |
| <b>CHANGE IN SURPLUS</b>        | <b>(10,532,050)</b>  | <b>49,827,576</b>   | <b>(1,702,026)</b> | <b>168,307</b>   | <b>274,819</b>     | <b>(177,338)</b> | <b>37,859,288</b>   |

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

YEAR TO DATE

| INCOME RECEIVED                 | 2022                 | 2021                | 2020               | 2019             | 2018               | 2017               | TOTAL               |
|---------------------------------|----------------------|---------------------|--------------------|------------------|--------------------|--------------------|---------------------|
| PREMIUMS WRITTEN                | 226,645,530          | (4,452,338)         | 0                  | 0                | 0                  | 0                  | 222,193,192         |
| CEDED REINSURANCE               | (49,567,951)         | 0                   | 0                  | 0                | 0                  | 0                  | (49,567,951)        |
| INVESTMENT INCOME               | 6,659,157            | 0                   | 0                  | 0                | 0                  | 0                  | 6,659,157           |
| PREMIUM CHARGED OFF             | (116,819)            | 0                   | 0                  | 0                | 0                  | 0                  | (116,819)           |
| SERVICE CHARGES                 | 251,560              | 0                   | 0                  | 0                | 0                  | 0                  | 251,560             |
| MISCELLANEOUS INCOME            | 4,816                | 0                   | 0                  | 0                | 0                  | 0                  | 4,816               |
| IBHS GRANT PROGRAM              | (165,658)            | 0                   | 0                  | 0                | 0                  | 0                  | (165,658)           |
| <b>TOTAL INCOME</b>             | <b>183,710,635</b>   | <b>(4,452,338)</b>  | <b>0</b>           | <b>0</b>         | <b>0</b>           | <b>0</b>           | <b>179,258,297</b>  |
| <b>EXPENSES PAID</b>            |                      |                     |                    |                  |                    |                    |                     |
| LOSSES                          | 3,728,680            | 20,274,094          | 5,336,531          | 756,143          | 1,135,361          | 942,935            | 32,173,743          |
| LOSS ADJUSTMENT EXPENSES        | 7,133,315            | 1,608,676           | 291,413            | 65,420           | 359,388            | 154,255            | 9,612,468           |
| COMMISSION                      | 29,316,996           | (578,804)           | 0                  | 0                | 0                  | 0                  | 28,738,192          |
| PREMIUM TAX                     | 6,245,456            | 0                   | 0                  | 0                | 0                  | 0                  | 6,245,456           |
| ADMINISTRATIVE EXPENSES         | 7,317,977            | 0                   | 0                  | 0                | 0                  | 0                  | 7,317,977           |
| <b>TOTAL EXPENSES PAID</b>      | <b>53,742,423</b>    | <b>21,303,966</b>   | <b>5,627,944</b>   | <b>821,564</b>   | <b>1,494,749</b>   | <b>1,097,190</b>   | <b>84,087,836</b>   |
| <b>NET CASH CHANGE</b>          | <b>129,968,211</b>   | <b>(25,756,304)</b> | <b>(5,627,944)</b> | <b>(821,564)</b> | <b>(1,494,749)</b> | <b>(1,097,190)</b> | <b>95,170,461</b>   |
| <b>RESERVES:</b>                |                      |                     |                    |                  |                    |                    |                     |
| <b>DEDUCT: (CURRENT PERIOD)</b> |                      |                     |                    |                  |                    |                    |                     |
| 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         |
| <b>ADD:(PRIOR PERIOD)</b>       |                      |                     |                    |                  |                    |                    |                     |
| 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         |
| <b>NET RESERVE CHANGE</b>       | <b>(178,924,384)</b> | <b>159,942,153</b>  | <b>2,359,769</b>   | <b>457,099</b>   | <b>2,855,466</b>   | <b>74,288</b>      | <b>(13,235,609)</b> |
| <b>NET OTHER CHANGES</b>        |                      |                     |                    |                  |                    |                    |                     |
| <b>ASSETS NOT ADMITTED</b>      | <b>75,111</b>        | <b>0</b>            | <b>0</b>           | <b>0</b>         | <b>0</b>           | <b>0</b>           | <b>75,111</b>       |
| <b>TOTAL NET OTHER CHANGES</b>  | <b>75,111</b>        | <b>0</b>            | <b>0</b>           | <b>0</b>         | <b>0</b>           | <b>0</b>           | <b>75,111</b>       |
| <b>CHANGE IN SURPLUS</b>        | <b>(48,881,062)</b>  | <b>134,185,850</b>  | <b>(3,268,175)</b> | <b>(364,465)</b> | <b>1,360,717</b>   | <b>(1,022,901)</b> | <b>82,009,963</b>   |

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

|                                | 2022                 |                     |                        |                       | 2021                 |                     |                        |                       |
|--------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
|                                | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL |
| <b>INCOME RECEIVED</b>         |                      |                     |                        |                       |                      |                     |                        |                       |
| PREMIUMS WRITTEN               | 72,947,092           | 12,020,727          | 128,112,279            | 13,565,430            | 125,564,532          | 15,565,557          | 230,084,867            | 20,597,783            |
| CEDED REINSURANCE              | (15,829,472)         | (2,397,507)         | (28,310,619)           | (3,030,353)           | (23,125,554)         | (2,898,008)         | (42,673,298)           | (4,272,114)           |
| INVESTMENT INCOME              | 2,143,286            | 353,185             | 3,764,115              | 398,571               | 4,202,728            | 516,684             | 7,674,630              | 681,416               |
| MISCELLANEOUS INCOME           | 44,917               | 7,402               | 78,885                 | 8,353                 | 56,609               | 6,960               | 103,375                | 9,178                 |
| IBHS GRANT PROGRAM             | (53,318)             | (8,786)             | (93,639)               | (9,915)               | (2,915,504)          | (358,432)           | (5,324,022)            | (472,710)             |
| <b>TOTAL INCOME</b>            | <b>59,252,505</b>    | <b>9,975,022</b>    | <b>103,551,021</b>     | <b>10,932,086</b>     | <b>103,782,811</b>   | <b>12,832,760</b>   | <b>189,865,552</b>     | <b>16,543,553</b>     |
| <b>EXPENSES PAID</b>           |                      |                     |                        |                       |                      |                     |                        |                       |
| LOSSES                         | 340,096              | 364,140             | 2,795,485              | 228,959               | 6,701,087            | 544,927             | 25,488,978             | 1,244,165             |
| CEDED LOSSES                   | 0                    | 0                   | 0                      | 0                     | 0                    | 0                   | 0                      | 0                     |
| LOSS ADJUSTMENT EXPENSES       | 1,104,565            | 630,746             | 4,141,659              | 1,256,345             | 2,351,877            | 971,156             | 8,854,494              | 2,755,385             |
| CEDED LOSS ADJUSTMENT EXPENSES | 0                    | 0                   | 0                      | 0                     | 0                    | 0                   | 0                      | 0                     |
| COMMISSION                     | 9,435,834            | 1,554,902           | 16,571,548             | 1,754,712             | 16,302,240           | 2,004,008           | 29,768,462             | 2,642,835             |
| PREMIUM TAX                    | 2,010,134            | 331,244             | 3,530,269              | 373,810               | 3,531,641            | 434,180             | 6,449,152              | 572,608               |
| ADMINISTRATIVE EXPENSES        | 2,355,331            | 388,128             | 4,136,515              | 438,003               | 4,992,411            | 613,767             | 9,116,676              | 809,452               |
| <b>TOTAL EXPENSES PAID</b>     | <b>15,245,960</b>    | <b>3,269,159</b>    | <b>31,175,476</b>      | <b>4,051,829</b>      | <b>33,879,256</b>    | <b>4,568,039</b>    | <b>79,677,763</b>      | <b>8,024,446</b>      |
| <b>NET CASH CHANGE</b>         | <b>44,006,545</b>    | <b>6,705,863</b>    | <b>72,375,545</b>      | <b>6,880,258</b>      | <b>69,903,555</b>    | <b>8,264,722</b>    | <b>110,187,789</b>     | <b>8,519,107</b>      |
| <b>RESERVES:</b>               |                      |                     |                        |                       |                      |                     |                        |                       |
| DEDUCT: (CURRENT PERIOD)       |                      |                     |                        |                       |                      |                     |                        |                       |
| LOSSES (INCL. IBNR.)           | 2,352,903            | 3,341,255           | 9,213,372              | 2,458,245             | 680,015              | 16,819              | 4,355,151              | 74,046                |
| LOSS ADJUSTMENT EXPENSES       | 503,454              | 714,933             | 1,971,400              | 525,994               | 145,504              | 3,599               | 931,879                | 15,844                |
| UNEARNED PREMIUMS              | 51,069,670           | 8,443,819           | 89,059,985             | 9,269,352             | 14,823,115           | 1,371,190           | 27,623,626             | 2,291,075             |
| <b>NET RESERVE CHANGE</b>      | <b>53,926,027</b>    | <b>12,500,008</b>   | <b>100,244,758</b>     | <b>12,253,592</b>     | <b>15,648,634</b>    | <b>1,391,608</b>    | <b>32,910,656</b>      | <b>2,380,965</b>      |
| <b>NET OTHER CHANGES</b>       |                      |                     |                        |                       |                      |                     |                        |                       |
| ASSETS NOT ADMITTED            | 24,175               | 3,984               | 42,457                 | 4,496                 | 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                |
| <b>TOTAL NET OTHER CHANGES</b> | <b>24,175</b>        | <b>3,984</b>        | <b>42,457</b>          | <b>4,496</b>          | <b>497,520</b>       | <b>61,165</b>       | <b>908,525</b>         | <b>80,666</b>         |
| <b>SETTLEMENT ROLL FORWARD</b> | <b>0</b>             | <b>0</b>            | <b>0</b>               | <b>0</b>              | <b>0</b>             | <b>0</b>            | <b>0</b>               | <b>0</b>              |
| <b>SURPLUS</b>                 | <b>(9,895,307)</b>   | <b>(5,790,161)</b>  | <b>(27,826,756)</b>    | <b>(5,368,838)</b>    | <b>54,752,442</b>    | <b>6,934,279</b>    | <b>78,185,659</b>      | <b>6,218,808</b>      |

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

|                                | 2020                 |                     |                        |                       | 2019                 |                     |                        |                       |
|--------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
|                                | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL |
| <b>INCOME RECEIVED</b>         |                      |                     |                        |                       |                      |                     |                        |                       |
| PREMIUMS WRITTEN               | 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)             |
| <b>TOTAL INCOME</b>            | <b>87,710,839</b>    | <b>9,326,450</b>    | <b>162,085,721</b>     | <b>15,192,338</b>     | <b>88,579,942</b>    | <b>6,876,864</b>    | <b>169,344,451</b>     | <b>15,166,879</b>     |
| <b>EXPENSES PAID</b>           |                      |                     |                        |                       |                      |                     |                        |                       |
| LOSSES                         | 15,562,977           | 1,732,233           | 52,826,039             | 3,361,449             | 28,042,899           | 9,886,651           | 51,345,968             | 2,941,155             |
| CEDED LOSSES                   | 0                    | 0                   | 0                      | 0                     | 0                    | 0                   | 0                      | 0                     |
| LOSS ADJUSTMENT EXPENSES       | 3,586,902            | 1,608,570           | 10,561,678             | 5,290,710             | 5,584,680            | 3,788,337           | 16,273,195             | 4,255,183             |
| 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             |
| <b>TOTAL EXPENSES PAID</b>     | <b>43,877,028</b>    | <b>5,888,978</b>    | <b>108,022,003</b>     | <b>12,749,631</b>     | <b>57,161,982</b>    | <b>15,934,733</b>   | <b>108,544,407</b>     | <b>11,290,380</b>     |
| <b>NET CASH CHANGE</b>         | <b>43,833,811</b>    | <b>3,437,472</b>    | <b>54,063,718</b>      | <b>2,442,707</b>      | <b>31,417,960</b>    | <b>(9,057,869)</b>  | <b>60,800,044</b>      | <b>3,876,498</b>      |
| <b>RESERVES:</b>               |                      |                     |                        |                       |                      |                     |                        |                       |
| DEDUCT: (CURRENT PERIOD)       |                      |                     |                        |                       |                      |                     |                        |                       |
| LOSSES (INCL. IBNR.)           | 738,031              | 49,002              | 3,283,233              | 143,696               | 482,270              | 464,411             | 3,080,879              | 346,530               |
| LOSS ADJUSTMENT EXPENSES       | 157,918              | 10,485              | 702,519                | 30,747                | 103,192              | 99,371              | 659,221                | 74,148                |
| UNEARNED PREMIUMS              | 0                    | 0                   | 0                      | 0                     | 0                    | 0                   | 0                      | 0                     |
| <b>NET RESERVE CHANGE</b>      | <b>895,949</b>       | <b>59,487</b>       | <b>3,985,752</b>       | <b>174,443</b>        | <b>585,463</b>       | <b>563,782</b>      | <b>3,740,100</b>       | <b>420,677</b>        |
| <b>NET OTHER CHANGES</b>       |                      |                     |                        |                       |                      |                     |                        |                       |
| ASSETS NOT ADMITTED            | (50,338)             | (5,187)             | (91,538)               | (8,341)               | 32,364               | 3,108               | 57,236                 | 5,630                 |
| 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                     |
| <b>TOTAL NET OTHER CHANGES</b> | <b>(170,564)</b>     | <b>(17,577)</b>     | <b>(310,161)</b>       | <b>(28,264)</b>       | <b>(317,314)</b>     | <b>(30,468)</b>     | <b>(561,179)</b>       | <b>(55,200)</b>       |
| <b>SETTLEMENT ROLL FORWARD</b> | <b>0</b>             | <b>0</b>            | <b>0</b>               | <b>0</b>              | <b>0</b>             | <b>0</b>            | <b>0</b>               | <b>0</b>              |
| <b>SURPLUS</b>                 | <b>42,767,299</b>    | <b>3,360,408</b>    | <b>49,767,805</b>      | <b>2,240,000</b>      | <b>30,515,184</b>    | <b>(9,652,119)</b>  | <b>56,498,765</b>      | <b>3,400,621</b>      |

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

|                                | 2018                 |                     |                        |                       | 2017                 |                     |                        |                       | <b>TOTAL</b>         |
|--------------------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|----------------------|
|                                | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL | BEACH<br>RESIDENTIAL | BEACH<br>COMMERCIAL | COASTAL<br>RESIDENTIAL | COASTAL<br>COMMERCIAL |                      |
| <b>INCOME RECEIVED</b>         |                      |                     |                        |                       |                      |                     |                        |                       |                      |
| PREMIUMS WRITTEN               | 109,068,817          | 10,304,932          | 192,783,434            | 18,838,524            | 113,030,178          | 16,870,596          | 193,583,253            | 20,669,079            | 1,974,379,196        |
| 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)           | (315,076,616)        |
| 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             | 113,187,851          |
| MISCELLANEOUS INCOME           | 109,917              | 10,150              | 193,041                | 18,676                | 99,674               | 14,713              | 170,861                | 18,052                | 1,644,151            |
| IBHS GRANT PROGRAM             | 0                    | 0                   | 0                      | 0                     | 0                    | 0                   | 0                      | 0                     | (24,066,411)         |
| <b>TOTAL INCOME</b>            | <b>114,060,513</b>   | <b>10,098,115</b>   | <b>204,757,331</b>     | <b>19,457,359</b>     | <b>110,428,778</b>   | <b>15,765,840</b>   | <b>194,651,418</b>     | <b>19,830,022</b>     | <b>1,750,068,170</b> |
| <b>EXPENSES PAID</b>           |                      |                     |                        |                       |                      |                     |                        |                       |                      |
| LOSSES                         | 171,703,459          | 105,542,988         | 704,224,158            | 96,797,064            | 80,927,273           | 12,627,189          | 221,592,966            | 45,145,014            | 1,641,967,319        |
| CEDED LOSSES                   | (12,775,848)         | (8,787,987)         | (64,237,946)           | (8,297,673)           | 0                    | 0                   | 0                      | 0                     | (94,099,454)         |
| LOSS ADJUSTMENT EXPENSES       | 13,802,654           | 6,220,171           | 63,943,149             | 4,920,542             | 5,984,055            | 1,047,939           | 18,845,382             | 2,129,840             | 189,909,214          |
| 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             | 255,230,355          |
| PREMIUM TAX                    | 3,074,901            | 283,957             | 5,400,284              | 522,459               | 3,189,854            | 470,872             | 5,468,039              | 577,722               | 55,343,081           |
| ADMINISTRATIVE EXPENSES        | 6,074,436            | 560,955             | 10,668,208             | 1,032,113             | 2,914,351            | 430,203             | 4,995,771              | 527,825               | 89,906,787           |
| <b>TOTAL EXPENSES PAID</b>     | <b>195,153,117</b>   | <b>104,767,585</b>  | <b>740,659,090</b>     | <b>97,148,598</b>     | <b>107,578,012</b>   | <b>16,702,413</b>   | <b>275,946,535</b>     | <b>51,040,340</b>     | <b>2,132,356,757</b> |
| <b>NET CASH CHANGE</b>         | <b>(81,092,604)</b>  | <b>(94,669,470)</b> | <b>(535,901,759)</b>   | <b>(77,691,239)</b>   | <b>2,850,766</b>     | <b>(936,573)</b>    | <b>(81,295,117)</b>    | <b>(31,210,318)</b>   | <b>(382,288,587)</b> |
| <b>RESERVES:</b>               |                      |                     |                        |                       |                      |                     |                        |                       |                      |
| DEDUCT: (CURRENT PERIOD)       |                      |                     |                        |                       |                      |                     |                        |                       |                      |
| LOSSES (INCL. IBNR.)           | 2,024,597            | 1,000,833           | 2,993,322              | 2,571,724             | 72,501               | 533,517             | 549,751                | 1,270,000             | 42,096,105           |
| LOSS ADJUSTMENT EXPENSES       | 433,206              | 214,150             | 640,486                | 550,276               | 15,513               | 114,157             | 117,631                | 271,744               | 9,007,371            |
| UNEARNED PREMIUMS              | 0                    | 0                   | 0                      | 0                     | 0                    | 0                   | 0                      | 0                     | 203,951,832          |
| <b>NET RESERVE CHANGE</b>      | <b>2,457,804</b>     | <b>1,214,983</b>    | <b>3,633,808</b>       | <b>3,122,000</b>      | <b>88,014</b>        | <b>647,674</b>      | <b>667,382</b>         | <b>1,541,744</b>      | <b>255,055,309</b>   |
| <b>NET OTHER CHANGES</b>       |                      |                     |                        |                       |                      |                     |                        |                       |                      |
| ASSETS NOT ADMITTED            | 6,190,963            | 571,716             | 10,872,858             | 1,051,912             | (2,548,062)          | (376,133)           | (4,367,880)            | (461,485)             | 10,972,335           |
| 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                    |
| <b>TOTAL NET OTHER CHANGES</b> | <b>6,921,824</b>     | <b>639,209</b>      | <b>12,156,431</b>      | <b>1,176,093</b>      | <b>(2,652,655)</b>   | <b>(391,573)</b>    | <b>(4,547,173)</b>     | <b>(480,428)</b>      | <b>12,953,990</b>    |
| <b>SETTLEMENT ROLL FORWARD</b> | <b>0</b>             | <b>0</b>            | <b>0</b>               | <b>0</b>              | <b>596,521,875</b>   | <b>44,846,495</b>   | <b>752,988,775</b>     | <b>53,583,382</b>     | <b>1,447,940,527</b> |
| <b>SURPLUS</b>                 | <b>(76,628,584)</b>  | <b>(95,245,244)</b> | <b>(527,379,136)</b>   | <b>(79,637,146)</b>   | <b>596,631,972</b>   | <b>42,870,675</b>   | <b>666,479,103</b>     | <b>20,350,892</b>     | <b>823,550,621</b>   |

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

EXHIBIT 4A

| PREMIUMS WRITTEN                      | QUARTER TO DATE |             |             | YEAR TO DATE |             |             |
|---------------------------------------|-----------------|-------------|-------------|--------------|-------------|-------------|
|                                       | 2022            | 2021        | TOTAL       | 2022         | 2021        | TOTAL       |
| RESIDENTIAL - FIRE                    | 1,179,571       | (19,759)    | 1,159,812   | 2,066,484    | (68,389)    | 1,998,094   |
| RESIDENTIAL - EC                      | 16,506,271      | (233,291)   | 16,272,980  | 28,684,766   | (856,246)   | 27,828,520  |
| COMMERCIAL - FIRE                     | 0               | 0           | 0           | 0            | 0           | 0           |
| COMMERCIAL - EC                       | 0               | 0           | 0           | 0            | 0           | 0           |
| COMMERCIAL PROPERTY                   | 3,710,003       | (13,130)    | 3,696,873   | 5,638,822    | (13,404)    | 5,625,417   |
| CRIME - RESIDENTIAL                   | 121,773         | (1,986)     | 119,787     | 215,545      | (4,747)     | 210,797     |
| CRIME - COMMERCIAL                    | 3,640           | 0           | 3,640       | 8,486        | 0           | 8,486       |
| HOMEOWNER - BEACH                     | 2,113,920       | (43,330)    | 2,070,590   | 3,817,772    | (117,752)   | 3,700,019   |
| HOMEOWNER - COASTAL                   | 9,052,436       | (120,080)   | 8,932,355   | 15,510,906   | (351,447)   | 15,159,459  |
| HO - BEACH WIND                       | 20,509,531      | (257,913)   | 20,251,618  | 34,948,513   | (648,459)   | 34,300,054  |
| HO - COASTAL WIND                     | 59,489,054      | (700,893)   | 58,788,161  | 102,909,276  | (1,716,208) | 101,193,067 |
| WIND - RESIDENTIAL                    | 1,994,567       | (36,668)    | 1,957,899   | 3,214,014    | (107,836)   | 3,106,178   |
| WIND - COMMERCIAL                     | 4,003,936       | (35,004)    | 3,968,932   | 6,373,420    | (79,664)    | 6,293,755   |
| COASTAL - RESIDENTIAL                 | 5,387,183       | (176,124)   | 5,211,059   | 9,692,097    | (434,967)   | 9,257,130   |
| COASTAL - COMMERCIAL                  | 7,958,562       | (74,441)    | 7,884,120   | 13,565,430   | (53,216)    | 13,512,214  |
| TOTAL                                 | 132,030,447     | (1,712,620) | 130,317,827 | 226,645,530  | (4,452,338) | 222,193,192 |
| <hr/>                                 |                 |             |             |              |             |             |
| UNEARNED PREMIUMS<br>(PRIOR PERIOD)   |                 |             |             |              |             |             |
| RESIDENTIAL - FIRE                    | 785,180         | 1,063,893   | 1,849,073   | 0            | 1,958,976   | 1,958,976   |
| RESIDENTIAL - EC                      | 7,612,670       | 13,757,048  | 21,369,717  | 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                   | 1,177,921       | 1,661,121   | 2,839,043   | 0            | 3,015,727   | 3,015,727   |
| CRIME - RESIDENTIAL                   | 85,783          | 109,702     | 195,485     | 0            | 201,170     | 201,170     |
| CRIME - COMMERCIAL                    | 4,119           | 1,834       | 5,954       | 0            | 3,229       | 3,229       |
| HOMEOWNER - BEACH                     | 1,039,410       | 1,915,763   | 2,955,172   | 0            | 3,290,501   | 3,290,501   |
| HOMEOWNER - COASTAL                   | 4,003,340       | 6,995,434   | 10,998,774  | 0            | 12,104,365  | 12,104,365  |
| HO - BEACH WIND                       | 8,891,805       | 16,891,899  | 25,783,704  | 0            | 29,587,093  | 29,587,093  |
| HO - COASTAL WIND                     | 26,800,008      | 53,518,558  | 80,318,567  | 0            | 92,859,613  | 92,859,613  |
| WIND - RESIDENTIAL                    | 740,889         | 1,539,401   | 2,280,290   | 0            | 2,688,924   | 2,688,924   |
| WIND - COMMERCIAL                     | 1,415,155       | 2,078,111   | 3,493,266   | 0            | 4,000,370   | 4,000,370   |
| COASTAL - RESIDENTIAL                 | 2,691,156       | 5,006,250   | 7,697,406   | 0            | 8,790,749   | 8,790,749   |
| COASTAL - COMMERCIAL                  | 3,272,372       | 5,570,311   | 8,842,683   | 0            | 9,705,202   | 9,705,202   |
| TOTAL                                 | 58,519,808      | 110,109,325 | 168,629,132 | 0            | 192,514,700 | 192,514,700 |
| <hr/>                                 |                 |             |             |              |             |             |
| UNEARNED PREMIUMS<br>(CURRENT PERIOD) |                 |             |             |              |             |             |
| RESIDENTIAL - FIRE                    | 1,603,562       | 438,479     | 2,042,041   | 1,603,562    | 438,479     | 2,042,041   |
| RESIDENTIAL - EC                      | 20,004,834      | 5,785,253   | 25,790,087  | 20,004,834   | 5,785,253   | 25,790,087  |
| COMMERCIAL - FIRE                     | 0               | 0           | 0           | 0            | 0           | 0           |
| COMMERCIAL - EC                       | 0               | 0           | 0           | 0            | 0           | 0           |
| COMMERCIAL PROPERTY                   | 4,032,275       | 618,937     | 4,651,212   | 4,032,275    | 618,937     | 4,651,212   |
| CRIME - RESIDENTIAL                   | 168,130         | 46,608      | 214,739     | 168,130      | 46,608      | 214,739     |
| CRIME - COMMERCIAL                    | 5,957           | 1,007       | 6,965       | 5,957        | 1,007       | 6,965       |
| HOMEOWNER - BEACH                     | 2,640,955       | 820,387     | 3,461,342   | 2,640,955    | 820,387     | 3,461,342   |
| HOMEOWNER - COASTAL                   | 10,796,881      | 2,984,565   | 13,781,446  | 10,796,881   | 2,984,565   | 13,781,446  |
| HO - BEACH WIND                       | 24,381,747      | 7,097,722   | 31,479,469  | 24,381,747   | 7,097,722   | 31,479,469  |
| HO - COASTAL WIND                     | 71,578,985      | 22,573,557  | 94,152,542  | 71,578,985   | 22,573,557  | 94,152,542  |
| WIND - RESIDENTIAL                    | 2,270,441       | 634,665     | 2,905,106   | 2,270,441    | 634,665     | 2,905,106   |
| WIND - COMMERCIAL                     | 4,405,587       | 751,246     | 5,156,833   | 4,405,587    | 751,246     | 5,156,833   |
| COASTAL - RESIDENTIAL                 | 6,684,119       | 2,065,504   | 8,749,623   | 6,684,119    | 2,065,504   | 8,749,623   |
| COASTAL - COMMERCIAL                  | 9,269,352       | 2,291,075   | 11,560,427  | 9,269,352    | 2,291,075   | 11,560,427  |
| TOTAL                                 | 157,842,826     | 46,109,006  | 203,951,832 | 157,842,826  | 46,109,006  | 203,951,832 |
| <hr/>                                 |                 |             |             |              |             |             |
| EARNED PREMIUMS                       |                 |             |             |              |             |             |
| RESIDENTIAL - FIRE                    | 361,190         | 605,654     | 966,844     | 462,922      | 1,452,107   | 1,915,030   |
| RESIDENTIAL - EC                      | 4,114,107       | 7,738,504   | 11,852,611  | 8,679,932    | 17,649,116  | 26,329,049  |
| COMMERCIAL - FIRE                     | 0               | 0           | 0           | 0            | 3,381       | 3,381       |
| COMMERCIAL - EC                       | 0               | 0           | 0           | (0)          | 14,785      | 14,785      |
| COMMERCIAL PROPERTY                   | 855,650         | 1,029,055   | 1,884,704   | 1,606,547    | 2,383,386   | 3,989,933   |
| CRIME - RESIDENTIAL                   | 39,426          | 61,107      | 100,533     | 47,414       | 149,815     | 197,229     |
| CRIME - COMMERCIAL                    | 1,802           | 827         | 2,629       | 2,529        | 2,221       | 4,750       |
| HOMEOWNER - BEACH                     | 512,374         | 1,052,045   | 1,564,419   | 1,176,816    | 2,352,362   | 3,529,178   |
| HOMEOWNER - COASTAL                   | 2,258,894       | 3,890,788   | 6,149,682   | 4,714,025    | 8,768,352   | 13,482,378  |
| HO - BEACH WIND                       | 5,019,589       | 9,536,264   | 14,555,853  | 10,566,766   | 21,840,912  | 32,407,678  |
| HO - COASTAL WIND                     | 14,710,077      | 30,244,108  | 44,954,185  | 31,330,291   | 68,569,847  | 99,900,138  |
| WIND - RESIDENTIAL                    | 465,014         | 868,069     | 1,333,083   | 943,573      | 1,946,422   | 2,889,995   |
| WIND - COMMERCIAL                     | 1,013,504       | 1,291,861   | 2,305,365   | 1,967,832    | 3,169,460   | 5,137,292   |
| COASTAL - RESIDENTIAL                 | 1,394,220       | 2,764,621   | 4,158,841   | 3,007,978    | 6,290,279   | 9,298,257   |
| COASTAL - COMMERCIAL                  | 1,961,581       | 3,204,795   | 5,166,376   | 4,296,078    | 7,360,911   | 11,656,989  |
| TOTAL                                 | 32,707,428      | 62,287,699  | 94,995,127  | 68,802,704   | 141,953,357 | 210,756,060 |

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

EXHIBIT 4A

| CEDED REINSURANCE PREMIUM | QUARTER TO DATE   |                   |                   | YEAR TO DATE      |                    |                    |
|---------------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|
|                           | 2022              | 2021              | TOTAL             | 2022              | 2021               | TOTAL              |
| RESIDENTIAL - FIRE        | 122,798           | 0                 | 122,798           | 450,468           | 0                  | 450,468            |
| RESIDENTIAL - EC          | 1,710,267         | 0                 | 1,710,267         | 6,227,135         | 0                  | 6,227,135          |
| COMMERCIAL - FIRE         | 0                 | 0                 | 0                 | 0                 | 0                  | 0                  |
| COMMERCIAL - EC           | 0                 | 0                 | 0                 | 0                 | 0                  | 0                  |
| COMMERCIAL PROPERTY       | 345,723           | 0                 | 345,723           | 1,099,559         | 0                  | 1,099,559          |
| CRIME - RESIDENTIAL       | 12,955            | 0                 | 12,955            | 48,530            | 0                  | 48,530             |
| CRIME - COMMERCIAL        | 522               | 0                 | 522               | 2,416             | 0                  | 2,416              |
| HOMEOWNER - BEACH         | 227,393           | 0                 | 227,393           | 864,310           | 0                  | 864,310            |
| HOMEOWNER - COASTAL       | 931,660           | 0                 | 931,660           | 3,365,731         | 0                  | 3,365,731          |
| HO - BEACH WIND           | 2,107,991         | 0                 | 2,107,991         | 7,599,289         | 0                  | 7,599,289          |
| HO - COASTAL WIND         | 6,219,059         | 0                 | 6,219,059         | 22,794,428        | 0                  | 22,794,428         |
| WIND - RESIDENTIAL        | 190,898           | 0                 | 190,898           | 639,740           | 0                  | 639,740            |
| WIND - COMMERCIAL         | 386,798           | 0                 | 386,798           | 1,295,532         | 0                  | 1,295,532          |
| COASTAL - RESIDENTIAL     | 568,919           | 0                 | 568,919           | 2,150,461         | 0                  | 2,150,461          |
| COASTAL - COMMERCIAL      | 830,425           | 0                 | 830,425           | 3,030,353         | 0                  | 3,030,353          |
| <b>TOTAL</b>              | <b>13,655,407</b> | <b>0</b>          | <b>13,655,407</b> | <b>49,567,951</b> | <b>0</b>           | <b>49,567,951</b>  |
| <b>NET EARNED PREMIUM</b> |                   |                   |                   |                   |                    |                    |
| RESIDENTIAL - FIRE        | 238,392           | 605,654           | 844,047           | 12,454            | 1,452,107          | 1,464,562          |
| RESIDENTIAL - EC          | 2,403,839         | 7,738,504         | 10,142,343        | 2,452,798         | 17,649,116         | 20,101,914         |
| COMMERCIAL - FIRE         | 0                 | 0                 | 0                 | 0                 | 3,381              | 3,381              |
| COMMERCIAL - EC           | 0                 | 0                 | 0                 | (0)               | 14,785             | 14,785             |
| COMMERCIAL PROPERTY       | 509,927           | 1,029,055         | 1,538,981         | 506,988           | 2,383,386          | 2,890,374          |
| CRIME - RESIDENTIAL       | 26,471            | 61,107            | 87,578            | (1,115)           | 149,815            | 148,699            |
| CRIME - COMMERCIAL        | 1,281             | 827               | 2,108             | 113               | 2,221              | 2,334              |
| HOMEOWNER - BEACH         | 284,981           | 1,052,045         | 1,337,026         | 312,506           | 2,352,362          | 2,664,868          |
| HOMEOWNER - COASTAL       | 1,327,234         | 3,890,788         | 5,218,022         | 1,348,294         | 8,768,352          | 10,116,646         |
| HO - BEACH WIND           | 2,911,599         | 9,536,264         | 12,447,863        | 2,967,476         | 21,840,912         | 24,808,388         |
| HO - COASTAL WIND         | 8,491,018         | 30,244,108        | 38,735,126        | 8,535,863         | 68,569,847         | 77,105,710         |
| WIND - RESIDENTIAL        | 274,117           | 868,069           | 1,142,186         | 303,833           | 1,946,422          | 2,250,255          |
| WIND - COMMERCIAL         | 626,707           | 1,291,861         | 1,918,567         | 672,300           | 3,169,460          | 3,841,760          |
| COASTAL - RESIDENTIAL     | 825,301           | 2,764,621         | 3,589,922         | 857,517           | 6,290,279          | 7,147,796          |
| COASTAL - COMMERCIAL      | 1,131,156         | 3,204,795         | 4,335,951         | 1,265,726         | 7,360,911          | 8,626,637          |
| <b>TOTAL</b>              | <b>19,052,021</b> | <b>62,287,699</b> | <b>81,339,720</b> | <b>19,234,753</b> | <b>141,953,357</b> | <b>161,188,109</b> |

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

EXHIBIT 4B

QUARTER TO DATE

| NET PAID LOSSES   | 2022       | 2021       | 2020      | 2019      | 2018      | 2017      | TOTAL      |
|---|------------|------------|-----------|-----------|-----------|-----------|------------|
| RESIDENTIAL - FIRE  | 28,531     | 309,658    | 115,192   | 0         | 0         | 0         | 453,381    |
| RESIDENTIAL - EC  | 164,057    | 653,651    | 49,037    | 18,748    | 0         | 146,324   | 1,031,816  |
| COMMERCIAL - FIRE   | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| COMMERCIAL - EC   | 0          | 0          | 0         | 3,482     | 0         | 0         | 3,482      |
| COMMERCIAL PROPERTY                                       | 361,183    | 149,002    | 0         | 0         | 0         | 0         | 510,185    |
| CRIME - RESIDENTIAL                                       | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| CRIME - COMMERCIAL  | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| HOMEOWNER - BEACH   | 0          | 123,583    | 0         | 32,144    | 0         | 19,000    | 174,727    |
| HOMEOWNER - COASTAL                                       | 351,810    | 1,374,020  | 51,882    | 41,668    | 0         | 0         | 1,819,379  |
| HO - BEACH WIND   | 58,910     | 324,400    | 93,062    | 3,259     | 63,251    | 148,295   | 691,178    |
| HO - COASTAL WIND   | 2,008,079  | 7,383,216  | 1,347,147 | 82,109    | 471,118   | 252,179   | 11,543,848 |
| WIND - RESIDENTIAL  | 3,578      | 20,987     | 0         | 2,475     | 16,500    | 0         | 43,540     |
| WIND - COMMERCIAL   | 791        | 26,409     | 5,864     | 0         | 0         | 0         | 33,064     |
| COASTAL - RESIDENTIAL                                     | 157,238    | 725,959    | 372,053   | 10,831    | 4,300     | 22,255    | 1,292,636  |
| COASTAL - COMMERCIAL                                      | 109,240    | 549,582    | 143,699   | 0         | 437,438   | 4,794     | 1,244,754  |
| TOTAL   | 3,243,418  | 11,640,468 | 2,177,935 | 194,714   | 992,608   | 592,847   | 18,841,989 |
| <b>NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b> |            |            |           |           |           |           |            |
| 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 |
| <b>NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>   |            |            |           |           |           |           |            |
| RESIDENTIAL - FIRE  | 279,734    | 334,689    | 117,799   | 18,600    | 2,499     | 0         | 753,321    |
| RESIDENTIAL - EC  | 662,490    | 252,480    | 75,497    | 84,455    | 609,781   | 192,501   | 1,877,204  |
| COMMERCIAL - FIRE   | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| COMMERCIAL - EC   | 114,165    | 0          | 22,006    | 6,435     | 164,996   | 23,518    | 331,119    |
| COMMERCIAL PROPERTY                                       | 7,723      | 14,676     | 0         | 0         | 0         | 0         | 22,399     |
| CRIME - RESIDENTIAL                                       | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| CRIME - COMMERCIAL  | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| HOMEOWNER - BEACH   | 126,792    | 25,684     | 194,172   | 3,408     | 0         | 0         | 350,056    |
| HOMEOWNER - COASTAL                                       | 1,596,196  | 1,852,979  | 305,581   | 484,438   | 309,273   | 0         | 4,548,467  |
| HO - BEACH WIND   | 1,112,255  | 164,639    | 249,969   | 268,138   | 1,376,270 | 35,000    | 3,206,271  |
| HO - COASTAL WIND   | 6,259,765  | 1,897,244  | 3,087,776 | 2,492,249 | 3,133,382 | 716,251   | 17,586,668 |
| WIND - RESIDENTIAL  | 118,830    | 23,252     | 31,012    | 123,800   | 39,056    | 0         | 335,951    |
| WIND - COMMERCIAL   | 982,685    | 24,145     | 26,996    | 470,474   | 835,837   | 509,999   | 2,850,136  |
| COASTAL - RESIDENTIAL                                     | 444,561    | 229,920    | 211,299   | 293,804   | 38,973    | 20,000    | 1,238,557  |
| COASTAL - COMMERCIAL                                      | 2,710,287  | 71,426     | 277,536   | 346,530   | 3,061,864 | 1,270,000 | 7,737,643  |
| TOTAL   | 14,415,483 | 4,891,134  | 4,599,643 | 4,592,331 | 9,571,932 | 2,767,269 | 40,837,792 |
| <b>NET INCURRED LOSSES</b>                                |            |            |           |           |           |           |            |
| RESIDENTIAL - FIRE  | (59,839)   | 216,458    | (2,606)   | 0         | 0         | 0         | 154,012    |
| RESIDENTIAL - EC  | 180,468    | 620,134    | 185,514   | 5,925     | 0         | (48,676)  | 943,364    |
| COMMERCIAL - FIRE   | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| COMMERCIAL - EC   | (1,315)    | 0          | 0         | 983       | 0         | 0         | (332)      |
| COMMERCIAL PROPERTY                                       | 2,612,333  | 141,996    | 0         | 0         | 0         | 0         | 2,754,329  |
| CRIME - RESIDENTIAL                                       | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| CRIME - COMMERCIAL  | 0          | 0          | 0         | 0         | 0         | 0         | 0          |
| HOMEOWNER - BEACH   | 44,810     | 108,930    | 65,000    | 32,144    | 0         | 19,000    | 269,884    |
| HOMEOWNER - COASTAL                                       | 418,560    | 1,045,357  | (11,022)  | (81,889)  | (50,000)  | 0         | 1,321,007  |
| HO - BEACH WIND   | 141,531    | 316,418    | 78,966    | (49)      | 85,242    | 188,295   | 810,403    |
| HO - COASTAL WIND   | 2,780,522  | 8,124,095  | 1,062,025 | 21,261    | 42,811    | 65,679    | 12,096,392 |
| WIND - RESIDENTIAL  | 908        | 49,612     | 0         | 2,475     | (8,500)   | 0         | 44,495     |
| WIND - COMMERCIAL   | (12,362)   | 11,414     | 5,864     | (9,999)   | 0         | 0         | (5,083)    |
| COASTAL - RESIDENTIAL                                     | 230,895    | 688,750    | 398,656   | 5,623     | (5,699)   | 22,255    | 1,340,480  |
| COASTAL - COMMERCIAL                                      | (142,802)  | 552,202    | 9,860     | 0         | (52,702)  | 4,794     | 371,352    |
| TOTAL   | 6,193,710  | 11,875,365 | 1,792,256 | (23,527)  | 11,153    | 251,347   | 20,100,303 |

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

EXHIBIT 4B

YEAR TO DATE

| NET PAID LOSSES   | 2022              | 2021              | 2020             | 2019             | 2018               | 2017             | TOTAL             |
|---|-------------------|-------------------|------------------|------------------|--------------------|------------------|-------------------|
| RESIDENTIAL - FIRE  | 28,531            | 906,821           | 120,636          | 0                | 0                  | 0                | 1,055,989         |
| RESIDENTIAL - EC  | 222,748           | 1,426,799         | 146,909          | 37,461           | 12,000             | 145,351          | 1,991,268         |
| COMMERCIAL - FIRE   | 0                 | 0                 | 0                | 0                | 0                  | 0                | 0                 |
| COMMERCIAL - EC   | 0                 | 512               | 16,561           | 46,171           | 0                  | 0                | 63,244            |
| COMMERCIAL PROPERTY   | 361,183           | 180,514           | 0                | 0                | 0                  | 0                | 541,697           |
| CRIME - RESIDENTIAL   | 0                 | 0                 | 0                | 0                | 0                  | 0                | 0                 |
| CRIME - COMMERCIAL  | 0                 | 0                 | 0                | 0                | 0                  | 0                | 0                 |
| HOMEOWNER - BEACH   | 0                 | 243,493           | 7,307            | 41,996           | 0                  | 19,000           | 311,796           |
| HOMEOWNER - COASTAL   | 362,172           | 3,067,604         | 334,254          | 142,907          | 0                  | 0                | 3,906,938         |
| HO - BEACH WIND   | 77,271            | 866,505           | 135,879          | 27,908           | 71,179             | 360,399          | 1,539,142         |
| HO - COASTAL WIND   | 2,259,135         | 11,365,326        | 3,478,521        | 422,508          | 780,244            | 390,436          | 18,696,169        |
| WIND - RESIDENTIAL  | 11,546            | 62,592            | 22,092           | 7,475            | 26,379             | 1,000            | 131,084           |
| WIND - COMMERCIAL   | 2,957             | 93,352            | 5,864            | 28,490           | (221,885)          | 0                | (91,222)          |
| COASTAL - RESIDENTIAL   | 174,179           | 1,125,153         | 738,300          | 1,228            | 32,555             | 21,955           | 2,093,369         |
| COASTAL - COMMERCIAL  | 228,959           | 935,422           | 330,208          | 0                | 434,888            | 4,794            | 1,934,271         |
| <b>TOTAL</b>  | <b>3,728,680</b>  | <b>20,274,094</b> | <b>5,336,531</b> | <b>756,143</b>   | <b>1,135,361</b>   | <b>942,935</b>   | <b>32,173,743</b> |
| <b>NET OUTSTANDING LOSSES</b><br><b>(CURRENT PERIOD INCL. IBNR)</b> |                   |                   |                  |                  |                    |                  |                   |
| 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         |
| <b>TOTAL</b>  | <b>17,365,775</b> | <b>5,126,031</b>  | <b>4,213,963</b> | <b>4,374,090</b> | <b>8,590,477</b>   | <b>2,425,769</b> | <b>42,096,105</b> |
| <b>NET OUTSTANDING LOSSES</b><br><b>(PRIOR PERIOD INCL. IBNR)</b>   |                   |                   |                  |                  |                    |                  |                   |
| 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        |
| <b>TOTAL</b>  | <b>0</b>          | <b>18,174,445</b> | <b>6,279,065</b> | <b>4,844,172</b> | <b>11,158,128</b>  | <b>2,535,937</b> | <b>42,991,747</b> |
| <b>NET INCURRED LOSSES</b>  |                   |                   |                  |                  |                    |                  |                   |
| RESIDENTIAL - FIRE  | 219,895           | 370,174           | (2,612)          | 0                | 0                  | 0                | 587,456           |
| RESIDENTIAL - EC  | 901,649           | 860,191           | 174,756          | 4,454            | (115,283)          | 132,852          | 1,958,620         |
| COMMERCIAL - FIRE   | 0                 | 0                 | 0                | 0                | 0                  | 0                | 0                 |
| COMMERCIAL - EC   | 112,850           | (136,104)         | 19,800           | 5,015            | 0                  | 0                | 1,562             |
| COMMERCIAL PROPERTY   | 2,620,056         | 156,592           | 0                | 0                | 0                  | 0                | 2,776,648         |
| CRIME - RESIDENTIAL   | 0                 | 0                 | 0                | 0                | 0                  | 0                | 0                 |
| CRIME - COMMERCIAL  | 0                 | 0                 | 0                | 0                | 0                  | 0                | 0                 |
| HOMEOWNER - BEACH   | 171,602           | 87,113            | 72,307           | 41,996           | (62,600)           | 19,000           | 329,419           |
| HOMEOWNER - COASTAL   | 2,025,118         | 2,582,810         | 78,309           | 175,064          | (210,499)          | 0                | 4,650,802         |
| HO - BEACH WIND   | 1,272,147         | (254,612)         | 64,462           | (1,197)          | 199,891            | 137,323          | 1,418,014         |
| HO - COASTAL WIND   | 9,291,342         | 6,259,089         | 2,253,803        | 197,535          | (14,910)           | 230,300          | 18,217,159        |
| WIND - RESIDENTIAL  | 127,706           | (19,047)          | 6,698            | (602)            | (4,620)            | 1,000            | 111,136           |
| WIND - COMMERCIAL   | 972,489           | (741,236)         | (148)            | (64,041)         | (225,686)          | 350,000          | 291,379           |
| COASTAL - RESIDENTIAL   | 692,398           | 848,838           | 719,308          | (3,144)          | (37,443)           | (8,045)          | 2,211,912         |
| COASTAL - COMMERCIAL  | 2,687,204         | (2,788,130)       | (115,254)        | (69,020)         | (961,142)          | (29,662)         | (1,276,004)       |
| <b>TOTAL</b>  | <b>21,094,455</b> | <b>7,225,680</b>  | <b>3,271,429</b> | <b>286,062</b>   | <b>(1,432,291)</b> | <b>832,767</b>   | <b>31,278,102</b> |

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

EXHIBIT 4B

IBNR TOTALS

| NET IBNR (CURRENT PERIOD)   | 2022       | 2021 | 2020 | 2019 | 2018 | 2017 | TOTAL      |
|-----------------------------|------------|------|------|------|------|------|------------|
| 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 |
| <br>NET IBNR (PRIOR PERIOD) |            |      |      |      |      |      |            |
| RESIDENTIAL - FIRE          | 259,734    | 0    | 0    | 0    | 0    | 0    | 259,734    |
| RESIDENTIAL - EC            | 648,094    | 0    | 0    | 0    | 0    | 0    | 648,094    |
| COMMERCIAL - FIRE           | 0          | 0    | 0    | 0    | 0    | 0    | 0          |
| COMMERCIAL - EC             | 114,165    | 0    | 0    | 0    | 0    | 0    | 114,165    |
| COMMERCIAL PROPERTY         | 7,723      | 0    | 0    | 0    | 0    | 0    | 7,723      |
| CRIME - RESIDENTIAL         | 0          | 0    | 0    | 0    | 0    | 0    | 0          |
| CRIME - COMMERCIAL          | 0          | 0    | 0    | 0    | 0    | 0    | 0          |
| HOMEOWNER - BEACH           | 120,694    | 0    | 0    | 0    | 0    | 0    | 120,694    |
| HOMEOWNER - COASTAL         | 1,568,244  | 0    | 0    | 0    | 0    | 0    | 1,568,244  |
| HO - BEACH WIND             | 1,104,613  | 0    | 0    | 0    | 0    | 0    | 1,104,613  |
| HO - COASTAL WIND           | 6,063,623  | 0    | 0    | 0    | 0    | 0    | 6,063,623  |
| WIND - RESIDENTIAL          | 115,831    | 0    | 0    | 0    | 0    | 0    | 115,831    |
| WIND - COMMERCIAL           | 982,685    | 0    | 0    | 0    | 0    | 0    | 982,685    |
| COASTAL - RESIDENTIAL       | 427,036    | 0    | 0    | 0    | 0    | 0    | 427,036    |
| COASTAL - COMMERCIAL        | 2,667,825  | 0    | 0    | 0    | 0    | 0    | 2,667,825  |
| TOTAL                       | 14,080,267 | 0    | 0    | 0    | 0    | 0    | 14,080,267 |

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

EXHIBIT 4C

QUARTER TO DATE

| NET LOSS EXPENSES PAID                                     | 2022             | 2021             | 2020             | 2019             | 2018             | 2017            | TOTAL            |
|--|------------------|------------------|------------------|------------------|------------------|-----------------|------------------|
| RESIDENTIAL - FIRE   | 21,766           | 6,092            | 2,324            | 0                | 0                | 0               | 30,181           |
| RESIDENTIAL - EC   | 96,879           | 54,077           | 1,310            | 150              | 5,747            | 6,970           | 165,132          |
| COMMERCIAL - FIRE  | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| COMMERCIAL - EC  | 14,612           | 0                | 0                | 1,084            | 0                | 3,000           | 18,696           |
| COMMERCIAL PROPERTY  | 102,430          | 7,007            | 0                | 0                | 0                | 0               | 109,437          |
| CRIME - RESIDENTIAL  | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| CRIME - COMMERCIAL   | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| HOMEOWNER - BEACH  | 19,876           | 4,420            | 5,606            | 3,297            | 8,047            | 300             | 41,545           |
| HOMEOWNER - COASTAL  | 218,273          | 122,214          | 4,394            | 4,688            | 0                | 0               | 349,569          |
| HO - BEACH WIND  | 152,509          | 23,036           | 17,730           | 4,787            | 33,906           | 9,177           | 241,144          |
| HO - COASTAL WIND  | 987,979          | 574,321          | 69,489           | 16,269           | 96,640           | 55,047          | 1,799,746        |
| WIND - RESIDENTIAL   | 16,682           | 3,438            | 876              | 0                | 3,828            | 0               | 24,823           |
| WIND - COMMERCIAL  | 125,896          | 2,610            | 0                | 425              | 0                | 910             | 129,841          |
| COASTAL - RESIDENTIAL                                      | 78,219           | 65,894           | 19,288           | 1,910            | 29               | 114             | 165,454          |
| COASTAL - COMMERCIAL                                       | 316,104          | 33,812           | 2,730            | 550              | 49,387           | 2,629           | 405,212          |
| <b>TOTAL</b>   | <b>2,151,223</b> | <b>896,920</b>   | <b>123,746</b>   | <b>33,160</b>    | <b>197,584</b>   | <b>78,147</b>   | <b>3,480,780</b> |
| <br>NET UNPAID LOSS EXPENSE<br>(CURRENT 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        |
| <b>TOTAL</b>   | <b>3,715,783</b> | <b>1,096,825</b> | <b>901,668</b>   | <b>935,931</b>   | <b>1,838,118</b> | <b>519,046</b>  | <b>9,007,371</b> |
| <br>NET UNPAID LOSS EXPENSE<br>(PRIOR PERIOD INCL. IBNR)   |                  |                  |                  |                  |                  |                 |                  |
| RESIDENTIAL - FIRE   | 67,850           | 81,179           | 28,572           | 4,512            | 606              | 0               | 182,719          |
| RESIDENTIAL - EC   | 160,687          | 61,239           | 18,312           | 20,484           | 147,903          | 46,691          | 455,316          |
| COMMERCIAL - FIRE  | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| COMMERCIAL - EC  | 27,691           | 0                | 5,338            | 1,561            | 40,020           | 5,704           | 80,313           |
| COMMERCIAL PROPERTY  | 1,873            | 3,560            | 0                | 0                | 0                | 0               | 5,433            |
| CRIME - RESIDENTIAL  | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| CRIME - COMMERCIAL   | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| HOMEOWNER - BEACH  | 30,753           | 6,230            | 47,096           | 827              | 0                | 0               | 84,906           |
| HOMEOWNER - COASTAL  | 387,158          | 449,440          | 74,119           | 117,501          | 75,014           | 0               | 1,103,232        |
| HO - BEACH WIND  | 269,778          | 39,933           | 60,630           | 65,037           | 333,815          | 8,489           | 777,682          |
| HO - COASTAL WIND  | 1,518,307        | 460,177          | 748,941          | 604,496          | 760,003          | 173,727         | 4,265,650        |
| WIND - RESIDENTIAL   | 28,822           | 5,640            | 7,522            | 30,28            | 9,473            | 0               | 81,485           |
| WIND - COMMERCIAL  | 238,350          | 5,856            | 6,548            | 114,114          | 202,732          | 123,700         | 691,301          |
| COASTAL - RESIDENTIAL                                      | 107,829          | 55,767           | 51,251           | 71,262           | 9,453            | 4,851           | 300,413          |
| COASTAL - COMMERCIAL                                       | 657,381          | 17,325           | 67,316           | 84,051           | 742,656          | 308,039         | 1,876,768        |
| <b>TOTAL</b>   | <b>3,496,479</b> | <b>1,186,346</b> | <b>1,115,644</b> | <b>1,113,871</b> | <b>2,321,674</b> | <b>671,202</b>  | <b>9,905,216</b> |
| <br>NET INCURRED LOSS EXPENSES                             |                  |                  |                  |                  |                  |                 |                  |
| RESIDENTIAL - FIRE   | (5,138)          | (23,416)         | (26,248)         | (532)            | (71)             | 0               | (55,404)         |
| RESIDENTIAL - EC   | 81,458           | 39,689           | 28,355           | (5,007)          | (11,680)         | (40,256)        | 92,558           |
| COMMERCIAL - FIRE  | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| COMMERCIAL - EC  | 11,068           | 0                | (629)            | 365              | (4,715)          | 2,328           | 8,417            |
| COMMERCIAL PROPERTY  | 583,892          | 5,088            | 0                | 0                | 0                | 0               | 588,980          |
| CRIME - RESIDENTIAL  | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| CRIME - COMMERCIAL   | 0                | 0                | 0                | 0                | 0                | 0               | 0                |
| HOMEOWNER - BEACH  | 25,840           | 551              | 13,965           | 3,200            | 8,047            | 300             | 51,902           |
| HOMEOWNER - COASTAL  | 186,939          | (1,066)          | (17,799)         | (35,594)         | (19,537)         | 0               | 112,943          |
| HO - BEACH WIND  | 138,401          | 16,622           | 7,570            | (3,584)          | (720)            | 16,735          | 175,025          |
| HO - COASTAL WIND  | 974,364          | 678,628          | (79,763)         | (67,975)         | (84,553)         | (5,328)         | 1,415,372        |
| WIND - RESIDENTIAL   | 12,715           | 8,898            | (11)             | (3,538)          | (2,638)          | 0               | 15,426           |
| WIND - COMMERCIAL  | 94,998           | (1,289)          | (772)            | (15,160)         | (23,887)         | (13,665)        | 40,226           |
| COASTAL - RESIDENTIAL                                      | 81,274           | 51,362           | 18,941           | (7,601)          | (3,224)          | (458)           | 140,294          |
| COASTAL - COMMERCIAL                                       | 184,717          | 32,331           | (33,839)         | (9,353)          | (142,993)        | (33,666)        | (2,803)          |
| <b>TOTAL</b>   | <b>2,370,527</b> | <b>807,399</b>   | <b>(90,230)</b>  | <b>(144,780)</b> | <b>(285,972)</b> | <b>(74,009)</b> | <b>2,582,935</b> |

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

EXHIBIT 4C

YEAR TO DATE

| NET LOSS EXPENSES PAID   | 2022              | 2021             | 2020             | 2019           | 2018             | 2017           | TOTAL             |
|--|-------------------|------------------|------------------|----------------|------------------|----------------|-------------------|
| RESIDENTIAL - FIRE   | 112,824           | 28,087           | 2,324            | 0              | 0                | 0              | 143,235           |
| RESIDENTIAL - EC   | 328,651           | 122,180          | 16,397           | 1,900          | 7,591            | 10,066         | 486,784           |
| COMMERCIAL - FIRE  | 0                 | 45               | 66               | 0              | 0                | 0              | 111               |
| COMMERCIAL - EC  | 54,636            | 450              | 935              | 1,525          | 3,927            | 5,896          | 67,369            |
| COMMERCIAL PROPERTY  | 105,138           | 10,531           | 0                | 0              | 0                | 0              | 115,669           |
| CRIME - RESIDENTIAL  | 0                 | 0                | 0                | 0              | 0                | 0              | 0                 |
| CRIME - COMMERCIAL   | 0                 | 0                | 0                | 0              | 0                | 0              | 0                 |
| HOMEOWNER - BEACH  | 62,189            | 12,726           | 6,132            | 6,493          | 10,039           | 300            | 97,878            |
| HOMEOWNER - COASTAL  | 770,418           | 255,172          | 19,745           | 9,127          | 59               | 0              | 1,054,521         |
| HO - BEACH WIND  | 542,897           | 55,818           | 26,638           | 6,445          | 50,706           | 36,840         | 719,343           |
| HO - COASTAL WIND  | 3,140,111         | 954,662          | 180,370          | 33,436         | 204,969          | 84,757         | 4,598,305         |
| WIND - RESIDENTIAL   | 58,005            | 7,393            | 2,988            | 77             | 7,777            | 0              | 76,239            |
| WIND - COMMERCIAL  | 470,972           | 6,880            | 180              | 3,659          | 1,104            | 910            | 483,705           |
| COASTAL - RESIDENTIAL  | 231,130           | 104,946          | 24,968           | 1,910          | 4,195            | 114            | 367,263           |
| COASTAL - COMMERCIAL   | 1,256,345         | 49,786           | 10,670           | 850            | 69,022           | 15,373         | 1,402,046         |
| <b>TOTAL</b>   | <b>7,133,315</b>  | <b>1,608,676</b> | <b>291,413</b>   | <b>65,420</b>  | <b>359,388</b>   | <b>154,255</b> | <b>9,612,468</b>  |
| <b>NET UNPAID LOSS EXPENSE<br/>(CURRENT PERIOD INCL. IBNR)</b> |                   |                  |                  |                |                  |                |                   |
| 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         |
| <b>TOTAL</b>   | <b>3,715,783</b>  | <b>1,096,825</b> | <b>901,668</b>   | <b>935,931</b> | <b>1,838,118</b> | <b>519,046</b> | <b>9,007,371</b>  |
| <b>NET UNPAID LOSS EXPENSE<br/>(PRIOR PERIOD INCL. IBNR)</b>   |                   |                  |                  |                |                  |                |                   |
| 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         |
| <b>TOTAL</b>   | <b>0</b>          | <b>1,584,870</b> | <b>1,196,336</b> | <b>922,949</b> | <b>2,125,932</b> | <b>483,166</b> | <b>6,313,253</b>  |
| <b>NET INCURRED LOSS EXPENSES</b>                              |                   |                  |                  |                |                  |                |                   |
| RESIDENTIAL - FIRE   | 153,770           | (28,204)         | (21,158)         | 436            | 59               | 0              | 104,903           |
| RESIDENTIAL - EC   | 473,916           | 98,917           | 26,672           | (2,710)        | (2,364)          | 7,626          | 602,057           |
| COMMERCIAL - FIRE  | 0                 | 45               | 66               | 0              | 0                | 0              | 111               |
| COMMERCIAL - EC  | 78,783            | (8,588)          | 2,068            | (6,224)        | 7,796            | 6,447          | 80,281            |
| COMMERCIAL PROPERTY  | 588,472           | 7,533            | 0                | 0              | 0                | 0              | 596,005           |
| CRIME - RESIDENTIAL  | 0                 | 0                | 0                | 0              | 0                | 0              | 0                 |
| CRIME - COMMERCIAL   | 0                 | 0                | 0                | 0              | 0                | 0              | 0                 |
| HOMEOWNER - BEACH  | 98,906            | 1,867            | 24,592           | 6,573          | (1,888)          | 300            | 130,350           |
| HOMEOWNER - COASTAL  | 1,126,241         | 342,957          | (23,330)         | 23,714         | (33,969)         | 0              | 1,435,613         |
| HO - BEACH WIND  | 798,567           | (3,566)          | 18,561           | 7,108          | 108,010          | (3,904)        | 924,776           |
| HO - COASTAL WIND  | 4,644,804         | 856,866          | 12,733           | 47,574         | 116,888          | 66,667         | 5,745,531         |
| WIND - RESIDENTIAL   | 82,860            | 8,642            | 782              | 1,441          | 2,200            | 0              | 95,924            |
| WIND - COMMERCIAL  | 678,424           | (45,802)         | (332)            | (3,176)        | 19,975           | 79,551         | 728,640           |
| COASTAL - RESIDENTIAL  | 342,014           | 107,831          | 26,927           | 7,842          | (8,462)          | (5,133)        | 471,018           |
| COASTAL - COMMERCIAL   | 1,782,339         | (217,866)        | (70,834)         | (4,176)        | (136,669)        | 38,581         | 1,391,375         |
| <b>TOTAL</b>   | <b>10,849,097</b> | <b>1,120,631</b> | <b>(3,254)</b>   | <b>78,403</b>  | <b>71,574</b>    | <b>190,134</b> | <b>12,306,586</b> |

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

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES      |             | ALLOCATED CLAIMS EXPENSE |            |  |  |  |
|-------------------------------------|----------------------|----------------------|--------------|-------------|-------------|--------------------------|------------|--|--|--|
|                                     |                      |                      |              | OUTSTANDING | PAID        | OUTSTANDING              | PAID       |  |  |  |
| <b>FLORENCE</b>                     |                      |                      |              |             |             |                          |            |  |  |  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |             |             |                          |            |  |  |  |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HABITATIONAL | 0           | 28,935,230  | 5,000                    | 1,520,744  |  |  |  |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | COMMERCIAL   | 23,518      | 1,467,203   | 37,000                   | 68,455     |  |  |  |
|                                     |                      |                      | TOTAL        | 23,518      | 30,402,432  | 42,000                   | 1,589,199  |  |  |  |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HABITATIONAL | 597,369     | 98,244,056  | 196,873                  | 5,017,099  |  |  |  |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | COMMERCIAL   | 154,997     | 4,632,262   | 56,459                   | 195,059    |  |  |  |
|                                     |                      |                      | TOTAL        | 752,366     | 102,876,318 | 253,332                  | 5,212,158  |  |  |  |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |             |             |                          |            |  |  |  |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HABITATIONAL | 0           | 5,751,442   | 0                        | 243,008    |  |  |  |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | COMMERCIAL   | 509,999     | 11,083,204  | 20,089                   | 456,563    |  |  |  |
|                                     |                      |                      | TOTAL        | 509,999     | 16,834,646  | 20,089                   | 699,571    |  |  |  |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HABITATIONAL | 0           | 18,005,643  | 0                        | 881,015    |  |  |  |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | COMMERCIAL   | 642,608     | 92,013,123  | 31,797                   | 2,721,183  |  |  |  |
|                                     |                      |                      | TOTAL        | 642,608     | 110,018,766 | 31,797                   | 3,602,198  |  |  |  |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |             |             |                          |            |  |  |  |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HABITATIONAL | 20,000      | 26,135,779  | 25,000                   | 1,975,219  |  |  |  |
| 1852                                | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | COMMERCIAL   | 1,270,000   | 44,733,244  | 103,228                  | 1,799,531  |  |  |  |
|                                     |                      |                      | TOTAL        | 1,290,000   | 70,869,023  | 128,228                  | 3,774,750  |  |  |  |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HABITATIONAL | 2,499       | 83,881,142  | 2,717                    | 6,267,306  |  |  |  |
| 1852                                | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | COMMERCIAL   | 2,571,724   | 86,890,972  | 281,387                  | 4,174,448  |  |  |  |
|                                     |                      |                      | TOTAL        | 2,574,223   | 170,772,114 | 284,105                  | 10,441,754 |  |  |  |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
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| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS              | LOSSES            |                      | ALLOCATED CLAIMS EXPENSE |                   |
|---|----------------------|----------------------|-----------------------|-------------------|----------------------|--------------------------|-------------------|
|   |                      |                      |                       | OUTSTANDING       | PAID                 | OUTSTANDING              | PAID              |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                       |                   |                      |                          |                   |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO-BEACH              | 0                 | 1,425,784            | 0                        | 75,339            |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO-COASTAL            | 0                 | 10,319,819           | 0                        | 617,896           |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO WIND BEACH         | 75,000            | 36,565,535           | 53,482                   | 1,950,485         |
| 1852  | 01/01/17<br>12/31/17 | 09/11/18<br>09/18/18 | HO WIND COASTAL       | 529,751           | 172,747,545          | 223,871                  | 11,159,280        |
|   |                      |                      | TOTAL                 | 604,751           | 221,058,683          | 277,353                  | 13,803,000        |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO-BEACH              | 0                 | 7,597,822            | 3,969                    | 304,028           |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO-COASTAL            | 37,025            | 32,983,255           | 37,936                   | 2,150,000         |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO WIND BEACH         | 1,268,975         | 112,864,648          | 119,903                  | 5,437,634         |
| 1852  | 01/01/18<br>12/31/18 | 09/11/18<br>09/18/18 | HO WIND COASTAL       | 2,315,896         | 500,068,168          | 465,459                  | 32,096,225        |
|   |                      |                      | TOTAL                 | 3,621,896         | 653,513,893          | 627,267                  | 39,987,886        |
|   |                      |                      | <b>TOTAL FLORENCE</b> | <b>10,019,361</b> | <b>1,376,345,876</b> | <b>1,664,170</b>         | <b>79,110,517</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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AS OF JUNE 30, 2022

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES      |         | ALLOCATED CLAIMS EXPENSE |        |  |  |  |
|-------------------------------------|----------------------|----------------------|--------------|-------------|---------|--------------------------|--------|--|--|--|
|                                     |                      |                      |              | OUTSTANDING | PAID    | OUTSTANDING              | PAID   |  |  |  |
| <b>MICHAEL</b>                      |                      |                      |              |             |         |                          |        |  |  |  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |             |         |                          |        |  |  |  |
| 1857                                | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HABITATIONAL | 0           | 29,673  | 0                        | 7,062  |  |  |  |
| 1857                                | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | COMMERCIAL   | 0           | 0       | 0                        | 0      |  |  |  |
|                                     |                      |                      | TOTAL        | 0           | 29,673  | 0                        | 7,062  |  |  |  |
| 1857                                | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HABITATIONAL | 0           | 243,632 | 0                        | 37,912 |  |  |  |
| 1857                                | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | COMMERCIAL   | 0           | 59,565  | 0                        | 3,420  |  |  |  |
|                                     |                      |                      | TOTAL        | 0           | 303,197 | 0                        | 41,332 |  |  |  |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |             |         |                          |        |  |  |  |
| 1857                                | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HABITATIONAL | 0           | 6,697   | 0                        | 1,084  |  |  |  |
| 1857                                | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | COMMERCIAL   | 0           | 0       | 0                        | 307    |  |  |  |
|                                     |                      |                      | TOTAL        | 0           | 6,697   | 0                        | 1,391  |  |  |  |
| 1857                                | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HABITATIONAL | 0           | 77,854  | 0                        | 8,293  |  |  |  |
| 1857                                | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | COMMERCIAL   | 0           | 45,856  | 0                        | 8,802  |  |  |  |
|                                     |                      |                      | TOTAL        | 0           | 123,709 | 0                        | 17,095 |  |  |  |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |             |         |                          |        |  |  |  |
| 1857                                | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HABITATIONAL | 0           | 161,234 | 0                        | 19,301 |  |  |  |
| 1857                                | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | COMMERCIAL   | 0           | 48,372  | 0                        | 3,823  |  |  |  |
|                                     |                      |                      | TOTAL        | 0           | 209,606 | 0                        | 23,124 |  |  |  |
| 1857                                | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HABITATIONAL | 0           | 487,689 | 0                        | 63,850 |  |  |  |
| 1857                                | 01/01/18<br>12/31/18 | 10/10/18<br>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  
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| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS             | LOSSES      |           | ALLOCATED CLAIMS EXPENSE |         |
|---|----------------------|----------------------|----------------------|-------------|-----------|--------------------------|---------|
|   |                      |                      |                      | OUTSTANDING | PAID      | OUTSTANDING              | PAID    |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                      |             |           |                          |         |
| 1857  | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HO-BEACH             | 0           | 14,438    | 0                        | 1,965   |
| 1857  | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HO-COASTAL           | 0           | 4,799     | 0                        | 1,540   |
| 1857  | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HO WIND BEACH        | 0           | 154,525   | 0                        | 16,004  |
| 1857  | 01/01/17<br>12/31/17 | 10/10/18<br>10/12/18 | HO WIND COASTAL      | 0           | 250,621   | 0                        | 40,556  |
|   |                      |                      | TOTAL                | 0           | 424,383   | 0                        | 60,065  |
| 1857  | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HO-BEACH             | 0           | 15,470    | 0                        | 3,130   |
| 1857  | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HO-COASTAL           | 0           | 24,383    | 0                        | 5,497   |
| 1857  | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HO WIND BEACH        | 50,000      | 715,689   | 10,000                   | 79,374  |
| 1857  | 01/01/18<br>12/31/18 | 10/10/18<br>10/12/18 | HO WIND COASTAL      | 0           | 1,832,192 | 0                        | 214,560 |
|   |                      |                      | TOTAL                | 50,000      | 2,587,733 | 10,000                   | 302,561 |
|   |                      |                      | <b>TOTAL MICHAEL</b> | 50,000      | 4,361,097 | 10,000                   | 528,306 |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES      |            | ALLOCATED CLAIMS EXPENSE |         |  |  |  |
|-------------------------------------|----------------------|----------------------|--------------|-------------|------------|--------------------------|---------|--|--|--|
|                                     |                      |                      |              | OUTSTANDING | PAID       | OUTSTANDING              | PAID    |  |  |  |
| <b>DORIAN</b>                       |                      |                      |              |             |            |                          |         |  |  |  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |             |            |                          |         |  |  |  |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HABITATIONAL | 0           | 2,763,170  | 0                        | 234,933 |  |  |  |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | COMMERCIAL   | 9,999       | 195,793    | 999                      | 12,738  |  |  |  |
|                                     |                      |                      | TOTAL        | 9,999       | 2,958,963  | 999                      | 247,671 |  |  |  |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HABITATIONAL | 4,443       | 7,666,348  | 999                      | 650,503 |  |  |  |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | COMMERCIAL   | 3,936       | 5,110,299  | 0                        | 83,446  |  |  |  |
|                                     |                      |                      | TOTAL        | 8,379       | 12,776,647 | 999                      | 733,949 |  |  |  |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |             |            |                          |         |  |  |  |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HABITATIONAL | 14,056      | 278,340    | 999                      | 24,851  |  |  |  |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | COMMERCIAL   | 193,229     | 2,793,620  | 2,997                    | 82,587  |  |  |  |
|                                     |                      |                      | TOTAL        | 207,285     | 3,071,959  | 3,996                    | 107,438 |  |  |  |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HABITATIONAL | 104,574     | 1,184,050  | 10,547                   | 101,685 |  |  |  |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | COMMERCIAL   | 440,222     | 3,230,599  | 17,984                   | 219,912 |  |  |  |
|                                     |                      |                      | TOTAL        | 544,796     | 4,414,649  | 28,531                   | 321,597 |  |  |  |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |             |            |                          |         |  |  |  |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HABITATIONAL | 26,475      | 1,062,894  | 999                      | 114,853 |  |  |  |
| 1954                                | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | COMMERCIAL   | 0           | 482,246    | 0                        | 40,855  |  |  |  |
|                                     |                      |                      | TOTAL        | 26,475      | 1,545,140  | 999                      | 155,708 |  |  |  |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HABITATIONAL | 177,089     | 2,333,259  | 7,330                    | 276,436 |  |  |  |
| 1954                                | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | COMMERCIAL   | 221,391     | 995,803    | 16,386                   | 101,167 |  |  |  |
|                                     |                      |                      | TOTAL        | 398,480     | 3,329,061  | 23,716                   | 377,603 |  |  |  |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS            | LOSSES           |                   | ALLOCATED CLAIMS EXPENSE |                  |
|---|----------------------|----------------------|---------------------|------------------|-------------------|--------------------------|------------------|
|   |                      |                      |                     | OUTSTANDING      | PAID              | OUTSTANDING              | PAID             |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                     |                  |                   |                          |                  |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO-BEACH            | 0                | 155,600           | 0                        | 11,359           |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO-COASTAL          | 53,002           | 837,638           | 0                        | 50,182           |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO WIND BEACH       | 76,787           | 2,375,739         | 0                        | 208,412          |
| 1954  | 01/01/18<br>12/31/18 | 09/03/19<br>09/06/19 | HO WIND COASTAL     | 381,859          | 7,789,531         | 14,327                   | 652,888          |
|   |                      |                      | <b>TOTAL</b>        | <b>511,648</b>   | <b>11,158,507</b> | <b>14,327</b>            | <b>922,841</b>   |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HO-BEACH            | 0                | 342,102           | 0                        | 35,205           |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HO-COASTAL          | 0                | 1,241,546         | 8,038                    | 238,016          |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HO WIND BEACH       | 159,561          | 6,153,030         | 22,826                   | 565,904          |
| 1954  | 01/01/19<br>12/31/19 | 09/03/19<br>09/06/19 | HO WIND COASTAL     | 984,566          | 15,681,988        | 44,357                   | 1,542,170        |
|   |                      |                      | <b>TOTAL</b>        | <b>1,144,127</b> | <b>23,418,666</b> | <b>75,222</b>            | <b>2,381,295</b> |
|   |                      |                      | <b>TOTAL DORIAN</b> | <b>2,851,189</b> | <b>62,673,593</b> | <b>148,787</b>           | <b>5,248,103</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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AS OF JUNE 30, 2022

| CAT<br>NUMBER                       | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS     | LOSSES      |           | ALLOCATED CLAIMS EXPENSE |         |  |  |  |
|-------------------------------------|----------------------|----------------------|--------------|-------------|-----------|--------------------------|---------|--|--|--|
|                                     |                      |                      |              | OUTSTANDING | PAID      | OUTSTANDING              | PAID    |  |  |  |
| <b>ISAIAS</b>                       |                      |                      |              |             |           |                          |         |  |  |  |
| <b>BEACH FULL COVERAGE</b>          |                      |                      |              |             |           |                          |         |  |  |  |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HABITATIONAL | 14,191      | 1,850,075 | 799                      | 193,530 |  |  |  |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | COMMERCIAL   | 0           | 22,681    | 0                        | 10,616  |  |  |  |
|                                     |                      |                      | TOTAL        | 14,191      | 1,872,756 | 799                      | 204,146 |  |  |  |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HABITATIONAL | 18,219      | 3,948,813 | 799                      | 318,202 |  |  |  |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | COMMERCIAL   | 14,766      | 338,538   | 0                        | 25,694  |  |  |  |
|                                     |                      |                      | TOTAL        | 32,985      | 4,287,351 | 799                      | 343,896 |  |  |  |
| <b>BEACH WIND &amp; HAIL ONLY</b>   |                      |                      |              |             |           |                          |         |  |  |  |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HABITATIONAL | 19,227      | 247,413   | 0                        | 24,362  |  |  |  |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | COMMERCIAL   | 0           | 1,056,336 | 0                        | 35,059  |  |  |  |
|                                     |                      |                      | TOTAL        | 19,227      | 1,303,749 | 0                        | 59,420  |  |  |  |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HABITATIONAL | 21,468      | 575,935   | 0                        | 64,970  |  |  |  |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | COMMERCIAL   | 23,997      | 1,169,976 | 3,897                    | 73,480  |  |  |  |
|                                     |                      |                      | TOTAL        | 45,465      | 1,745,911 | 3,897                    | 138,450 |  |  |  |
| <b>COASTAL WIND &amp; HAIL ONLY</b> |                      |                      |              |             |           |                          |         |  |  |  |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HABITATIONAL | 110,296     | 1,259,807 | 5,263                    | 154,664 |  |  |  |
| 2044                                | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | COMMERCIAL   | 108,505     | 716,709   | 4,794                    | 50,456  |  |  |  |
|                                     |                      |                      | TOTAL        | 218,800     | 1,976,516 | 10,057                   | 205,119 |  |  |  |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HABITATIONAL | 157,962     | 2,242,265 | 11,220                   | 237,588 |  |  |  |
| 2044                                | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | COMMERCIAL   | 12,151      | 1,003,648 | 0                        | 71,079  |  |  |  |
|                                     |                      |                      | TOTAL        | 170,113     | 3,245,913 | 11,220                   | 308,667 |  |  |  |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
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| CAT<br>NUMBER   | POLICY<br>YEAR       | CAT<br>DATE          | BUSINESS            | LOSSES           |                   | ALLOCATED CLAIMS EXPENSE |                  |
|---|----------------------|----------------------|---------------------|------------------|-------------------|--------------------------|------------------|
|   |                      |                      |                     | OUTSTANDING      | PAID              | OUTSTANDING              | PAID             |
| <b>HOMEOWNERS AND HOMEOWNERS WIND &amp; HAIL ONLY</b> |                      |                      |                     |                  |                   |                          |                  |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO-BEACH            | 0                | 283,972           | 0                        | 21,021           |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO-COASTAL          | 190,843          | 1,152,896         | 0                        | 72,556           |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO WIND BEACH       | 105,269          | 1,551,559         | 4,794                    | 160,852          |
| 2044  | 01/01/19<br>12/31/19 | 08/02/20<br>08/05/20 | HO WIND COASTAL     | 1,327,698        | 10,005,532        | 21,817                   | 1,003,106        |
|   |                      |                      | <b>TOTAL</b>        | <b>1,623,810</b> | <b>12,993,959</b> | <b>26,611</b>            | <b>1,257,535</b> |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO-BEACH            | 0                | 479,456           | 4,400                    | 29,218           |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO-COASTAL          | 0                | 1,238,213         | 0                        | 115,777          |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO WIND BEACH       | 218,907          | 2,783,861         | 6,279                    | 283,601          |
| 2044  | 01/01/20<br>12/31/20 | 08/02/20<br>08/05/20 | HO WIND COASTAL     | 1,699,642        | 15,945,966        | 33,647                   | 1,613,018        |
|   |                      |                      | <b>TOTAL</b>        | <b>1,918,549</b> | <b>20,447,497</b> | <b>44,326</b>            | <b>2,041,614</b> |
|   |                      |                      | <b>TOTAL ISAIAS</b> | <b>4,043,140</b> | <b>47,873,653</b> | <b>97,709</b>            | <b>4,558,848</b> |

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
COASTAL PROPERTY INSURANCE POOL  
AS OF JUNE 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                     | 270,220,520                   | 815                     | 0                        | 0                   | 1,966,480,681               | 4,594                 | 0                               | 0                         | 144,289,600                      | 1,266                       | 2,380,990,801                       | 6,675                   |
| BRUNSWICK   | 1,723,314,825              | 5,213                | 113,572,250                | 273                   | 596,800,560                   | 1,636                   | 2,150,427,076            | 3,849               | 8,908,638,158               | 18,088                | 184,913,302                     | 517                       | 425,001,357                      | 2,647                       | 14,102,667,528                      | 32,223                  |
| CAMDEN      | 0                          | 0                    | 0                          | 0                     | 43,132,850                    | 119                     | 0                        | 0                   | 620,380,054                 | 1,325                 | 0                               | 0                         | 41,328,880                       | 276                         | 704,841,784                         | 1,720                   |
| CARTERET    | 798,630,198                | 4,474                | 103,381,170                | 273                   | 383,969,660                   | 1,339                   | 1,486,406,425            | 2,938               | 4,767,686,131               | 10,499                | 181,018,406                     | 706                       | 387,931,546                      | 2,251                       | 8,109,023,536                       | 22,480                  |
| CHOWAN      | 0                          | 0                    | 0                          | 0                     | 41,664,450                    | 140                     | 0                        | 0                   | 884,997,810                 | 1,918                 | 0                               | 0                         | 77,249,452                       | 645                         | 1,003,911,712                       | 2,703                   |
| RAVEN       | 0                          | 0                    | 0                          | 0                     | 551,964,404                   | 1,866                   | 0                        | 0                   | 4,371,395,787               | 10,576                | 0                               | 0                         | 309,702,973                      | 1,970                       | 5,233,063,164                       | 14,412                  |
| CURRITUCK   | 709,164,872                | 1,320                | 32,128,270                 | 53                    | 139,829,340                   | 364                     | 759,573,700              | 943                 | 1,702,678,931               | 3,500                 | 48,786,800                      | 82                        | 109,753,546                      | 670                         | 3,501,915,459                       | 6,932                   |
| DARE        | 2,682,616,508              | 8,075                | 391,154,440                | 966                   | 126,596,600                   | 316                     | 4,571,884,951            | 7,888               | 726,248,020                 | 1,364                 | 286,152,171                     | 753                       | 25,707,030                       | 124                         | 8,810,359,720                       | 19,486                  |
| HYDE        | 117,703,533                | 397                  | 10,297,280                 | 26                    | 10,536,490                    | 42                      | 127,991,560              | 236                 | 130,564,640                 | 345                   | 15,522,197                      | 55                        | 26,667,698                       | 233                         | 439,283,398                         | 1,334                   |
| JONES       | 0                          | 0                    | 0                          | 0                     | 35,015,180                    | 121                     | 0                        | 0                   | 341,965,611                 | 894                   | 0                               | 0                         | 36,568,007                       | 321                         | 413,548,798                         | 1,336                   |
| NEW HANOVER | 522,545,698                | 1,971                | 188,281,140                | 515                   | 1,381,668,400                 | 3,953                   | 978,086,010              | 1,808               | 12,366,607,993              | 24,576                | 107,859,917                     | 337                       | 821,755,477                      | 3,412                       | 16,366,804,635                      | 36,572                  |
| ONslow      | 207,626,818                | 881                  | 28,150,160                 | 75                    | 854,735,400                   | 2,860                   | 298,101,570              | 586                 | 7,610,653,195               | 18,547                | 43,423,530                      | 139                       | 934,048,462                      | 5,105                       | 9,976,739,135                       | 28,193                  |
| PAMlico     | 0                          | 0                    | 0                          | 0                     | 67,886,470                    | 174                     | 0                        | 0                   | 927,480,580                 | 1,965                 | 0                               | 0                         | 70,899,931                       | 492                         | 1,066,266,981                       | 2,631                   |
| PASQUOTANK  | 0                          | 0                    | 0                          | 0                     | 170,572,030                   | 536                     | 0                        | 0                   | 1,397,739,228               | 3,393                 | 0                               | 0                         | 142,579,077                      | 1,027                       | 1,710,890,335                       | 4,956                   |
| PENDER      | 319,085,897                | 1,056                | 29,374,280                 | 72                    | 319,109,640                   | 855                     | 441,434,980              | 800                 | 3,369,607,388               | 6,960                 | 64,893,360                      | 170                       | 288,495,143                      | 1,761                       | 4,832,000,688                       | 11,674                  |
| PERQUIMANS  | 0                          | 0                    | 0                          | 0                     | 61,459,004                    | 183                     | 0                        | 0                   | 765,550,806                 | 1,636                 | 0                               | 0                         | 64,020,289                       | 550                         | 891,030,099                         | 2,369                   |
| TYRRELL     | 0                          | 0                    | 0                          | 0                     | 21,920,090                    | 67                      | 0                        | 0                   | 156,249,530                 | 434                   | 0                               | 0                         | 18,864,319                       | 196                         | 197,033,939                         | 697                     |
| WASHINGTON  | 0                          | 0                    | 0                          | 0                     | 47,232,339                    | 180                     | 0                        | 0                   | 364,916,916                 | 921                   | 0                               | 0                         | 36,424,247                       | 360                         | 448,573,502                         | 1,461                   |
| TOTAL       | 7,080,688,349              | 23,387               | 896,338,990                | 2,253                 | 5,124,313,427                 | 15,566                  | 10,813,906,272           | 19,048              | 51,379,841,459              | 111,535               | 932,569,683                     | 2,759                     | 3,961,287,034                    | 23,306                      | 80,188,945,214                      | 197,854                 |

## 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 BEACH COUNT | TOTAL COMMERCIAL COASTAL WIND LIABILITY * | TOTAL COMMERCIAL COASTAL WIND COUNT | TOTAL BEACH LIABILITY * | TOTAL BEACH COUNT |         |               |        |
|-------------|------------------------------|------------------------|-------------------------------|---------------------------|----------------------------------|-----------------------------|-------------------------------------|-------------------------------|------------------------------------|------------------------------|---|-------------------------------------|-------------------------|-------------------|---------|---------------|--------|
| BEAUFORT    | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 260,125,500                         | 1,023                         | 260,125,500                        | 1,023                        | 0   | 0                                   | BEAUFORT                | 2,641,116,301     | 7,698   |               |        |
| BRUNSWICK   | 0                            | 0                      | 63,037,200                    | 126                       | 240,708,600                      | 423                         | 705,485,100                         | 1,471                         | 1,009,230,900                      | 2,020                        | 0   | 0                                   | BRUNSWICK               | 15,111,898,428    | 34,243  |               |        |
| CAMDEN      | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 39,884,000                          | 142                           | 39,884,000                         | 142                          | 0   | 0                                   | CAMDEN                  | 744,725,784       | 1,862   |               |        |
| CARTERET    | 0                            | 0                      | 212,934,400                   | 339                       | 380,707,600                      | 579                         | 855,556,700                         | 1,735                         | 1,449,198,700                      | 2,653                        | 0   | 0                                   | CARTERET                | 9,558,222,236     | 25,133  |               |        |
| CHOWAN      | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 0                                   | 0                             | 159,123,100                        | 443                          | 159,123,100                               | 443                                 | 0                       | 0                 | CHOWAN  | 1,163,034,812 | 3,146  |
| RAVEN       | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 0                                   | 0                             | 985,940,600                        | 2,080                        | 985,940,600                               | 2,080                               | 0                       | 0                 | RAVEN   | 6,219,003,764 | 16,492 |
| CURRITUCK   | 0                            | 0                      | 18,108,300                    | 42                        | 93,514,000                       | 270                         | 157,246,900                         | 496                           | 268,869,200                        | 808                          | 0   | 0                                   | CURRITUCK               | 3,770,784,659     | 7,740   |               |        |
| DARE        | 0                            | 0                      | 398,625,100                   | 765                       | 774,605,600                      | 1,197                       | 118,296,300                         | 226                           | 1,291,527,000                      | 2,188                        | 0   | 0                                   | DARE                    | 10,101,886,720    | 21,674  |               |        |
| HYDE        | 0                            | 0                      | 40,907,200                    | 75                        | 27,144,900                       | 59                          | 25,175,900                          | 109                           | 93,228,000                         | 243                          | 0   | 0                                   | HYDE                    | 532,511,398       | 1,577   |               |        |
| JONES       | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 53,108,300                          | 239                           | 53,108,300                         | 239                          | 0   | 0                                   | JONES                   | 466,657,098       | 1,575   |               |        |
| NEW HANOVER | 0                            | 0                      | 197,294,400                   | 310                       | 408,500,500                      | 457                         | 1,400,775,600                       | 2,265                         | 2,006,570,500                      | 3,032                        | 0   | 0                                   | NEW HANOVER             | 18,373,375,135    | 39,604  |               |        |
| ONslow      | 0                            | 0                      | 39,994,600                    | 70                        | 29,502,300                       | 45                          | 981,126,000                         | 2,259                         | 1,050,622,900                      | 2,374                        | 0   | 0                                   | ONslow                  | 11,027,362,035    | 30,567  |               |        |
| PAMlico     | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 90,912,800                          | 302                           | 90,912,800                         | 302                          | 0   | 0                                   | PAMlico                 | 1,157,179,781     | 2,933   |               |        |
| PASQUOTANK  | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 304,073,600                         | 840                           | 304,073,600                        | 840                          | 0   | 0                                   | PASQUOTANK              | 2,014,963,935     | 5,796   |               |        |
| PENDER      | 0                            | 0                      | 73,320,500                    | 124                       | 42,495,300                       | 82                          | 234,265,900                         | 794                           | 350,081,700                        | 1,000                        | 0   | 0                                   | PENDER                  | 5,182,082,388     | 12,674  |               |        |
| PERQUIMANS  | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 58,878,600                          | 289                           | 58,878,600                         | 289                          | 0   | 0                                   | PERQUIMANS              | 949,908,699       | 2,658   |               |        |
| TYRRELL     | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 14,720,900                          | 91                            | 14,720,900                         | 91                           | 0   | 0                                   | TYRRELL                 | 211,754,839       | 788     |               |        |
| WASHINGTON  | 0                            | 0                      | 0                             | 0                         | 0                                | 0                           | 69,174,400                          | 214                           | 69,174,400                         | 214                          | 0   | 0                                   | WASHINGTON              | 517,747,902       | 1,675   |               |        |
| TOTAL       | 0                            | 0                      | 1,044,221,700                 | 1,851                     | 1,997,178,800                    | 3,112                       | 6,513,870,200                       | 15,018                        | 9,555,270,700                      | 19,981                       | 0   | 0                                   | TOTAL                   | 89,744,215,914    | 217,835 |               |        |

\* 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.