



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2025

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2025

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 197,541,183	\$ 0	\$ 197,541,183
CASH EQUIVALENTS	14,561,388	0	14,561,388
INVESTMENTS	1,742,859,835	0	1,742,859,835
INTEREST INCOME DUE OR ACCRUED	12,628,683	0	12,628,683
FIXED ASSETS	195,117	(195,117)	0
DATA PROCESSING EQUIPMENT	27,518	0	27,518
ACCOUNTS RECEIVABLE - PREMIUM	76,406,719	(500,130)	75,906,589
ACCOUNTS RECEIVABLE - SYCR GRANT	173,360	0	173,360
PREPAID EXPENSE	3,685,948	(3,685,948)	0
PREMIUM TAX RECOVERABLE	1,721,401	0	1,721,401
TOTAL ASSETS	\$ 2,049,801,152	\$ (4,381,195)	\$ 2,045,419,957

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 211,975
ACCOUNTS PAYABLE - FAIR PLAN	1,963,950
BENEFIT PAYABLE	442,625
PREMIUM SUSPENSE	8,366
PREMIUM REFUND	1,507,600
COMMISSION PAYABLE	11,216,381
ACCRUAL-POST RETIREMENT	6,169,961
ACCRUAL-RENT	219,091
CLAIMS PAYABLE	487,445
PREPAID PREMIUMS	19,589,449
UNCLAIMED CHECKS	5,515,065
IBHS GRANT ACCRUAL	27,760,371
CEDED REINSURANCE PREMIUMS PAYABLE	65,863,284
TOTAL LIABILITIES	\$ 140,955,563

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 39,558,740
UNPAID LAE RESERVES	9,828,552
UNEARNED PREMIUMS	338,748,201
TOTAL RESERVES	\$ 388,135,493

SURPLUS

\$ 1,516,328,901

TOTAL LIABILITIES & SURPLUS

\$ 2,045,419,957

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2025

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 190,800,449	\$ 432,265,728
CEDED REINSURANCE PREMIUMS	(76,271,153)	(150,470,579)
NET PREMIUMS EARNED	114,529,296	281,795,149
DEDUCTIONS		
NET LOSSES INCURRED	34,991,782	55,032,211
NET LOSS EXPENSE INCURRED	7,691,961	18,661,041
OPERATING EXPENSE INCURRED	36,655,050	64,328,306
IBHS GRANT PROGRAM	12,102,869	19,587,966
PREMIUM TAXES	6,969,663	12,078,291
TOTAL DEDUCTIONS	98,411,325	169,687,815
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(87,921)	(206,757)
SERVICE CHARGES	202,328	403,348
MISCELLANEOUS INCOME	(597)	4,468
TOTAL OTHER INCOME/(EXPENSE)	113,810	201,059
NET UNDERWRITING GAIN OR (LOSS)	16,231,781	112,308,393
INVESTMENT INCOME	17,721,124	34,754,900
NET INCOME OR (LOSS)	<u>\$ 33,952,905</u>	<u>\$ 147,063,293</u>
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,485,021,988	\$ 1,370,958,801
NET INCOME OR (LOSS)	33,952,905	147,063,293
CHANGE IN ASSETS NOT ADMITTED	(2,645,992)	(1,693,193)
NET CHANGE IN SURPLUS	31,306,913	145,370,100
SURPLUS (CURRENT PERIOD)	<u>\$ 1,516,328,901</u>	<u>\$ 1,516,328,901</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2025

QUARTER TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 250,664,515	\$ (2,733,121)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 247,931,393
CEDED REINSURANCE	(70,010,216)	(6,260,937)	0	0	0	0	(76,271,153)
INVESTMENT INCOME	17,721,124	0	0	0	0	0	17,721,124
PREMIUM CHARGED OFF	(87,921)	0	0	0	0	0	(87,921)
SERVICE CHARGES	202,328	0	0	0	0	0	202,328
MISCELLANEOUS INCOME	(597)	0	0	0	0	0	(597)
TOTAL INCOME	198,489,233	(8,994,059)	0	0	0	0	189,495,174
EXPENSES PAID							
LOSSES	4,105,547	23,005,505	3,324,834	811,809	121,235	182,388	31,551,318
LOSS ADJUSTMENT EXPENSES	3,821,197	1,972,711	201,367	20,895	16,534	68,390	6,101,094
COMMISSION	32,335,168	(355,306)	0	0	0	0	31,979,862
PREMIUM TAX	6,969,663	0	0	0	0	0	6,969,663
IBHS GRANT PROGRAM	12,102,869	0	0	0	0	0	12,102,869
ADMINISTRATIVE EXPENSES	4,675,188	0	0	0	0	0	4,675,188
TOTAL EXPENSES PAID	64,009,632	24,622,909	3,526,201	832,704	137,770	250,777	93,379,994
NET CASH CHANGE	134,479,601	(33,616,968)	(3,526,201)	(832,704)	(137,770)	(250,777)	96,115,180
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	21,418,780	14,914,527	2,003,107	377,510	210,815	634,000	39,558,740
LOSS ADJUSTMENT EXPENSES	5,321,595	3,705,583	497,681	93,794	52,378	157,520	9,828,552
UNEARNED PREMIUMS	254,731,674	84,016,526	0	0	0	0	338,748,201
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	17,082,872	10,907,596	4,027,262	888,433	43,454	3,168,659	36,118,276
LOSS ADJUSTMENT EXPENSES	3,896,180	2,487,753	918,519	202,630	9,911	722,693	8,237,685
UNEARNED PREMIUMS	79,477,311	202,139,945	0	0	0	0	281,617,257
NET RESERVE CHANGE	(181,015,686)	112,898,657	2,444,992	619,758	(209,829)	3,099,831	(62,162,275)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,645,992)	0	0	0	0	0	(2,645,992)
TOTAL NET OTHER CHANGES	(2,645,992)	0	0	0	0	0	(2,645,992)
CHANGE IN SURPLUS	\$ (49,182,077)	\$ 79,281,689	\$ (1,081,209)	\$ (212,946)	\$ (347,598)	\$ 2,849,054	\$ 31,306,913

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2025

YEAR TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 433,984,341	\$ (4,320,433)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 429,663,908
CEDED REINSURANCE	(106,722,868)	(43,747,711)	0	0	0	0	(150,470,579)
INVESTMENT INCOME	34,754,900	0	0	0	0	0	34,754,900
PREMIUM CHARGED OFF	(206,757)	0	0	0	0	0	(206,757)
SERVICE CHARGES	403,348	0	0	0	0	0	403,348
MISCELLANEOUS INCOME	4,468	0	0	0	0	0	4,468
TOTAL INCOME	362,217,432	(48,068,144)	0	0	0	0	314,149,288
EXPENSES PAID							
LOSSES	4,619,147	39,927,722	10,232,612	937,874	187,964	228,284	56,133,602
LOSS ADJUSTMENT EXPENSES	11,897,535	3,640,990	674,463	38,151	30,055	93,164	16,374,358
COMMISSION	56,042,068	(561,656)	0	0	0	0	55,480,412
PREMIUM TAX	12,078,291	0	0	0	0	0	12,078,291
IBHS GRANT PROGRAM	19,587,966	0	0	0	0	0	19,587,966
ADMINISTRATIVE EXPENSES	8,847,894	0	0	0	0	0	8,847,894
TOTAL EXPENSES PAID	113,072,901	43,007,055	10,907,075	976,025	218,019	321,447	168,502,522
NET CASH CHANGE	249,144,531	(91,075,199)	(10,907,075)	(976,025)	(218,019)	(321,447)	145,646,766
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	21,418,780	14,914,527	2,003,107	377,510	210,815	634,000	39,558,740
LOSS ADJUSTMENT EXPENSES	5,321,595	3,705,583	497,681	93,794	52,378	157,520	9,828,552
UNEARNED PREMIUMS	254,731,674	84,016,526	0	0	0	0	338,748,201
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	27,566,819	7,622,937	994,287	81,240	4,394,848	40,660,131
LOSS ADJUSTMENT EXPENSES	0	4,099,427	2,004,192	261,414	21,359	1,155,476	7,541,869
UNEARNED PREMIUMS	0	341,350,020	0	0	0	0	341,350,020
NET RESERVE CHANGE	(281,472,049)	270,379,629	7,126,341	784,396	(160,594)	4,758,804	1,416,527
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(1,693,193)	0	0	0	0	0	(1,693,193)
TOTAL NET OTHER CHANGES	(1,693,193)	0	0	0	0	0	(1,693,193)
CHANGE IN SURPLUS	\$ (34,020,711)	\$ 179,304,430	\$ (3,780,734)	\$ (191,629)	\$ (378,613)	\$ 4,437,357	\$ 145,370,100

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2025

	2025				2024			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 137,187,566	\$ 35,578,554	\$ 234,112,611	\$ 27,105,609	\$ 232,909,096	\$ 51,390,315	\$ 405,158,475	\$ 47,990,869
CEDED REINSURANCE	(33,138,807)	(8,651,323)	(57,786,470)	(7,146,268)	(55,759,698)	(13,913,800)	(99,299,679)	(12,341,955)
INVESTMENT INCOME	10,986,434	2,849,248	18,748,511	2,170,707	17,216,822	3,739,219	29,960,092	3,490,552
MISCELLANEOUS INCOME	63,557	16,483	108,461	12,558	93,839	20,380	163,296	19,025
TOTAL INCOME	115,098,749	29,792,962	195,183,113	22,142,606	194,460,059	41,236,115	335,982,184	39,158,492
EXPENSES PAID								
LOSSES	376,803	37,164	4,160,478	44,701	8,263,913	3,600,431	56,196,535	1,462,017
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,908,176	751,890	8,449,199	788,270	3,340,087	1,179,969	17,726,153	1,398,259
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	17,715,558	4,594,396	30,231,863	3,500,252	30,338,377	6,588,398	52,793,858	6,150,239
PREMIUM TAX	3,818,090	990,193	6,515,627	754,381	6,550,303	1,422,621	11,398,601	1,328,013
IBHS GRANT PROGRAM	6,191,987	1,605,845	10,566,717	1,223,417	4,812,515	1,045,202	8,374,565	975,693
ADMINISTRATIVE EXPENSES	2,796,924	725,361	4,772,991	552,618	6,181,845	1,342,598	10,757,424	1,253,312
TOTAL EXPENSES PAID	32,807,538	8,704,848	64,696,876	6,863,639	59,487,039	15,179,220	157,247,135	12,567,534
NET CASH CHANGE	82,291,211	21,088,114	130,486,237	15,278,967	134,973,020	26,056,895	178,735,050	26,590,958
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	4,692,272	746,720	15,511,403	468,385	3,939,834	627,756	10,055,302	291,636
LOSS ADJUSTMENT EXPENSES	1,165,816	185,526	3,853,880	116,372	978,870	155,969	2,498,286	72,458
UNEARNED PREMIUMS	81,172,501	20,701,199	137,796,108	15,061,867	27,414,064	4,277,072	47,357,861	4,967,529
NET RESERVE CHANGE	87,030,589	21,633,445	157,161,391	15,646,624	32,332,768	5,060,797	59,911,449	5,331,623
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(535,238)	(138,810)	(913,392)	(105,753)	(570,786)	(123,966)	(993,262)	(115,722)
MINIMUM PENSION LIABILITY	0	0	0	0	27,642	6,003	48,101	5,604
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(535,238)	(138,810)	(913,392)	(105,753)	(543,145)	(117,962)	(945,161)	(110,118)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ (5,274,617)	\$ (684,142)	\$ (27,588,546)	\$ (473,409)	\$ 102,097,107	\$ 20,878,136	\$ 117,878,439	\$ 21,149,218

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2025

	2023				2022			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 189,398,888	\$ 31,878,305	\$ 339,169,984	\$ 37,199,916	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694
CEDED REINSURANCE	(40,383,031)	(8,540,919)	(74,452,187)	(9,281,504)	(29,533,724)	(4,406,478)	(52,910,335)	(5,469,046)
INVESTMENT INCOME	10,713,905	1,747,739	19,139,417	2,073,986	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	112,284	18,317	200,585	21,736	71,679	9,757	129,271	12,407
TOTAL INCOME	159,842,046	25,103,441	284,057,800	30,014,134	122,392,867	16,433,099	221,620,299	21,292,653
EXPENSES PAID								
LOSSES	16,143,958	2,459,814	109,807,700	2,299,484	13,627,276	3,593,851	66,677,652	1,683,540
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,530,631	1,186,145	17,680,396	1,487,676	3,207,277	1,260,890	12,322,425	2,183,595
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	24,651,578	4,020,210	44,036,833	4,771,396	19,022,623	2,589,041	34,305,913	3,292,020
PREMIUM TAX	5,352,285	873,108	9,561,371	1,036,090	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	4,115,534	671,359	7,352,028	796,681	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	5,884,981	960,006	10,512,985	1,139,208	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	59,678,968	10,170,642	198,951,313	11,530,534	49,156,090	9,253,954	137,290,099	9,461,065
NET CASH CHANGE	100,163,078	14,932,799	85,106,487	18,483,599	73,236,777	7,179,145	84,330,200	11,831,588
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	299,884	75,558	1,445,598	182,067	242,240	0	125,272	9,998
LOSS ADJUSTMENT EXPENSES	74,508	18,773	359,166	45,235	60,186	0	31,124	2,484
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	374,392	94,331	1,804,764	227,302	302,426	0	156,396	12,482
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(396,984)	(64,759)	(709,177)	(76,848)	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	(239,650)	(39,094)	(428,114)	(46,391)	1,382,813	188,221	2,493,853	239,351
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(636,635)	(103,853)	(1,137,290)	(123,239)	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 99,152,051	\$ 14,734,614	\$ 82,164,433	\$ 18,133,059	\$ 74,323,977	\$ 7,368,293	\$ 86,679,944	\$ 12,059,637

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2025

	2021				2020				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 125,192,486	\$ 15,519,337	\$ 229,446,185	\$ 20,536,304	\$ 111,672,122	\$ 12,055,458	\$ 205,646,499	\$ 19,530,838	\$ 2,965,761,924
CEDED REINSURANCE	(21,966,019)	(2,749,819)	(40,537,057)	(4,074,650)	(25,086,970)	(2,844,108)	(45,606,662)	(4,524,735)	(660,405,243)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436	165,155,512
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498	1,594,390
TOTAL INCOME	107,485,804	13,293,161	196,687,133	17,152,248	90,742,688	9,639,792	167,600,102	15,695,038	2,472,106,583
EXPENSES PAID									
LOSSES	9,275,361	650,747	43,246,980	1,665,489	15,970,958	2,184,840	56,420,405	3,957,356	423,807,455
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,590,231	982,641	10,256,389	2,794,832	3,697,126	1,656,757	11,037,401	5,372,926	116,789,342
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
COMMISSION	16,255,670	1,998,236	29,683,048	2,635,197	14,754,282	1,520,454	26,499,139	2,444,894	384,393,474
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937	83,206,669
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459	76,115,577
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641	101,391,812
TOTAL EXPENSES PAID	39,560,820	5,038,003	104,076,266	8,950,288	47,222,258	6,681,100	117,232,888	13,896,213	1,185,704,329
NET CASH CHANGE	67,924,985	8,255,157	92,610,866	8,201,960	43,520,430	2,958,691	50,367,214	1,798,825	1,286,402,253
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	180,000	0	30,815	0	195,000	24,000	415,000	0	39,558,740
LOSS ADJUSTMENT EXPENSES	44,722	0	7,656	0	48,449	5,963	103,109	0	9,828,552
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	338,748,201
NET RESERVE CHANGE	224,722	0	38,471	0	243,449	29,963	518,109	0	388,135,493
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)	(4,858,492)
MINIMUM PENSION LIABILITY	285,263	35,070	520,920	46,252	87,072	8,973	158,336	14,428	4,794,653
CHANGE IN UNREALIZED GAIN/LOSS	205,700	25,289	375,629	33,351	(207,297)	(21,362)	(376,959)	(34,351)	0
TOTAL NET OTHER CHANGES	497,521	61,165	908,525	80,666	(170,563)	(17,577)	(310,161)	(28,264)	(63,839)
SETTLEMENT ROLL FORWARD	0	0	0	0	538,744,368	(62,240,180)	196,116,070	(54,494,279)	618,125,979
SURPLUS	\$ 68,197,784	\$ 8,316,323	\$ 93,480,920	\$ 8,282,626	\$ 581,850,786	\$ (59,329,028)	\$ 245,655,015	\$ (52,723,718)	\$ 1,516,328,901

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2025	2024	TOTAL	2025	2024	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,586,666	\$ (26,787)	\$ 1,559,879	\$ 2,810,098	\$ (46,848)	\$ 2,763,250
RESIDENTIAL - EC	28,133,435	(428,785)	27,704,650	49,508,570	(726,379)	48,782,191
COMMERCIAL PROPERTY	16,022,025	(20,005)	16,002,020	24,589,842	86,860	24,676,703
CRIME - RESIDENTIAL	149,175	(1,819)	147,356	268,750	(4,174)	264,576
CRIME - COMMERCIAL	1,921	(90)	1,831	6,971	(90)	6,881
HOMEOWNER - BEACH	5,377,419	(94,791)	5,282,628	9,814,518	(238,164)	9,576,354
HOMEOWNER - COASTAL	23,565,356	(274,061)	23,291,296	42,043,159	(657,500)	41,385,658
HO - BEACH WIND	40,267,842	(389,615)	39,878,227	69,271,231	(746,277)	68,524,953
HO - COASTAL WIND	102,219,525	(1,106,338)	101,113,187	176,511,153	(2,307,498)	174,203,655
WIND - RESIDENTIAL	3,381,525	(36,535)	3,344,990	5,514,399	(59,553)	5,454,847
WIND - COMMERCIAL	6,552,744	(69,366)	6,483,378	10,981,741	323,825	11,305,566
COASTAL - RESIDENTIAL	8,699,728	(149,430)	8,550,298	15,558,300	(346,061)	15,212,238
COASTAL - COMMERCIAL	14,707,155	(135,501)	14,571,653	27,105,610	401,425	27,507,035
TOTAL	\$ 250,664,515	\$ (2,733,121)	\$ 247,931,393	\$ 433,984,341	\$ (4,320,433)	\$ 429,663,908
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 1,082,782	\$ 1,434,278	\$ 2,517,060	\$ 0	\$ 2,604,419	\$ 2,604,419
RESIDENTIAL - EC	9,266,417	23,498,735	32,765,152	0	39,354,844	39,354,844
COMMERCIAL PROPERTY	3,561,650	7,639,237	11,200,888	0	13,906,283	13,906,283
CRIME - RESIDENTIAL	106,541	138,948	245,488	0	253,638	253,638
CRIME - COMMERCIAL	4,314	2,202	6,515	0	4,191	4,191
HOMEOWNER - BEACH	1,963,876	4,605,783	6,569,659	0	7,744,828	7,744,828
HOMEOWNER - COASTAL	8,128,935	18,246,802	26,375,737	0	30,907,027	30,907,027
HO - BEACH WIND	12,616,242	33,025,159	45,641,401	0	55,686,787	55,686,787
HO - COASTAL WIND	32,510,540	87,331,989	119,842,529	0	147,285,138	147,285,138
WIND - RESIDENTIAL	925,516	2,635,286	3,560,802	0	4,418,505	4,418,505
WIND - COMMERCIAL	1,548,817	3,911,253	5,460,070	0	6,382,061	6,382,061
COASTAL - RESIDENTIAL	2,979,102	7,619,434	10,598,536	0	12,746,498	12,746,498
COASTAL - COMMERCIAL	4,782,578	12,050,841	16,833,419	0	20,055,800	20,055,800
TOTAL	\$ 79,477,311	\$ 202,139,945	\$ 281,617,257	\$ 0	\$ 341,350,020	\$ 341,350,020
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,169,563	\$ 589,164	\$ 2,758,727	\$ 2,169,563	\$ 589,164	\$ 2,758,727
RESIDENTIAL - EC	28,966,448	9,869,157	38,835,605	28,966,448	9,869,157	38,835,605
COMMERCIAL PROPERTY	14,526,754	2,773,548	17,300,303	14,526,754	2,773,548	17,300,303
CRIME - RESIDENTIAL	207,621	57,360	264,981	207,621	57,360	264,981
CRIME - COMMERCIAL	4,624	968	5,592	4,624	968	5,592
HOMEOWNER - BEACH	5,710,872	1,962,184	7,673,055	5,710,872	1,962,184	7,673,055
HOMEOWNER - COASTAL	24,618,085	7,670,338	32,288,424	24,618,085	7,670,338	32,288,424
HO - BEACH WIND	40,831,532	13,825,705	54,657,237	40,831,532	13,825,705	54,657,237
HO - COASTAL WIND	104,120,999	36,484,436	140,605,435	104,120,999	36,484,436	140,605,435
WIND - RESIDENTIAL	3,286,466	1,110,495	4,396,960	3,286,466	1,110,495	4,396,960
WIND - COMMERCIAL	6,169,820	1,502,556	7,672,376	6,169,820	1,502,556	7,672,376
COASTAL - RESIDENTIAL	9,057,023	3,203,087	12,260,110	9,057,023	3,203,087	12,260,110
COASTAL - COMMERCIAL	15,061,867	4,967,529	20,029,396	15,061,867	4,967,529	20,029,396
TOTAL	\$ 254,731,674	\$ 84,016,526	\$ 338,748,201	\$ 254,731,674	\$ 84,016,526	\$ 338,748,201
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 499,885	\$ 818,327	\$ 1,318,212	\$ 640,535	\$ 1,968,407	\$ 2,608,942
RESIDENTIAL - EC	8,433,404	13,200,793	21,634,197	20,542,122	28,759,308	49,301,430
COMMERCIAL PROPERTY	5,056,921	4,845,684	9,902,605	10,063,088	11,219,595	21,282,683
CRIME - RESIDENTIAL	48,095	79,768	127,863	61,130	192,104	253,234
CRIME - COMMERCIAL	1,611	1,144	2,755	2,347	3,134	5,480
HOMEOWNER - BEACH	1,630,423	2,548,808	4,179,232	4,103,647	5,544,481	9,648,127
HOMEOWNER - COASTAL	7,076,206	10,302,403	17,378,609	17,425,073	22,579,188	40,004,261
HO - BEACH WIND	12,052,552	18,809,840	30,862,392	28,439,699	41,114,805	69,554,503
HO - COASTAL WIND	30,609,067	49,741,215	80,350,281	72,390,154	108,493,204	180,883,358
WIND - RESIDENTIAL	1,020,575	1,488,256	2,508,832	2,227,934	3,248,458	5,476,391
WIND - COMMERCIAL	1,931,741	2,339,332	4,271,072	4,811,921	5,203,330	10,015,251
COASTAL - RESIDENTIAL	2,621,807	4,266,917	6,888,724	6,501,277	9,197,350	15,698,626
COASTAL - COMMERCIAL	4,427,866	6,947,810	11,375,676	12,043,743	15,489,697	27,533,440
TOTAL	\$ 75,410,152	\$ 115,390,298	\$ 190,800,449	\$ 179,252,667	\$ 253,013,061	\$ 432,265,728

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2025	2024	TOTAL	2025	2024	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	8,005,199	715,896	8,721,095	12,294,462	5,095,602	17,390,064
COMMERCIAL PROPERTY	4,049,468	362,140	4,411,607	5,814,759	2,164,653	7,979,412
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,571,488	140,536	1,712,024	2,445,258	1,032,730	3,477,988
HOMEOWNER - COASTAL	6,791,422	607,349	7,398,771	10,473,610	4,367,180	14,840,790
HO - BEACH WIND	11,245,003	1,005,628	12,250,632	17,074,589	6,958,136	24,032,725
HO - COASTAL WIND	28,586,968	2,556,502	31,143,470	43,460,819	17,743,982	61,204,801
WIND - RESIDENTIAL	895,145	80,052	975,197	1,324,499	518,459	1,842,958
WIND - COMMERCIAL	1,855,253	165,913	2,021,166	2,836,564	1,167,916	4,004,481
COASTAL - RESIDENTIAL	2,496,341	223,245	2,719,586	3,852,041	1,607,531	5,459,572
COASTAL - COMMERCIAL	4,513,928	403,676	4,917,604	7,146,268	3,091,521	10,237,788
TOTAL	\$ 70,010,216	\$ 6,260,937	\$ 76,271,153	\$ 106,722,868	\$ 43,747,711	\$ 150,470,579
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 499,885	\$ 818,327	\$ 1,318,212	\$ 640,535	\$ 1,968,407	\$ 2,608,942
RESIDENTIAL - EC	428,204	12,484,897	12,913,101	8,247,660	23,663,706	31,911,367
COMMERCIAL PROPERTY	1,007,453	4,483,545	5,490,998	4,248,329	9,054,942	13,303,271
CRIME - RESIDENTIAL	48,095	79,768	127,863	61,130	192,104	253,234
CRIME - COMMERCIAL	1,611	1,144	2,755	2,347	3,134	5,480
HOMEOWNER - BEACH	58,935	2,408,272	2,467,207	1,658,389	4,511,750	6,170,139
HOMEOWNER - COASTAL	284,784	9,695,053	9,979,838	6,951,463	18,212,008	25,163,471
HO - BEACH WIND	807,549	17,804,211	18,611,760	11,365,110	34,156,669	45,521,778
HO - COASTAL WIND	2,022,098	47,184,713	49,206,811	28,929,335	90,749,222	119,678,557
WIND - RESIDENTIAL	125,430	1,408,205	1,533,635	903,435	2,729,998	3,633,433
WIND - COMMERCIAL	76,488	2,173,418	2,249,906	1,975,356	4,035,414	6,010,770
COASTAL - RESIDENTIAL	125,466	4,043,672	4,169,137	2,649,236	7,589,819	10,239,055
COASTAL - COMMERCIAL	(86,062)	6,544,134	6,458,073	4,897,475	12,398,176	17,295,651
TOTAL	\$ 5,399,936	\$ 109,129,360	\$ 114,529,296	\$ 72,529,799	\$ 209,265,350	\$ 281,795,149

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 466,773	\$ 86,684	\$ 0	\$ 0	\$ 0	\$ 553,457
RESIDENTIAL - EC	193,366	749,736	128,254	5,676	0	0	1,077,032
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	17,364	409,295	38,073	560,005	0	0	1,024,737
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	2,500	491,021	99,178	0	0	0	592,698
HOMEOWNER - COASTAL	909,233	4,354,212	495,646	83,324	6,147	0	5,848,562
HO - BEACH WIND	40,895	714,270	142,616	9,302	0	0	907,083
HO - COASTAL WIND	2,792,213	14,691,995	2,214,370	149,195	115,088	189,349	20,152,209
WIND - RESIDENTIAL	6,145	33,017	33,239	0	0	0	72,401
WIND - COMMERCIAL	19,800	40,941	0	0	0	0	60,741
COASTAL - RESIDENTIAL	91,226	580,603	60,300	2,667	0	0	734,796
COASTAL - COMMERCIAL	32,806	473,642	26,475	1,640	0	(6,961)	527,601
TOTAL	\$ 4,105,547	\$ 23,005,505	\$ 3,324,834	\$ 811,809	\$ 121,235	\$ 182,388	\$ 31,551,318

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

RESIDENTIAL - FIRE	\$ 2,804,705	\$ 2,987,260	\$ 111,575	\$ 74,468	\$ 0	\$ 0	\$ 5,978,008
RESIDENTIAL - EC	551,335	316,912	9,877	17,772	0	0	895,896
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	713,028	616,024	71,601	0	0	0	1,400,653
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	398,689	175,192	21,454	150,000	0	0	745,335
HOMEOWNER - COASTAL	4,364,416	2,720,269	389,090	59,508	0	0	7,533,283
HO - BEACH WIND	902,670	454,639	147,029	0	180,000	195,000	1,879,337
HO - COASTAL WIND	10,629,169	6,953,465	1,021,989	40,764	30,815	415,000	19,091,201
WIND - RESIDENTIAL	34,874	5,831	9,949	0	0	0	50,654
WIND - COMMERCIAL	33,692	11,732	3,958	0	0	24,000	73,382
COASTAL - RESIDENTIAL	517,818	381,568	34,520	25,000	0	0	958,906
COASTAL - COMMERCIAL	468,385	291,636	182,067	9,998	0	0	952,085
TOTAL	\$ 21,418,780	\$ 14,914,527	\$ 2,003,107	\$ 377,510	\$ 210,815	\$ 634,000	\$ 39,558,740

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 2,503,198	\$ 3,394,334	\$ (22,754)	\$ 0	\$ 0	\$ 0	\$ 5,874,778
RESIDENTIAL - EC	30,329	553,775	61,881	(654)	0	(176,949)	468,382
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	(293,675)	495,395	42,239	0	0	0	243,960
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	102,837	404,700	33,907	150,000	0	0	691,444
HOMEOWNER - COASTAL	1,724,187	3,992,951	153,673	(736)	6,147	(7,225)	5,868,997
HO - BEACH WIND	166,584	723,586	72,692	2,297	180,000	(23,600)	1,121,560
HO - COASTAL WIND	5,216,857	16,183,842	985,355	135,674	102,449	(590,064)	22,034,113
WIND - RESIDENTIAL	(56,008)	24,852	31,146	0	0	(88,260)	(88,270)
WIND - COMMERCIAL	(210,464)	3,678	0	0	0	(233,991)	(440,777)
COASTAL - RESIDENTIAL	230,068	723,494	(45,727)	2,667	0	(18,771)	891,731
COASTAL - COMMERCIAL	(972,457)	511,829	(11,734)	11,638	0	(1,213,411)	(1,674,134)
TOTAL	\$ 8,441,455	\$ 27,012,436	\$ 1,300,680	\$ 300,886	\$ 288,597	\$ (2,352,271)	\$ 34,991,782

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES

	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 512,138	\$ 283,201	\$ 7,504	\$ 0	\$ 0	\$ 802,843
RESIDENTIAL - EC	314,347	1,436,109	280,116	(3,698)	0	0	2,026,875
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	17,364	2,349,882	64,274	561,520	0	0	2,993,041
CRIME - RESIDENTIAL	0	510	0	0	0	0	510
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,863	784,405	174,304	0	3,156	0	967,728
HOMEOWNER - COASTAL	1,067,269	7,292,496	1,618,884	93,922	6,147	0	10,078,718
HO - BEACH WIND	50,448	1,409,263	500,530	9,302	0	(4,460)	1,965,083
HO - COASTAL WIND	3,001,983	24,162,234	6,796,615	218,356	178,660	192,033	34,549,880
WIND - RESIDENTIAL	6,145	74,494	121,056	0	0	0	201,695
WIND - COMMERCIAL	19,800	81,531	4,257	0	0	2,209	107,796
COASTAL - RESIDENTIAL	91,226	989,659	272,191	4,328	0	0	1,357,403
COASTAL - COMMERCIAL	44,701	835,002	117,186	46,640	0	38,502	1,082,031
TOTAL	\$ 4,619,147	\$ 39,927,722	\$ 10,232,612	\$ 937,874	\$ 187,964	\$ 228,284	\$ 56,133,602

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

RESIDENTIAL - FIRE	\$ 2,804,705	\$ 2,987,260	\$ 111,575	\$ 74,468	\$ 0	\$ 0	\$ 5,978,008
RESIDENTIAL - EC	551,335	316,912	9,877	17,772	0	0	895,896
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	713,028	616,024	71,601	0	0	0	1,400,653
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	398,689	175,192	21,454	150,000	0	0	745,335
HOMEOWNER - COASTAL	4,364,416	2,720,269	389,090	59,508	0	0	7,533,283
HO - BEACH WIND	902,670	454,639	147,029	0	180,000	195,000	1,879,337
HO - COASTAL WIND	10,629,169	6,953,465	1,021,989	40,764	30,815	415,000	19,091,201
WIND - RESIDENTIAL	34,874	5,831	9,949	0	0	0	50,654
WIND - COMMERCIAL	33,692	11,732	3,958	0	0	24,000	73,382
COASTAL - RESIDENTIAL	517,818	381,568	34,520	25,000	0	0	958,906
COASTAL - COMMERCIAL	468,385	291,636	182,067	9,998	0	0	952,085
TOTAL	\$ 21,418,780	\$ 14,914,527	\$ 2,003,107	\$ 377,510	\$ 210,815	\$ 634,000	\$ 39,558,740

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 2,804,705	\$ 3,150,136	\$ 127,651	\$ 7,504	\$ 0	\$ 0	\$ 6,089,997
RESIDENTIAL - EC	865,682	473,569	131,545	(62,127)	0	(176,949)	1,231,721
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	730,392	1,859,593	22,727	1,515	0	0	2,614,227
CRIME - RESIDENTIAL	0	(1,410)	0	0	0	0	(1,410)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	404,551	333,252	80,544	150,000	3,156	0	971,504
HOMEOWNER - COASTAL	5,431,685	4,930,512	386,993	(13,078)	(25,090)	(7,225)	10,703,797
HO - BEACH WIND	953,118	133,347	263,069	(4,254)	180,000	(121,545)	1,403,735
HO - COASTAL WIND	13,631,152	17,037,073	3,456,475	193,787	159,473	(1,577,061)	32,900,899
WIND - RESIDENTIAL	41,019	(184,347)	40,178	0	0	(110,741)	(213,892)
WIND - COMMERCIAL	53,492	(243,414)	(14,463)	0	0	(207,782)	(412,168)
COASTAL - RESIDENTIAL	609,044	385,743	78,581	4,328	0	(145,132)	932,564
COASTAL - COMMERCIAL	513,086	(598,623)	39,482	43,423	0	(1,186,129)	(1,188,762)
TOTAL	\$ 26,037,927	\$ 27,275,430	\$ 4,642,782	\$ 321,098	\$ 317,539	\$ (3,532,565)	\$ 55,032,211

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 2,744,705	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,744,705
RESIDENTIAL - EC	411,336	0	0	0	0	0	411,336
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	643,087	0	0	0	0	0	643,087
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	342,208	0	0	0	0	0	342,208
HOMEOWNER - COASTAL	3,458,784	0	0	0	0	0	3,458,784
HO - BEACH WIND	862,867	0	0	0	0	0	862,867
HO - COASTAL WIND	8,765,414	0	0	0	0	0	8,765,414
WIND - RESIDENTIAL	23,257	0	0	0	0	0	23,257
WIND - COMMERCIAL	33,692	0	0	0	0	0	33,692
COASTAL - RESIDENTIAL	440,266	0	0	0	0	0	440,266
COASTAL - COMMERCIAL	437,134	0	0	0	0	0	437,134
TOTAL	\$ 18,162,750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18,162,750
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 301,507	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 301,507
RESIDENTIAL - EC	690,788	0	0	0	0	0	690,788
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,001,568	0	0	0	0	0	1,001,568
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	296,871	0	0	0	0	0	296,871
HOMEOWNER - COASTAL	3,449,402	0	0	0	0	0	3,449,402
HO - BEACH WIND	764,393	0	0	0	0	0	764,393
HO - COASTAL WIND	7,901,369	0	0	0	0	0	7,901,369
WIND - RESIDENTIAL	97,027	0	0	0	0	0	97,027
WIND - COMMERCIAL	263,956	0	0	0	0	0	263,956
COASTAL - RESIDENTIAL	368,212	0	0	0	0	0	368,212
COASTAL - COMMERCIAL	1,448,025	0	0	0	0	0	1,448,025
TOTAL	\$ 16,583,118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16,583,118

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 520,239	\$ 17,151	\$ 1,697	\$ 0	\$ 0	\$ (450)	\$ 538,637
RESIDENTIAL - EC	96,633	58,922	4,323	0	0	0	159,878
COMMERCIAL PROPERTY	131,579	40,242	1,095	97	0	0	173,013
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	64,698	30,195	4,292	2,752	0	0	101,937
HOMEOWNER - COASTAL	732,960	295,684	34,178	2,376	150	(300)	1,065,047
HO - BEACH WIND	172,520	76,589	15,842	525	4,122	9,182	278,779
HO - COASTAL WIND	1,905,673	1,333,628	119,470	7,963	6,990	44,422	3,418,146
WIND - RESIDENTIAL	5,787	7,992	905	0	0	0	14,684
WIND - COMMERCIAL	7,476	7,247	0	0	0	(12,361)	2,363
COASTAL - RESIDENTIAL	97,603	77,952	2,406	7,182	0	0	185,143
COASTAL - COMMERCIAL	86,029	27,110	17,159	0	5,273	27,897	163,468
TOTAL	\$ 3,821,197	\$ 1,972,711	\$ 201,367	\$ 20,895	\$ 16,534	\$ 68,390	\$ 6,101,094

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

RESIDENTIAL - FIRE	\$ 696,842	\$ 742,199	\$ 27,721	\$ 18,502	\$ 0	\$ 0	\$ 1,485,264
RESIDENTIAL - EC	136,981	78,738	2,454	4,416	0	0	222,589
COMMERCIAL PROPERTY	177,155	153,054	17,789	0	0	0	347,999
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	99,056	43,527	5,330	37,268	0	0	185,182
HOMEOWNER - COASTAL	1,084,359	675,863	96,671	14,785	0	0	1,871,679
HO - BEACH WIND	224,272	112,957	36,530	0	44,722	48,449	466,930
HO - COASTAL WIND	2,640,867	1,727,621	253,918	10,128	7,656	103,109	4,743,298
WIND - RESIDENTIAL	8,664	1,449	2,472	0	0	0	12,585
WIND - COMMERCIAL	8,371	2,915	983	0	0	5,963	18,232
COASTAL - RESIDENTIAL	128,654	94,802	8,577	6,211	0	0	238,245
COASTAL - COMMERCIAL	116,372	72,458	45,235	2,484	0	0	236,550
TOTAL	\$ 5,321,595	\$ 3,705,583	\$ 497,681	\$ 93,794	\$ 52,378	\$ 157,520	\$ 9,828,552

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

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

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 1,148,315	\$ 745,734	\$ (20,989)	\$ 1,518	\$ 0	\$ (450)	\$ 1,874,127
RESIDENTIAL - EC	70,683	20,686	(10,614)	(1,081)	0	(40,358)	39,317
COMMERCIAL PROPERTY	75,170	72,433	3,504	(127,626)	0	0	23,481
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	95,707	14,078	(10,157)	40,020	0	0	139,647
HOMEOWNER - COASTAL	1,007,775	268,726	(35,888)	(15,584)	150	(1,948)	1,223,232
HO - BEACH WIND	219,582	87,979	2,891	(1,073)	48,844	7,773	365,996
HO - COASTAL WIND	2,675,290	1,815,589	(140,011)	5,710	4,735	(124,885)	4,236,428
WIND - RESIDENTIAL	(7,677)	6,248	630	0	0	(20,130)	(20,929)
WIND - COMMERCIAL	(44,355)	(1,012)	81	0	0	(65,239)	(110,526)
COASTAL - RESIDENTIAL	139,822	118,318	(21,072)	7,692	0	(4,281)	240,478
COASTAL - COMMERCIAL	(133,702)	41,763	12,155	2,484	5,273	(247,265)	(319,291)
TOTAL	\$ 5,246,612	\$ 3,190,541	\$ (219,471)	\$ (87,940)	\$ 59,002	\$ (496,783)	\$ 7,691,961

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2025

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 666,245	\$ 22,992	\$ 10,663	\$ 152	\$ 0	\$ (450)	\$ 699,602
RESIDENTIAL - EC	436,534	162,509	18,316	365	0	0	617,724
COMMERCIAL PROPERTY	616,592	78,212	3,039	262	0	0	698,106
CRIME - RESIDENTIAL	0	290	0	0	0	0	290
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	209,093	49,891	9,987	3,287	150	0	272,409
HOMEOWNER - COASTAL	2,413,225	602,132	101,597	7,742	150	205	3,125,050
HO - BEACH WIND	543,530	172,641	41,293	525	6,188	15,932	780,110
HO - COASTAL WIND	5,753,869	2,315,730	429,127	18,606	18,294	47,405	8,583,031
WIND - RESIDENTIAL	52,773	14,792	5,114	0	0	0	72,679
WIND - COMMERCIAL	135,298	17,381	6,480	0	0	2,100	161,258
COASTAL - RESIDENTIAL	282,105	135,938	21,759	7,212	0	0	447,014
COASTAL - COMMERCIAL	788,270	68,479	27,090	0	5,273	27,972	917,084
TOTAL	\$ 11,897,535	\$ 3,640,990	\$ 674,463	\$ 38,151	\$ 30,055	\$ 93,164	\$ 16,374,358

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

RESIDENTIAL - FIRE	\$ 696,842	\$ 742,199	\$ 27,721	\$ 18,502	\$ 0	\$ 0	\$ 1,485,264
RESIDENTIAL - EC	136,981	78,738	2,454	4,416	0	0	222,589
COMMERCIAL PROPERTY	177,155	153,054	17,789	0	0	0	347,999
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	99,056	43,527	5,330	37,268	0	0	185,182
HOMEOWNER - COASTAL	1,084,359	675,863	96,671	14,785	0	0	1,871,679
HO - BEACH WIND	224,272	112,957	36,530	0	44,722	48,449	466,930
HO - COASTAL WIND	2,640,867	1,727,621	253,918	10,128	7,656	103,109	4,743,298
WIND - RESIDENTIAL	8,664	1,449	2,472	0	0	0	12,585
WIND - COMMERCIAL	8,371	2,915	983	0	0	5,963	18,232
COASTAL - RESIDENTIAL	128,654	94,802	8,577	6,211	0	0	238,245
COASTAL - COMMERCIAL	116,372	72,458	45,235	2,484	0	0	236,550
TOTAL	\$ 5,321,595	\$ 3,705,583	\$ 497,681	\$ 93,794	\$ 52,378	\$ 157,520	\$ 9,828,552

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

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

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 1,363,088	\$ 726,857	\$ (31,848)	\$ (925)	\$ 0	\$ (450)	\$ 2,056,722
RESIDENTIAL - EC	573,516	35,797	(20,889)	(15,254)	0	(46,523)	526,647
COMMERCIAL PROPERTY	793,747	78,184	(8,920)	(146,972)	0	0	716,039
CRIME - RESIDENTIAL	0	(66)	0	0	0	0	(66)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	308,149	(13,838)	(14,974)	40,555	150	0	320,042
HOMEOWNER - COASTAL	3,497,584	476,695	(227,914)	(21,251)	(8,063)	(1,695)	3,715,357
HO - BEACH WIND	767,802	19,592	(23,265)	(3,039)	50,910	(17,671)	794,328
HO - COASTAL WIND	8,394,736	1,947,776	(463,829)	11,557	12,803	(423,719)	9,479,323
WIND - RESIDENTIAL	61,437	(17,244)	(16,294)	0	0	(29,116)	(1,216)
WIND - COMMERCIAL	143,669	(22,278)	1,501	0	0	(53,457)	69,434
COASTAL - RESIDENTIAL	410,759	78,785	(29,643)	6,851	0	(38,158)	428,594
COASTAL - COMMERCIAL	904,642	(63,113)	4,028	(991)	5,273	(294,003)	555,837
TOTAL	\$ 17,219,130	\$ 3,247,146	\$ (832,048)	\$ (129,468)	\$ 61,074	\$ (904,792)	\$ 18,661,041

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 0	\$ 1,522,122
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,486,666	0	89,608
			TOTAL	0	30,424,051	0	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	98,374,279	0	5,181,275
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	4,648,762	0	230,513
			TOTAL	\$ 0	\$ 103,023,041	\$ 0	\$ 5,411,788
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 5,751,442	\$ 0	\$ 243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	11,909,210	0	478,165
			TOTAL	0	17,660,652	0	721,173
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	17,996,193	0	880,204
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	24,000	92,253,142	15,539	2,765,240
			TOTAL	\$ 24,000	\$ 110,249,335	\$ 15,539	\$ 3,645,444
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 0	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	44,837,034	0	1,918,797
			TOTAL	0	70,985,804	0	3,905,236
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,897,173	0	6,268,192
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	19,693	4,295,589
			TOTAL	\$ 0	\$ 174,123,145	\$ 19,693	\$ 10,563,782

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	\$ 0	\$ 1,425,784	\$ 0	\$ 75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	25,000	36,824,125	6,602	1,993,410
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,173,370	2,653	11,267,015
			TOTAL	40,000	221,743,098	9,255	13,953,660
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	0	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	0	33,008,954	0	2,177,393
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	170,000	113,249,335	68,348	5,766,840
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	400,000	501,720,188	55,028	32,619,057
			TOTAL	\$ 570,000	\$ 655,576,298	\$ 123,376	\$ 40,867,318
TOTAL FLORENCE				\$ 634,000	\$ 1,383,785,424	\$ 167,863	\$ 80,680,131

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 375
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-COASTAL	0	21,939	0	2,505
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND BEACH	0	114,842	0	17,830
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND COASTAL	0	303,744	0	23,062
			TOTAL	0	440,524	0	43,772
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-BEACH	0	0	0	0
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-COASTAL	0	72,681	0	3,840
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND BEACH	180,000	0	35,449	14,551
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND COASTAL	0	453,602	0	40,336
			TOTAL	\$ 180,000	\$ 526,283	\$ 35,449	\$ 58,726
			TOTAL ELSA	\$ 180,000	\$ 1,120,244	\$ 35,449	\$ 116,889

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
BEACH FULL COVERAGE							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 121,653	\$ 0	\$ 16,663
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	0	148,612	0	18,323
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	1,162,379	0	102,491
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	\$ 0	\$ 1,256,495	\$ 0	\$ 110,241
BEACH WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 45,794	\$ 0	\$ 5,330
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	0	0	4,160
			TOTAL	0	45,794	0	9,490
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	209,420	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 0	\$ 209,420	\$ 0	\$ 8,046
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 211,965	\$ 0	\$ 17,069
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	36,434	0	3,679
			TOTAL	0	248,399	0	20,748
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	412,488	0	47,090
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	9,998	113,926	998	14,606
			TOTAL	\$ 9,998	\$ 526,414	\$ 998	\$ 61,696

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-COASTAL	0	211,411	0	15,465
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	0	74,436	0	22,863
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	0	1,288,178	0	106,324
			TOTAL	0	1,574,025	0	144,652
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	0	79,635	0	9,180
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	0	777,809	0	76,081
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	0	674,294	0	88,440
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	0	6,103,981	0	479,604
			TOTAL	\$ 0	\$ 7,635,718	\$ 0	\$ 653,304
			TOTAL IAN	\$ 9,998	\$ 11,644,877	\$ 998	\$ 1,026,500

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IDALIA							
BEACH FULL COVERAGE							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 74,177	\$ 0	\$ 14,284
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	0	74,177	0	14,284
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	161,274	0	16,315
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	26,686	0	4,978
			TOTAL	\$ 0	\$ 187,960	\$ 0	\$ 21,293
BEACH WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 66
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	500
			TOTAL	0	0	0	566
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	13,748	0	2,374
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	0	0	330
			TOTAL	\$ 0	\$ 13,748	\$ 0	\$ 2,704
COASTAL WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 21,012	\$ 0	\$ 4,251
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	274,225	0	15,766
			TOTAL	0	295,237	0	20,018
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	295,842	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	265,587	0	12,056
			TOTAL	\$ 0	\$ 561,429	\$ 0	\$ 43,864

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

AS OF JUNE 30, 2020							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 390
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-COASTAL	0	121,244	0	12,386
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	56,881	0	7,270
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	0	886,579	0	74,903
			TOTAL	0	1,064,704	0	94,949
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	0	33,428	0	3,628
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	0	361,100	0	44,281
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	0	207,618	0	25,467
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	5,000	2,311,322	0	244,691
			TOTAL	\$ 5,000	\$ 2,913,469	\$ 0	\$ 318,067
			TOTAL IDALIA	\$ 5,000	\$ 5,110,724	\$ 0	\$ 515,744

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-COASTAL	0	143,601	0	22,988
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	0	22,306	0	3,105
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	0	870,244	0	92,067
			TOTAL	0	1,036,151	0	118,160
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-BEACH	0	15,336	0	1,695
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-COASTAL	0	358,102	0	46,244
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	0	521,311	0	40,203
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	8,242	2,709,213	182	253,825
			TOTAL	\$ 8,242	\$ 3,603,962	\$ 182	\$ 341,967
			TOTAL OPHELIA	\$ 8,242	\$ 5,535,683	\$ 182	\$ 574,967

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DEBBY							
BEACH FULL COVERAGE							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 37,641	\$ 0	\$ 18,221
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	0	0	290
			TOTAL	0	37,641	0	18,511
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	5,433	152,596	0	45,499
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	14,142	0	5,656
			TOTAL	\$ 5,433	\$ 166,738	\$ 0	\$ 51,155
BEACH WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 20,957	\$ 0	\$ 1,232
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	3,958	21,388	0	2,859
			TOTAL	3,958	42,345	0	4,091
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	62,342	0	5,707
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	106,585	0	9,367
			TOTAL	\$ 0	\$ 168,927	\$ 0	\$ 15,074
COASTAL WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 197,524	\$ 0	\$ 18,990
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	4,999	30,103	499	4,745
			TOTAL	4,999	227,627	499	23,735
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	2,575	392,850	0	50,574
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	15,000	105,272	0	26,731
			TOTAL	\$ 17,575	\$ 498,122	\$ 0	\$ 77,305

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-COASTAL	4,996	262,374	0	58,306
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND BEACH	0	431,765	0	22,705
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND COASTAL	52,676	1,729,763	5,610	185,801
			TOTAL	57,672	2,423,902	5,610	266,812
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-BEACH	0	15,852	0	6,227
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-COASTAL	24,355	878,362	3,800	100,501
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	106,003	710,167	5,394	89,120
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	55,352	2,791,790	2,583	334,079
			TOTAL	\$ 185,709	\$ 4,396,170	\$ 11,777	\$ 529,927
			TOTAL DEBBY	\$ 275,345	\$ 7,961,472	\$ 17,886	\$ 986,610

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HELENE							
BEACH FULL COVERAGE							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 9,055	\$ 0	\$ 4,177
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	9,055	0	4,177
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	2,142	10,606	0	3,417
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	22,152	0	1,456
			TOTAL	\$ 2,142	\$ 32,758	\$ 0	\$ 4,873
BEACH WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 7,060	\$ 0	\$ 775
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	7,060	0	775
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	0	29,477	0	2,525
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 29,477	\$ 0	\$ 2,525
COASTAL WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 1,281	\$ 0	\$ 2,243
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	10,294	0	852
			TOTAL	0	11,575	0	3,094
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	0	59,705	0	6,180
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	34,185	0	1,711
			TOTAL	\$ 0	\$ 93,891	\$ 0	\$ 7,891

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-COASTAL	0	37,221	0	3,825
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND BEACH	5,699	20,657	0	2,822
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND COASTAL	24,998	224,284	1,998	23,034
			TOTAL	30,697	282,162	1,998	29,681
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-BEACH	0	13,520	0	2,020
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-COASTAL	16,639	151,449	0	22,440
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND BEACH	0	177,611	0	16,784
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND COASTAL	109,107	764,425	7,218	78,792
			TOTAL	\$ 125,746	\$ 1,107,004	\$ 7,218	\$ 120,037
			TOTAL HELENE	\$ 158,584	\$ 1,572,980	\$ 9,216	\$ 173,052

AGGREGATE LIABILITY

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2025

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY																
COUNTY	DWELLING BEACH LIABILITY *	DWELLING BEACH COUNT	HOMEOWNER BEACH LIABILITY*	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY*	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY*	DWELLING COASTAL WIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 878,078,960	1,712	\$ 0	0	\$ 3,081,450,335	5,391	\$ 0	0	\$ 181,702,352	1,212	\$ 4,141,231,647	8,315
BRUNSWICK	2,343,400,995	5,179	334,856,740	523	1,479,186,494	2,914	5,294,604,526	6,448	18,942,697,642	27,848	286,079,638	587	535,233,505	2,532	29,216,059,540	46,031
CAMDEN	0	0	0	0	150,562,990	283	0	0	864,542,630	1,419	0	0	50,443,750	254	1,065,549,370	1,956
CARTERET	1,081,545,406	4,582	292,259,400	509	839,569,080	1,912	3,131,896,508	4,276	7,963,297,518	12,797	223,858,436	666	518,224,872	2,251	14,050,651,220	26,993
CHOWAN	0	0	0	0	158,989,410	323	0	0	1,268,715,600	2,156	0	0	90,603,012	596	1,518,308,022	3,075
CRAVEN	0	0	0	0	1,469,853,170	3,314	0	0	7,280,133,823	12,938	0	0	393,295,861	1,809	9,143,282,854	18,061
CURRITUCK	1,017,888,060	1,438	74,008,390	85	381,327,650	678	1,580,436,000	1,434	2,429,921,379	3,828	60,624,290	81	119,492,427	569	5,663,698,196	8,113
DARE	3,706,502,183	8,455	1,006,836,720	1,662	355,539,510	586	8,382,238,463	10,649	1,112,487,300	1,538	370,739,459	766	28,621,260	114	14,962,964,895	23,770
HYDE	167,055,070	412	26,965,520	49	27,068,200	67	205,639,390	291	173,572,040	354	21,537,057	57	30,627,831	212	652,465,108	1,442
JONES	0	0	0	0	99,780,790	239	0	0	487,226,011	983	0	0	45,422,654	304	632,429,455	1,526
NEW HANOVER	701,781,541	2,091	413,254,180	787	3,815,685,850	7,304	2,184,286,960	2,771	22,970,751,866	33,537	167,079,350	397	1,145,663,932	3,662	31,398,503,679	50,549
ONslow	303,794,848	964	61,946,590	122	2,126,732,196	5,211	602,451,080	820	11,760,875,530	22,051	84,898,550	205	1,224,250,489	5,114	16,164,949,283	34,487
PAMLICO	0	0	0	0	164,851,960	336	0	0	1,392,668,910	2,248	0	0	97,743,767	514	1,655,264,637	3,098
PASQUOTANK	0	0	0	0	500,708,920	1,078	0	0	2,037,710,048	3,762	0	0	167,754,947	933	2,706,173,915	5,773
PENDER	429,786,631	1,013	82,566,960	133	854,677,300	1,549	808,021,370	1,103	6,445,107,938	9,599	101,551,290	215	402,933,295	1,806	9,124,644,784	15,418
PERQUIMANS	0	0	0	0	178,447,840	351	0	0	1,231,715,495	1,977	0	0	81,264,750	546	1,491,428,085	2,874
TYRRELL	0	0	0	0	54,834,440	124	0	0	191,854,070	422	0	0	20,294,609	165	266,983,119	711
WASHINGTON	0	0	0	0	164,621,580	401	0	0	467,906,524	945	0	0	37,011,721	300	669,539,825	1,646
TOTAL	\$ 9,751,754,734	24,134	\$ 2,292,694,500	3,870	\$ 13,700,516,340	28,382	\$ 22,189,574,297	27,792	\$ 90,102,634,659	143,793	\$ 1,316,368,070	2,974	\$ 5,170,585,034	22,893	\$ 144,524,127,634	253,838

COMMERCIAL AGGREGATE LIABILITY

COUNTY	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 467,884,500	1,215	\$ 467,884,500	1,215
BRUNSWICK	433,897,985	497	251,250,500	300	1,293,404,225	1,998	1,978,552,710	2,795
CAMDEN	0	0	0	0	69,891,400	177	69,891,400	177
CARTERET	594,936,300	745	458,763,100	571	1,500,790,113	2,162	2,554,489,513	3,478
CHOWAN	0	0	0	0	240,879,800	502	240,879,800	502
CRAVEN	0	0	0	0	1,256,087,817	2,060	1,256,087,817	2,060
CURRITUCK	86,788,000	121	109,766,200	245	216,190,900	511	412,745,100	877
DARE	882,524,100	1,091	927,302,716	1,127	153,660,120	215	1,963,486,936	2,433
HYDE	71,842,800	86	26,600,100	45	82,443,300	225	180,886,200	356
JONES	0	0	0	0	77,261,100	277	77,261,100	277
NEW HANOVER	970,628,308	915	369,894,800	354	2,784,808,306	2,972	4,125,331,414	4,241
ONslow	96,471,500	124	5,794,000	25	1,289,923,472	2,218	1,392,188,972	2,367
PAMLICO	0	0	0	0	134,231,100	317	134,231,100	317
PASQUOTANK	0	0	0	0	439,492,382	847	439,492,382	847
PENDER	116,947,900	163	64,640,800	96	444,856,196	1,024	626,444,896	1,283
PERQUIMANS	0	0	0	0	102,741,900	396	102,741,900	396
TYRRELL	0	0	0	0	25,665,700	135	25,665,700	135
WASHINGTON	111,500	5	0	0	82,180,900	341	82,292,400	346
TOTAL	\$ 3,254,148,393	3,747	\$ 2,214,012,216	2,763	\$ 10,662,393,231	17,592	\$ 16,130,553,840	24,102

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 4,609,116,147	9,530
BRUNSWICK	31,194,612,250	48,826
CAMDEN	1,135,440,770	2,133
CARTERET	16,605,140,733	30,471
CHOWAN	1,759,187,822	3,577
CRAVEN	10,399,370,671	20,121
CURRITUCK	6,076,443,296	8,990
DARE	16,926,451,831	26,203
HYDE	833,351,308	1,798
JONES	709,690,555	1,803
NEW HANOVER	35,523,835,093	54,790
ONslow	17,557,138,255	36,854
PAMLICO	1,789,495,737	3,415
PASQUOTANK	3,145,666,297	6,620
PENDER	9,751,089,680	16,701
PERQUIMANS	1,594,169,985	3,270
TYRRELL	292,648,819	846
WASHINGTON	751,832,225	1,992
TOTAL	\$ 160,654,681,474	277,940

* 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.