



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2025

Contents

Financial Statements

Exhibit 1 - Balance Sheet	1
Exhibit 2 - Income Statement and Surplus Account	2
Exhibit 3A - Surplus Account	3 - 4
Exhibit 3B - Surplus Account for Open Years	5 - 7
Exhibit 4A - Statistical Report of Premiums	8 - 9
Exhibit 4B - Statistical Report of Losses	10 - 12
Exhibit 4C - Statistical Report of Loss Adjustment Expenses	13 - 14
Exhibit 6 - Report of Named Storm Losses	15 - 30
Aggregate Liability by Counties	31

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

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 201,324,722	\$ 0	\$ 201,324,722
CASH EQUIVALENTS	15,196,168	0	15,196,168
INVESTMENTS	1,851,858,209	0	1,851,858,209
INTEREST INCOME DUE OR ACCRUED	12,458,051	0	12,458,051
FIXED ASSETS	175,744	(175,744)	0
DATA PROCESSING EQUIPMENT	23,674	0	23,674
ACCOUNTS RECEIVABLE - PREMIUM	80,633,674	(195,175)	80,438,499
PREPAID EXPENSE	2,858,661	(2,858,661)	0
TOTAL ASSETS	\$ 2,164,528,903	\$ (3,229,580)	\$ 2,161,299,323

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 225,893
ACCOUNTS PAYABLE - FAIR PLAN	2,173,703
BENEFIT PAYABLE	444,414
PREMIUM SUSPENSE	38,565
PREMIUM REFUND	951,015
COMMISSION PAYABLE	8,672,241
ACCRUAL-PREMIUM TAX	3,919,778
ACCRUAL-POST RETIREMENT	6,307,126
ACCRUAL-RENT	213,019
CLAIMS PAYABLE	893,789
PREPAID PREMIUMS	18,392,843
UNCLAIMED CHECKS	4,907,354
IBHS GRANT ACCRUAL	28,753,882
CEDED REINSURANCE PREMIUMS PAYABLE	38,324,495
TOTAL LIABILITIES	\$ 114,218,117

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 36,219,230
UNPAID LAE RESERVES	8,909,186
UNEARNED PREMIUMS	392,055,407
TOTAL RESERVES	\$ 437,183,823

SURPLUS

\$ 1,609,897,383

TOTAL LIABILITIES & SURPLUS

\$ 2,161,299,323

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

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 175,175,971	\$ 607,441,699
CEDED REINSURANCE PREMIUMS	(21,810,000)	(172,280,579)
NET PREMIUMS EARNED	153,365,971	435,161,120
DEDUCTIONS		
NET LOSSES INCURRED	25,167,605	80,199,816
NET LOSS EXPENSE INCURRED	5,543,051	24,204,092
OPERATING EXPENSE INCURRED	34,490,351	98,818,657
IBHS GRANT PROGRAM	11,034,357	30,622,323
PREMIUM TAXES	4,766,551	16,844,842
TOTAL DEDUCTIONS	81,001,915	250,689,730
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(601,368)	(808,125)
SERVICE CHARGES	210,496	613,844
MISCELLANEOUS INCOME	(30,681)	(26,213)
TOTAL OTHER INCOME/(EXPENSE)	(421,553)	(220,494)
NET UNDERWRITING GAIN OR (LOSS)	71,942,503	184,250,896
INVESTMENT INCOME	20,473,298	55,228,198
NET INCOME OR (LOSS)	\$ 92,415,801	\$ 239,479,094
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,516,328,901	\$ 1,370,958,801
NET INCOME OR (LOSS)	92,415,801	239,479,094
CHANGE IN ASSETS NOT ADMITTED	1,152,681	(540,512)
NET CHANGE IN SURPLUS	93,568,482	238,938,582
SURPLUS (CURRENT PERIOD)	\$ 1,609,897,383	\$ 1,609,897,383

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

QUARTER TO DATE

INCOME RECEIVED	2025	2024	2023	2022	2021	2020	TOTAL
PREMIUMS WRITTEN	\$ 229,783,087	\$ (1,299,910)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 228,483,177
CEDED REINSURANCE	(21,810,000)	0	0	0	0	0	(21,810,000)
INVESTMENT INCOME	20,473,298	0	0	0	0	0	20,473,298
PREMIUM CHARGED OFF	(601,368)	0	0	0	0	0	(601,368)
SERVICE CHARGES	210,496	0	0	0	0	0	210,496
MISCELLANEOUS INCOME	(30,681)	0	0	0	0	0	(30,681)
TOTAL INCOME	228,024,832	(1,299,910)	0	0	0	0	226,724,922
EXPENSES PAID							
LOSSES	8,208,869	18,439,908	1,577,858	201,180	15,830	63,469	28,507,115
LOSS ADJUSTMENT EXPENSES	4,623,510	1,463,008	307,919	19,560	22,788	25,633	6,462,417
COMMISSION	29,692,907	(168,988)	0	0	0	0	29,523,919
PREMIUM TAX	4,766,551	0	0	0	0	0	4,766,551
IBHS GRANT PROGRAM	11,034,357	0	0	0	0	0	11,034,357
ADMINISTRATIVE EXPENSES	4,966,432	0	0	0	0	0	4,966,432
TOTAL EXPENSES PAID	63,292,627	19,733,927	1,885,777	220,740	38,618	89,101	85,260,791
NET CASH CHANGE	164,732,205	(21,033,838)	(1,885,777)	(220,740)	(38,618)	(89,101)	141,464,131
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	22,491,915	11,004,769	1,545,418	340,475	202,653	634,000	36,219,230
LOSS ADJUSTMENT EXPENSES	5,532,549	2,706,947	380,141	83,750	49,848	155,951	8,909,186
UNEARNED PREMIUMS	372,521,094	19,534,312	0	0	0	0	392,055,407
ADD:(PRIOR 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
NET RESERVE CHANGE	(119,073,510)	69,390,609	575,230	47,080	10,691	1,569	(49,048,330)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	1,152,681	0	0	0	0	0	1,152,681
TOTAL NET OTHER CHANGES	1,152,681	0	0	0	0	0	1,152,681
CHANGE IN SURPLUS	\$ 46,811,377	\$ 48,356,771	\$ (1,310,547)	\$ (173,660)	\$ (27,927)	\$ (87,532)	\$ 93,568,482

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

YEAR TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 663,767,428	\$ (5,620,343)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 658,147,085
CEDED REINSURANCE	(128,532,868)	(43,747,711)	0	0	0	0	(172,280,579)
INVESTMENT INCOME	55,228,198	0	0	0	0	0	55,228,198
PREMIUM CHARGED OFF	(808,125)	0	0	0	0	0	(808,125)
SERVICE CHARGES	613,844	0	0	0	0	0	613,844
MISCELLANEOUS INCOME	(26,213)	0	0	0	0	0	(26,213)
TOTAL INCOME	590,242,265	(49,368,054)	0	0	0	0	540,874,210
EXPENSES PAID							
LOSSES	12,828,016	58,367,629	11,810,470	1,139,055	203,794	291,752	84,640,716
LOSS ADJUSTMENT EXPENSES	16,521,045	5,103,998	982,382	57,711	52,843	118,796	22,836,775
COMMISSION	85,734,976	(730,645)	0	0	0	0	85,004,331
PREMIUM TAX	16,844,842	0	0	0	0	0	16,844,842
IBHS GRANT PROGRAM	30,622,323	0	0	0	0	0	30,622,323
ADMINISTRATIVE EXPENSES	13,814,326	0	0	0	0	0	13,814,326
TOTAL EXPENSES PAID	176,365,528	62,740,982	12,792,852	1,196,766	256,637	410,549	253,763,313
NET CASH CHANGE	413,876,737	(112,109,037)	(12,792,852)	(1,196,766)	(256,637)	(410,549)	287,110,897
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	22,491,915	11,004,769	1,545,418	340,475	202,653	634,000	36,219,230
LOSS ADJUSTMENT EXPENSES	5,532,549	2,706,947	380,141	83,750	49,848	155,951	8,909,186
UNEARNED PREMIUMS	372,521,094	19,534,312	0	0	0	0	392,055,407
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	(400,545,559)	339,770,238	7,701,571	831,476	(149,903)	4,760,373	(47,631,803)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(540,512)	0	0	0	0	0	(540,512)
TOTAL NET OTHER CHANGES	(540,512)	0	0	0	0	0	(540,512)
CHANGE IN SURPLUS	\$ 12,790,666	\$ 227,661,201	\$ (5,091,280)	\$ (365,290)	\$ (406,540)	\$ 4,349,825	\$ 238,938,582

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

	2025				2024			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 212,914,995	\$ 47,175,632	\$ 363,835,464	\$ 39,841,335	\$ 232,464,755	\$ 51,291,122	\$ 404,461,864	\$ 47,931,104
CEDED REINSURANCE	(40,013,169)	(10,235,945)	(69,796,313)	(8,487,441)	(55,759,698)	(13,913,800)	(99,299,679)	(12,341,955)
INVESTMENT INCOME	17,715,409	3,925,208	30,272,617	3,314,964	17,216,822	3,739,219	29,960,092	3,490,552
MISCELLANEOUS INCOME	(70,727)	(15,671)	(120,861)	(13,235)	93,839	20,380	163,296	19,025
TOTAL INCOME	190,546,508	40,849,223	324,190,908	34,655,624	194,015,718	41,136,922	335,285,573	39,098,726
EXPENSES PAID								
LOSSES	1,497,981	431,712	10,729,937	168,387	11,552,340	3,947,665	70,763,424	1,699,374
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,584,148	987,958	12,056,762	892,178	3,517,487	1,206,371	18,960,395	1,423,222
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	27,500,991	6,093,402	46,994,510	5,146,073	30,285,038	6,576,630	52,700,997	6,139,217
PREMIUM TAX	5,403,277	1,197,206	9,233,281	1,011,079	6,550,303	1,422,621	11,398,601	1,328,013
IBHS GRANT PROGRAM	9,822,645	2,176,406	16,785,227	1,838,045	4,812,515	1,045,202	8,374,565	975,693
ADMINISTRATIVE EXPENSES	4,431,186	981,819	7,572,143	829,178	6,181,845	1,342,598	10,757,424	1,253,312
TOTAL EXPENSES PAID	51,240,228	11,868,503	103,371,858	9,884,939	62,899,529	15,541,087	172,955,406	12,818,832
NET CASH CHANGE	139,306,279	28,980,721	220,819,049	24,770,685	131,116,189	25,595,835	162,330,167	26,279,894
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,022,858	1,403,523	17,568,292	497,242	1,803,328	566,394	8,451,415	183,633
LOSS ADJUSTMENT EXPENSES	743,561	345,237	4,321,439	122,312	443,582	139,321	2,078,874	45,170
UNEARNED PREMIUMS	120,843,560	24,562,195	206,142,126	20,973,213	6,350,316	1,048,446	10,876,055	1,259,495
NET RESERVE CHANGE	124,609,979	26,310,955	228,031,858	21,592,767	8,597,225	1,754,161	21,406,344	1,488,298
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(173,379)	(38,416)	(296,275)	(32,443)	(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	(173,379)	(38,416)	(296,275)	(32,443)	(543,145)	(117,962)	(945,161)	(110,118)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 14,522,922	\$ 2,631,350	\$ (7,509,083)	\$ 3,145,475	\$ 121,975,819	\$ 23,723,711	\$ 139,978,662	\$ 24,681,478

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 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	16,357,347	2,512,922	110,963,902	2,454,644	13,684,743	3,593,851	66,820,002	1,684,905
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,560,135	1,186,480	17,885,593	1,560,559	3,210,436	1,260,989	12,338,727	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	59,921,859	10,224,086	200,312,711	11,758,578	49,216,716	9,254,052	137,448,750	9,462,429
NET CASH CHANGE	99,920,186	14,879,355	83,745,088	18,255,556	73,176,151	7,179,046	84,171,549	11,830,224
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	70,622	22,898	1,265,003	186,896	169,961	0	170,514	0
LOSS ADJUSTMENT EXPENSES	17,371	5,632	311,165	45,972	41,807	0	41,943	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	87,993	28,530	1,576,167	232,868	211,768	0	212,456	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(396,984)	(64,759)	(709,177)	(76,848)	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	(239,650)	(39,094)	(428,114)	(46,391)	1,382,813	188,221	2,493,853	239,351
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(636,635)	(103,853)	(1,137,290)	(123,239)	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 99,195,558	\$ 14,746,972	\$ 81,031,631	\$ 17,899,449	\$ 74,354,009	\$ 7,368,194	\$ 86,465,233	\$ 12,070,754

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF SEPTEMBER 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	\$ 3,194,245,101
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)	(682,215,243)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436	185,628,810
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498	1,172,837
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	2,698,831,505
EXPENSES PAID									
LOSSES	9,278,424	650,747	43,259,748	1,665,489	15,970,958	2,184,840	56,483,874	3,957,356	452,314,569
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,605,764	982,641	10,261,802	2,796,675	3,703,056	1,656,757	11,057,021	5,373,009	123,251,759
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	413,917,393
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937	87,973,220
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459	87,149,934
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641	106,358,244
TOTAL EXPENSES PAID	39,579,414	5,038,003	104,094,447	8,952,130	47,228,188	6,681,100	117,315,977	13,896,296	1,270,965,120
NET CASH CHANGE	67,906,390	8,255,157	92,592,686	8,200,118	43,514,500	2,958,691	50,284,125	1,798,742	1,427,866,385
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	180,000	0	22,653	0	195,000	24,000	415,000	0	36,219,230
LOSS ADJUSTMENT EXPENSES	44,276	0	5,572	0	47,966	5,904	102,081	0	8,909,186
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	392,055,407
NET RESERVE CHANGE	224,276	0	28,225	0	242,966	29,904	517,081	0	437,183,823
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)	(3,705,811)
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)	1,088,842
SETTLEMENT ROLL FORWARD	0	0	0	0	538,744,368	(62,240,180)	196,116,070	(54,494,279)	618,125,979
SURPLUS	\$ 68,179,634	\$ 8,316,323	\$ 93,472,985	\$ 8,280,784	\$ 581,845,339	\$ (59,328,969)	\$ 245,572,953	\$ (52,723,801)	\$ 1,609,897,383

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2025	2024	TOTAL	2025	2024	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,532,017	\$ (11,958)	\$ 1,520,059	\$ 4,342,114	\$ (58,806)	\$ 4,283,309
RESIDENTIAL - EC	27,154,431	(191,690)	26,962,741	76,663,001	(918,069)	75,744,932
COMMERCIAL PROPERTY	7,444,837	(68,211)	7,376,626	32,034,680	18,649	32,053,329
CRIME - RESIDENTIAL	139,038	(937)	138,101	407,788	(5,111)	402,678
CRIME - COMMERCIAL	3,179	0	3,179	10,150	(90)	10,060
HOMEOWNER - BEACH	5,533,742	(41,464)	5,492,278	15,348,260	(279,628)	15,068,632
HOMEOWNER - COASTAL	22,719,543	(126,040)	22,593,502	64,762,701	(783,541)	63,979,161
HO - BEACH WIND	38,200,203	(175,331)	38,024,872	107,471,433	(921,608)	106,549,825
HO - COASTAL WIND	97,721,672	(488,538)	97,233,133	274,232,824	(2,796,036)	271,436,789
WIND - RESIDENTIAL	3,168,000	(22,961)	3,145,038	8,682,399	(82,514)	8,599,885
WIND - COMMERCIAL	4,149,062	(30,982)	4,118,080	15,130,802	292,843	15,423,645
COASTAL - RESIDENTIAL	9,281,639	(82,033)	9,199,607	24,839,939	(428,094)	24,411,845
COASTAL - COMMERCIAL	12,735,726	(59,765)	12,675,961	39,841,336	341,660	40,182,996
TOTAL	\$ 229,783,087	\$ (1,299,910)	\$ 228,483,177	\$ 663,767,428	\$ (5,620,343)	\$ 658,147,085
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 2,169,563	\$ 589,164	\$ 2,758,727	\$ 0	\$ 2,604,419	\$ 2,604,419
RESIDENTIAL - EC	28,966,448	9,869,157	38,835,605	0	39,354,844	39,354,844
COMMERCIAL PROPERTY	14,526,754	2,773,548	17,300,303	0	13,906,283	13,906,283
CRIME - RESIDENTIAL	207,621	57,360	264,981	0	253,638	253,638
CRIME - COMMERCIAL	4,624	968	5,592	0	4,191	4,191
HOMEOWNER - BEACH	5,710,872	1,962,184	7,673,055	0	7,744,828	7,744,828
HOMEOWNER - COASTAL	24,618,085	7,670,338	32,288,424	0	30,907,027	30,907,027
HO - BEACH WIND	40,831,532	13,825,705	54,657,237	0	55,686,787	55,686,787
HO - COASTAL WIND	104,120,999	36,484,436	140,605,435	0	147,285,138	147,285,138
WIND - RESIDENTIAL	3,286,466	1,110,495	4,396,960	0	4,418,505	4,418,505
WIND - COMMERCIAL	6,169,820	1,502,556	7,672,376	0	6,382,061	6,382,061
COASTAL - RESIDENTIAL	9,057,023	3,203,087	12,260,110	0	12,746,498	12,746,498
COASTAL - COMMERCIAL	15,061,867	4,967,529	20,029,396	0	20,055,800	20,055,800
TOTAL	\$ 254,731,674	\$ 84,016,526	\$ 338,748,201	\$ 0	\$ 341,350,020	\$ 341,350,020
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,793,812	\$ 132,667	\$ 2,926,479	\$ 2,793,812	\$ 132,667	\$ 2,926,479
RESIDENTIAL - EC	43,134,674	2,318,104	45,452,777	43,134,674	2,318,104	45,452,777
COMMERCIAL PROPERTY	16,756,351	676,295	17,432,646	16,756,351	676,295	17,432,646
CRIME - RESIDENTIAL	261,146	12,733	273,879	261,146	12,733	273,879
CRIME - COMMERCIAL	5,894	177	6,071	5,894	177	6,071
HOMEOWNER - BEACH	8,679,709	455,698	9,135,407	8,679,709	455,698	9,135,407
HOMEOWNER - COASTAL	36,460,818	1,777,162	38,237,980	36,460,818	1,777,162	38,237,980
HO - BEACH WIND	60,973,405	3,169,557	64,142,962	60,973,405	3,169,557	64,142,962
HO - COASTAL WIND	155,592,180	8,370,121	163,962,301	155,592,180	8,370,121	163,962,301
WIND - RESIDENTIAL	5,000,815	261,557	5,262,372	5,000,815	261,557	5,262,372
WIND - COMMERCIAL	7,799,950	371,974	8,171,925	7,799,950	371,974	8,171,925
COASTAL - RESIDENTIAL	14,089,129	728,772	14,817,901	14,089,129	728,772	14,817,901
COASTAL - COMMERCIAL	20,973,213	1,259,495	22,232,708	20,973,213	1,259,495	22,232,708
TOTAL	\$ 372,521,094	\$ 19,534,312	\$ 392,055,407	\$ 372,521,094	\$ 19,534,312	\$ 392,055,407
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 907,768	\$ 444,539	\$ 1,352,307	\$ 1,548,303	\$ 2,412,946	\$ 3,961,249
RESIDENTIAL - EC	12,986,205	7,359,364	20,345,569	33,528,327	36,118,672	69,646,999
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,215,241	2,029,042	7,244,283	15,278,329	13,248,637	28,526,966
CRIME - RESIDENTIAL	85,513	43,691	129,204	146,642	235,795	382,438
CRIME - COMMERCIAL	1,909	791	2,700	4,256	3,925	8,181
HOMEOWNER - BEACH	2,564,905	1,465,021	4,029,926	6,668,551	7,009,502	13,678,053
HOMEOWNER - COASTAL	10,876,810	5,767,136	16,643,946	28,301,883	28,346,324	56,648,207
HO - BEACH WIND	18,058,330	10,480,817	28,539,147	46,498,028	51,595,622	98,093,650
HO - COASTAL WIND	46,250,491	27,625,777	73,876,268	118,640,645	136,118,981	254,759,625
WIND - RESIDENTIAL	1,453,650	825,977	2,279,627	3,681,584	4,074,434	7,756,018
WIND - COMMERCIAL	2,518,932	1,099,599	3,618,531	7,330,852	6,302,930	13,633,782
COASTAL - RESIDENTIAL	4,249,534	2,392,283	6,641,816	10,750,810	11,589,632	22,340,443
COASTAL - COMMERCIAL	6,824,380	3,648,269	10,472,648	18,868,123	19,137,965	38,006,088
TOTAL	\$ 111,993,667	\$ 63,182,304	\$ 175,175,971	\$ 291,246,334	\$ 316,195,365	\$ 607,441,699

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED SEPTEMBER 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	2,528,111	0	2,528,111	14,822,573	5,095,602	19,918,175
COMMERCIAL PROPERTY	1,069,832	0	1,069,832	6,884,591	2,164,653	9,049,244
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	502,940	0	502,940	2,948,198	1,032,730	3,980,928
HOMEOWNER - COASTAL	2,135,409	0	2,135,409	12,609,019	4,367,180	16,976,199
HO - BEACH WIND	3,556,275	0	3,556,275	20,630,864	6,958,136	27,589,000
HO - COASTAL WIND	9,059,648	0	9,059,648	52,520,467	17,743,982	70,264,449
WIND - RESIDENTIAL	287,035	0	287,035	1,611,534	518,459	2,129,994
WIND - COMMERCIAL	514,789	0	514,789	3,351,354	1,167,916	4,519,270
COASTAL - RESIDENTIAL	814,785	0	814,785	4,666,826	1,607,531	6,274,357
COASTAL - COMMERCIAL	1,341,173	0	1,341,173	8,487,441	3,091,521	11,578,962
TOTAL	\$ 21,810,000	\$ 0	\$ 21,810,000	\$ 128,532,868	\$ 43,747,711	\$ 172,280,579
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 907,768	\$ 444,539	\$ 1,352,307	\$ 1,548,303	\$ 2,412,946	\$ 3,961,249
RESIDENTIAL - EC	10,458,094	7,359,364	17,817,458	18,705,754	31,023,070	49,728,824
COMMERCIAL PROPERTY	4,145,409	2,029,042	6,174,451	8,393,738	11,083,984	19,477,722
CRIME - RESIDENTIAL	85,513	43,691	129,204	146,642	235,795	382,438
CRIME - COMMERCIAL	1,909	791	2,700	4,256	3,925	8,181
HOMEOWNER - BEACH	2,061,965	1,465,021	3,526,985	3,720,353	5,976,771	9,697,125
HOMEOWNER - COASTAL	8,741,401	5,767,136	14,508,536	15,692,864	23,979,144	39,672,008
HO - BEACH WIND	14,502,054	10,480,817	24,982,871	25,867,164	44,637,485	70,504,650
HO - COASTAL WIND	37,190,843	27,625,777	64,816,620	66,120,177	118,374,999	184,495,177
WIND - RESIDENTIAL	1,166,615	825,977	1,992,591	2,070,049	3,555,975	5,626,024
WIND - COMMERCIAL	2,004,142	1,099,599	3,103,742	3,979,499	5,135,013	9,114,512
COASTAL - RESIDENTIAL	3,434,748	2,392,283	5,827,031	6,083,984	9,982,102	16,066,086
COASTAL - COMMERCIAL	5,483,206	3,648,269	9,131,475	10,380,682	16,046,445	26,427,126
TOTAL	\$ 90,183,667	\$ 63,182,304	\$ 153,365,971	\$ 162,713,467	\$ 272,447,654	\$ 435,161,120

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

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES

	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 300,660	\$ 1,991,800	\$ 96,500	\$ 0	\$ 0	\$ 0	\$ 2,388,960
RESIDENTIAL - EC	470,019	597,379	6,656	57,467	3,063	0	1,134,584
COMMERCIAL PROPERTY	390,718	347,234	38,412	0	0	0	776,364
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	146,653	246,385	3,121	0	0	0	396,159
HOMEOWNER - COASTAL	1,678,975	2,817,678	75,674	0	4,856	0	4,577,183
HO - BEACH WIND	159,593	433,902	99,228	0	0	0	692,723
HO - COASTAL WIND	4,686,098	11,201,373	1,009,168	137,092	7,912	63,469	17,105,111
WIND - RESIDENTIAL	44,252	18,962	7,883	0	0	0	71,097
WIND - COMMERCIAL	3,830	0	14,696	0	0	0	18,526
COASTAL - RESIDENTIAL	204,385	547,839	71,359	5,257	0	0	828,840
COASTAL - COMMERCIAL	123,685	237,357	155,160	1,364	0	0	517,567
TOTAL	\$ 8,208,869	\$ 18,439,908	\$ 1,577,858	\$ 201,180	\$ 15,830	\$ 63,469	\$ 28,507,115

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

RESIDENTIAL - FIRE	\$ 1,259,219	\$ 1,199,282	\$ 242	\$ 0	\$ 0	\$ 0	\$ 2,458,743
RESIDENTIAL - EC	510,919	180,165	10,400	12,961	0	0	714,446
COMMERCIAL PROPERTY	1,372,361	562,395	22,898	0	0	0	1,957,654
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	339,288	110,973	19,404	157,000	0	0	626,665
HOMEOWNER - COASTAL	4,714,699	2,123,209	352,459	101,500	0	0	7,291,867
HO - BEACH WIND	891,700	310,709	40,576	0	180,000	195,000	1,617,984
HO - COASTAL WIND	12,108,432	5,981,623	861,556	44,014	22,653	415,000	19,433,278
WIND - RESIDENTIAL	21,731	2,199	0	0	0	0	23,930
WIND - COMMERCIAL	31,162	3,999	0	0	0	24,000	59,161
COASTAL - RESIDENTIAL	745,161	346,582	50,988	25,000	0	0	1,167,732
COASTAL - COMMERCIAL	497,242	183,633	186,896	0	0	0	867,771
TOTAL	\$ 22,491,915	\$ 11,004,769	\$ 1,545,418	\$ 340,475	\$ 202,653	\$ 634,000	\$ 36,219,230

**NET OUTSTANDING LOSSES
(PRIOR 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 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 INCURRED LOSSES

RESIDENTIAL - FIRE	\$ (1,244,825)	\$ 203,822	\$ (14,834)	\$ (74,468)	\$ 0	\$ 0	\$ (1,130,305)
RESIDENTIAL - EC	429,604	460,632	7,179	52,656	3,063	0	953,133
COMMERCIAL PROPERTY	1,050,051	293,604	(10,291)	0	0	0	1,333,365
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	87,253	182,165	1,071	7,000	0	0	277,489
HOMEOWNER - COASTAL	2,029,258	2,220,618	39,043	41,992	4,856	0	4,335,767
HO - BEACH WIND	148,623	289,972	(7,225)	0	0	0	431,371
HO - COASTAL WIND	6,165,362	10,229,532	848,735	140,342	(250)	63,469	17,447,188
WIND - RESIDENTIAL	31,109	15,329	(2,066)	0	0	0	44,373
WIND - COMMERCIAL	1,300	(7,733)	10,738	0	0	0	4,305
COASTAL - RESIDENTIAL	431,728	512,853	87,828	5,257	0	0	1,037,666
COASTAL - COMMERCIAL	152,543	129,355	159,989	(8,634)	0	0	433,254
TOTAL	\$ 9,282,005	\$ 14,530,149	\$ 1,120,168	\$ 164,145	\$ 7,668	\$ 63,469	\$ 25,167,605

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

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES

	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 300,660	\$ 2,503,938	\$ 379,701	\$ 7,504	\$ 0	\$ 0	\$ 3,191,803
RESIDENTIAL - EC	784,366	2,033,488	286,773	53,769	3,063	0	3,161,458
COMMERCIAL PROPERTY	408,082	2,697,116	102,686	561,520	0	0	3,769,404
CRIME - RESIDENTIAL	0	510	0	0	0	0	510
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	152,516	1,030,790	177,425	0	3,156	0	1,363,887
HOMEOWNER - COASTAL	2,746,245	10,110,173	1,694,558	93,922	11,003	0	14,655,901
HO - BEACH WIND	210,041	1,843,165	599,758	9,302	0	(4,460)	2,657,806
HO - COASTAL WIND	7,688,081	35,363,606	7,805,783	355,448	186,572	255,502	51,654,992
WIND - RESIDENTIAL	50,397	93,456	128,939	0	0	0	272,792
WIND - COMMERCIAL	23,630	81,531	18,953	0	0	2,209	126,322
COASTAL - RESIDENTIAL	295,610	1,537,498	343,550	9,585	0	0	2,186,243
COASTAL - COMMERCIAL	168,387	1,072,359	272,346	48,005	0	38,502	1,599,598
TOTAL	\$ 12,828,016	\$ 58,367,629	\$ 11,810,470	\$ 1,139,055	\$ 203,794	\$ 291,752	\$ 84,640,716

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

RESIDENTIAL - FIRE	\$ 1,259,219	\$ 1,199,282	\$ 242	\$ 0	\$ 0	\$ 0	\$ 2,458,743
RESIDENTIAL - EC	510,919	180,165	10,400	12,961	0	0	714,446
COMMERCIAL PROPERTY	1,372,361	562,395	22,898	0	0	0	1,957,654
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	339,288	110,973	19,404	157,000	0	0	626,665
HOMEOWNER - COASTAL	4,714,699	2,123,209	352,459	101,500	0	0	7,291,867
HO - BEACH WIND	891,700	310,709	40,576	0	180,000	195,000	1,617,984
HO - COASTAL WIND	12,108,432	5,981,623	861,556	44,014	22,653	415,000	19,433,278
WIND - RESIDENTIAL	21,731	2,199	0	0	0	0	23,930
WIND - COMMERCIAL	31,162	3,999	0	0	0	24,000	59,161
COASTAL - RESIDENTIAL	745,161	346,582	50,988	25,000	0	0	1,167,732
COASTAL - COMMERCIAL	497,242	183,633	186,896	0	0	0	867,771
TOTAL	\$ 22,491,915	\$ 11,004,769	\$ 1,545,418	\$ 340,475	\$ 202,653	\$ 634,000	\$ 36,219,230

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 1,559,880	\$ 3,353,958	\$ 112,817	\$ (66,964)	\$ 0	\$ 0	\$ 4,959,691
RESIDENTIAL - EC	1,295,286	934,201	138,725	(9,471)	3,063	(176,949)	2,184,854
COMMERCIAL PROPERTY	1,780,443	2,153,197	12,436	1,515	0	0	3,947,592
CRIME - RESIDENTIAL	0	(1,410)	0	0	0	0	(1,410)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	491,804	515,417	81,615	157,000	3,156	0	1,248,993
HOMEOWNER - COASTAL	7,460,943	7,151,130	426,036	28,914	(20,234)	(7,225)	15,039,564
HO - BEACH WIND	1,101,740	423,320	255,844	(4,254)	180,000	(121,545)	1,835,106
HO - COASTAL WIND	19,796,514	27,266,604	4,305,210	334,128	159,223	(1,513,592)	50,348,087
WIND - RESIDENTIAL	72,128	(169,018)	38,112	0	0	(110,741)	(169,519)
WIND - COMMERCIAL	54,792	(251,148)	(3,725)	0	0	(207,782)	(407,863)
COASTAL - RESIDENTIAL	1,040,772	898,597	166,408	9,585	0	(145,132)	1,970,230
COASTAL - COMMERCIAL	665,629	(469,268)	199,471	34,789	0	(1,186,129)	(755,508)
TOTAL	\$ 35,319,931	\$ 41,805,580	\$ 5,732,950	\$ 485,242	\$ 325,207	\$ (3,469,096)	\$ 80,199,816

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

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,128,892	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	1,128,892
RESIDENTIAL - EC	328,026	0	0	0	0	0	328,026
COMMERCIAL PROPERTY	898,825	0	0	0	0	0	898,825
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	287,723	0	0	0	0	0	287,723
HOMEOWNER - COASTAL	3,347,942	0	0	0	0	0	3,347,942
HO - BEACH WIND	742,871	0	0	0	0	0	742,871
HO - COASTAL WIND	8,922,473	0	0	0	0	0	8,922,473
WIND - RESIDENTIAL	10,987	0	0	0	0	0	10,987
WIND - COMMERCIAL	27,163	0	0	0	0	0	27,163
COASTAL - RESIDENTIAL	536,145	0	0	0	0	0	536,145
COASTAL - COMMERCIAL	398,423	0	0	0	0	0	398,423
TOTAL	\$ 16,629,470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	16,629,470

NET IBNR (PRIOR PERIOD)							
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 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

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

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 267,307	\$ 24,113	\$ 5,429	\$ 0	\$ 0	\$ 0	\$ 296,849
RESIDENTIAL - EC	133,127	60,310	1,588	2,371	0	0	197,395
COMMERCIAL PROPERTY	230,159	22,395	260	99	0	0	252,913
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	80,419	19,398	150	789	0	0	100,756
HOMEOWNER - COASTAL	920,939	210,693	70,989	2,489	75	0	1,205,184
HO - BEACH WIND	189,976	72,668	22,261	0	15,532	5,930	306,367
HO - COASTAL WIND	2,524,768	949,540	128,324	13,311	2,329	19,620	3,637,892
WIND - RESIDENTIAL	5,143	912	75	0	0	0	6,130
WIND - COMMERCIAL	5,909	4,006	75	0	0	0	9,990
COASTAL - RESIDENTIAL	161,856	74,010	5,885	502	3,009	0	245,262
COASTAL - COMMERCIAL	103,907	24,963	72,883	0	1,843	83	203,679
TOTAL	\$ 4,623,510	\$ 1,463,008	\$ 307,919	\$ 19,560	\$ 22,788	\$ 25,633	\$ 6,462,417

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

RESIDENTIAL - FIRE	\$ 309,742	\$ 294,999	\$ 60	\$ 0	\$ 0	\$ 0	\$ 604,800
RESIDENTIAL - EC	125,676	44,317	2,558	3,188	0	0	175,739
COMMERCIAL PROPERTY	337,572	138,338	5,632	0	0	0	481,542
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	83,458	27,297	4,773	38,619	0	0	154,147
HOMEOWNER - COASTAL	1,159,719	522,266	86,698	24,967	0	0	1,793,649
HO - BEACH WIND	219,340	76,428	9,981	0	44,276	47,966	397,991
HO - COASTAL WIND	2,978,425	1,471,356	211,925	10,826	5,572	102,081	4,780,187
WIND - RESIDENTIAL	5,346	541	0	0	0	0	5,887
WIND - COMMERCIAL	7,665	984	0	0	0	5,904	14,552
COASTAL - RESIDENTIAL	183,295	85,252	12,542	6,149	0	0	287,238
COASTAL - COMMERCIAL	122,312	45,170	45,972	0	0	0	213,454
TOTAL	\$ 5,532,549	\$ 2,706,947	\$ 380,141	\$ 83,750	\$ 49,848	\$ 155,951	\$ 8,909,186

**NET UNPAID LOSS EXPENSE
(PRIOR 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 INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ (119,794)	\$ (423,087)	\$ (22,233)	\$ (18,502)	\$ 0	\$ 0	\$ (583,615)
RESIDENTIAL - EC	121,821	25,888	1,693	1,143	0	0	150,545
COMMERCIAL PROPERTY	390,576	7,679	(11,897)	99	0	0	386,457
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	64,821	3,168	(407)	2,139	0	0	69,721
HOMEOWNER - COASTAL	996,298	57,095	61,015	12,671	75	0	1,127,154
HO - BEACH WIND	185,044	36,139	(4,288)	0	15,087	5,447	237,428
HO - COASTAL WIND	2,862,327	693,276	86,331	14,010	245	18,593	3,674,781
WIND - RESIDENTIAL	1,825	4	(2,397)	0	0	0	(569)
WIND - COMMERCIAL	5,202	2,075	(908)	0	0	(59)	6,309
COASTAL - RESIDENTIAL	216,497	64,460	9,850	440	3,009	0	294,256
COASTAL - COMMERCIAL	109,846	(2,325)	73,620	(2,484)	1,843	83	180,583
TOTAL	\$ 4,834,464	\$ 464,371	\$ 190,378	\$ 9,515	\$ 20,259	\$ 24,063	\$ 5,543,051

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

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 933,552	\$ 47,106	\$ 16,092	\$ 152	\$ 0	\$ (450)	\$ 996,451
RESIDENTIAL - EC	569,661	222,819	19,904	2,736	0	0	815,119
COMMERCIAL PROPERTY	846,752	100,608	3,299	361	0	0	951,019
CRIME - RESIDENTIAL	0	290	0	0	0	0	290
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	289,513	69,289	10,137	4,076	150	0	373,165
HOMEOWNER - COASTAL	3,334,163	812,825	172,585	10,231	225	205	4,330,234
HO - BEACH WIND	733,506	245,310	63,554	525	21,721	21,862	1,086,477
HO - COASTAL WIND	8,278,637	3,265,270	557,450	31,917	20,623	67,025	12,220,923
WIND - RESIDENTIAL	57,916	15,704	5,189	0	0	0	78,809
WIND - COMMERCIAL	141,206	21,387	6,555	0	0	2,100	171,248
COASTAL - RESIDENTIAL	443,961	209,948	27,644	7,714	3,009	0	692,276
COASTAL - COMMERCIAL	892,178	93,442	99,973	0	7,116	28,055	1,120,763
TOTAL	\$ 16,521,045	\$ 5,103,998	\$ 982,382	\$ 57,711	\$ 52,843	\$ 118,796	\$ 22,836,775

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

RESIDENTIAL - FIRE	\$ 309,742	\$ 294,999	\$ 60	\$ 0	\$ 0	\$ 0	\$ 604,800
RESIDENTIAL - EC	125,676	44,317	2,558	3,188	0	0	175,739
COMMERCIAL PROPERTY	337,572	138,338	5,632	0	0	0	481,542
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	83,458	27,297	4,773	38,619	0	0	154,147
HOMEOWNER - COASTAL	1,159,719	522,266	86,698	24,967	0	0	1,793,649
HO - BEACH WIND	219,340	76,428	9,981	0	44,276	47,966	397,991
HO - COASTAL WIND	2,978,425	1,471,356	211,925	10,826	5,572	102,081	4,780,187
WIND - RESIDENTIAL	5,346	541	0	0	0	0	5,887
WIND - COMMERCIAL	7,665	984	0	0	0	5,904	14,552
COASTAL - RESIDENTIAL	183,295	85,252	12,542	6,149	0	0	287,238
COASTAL - COMMERCIAL	122,312	45,170	45,972	0	0	0	213,454
TOTAL	\$ 5,532,549	\$ 2,706,947	\$ 380,141	\$ 83,750	\$ 49,848	\$ 155,951	\$ 8,909,186

**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	\$ 1,243,294	\$ 303,771	\$ (54,080)	\$ (19,427)	\$ 0	\$ (450)	\$ 1,473,107
RESIDENTIAL - EC	695,337	61,685	(19,196)	(14,111)	0	(46,523)	677,192
COMMERCIAL PROPERTY	1,184,324	85,863	(20,817)	(146,873)	0	0	1,102,496
CRIME - RESIDENTIAL	0	(66)	0	0	0	0	(66)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	372,971	(10,671)	(15,382)	42,694	150	0	389,763
HOMEOWNER - COASTAL	4,493,883	533,790	(166,899)	(8,580)	(7,988)	(1,695)	4,842,511
HO - BEACH WIND	952,846	55,731	(27,554)	(3,039)	65,997	(12,224)	1,031,757
HO - COASTAL WIND	11,257,062	2,641,052	(377,498)	25,567	13,048	(405,127)	13,154,104
WIND - RESIDENTIAL	63,262	(17,240)	(18,691)	0	0	(29,116)	(1,785)
WIND - COMMERCIAL	148,871	(20,203)	592	0	0	(53,516)	75,743
COASTAL - RESIDENTIAL	627,256	143,245	(19,793)	7,291	3,009	(38,158)	722,850
COASTAL - COMMERCIAL	1,014,489	(65,438)	77,648	(3,475)	7,116	(293,920)	736,420
TOTAL	\$ 22,053,594	\$ 3,711,517	\$ (641,670)	\$ (119,953)	\$ 81,332	\$ (880,729)	\$ 24,204,092

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	1,918,880
			TOTAL	0	70,985,804	0	3,905,319
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 SEPTEMBER 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	6,440	1,993,572
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	9,093	13,953,822
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	62,580	5,772,608
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	400,000	501,783,949	36,480	32,638,677
			TOTAL	\$ 570,000	\$ 655,640,059	\$ 99,061	\$ 40,892,706
TOTAL FLORENCE				\$ 634,000	\$ 1,383,849,185	\$ 143,385	\$ 80,705,764

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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 SEPTEMBER 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	19,917	30,083
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	\$ 19,917	\$ 74,259
			TOTAL ELSA	\$ 180,000	\$ 1,120,244	\$ 19,917	\$ 132,421

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	9,400	161,274	150	16,315
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	26,686	0	4,978
			TOTAL	\$ 9,400	\$ 187,960	\$ 150	\$ 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	275,589	0	15,766
			TOTAL	0	296,601	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 SEPTEMBER 30, 2025

AS OF SEPTEMBER 30, 2023							
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	6,476	891,050	0	75,035
			TOTAL	6,476	1,069,174	0	95,081
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	0	2,331,859	0	244,691
			TOTAL	\$ 0	\$ 2,934,006	\$ 0	\$ 318,067
			TOTAL IDALIA	\$ 15,876	\$ 5,137,096	\$ 150	\$ 515,876

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

AS OF SEPTEMBER 30, 2023							
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	4,871	918,179	0	93,854
			TOTAL	4,871	1,084,085	0	119,947
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	2,734,541	182	253,825
			TOTAL	\$ 8,242	\$ 3,629,290	\$ 182	\$ 341,967
			TOTAL OPHELIA	\$ 13,113	\$ 5,608,945	\$ 182	\$ 576,754

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	5,731
			TOTAL	\$ 5,433	\$ 166,738	\$ 0	\$ 51,230
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	0	21,388	0	2,859
			TOTAL	0	42,345	0	4,091
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	77,068	0	6,054
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	106,585	0	9,367
			TOTAL	\$ 0	\$ 183,653	\$ 0	\$ 15,421
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	2,101	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	\$ 17,101	\$ 498,122	\$ 0	\$ 77,305

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	0	262,374	2,835	60,471
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	25,823	1,848,441	998	194,370
			TOTAL	25,823	2,542,580	3,833	277,545
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	31,035	901,785	328	101,864
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	99,843	765,772	1,740	108,739
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	26,238	2,818,934	2,084	345,225
			TOTAL	\$ 157,116	\$ 4,502,342	\$ 4,152	\$ 562,055
			TOTAL DEBBY	\$ 210,473	\$ 8,201,047	\$ 8,485	\$ 1,029,894

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	\$ 4,369
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	9,055	0	4,369
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	73,224	0	7,154
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	34,185	0	1,711
			TOTAL	\$ 0	\$ 107,409	\$ 0	\$ 8,865

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

AS OF SEPTEMBER 30, 2023							
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	0	30,191	0	2,822
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND COASTAL	17,185	272,514	0	27,560
			TOTAL	17,185	339,926	0	34,207
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-BEACH	5,000	17,472	0	2,320
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-COASTAL	11,639	162,049	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	94,179	923,609	5,994	87,348
			TOTAL	\$ 110,818	\$ 1,280,741	\$ 5,994	\$ 128,893
			TOTAL HELENE	\$ 130,144	\$ 1,818,000	\$ 5,994	\$ 187,600

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
CHANTAL							
BEACH FULL COVERAGE							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 415
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	415
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	5,000	6,578	0	780
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	\$ 5,000	\$ 6,578	\$ 0	\$ 780
BEACH WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	10,000	28,079	0	1,925
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	\$ 10,000	\$ 28,079	\$ 0	\$ 1,925
COASTAL WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 7,200	\$ 38,211	\$ 0	\$ 2,899
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	2,999	0	299	0
			TOTAL	10,199	38,211	299	2,899
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	0	45,129	0	4,389
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 45,129	\$ 0	\$ 4,389

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

AS OF SEPTEMBER 30, 2025							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO-COASTAL	0	21,407	0	1,550
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO WIND BEACH	0	4,967	0	1,494
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO WIND COASTAL	58,240	190,707	2,397	14,500
			TOTAL	58,240	217,081	2,397	17,544
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO-BEACH	0	0	0	0
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO-COASTAL	42,196	81,253	0	10,168
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO WIND BEACH	10,000	0	500	740
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO WIND COASTAL	91,103	235,789	3,534	20,183
			TOTAL	\$ 143,299	\$ 317,042	\$ 4,034	\$ 31,090
			TOTAL CHANTAL	\$ 226,738	\$ 652,120	\$ 6,730	\$ 59,042

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ERIN							
BEACH FULL COVERAGE							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HABITATIONAL	\$ 5,998	\$ 0	\$ 598	\$ 830
2568	01/01/24 12/31/24	08/15/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	5,998	0	598	830
2568	01/01/25 12/31/25	08/15/25 08/22/25	HABITATIONAL	0	0	0	1,760
2568	01/01/25 12/31/25	08/15/25 08/22/25	COMMERCIAL	10,805	7,552	0	3,067
			TOTAL	\$ 10,805	\$ 7,552	\$ 0	\$ 4,827
BEACH WIND & HAIL ONLY							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2568	01/01/24 12/31/24	08/15/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	HABITATIONAL	0	0	0	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 0	\$ 0	\$ 0
COASTAL WIND & HAIL ONLY							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HABITATIONAL	\$ 5,998	\$ 0	\$ 598	\$ 0
2568	01/01/24 12/31/24	08/15/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	5,998	0	598	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	HABITATIONAL	2,999	0	299	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	COMMERCIAL	0	0	100	440
			TOTAL	\$ 2,999	\$ 0	\$ 399	\$ 440

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO-COASTAL	0	0	0	0
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO WIND BEACH	2,999	7,081	299	1,557
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO WIND COASTAL	13,498	17,275	1,098	2,814
			TOTAL	16,497	24,356	1,397	4,371
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO-BEACH	0	0	0	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO-COASTAL	7,999	1,584	299	2,825
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO WIND BEACH	17,978	12,494	1,495	754
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO WIND COASTAL	48,731	9,476	2,397	5,057
			TOTAL	\$ 74,709	\$ 23,554	\$ 4,191	\$ 8,635
			TOTAL ERIN	\$ 117,006	\$ 55,462	\$ 7,183	\$ 19,102

AGGREGATE LIABILITY

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF SEPTEMBER 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	\$ 928,181,480	1,769	\$ 0	0	\$ 3,176,183,495	5,431	\$ 0	0	\$ 190,085,422	1,218	\$ 4,294,450,397	8,418
BRUNSWICK	2,387,482,795	5,146	337,523,020	521	1,562,305,004	3,014	5,298,767,386	6,404	19,581,566,282	28,309	281,696,248	573	550,723,415	2,515	30,000,064,150	46,482
CAMDEN	0	0	0	0	159,762,910	294	0	0	890,850,315	1,427	0	0	50,220,290	248	1,100,833,515	1,969
CARTERET	1,103,408,878	4,598	302,328,040	524	883,165,710	1,960	3,242,050,388	4,308	8,164,742,708	12,847	232,701,706	673	541,012,802	2,283	14,469,410,232	27,193
CHOWAN	0	0	0	0	163,806,980	327	0	0	1,303,198,890	2,171	0	0	91,626,232	590	1,558,632,102	3,088
CRAVEN	0	0	0	0	1,570,468,920	3,440	0	0	7,560,986,563	13,110	0	0	398,919,391	1,792	9,530,374,874	18,342
CURRITUCK	1,050,369,890	1,453	78,324,210	90	410,587,670	711	1,637,920,680	1,463	2,516,998,699	3,874	67,030,780	86	122,325,257	570	5,883,557,186	8,247
DARE	3,769,925,283	8,420	1,071,308,970	1,723	375,080,090	609	8,677,365,753	10,780	1,153,358,740	1,553	381,172,239	776	29,025,270	113	15,457,236,345	23,974
HYDE	171,622,740	418	28,546,700	51	27,024,510	68	209,814,980	294	179,768,440	357	21,729,267	56	30,691,011	207	669,197,648	1,451
JONES	0	0	0	0	110,498,390	256	0	0	506,369,341	1,005	0	0	46,177,214	306	663,044,945	1,567
NEW HANOVER	702,884,420	2,056	420,314,210	801	4,020,499,280	7,549	2,233,406,600	2,779	23,487,755,046	33,677	165,610,210	386	1,161,633,023	3,654	32,192,102,789	50,902
ONslow	314,254,848	973	62,927,250	123	2,229,339,416	5,324	623,414,310	834	11,989,094,970	22,081	86,827,600	205	1,256,690,459	5,133	16,562,548,853	34,673
PAMLICO	0	0	0	0	174,825,530	342	0	0	1,433,199,260	2,259	0	0	100,236,927	507	1,708,261,717	3,108
PASQUOTANK	0	0	0	0	540,657,140	1,136	0	0	2,090,231,608	3,777	0	0	173,367,637	939	2,804,256,385	5,852
PENDER	451,216,748	1,024	84,813,070	135	894,519,560	1,583	841,735,160	1,132	6,656,822,898	9,733	105,500,620	217	408,316,695	1,800	9,442,924,751	15,624
PERQUIMANS	0	0	0	0	189,559,150	361	0	0	1,259,097,935	1,974	0	0	83,696,760	544	1,532,353,845	2,879
TYRRELL	0	0	0	0	56,638,200	120	0	0	193,856,530	417	0	0	22,352,189	166	272,846,919	703
WASHINGTON	0	0	0	0	173,804,040	415	0	0	476,769,144	940	0	0	37,665,591	300	688,238,775	1,655
TOTAL	\$ 9,951,165,602	24,088	\$ 2,386,085,470	3,968	\$ 14,470,723,980	29,278	\$ 22,764,475,257	27,994	\$ 92,620,850,864	144,942	\$ 1,342,268,670	2,972	\$ 5,294,765,585	22,885	\$ 148,830,335,428	256,127

COMMERCIAL AGGREGATE LIABILITY									TOTAL 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	COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 467,189,200	1,184	\$ 467,189,200	1,184	BEAUFORT	\$ 4,761,639,597	9,602
BRUNSWICK	403,355,685	440	259,992,174	310	1,305,880,596	1,944	1,969,228,455	2,694	BRUNSWICK	31,969,292,605	49,176
CAMDEN	0	0	0	0	67,013,400	168	67,013,400	168	CAMDEN	1,167,846,915	2,137
CARTERET	559,871,000	641	460,103,820	573	1,492,002,653	2,127	2,511,977,473	3,341	CARTERET	16,981,387,705	30,534
CHOWAN	0	0	0	0	242,748,200	487	242,748,200	487	CHOWAN	1,801,380,302	3,575
CRAVEN	0	0	0	0	1,251,442,749	2,009	1,251,442,749	2,009	CRAVEN	10,781,817,623	20,351
CURRITUCK	99,615,000	140	101,267,800	229	222,628,500	516	423,511,300	885	CURRITUCK	6,307,068,486	9,132
DARE	912,147,800	1,148	864,584,716	1,060	150,979,820	208	1,927,712,336	2,416	DARE	17,384,948,681	26,390
HYDE	73,910,400	93	24,598,400	46	84,211,000	236	182,719,800	375	HYDE	851,917,448	1,826
JONES	0	0	0	0	74,026,500	263	74,026,500	263	JONES	737,071,445	1,830
NEW HANOVER	958,290,708	896	367,613,550	350	2,782,311,585	2,946	4,108,215,843	4,192	NEW HANOVER	36,300,318,632	55,094
ONslow	97,399,600	121	5,990,700	25	1,330,834,219	2,215	1,434,224,519	2,361	ONslow	17,996,773,372	37,034
PAMLICO	0	0	0	0	127,836,300	304	127,836,300	304	PAMLICO	1,836,098,017	3,412
PASQUOTANK	0	0	0	0	425,385,382	829	425,385,382	829	PASQUOTANK	3,229,641,767	6,681
PENDER	119,263,000	155	65,300,300	95	437,358,096	995	621,921,396	1,245	PENDER	10,064,846,147	16,869
PERQUIMANS	0	0	0	0	103,420,400	406	103,420,400	406	PERQUIMANS	1,635,774,245	3,285
TYRRELL	0	0	0	0	27,773,900	139	27,773,900	139	TYRRELL	300,620,819	842
WASHINGTON	0	0	0	0	84,638,600	358	84,638,600	358	WASHINGTON	772,877,375	2,013
TOTAL	\$ 3,223,853,193	3,634	\$ 2,149,451,460	2,688	\$ 10,677,681,100	17,334	\$ 16,050,985,753	23,656	TOTAL	\$ 164,881,321,181	279,783

* 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.