



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2023

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2023

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 122,212,909	\$ 0	\$ 122,212,909
CASH EQUIVALENTS	70,956,609	0	70,956,609
INVESTMENTS	1,116,105,857	0	1,116,105,857
INTEREST INCOME DUE OR ACCRUED	5,920,886	0	5,920,886
FIXED ASSETS	397,531	(397,531)	0
DATA PROCESSING EQUIPMENT	586	0	586
ACCOUNTS RECEIVABLE - PREMIUM	49,846,966	(161,061)	49,685,905
ACCOUNTS RECEIVABLE - SYCR GRANT	295,998	0	295,998
PREPAID EXPENSE	59,447	(59,447)	0
PREMIUM TAX RECOVERABLE	299,211	0	299,211
TOTAL ASSETS	\$ 1,366,096,000	\$ (618,039)	\$ 1,365,477,961

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 135,550
ACCOUNTS PAYABLE - FAIR PLAN	2,183,836
BENEFIT PAYABLE	330,860
PREMIUM SUSPENSE	1,115
PREMIUM REFUND	1,008,827
COMMISSION PAYABLE	7,459,791
ACCRUAL-POST RETIREMENT	5,395,545
ACCRUAL-PENSION	3,271,022
ACCRUAL-RENT	260,948
CLAIMS PAYABLE	564,211
PREPAID PREMIUMS	18,115,158
UNCLAIMED CHECKS	6,099,818
IBHS GRANT ACCRUAL	10,284,000
CEDED REINSURANCE PREMIUMS PAYABLE	31,451,682
TOTAL LIABILITIES	\$ 86,562,363

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 35,344,264
UNPAID LAE RESERVES	9,044,624
UNEARNED PREMIUMS	248,292,160
TOTAL RESERVES	\$ 292,681,048

SURPLUS	\$ 986,234,550
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TOTAL LIABILITIES & SURPLUS	\$ 1,365,477,961
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2023

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 137,589,006	\$ 273,941,001
CEDED REINSURANCE PREMIUMS	(61,646,875)	(102,504,208)
NET PREMIUMS EARNED	75,942,131	171,436,793
DEDUCTIONS		
NET LOSSES INCURRED	24,852,294	43,399,612
NET LOSS EXPENSE INCURRED	9,544,241	14,762,903
OPERATING EXPENSE INCURRED	27,721,008	51,311,724
IBHS GRANT PROGRAM	128,497	999,118
PREMIUM TAXES	4,925,162	8,247,464
TOTAL DEDUCTIONS	67,171,202	118,720,821
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(63,439)	(141,410)
SERVICE CHARGES	146,919	287,249
MISCELLANEOUS INCOME	(4,517)	(4,310)
TOTAL OTHER INCOME/(EXPENSE)	78,963	141,529
NET UNDERWRITING GAIN OR (LOSS)	8,849,892	52,857,501
INVESTMENT INCOME	7,863,026	14,337,839
NET INCOME OR (LOSS)	<u>\$ 16,712,918</u>	<u>\$ 67,195,340</u>
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 969,414,943	\$ 918,914,104
NET INCOME OR (LOSS)	16,712,918	67,195,340
CHANGE IN ASSETS NOT ADMITTED	106,689	125,106
NET CHANGE IN SURPLUS	16,819,607	67,320,446
SURPLUS (CURRENT PERIOD)	<u>\$ 986,234,550</u>	<u>\$ 986,234,550</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2023

QUARTER TO DATE

INCOME RECEIVED	2023	2022	2021	2020	2019	2018	TOTAL
PREMIUMS WRITTEN	\$ 176,877,762	\$ (1,667,488)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 175,210,275
CEDED REINSURANCE	(61,646,875)	0	0	0	0	0	(61,646,875)
INVESTMENT INCOME	7,863,026	0	0	0	0	0	7,863,026
PREMIUM CHARGED OFF	(63,439)	0	0	0	0	0	(63,439)
SERVICE CHARGES	146,919	0	0	0	0	0	146,919
MISCELLANEOUS INCOME	(4,517)	0	0	0	0	0	(4,517)
TOTAL INCOME	123,172,876	(1,667,488)	0	0	0	0	121,505,388
EXPENSES PAID							
LOSSES	2,648,124	17,414,627	1,403,096	502,283	9,005	578,693	22,555,827
LOSS ADJUSTMENT EXPENSES	6,324,178	1,392,256	116,280	67,342	5,017	73,023	7,978,096
COMMISSION	22,905,355	(216,773)	0	0	0	0	22,688,582
PREMIUM TAX	4,925,162	0	0	0	0	0	4,925,162
IBHS GRANT PROGRAM	128,497	0	0	0	0	0	128,497
ADMINISTRATIVE EXPENSES	5,032,426	0	0	0	0	0	5,032,426
TOTAL EXPENSES PAID	41,963,742	18,590,110	1,519,376	569,625	14,021	651,716	63,308,591
NET CASH CHANGE	81,209,133	(20,257,598)	(1,519,376)	(569,625)	(14,021)	(651,716)	58,196,798
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	17,543,147	8,961,176	1,428,300	1,337,416	2,006,775	4,067,449	35,344,264
LOSS ADJUSTMENT EXPENSES	4,489,305	2,293,172	365,503	342,246	513,535	1,040,863	9,044,624
UNEARNED PREMIUMS	193,151,486	55,140,674	0	0	0	0	248,292,160
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	14,986,312	7,506,744	2,296,880	1,474,377	2,157,525	4,625,958	33,047,796
LOSS ADJUSTMENT EXPENSES	3,391,295	1,698,722	519,767	333,641	488,232	1,046,821	7,478,479
UNEARNED PREMIUMS	79,725,155	130,945,737	0	0	0	0	210,670,892
NET RESERVE CHANGE	(117,081,175)	73,756,181	1,022,844	128,356	125,447	564,466	(41,483,880)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	106,689	0	0	0	0	0	106,689
TOTAL NET OTHER CHANGES	106,689	0	0	0	0	0	106,689
CHANGE IN SURPLUS	\$ (35,765,352)	\$ 53,498,583	\$ (496,532)	\$ (441,269)	\$ 111,425	\$ (87,249)	\$ 16,819,607

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2023

YEAR TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 297,080,093	\$ (3,676,009)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 293,404,084
CEDED REINSURANCE	(102,504,208)	0	0	0	0	0	(102,504,208)
INVESTMENT INCOME	14,337,839	0	0	0	0	0	14,337,839
PREMIUM CHARGED OFF	(141,410)	0	0	0	0	0	(141,410)
SERVICE CHARGES	287,249	0	0	0	0	0	287,249
MISCELLANEOUS INCOME	(4,310)	0	0	0	0	0	(4,310)
TOTAL INCOME	209,055,253	(3,676,009)	0	0	0	0	205,379,244
EXPENSES PAID							
LOSSES	2,821,197	33,287,152	4,322,255	1,578,361	57,646	2,117,798	44,184,410
LOSS ADJUSTMENT EXPENSES	8,441,251	2,728,362	334,919	149,245	7,909	292,533	11,954,218
COMMISSION	38,463,563	(477,881)	0	0	0	0	37,985,682
PREMIUM TAX	8,247,464	0	0	0	0	0	8,247,464
IBHS GRANT PROGRAM	999,118	0	0	0	0	0	999,118
ADMINISTRATIVE EXPENSES	13,326,042	0	0	0	0	0	13,326,042
TOTAL EXPENSES PAID	72,298,636	35,537,632	4,657,174	1,727,605	65,555	2,410,331	116,696,934
NET CASH CHANGE	136,756,617	(39,213,641)	(4,657,174)	(1,727,605)	(65,555)	(2,410,331)	88,682,310
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	17,543,147	8,961,176	1,428,300	1,337,416	2,006,775	4,067,449	35,344,264
LOSS ADJUSTMENT EXPENSES	4,489,305	2,293,172	365,503	342,246	513,535	1,040,863	9,044,624
UNEARNED PREMIUMS	193,151,486	55,140,674	0	0	0	0	248,292,160
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	36,129,061
LOSS ADJUSTMENT EXPENSES	0	2,716,144	913,210	484,554	559,825	1,562,206	6,235,939
UNEARNED PREMIUMS	0	228,829,078	0	0	0	0	228,829,078
NET RESERVE CHANGE	(215,183,938)	187,340,053	2,735,929	723,840	256,551	2,640,595	(21,486,970)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	125,106	0	0	0	0	0	125,106
TOTAL NET OTHER CHANGES	125,106	0	0	0	0	0	125,106
CHANGE IN SURPLUS	\$ (78,302,215)	\$ 148,126,412	\$ (1,921,245)	\$ (1,003,765)	\$ 190,996	\$ 230,264	\$ 67,320,446

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2023

	2023				2022			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 91,544,376	\$ 18,521,891	\$ 167,050,499	\$ 19,963,325	\$ 146,757,534	\$ 20,136,149	\$ 265,247,966	\$ 25,845,565
CEDED REINSURANCE	(31,319,604)	(5,918,876)	(58,099,874)	(7,165,855)	(25,714,990)	(3,882,596)	(46,002,951)	(4,801,219)
INVESTMENT INCOME	4,418,164	893,913	8,062,281	963,481	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	43,612	8,824	79,583	9,511	71,679	9,757	129,271	12,407
TOTAL INCOME	64,686,547	13,505,753	117,092,489	13,770,461	126,496,384	16,995,898	229,080,817	21,988,351
EXPENSES PAID								
LOSSES	242,305	54,770	2,511,429	12,693	8,502,306	2,199,453	42,642,667	993,904
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,415,239	641,832	5,656,144	728,036	2,902,551	1,229,656	10,607,915	2,133,587
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	11,852,436	2,398,067	21,628,368	2,584,692	19,060,318	2,594,213	34,373,991	3,298,688
PREMIUM TAX	2,541,432	514,200	4,637,615	554,217	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	307,875	62,291	561,812	67,139	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	4,106,382	830,832	7,493,340	895,490	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	20,465,670	4,501,992	42,488,707	4,842,267	43,764,089	7,833,493	111,608,681	8,728,088
NET CASH CHANGE	44,220,878	9,003,761	74,603,782	8,928,194	82,732,295	9,162,405	117,472,136	13,260,263
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,785,509	1,270,317	12,026,670	1,460,650	1,067,375	1,089,521	6,745,983	58,298
LOSS ADJUSTMENT EXPENSES	712,814	325,074	3,077,634	373,782	273,142	278,809	1,726,302	14,918
UNEARNED PREMIUMS	60,045,899	12,043,244	108,506,839	12,555,505	17,609,373	1,796,625	32,853,497	2,881,179
NET RESERVE CHANGE	63,544,222	13,638,635	123,611,143	14,389,937	18,949,890	3,164,954	41,325,782	2,954,395
NET OTHER CHANGES								
ASSETS NOT ADMITTED	38,551	7,800	70,348	8,407	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	0	0	0	0	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	38,551	7,800	70,348	8,407	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ (19,284,794)	\$ (4,627,074)	\$ (48,937,014)	\$ (5,453,336)	\$ 65,172,032	\$ 6,186,599	\$ 78,652,494	\$ 10,546,398

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2023

	2021				2020			
	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
CEDED REINSURANCE	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498
TOTAL INCOME	106,326,269	13,144,972	194,550,892	16,954,784	90,537,863	9,617,780	167,226,518	15,660,797
EXPENSES PAID								
LOSSES	9,129,566	650,747	41,208,921	1,571,732	15,787,928	2,182,631	55,722,597	3,612,220
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,565,892	982,641	10,132,636	2,785,075	3,628,759	1,623,102	10,805,750	5,304,380
CEDED LOSS ADJUSTMENT EXPENSES	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
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641
TOTAL EXPENSES PAID	39,390,684	5,038,004	101,914,455	8,846,773	46,970,861	6,645,238	116,303,429	13,482,531
NET CASH CHANGE	66,935,585	8,106,968	92,636,437	8,108,011	43,567,002	2,972,542	50,923,089	2,178,266
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	148,407	43,885	1,200,358	35,651	49,491	26,996	1,146,279	114,650
LOSS ADJUSTMENT EXPENSES	37,977	11,230	307,172	9,123	12,665	6,908	293,334	29,339
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	186,384	55,115	1,507,530	44,774	62,156	33,904	1,439,612	143,989
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)
MINIMUM PENSION LIABILITY	285,263	35,070	520,920	46,252	87,072	8,973	158,336	14,428
CHANGE IN UNREALIZED GAIN/LOSS	205,700	25,289	375,629	33,351	(207,297)	(21,362)	(376,959)	(34,351)
TOTAL NET OTHER CHANGES	497,521	61,165	908,525	80,666	(170,563)	(17,577)	(310,161)	(28,264)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 67,246,722	\$ 8,113,018	\$ 92,037,432	\$ 8,143,903	\$ 43,334,283	\$ 2,921,061	\$ 49,173,316	\$ 2,006,013

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2023

	2019				2018				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 108,919,764	\$ 10,678,681	\$ 193,139,239	\$ 19,129,513	\$ 109,068,817	\$ 10,304,932	\$ 192,783,434	\$ 18,838,524	\$ 2,157,529,437
CEDED REINSURANCE	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(414,318,630)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252	107,303,761
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676	1,565,937
TOTAL INCOME	90,588,320	7,069,706	172,896,330	15,516,256	114,060,513	10,098,115	204,757,331	19,457,359	1,852,080,505
EXPENSES PAID									
LOSSES	28,194,949	9,944,444	51,774,739	2,941,155	171,868,487	106,626,059	706,134,545	100,165,683	1,364,675,932
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	(94,099,454)
LOSS ADJUSTMENT EXPENSES	5,591,244	3,792,520	16,307,372	4,257,904	14,064,162	6,285,675	64,329,019	5,039,011	182,810,101
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)	(5,900,545)
COMMISSION	14,258,051	1,369,041	24,519,728	2,480,329	14,129,791	1,342,438	25,036,963	2,447,700	279,165,733
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459	60,458,552
IBHS GRANT PROGRAM	2,008,378	192,842	3,551,879	349,377	0	0	0	0	35,485,629
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113	105,036,096
TOTAL EXPENSES PAID	59,328,973	16,189,551	112,559,235	11,642,478	195,579,654	105,916,159	742,955,347	100,635,686	1,927,632,044
NET CASH CHANGE	31,259,347	(9,119,845)	60,337,095	3,873,778	(81,519,141)	(95,818,044)	(538,198,016)	(81,178,327)	(75,551,540)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	218,368	223,480	1,374,431	190,497	1,610,396	158,517	1,028,537	1,270,000	35,344,264
LOSS ADJUSTMENT EXPENSES	55,880	57,189	351,718	48,748	412,102	40,564	263,203	324,994	9,044,624
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	248,292,160
NET RESERVE CHANGE	274,248	280,669	1,726,148	239,245	2,022,498	199,081	1,291,740	1,594,994	292,681,047
NET OTHER CHANGES									
ASSETS NOT ADMITTED	32,364	3,108	57,236	5,630	6,190,963	571,716	10,872,858	1,051,912	18,797,097
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181	6,604,162
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(317,314)	(30,468)	(561,179)	(55,200)	6,921,824	639,209	12,156,431	1,176,093	25,401,259
SETTLEMENT ROLL FORWARD	0	0	0	0	596,712,205	43,515,828	666,950,279	21,887,566	1,329,065,878
SURPLUS	\$ 30,667,785	\$ (9,430,982)	\$ 58,049,768	\$ 3,579,333	\$ 520,092,391	\$ (51,862,088)	\$ 139,616,954	\$ (59,709,661)	\$ 986,234,550

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,338,485	\$ (17,662)	\$ 1,320,823	\$ 2,304,030	\$ (45,801)	\$ 2,258,229
RESIDENTIAL - EC	18,763,992	(270,420)	18,493,572	32,026,637	(686,514)	31,340,123
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	8,415,336	(44,378)	8,370,958	11,497,607	(106,017)	11,391,590
CRIME - RESIDENTIAL	137,065	(1,384)	135,681	240,597	(4,304)	236,293
CRIME - COMMERCIAL	2,700	(1,868)	832	8,791	(2,633)	6,158
HOMEOWNER - BEACH	3,193,980	(36,195)	3,157,784	5,600,477	(154,328)	5,446,148
HOMEOWNER - COASTAL	13,524,887	(164,741)	13,360,146	23,257,957	(419,007)	22,838,950
HO - BEACH WIND	28,811,403	(184,489)	28,626,914	47,667,818	(590,317)	47,077,501
HO - COASTAL WIND	78,430,417	(733,206)	77,697,211	133,176,502	(1,554,362)	131,622,140
WIND - RESIDENTIAL	2,368,480	(27,911)	2,340,570	3,704,816	(78,731)	3,626,085
WIND - COMMERCIAL	4,235,805	(33,807)	4,201,999	7,015,494	56,673	7,072,166
COASTAL - RESIDENTIAL	5,953,031	(95,448)	5,857,583	10,616,041	(263,948)	10,352,093
COASTAL - COMMERCIAL	11,702,179	(55,978)	11,646,201	19,963,325	173,281	20,136,606
TOTAL	\$ 176,877,761	\$ (1,667,488)	\$ 175,210,274	\$ 297,080,092	\$ (3,676,009)	\$ 293,404,083
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 855,179	\$ 1,147,395	\$ 2,002,574	\$ 0	\$ 2,074,564	\$ 2,074,564
RESIDENTIAL - EC	8,821,226	15,969,322	24,790,549	0	28,206,376	28,206,376
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,979,042	2,267,439	4,246,481	0	4,316,797	4,316,797
CRIME - RESIDENTIAL	92,583	118,770	211,353	0	214,654	214,654
CRIME - COMMERCIAL	5,232	8,544	13,776	0	14,161	14,161
HOMEOWNER - BEACH	1,604,255	2,445,134	4,049,389	0	4,247,986	4,247,986
HOMEOWNER - COASTAL	6,519,935	9,325,541	15,845,476	0	16,283,113	16,283,113
HO - BEACH WIND	12,562,724	20,406,404	32,969,129	0	35,694,724	35,694,724
HO - COASTAL WIND	36,381,560	62,455,699	98,837,259	0	108,256,074	108,256,074
WIND - RESIDENTIAL	887,128	1,805,351	2,692,479	0	3,193,094	3,193,094
WIND - COMMERCIAL	1,733,455	2,536,397	4,269,852	0	4,557,918	4,557,918
COASTAL - RESIDENTIAL	3,084,743	5,515,771	8,600,514	0	9,729,254	9,729,254
COASTAL - COMMERCIAL	5,198,093	6,943,969	12,142,061	0	12,040,362	12,040,362
TOTAL	\$ 79,725,155	\$ 130,945,737	\$ 210,670,892	\$ 0	\$ 228,829,078	\$ 228,829,078
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 1,794,793	\$ 475,624	\$ 2,270,417	\$ 1,794,793	\$ 475,624	\$ 2,270,417
RESIDENTIAL - EC	20,820,315	6,624,123	27,444,438	20,820,315	6,624,123	27,444,438
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,618,197	826,847	8,445,044	7,618,197	826,847	8,445,044
CRIME - RESIDENTIAL	187,160	50,366	237,526	187,160	50,366	237,526
CRIME - COMMERCIAL	5,911	3,644	9,555	5,911	3,644	9,555
HOMEOWNER - BEACH	3,626,474	1,051,785	4,678,259	3,626,474	1,051,785	4,678,259
HOMEOWNER - COASTAL	15,114,000	3,939,826	19,053,825	15,114,000	3,939,826	19,053,825
HO - BEACH WIND	31,160,886	8,663,838	39,824,724	31,160,886	8,663,838	39,824,724
HO - COASTAL WIND	86,590,587	26,622,153	113,212,740	86,590,587	26,622,153	113,212,740
WIND - RESIDENTIAL	2,456,271	743,637	3,199,908	2,456,271	743,637	3,199,908
WIND - COMMERCIAL	4,419,135	966,134	5,385,269	4,419,135	966,134	5,385,269
COASTAL - RESIDENTIAL	6,802,252	2,291,518	9,093,770	6,802,252	2,291,518	9,093,770
COASTAL - COMMERCIAL	12,555,505	2,881,179	15,436,684	12,555,505	2,881,179	15,436,684
TOTAL	\$ 193,151,486	\$ 55,140,674	\$ 248,292,160	\$ 193,151,486	\$ 55,140,674	\$ 248,292,160
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 398,871	\$ 654,109	\$ 1,052,980	\$ 509,238	\$ 1,553,138	\$ 2,062,376
RESIDENTIAL - EC	6,764,904	9,074,779	15,839,683	11,206,322	20,895,739	32,102,061
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,776,181	1,396,214	4,172,394	3,879,410	3,383,934	7,263,344
CRIME - RESIDENTIAL	42,489	67,020	109,509	53,438	159,984	213,422
CRIME - COMMERCIAL	2,021	3,032	5,053	2,880	7,884	10,764
HOMEOWNER - BEACH	1,171,761	1,357,154	2,528,915	1,974,003	3,041,873	5,015,876
HOMEOWNER - COASTAL	4,930,823	5,220,973	10,151,796	8,143,957	11,924,280	20,068,237
HO - BEACH WIND	10,213,241	11,558,078	21,771,319	16,506,932	26,440,569	42,947,501
HO - COASTAL WIND	28,221,390	35,100,339	63,321,729	46,585,914	80,079,559	126,665,474
WIND - RESIDENTIAL	799,337	1,033,804	1,833,141	1,248,545	2,370,726	3,619,271
WIND - COMMERCIAL	1,550,125	1,536,457	3,086,581	2,596,358	3,648,458	6,244,816
COASTAL - RESIDENTIAL	2,235,522	3,128,805	5,364,327	3,813,790	7,173,788	10,987,578
COASTAL - COMMERCIAL	4,344,767	4,006,812	8,351,578	7,407,820	9,332,464	16,740,283
TOTAL	\$ 63,451,430	\$ 74,137,575	\$ 137,589,006	\$ 103,928,606	\$ 170,012,395	\$ 273,941,001

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2023	2022	TOTAL	2023	2022	TOTAL
RESIDENTIAL - FIRE	\$ 474,475	\$ 0	\$ 474,475	\$ 798,518	\$ 0	\$ 798,518
RESIDENTIAL - EC	6,584,846	0	6,584,846	11,025,652	0	11,025,652
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,393,477	0	2,393,477	3,437,652	0	3,437,652
CRIME - RESIDENTIAL	49,647	0	49,647	84,427	0	84,427
CRIME - COMMERCIAL	1,294	0	1,294	3,135	0	3,135
HOMEOWNER - BEACH	1,144,286	0	1,144,286	1,935,329	0	1,935,329
HOMEOWNER - COASTAL	4,798,672	0	4,798,672	8,075,312	0	8,075,312
HO - BEACH WIND	9,891,413	0	9,891,413	16,269,427	0	16,269,427
HO - COASTAL WIND	27,655,012	0	27,655,012	46,295,826	0	46,295,826
WIND - RESIDENTIAL	761,874	0	761,874	1,206,252	0	1,206,252
WIND - COMMERCIAL	1,485,927	0	1,485,927	2,478,089	0	2,478,089
COASTAL - RESIDENTIAL	2,175,069	0	2,175,069	3,728,735	0	3,728,735
COASTAL - COMMERCIAL	4,230,885	0	4,230,885	7,165,855	0	7,165,855
TOTAL	\$ 61,646,875	\$ 0	\$ 61,646,875	\$ 102,504,208	\$ 0	\$ 102,504,208
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ (75,603)	\$ 654,109	\$ 578,506	\$ (289,280)	\$ 1,553,138	\$ 1,263,858
RESIDENTIAL - EC	180,058	9,074,779	9,254,837	180,670	20,895,739	21,076,409
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	382,704	1,396,214	1,778,917	441,758	3,383,934	3,825,692
CRIME - RESIDENTIAL	(7,159)	67,020	59,861	(30,989)	159,984	128,995
CRIME - COMMERCIAL	727	3,032	3,759	(255)	7,884	7,629
HOMEOWNER - BEACH	27,475	1,357,154	1,384,630	38,674	3,041,873	3,080,547
HOMEOWNER - COASTAL	132,151	5,220,973	5,353,124	68,645	11,924,280	11,992,924
HO - BEACH WIND	321,829	11,558,078	11,879,907	237,505	26,440,569	26,678,074
HO - COASTAL WIND	566,377	35,100,339	35,666,717	290,088	80,079,559	80,369,647
WIND - RESIDENTIAL	37,463	1,033,804	1,071,267	42,293	2,370,726	2,413,019
WIND - COMMERCIAL	64,198	1,536,457	1,600,655	118,269	3,648,458	3,766,727
COASTAL - RESIDENTIAL	60,453	3,128,805	3,189,258	85,055	7,173,788	7,258,842
COASTAL - COMMERCIAL	113,882	4,006,812	4,120,694	241,965	9,332,464	9,574,429
TOTAL	\$ 1,804,555	\$ 74,137,575	\$ 75,942,131	\$ 1,424,398	\$ 170,012,395	\$ 171,436,793

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,949	\$ 130,818	\$ 120,000	\$ 0	\$ 0	\$ 0	\$ 252,767
RESIDENTIAL - EC	119,750	1,078,726	74,254	0	595	0	1,273,326
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	54,770	221,971	11,266	0	0	0	288,007
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	181,367	5,000	0	595	0	186,962
HOMEOWNER - COASTAL	593,697	2,144,315	301,347	30,478	3,891	0	3,073,728
HO - BEACH WIND	70,512	477,502	80,548	10,000	0	(6,907)	631,655
HO - COASTAL WIND	1,561,281	12,149,450	671,504	420,734	3,924	593,531	15,400,424
WIND - RESIDENTIAL	0	101,478	9,694	10,271	0	0	121,443
WIND - COMMERCIAL	0	50,500	0	0	0	0	50,500
COASTAL - RESIDENTIAL	233,472	791,344	118,038	0	0	(7,931)	1,134,922
COASTAL - COMMERCIAL	12,693	87,157	11,445	30,799	0	0	142,093
TOTAL	\$ 2,648,124	\$ 17,414,627	\$ 1,403,096	\$ 502,283	\$ 9,005	\$ 578,693	\$ 22,555,827

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

RESIDENTIAL - FIRE	\$ 209,891	\$ 177,577	\$ 21,883	\$ 0	\$ 0	\$ 0	\$ 409,351
RESIDENTIAL - EC	1,088,256	535,109	67,406	0	0	576,949	2,267,719
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	148,518	269,537
COMMERCIAL PROPERTY	919,058	1,072,592	38,734	0	0	0	2,030,383
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	184,236	183,691	2,590	1,000	0	0	371,517
HOMEOWNER - COASTAL	2,887,386	1,828,920	383,584	333,878	0	170,000	5,603,769
HO - BEACH WIND	1,175,570	159,743	40,466	34,725	102,911	1,033,447	2,546,861
HO - COASTAL WIND	8,641,653	4,677,817	777,790	766,405	1,266,808	856,771	16,987,244
WIND - RESIDENTIAL	127,557	11,255	16,062	13,767	115,457	0	284,098
WIND - COMMERCIAL	230,240	16,929	5,151	26,996	223,480	9,999	512,795
COASTAL - RESIDENTIAL	497,632	239,246	38,983	45,996	107,623	1,766	931,245
COASTAL - COMMERCIAL	1,460,650	58,298	35,651	114,650	190,497	1,270,000	3,129,746
TOTAL	\$ 17,543,147	\$ 8,961,176	\$ 1,428,300	\$ 1,337,416	\$ 2,006,775	\$ 4,067,449	\$ 35,344,264

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

RESIDENTIAL - FIRE	\$ 150,821	\$ 159,168	\$ 25,923	\$ 0	\$ 0	\$ 0	\$ 335,912
RESIDENTIAL - EC	1,041,267	536,753	113,333	7,155	1,727	576,949	2,277,184
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	122,886	0	0	2,292	0	148,518	273,695
COMMERCIAL PROPERTY	759,410	920,700	11,266	0	0	0	1,691,376
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	210,152	240,107	2,699	1,000	0	0	453,958
HOMEOWNER - COASTAL	2,292,440	1,367,015	843,194	274,320	61,725	170,000	5,008,694
HO - BEACH WIND	1,284,252	236,480	74,762	98,790	102,911	1,033,447	2,830,641
HO - COASTAL WIND	6,974,797	3,710,166	1,117,924	889,412	1,299,379	1,405,281	15,396,959
WIND - RESIDENTIAL	129,607	16,214	13,619	13,767	115,457	0	288,664
WIND - COMMERCIAL	260,438	43,990	5,151	26,996	223,480	19,998	580,053
COASTAL - RESIDENTIAL	376,827	208,962	78,309	45,996	117,622	1,766	829,482
COASTAL - COMMERCIAL	1,383,416	67,187	10,700	114,650	235,224	1,270,000	3,081,177
TOTAL	\$ 14,986,312	\$ 7,506,744	\$ 2,296,880	\$ 1,474,377	\$ 2,157,525	\$ 4,625,958	\$ 33,047,796

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 61,019	\$ 149,227	\$ 115,960	\$ 0	\$ 0	\$ 0	\$ 326,206
RESIDENTIAL - EC	166,740	1,077,081	28,327	(7,155)	(1,132)	0	1,263,861
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(1,867)	0	0	(2,292)	0	0	(4,159)
COMMERCIAL PROPERTY	214,418	373,862	38,734	0	0	0	627,014
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(25,916)	124,951	4,891	0	595	0	104,521
HOMEOWNER - COASTAL	1,188,643	2,606,220	(158,263)	90,036	(57,834)	0	3,668,802
HO - BEACH WIND	(38,170)	400,764	46,252	(54,065)	0	(6,907)	347,874
HO - COASTAL WIND	3,228,137	13,117,101	331,370	297,727	(28,647)	45,021	16,990,708
WIND - RESIDENTIAL	(2,050)	96,519	12,137	10,271	0	0	116,877
WIND - COMMERCIAL	(30,198)	23,439	0	0	0	(9,999)	(16,758)
COASTAL - RESIDENTIAL	354,276	821,627	78,712	0	(9,999)	(7,931)	1,236,685
COASTAL - COMMERCIAL	89,927	78,268	36,396	30,799	(44,728)	0	190,662
TOTAL	\$ 5,204,959	\$ 18,869,059	\$ 534,516	\$ 365,322	\$ (141,745)	\$ 20,184	\$ 24,852,294

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,949	\$ 224,644	\$ 214,817	\$ 0	\$ 0	\$ 0	\$ 441,410
RESIDENTIAL - EC	149,169	2,255,828	345,451	99,806	595	0	2,850,849
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	54,770	470,830	25,128	0	0	0	550,729
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	5,857	498,282	8,444	16,000	24,341	0	552,923
HOMEOWNER - COASTAL	634,125	5,139,948	739,474	62,091	3,891	0	6,579,528
HO - BEACH WIND	85,330	827,250	137,073	10,000	0	76,821	1,136,474
HO - COASTAL WIND	1,643,833	21,885,873	2,505,127	1,163,946	25,309	1,205,171	28,429,259
WIND - RESIDENTIAL	0	135,630	33,730	10,271	0	0	179,632
WIND - COMMERCIAL	0	62,718	0	61,882	0	835,876	960,476
COASTAL - RESIDENTIAL	233,472	1,485,667	238,714	6,778	3,511	(70)	1,968,071
COASTAL - COMMERCIAL	12,693	300,482	74,297	147,587	0	0	535,059
TOTAL	\$ 2,821,197	\$ 33,287,152	\$ 4,322,255	\$ 1,578,361	\$ 57,646	\$ 2,117,798	\$ 44,184,410

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

RESIDENTIAL - FIRE	\$ 209,891	\$ 177,577	\$ 21,883	\$ 0	\$ 0	\$ 0	\$ 409,351
RESIDENTIAL - EC	1,088,256	535,109	67,406	0	0	576,949	2,267,719
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	148,518	269,537
COMMERCIAL PROPERTY	919,058	1,072,592	38,734	0	0	0	2,030,383
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	184,236	183,691	2,590	1,000	0	0	371,517
HOMEOWNER - COASTAL	2,887,386	1,828,920	383,584	333,878	0	170,000	5,603,769
HO - BEACH WIND	1,175,570	159,743	40,466	34,725	102,911	1,033,447	2,546,861
HO - COASTAL WIND	8,641,653	4,677,817	777,790	766,405	1,266,808	856,771	16,987,244
WIND - RESIDENTIAL	127,557	11,255	16,062	13,767	115,457	0	284,098
WIND - COMMERCIAL	230,240	16,929	5,151	26,996	223,480	9,999	512,795
COASTAL - RESIDENTIAL	497,632	239,246	38,983	45,996	107,623	1,766	931,245
COASTAL - COMMERCIAL	1,460,650	58,298	35,651	114,650	190,497	1,270,000	3,129,746
TOTAL	\$ 17,543,147	\$ 8,961,176	\$ 1,428,300	\$ 1,337,416	\$ 2,006,775	\$ 4,067,449	\$ 35,344,264

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

RESIDENTIAL - FIRE	\$ 0	\$ 467,274	\$ 120,499	\$ 0	\$ 0	\$ 0	\$ 587,773
RESIDENTIAL - EC	0	1,863,740	300,558	176,697	1,727	574,450	2,917,173
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	121,752	0	2,292	0	148,518	272,561
COMMERCIAL PROPERTY	0	1,615,056	25,127	0	0	0	1,640,183
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	758,104	54,443	102,000	0	0	914,547
HOMEOWNER - COASTAL	0	2,896,549	1,140,770	282,343	76,412	37,025	4,433,099
HO - BEACH WIND	0	1,838,348	145,579	102,804	103,911	1,340,753	3,531,395
HO - COASTAL WIND	0	9,499,488	1,680,696	1,017,639	1,339,692	2,219,687	15,757,202
WIND - RESIDENTIAL	0	127,701	10,150	13,767	115,457	0	267,075
WIND - COMMERCIAL	0	786,544	10,150	26,996	223,480	594,503	1,641,673
COASTAL - RESIDENTIAL	0	624,325	109,113	45,996	121,133	1,271,766	2,172,333
COASTAL - COMMERCIAL	0	1,590,972	19,438	148,414	235,224	0	1,994,048
TOTAL	\$ 0	\$ 22,189,853	\$ 3,616,523	\$ 1,918,948	\$ 2,217,036	\$ 6,186,701	\$ 36,129,061

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 211,840	\$ (65,053)	\$ 116,201	\$ 0	\$ 0	\$ 0	\$ 262,988
RESIDENTIAL - EC	1,237,425	927,197	112,298	(76,891)	(1,132)	2,499	2,201,395
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	(121,752)	0	(2,292)	0	0	(3,025)
COMMERCIAL PROPERTY	973,828	(71,635)	38,735	0	0	0	940,929
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	190,092	(76,131)	(43,409)	(85,000)	24,341	0	9,893
HOMEOWNER - COASTAL	3,521,511	4,072,318	(17,712)	113,626	(72,521)	132,975	7,750,198
HO - BEACH WIND	1,260,900	(851,355)	31,960	(58,080)	(1,001)	(230,485)	151,940
HO - COASTAL WIND	10,285,485	17,064,203	1,602,221	912,711	(47,575)	(157,745)	29,659,301
WIND - RESIDENTIAL	127,557	19,184	39,643	10,271	0	0	196,655
WIND - COMMERCIAL	230,240	(706,897)	(4,999)	61,882	0	251,372	(168,402)
COASTAL - RESIDENTIAL	731,103	1,100,588	168,584	6,778	(10,000)	(1,270,070)	726,983
COASTAL - COMMERCIAL	1,473,343	(1,232,192)	90,510	113,823	(44,728)	1,270,000	1,670,757
TOTAL	\$ 20,364,344	\$ 20,058,475	\$ 2,134,033	\$ 996,829	\$ (152,615)	\$ (1,454)	\$ 43,399,612

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 183,794	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 183,794
RESIDENTIAL - EC	1,018,182	0	0	0	0	0	1,018,182
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	0	121,019
COMMERCIAL PROPERTY	911,621	0	0	0	0	0	911,621
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	166,807	0	0	0	0	0	166,807
HOMEOWNER - COASTAL	2,516,033	0	0	0	0	0	2,516,033
HO - BEACH WIND	1,143,514	0	0	0	0	0	1,143,514
HO - COASTAL WIND	7,627,094	0	0	0	0	0	7,627,094
WIND - RESIDENTIAL	127,557	0	0	0	0	0	127,557
WIND - COMMERCIAL	230,240	0	0	0	0	0	230,240
COASTAL - RESIDENTIAL	418,119	0	0	0	0	0	418,119
COASTAL - COMMERCIAL	1,405,223	0	0	0	0	0	1,405,223
TOTAL	\$ 15,869,203	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,869,203
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 150,821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 150,821
RESIDENTIAL - EC	1,022,432	0	0	0	0	0	1,022,432
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	122,886	0	0	0	0	0	122,886
COMMERCIAL PROPERTY	759,410	0	0	0	0	0	759,410
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	203,822	0	0	0	0	0	203,822
HOMEOWNER - COASTAL	2,248,851	0	0	0	0	0	2,248,851
HO - BEACH WIND	1,270,928	0	0	0	0	0	1,270,928
HO - COASTAL WIND	6,913,073	0	0	0	0	0	6,913,073
WIND - RESIDENTIAL	129,607	0	0	0	0	0	129,607
WIND - COMMERCIAL	260,438	0	0	0	0	0	260,438
COASTAL - RESIDENTIAL	372,429	0	0	0	0	0	372,429
COASTAL - COMMERCIAL	1,383,416	0	0	0	0	0	1,383,416
TOTAL	\$ 14,838,113	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14,838,113

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 70,333	\$ 13,615	\$ 2,490	\$ 0	\$ 0	\$ 0	\$ 86,439
RESIDENTIAL - EC	393,768	51,839	2,510	165	0	25,062	473,343
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	45,842	0	0	0	0	0	45,842
COMMERCIAL PROPERTY	347,455	11,264	0	0	0	0	358,719
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	63,652	19,868	2,515	633	0	412	87,080
HOMEOWNER - COASTAL	1,013,559	217,493	35,626	25,213	0	315	1,292,207
HO - BEACH WIND	440,618	37,111	3,163	0	0	13,905	494,796
HO - COASTAL WIND	3,092,556	915,345	65,406	35,881	2,834	26,915	4,138,938
WIND - RESIDENTIAL	48,609	5,907	0	132	0	0	54,647
WIND - COMMERCIAL	87,215	3,230	0	0	0	363	90,808
COASTAL - RESIDENTIAL	187,833	93,563	4,421	290	0	0	286,106
COASTAL - COMMERCIAL	532,739	23,022	150	5,027	2,183	6,051	569,172
TOTAL	\$ 6,324,178	\$ 1,392,256	\$ 116,280	\$ 67,342	\$ 5,017	\$ 73,023	\$ 7,978,096

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

RESIDENTIAL - FIRE	\$ 53,711	\$ 45,442	\$ 5,600	\$ 0	\$ 0	\$ 0	\$ 104,753
RESIDENTIAL - EC	278,486	136,935	17,249	0	0	147,642	580,312
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	30,969	0	0	0	0	38,006	68,975
COMMERCIAL PROPERTY	235,187	274,477	9,912	0	0	0	519,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	47,146	47,007	663	256	0	0	95,071
HOMEOWNER - COASTAL	738,885	468,022	98,160	85,440	0	43,503	1,434,009
HO - BEACH WIND	300,829	40,878	10,355	8,886	26,335	264,460	651,744
HO - COASTAL WIND	2,211,405	1,197,057	199,037	196,124	324,177	219,248	4,347,048
WIND - RESIDENTIAL	32,642	2,880	4,110	3,523	29,546	0	72,701
WIND - COMMERCIAL	58,918	4,332	1,318	6,908	57,189	2,559	131,224
COASTAL - RESIDENTIAL	127,344	61,223	9,976	11,770	27,541	452	238,306
COASTAL - COMMERCIAL	373,782	14,918	9,123	29,339	48,748	324,994	800,905
TOTAL	\$ 4,489,305	\$ 2,293,172	\$ 365,503	\$ 342,246	\$ 513,535	\$ 1,040,863	\$ 9,044,624

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

RESIDENTIAL - FIRE	\$ 34,130	\$ 36,019	\$ 5,866	\$ 0	\$ 0	\$ 0	\$ 76,015
RESIDENTIAL - EC	235,631	121,463	25,646	1,619	391	130,559	515,310
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	27,808	0	0	519	0	33,608	61,935
COMMERCIAL PROPERTY	171,849	208,348	2,549	0	0	0	382,746
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	47,556	54,335	611	226	0	0	102,728
HOMEOWNER - COASTAL	518,763	309,346	190,809	62,077	13,968	38,470	1,133,432
HO - BEACH WIND	290,617	53,514	16,918	22,355	23,288	233,862	640,554
HO - COASTAL WIND	1,578,347	839,584	252,978	201,268	294,040	318,005	3,484,221
WIND - RESIDENTIAL	29,329	3,669	3,082	3,115	26,127	0	65,323
WIND - COMMERCIAL	58,935	9,955	1,166	6,109	50,572	4,525	131,262
COASTAL - RESIDENTIAL	85,273	47,287	17,721	10,409	26,617	400	187,706
COASTAL - COMMERCIAL	313,057	15,204	2,421	25,944	53,230	287,392	697,248
TOTAL	\$ 3,391,295	\$ 1,698,722	\$ 519,767	\$ 333,641	\$ 488,232	\$ 1,046,821	\$ 7,478,479

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 89,915	\$ 23,039	\$ 2,224	\$ 0	\$ 0	\$ 0	\$ 115,177
RESIDENTIAL - EC	436,622	67,310	(5,887)	(1,454)	(391)	42,144	538,344
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	49,003	0	0	(519)	0	4,397	52,882
COMMERCIAL PROPERTY	410,793	77,393	7,363	0	0	0	495,549
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	63,241	12,540	2,567	663	0	412	79,423
HOMEOWNER - COASTAL	1,233,681	376,170	(57,023)	48,576	(13,968)	5,348	1,592,784
HO - BEACH WIND	450,830	24,476	(3,400)	(13,469)	3,047	44,503	505,986
HO - COASTAL WIND	3,725,615	1,272,818	11,465	30,737	32,971	(71,842)	5,001,765
WIND - RESIDENTIAL	51,922	5,118	1,028	540	3,418	0	62,025
WIND - COMMERCIAL	87,198	(2,392)	153	799	6,617	(1,603)	90,770
COASTAL - RESIDENTIAL	229,904	107,499	(3,325)	1,652	924	52	336,706
COASTAL - COMMERCIAL	593,464	22,737	6,852	8,422	(2,299)	43,653	672,829
TOTAL	\$ 7,422,186	\$ 1,986,706	\$ (37,984)	\$ 75,947	\$ 30,320	\$ 67,065	\$ 9,544,241

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2023

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 91,624	\$ 18,493	\$ 8,414	\$ 0	\$ 0	\$ 0	\$ 118,532
RESIDENTIAL - EC	541,750	135,252	10,415	7,191	0	47,380	741,987
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	63,190	0	0	0	306	15,513	79,009
COMMERCIAL PROPERTY	454,661	29,203	0	0	0	0	483,864
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	93,155	41,623	5,225	633	0	633	141,269
HOMEOWNER - COASTAL	1,335,259	445,143	84,206	29,342	2,673	315	1,896,939
HO - BEACH WIND	621,805	99,236	25,352	4,250	0	55,029	805,672
HO - COASTAL WIND	4,080,075	1,722,944	177,914	78,883	2,457	157,807	6,220,080
WIND - RESIDENTIAL	66,905	6,384	1,037	132	0	0	74,457
WIND - COMMERCIAL	123,981	4,524	4,160	14,442	0	7,363	154,469
COASTAL - RESIDENTIAL	240,809	159,956	12,242	768	290	0	414,065
COASTAL - COMMERCIAL	728,036	65,604	5,954	13,604	2,183	8,495	823,875
TOTAL	\$ 8,441,251	\$ 2,728,362	\$ 334,919	\$ 149,245	\$ 7,909	\$ 292,533	\$ 11,954,218

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

RESIDENTIAL - FIRE	\$ 53,711	\$ 45,442	\$ 5,600	\$ 0	\$ 0	\$ 0	\$ 104,753
RESIDENTIAL - EC	278,486	136,935	17,249	0	0	147,642	580,312
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	30,969	0	0	0	0	38,006	68,975
COMMERCIAL PROPERTY	235,187	274,477	9,912	0	0	0	519,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	47,146	47,007	663	256	0	0	95,071
HOMEOWNER - COASTAL	738,885	468,022	98,160	85,440	0	43,503	1,434,009
HO - BEACH WIND	300,829	40,878	10,355	8,886	26,335	264,460	651,744
HO - COASTAL WIND	2,211,405	1,197,057	199,037	196,124	324,177	219,248	4,347,048
WIND - RESIDENTIAL	32,642	2,880	4,110	3,523	29,546	0	72,701
WIND - COMMERCIAL	58,918	4,332	1,318	6,908	57,189	2,559	131,224
COASTAL - RESIDENTIAL	127,344	61,223	9,976	11,770	27,541	452	238,306
COASTAL - COMMERCIAL	373,782	14,918	9,123	29,339	48,748	324,994	800,905
TOTAL	\$ 4,489,305	\$ 2,293,172	\$ 365,503	\$ 342,246	\$ 513,535	\$ 1,040,863	\$ 9,044,624

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

RESIDENTIAL - FIRE	\$ 0	\$ 71,024	\$ 30,427	\$ 0	\$ 0	\$ 0	\$ 101,451
RESIDENTIAL - EC	0	237,306	75,894	44,618	436	145,055	503,309
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	8,964	0	579	0	37,502	47,045
COMMERCIAL PROPERTY	0	276,753	6,345	0	0	0	283,098
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	118,349	13,747	25,756	0	0	157,852
HOMEOWNER - COASTAL	0	377,166	288,056	71,294	19,295	9,349	765,161
HO - BEACH WIND	0	182,213	36,760	25,959	26,239	338,554	609,725
HO - COASTAL WIND	0	1,139,582	424,393	256,965	338,286	560,494	2,719,720
WIND - RESIDENTIAL	0	10,904	2,563	3,476	29,154	0	46,097
WIND - COMMERCIAL	0	67,426	2,563	6,817	56,431	150,118	283,356
COASTAL - RESIDENTIAL	0	85,545	27,552	11,615	30,587	321,134	476,433
COASTAL - COMMERCIAL	0	140,912	4,908	37,476	59,397	0	242,693
TOTAL	\$ 0	\$ 2,716,144	\$ 913,210	\$ 484,554	\$ 559,825	\$ 1,562,206	\$ 6,235,939

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 145,336	\$ (7,088)	\$ (16,413)	\$ 0	\$ 0	\$ 0	\$ 121,835
RESIDENTIAL - EC	820,235	34,880	(48,230)	(37,427)	(436)	49,967	818,989
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	94,159	(8,964)	0	(579)	306	16,017	100,939
COMMERCIAL PROPERTY	689,848	26,927	3,567	0	0	0	720,342
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	140,301	(29,719)	(7,859)	(24,867)	0	633	78,488
HOMEOWNER - COASTAL	2,074,144	535,999	(105,690)	43,487	(16,622)	34,469	2,565,787
HO - BEACH WIND	922,634	(42,098)	(1,053)	(12,823)	96	(19,066)	847,690
HO - COASTAL WIND	6,291,480	1,780,420	(47,442)	18,042	(11,652)	(183,439)	7,847,409
WIND - RESIDENTIAL	99,547	(1,640)	2,584	179	391	0	101,061
WIND - COMMERCIAL	182,899	(58,571)	2,915	14,534	758	(140,197)	2,338
COASTAL - RESIDENTIAL	368,154	135,634	(5,334)	923	(2,757)	(320,682)	175,938
COASTAL - COMMERCIAL	1,101,818	(60,389)	10,168	5,467	(8,466)	333,489	1,382,087
TOTAL	\$ 12,930,555	\$ 2,305,390	\$ (212,788)	\$ 6,936	\$ (38,381)	\$ (228,810)	\$ 14,762,903

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 4,532	\$ 1,521,212
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,203	21,654	83,800
			TOTAL	23,518	30,404,588	26,187	1,605,012
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	576,949	98,258,341	144,777	5,133,934
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	125,000	4,632,262	52,630	195,891
			TOTAL	\$ 701,949	\$ 102,890,603	\$ 197,406	\$ 5,329,825
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	6,684	477,835
			TOTAL	0	17,660,652	6,684	720,843
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	18,005,643	0	881,015
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	92,250,934	0	2,749,870
			TOTAL	\$ 0	\$ 110,256,577	\$ 0	\$ 3,630,886
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,820	\$ 13,780	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,270,000	44,728,666	75,552	1,831,828
			TOTAL	1,270,000	70,877,486	89,332	3,818,267
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,887,722	0	6,267,381
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	47,077	4,265,690
			TOTAL	\$ 0	\$ 174,113,695	\$ 47,077	\$ 10,533,071

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	\$ 0	\$ 1,425,784	\$ 0	\$ 75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	75,000	36,564,853	44,558	1,960,090
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,194,287	90,163	11,265,546
			TOTAL	90,000	221,504,743	134,721	13,918,871
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	170,000	32,983,255	26,152	2,163,057
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	953,000	112,973,632	77,945	5,559,688
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	801,326	501,567,550	232,407	32,418,838
			TOTAL	\$ 1,924,326	\$ 655,122,258	\$ 336,504	\$ 40,445,610
TOTAL FLORENCE				\$ 4,009,793	\$ 1,382,830,601	\$ 837,910	\$ 80,002,386

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2023

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2023

POLICY YEAR 2017							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-BEACH	\$ 0	\$ 14,438	\$ 0	\$ 1,965
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO-COASTAL	0	4,799	0	1,540
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND BEACH	0	154,525	0	16,004
1857	01/01/17 12/31/17	10/10/18 10/12/18	HO WIND COASTAL	0	273,671	0	40,556
			TOTAL	0	447,433	0	60,065
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-BEACH	0	15,469	0	3,130
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO-COASTAL	0	24,382	0	5,497
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND BEACH	0	715,689	0	79,374
1857	01/01/18 12/31/18	10/10/18 10/12/18	HO WIND COASTAL	0	1,832,192	0	214,560
			TOTAL	\$ 0	\$ 2,587,733	\$ 0	\$ 302,561
			TOTAL MICHAEL	\$ 0	\$ 4,384,147	\$ 0	\$ 528,306

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 2,763,170	\$ 0	\$ 234,933
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	195,793	0	12,738
			TOTAL	0	2,958,963	0	247,671
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	7,666,349	0	650,803
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	5,149,716	0	83,752
			TOTAL	\$ 0	\$ 12,816,064	\$ 0	\$ 734,555
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 278,340	\$ 999	\$ 24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,474
			TOTAL	9,999	3,091,213	1,998	109,325
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	98,259	1,184,050	2,999	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	223,480	3,248,975	8,993	223,789
			TOTAL	\$ 321,739	\$ 4,433,024	\$ 11,992	\$ 325,474
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 1,766	\$ 1,062,894	\$ 0	\$ 114,853
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	520,443	0	40,855
			TOTAL	1,766	1,583,337	0	155,709
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	13,072	2,336,177	999	276,736
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	89,991	995,803	14,388	101,580
			TOTAL	\$ 103,063	\$ 3,331,979	\$ 15,387	\$ 378,316

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	\$ 0	\$ 155,600	\$ 0	\$ 11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	860,800	0	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	5,447	2,406,844	0	208,996
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	40,445	7,851,641	12,015	655,255
			TOTAL	45,891	11,274,885	12,015	925,792
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,241,546	0	238,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	22,617	6,194,792	2,432	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	278,582	15,782,310	26,055	1,551,032
			TOTAL	\$ 301,199	\$ 23,560,750	\$ 28,487	\$ 2,392,175
			TOTAL DORIAN	\$ 783,657	\$ 63,050,216	\$ 69,879	\$ 5,269,017

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 0	\$ 1,916,586	\$ 0	\$ 195,165
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616
			TOTAL	0	1,939,267	0	205,781
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	3,962,239	0	319,617
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	\$ 0	\$ 4,300,777	\$ 0	\$ 345,311
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 17,198	\$ 247,413	\$ 0	\$ 24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	17,198	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	11,260	600,554	0	66,202
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,616,990	3,897	87,923
			TOTAL	\$ 35,257	\$ 2,217,544	\$ 3,897	\$ 154,125
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 94,550	\$ 1,276,034	\$ 4,464	\$ 156,259
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	100,506	716,709	4,794	50,456
			TOTAL	195,056	1,992,742	9,258	206,714
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	45,996	2,256,366	1,657	238,963
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	12,151	1,003,648	0	71,079
			TOTAL	\$ 58,147	\$ 3,260,013	\$ 1,657	\$ 310,042

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	\$ 0	\$ 284,567	\$ 0	\$ 21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	0	1,323,698	3,500	80,049
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	80,294	1,551,559	3,995	161,829
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	985,727	10,084,592	15,451	1,012,168
			TOTAL	1,066,021	13,244,416	22,946	1,275,067
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	3,440	30,178
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	115,777
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	34,725	2,819,419	11,598	291,488
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	547,279	16,155,097	26,601	1,654,304
			TOTAL	\$ 582,003	\$ 20,692,186	\$ 41,639	\$ 2,091,747
			TOTAL ISAIAS	\$ 1,953,683	\$ 48,950,695	\$ 79,397	\$ 4,648,207

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

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	\$ 17,004	\$ 103,071	\$ 0	\$ 16,503
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	17,004	130,030	0	18,163
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	92,568	1,058,334	0	95,509
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	2,547	62,973	0	7,675
			TOTAL	\$ 95,116	\$ 1,121,307	\$ 0	\$ 103,184
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	4,016	142,949	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 4,016	\$ 142,949	\$ 0	\$ 8,046
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 6,371	\$ 211,965	\$ 0	\$ 16,644
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	36,434	0	3,679
			TOTAL	6,371	248,399	0	20,323
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	10,119	394,894	567	47,090
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	111,898	0	14,606
			TOTAL	\$ 10,119	\$ 506,792	\$ 567	\$ 61,696

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2023

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	14,001	174,781	0	14,075
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	11,851	74,436	0	22,863
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	21,371	1,233,674	4,153	100,070
			TOTAL	47,223	1,482,891	4,153	137,008
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	14,012	76,314	0	9,180
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	8,449	756,575	0	75,586
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	17,899	652,658	7,548	82,952
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	273,498	5,688,901	11,441	458,426
			TOTAL	\$ 313,858	\$ 7,174,448	\$ 18,989	\$ 626,143
			TOTAL IAN	\$ 493,707	\$ 10,852,611	\$ 23,708	\$ 984,053

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2023

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	\$ 381,827,280	1,026	\$ 0	0	\$ 2,236,636,840	4,796	\$ 0	0	\$ 151,837,460	1,241	\$ 2,770,301,580	7,063
BRUNSWICK	1,901,832,009	5,230	174,140,660	359	773,736,110	1,881	2,967,436,330	4,662	12,000,312,003	21,350	230,474,522	573	470,500,997	2,637	18,518,432,631	36,692
CAMDEN	0	0	0	0	60,817,870	147	0	0	672,774,740	1,322	0	0	43,186,650	272	776,779,260	1,741
CARTERET	880,843,346	4,579	153,918,730	356	496,367,130	1,483	1,947,672,235	3,388	5,716,145,917	11,366	202,637,366	729	427,537,500	2,274	9,825,122,224	24,175
CHOWAN	0	0	0	0	64,064,210	178	0	0	970,492,200	1,955	0	0	77,191,906	627	1,111,748,316	2,760
Craven	0	0	0	0	691,074,104	2,112	0	0	5,161,368,858	11,251	0	0	333,932,499	1,936	6,186,375,461	15,299
CURRITUCK	796,059,932	1,402	35,615,960	56	179,923,330	392	866,982,370	1,005	1,874,995,609	3,534	47,019,500	74	113,968,756	647	3,914,565,457	7,110
DARE	2,932,994,198	8,250	473,406,990	1,050	170,145,930	376	5,415,351,771	8,543	863,314,410	1,458	302,183,979	736	27,247,300	124	10,184,644,578	20,537
Hyde	129,282,350	391	13,269,910	33	12,213,330	44	143,790,620	245	144,480,720	350	19,397,637	60	27,746,168	223	490,180,735	1,346
JONES	0	0	0	0	43,236,030	138	0	0	390,326,161	939	0	0	37,440,417	311	471,002,608	1,388
NEW HANOVER	580,776,407	2,052	247,855,560	594	1,928,606,900	4,808	1,332,332,310	2,155	15,642,593,523	27,823	129,468,427	359	914,504,093	3,485	20,776,137,220	41,276
ONSLOW	249,870,827	920	34,916,360	92	1,126,150,550	3,448	339,279,850	602	8,940,484,158	19,903	58,516,180	167	1,012,115,522	5,040	11,761,333,447	30,172
PAMLICO	0	0	0	0	91,310,390	213	0	0	1,035,512,490	2,049	0	0	81,934,891	507	1,208,757,771	2,769
PASQUOTANK	0	0	0	0	212,965,930	614	0	0	1,546,728,908	3,428	0	0	140,003,097	948	1,899,697,935	4,990
PENDER	349,051,737	1,036	35,529,750	80	443,063,940	1,045	518,058,740	863	4,299,933,768	7,904	80,316,330	187	315,507,468	1,779	6,041,461,733	12,894
PERQUIMANS	0	0	0	0	77,209,644	201	0	0	882,313,806	1,723	0	0	69,210,079	561	1,028,733,529	2,485
TYRRELL	0	0	0	0	27,428,250	77	0	0	164,725,950	426	0	0	19,843,869	194	211,998,069	697
WASHINGTON	0	0	0	0	73,758,439	240	0	0	394,974,726	934	0	0	38,487,847	351	507,221,012	1,525
TOTAL	\$ 7,820,710,806	23,860	\$ 1,168,653,920	2,620	\$ 6,853,899,367	18,423	\$ 13,530,904,226	21,463	\$ 62,938,114,787	122,511	\$ 1,070,013,941	2,885	\$ 4,302,196,519	23,157	\$ 97,684,493,566	214,919

COMMERCIAL AGGREGATE LIABILITY

TOTAL LIABILITY

COUNTY	COMMERCIAL BEACH LIABILITY *	COMMERCIAL BEACH COUNT	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 0	0	\$ 342,497,000	1,131	\$ 342,497,000	1,131
BRUNSWICK	0	0	255,953,000	330	271,134,600	379	1,047,505,900	1,821	1,574,593,500	2,530
CAMDEN	0	0	0	0	0	0	49,905,700	158	49,905,700	158
CARTERET	0	0	459,214,300	645	448,435,800	638	1,269,188,200	2,173	2,176,838,300	3,456
CHOWAN	0	0	0	0	0	0	185,128,900	478	185,128,900	478
Craven	0	0	0	0	0	0	1,118,486,500	2,112	1,118,486,500	2,112
CURRITUCK	0	0	56,358,400	78	92,776,200	262	172,742,200	513	321,876,800	853
DARE	0	0	600,426,600	952	901,214,800	1,286	129,755,200	220	1,631,396,600	2,458
Hyde	0	0	60,285,900	88	25,992,600	54	67,254,300	149	153,532,800	291
JONES	0	0	0	0	0	0	57,266,400	260	57,266,400	260
NEW HANOVER	0	0	416,443,700	490	489,004,300	504	2,221,698,200	3,066	3,127,146,200	4,060
ONSLOW	0	0	51,888,900	82	31,273,100	42	1,071,519,900	2,234	1,154,681,900	2,358
PAMLICO	0	0	0	0	0	0	150,629,400	369	150,629,400	369
PASQUOTANK	0	0	0	0	0	0	335,088,200	844	335,088,200	844
PENDER	0	0	87,544,200	130	53,068,600	93	299,577,300	893	440,190,100	1,116
PERQUIMANS	0	0	0	0	0	0	64,612,500	292	64,612,500	292
TYRRELL	0	0	0	0	0	0	19,810,000	120	19,810,000	120
WASHINGTON	0	0	0	0	0	0	55,007,500	224	55,007,500	224
TOTAL	\$ 0	0	\$ 1,988,115,000	2,795	\$ 2,312,900,000	3,258	\$ 8,657,673,300	17,057	\$ 12,958,688,300	23,110

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 3,112,798,580	8,194
BRUNSWICK	20,093,026,131	39,222
CAMDEN	826,684,960	1,899
CARTERET	12,001,960,524	27,631
CHOWAN	1,296,877,216	3,238
Craven	7,304,861,961	17,411
CURRITUCK	4,236,442,257	7,963
DARE	11,816,041,178	22,995
Hyde	643,713,535	1,637
JONES	528,269,008	1,648
NEW HANOVER	23,903,283,420	45,336
ONSLOW	12,916,015,347	32,530
PAMLICO	1,359,387,171	3,138
PASQUOTANK	2,234,786,135	5,834
PENDER	6,481,651,833	14,010
PERQUIMANS	1,093,346,029	2,777
TYRRELL	231,808,069	817
WASHINGTON	562,228,512	1,749
TOTAL	\$ 110,643,181,866	238,029

* 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.