



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2024

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2024

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 124,752,706	\$ 0	\$ 124,752,706
CASH EQUIVALENTS	13,032,060	0	13,032,060
INVESTMENTS	1,459,633,773	0	1,459,633,773
INTEREST INCOME DUE OR ACCRUED	9,567,068	0	9,567,068
FIXED ASSETS	285,354	(285,354)	0
DATA PROCESSING EQUIPMENT	42,891	0	42,891
ACCOUNTS RECEIVABLE - PREMIUM	70,108,186	(282,497)	69,825,689
ACCOUNTS RECEIVABLE - INVESTMENTS	5,000,000	0	5,000,000
ACCOUNTS RECEIVABLE - SYCR GRANT	265,488	0	265,488
PREPAID EXPENSE	2,993,888	(2,993,888)	0
PREMIUM TAX RECOVERABLE	581,410	0	581,410
TOTAL ASSETS	\$ 1,686,262,824	\$ (3,561,739)	\$ 1,682,701,085

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 173,628
ACCOUNTS PAYABLE - FAIR PLAN	5,553,410
BENEFIT PAYABLE	433,368
PREMIUM SUSPENSE	5,112
PREMIUM REFUND	990,058
COMMISSION PAYABLE	8,977,888
ACCRUAL-POST RETIREMENT	5,787,006
ACCRUAL-RENT	249,582
CLAIMS PAYABLE	598,232
PREPAID PREMIUMS	15,342,939
UNCLAIMED CHECKS	6,325,935
IBHS GRANT ACCRUAL	16,921,000
CEDED REINSURANCE PREMIUMS PAYABLE	59,626,742
TOTAL LIABILITIES	\$ 120,984,900

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 44,853,313
UNPAID LAE RESERVES	11,153,412
UNEARNED PREMIUMS	292,557,585
TOTAL RESERVES	\$ 348,564,310

SURPLUS	\$ 1,213,151,875
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TOTAL LIABILITIES & SURPLUS	\$ 1,682,701,085
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2024

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 169,810,767	\$ 379,582,880
CEDED REINSURANCE PREMIUMS	(21,467,439)	(137,124,466)
NET PREMIUMS EARNED	148,343,328	242,458,414
DEDUCTIONS		
NET LOSSES INCURRED	31,881,975	78,304,281
NET LOSS EXPENSE INCURRED	5,143,799	19,070,039
OPERATING EXPENSE INCURRED	33,106,430	57,181,600
IBHS GRANT PROGRAM	1,551,111	3,184,341
PREMIUM TAXES	6,146,649	10,633,810
TOTAL DEDUCTIONS	77,829,964	168,374,071
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(269,963)	(389,406)
SERVICE CHARGES	180,242	350,933
MISCELLANEOUS INCOME	7,983	13,976
TOTAL OTHER INCOME/(EXPENSE)	(81,738)	(24,497)
NET UNDERWRITING GAIN OR (LOSS)	70,431,626	74,059,846
INVESTMENT INCOME	13,702,018	22,760,424
NET INCOME OR (LOSS)	\$ 84,133,644	\$ 96,820,270
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,131,965,370	\$ 1,119,270,786
NET INCOME OR (LOSS)	84,133,644	96,820,270
CHANGE IN ASSETS NOT ADMITTED	(2,947,139)	(2,939,181)
MINIMUM PENSION LIABILITY	0	0
NET CHANGE IN SURPLUS	81,186,505	93,881,089
SURPLUS (CURRENT PERIOD)	\$ 1,213,151,875	\$ 1,213,151,875

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2024

QUARTER TO DATE

INCOME RECEIVED	2024	2023	2022	2021	2020	2019	TOTAL
PREMIUMS WRITTEN	\$ 220,753,977	\$ (2,094,971)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 218,659,005
CEDED REINSURANCE	(14,902,064)	(6,565,375)	0	0	0	0	(21,467,439)
INVESTMENT INCOME	13,702,018	0	0	0	0	0	13,702,018
PREMIUM CHARGED OFF	(269,963)	0	0	0	0	0	(269,963)
SERVICE CHARGES	180,242	0	0	0	0	0	180,242
MISCELLANEOUS INCOME	7,983	0	0	0	0	0	7,983
TOTAL INCOME	219,472,193	(8,660,346)	0	0	0	0	210,811,846
EXPENSES PAID							
LOSSES	3,723,976	28,518,440	1,606,499	233,848	123,472	108,368	34,314,603
LOSS ADJUSTMENT EXPENSES	3,465,679	1,921,863	78,471	16,455	26,735	61,441	5,570,643
COMMISSION	28,533,867	(272,346)	0	0	0	0	28,261,521
PREMIUM TAX	6,146,649	0	0	0	0	0	6,146,649
IBHS GRANT PROGRAM	1,551,111	0	0	0	0	0	1,551,111
ADMINISTRATIVE EXPENSES	4,844,909	0	0	0	0	0	4,844,909
TOTAL EXPENSES PAID	48,266,192	30,167,957	1,684,969	250,303	150,207	169,809	80,689,436
NET CASH CHANGE	171,206,001	(38,828,303)	(1,684,969)	(250,303)	(150,207)	(169,809)	130,122,410
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	22,479,926	15,172,168	2,125,536	300,628	668,862	4,106,192	44,853,313
LOSS ADJUSTMENT EXPENSES	5,589,953	3,772,774	528,545	74,755	166,322	1,021,063	11,153,412
UNEARNED PREMIUMS	220,866,127	71,691,459	0	0	0	0	292,557,585
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	21,676,548	16,801,694	3,492,890	338,350	649,700	4,326,758	47,285,941
LOSS ADJUSTMENT EXPENSES	5,308,555	4,114,709	855,403	82,861	159,110	1,059,616	11,580,256
UNEARNED PREMIUMS	73,268,805	170,440,541	0	0	0	0	243,709,346
NET RESERVE CHANGE	(148,682,097)	100,720,544	1,694,213	45,828	(26,373)	259,119	(45,988,767)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,947,139)	0	0	0	0	0	(2,947,139)
TOTAL NET OTHER CHANGES	(2,947,139)	0	0	0	0	0	(2,947,139)
CHANGE IN SURPLUS	\$ 19,576,764	\$ 61,892,241	\$ 9,243	\$ (204,475)	\$ (176,580)	\$ 89,311	\$ 81,186,505

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2024

YEAR TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 382,548,246	\$ (4,262,613)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 378,285,633
CEDED REINSURANCE	(100,004,705)	(37,119,761)	0	0	0	0	(137,124,466)
INVESTMENT INCOME	22,760,424	0	0	0	0	0	22,760,424
PREMIUM CHARGED OFF	(389,406)	0	0	0	0	0	(389,406)
SERVICE CHARGES	350,933	0	0	0	0	0	350,933
MISCELLANEOUS INCOME	13,976	0	0	0	0	0	13,976
TOTAL INCOME	305,279,468	(41,382,374)	0	0	0	0	263,897,094
EXPENSES PAID							
LOSSES	4,290,921	57,990,608	5,335,125	669,807	213,314	375,290	68,875,064
LOSS ADJUSTMENT EXPENSES	9,927,201	4,414,419	253,962	47,779	37,048	157,122	14,837,531
COMMISSION	49,449,574	(554,140)	0	0	0	0	48,895,434
PREMIUM TAX	10,633,810	0	0	0	0	0	10,633,810
IBHS GRANT PROGRAM	3,184,341	0	0	0	0	0	3,184,341
ADMINISTRATIVE EXPENSES	8,286,166	0	0	0	0	0	8,286,166
TOTAL EXPENSES PAID	85,772,013	61,850,887	5,589,087	717,585	250,361	532,413	154,712,346
NET CASH CHANGE	219,507,455	(103,233,261)	(5,589,087)	(717,585)	(250,361)	(532,413)	109,184,747
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	22,479,926	15,172,168	2,125,536	300,628	668,862	4,106,192	44,853,313
LOSS ADJUSTMENT EXPENSES	5,589,953	3,772,774	528,545	74,755	166,322	1,021,063	11,153,412
UNEARNED PREMIUMS	220,866,127	71,691,459	0	0	0	0	292,557,585
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	23,550,295	5,900,595	615,576	695,005	4,662,625	35,424,096
LOSS ADJUSTMENT EXPENSES	0	3,647,784	1,626,552	169,689	191,584	1,285,295	6,920,904
UNEARNED PREMIUMS	0	293,854,833	0	0	0	0	293,854,833
NET RESERVE CHANGE	(248,936,006)	230,416,512	4,873,066	409,881	51,406	820,665	(12,364,477)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,939,181)	0	0	0	0	0	(2,939,181)
TOTAL NET OTHER CHANGES	(2,939,181)	0	0	0	0	0	(2,939,181)
CHANGE IN SURPLUS	\$ (32,367,732)	\$ 127,183,250	\$ (716,021)	\$ (307,704)	\$ (198,955)	\$ 288,252	\$ 93,881,089

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2024

	2024				2023			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 118,316,321	\$ 31,391,389	\$ 206,481,858	\$ 26,358,675	\$ 189,840,534	\$ 31,729,917	\$ 339,957,528	\$ 37,262,300
CEDED REINSURANCE	(30,787,158)	(7,876,171)	(53,941,259)	(7,400,117)	(40,456,959)	(8,578,436)	(74,106,779)	(9,515,467)
INVESTMENT INCOME	7,039,451	1,867,689	12,285,025	1,568,259	10,713,905	1,747,739	19,139,417	2,073,986
MISCELLANEOUS INCOME	(7,577)	(2,010)	(13,222)	(1,688)	112,284	18,317	200,585	21,736
TOTAL INCOME	94,561,038	25,380,897	164,812,401	20,525,129	160,209,763	24,917,537	285,190,751	29,842,556
EXPENSES PAID								
LOSSES	401,191	456,791	3,351,274	81,664	10,591,370	2,096,491	71,724,591	1,820,275
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,390,948	616,342	7,161,183	758,728	3,148,653	1,148,571	14,916,797	1,406,429
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	15,293,997	4,057,765	26,690,594	3,407,218	24,698,601	4,028,331	44,121,044	4,780,654
PREMIUM TAX	3,288,875	872,596	5,739,639	732,700	5,352,285	873,108	9,561,371	1,036,090
IBHS GRANT PROGRAM	984,868	261,303	1,718,760	219,410	4,115,534	671,359	7,352,028	796,681
ADMINISTRATIVE EXPENSES	2,562,784	679,952	4,472,489	570,941	5,884,981	960,006	10,512,985	1,139,208
TOTAL EXPENSES PAID	23,922,664	6,944,749	49,133,939	5,770,662	53,791,425	9,777,867	158,188,815	10,979,336
NET CASH CHANGE	70,638,374	18,436,148	115,678,462	14,754,468	106,418,338	15,139,670	127,001,936	18,863,219
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	2,760,780	948,358	17,380,690	1,390,099	1,576,167	170,837	13,132,101	293,063
LOSS ADJUSTMENT EXPENSES	686,508	235,823	4,321,955	345,667	391,936	42,481	3,265,483	72,874
UNEARNED PREMIUMS	69,085,811	17,829,667	119,520,196	14,430,452	23,488,579	3,007,491	41,124,201	4,071,188
NET RESERVE CHANGE	72,533,098	19,013,848	141,222,841	16,166,218	25,456,682	3,220,810	57,521,784	4,437,125
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(909,044)	(241,185)	(1,586,434)	(202,518)	(396,984)	(64,759)	(709,177)	(76,848)
MINIMUM PENSION LIABILITY	0	0	0	0	(239,650)	(39,094)	(428,114)	(46,391)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(909,044)	(241,185)	(1,586,434)	(202,518)	(636,635)	(103,853)	(1,137,290)	(123,239)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ (2,803,768)	\$ (818,885)	\$ (27,130,813)	\$ (1,614,269)	\$ 80,325,022	\$ 11,815,007	\$ 68,342,861	\$ 14,302,855

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2024

	2022				2021			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694	\$ 125,192,486	\$ 15,519,337	\$ 229,446,185	\$ 20,536,304
CEDED REINSURANCE	(29,533,724)	(4,406,478)	(52,910,335)	(5,469,046)	(21,966,019)	(2,749,819)	(40,537,057)	(4,074,650)
INVESTMENT INCOME	5,382,161	732,589	9,706,531	931,598	4,202,728	516,684	7,674,630	681,416
MISCELLANEOUS INCOME	71,679	9,757	129,271	12,407	56,609	6,960	103,375	9,178
TOTAL INCOME	122,392,867	16,433,099	221,620,299	21,292,653	107,485,804	13,293,161	196,687,133	17,152,248
EXPENSES PAID								
LOSSES	13,020,354	3,032,331	65,634,530	1,627,004	9,254,611	650,747	42,725,392	1,651,855
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,169,888	1,260,062	12,248,071	2,176,206	2,574,656	982,641	10,221,233	2,789,559
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	19,022,623	2,589,041	34,305,913	3,292,020	16,255,670	1,998,236	29,683,048	2,635,197
PREMIUM TAX	4,118,637	560,605	7,427,813	712,895	3,531,641	434,180	6,449,152	572,608
IBHS GRANT PROGRAM	3,400,863	462,906	6,133,333	588,655	2,915,504	358,432	5,324,022	472,710
ADMINISTRATIVE EXPENSES	5,779,413	786,660	10,422,962	1,000,359	4,992,411	613,767	9,116,676	809,452
TOTAL EXPENSES PAID	48,511,779	8,691,606	136,172,622	9,397,139	39,524,494	5,038,003	103,519,523	8,931,381
NET CASH CHANGE	73,881,088	7,741,493	85,447,677	11,895,514	67,961,310	8,255,157	93,167,610	8,220,867
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	679,069	560,005	829,475	56,987	3,488	0	283,506	13,634
LOSS ADJUSTMENT EXPENSES	168,860	139,253	206,261	14,171	867	0	70,498	3,390
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	847,929	699,258	1,035,736	71,158	4,356	0	354,004	17,025
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,813	927	12,287	1,179	6,558	806	11,976	1,063
MINIMUM PENSION LIABILITY	1,382,813	188,221	2,493,853	239,351	285,263	35,070	520,920	46,252
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	205,700	25,289	375,629	33,351
TOTAL NET OTHER CHANGES	1,389,626	189,148	2,506,140	240,530	497,521	61,165	908,525	80,666
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 74,422,785	\$ 7,231,383	\$ 86,918,081	\$ 12,064,886	\$ 68,454,476	\$ 8,316,323	\$ 93,722,132	\$ 8,284,508

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2024

	2020				2019				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 111,672,122	\$ 12,055,458	\$ 205,646,499	\$ 19,530,838	\$ 108,919,764	\$ 10,678,681	\$ 193,139,239	\$ 19,129,513	\$ 2,509,887,456
CEDED REINSURANCE	(25,086,970)	(2,844,108)	(45,606,662)	(4,524,735)	(37,081,580)	(5,493,139)	(34,025,718)	(4,548,257)	(553,520,643)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033	114,736,984
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967	1,421,048
TOTAL INCOME	90,742,688	9,639,792	167,600,102	15,695,038	77,212,985	5,701,624	168,619,026	15,516,256	2,072,524,845
EXPENSES PAID									
LOSSES	15,904,684	2,182,631	56,177,751	3,840,818	28,546,762	9,963,907	51,907,006	3,049,523	399,693,552
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,645,908	1,623,102	10,933,974	5,325,656	5,707,620	3,799,568	16,382,978	4,289,814	117,678,588
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	0
COMMISSION	14,754,282	1,520,454	26,499,139	2,444,894	14,258,051	1,369,041	24,519,728	2,480,329	324,705,871
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786	70,386,151
IBHS GRANT PROGRAM	2,827,024	291,330	5,140,797	468,459	2,008,378	192,842	3,551,879	349,377	50,606,454
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927	100,157,688
TOTAL EXPENSES PAID	47,104,765	6,645,237	116,886,807	13,732,405	59,797,161	16,216,061	112,767,107	11,782,756	1,063,228,304
NET CASH CHANGE	43,637,923	2,994,555	50,713,295	1,962,632	17,415,824	(10,514,437)	55,851,919	3,733,500	1,009,296,541
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	39,509	23,997	500,652	104,703	597,767	334,994	1,953,508	1,219,924	44,853,313
LOSS ADJUSTMENT EXPENSES	9,824	5,967	124,494	26,036	148,643	83,301	485,767	303,351	11,153,412
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	292,557,585
NET RESERVE CHANGE	49,334	29,964	625,146	130,739	746,410	418,295	2,439,275	1,523,275	348,564,310
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630	(4,202,407)
MINIMUM PENSION LIABILITY	87,072	8,973	158,336	14,428	(349,677)	(33,576)	(618,415)	(60,830)	3,644,805
CHANGE IN UNREALIZED GAIN/LOSS	(207,297)	(21,362)	(376,959)	(34,351)	0	0	0	0	0
TOTAL NET OTHER CHANGES	(170,563)	(17,577)	(310,161)	(28,264)	(317,314)	(30,468)	(561,179)	(55,200)	(557,602)
SETTLEMENT ROLL FORWARD	0	0	0	0	521,918,595	(51,663,347)	140,845,134	(58,123,135)	552,977,246
SURPLUS	\$ 43,418,026	\$ 2,947,014	\$ 49,777,987	\$ 1,803,629	\$ 538,270,695	\$ (62,626,548)	\$ 193,696,598	\$ (55,968,110)	\$ 1,213,151,875

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2024	2023	TOTAL	2024	2023	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,517,760	\$ (22,497)	\$ 1,495,263	\$ 2,689,234	\$ (60,810)	\$ 2,628,424
RESIDENTIAL - EC	23,716,024	(364,823)	23,351,202	41,800,322	(979,342)	40,820,980
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	13,972,934	22,574	13,995,508	21,832,520	200,486	22,033,007
CRIME - RESIDENTIAL	149,258	(2,162)	147,095	262,197	(4,888)	257,309
CRIME - COMMERCIAL	1,921	(765)	1,156	7,803	(2,590)	5,213
HOMEOWNER - BEACH	4,383,150	(66,574)	4,316,576	8,125,498	(189,450)	7,936,048
HOMEOWNER - COASTAL	19,057,239	(191,677)	18,865,563	33,784,110	(532,841)	33,251,269
HO - BEACH WIND	35,265,327	(331,367)	34,933,960	60,634,717	(674,583)	59,960,133
HO - COASTAL WIND	92,391,047	(837,280)	91,553,767	159,599,277	(1,953,188)	157,646,089
WIND - RESIDENTIAL	2,941,647	(47,974)	2,893,673	4,804,355	(115,044)	4,689,312
WIND - COMMERCIAL	5,448,998	(44,767)	5,404,231	9,551,066	233,503	9,784,569
COASTAL - RESIDENTIAL	7,285,005	(140,277)	7,144,728	13,098,472	(305,214)	12,793,258
COASTAL - COMMERCIAL	14,623,666	(67,383)	14,556,283	26,358,676	121,347	26,480,023
TOTAL	\$ 220,753,977	\$ (2,094,971)	\$ 218,659,005	\$ 382,548,246	\$ (4,262,613)	\$ 378,285,633
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 1,036,152	\$ 1,309,136	\$ 2,345,288	\$ 0	\$ 2,380,215	\$ 2,380,215
RESIDENTIAL - EC	8,317,124	20,240,342	28,557,466	0	34,763,640	34,763,640
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	3,333,800	4,765,210	8,099,011	0	8,589,302	8,589,302
CRIME - RESIDENTIAL	100,476	131,070	231,546	0	239,359	239,359
CRIME - COMMERCIAL	4,302	3,028	7,330	0	7,597	7,597
HOMEOWNER - BEACH	1,710,699	3,707,787	5,418,485	0	6,263,693	6,263,693
HOMEOWNER - COASTAL	6,779,645	13,785,417	20,565,062	0	23,743,921	23,743,921
HO - BEACH WIND	11,516,143	27,701,593	39,217,736	0	47,705,850	47,705,850
HO - COASTAL WIND	30,577,809	77,061,193	107,639,002	0	132,963,358	132,963,358
WIND - RESIDENTIAL	854,790	2,373,949	3,228,739	0	4,066,523	4,066,523
WIND - COMMERCIAL	1,551,278	2,906,534	4,457,813	0	4,887,398	4,887,398
COASTAL - RESIDENTIAL	2,616,954	6,686,009	9,302,963	0	11,439,306	11,439,306
COASTAL - COMMERCIAL	4,869,633	9,769,272	14,638,905	0	16,804,672	16,804,672
TOTAL	\$ 73,268,805	\$ 170,440,541	\$ 243,709,346	\$ 0	\$ 293,854,833	\$ 293,854,833
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,079,048	\$ 547,991	\$ 2,627,038	\$ 2,079,048	\$ 547,991	\$ 2,627,038
RESIDENTIAL - EC	24,184,159	8,596,303	32,780,462	24,184,159	8,596,303	32,780,462
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	12,596,091	1,831,346	14,427,437	12,596,091	1,831,346	14,427,437
CRIME - RESIDENTIAL	203,591	54,571	258,162	203,591	54,571	258,162
CRIME - COMMERCIAL	4,616	1,052	5,668	4,616	1,052	5,668
HOMEOWNER - BEACH	4,636,207	1,620,392	6,256,599	4,636,207	1,620,392	6,256,599
HOMEOWNER - COASTAL	19,514,317	5,904,494	25,418,811	19,514,317	5,904,494	25,418,811
HO - BEACH WIND	35,159,066	11,673,798	46,832,864	35,159,066	11,673,798	46,832,864
HO - COASTAL WIND	92,514,283	32,408,706	124,922,990	92,514,283	32,408,706	124,922,990
WIND - RESIDENTIAL	2,823,741	995,524	3,819,265	2,823,741	995,524	3,819,265
WIND - COMMERCIAL	5,228,960	1,175,093	6,404,053	5,228,960	1,175,093	6,404,053
COASTAL - RESIDENTIAL	7,491,596	2,811,001	10,302,597	7,491,596	2,811,001	10,302,597
COASTAL - COMMERCIAL	14,430,452	4,071,188	18,501,640	14,430,452	4,071,188	18,501,640
TOTAL	\$ 220,866,127	\$ 71,691,459	\$ 292,557,585	\$ 220,866,127	\$ 71,691,459	\$ 292,557,585
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 474,864	\$ 738,649	\$ 1,213,513	\$ 610,186	\$ 1,771,414	\$ 2,381,600
RESIDENTIAL - EC	7,848,989	11,279,216	19,128,205	17,616,163	25,187,994	42,804,157
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,710,644	2,956,438	7,667,082	9,236,429	6,958,442	16,194,871
CRIME - RESIDENTIAL	46,142	74,337	120,479	58,606	179,900	238,506
CRIME - COMMERCIAL	1,607	1,211	2,818	3,187	3,956	7,143
HOMEOWNER - BEACH	1,457,642	2,020,821	3,478,463	3,489,291	4,453,852	7,943,143
HOMEOWNER - COASTAL	6,322,568	7,689,246	14,011,814	14,269,793	17,306,586	31,576,379
HO - BEACH WIND	11,622,405	15,696,428	27,318,832	25,475,651	35,357,469	60,833,120
HO - COASTAL WIND	30,454,573	43,815,207	74,269,780	67,084,993	98,601,464	165,686,457
WIND - RESIDENTIAL	972,697	1,330,450	2,303,147	1,980,614	2,955,955	4,936,570
WIND - COMMERCIAL	1,771,316	1,686,675	3,457,990	4,322,106	3,945,807	8,267,913
COASTAL - RESIDENTIAL	2,410,363	3,734,731	6,145,094	5,606,876	8,323,091	13,929,967
COASTAL - COMMERCIAL	5,062,847	5,630,702	10,693,549	11,928,224	12,854,832	24,783,055
TOTAL	\$ 73,156,656	\$ 96,654,111	\$ 169,810,767	\$ 161,682,119	\$ 217,900,761	\$ 379,582,880

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2024	2023	TOTAL	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 103,543	\$ 45,618	\$ 149,161	\$ 707,671	\$ 262,518	\$ 970,189
RESIDENTIAL - EC	1,608,089	708,473	2,316,561	10,921,850	4,052,391	14,974,240
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	867,961	382,396	1,250,357	5,153,038	1,920,866	7,073,905
CRIME - RESIDENTIAL	10,136	4,466	14,602	68,895	25,562	94,457
CRIME - COMMERCIAL	205	90	296	2,368	867	3,235
HOMEOWNER - BEACH	312,630	137,735	450,365	2,242,299	830,544	3,072,843
HOMEOWNER - COASTAL	1,309,890	577,096	1,886,986	8,979,422	3,330,687	12,310,109
HO - BEACH WIND	2,362,050	1,040,644	3,402,695	15,704,394	5,830,944	21,535,338
HO - COASTAL WIND	6,210,260	2,736,043	8,946,303	41,446,431	15,386,879	56,833,310
WIND - RESIDENTIAL	184,729	81,386	266,115	1,142,048	425,092	1,567,140
WIND - COMMERCIAL	385,450	169,817	555,267	2,720,764	1,008,264	3,729,029
COASTAL - RESIDENTIAL	503,974	222,035	726,008	3,515,407	1,303,229	4,818,635
COASTAL - COMMERCIAL	1,043,146	459,577	1,502,722	7,400,117	2,741,919	10,142,035
TOTAL	\$ 14,902,064	\$ 6,565,375	\$ 21,467,439	\$ 100,004,705	\$ 37,119,761	\$ 137,124,466
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 371,321	\$ 693,031	\$ 1,064,352	\$ (97,485)	\$ 1,508,896	\$ 1,411,411
RESIDENTIAL - EC	6,240,900	10,570,744	16,811,644	6,694,313	21,135,604	27,829,917
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	3,842,682	2,574,042	6,416,724	4,083,391	5,037,575	9,120,966
CRIME - RESIDENTIAL	36,006	69,871	105,877	(10,290)	154,338	144,049
CRIME - COMMERCIAL	1,402	1,121	2,523	819	3,089	3,907
HOMEOWNER - BEACH	1,145,012	1,883,086	3,028,098	1,246,992	3,623,308	4,870,300
HOMEOWNER - COASTAL	5,012,678	7,112,151	12,124,828	5,290,371	13,975,900	19,266,270
HO - BEACH WIND	9,260,354	14,655,783	23,916,138	9,771,257	29,526,525	39,297,781
HO - COASTAL WIND	24,244,313	41,079,164	65,323,477	25,638,562	83,214,585	108,853,147
WIND - RESIDENTIAL	787,968	1,249,064	2,037,032	838,566	2,530,863	3,369,430
WIND - COMMERCIAL	1,385,866	1,516,858	2,902,723	1,601,341	2,937,543	4,538,884
COASTAL - RESIDENTIAL	1,906,389	3,512,696	5,419,086	2,091,470	7,019,862	9,111,332
COASTAL - COMMERCIAL	4,019,701	5,171,125	9,190,826	4,528,107	10,112,913	14,641,020
TOTAL	\$ 58,254,592	\$ 90,088,736	\$ 148,343,328	\$ 61,677,414	\$ 180,781,000	\$ 242,458,414

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 1,049	\$ 755,520	\$ 79,567	\$ 23,740	\$ 0	\$ 0	\$ 859,876
RESIDENTIAL - EC	217,852	1,423,781	166,941	0	0	0	1,808,574
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	414,795	773,675	218,304	0	0	0	1,406,774
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	22,392	258,951	0	0	0	0	281,342
HOMEOWNER - COASTAL	499,074	3,329,882	302,747	35,559	1,000	0	4,168,262
HO - BEACH WIND	87,726	1,021,787	50,823	0	0	0	1,160,337
HO - COASTAL WIND	2,271,609	19,286,958	699,242	169,514	5,033	0	22,432,356
WIND - RESIDENTIAL	0	63,940	25	0	0	0	63,964
WIND - COMMERCIAL	30,790	41,531	0	0	0	0	72,321
COASTAL - RESIDENTIAL	114,592	918,862	74,895	5,036	7,361	0	1,120,745
COASTAL - COMMERCIAL	64,096	643,554	13,955	0	110,077	108,368	940,050
TOTAL	\$ 3,723,976	\$ 28,518,440	\$ 1,606,499	\$ 233,848	\$ 123,472	\$ 108,368	\$ 34,314,603

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

RESIDENTIAL - FIRE	\$ 414,642	\$ 350,897	\$ 160,483	\$ 0	\$ 0	\$ 0	\$ 926,022
RESIDENTIAL - EC	873,936	437,277	191,012	3,488	0	226,949	1,732,662
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,354	0	0	0	0	125,000	226,354
COMMERCIAL PROPERTY	604,186	126,862	560,005	0	0	0	1,291,053
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	456,728	129,179	302,000	0	0	0	887,906
HOMEOWNER - COASTAL	3,188,410	2,360,509	482,989	186,599	100,000	7,225	6,325,732
HO - BEACH WIND	888,188	624,827	20,821	0	26,726	265,359	1,825,921
HO - COASTAL WIND	13,480,451	10,307,473	315,993	96,907	363,419	1,838,384	26,402,627
WIND - RESIDENTIAL	127,286	33,987	4,754	0	12,784	105,458	284,268
WIND - COMMERCIAL	242,818	43,976	0	0	23,997	209,994	520,784
COASTAL - RESIDENTIAL	711,828	464,119	30,494	0	37,233	107,899	1,351,573
COASTAL - COMMERCIAL	1,390,099	293,063	56,987	13,634	104,703	1,219,924	3,078,410
TOTAL	\$ 22,479,926	\$ 15,172,168	\$ 2,125,536	\$ 300,628	\$ 668,862	\$ 4,106,192	\$ 44,853,313

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

RESIDENTIAL - FIRE	\$ 897,021	\$ 849,714	\$ 256,586	\$ 0	\$ 0	\$ 0	\$ 2,003,321
RESIDENTIAL - EC	1,239,420	807,143	342,304	3,488	0	236,662	2,629,018
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	102,975	0	0	0	0	127,000	229,975
COMMERCIAL PROPERTY	1,200,451	681,808	798,712	0	0	0	2,680,971
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,182	111,860	302,000	0	0	0	755,042
HOMEOWNER - COASTAL	2,850,585	2,240,231	698,623	172,127	100,000	7,225	6,068,790
HO - BEACH WIND	608,566	371,298	51,344	0	26,726	265,359	1,323,293
HO - COASTAL WIND	11,585,479	10,495,338	837,783	138,171	430,149	1,846,383	25,333,303
WIND - RESIDENTIAL	141,083	15,126	40,631	0	12,784	105,458	315,081
WIND - COMMERCIAL	225,395	40,991	0	0	26,996	209,994	503,376
COASTAL - RESIDENTIAL	682,144	614,112	33,964	10,930	42,232	107,899	1,491,280
COASTAL - COMMERCIAL	1,802,247	574,074	130,943	13,634	10,814	1,420,778	3,952,491
TOTAL	\$ 21,676,548	\$ 16,801,694	\$ 3,492,890	\$ 338,350	\$ 649,700	\$ 4,326,758	\$ 47,285,941

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ (481,330)	\$ 256,703	\$ (16,536)	\$ 23,740	\$ 0	\$ 0	\$ (217,423)
RESIDENTIAL - EC	(147,633)	1,053,915	15,648	0	0	(9,713)	912,218
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(1,621)	0	0	0	0	(2,000)	(3,621)
COMMERCIAL PROPERTY	(181,469)	218,728	(20,403)	0	0	0	16,856
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	137,937	276,270	0	0	0	0	414,207
HOMEOWNER - COASTAL	836,900	3,450,160	87,113	50,031	1,000	0	4,425,204
HO - BEACH WIND	367,348	1,275,316	20,300	0	0	0	1,662,965
HO - COASTAL WIND	4,166,581	19,099,093	177,451	128,250	(61,696)	(7,999)	23,501,680
WIND - RESIDENTIAL	(13,797)	82,801	(35,852)	0	0	0	33,151
WIND - COMMERCIAL	48,213	44,516	0	0	(2,999)	0	89,730
COASTAL - RESIDENTIAL	144,277	768,869	71,425	(5,894)	2,362	0	981,038
COASTAL - COMMERCIAL	(348,052)	362,542	(60,000)	0	203,966	(92,486)	65,970
TOTAL	\$ 4,527,355	\$ 26,888,913	\$ 239,145	\$ 196,126	\$ 142,634	\$ (112,198)	\$ 31,881,975

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 1,049	\$ 1,541,116	\$ 203,347	\$ 23,740	\$ 0	\$ 0	\$ 1,769,252
RESIDENTIAL - EC	268,250	2,446,746	390,848	1,728	0	(10,938)	3,096,634
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(19,463)	(19,463)
COMMERCIAL PROPERTY	418,860	920,885	283,133	0	0	0	1,622,878
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	22,392	496,261	125,752	0	505	0	644,910
HOMEOWNER - COASTAL	585,727	7,295,190	1,091,840	50,883	3,839	48,651	9,076,131
HO - BEACH WIND	109,500	1,806,452	220,838	19,099	0	262,776	2,418,665
HO - COASTAL WIND	2,565,467	39,484,514	2,678,196	531,364	69,573	(14,103)	45,315,011
WIND - RESIDENTIAL	0	98,653	5,799	0	0	0	104,453
WIND - COMMERCIAL	37,931	519,323	0	0	0	0	557,255
COASTAL - RESIDENTIAL	200,080	2,044,083	201,208	12,189	29,320	0	2,486,879
COASTAL - COMMERCIAL	81,664	1,337,384	134,164	30,804	110,077	108,368	1,802,461
TOTAL	\$ 4,290,921	\$ 57,990,608	\$ 5,335,125	\$ 669,807	\$ 213,314	\$ 375,290	\$ 68,875,064
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 414,642	\$ 350,897	\$ 160,483	\$ 0	\$ 0	\$ 0	\$ 926,022
RESIDENTIAL - EC	873,936	437,277	191,012	3,488	0	226,949	1,732,662
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,354	0	0	0	0	125,000	226,354
COMMERCIAL PROPERTY	604,186	126,862	560,005	0	0	0	1,291,053
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	456,728	129,179	302,000	0	0	0	887,906
HOMEOWNER - COASTAL	3,188,410	2,360,509	482,989	186,599	100,000	7,225	6,325,732
HO - BEACH WIND	888,188	624,827	20,821	0	26,726	265,359	1,825,921
HO - COASTAL WIND	13,480,451	10,307,473	315,993	96,907	363,419	1,838,384	26,402,627
WIND - RESIDENTIAL	127,286	33,987	4,754	0	12,784	105,458	284,268
WIND - COMMERCIAL	242,818	43,976	0	0	23,997	209,994	520,784
COASTAL - RESIDENTIAL	711,828	464,119	30,494	0	37,233	107,899	1,351,573
COASTAL - COMMERCIAL	1,390,099	293,063	56,987	13,634	104,703	1,219,924	3,078,410
TOTAL	\$ 22,479,926	\$ 15,172,168	\$ 2,125,536	\$ 300,628	\$ 668,862	\$ 4,106,192	\$ 44,853,313
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 0	\$ 661,011	\$ 384,817	\$ 18,916	\$ 0	\$ 0	\$ 1,064,744
RESIDENTIAL - EC	0	1,412,252	398,834	15,559	0	238,662	2,065,307
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	103,431	0	0	0	125,000	228,431
COMMERCIAL PROPERTY	0	945,142	817,733	0	0	0	1,762,875
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	666,478	418,010	0	0	0	1,084,488
HOMEOWNER - COASTAL	0	3,410,267	1,332,809	76,036	104,702	37,195	4,961,008
HO - BEACH WIND	0	990,864	119,147	19,099	26,726	565,359	1,721,195
HO - COASTAL WIND	0	12,162,487	2,053,613	481,968	474,088	1,832,280	17,004,436
WIND - RESIDENTIAL	0	149,183	48,011	0	12,784	105,458	315,435
WIND - COMMERCIAL	0	283,829	6,127	0	26,996	209,994	526,946
COASTAL - RESIDENTIAL	0	899,370	172,585	0	38,896	107,899	1,218,750
COASTAL - COMMERCIAL	0	1,865,981	148,908	3,999	10,814	1,440,778	3,470,480
TOTAL	\$ 0	\$ 23,550,295	\$ 5,900,595	\$ 615,576	\$ 695,005	\$ 4,662,625	\$ 35,424,096
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	\$ 415,691	\$ 1,231,002	\$ (20,988)	\$ 4,824	\$ 0	\$ 0	\$ 1,630,529
RESIDENTIAL - EC	1,142,186	1,471,771	183,026	(10,342)	0	(22,651)	2,763,989
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,354	(103,431)	0	0	0	(19,463)	(21,540)
COMMERCIAL PROPERTY	1,023,047	102,605	25,405	0	0	0	1,151,056
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	479,119	(41,038)	9,742	0	505	0	448,328
HOMEOWNER - COASTAL	3,774,138	6,245,433	242,020	161,446	(863)	18,681	10,440,855
HO - BEACH WIND	997,688	1,440,415	122,512	0	0	(37,224)	2,523,391
HO - COASTAL WIND	16,045,918	37,629,499	940,576	146,303	(41,095)	(7,999)	54,713,202
WIND - RESIDENTIAL	127,286	(16,542)	(37,458)	0	0	0	73,286
WIND - COMMERCIAL	280,749	279,470	(6,127)	0	(2,999)	0	551,093
COASTAL - RESIDENTIAL	911,908	1,608,831	59,117	12,189	27,657	0	2,619,702
COASTAL - COMMERCIAL	1,471,763	(235,535)	42,243	40,439	203,966	(112,486)	1,410,391
TOTAL	\$ 26,770,847	\$ 49,612,480	\$ 1,560,067	\$ 354,859	\$ 187,170	\$ (181,142)	\$ 78,304,281

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4B

IBNR TOTALS										
NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL			
RESIDENTIAL - FIRE	\$ 414,642	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 414,642			
RESIDENTIAL - EC	775,829	0	0	0	0	0	775,829			
COMMERCIAL - FIRE	0	0	0	0	0	0	0			
COMMERCIAL - EC	101,354	0	0	0	0	0	101,354			
COMMERCIAL PROPERTY	578,091	0	0	0	0	0	578,091			
CRIME - RESIDENTIAL	0	0	0	0	0	0	0			
CRIME - COMMERCIAL	0	0	0	0	0	0	0			
HOMEOWNER - BEACH	397,575	0	0	0	0	0	397,575			
HOMEOWNER - COASTAL	2,832,455	0	0	0	0	0	2,832,455			
HO - BEACH WIND	817,587	0	0	0	0	0	817,587			
HO - COASTAL WIND	11,822,228	0	0	0	0	0	11,822,228			
WIND - RESIDENTIAL	127,286	0	0	0	0	0	127,286			
WIND - COMMERCIAL	233,190	0	0	0	0	0	233,190			
COASTAL - RESIDENTIAL	605,190	0	0	0	0	0	605,190			
COASTAL - COMMERCIAL	1,378,411	0	0	0	0	0	1,378,411			
TOTAL	\$ 20,083,838	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20,083,838			
NET IBNR (PRIOR PERIOD)										
RESIDENTIAL - FIRE	\$ 897,021	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 897,021			
RESIDENTIAL - EC	1,177,188	0	0	0	0	0	1,177,188			
COMMERCIAL - FIRE	0	0	0	0	0	0	0			
COMMERCIAL - EC	102,975	0	0	0	0	0	102,975			
COMMERCIAL PROPERTY	1,200,451	0	0	0	0	0	1,200,451			
CRIME - RESIDENTIAL	0	0	0	0	0	0	0			
CRIME - COMMERCIAL	0	0	0	0	0	0	0			
HOMEOWNER - BEACH	338,083	0	0	0	0	0	338,083			
HOMEOWNER - COASTAL	2,717,405	0	0	0	0	0	2,717,405			
HO - BEACH WIND	592,527	0	0	0	0	0	592,527			
HO - COASTAL WIND	11,343,420	0	0	0	0	0	11,343,420			
WIND - RESIDENTIAL	141,083	0	0	0	0	0	141,083			
WIND - COMMERCIAL	225,395	0	0	0	0	0	225,395			
COASTAL - RESIDENTIAL	667,746	0	0	0	0	0	667,746			
COASTAL - COMMERCIAL	1,769,795	0	0	0	0	0	1,769,795			
TOTAL	\$ 21,173,089	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21,173,089			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 65,065	\$ 13,243	\$ 840	\$ 0	\$ 0	\$ 0	\$ 79,148
RESIDENTIAL - EC	139,814	79,833	6,308	223	0	0	226,178
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	15,751	0	0	0	0	0	15,751
COMMERCIAL PROPERTY	99,454	31,980	2,297	0	0	0	133,730
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	66,047	10,320	5,139	0	0	0	81,506
HOMEOWNER - COASTAL	496,567	218,723	20,998	2,586	3,234	0	742,108
HO - BEACH WIND	139,793	96,713	6,785	0	0	26,570	269,861
HO - COASTAL WIND	2,062,354	1,338,803	29,087	10,525	7,980	28,807	3,477,557
WIND - RESIDENTIAL	19,782	5,500	0	0	0	330	25,611
WIND - COMMERCIAL	37,943	4,929	500	0	0	331	43,703
COASTAL - RESIDENTIAL	105,686	72,753	6,318	3,120	942	1,084	189,903
COASTAL - COMMERCIAL	217,424	49,066	197	0	14,579	4,320	285,586
TOTAL	\$ 3,465,679	\$ 1,921,863	\$ 78,471	\$ 16,455	\$ 26,735	\$ 61,441	\$ 5,570,643

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

RESIDENTIAL - FIRE	\$ 103,107	\$ 87,255	\$ 39,906	\$ 0	\$ 0	\$ 0	\$ 230,269
RESIDENTIAL - EC	217,317	108,735	47,498	867	0	56,434	430,851
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	25,203	0	0	0	0	31,083	56,286
COMMERCIAL PROPERTY	150,240	31,546	139,253	0	0	0	321,039
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	113,572	32,122	75,097	0	0	0	220,791
HOMEOWNER - COASTAL	792,843	586,974	120,102	46,400	24,866	1,797	1,572,983
HO - BEACH WIND	220,861	155,372	5,177	0	6,646	65,985	454,041
HO - COASTAL WIND	3,352,106	2,563,099	78,576	24,097	90,369	457,140	6,565,387
WIND - RESIDENTIAL	31,651	8,451	1,182	0	3,179	26,224	70,687
WIND - COMMERCIAL	60,380	10,935	0	0	5,967	52,218	129,500
COASTAL - RESIDENTIAL	177,006	115,410	7,583	0	9,258	26,831	336,088
COASTAL - COMMERCIAL	345,667	72,874	14,171	3,390	26,036	303,351	765,490
TOTAL	\$ 5,589,953	\$ 3,772,774	\$ 528,545	\$ 74,755	\$ 166,322	\$ 1,021,063	\$ 11,153,412

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

RESIDENTIAL - FIRE	\$ 219,679	\$ 208,094	\$ 62,838	\$ 0	\$ 0	\$ 0	\$ 490,610
RESIDENTIAL - EC	303,533	197,668	83,830	854	0	57,958	643,843
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	25,219	0	0	0	0	31,102	56,321
COMMERCIAL PROPERTY	293,989	166,974	195,603	0	0	0	656,566
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	83,555	27,394	73,959	0	0	0	184,909
HOMEOWNER - COASTAL	698,103	548,629	171,092	42,154	24,490	1,769	1,486,237
HO - BEACH WIND	149,037	90,930	12,574	0	6,545	64,986	324,072
HO - COASTAL WIND	2,837,267	2,570,292	205,172	33,838	105,343	452,176	6,204,088
WIND - RESIDENTIAL	34,551	3,704	9,950	0	3,131	25,826	77,163
WIND - COMMERCIAL	55,199	10,039	0	0	6,611	51,427	123,276
COASTAL - RESIDENTIAL	167,056	150,395	8,318	2,677	10,342	26,424	365,212
COASTAL - COMMERCIAL	441,368	140,590	32,068	3,339	2,648	347,946	967,959
TOTAL	\$ 5,308,555	\$ 4,114,709	\$ 855,403	\$ 82,861	\$ 159,110	\$ 1,059,616	\$ 11,580,256

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ (51,507)	\$ (107,595)	\$ (22,091)	\$ 0	\$ 0	\$ 0	\$ (181,193)
RESIDENTIAL - EC	53,598	(9,100)	(30,024)	236	0	(1,524)	13,187
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	15,735	0	0	0	0	(19)	15,716
COMMERCIAL PROPERTY	(44,295)	(103,448)	(54,053)	0	0	0	(201,797)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	96,064	15,048	6,277	0	0	0	117,389
HOMEOWNER - COASTAL	591,306	257,068	(29,991)	6,833	3,611	27	828,854
HO - BEACH WIND	211,617	161,155	(612)	0	101	27,569	399,830
HO - COASTAL WIND	2,577,193	1,331,610	(97,508)	785	(6,994)	33,771	3,838,856
WIND - RESIDENTIAL	16,882	10,246	(8,768)	0	48	727	19,135
WIND - COMMERCIAL	43,124	5,826	500	0	(644)	1,121	49,927
COASTAL - RESIDENTIAL	115,636	37,768	5,583	443	(142)	1,490	160,778
COASTAL - COMMERCIAL	121,724	(18,650)	(17,700)	51	37,967	(40,275)	83,117
TOTAL	\$ 3,747,077	\$ 1,579,928	\$ (248,388)	\$ 8,349	\$ 33,946	\$ 22,887	\$ 5,143,799

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2024

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 338,060	\$ 40,011	\$ 2,239	\$ 0	\$ 0	\$ 0	\$ 380,310
RESIDENTIAL - EC	501,063	181,568	16,340	364	315	11,877	711,527
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	46,889	0	0	0	0	4,713	51,602
COMMERCIAL PROPERTY	462,441	48,158	9,056	0	0	0	519,656
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	168,275	21,622	9,653	0	0	2,866	202,416
HOMEOWNER - COASTAL	1,328,391	558,816	72,819	7,935	6,229	12,960	1,987,151
HO - BEACH WIND	321,108	186,872	12,685	0	0	69,327	589,992
HO - COASTAL WIND	5,519,010	3,010,760	112,963	32,609	14,157	37,596	8,727,097
WIND - RESIDENTIAL	62,442	8,959	609	130	75	330	72,544
WIND - COMMERCIAL	107,012	23,136	500	0	0	331	130,979
COASTAL - RESIDENTIAL	313,781	214,967	11,579	4,190	1,692	1,084	547,293
COASTAL - COMMERCIAL	758,728	119,550	5,518	2,550	14,579	16,040	916,965
TOTAL	\$ 9,927,201	\$ 4,414,419	\$ 253,962	\$ 47,779	\$ 37,048	\$ 157,122	\$ 14,837,531

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

RESIDENTIAL - FIRE	\$ 103,107	\$ 87,255	\$ 39,906	\$ 0	\$ 0	\$ 0	\$ 230,269
RESIDENTIAL - EC	217,317	108,735	47,498	867	0	56,434	430,851
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	25,203	0	0	0	0	31,083	56,286
COMMERCIAL PROPERTY	150,240	31,546	139,253	0	0	0	321,039
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	113,572	32,122	75,097	0	0	0	220,791
HOMEOWNER - COASTAL	792,843	586,974	120,102	46,400	24,866	1,797	1,572,983
HO - BEACH WIND	220,861	155,372	5,177	0	6,646	65,985	454,041
HO - COASTAL WIND	3,352,106	2,563,099	78,576	24,097	90,369	457,140	6,565,387
WIND - RESIDENTIAL	31,651	8,451	1,182	0	3,179	26,224	70,687
WIND - COMMERCIAL	60,380	10,935	0	0	5,967	52,218	129,500
COASTAL - RESIDENTIAL	177,006	115,410	7,583	0	9,258	26,831	336,088
COASTAL - COMMERCIAL	345,667	72,874	14,171	3,390	26,036	303,351	765,490
TOTAL	\$ 5,589,953	\$ 3,772,774	\$ 528,545	\$ 74,755	\$ 166,322	\$ 1,021,063	\$ 11,153,412

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

RESIDENTIAL - FIRE	\$ 0	\$ 96,729	\$ 106,078	\$ 5,214	\$ 0	\$ 0	\$ 208,022
RESIDENTIAL - EC	0	223,644	109,942	4,289	0	65,789	403,665
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	10,011	0	0	0	34,457	44,468
COMMERCIAL PROPERTY	0	119,002	225,416	0	0	0	344,418
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	96,652	115,228	0	0	0	211,880
HOMEOWNER - COASTAL	0	541,770	367,401	20,960	28,862	10,253	969,246
HO - BEACH WIND	0	134,952	32,844	5,265	7,367	155,846	336,275
HO - COASTAL WIND	0	1,987,477	566,097	132,859	130,687	505,085	3,322,204
WIND - RESIDENTIAL	0	15,798	13,235	0	3,524	29,070	61,627
WIND - COMMERCIAL	0	35,934	1,689	0	7,442	57,887	102,951
COASTAL - RESIDENTIAL	0	150,071	47,575	0	10,722	29,743	238,111
COASTAL - COMMERCIAL	0	235,743	41,048	1,102	2,981	397,163	678,038
TOTAL	\$ 0	\$ 3,647,784	\$ 1,626,552	\$ 169,689	\$ 191,584	\$ 1,285,295	\$ 6,920,904

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 441,167	\$ 30,537	\$ (63,933)	\$ (5,214)	\$ 0	\$ 0	\$ 402,557
RESIDENTIAL - EC	718,380	66,659	(46,105)	(3,057)	315	2,521	738,714
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	72,092	(10,011)	0	0	0	1,339	63,419
COMMERCIAL PROPERTY	612,681	(39,298)	(77,106)	0	0	0	496,277
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	281,847	(42,907)	(30,478)	0	0	2,866	211,327
HOMEOWNER - COASTAL	2,121,234	604,020	(174,479)	33,376	2,234	4,503	2,590,887
HO - BEACH WIND	541,969	207,292	(14,981)	(5,265)	(721)	(20,534)	707,759
HO - COASTAL WIND	8,871,116	3,586,382	(374,557)	(76,152)	(26,160)	(10,348)	11,970,280
WIND - RESIDENTIAL	94,093	1,612	(11,444)	130	(270)	(2,517)	81,604
WIND - COMMERCIAL	167,392	(1,862)	(1,189)	0	(1,474)	(5,338)	157,528
COASTAL - RESIDENTIAL	490,788	180,305	(28,413)	4,190	228	(1,829)	645,269
COASTAL - COMMERCIAL	1,104,396	(43,319)	(21,359)	4,838	37,634	(77,772)	1,004,417
TOTAL	\$ 15,517,155	\$ 4,539,409	\$ (844,045)	\$ (47,155)	\$ 11,785	\$ (107,110)	\$ 19,070,039

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	\$ 9,082	\$ 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	9,082	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	226,949	98,374,279	101,701	5,175,614
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	125,000	4,632,262	52,630	195,891
			TOTAL	\$ 351,949	\$ 103,006,541	\$ 154,331	\$ 5,371,505
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	0	92,250,934	0	2,750,779
			TOTAL	\$ 0	\$ 110,247,126	\$ 0	\$ 3,630,983
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	1,050,000	44,837,034	60,897	1,840,880
			TOTAL	1,050,000	70,985,804	60,897	3,827,319
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	44,462	4,295,589
			TOTAL	\$ 0	\$ 174,123,145	\$ 44,462	\$ 10,563,782

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	36,594,125	45,720	1,972,512
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,194,287	12,653	11,267,015
			TOTAL	40,000	221,534,015	58,373	13,932,762
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	7,225	33,008,954	2,663	2,177,893
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	150,000	113,253,794	77,590	5,692,473
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	864,226	501,577,798	174,482	32,518,774
			TOTAL	\$ 1,021,451	\$ 655,438,368	\$ 254,735	\$ 40,693,168
TOTAL FLORENCE				\$ 2,463,400	\$ 1,383,419,702	\$ 581,880	\$ 80,352,423

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	\$ 0	\$ 25,181
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,815
			TOTAL	9,999	3,091,213	999	109,996
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	88,260	1,184,050	2,999	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	199,995	3,248,975	6,995	223,789
			TOTAL	\$ 288,255	\$ 4,433,024	\$ 9,994	\$ 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	13,389	101,580
			TOTAL	\$ 103,063	\$ 3,331,979	\$ 14,388	\$ 378,316

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	7,015	655,255
			TOTAL	45,891	11,274,885	7,015	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	12,618	6,194,792	1,433	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	244,720	15,782,310	21,978	1,551,032
			TOTAL	\$ 257,337	\$ 23,560,750	\$ 23,411	\$ 2,392,175
			TOTAL DORIAN	\$ 706,312	\$ 63,050,216	\$ 55,807	\$ 5,269,687

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	3,985,336	0	319,737
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	\$ 0	\$ 4,323,874	\$ 0	\$ 345,431
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	5,284	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	\$ 29,281	\$ 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	\$ 93,061	\$ 1,276,034	\$ 2,067	\$ 157,342
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	80,787	716,709	3,995	50,786
			TOTAL	173,848	1,992,742	6,062	208,128
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	37,233	2,256,366	858	239,293
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	10,814	1,003,648	0	71,079
			TOTAL	\$ 48,047	\$ 3,260,013	\$ 858	\$ 310,372

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	1,405,159	0	93,401
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	72,295	1,551,559	3,196	162,204
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	673,994	10,101,917	9,757	1,014,852
			TOTAL	746,289	13,343,202	12,953	1,291,479
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-BEACH	0	479,456	0	30,178
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO-COASTAL	0	1,238,213	0	116,612
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	26,726	2,819,419	19,675	293,672
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	363,419	16,191,209	1,598	1,721,804
			TOTAL	\$ 390,145	\$ 20,728,298	\$ 21,273	\$ 2,162,266
			TOTAL ISAIAS	\$ 1,404,807	\$ 49,108,691	\$ 45,042	\$ 4,737,001

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
BEACH FULL COVERAGE							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 113,874	\$ 0	\$ 16,663
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	26,959	0	1,660
			TOTAL	0	140,833	0	18,323
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	1,156,467	0	102,421
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	\$ 0	\$ 1,250,582	\$ 0	\$ 110,171
BEACH WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 45,794	\$ 0	\$ 5,330
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	0	0	4,160
			TOTAL	0	45,794	0	9,490
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	169,203	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 0	\$ 169,203	\$ 0	\$ 8,046
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 211,965	\$ 0	\$ 17,069
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	36,434	0	3,679
			TOTAL	0	248,399	0	20,748
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	412,488	0	47,090
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	113,926	0	14,606
			TOTAL	\$ 0	\$ 526,414	\$ 0	\$ 61,696

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-COASTAL	0	211,411	0	15,465
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	0	74,436	0	22,863
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	5,000	1,281,263	0	106,189
			TOTAL	5,000	1,567,110	0	144,517
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	0	79,635	0	9,180
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	0	777,809	0	76,081
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	0	674,294	0	84,271
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	3,046	6,083,331	499	478,447
			TOTAL	\$ 3,046	\$ 7,615,069	\$ 499	\$ 647,978
			TOTAL IAN	\$ 8,046	\$ 11,563,405	\$ 499	\$ 1,020,970

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	\$ 1,545	\$ 63,644	\$ 0	\$ 14,084
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	1,545	63,644	0	14,084
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	23,627	92,380	0	15,465
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	25,517	0	4,978
			TOTAL	\$ 23,627	\$ 117,898	\$ 0	\$ 20,443
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	40,210	264,329	2,326	14,751
			TOTAL	40,210	285,341	2,326	19,003
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	290,377	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	7,500	258,087	0	12,056
			TOTAL	\$ 7,500	\$ 548,464	\$ 0	\$ 43,864

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	7,365
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	23,816	877,803	20	74,903
			TOTAL	23,816	1,055,928	20	95,044
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	1,966	345,239	0	44,076
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	0	183,373	10,193	19,976
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	77,207	2,083,203	6,894	218,026
			TOTAL	\$ 79,173	\$ 2,645,243	\$ 17,086	\$ 285,706
			TOTAL IDALIA	\$ 175,870	\$ 4,730,265	\$ 19,432	\$ 481,413

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	22,005
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	5,179
			TOTAL	\$ 0	\$ 164,200	\$ 0	\$ 27,184
BEACH WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 4,754	\$ 11,539	\$ 499	\$ 413
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	48,043	0	2,536
			TOTAL	4,754	59,582	499	2,948
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	\$ 43	\$ 114,896	\$ 0	\$ 10,744
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	4,999	58,116	499	5,871
			TOTAL	5,042	173,012	499	16,615
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	4,999	408,165	499	42,615
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	4,999	11,357	1,577	11,499
			TOTAL	\$ 9,998	\$ 419,522	\$ 2,076	\$ 54,114

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	3,970	20,488
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	7,153	18,564	0	2,955
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	15,870	773,566	1,497	89,255
			TOTAL	23,023	935,730	5,467	112,698
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	2,767	358,102	0	46,197
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	24,897	479,289	3,000	33,144
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	136,447	2,477,912	681	246,402
			TOTAL	\$ 164,111	\$ 3,330,639	\$ 3,681	\$ 327,437
			TOTAL OPHELIA	\$ 206,927	\$ 5,112,369	\$ 12,222	\$ 547,912

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2024

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	\$ 637,269,800	1,434	\$ 0	0	\$ 2,706,269,395	5,186	\$ 0	0	\$ 168,170,812	1,230	\$ 3,511,710,007	7,850
BRUNSWICK	2,208,894,811	5,265	272,780,450	465	1,111,552,620	2,371	4,406,269,246	5,856	15,888,738,482	25,128	291,818,598	633	504,670,925	2,583	24,684,725,132	42,301
CAMDEN	0	0	0	0	111,171,610	230	0	0	771,190,610	1,375	0	0	49,549,930	271	931,912,150	1,876
CARTERET	1,018,261,200	4,622	250,903,300	466	663,482,230	1,711	2,719,239,925	4,067	7,024,615,695	12,371	228,283,786	723	483,166,936	2,296	12,387,953,072	26,256
CHOWAN	0	0	0	0	116,250,790	262	0	0	1,159,108,321	2,122	0	0	88,887,582	616	1,364,246,693	3,000
CRAVEN	0	0	0	0	1,096,833,940	2,806	0	0	6,330,822,468	12,335	0	0	370,831,849	1,891	7,798,488,257	17,032
CURRITUCK	943,983,880	1,440	46,345,030	67	291,099,340	557	1,205,058,300	1,206	2,198,796,059	3,753	61,254,060	85	118,536,737	613	4,865,073,406	7,721
DARE	3,441,209,798	8,498	784,419,190	1,427	282,057,280	516	7,069,610,323	9,884	994,183,000	1,506	356,058,869	773	27,175,200	118	12,954,713,660	22,722
HYDE	153,683,920	407	23,437,480	47	21,249,530	60	181,705,090	277	166,044,870	368	19,157,297	55	30,392,279	217	595,670,466	1,431
JONES	0	0	0	0	76,945,620	207	0	0	439,830,851	965	0	0	41,529,639	311	558,306,110	1,483
NEW HANOVER	665,607,659	2,091	352,990,990	723	2,950,170,160	6,279	1,913,173,730	2,642	20,549,210,208	32,481	170,519,577	414	1,064,188,661	3,678	27,665,860,985	48,308
ONSLow	275,935,528	936	54,078,940	110	1,632,907,940	4,425	465,826,570	714	10,618,253,928	21,469	77,818,270	197	1,125,089,789	5,097	14,249,910,965	32,948
PAMLICO	0	0	0	0	123,551,050	271	0	0	1,230,159,680	2,192	0	0	91,536,397	517	1,445,247,127	2,980
PASQUOTANK	0	0	0	0	360,282,600	868	0	0	1,788,830,418	3,600	0	0	156,402,857	959	2,305,515,875	5,427
PENDER	397,362,452	1,028	61,648,970	111	663,025,890	1,318	682,217,280	1,021	5,509,122,678	8,979	99,088,420	222	356,775,790	1,793	7,769,241,480	14,472
PERQUIMANS	0	0	0	0	133,436,240	294	0	0	1,079,960,505	1,884	0	0	77,085,761	562	1,290,482,506	2,740
TYRRELL	0	0	0	0	43,956,810	110	0	0	179,214,570	426	0	0	20,805,809	179	243,977,189	715
WASHINGTON	0	0	0	0	135,821,000	368	0	0	434,516,484	936	0	0	39,103,991	326	609,441,475	1,630
TOTAL	\$ 9,104,939,248	24,287	\$ 1,846,604,350	3,416	\$ 10,451,064,450	24,087	\$ 18,643,100,464	25,667	\$ 79,068,868,222	137,076	\$ 1,303,998,877	3,102	\$ 4,813,900,944	23,257	\$ 125,232,476,555	240,892

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	\$ 397,110,900	1,119	\$ 397,110,900	1,119
BRUNSWICK	0	0	361,896,000	445	282,078,100	346	1,377,212,800	2,071	2,021,186,900	2,862
CAMDEN	0	0	0	0	0	0	60,588,400	167	60,588,400	167
CARTERET	0	0	685,873,900	827	460,576,100	601	1,446,097,100	2,208	2,592,547,100	3,636
CHOWAN	0	0	0	0	0	0	221,263,400	470	221,263,400	470
CRAVEN	0	0	0	0	0	0	1,277,817,132	2,111	1,277,817,132	2,111
CURRITUCK	0	0	89,836,800	122	105,650,100	249	196,333,200	506	391,820,100	877
DARE	0	0	811,356,700	1,134	924,696,900	1,180	149,753,400	234	1,885,807,000	2,548
HYDE	0	0	67,704,200	86	23,585,800	48	79,670,500	200	170,960,500	334
JONES	0	0	0	0	0	0	74,457,300	278	74,457,300	278
NEW HANOVER	0	0	836,262,900	852	446,434,300	402	2,852,399,842	3,461	4,135,097,042	4,715
ONSLow	0	0	123,939,700	146	11,187,600	31	1,228,122,750	2,223	1,363,250,050	2,400
PAMLICO	0	0	0	0	0	0	164,455,000	376	164,455,000	376
PASQUOTANK	0	0	0	0	0	0	418,013,600	868	418,013,600	868
PENDER	0	0	108,115,500	151	62,184,200	96	396,301,600	1,005	566,601,300	1,252
PERQUIMANS	0	0	0	0	0	0	90,710,100	347	90,710,100	347
TYRRELL	0	0	0	0	0	0	23,142,000	129	23,142,000	129
WASHINGTON	0	0	0	0	0	0	67,798,200	305	67,798,200	305
TOTAL	\$ 0	0	\$ 3,084,985,700	3,763	\$ 2,316,393,100	2,953	\$ 10,521,247,224	18,078	\$ 15,922,626,024	24,794

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 3,908,820,907	8,969
BRUNSWICK	26,705,912,032	45,163
CAMDEN	992,500,550	2,043
CARTERET	14,980,500,172	29,892
CHOWAN	1,585,510,093	3,470
CRAVEN	9,076,305,389	19,143
CURRITUCK	5,256,893,506	8,598
DARE	14,840,520,660	25,270
HYDE	766,630,966	1,765
JONES	632,763,410	1,761
NEW HANOVER	31,800,958,027	53,023
ONSLow	15,613,161,015	35,348
PAMLICO	1,609,702,127	3,356
PASQUOTANK	2,723,529,475	6,295
PENDER	8,335,842,780	15,724
PERQUIMANS	1,381,192,606	3,087
TYRRELL	267,119,189	844
WASHINGTON	677,239,675	1,935
TOTAL	\$ 141,155,102,579	265,686

* 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.