



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2026

Contents

Financial Statements

Exhibit 1 - Balance Sheet	1
Exhibit 2 - Income Statement and Surplus Account	2
Exhibit 3A - Surplus Account	3 - 4
Exhibit 3B - Surplus Account for Open Years	5 - 7
Exhibit 4A - Statistical Report of Premiums	8 - 9
Exhibit 4B - Statistical Report of Losses	10 - 12
Exhibit 4C - Statistical Report of Loss Adjustment Expenses	13 - 14
Exhibit 6 - Report of Named Storm Losses	15 - 20
Aggregate Liability by Counties	21

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF JUNE 30, 2026

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 211,036,124	\$ 0	\$ 211,036,124
CASH EQUIVALENTS	24,426,288	0	24,426,288
INVESTMENTS	2,149,897,310	0	2,149,897,310
INTEREST INCOME DUE OR ACCRUED	14,932,488	0	14,932,488
FIXED ASSETS	204,059	(204,059)	0
DATA PROCESSING EQUIPMENT	12,144	0	12,144
ACCOUNTS RECEIVABLE - PREMIUM	77,255,547	(213,133)	77,042,414
PREPAID EXPENSE	4,060,226	(4,060,226)	0
PREMIUM TAX RECOVERABLE	2,887,931	0	2,887,931
TOTAL ASSETS	\$ 2,484,712,117	\$ (4,477,418)	\$ 2,480,234,699

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 260,246
ACCOUNTS PAYABLE - FAIR PLAN	2,447,369
BENEFIT PAYABLE	510,515
PREMIUM SUSPENSE	3,126
PREMIUM REFUND	1,153,769
COMMISSION PAYABLE	11,833,502
ACCRUAL-POST RETIREMENT	6,884,781
ACCRUAL-PENSION	464,551
ACCRUAL-RENT	217,968
CLAIMS PAYABLE	881,661
PREPAID PREMIUMS	22,277,813
UNCLAIMED CHECKS	5,101,182
IBHS GRANT ACCRUAL	13,200,000
CEDED REINSURANCE PREMIUMS PAYABLE	65,965,019
TOTAL LIABILITIES	\$ 131,201,502

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 44,292,298
UNPAID LAE RESERVES	10,758,920
UNEARNED PREMIUMS	379,742,003
TOTAL RESERVES	\$ 434,793,221

SURPLUS	\$ 1,914,239,976
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TOTAL LIABILITIES & SURPLUS	\$ 2,480,234,699
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2026

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 186,051,585	\$ 467,212,634
CEDED REINSURANCE PREMIUMS	(73,669,386)	(145,403,632)
NET PREMIUMS EARNED	112,382,199	321,809,002
DEDUCTIONS		
NET LOSSES INCURRED	32,475,090	64,691,359
NET LOSS EXPENSE INCURRED	7,279,320	21,970,469
OPERATING EXPENSE INCURRED	38,932,711	68,627,064
IBHS GRANT PROGRAM	3,431,107	7,256,501
PREMIUM TAXES	7,320,726	12,819,978
TOTAL DEDUCTIONS	89,438,954	175,365,371
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(222,594)	(246,642)
SERVICE CHARGES	215,825	429,473
MISCELLANEOUS INCOME	7,186	16,485
TOTAL OTHER INCOME/(EXPENSE)	417	199,316
NET UNDERWRITING GAIN OR (LOSS)	22,943,662	146,642,947
INVESTMENT INCOME	23,587,617	45,808,933
NET INCOME OR (LOSS)	\$ 46,531,279	\$ 192,451,880
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,870,693,592	\$ 1,723,917,960
NET INCOME OR (LOSS)	46,531,279	192,451,880
CHANGE IN ASSETS NOT ADMITTED	(2,984,895)	(2,129,864)
NET CHANGE IN SURPLUS	43,546,384	190,322,016
SURPLUS (CURRENT PERIOD)	\$ 1,914,239,976	\$ 1,914,239,976

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2026

QUARTER TO DATE

	2026	2025	2024	2023	2022	2021	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 263,741,238	\$ (3,324,489)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 260,416,749
CEDED REINSURANCE	(69,895,057)	(3,774,329)	0	0	0	0	(73,669,386)
INVESTMENT INCOME	23,587,617	0	0	0	0	0	23,587,617
PREMIUM CHARGED OFF	(222,594)	0	0	0	0	0	(222,594)
SERVICE CHARGES	215,825	0	0	0	0	0	215,825
MISCELLANEOUS INCOME	7,186	0	0	0	0	0	7,186
TOTAL INCOME	217,434,215	(7,098,818)	0	0	0	0	210,335,397
EXPENSES PAID							
LOSSES	3,483,421	22,564,547	4,461,177	451,420	68,641	95,261	31,124,469
LOSS ADJUSTMENT EXPENSES	4,166,319	2,387,534	320,723	60,844	6,851	9,985	6,952,257
COMMISSION	34,069,312	(432,184)	0	0	0	0	33,637,128
PREMIUM TAX	7,320,726	0	0	0	0	0	7,320,726
IBHS GRANT PROGRAM	3,431,107	0	0	0	0	0	3,431,107
ADMINISTRATIVE EXPENSES	5,295,583	0	0	0	0	0	5,295,583
TOTAL EXPENSES PAID	57,766,468	24,519,898	4,781,900	512,265	75,492	105,247	87,761,269
NET CASH CHANGE	159,667,747	(31,618,716)	(4,781,900)	(512,265)	(75,492)	(105,247)	122,574,128
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	26,454,527	14,407,257	2,413,226	506,498	194,674	316,117	44,292,298
LOSS ADJUSTMENT EXPENSES	6,453,867	3,477,116	582,419	122,241	46,983	76,293	10,758,920
UNEARNED PREMIUMS	285,191,318	94,550,684	0	0	0	0	379,742,003
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	23,387,557	13,176,200	5,006,138	583,744	296,923	491,116	42,941,677
LOSS ADJUSTMENT EXPENSES	5,711,789	3,180,535	1,208,406	140,907	71,673	118,548	10,431,857
UNEARNED PREMIUMS	76,288,713	229,088,125	0	0	0	0	305,376,838
NET RESERVE CHANGE	(212,711,654)	133,009,802	3,218,899	95,912	126,938	217,254	(76,042,849)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,984,895)	0	0	0	0	0	(2,984,895)
TOTAL NET OTHER CHANGES	(2,984,895)	0	0	0	0	0	(2,984,895)
CHANGE IN SURPLUS	\$ (56,028,802)	\$ 101,391,087	\$ (1,563,001)	\$ (416,353)	\$ 51,446	\$ 112,008	\$ 43,546,384

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED JUNE 30, 2026

YEAR TO DATE

	2026	2025	2024	2023	2022	2021	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 463,672,749	\$ (7,631,662)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 456,041,087
CEDED REINSURANCE	(97,238,159)	(48,165,473)	0	0	0	0	(145,403,632)
INVESTMENT INCOME	45,808,933	0	0	0	0	0	45,808,933
PREMIUM CHARGED OFF	(246,642)	0	0	0	0	0	(246,642)
SERVICE CHARGES	429,473	0	0	0	0	0	429,473
MISCELLANEOUS INCOME	16,485	0	0	0	0	0	16,485
TOTAL INCOME	412,442,840	(55,797,135)	0	0	0	0	356,645,704
EXPENSES PAID							
LOSSES	3,934,542	39,257,116	12,179,116	1,063,277	108,459	99,388	56,641,898
LOSS ADJUSTMENT EXPENSES	12,618,817	4,086,013	908,037	138,822	19,038	19,985	17,790,712
COMMISSION	59,956,054	(992,116)	0	0	0	0	58,963,938
PREMIUM TAX	12,819,978	0	0	0	0	0	12,819,978
IBHS GRANT PROGRAM	7,256,501	0	0	0	0	0	7,256,501
ADMINISTRATIVE EXPENSES	9,663,126	0	0	0	0	0	9,663,126
TOTAL EXPENSES PAID	106,249,017	42,351,013	13,087,153	1,202,099	127,497	119,373	163,136,153
NET CASH CHANGE	306,193,822	(98,148,149)	(13,087,153)	(1,202,099)	(127,497)	(119,373)	\$ 193,509,552
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	26,454,527	14,407,257	2,413,226	506,498	194,674	316,117	44,292,298
LOSS ADJUSTMENT EXPENSES	6,453,867	3,477,116	582,419	122,241	46,983	76,293	10,758,920
UNEARNED PREMIUMS	285,191,318	94,550,684	0	0	0	0	379,742,003
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	26,773,076	7,465,899	1,004,438	323,413	676,012	36,242,837
LOSS ADJUSTMENT EXPENSES	0	4,124,815	1,934,992	260,328	83,821	175,207	6,579,163
UNEARNED PREMIUMS	0	390,913,549	0	0	0	0	390,913,549
NET RESERVE CHANGE	(318,099,712)	309,376,381	6,405,246	636,027	165,577	458,809	(1,057,672)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,129,864)	0	0	0	0	0	(2,129,864)
TOTAL NET OTHER CHANGES	(2,129,864)	0	0	0	0	0	(2,129,864)
CHANGE IN SURPLUS	\$ (14,035,754)	\$ 211,228,233	\$ (6,681,907)	\$ (566,072)	\$ 38,080	\$ 339,436	\$ 190,322,016

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2026

	2026				2025			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 149,176,263	\$ 28,883,538	\$ 260,046,044	\$ 25,566,905	\$ 270,246,546	\$ 54,573,744	\$ 462,970,384	\$ 49,122,135
CEDED REINSURANCE	(30,663,779)	(6,168,208)	(54,771,208)	(5,634,964)	(62,040,650)	(14,744,868)	(108,942,844)	(12,779,980)
INVESTMENT INCOME	14,737,992	2,853,573	25,691,464	2,525,904	24,773,855	4,970,750	42,402,038	4,470,216
MISCELLANEOUS INCOME	64,125	12,416	111,784	10,990	(20,879)	(4,189)	(35,736)	(3,767)
TOTAL INCOME	133,314,602	25,581,319	231,078,084	22,468,835	232,958,873	44,795,437	396,393,842	40,808,603
EXPENSES PAID								
LOSSES	661,470	100,965	3,140,706	31,400	9,193,326	2,577,200	52,006,996	1,535,443
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,848,744	550,123	9,851,104	368,846	4,069,433	1,264,620	19,895,606	1,106,882
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	19,289,510	3,734,839	33,625,730	3,305,975	34,980,908	7,018,328	59,871,556	6,311,561
PREMIUM TAX	4,124,539	798,594	7,189,951	706,893	7,013,942	1,407,312	12,004,810	1,265,602
IBHS GRANT PROGRAM	2,334,616	452,029	4,069,733	400,123	9,964,919	1,999,411	17,055,597	1,798,079
ADMINISTRATIVE EXPENSES	3,108,893	601,944	5,419,464	532,825	6,814,096	1,367,214	11,662,761	1,229,541
TOTAL EXPENSES PAID	31,367,772	6,238,495	63,296,688	5,346,062	72,036,623	15,634,087	172,497,326	13,247,108
NET CASH CHANGE	101,946,830	19,342,825	167,781,396	17,122,772	160,922,250	29,161,350	223,896,516	27,561,495
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,570,879	1,094,552	21,156,922	632,174	1,730,269	384,942	12,067,667	224,379
LOSS ADJUSTMENT EXPENSES	871,374	267,015	5,161,058	154,420	417,591	92,904	2,912,468	54,153
UNEARNED PREMIUMS	92,422,893	17,313,678	160,424,668	15,030,078	31,367,905	4,149,609	54,091,068	4,942,102
NET RESERVE CHANGE	96,865,146	18,675,245	186,742,648	15,816,673	33,515,766	4,627,455	69,071,203	5,220,634
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(685,236)	(132,675)	(1,194,512)	(117,441)	471,667	94,638	807,288	85,108
MINIMUM PENSION LIABILITY	0	0	0	0	(494,720)	(99,263)	(846,745)	(89,268)
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(685,236)	(132,675)	(1,194,512)	(117,441)	(23,053)	(4,625)	(39,457)	(4,160)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 4,396,448	\$ 534,904	\$ (20,155,764)	\$ 1,188,659	\$ 127,383,431	\$ 24,529,270	\$ 154,785,855	\$ 22,336,702

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2026

	2024				2023			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 232,293,735	\$ 51,009,506	\$ 404,192,195	\$ 47,899,223	\$ 189,398,888	\$ 31,878,305	\$ 339,169,984	\$ 37,199,916
CEDED REINSURANCE	(55,759,698)	(13,913,800)	(99,299,679)	(12,341,955)	(40,383,031)	(8,540,919)	(74,452,187)	(9,281,504)
INVESTMENT INCOME	17,216,822	3,739,219	29,960,092	3,490,552	10,713,905	1,747,739	19,139,417	2,073,986
MISCELLANEOUS INCOME	93,839	20,380	163,296	19,025	112,284	18,317	200,585	21,736
TOTAL INCOME	193,844,698	40,855,306	335,015,904	39,066,845	159,842,046	25,103,441	284,057,800	30,014,134
EXPENSES PAID								
LOSSES	13,974,609	4,239,513	91,608,660	2,722,885	16,607,432	2,562,032	112,910,154	2,513,609
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,782,069	1,249,013	20,502,919	1,461,106	3,589,871	1,187,304	18,160,116	1,583,582
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	30,254,002	6,570,057	52,646,966	6,132,814	24,651,578	4,020,210	44,036,833	4,771,396
PREMIUM TAX	6,550,303	1,422,621	11,398,601	1,328,013	5,352,285	873,108	9,561,371	1,036,090
IBHS GRANT PROGRAM	4,812,515	1,045,202	8,374,565	975,693	4,115,534	671,359	7,352,028	796,681
ADMINISTRATIVE EXPENSES	6,181,845	1,342,598	10,757,424	1,253,312	5,884,981	960,006	10,512,985	1,139,208
TOTAL EXPENSES PAID	65,555,343	15,869,004	195,289,135	13,873,823	60,201,681	10,274,020	202,533,486	11,840,566
NET CASH CHANGE	128,289,355	24,986,302	139,726,770	25,193,022	99,640,365	14,829,421	81,524,314	18,173,568
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	644,474	344,866	1,279,338	144,548	59,367	0	265,234	181,897
LOSS ADJUSTMENT EXPENSES	155,540	83,232	308,762	34,886	14,328	0	64,013	43,900
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	800,014	428,098	1,588,100	179,434	73,695	0	329,247	225,796
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(570,786)	(123,966)	(993,262)	(115,722)	(396,984)	(64,759)	(709,177)	(76,848)
MINIMUM PENSION LIABILITY	27,642	6,003	48,101	5,604	(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	(543,145)	(117,962)	(945,161)	(110,118)	(636,635)	(103,853)	(1,137,290)	(123,239)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 126,946,196	\$ 24,440,241	\$ 137,193,509	\$ 24,903,470	\$ 98,930,034	\$ 14,725,568	\$ 80,057,777	\$ 17,824,533

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF JUNE 30, 2026

	2022				2021				TOTAL
	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	\$ 3,481,404,130
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)	(771,366,401)
INVESTMENT INCOME	5,382,161	732,589	9,706,531	931,598	4,202,728	516,684	7,674,630	681,416	240,335,860
MISCELLANEOUS INCOME	71,679	9,757	129,271	12,407	56,609	6,960	103,375	9,178	1,183,442
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	2,951,557,031
EXPENSES PAID									
LOSSES	13,708,652	3,544,551	67,017,646	1,684,905	9,430,329	650,747	43,314,981	1,672,450	457,410,661
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,231,118	1,261,189	12,352,918	2,183,677	2,646,585	982,641	10,281,282	2,801,773	126,212,521
CEDED LOSS ADJUSTMENT EXPENSES	0	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	451,004,011
PREMIUM TAX	4,118,637	560,605	7,427,813	712,895	3,531,641	434,180	6,449,152	572,608	95,841,566
IBHS GRANT PROGRAM	3,400,863	462,906	6,133,333	588,655	2,915,504	358,432	5,324,022	472,710	85,874,509
ADMINISTRATIVE EXPENSES	5,779,413	786,660	10,422,962	1,000,359	4,992,411	613,767	9,116,676	809,452	102,290,799
TOTAL EXPENSES PAID	49,261,306	9,204,952	137,660,585	9,462,511	39,772,141	5,038,003	104,169,160	8,964,190	1,318,634,067
NET CASH CHANGE	73,131,560	7,228,147	83,959,713	11,830,142	67,713,663	8,255,157	92,517,973	8,188,058	1,632,922,964
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	94,000	0	100,674	0	20,000	0	296,117	0	44,292,298
LOSS ADJUSTMENT EXPENSES	22,686	0	24,297	0	4,827	0	71,466	0	10,758,920
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	379,742,003
NET RESERVE CHANGE	116,686	0	124,971	0	24,827	0	367,583	0	434,793,221
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,813	927	12,287	1,179	6,558	806	11,976	1,063	(3,681,058)
MINIMUM PENSION LIABILITY	1,382,813	188,221	2,493,853	239,351	285,263	35,070	520,920	46,252	2,995,848
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	205,700	25,289	375,629	33,351	639,969
TOTAL NET OTHER CHANGES	1,389,626	189,148	2,506,140	240,530	497,521	61,165	908,525	80,666	(45,240)
SETTLEMENT ROLL FORWARD	0	0	0	0	582,088,305	(59,299,066)	246,090,035	(52,723,801)	716,155,473
ROLL FORWARD	0	0	0	0	0	0	0	0	0
SURPLUS	\$ 74,404,500	\$ 7,417,295	\$ 86,340,883	\$ 12,070,672	\$ 650,274,663	\$ (50,982,743)	\$ 339,148,949	\$ (44,455,077)	\$ 1,914,239,976

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2026	2025	TOTAL	2026	2025	TOTAL
RESIDENTIAL - FIRE	\$ 1,654,589	\$ (24,849)	\$ 1,629,740	\$ 2,911,889	\$ (60,801)	\$ 2,851,089
RESIDENTIAL - EC	29,193,060	(452,056)	28,741,004	51,129,626	(1,024,758)	50,104,868
COMMERCIAL PROPERTY	10,739,480	12,629	10,752,110	18,272,152	77,456	18,349,608
CRIME - RESIDENTIAL	147,109	(1,877)	145,232	263,329	(4,692)	258,637
CRIME - COMMERCIAL	1,010	(35)	975	4,317	(35)	4,282
HOMEOWNER - BEACH	5,850,455	(114,760)	5,735,695	11,084,507	(302,461)	10,782,046
HOMEOWNER - COASTAL	26,830,891	(352,478)	26,478,414	48,533,827	(855,794)	47,678,034
HO - BEACH WIND	45,116,999	(554,410)	44,562,589	78,097,797	(1,307,026)	76,790,771
HO - COASTAL WIND	112,965,761	(1,364,029)	111,601,732	195,683,354	(3,085,613)	192,597,740
WIND - RESIDENTIAL	3,414,160	(47,692)	3,366,468	5,689,115	(134,898)	5,554,217
WIND - COMMERCIAL	5,569,009	(61,994)	5,507,015	10,607,068	(296,045)	10,311,023
COASTAL - RESIDENTIAL	8,828,773	(174,554)	8,654,220	15,828,863	(484,121)	15,344,741
COASTAL - COMMERCIAL	13,429,942	(188,386)	13,241,556	25,566,905	(152,874)	25,414,031
TOTAL	\$ 263,741,238	\$ (3,324,489)	\$ 260,416,749	\$ 463,672,749	\$ (7,631,662)	\$ 456,041,087

**UNEARNED PREMIUMS
(PRIOR PERIOD)**

RESIDENTIAL - FIRE	\$ 1,111,677	\$ 1,512,694	\$ 2,624,371	\$ 0	\$ 2,753,875	\$ 2,753,875
RESIDENTIAL - EC	8,366,109	26,800,839	35,166,948	0	45,580,819	45,580,819
COMMERCIAL PROPERTY	2,544,924	7,955,498	10,500,423	0	14,816,700	14,816,700
CRIME - RESIDENTIAL	103,401	139,154	242,555	0	254,955	254,955
CRIME - COMMERCIAL	2,827	1,569	4,396	0	3,336	3,336
HOMEOWNER - BEACH	2,024,725	5,596,096	7,620,821	0	9,479,595	9,479,595
HOMEOWNER - COASTAL	8,307,059	22,762,375	31,069,434	0	38,706,531	38,706,531
HO - BEACH WIND	12,605,358	38,438,941	51,044,299	0	65,155,862	65,155,862
HO - COASTAL WIND	31,582,709	98,512,892	130,095,601	0	166,610,484	166,610,484
WIND - RESIDENTIAL	889,686	2,998,825	3,888,511	0	5,136,321	5,136,321
WIND - COMMERCIAL	1,805,094	3,527,408	5,332,502	0	6,834,881	6,834,881
COASTAL - RESIDENTIAL	2,708,496	8,580,412	11,288,908	0	14,632,013	14,632,013
COASTAL - COMMERCIAL	4,236,649	12,261,422	16,498,071	0	20,948,177	20,948,177
TOTAL	\$ 76,288,713	\$ 229,088,125	\$ 305,376,838	\$ 0	\$ 390,913,549	\$ 390,913,549

**UNEARNED PREMIUMS
(CURRENT PERIOD)**

RESIDENTIAL - FIRE	\$ 2,248,866	\$ 623,786	\$ 2,872,652	\$ 2,248,866	\$ 623,786	\$ 2,872,652
RESIDENTIAL - EC	31,454,953	11,043,561	42,498,514	31,454,953	11,043,561	42,498,514
COMMERCIAL PROPERTY	11,113,684	2,992,886	14,106,571	11,113,684	2,992,886	14,106,571
CRIME - RESIDENTIAL	203,385	57,596	260,981	203,385	57,596	260,981
CRIME - COMMERCIAL	2,788	649	3,437	2,788	649	3,437
HOMEOWNER - BEACH	6,707,971	2,394,680	9,102,651	6,707,971	2,394,680	9,102,651
HOMEOWNER - COASTAL	29,704,266	9,502,798	39,207,064	29,704,266	9,502,798	39,207,064
HO - BEACH WIND	48,249,026	16,017,481	64,266,508	48,249,026	16,017,481	64,266,508
HO - COASTAL WIND	121,034,947	41,083,793	162,118,740	121,034,947	41,083,793	162,118,740
WIND - RESIDENTIAL	3,558,691	1,230,801	4,789,492	3,558,691	1,230,801	4,789,492
WIND - COMMERCIAL	6,197,207	1,156,074	7,353,280	6,197,207	1,156,074	7,353,280
COASTAL - RESIDENTIAL	9,685,456	3,504,476	13,189,932	9,685,456	3,504,476	13,189,932
COASTAL - COMMERCIAL	15,030,078	4,942,102	19,972,181	15,030,078	4,942,102	19,972,181
TOTAL	\$ 285,191,318	\$ 94,550,684	\$ 379,742,003	\$ 285,191,318	\$ 94,550,684	\$ 379,742,003

EARNED PREMIUMS

RESIDENTIAL - FIRE	\$ 517,400	\$ 864,059	\$ 1,381,458	\$ 663,023	\$ 2,069,288	\$ 2,732,311
RESIDENTIAL - EC	6,104,216	15,305,223	21,409,438	19,674,673	33,512,500	53,187,173
COMMERCIAL PROPERTY	2,170,721	4,975,241	7,145,962	7,158,468	11,901,269	19,059,737
CRIME - RESIDENTIAL	47,125	79,681	126,806	59,943	192,667	252,610
CRIME - COMMERCIAL	1,049	885	1,934	1,529	2,652	4,181
HOMEOWNER - BEACH	1,167,208	3,086,656	4,253,864	4,376,536	6,782,455	11,158,991
HOMEOWNER - COASTAL	5,433,684	12,907,099	18,340,783	18,829,562	28,347,939	47,177,500
HO - BEACH WIND	9,473,330	21,867,050	31,340,380	29,848,771	47,831,354	77,680,125
HO - COASTAL WIND	23,513,523	56,065,070	79,578,593	74,648,407	122,441,078	197,089,485
WIND - RESIDENTIAL	745,154	1,720,332	2,465,486	2,130,424	3,770,622	5,901,046
WIND - COMMERCIAL	1,176,897	2,309,340	3,486,237	4,409,862	5,382,762	9,792,624
COASTAL - RESIDENTIAL	1,851,813	4,901,382	6,753,196	6,143,407	10,643,416	16,786,823
COASTAL - COMMERCIAL	2,636,513	7,130,934	9,767,447	10,536,827	15,853,200	26,390,027
TOTAL	\$ 54,838,633	\$ 131,212,952	\$ 186,051,585	\$ 178,481,431	\$ 288,731,202	\$ 467,212,634

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2026	2025	TOTAL	2026	2025	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	7,732,111	417,534	8,149,645	10,738,779	5,298,817	16,037,596
COMMERCIAL PROPERTY	2,831,685	152,911	2,984,596	3,900,928	1,888,811	5,789,739
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	1,663,870	89,849	1,753,719	2,374,074	1,242,855	3,616,929
HOMEOWNER - COASTAL	7,357,606	397,310	7,754,916	10,341,159	5,241,067	15,582,225
HO - BEACH WIND	11,850,242	639,912	12,490,154	16,385,912	8,003,510	24,389,421
HO - COASTAL WIND	29,721,407	1,604,954	31,326,361	41,120,473	20,111,179	61,231,652
WIND - RESIDENTIAL	857,119	46,284	903,403	1,165,014	546,148	1,711,162
WIND - COMMERCIAL	1,591,182	85,924	1,677,106	2,267,280	1,183,559	3,450,839
COASTAL - RESIDENTIAL	2,367,978	127,871	2,495,849	3,309,577	1,656,542	4,966,119
COASTAL - COMMERCIAL	3,921,857	211,780	4,133,637	5,634,964	2,992,985	8,627,949
TOTAL	\$ 69,895,057	\$ 3,774,329	\$ 73,669,386	\$ 97,238,159	\$ 48,165,473	\$ 145,403,632
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 517,400	\$ 864,059	\$ 1,381,458	\$ 663,023	\$ 2,069,288	\$ 2,732,311
RESIDENTIAL - EC	(1,627,896)	14,887,689	13,259,793	8,935,894	28,213,683	37,149,577
COMMERCIAL PROPERTY	(660,964)	4,822,330	4,161,366	3,257,540	10,012,458	13,269,998
CRIME - RESIDENTIAL	47,125	79,681	126,806	59,943	192,667	252,610
CRIME - COMMERCIAL	1,049	885	1,934	1,529	2,652	4,181
HOMEOWNER - BEACH	(496,662)	2,996,807	2,500,145	2,002,462	5,539,600	7,542,061
HOMEOWNER - COASTAL	(1,923,921)	12,509,789	10,585,867	8,488,403	23,106,872	31,595,275
HO - BEACH WIND	(2,376,911)	21,227,137	18,850,226	13,462,859	39,827,844	53,290,704
HO - COASTAL WIND	(6,207,884)	54,460,116	48,252,232	33,527,934	102,329,899	135,857,833
WIND - RESIDENTIAL	(111,964)	1,674,047	1,562,083	965,410	3,224,474	4,189,883
WIND - COMMERCIAL	(414,286)	2,223,416	1,809,131	2,142,582	4,199,203	6,341,785
COASTAL - RESIDENTIAL	(516,165)	4,773,512	4,257,347	2,833,830	8,986,873	11,820,704
COASTAL - COMMERCIAL	(1,285,344)	6,919,154	5,633,810	4,901,863	12,860,215	17,762,078
TOTAL	\$ (15,056,424)	\$ 127,438,623	\$ 112,382,199	\$ 81,243,273	\$ 240,565,729	\$ 321,809,002

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2026	2025	2024	2023	2022	2021	TOTAL
RESIDENTIAL - FIRE	\$ 78,567	\$ 143,760	\$ 1,701	\$ 0	\$ 0	\$ 0	\$ 224,028
RESIDENTIAL - EC	245,827	1,183,914	51,696	78,964	(74,171)	(595)	1,485,635
COMMERCIAL PROPERTY	62,454	1,404,234	101,929	0	(2,500)	0	1,566,117
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	120,345	284,182	30,088	0	70,000	0	504,614
HOMEOWNER - COASTAL	973,381	3,794,611	605,207	78,894	52,999	0	5,505,092
HO - BEACH WIND	118,371	883,085	124,307	8,099	0	80,000	1,213,863
HO - COASTAL WIND	1,738,962	13,850,188	2,923,295	285,463	22,313	15,856	18,836,077
WIND - RESIDENTIAL	0	18,592	11,817	0	0	0	30,409
WIND - COMMERCIAL	0	32,602	0	0	0	0	32,602
COASTAL - RESIDENTIAL	114,115	505,573	70,245	0	0	0	689,932
COASTAL - COMMERCIAL	31,400	463,805	540,893	0	0	0	1,036,098
TOTAL	\$ 3,483,421	\$ 22,564,547	\$ 4,461,177	\$ 451,420	\$ 68,641	\$ 95,261	\$ 31,124,469

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

RESIDENTIAL - FIRE	\$ 1,181,210	\$ 736,520	\$ 263,611	\$ 0	\$ 0	\$ 0	\$ 2,181,340
RESIDENTIAL - EC	965,276	368,896	34,713	16,206	25,000	0	1,410,091
COMMERCIAL PROPERTY	1,078,840	370,755	344,866	0	0	0	1,794,462
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	295,864	160,354	7,205	17,162	69,000	0	549,586
HOMEOWNER - COASTAL	6,735,900	3,446,215	412,878	51,145	100,000	0	10,746,138
HO - BEACH WIND	1,078,427	428,640	329,564	26,000	0	20,000	1,882,630
HO - COASTAL WIND	13,862,519	8,272,377	854,357	214,089	674	296,117	23,500,133
WIND - RESIDENTIAL	50,102	35,859	9,380	0	0	0	95,341
WIND - COMMERCIAL	15,712	14,187	0	0	0	0	29,898
COASTAL - RESIDENTIAL	558,503	349,075	12,103	0	0	0	919,681
COASTAL - COMMERCIAL	632,174	224,379	144,548	181,897	0	0	1,182,998
TOTAL	\$ 26,454,527	\$ 14,407,257	\$ 2,413,226	\$ 506,498	\$ 194,674	\$ 316,117	\$ 44,292,298

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

RESIDENTIAL - FIRE	\$ 1,144,307	\$ 759,847	\$ 265,312	\$ 7,756	\$ 0	\$ 0	\$ 2,177,222
RESIDENTIAL - EC	820,610	548,878	61,561	7,510	27,000	0	1,465,559
COMMERCIAL PROPERTY	1,063,407	464,743	382,858	0	0	0	1,911,008
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	466,663	225,025	21,154	17,162	152,000	0	882,003
HOMEOWNER - COASTAL	5,189,828	3,190,154	1,016,091	57,709	105,000	0	9,558,782
HO - BEACH WIND	1,048,605	442,210	213,668	20,000	0	195,000	1,919,482
HO - COASTAL WIND	12,257,109	6,892,136	2,761,096	291,710	12,923	296,116	22,511,090
WIND - RESIDENTIAL	47,409	37,946	4,848	0	0	0	90,202
WIND - COMMERCIAL	42,577	35,433	2,999	0	0	0	81,009
COASTAL - RESIDENTIAL	593,825	287,476	114,619	0	0	0	995,921
COASTAL - COMMERCIAL	713,218	292,352	161,933	181,897	0	0	1,349,399
TOTAL	\$ 23,387,557	\$ 13,176,200	\$ 5,006,138	\$ 583,744	\$ 296,923	\$ 491,116	\$ 42,941,677

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 115,470	\$ 120,432	\$ 0	\$ (7,756)	\$ 0	\$ 0	\$ 228,146
RESIDENTIAL - EC	390,493	1,003,932	24,849	87,660	(76,171)	(595)	1,430,168
COMMERCIAL PROPERTY	77,887	1,310,247	63,937	0	(2,500)	0	1,449,571
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	(50,454)	219,512	16,139	0	(13,000)	0	172,198
HOMEOWNER - COASTAL	2,519,453	4,050,673	1,994	72,330	47,999	0	6,692,448
HO - BEACH WIND	148,194	869,515	240,203	14,099	0	(95,000)	1,177,011
HO - COASTAL WIND	3,344,372	15,230,429	1,016,557	207,842	10,064	15,857	19,825,119
WIND - RESIDENTIAL	2,694	16,505	16,349	0	0	0	35,548
WIND - COMMERCIAL	(26,865)	11,356	(2,999)	0	0	0	(18,509)
COASTAL - RESIDENTIAL	78,793	567,172	(32,272)	0	0	0	613,692
COASTAL - COMMERCIAL	(49,644)	395,832	523,508	0	0	0	869,696
TOTAL	\$ 6,550,391	\$ 23,795,605	\$ 1,868,265	\$ 374,175	\$ (33,608)	\$ (79,738)	\$ 32,475,090

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2026	2025	2024	2023	2022	2021	TOTAL
RESIDENTIAL - FIRE	\$ 78,567	\$ 1,231,535	\$ 206,012	\$ 0	\$ 0	\$ 0	\$ 1,516,114
RESIDENTIAL - EC	327,428	2,142,840	97,959	106,916	(74,171)	(595)	2,600,378
COMMERCIAL PROPERTY	100,965	1,550,601	101,929	0	(2,500)	0	1,750,996
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	120,345	520,993	80,006	0	76,000	0	797,344
HOMEOWNER - COASTAL	1,045,215	7,445,923	1,605,776	272,819	75,721	0	10,445,455
HO - BEACH WIND	135,130	1,488,376	513,316	34,153	0	152,500	2,323,476
HO - COASTAL WIND	1,927,668	22,663,560	8,515,580	595,462	33,408	(52,517)	33,683,160
WIND - RESIDENTIAL	0	45,937	35,598	0	0	0	81,535
WIND - COMMERCIAL	0	40,568	0	0	0	0	40,568
COASTAL - RESIDENTIAL	167,823	913,271	256,082	12,926	0	0	1,350,103
COASTAL - COMMERCIAL	31,400	1,213,510	766,858	41,002	0	0	2,052,770
TOTAL	\$ 3,934,542	\$ 39,257,116	\$ 12,179,116	\$ 1,063,277	\$ 108,459	\$ 99,388	\$ 56,641,898

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

RESIDENTIAL - FIRE	\$ 1,181,210	\$ 736,520	\$ 263,611	\$ 0	\$ 0	\$ 0	\$ 2,181,340
RESIDENTIAL - EC	965,276	368,896	34,713	16,206	25,000	0	1,410,091
COMMERCIAL PROPERTY	1,078,840	370,755	344,866	0	0	0	1,794,462
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	295,864	160,354	7,205	17,162	69,000	0	549,586
HOMEOWNER - COASTAL	6,735,900	3,446,215	412,878	51,145	100,000	0	10,746,138
HO - BEACH WIND	1,078,427	428,640	329,564	26,000	0	20,000	1,882,630
HO - COASTAL WIND	13,862,519	8,272,377	854,357	214,089	674	296,117	23,500,133
WIND - RESIDENTIAL	50,102	35,859	9,380	0	0	0	95,341
WIND - COMMERCIAL	15,712	14,187	0	0	0	0	29,898
COASTAL - RESIDENTIAL	558,503	349,075	12,103	0	0	0	919,681
COASTAL - COMMERCIAL	632,174	224,379	144,548	181,897	0	0	1,182,998
TOTAL	\$ 26,454,527	\$ 14,407,257	\$ 2,413,226	\$ 506,498	\$ 194,674	\$ 316,117	\$ 44,292,298

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

RESIDENTIAL - FIRE	\$ 0	\$ 2,572,328	\$ 589,671	\$ 7,756	\$ 0	\$ 0	\$ 3,169,756
RESIDENTIAL - EC	0	546,101	64,032	9,283	25,004	0	644,420
COMMERCIAL PROPERTY	0	919,270	402,492	22,898	0	0	1,344,660
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	317,140	39,373	19,404	157,000	0	532,918
HOMEOWNER - COASTAL	0	7,710,553	1,602,824	345,102	101,500	0	9,759,979
HO - BEACH WIND	0	1,239,385	269,007	26,249	0	375,000	1,909,640
HO - COASTAL WIND	0	12,084,735	4,208,511	373,776	14,909	301,012	16,982,943
WIND - RESIDENTIAL	0	43,142	0	0	0	0	43,142
WIND - COMMERCIAL	0	9,094	2,999	0	0	0	12,093
COASTAL - RESIDENTIAL	0	816,656	160,019	13,075	25,000	0	1,014,750
COASTAL - COMMERCIAL	0	514,671	126,971	186,896	0	0	828,538
TOTAL	\$ 0	\$ 26,773,076	\$ 7,465,899	\$ 1,004,438	\$ 323,413	\$ 676,012	\$ 36,242,837

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 1,259,777	\$ (604,273)	\$ (120,048)	\$ (7,756)	\$ 0	\$ 0	\$ 527,699
RESIDENTIAL - EC	1,292,704	1,965,636	68,641	113,838	(74,174)	(595)	3,366,049
COMMERCIAL PROPERTY	1,179,806	1,002,086	44,303	(22,898)	(2,500)	0	2,200,797
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	416,209	364,207	47,838	(2,242)	(12,000)	0	814,012
HOMEOWNER - COASTAL	7,781,115	3,181,585	415,831	(21,138)	74,221	0	11,431,614
HO - BEACH WIND	1,213,557	677,631	573,873	33,905	0	(202,500)	2,296,466
HO - COASTAL WIND	15,790,186	18,851,202	5,161,426	435,775	19,173	(57,412)	\$ 40,200,350
WIND - RESIDENTIAL	50,102	38,654	44,978	0	0	0	133,734
WIND - COMMERCIAL	15,712	45,661	(2,999)	0	0	0	58,373
COASTAL - RESIDENTIAL	726,326	445,690	108,166	(149)	(25,000)	0	1,255,034
COASTAL - COMMERCIAL	663,574	923,218	784,434	36,003	0	0	2,407,230
TOTAL	\$ 30,389,069	\$ 26,891,298	\$ 7,126,443	\$ 565,337	\$ (20,280)	\$ (260,508)	\$ 64,691,359

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2026	2025	2024	2023	2022	2021	TOTAL
RESIDENTIAL - FIRE	\$ 1,146,303	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,146,303
RESIDENTIAL - EC	741,009	0	0	0	0	0	741,009
COMMERCIAL PROPERTY	942,997	0	0	0	0	0	942,997
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	288,810	0	0	0	0	0	288,810
HOMEOWNER - COASTAL	5,647,138	0	0	0	0	0	5,647,138
HO - BEACH WIND	989,330	0	0	0	0	0	989,330
HO - COASTAL WIND	12,349,412	0	0	0	0	0	12,349,412
WIND - RESIDENTIAL	50,102	0	0	0	0	0	50,102
WIND - COMMERCIAL	15,712	0	0	0	0	0	15,712
COASTAL - RESIDENTIAL	483,296	0	0	0	0	0	483,296
COASTAL - COMMERCIAL	621,670	0	0	0	0	0	621,670
TOTAL	\$ 23,275,778	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23,275,778

NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 1,144,307	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,144,307
RESIDENTIAL - EC	770,270	0	0	0	0	0	770,270
COMMERCIAL PROPERTY	1,004,390	0	0	0	0	0	1,004,390
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	463,564	0	0	0	0	0	463,564
HOMEOWNER - COASTAL	5,023,916	0	0	0	0	0	5,023,916
HO - BEACH WIND	1,008,844	0	0	0	0	0	1,008,844
HO - COASTAL WIND	11,831,406	0	0	0	0	0	11,831,406
WIND - RESIDENTIAL	47,409	0	0	0	0	0	47,409
WIND - COMMERCIAL	42,577	0	0	0	0	0	42,577
COASTAL - RESIDENTIAL	523,437	0	0	0	0	0	523,437
COASTAL - COMMERCIAL	709,219	0	0	0	0	0	709,219
TOTAL	\$ 22,569,338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22,569,338

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID

	2026	2025	2024	2023	2022	2021	TOTAL
RESIDENTIAL - FIRE	\$ 190,433	\$ 11,176	\$ 3,530	\$ 12,941	\$ 0	\$ 0	\$ 218,080
RESIDENTIAL - EC	143,677	82,764	10,314	2,569	2,715	7,704	249,742
COMMERCIAL PROPERTY	155,917	29,622	4,128	0	0	0	189,667
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	52,144	21,592	587	(27)	158	0	74,454
HOMEOWNER - COASTAL	1,018,867	476,867	46,316	14,930	3,694	0	1,560,673
HO - BEACH WIND	167,788	110,607	56,179	1,321	0	637	336,532
HO - COASTAL WIND	2,234,533	1,534,642	181,650	28,440	203	0	3,979,468
WIND - RESIDENTIAL	8,074	9,178	1,618	48	0	0	18,919
WIND - COMMERCIAL	2,532	6,912	82	0	0	0	9,526
COASTAL - RESIDENTIAL	88,619	62,253	8,398	0	0	0	159,271
COASTAL - COMMERCIAL	103,733	41,920	7,921	623	82	1,645	155,924
TOTAL	\$ 4,166,319	\$ 2,387,534	\$ 320,723	\$ 60,844	\$ 6,851	\$ 9,985	\$ 6,952,257

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

RESIDENTIAL - FIRE	\$ 288,488	\$ 177,755	\$ 63,621	\$ 0	\$ 0	\$ 0	\$ 529,864
RESIDENTIAL - EC	235,168	89,031	8,378	3,911	6,034	0	342,522
COMMERCIAL PROPERTY	263,176	89,480	83,232	0	0	0	435,888
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	72,264	38,701	1,739	4,142	16,653	0	133,498
HOMEOWNER - COASTAL	1,642,465	831,726	99,646	12,344	24,134	0	2,610,315
HO - BEACH WIND	263,214	103,450	79,539	6,275	0	4,827	457,304
HO - COASTAL WIND	3,382,364	1,996,495	206,195	51,669	163	71,466	5,708,352
WIND - RESIDENTIAL	12,241	8,654	2,264	0	0	0	23,159
WIND - COMMERCIAL	3,839	3,424	0	0	0	0	7,263
COASTAL - RESIDENTIAL	136,229	84,247	2,921	0	0	0	223,397
COASTAL - COMMERCIAL	154,420	54,153	34,886	43,900	0	0	287,358
TOTAL	\$ 6,453,867	\$ 3,477,116	\$ 582,419	\$ 122,241	\$ 46,983	\$ 76,293	\$ 10,758,920

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

RESIDENTIAL - FIRE	\$ 279,584	\$ 183,416	\$ 64,042	\$ 1,872	\$ 0	\$ 0	\$ 528,914
RESIDENTIAL - EC	200,348	132,491	14,860	1,813	6,517	0	356,029
COMMERCIAL PROPERTY	259,645	112,182	92,416	0	0	0	464,243
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	114,009	54,318	5,106	4,143	36,690	0	214,266
HOMEOWNER - COASTAL	1,267,524	770,055	245,269	13,930	25,345	0	2,322,123
HO - BEACH WIND	256,085	106,743	51,576	4,828	0	47,070	466,301
HO - COASTAL WIND	2,993,482	1,663,657	666,487	70,414	3,119	71,478	5,468,638
WIND - RESIDENTIAL	11,583	9,159	1,170	0	0	0	21,913
WIND - COMMERCIAL	10,403	8,553	724	0	0	0	19,680
COASTAL - RESIDENTIAL	144,880	69,392	27,667	0	0	0	241,939
COASTAL - COMMERCIAL	174,246	70,569	39,088	43,907	0	0	327,811
TOTAL	\$ 5,711,789	\$ 3,180,535	\$ 1,208,406	\$ 140,907	\$ 71,673	\$ 118,548	\$ 10,431,857

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 199,337	\$ 5,515	\$ 3,109	\$ 11,069	\$ 0	\$ 0	\$ 219,030
RESIDENTIAL - EC	178,497	39,304	3,832	4,667	2,231	7,704	236,235
COMMERCIAL PROPERTY	159,448	6,920	(5,056)	0	0	0	161,312
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	10,399	5,975	(2,780)	(28)	(19,880)	0	(6,314)
HOMEOWNER - COASTAL	1,393,808	538,538	(99,307)	13,344	2,483	0	1,848,865
HO - BEACH WIND	174,918	107,315	84,141	2,768	0	(41,606)	327,535
HO - COASTAL WIND	2,623,415	1,867,480	(278,642)	9,695	(2,754)	(12)	4,219,182
WIND - RESIDENTIAL	8,732	8,673	2,711	48	0	0	20,165
WIND - COMMERCIAL	(4,032)	1,783	(642)	0	0	0	(2,891)
COASTAL - RESIDENTIAL	79,968	77,108	(16,348)	0	0	0	140,728
COASTAL - COMMERCIAL	83,907	25,503	3,719	615	82	1,645	115,472
TOTAL	\$ 4,908,398	\$ 2,684,115	\$ (305,263)	\$ 42,178	\$ (17,838)	\$ (32,269)	\$ 7,279,320

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2026

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID

	2026	2025	2024	2023	2022	2021	TOTAL
RESIDENTIAL - FIRE	\$ 616,218	\$ 90,586	\$ 4,175	\$ 12,941	\$ 0	\$ 0	\$ 723,921
RESIDENTIAL - EC	434,496	195,865	18,838	9,407	5,937	10,924	675,466
COMMERCIAL PROPERTY	531,749	61,030	20,488	79	100	0	613,445
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	225,147	49,448	3,472	(27)	3,033	0	281,073
HOMEOWNER - COASTAL	2,898,722	752,606	115,169	24,863	4,120	0	3,795,479
HO - BEACH WIND	547,169	190,796	131,178	1,571	0	7,092	877,806
HO - COASTAL WIND	6,662,502	2,501,642	566,999	87,754	826	324	9,820,047
WIND - RESIDENTIAL	25,715	20,949	4,525	226	0	0	51,414
WIND - COMMERCIAL	18,374	15,915	82	0	0	0	34,371
COASTAL - RESIDENTIAL	289,879	117,280	22,124	515	4,941	0	434,740
COASTAL - COMMERCIAL	368,846	89,897	20,986	1,494	82	1,645	482,950
TOTAL	\$ 12,618,817	\$ 4,086,013	\$ 908,037	\$ 138,822	\$ 19,038	\$ 19,985	\$ 17,790,712

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

RESIDENTIAL - FIRE	\$ 288,488	\$ 177,755	\$ 63,621	\$ 0	\$ 0	\$ 0	\$ 529,864
RESIDENTIAL - EC	235,168	89,031	8,378	3,911	6,034	0	342,522
COMMERCIAL PROPERTY	263,176	89,480	83,232	0	0	0	435,888
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	72,264	38,701	1,739	4,142	16,653	0	133,498
HOMEOWNER - COASTAL	1,642,465	831,726	99,646	12,344	24,134	0	2,610,315
HO - BEACH WIND	263,214	103,450	79,539	6,275	0	4,827	457,304
HO - COASTAL WIND	3,382,364	1,996,495	206,195	51,669	163	71,466	5,708,352
WIND - RESIDENTIAL	12,241	8,654	2,264	0	0	0	23,159
WIND - COMMERCIAL	3,839	3,424	0	0	0	0	7,263
COASTAL - RESIDENTIAL	136,229	84,247	2,921	0	0	0	223,397
COASTAL - COMMERCIAL	154,420	54,153	34,886	43,900	0	0	287,358
TOTAL	\$ 6,453,867	\$ 3,477,116	\$ 582,419	\$ 122,241	\$ 46,983	\$ 76,293	\$ 10,758,920

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

RESIDENTIAL - FIRE	\$ 0	\$ 420,566	\$ 152,829	\$ 2,010	\$ 0	\$ 0	\$ 575,406
RESIDENTIAL - EC	0	91,499	16,596	2,406	6,480	0	116,981
COMMERCIAL PROPERTY	0	133,845	104,317	5,935	0	0	244,096
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	40,816	10,205	5,029	40,691	0	96,741
HOMEOWNER - COASTAL	0	1,240,564	415,416	89,443	26,307	0	1,771,729
HO - BEACH WIND	0	172,942	69,720	6,803	0	97,192	346,657
HO - COASTAL WIND	0	1,813,410	1,090,751	96,874	3,864	78,016	3,082,914
WIND - RESIDENTIAL	0	7,832	0	0	0	0	7,832
WIND - COMMERCIAL	0	1,418	777	0	0	0	2,196
COASTAL - RESIDENTIAL	0	132,866	41,473	3,389	6,479	0	184,207
COASTAL - COMMERCIAL	0	69,057	32,908	48,439	0	0	150,405
TOTAL	\$ 0	\$ 4,124,815	\$ 1,934,992	\$ 260,328	\$ 83,821	\$ 175,207	\$ 6,579,163

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 904,706	\$ (152,224)	\$ (85,033)	\$ 10,931	\$ 0	\$ 0	\$ 678,379
RESIDENTIAL - EC	669,663	193,397	10,620	10,912	5,490	10,924	901,006
COMMERCIAL PROPERTY	794,925	16,665	(597)	(5,856)	100	0	805,237
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	297,411	47,332	(4,994)	(914)	(21,005)	0	317,830
HOMEOWNER - COASTAL	4,541,187	343,767	(200,601)	(52,236)	1,948	0	4,634,065
HO - BEACH WIND	810,383	121,305	140,996	1,043	0	(85,272)	988,454
HO - COASTAL WIND	10,044,866	2,684,727	(317,557)	42,549	(2,875)	(6,225)	12,445,485
WIND - RESIDENTIAL	37,956	21,772	6,789	226	0	0	66,742
WIND - COMMERCIAL	22,213	17,921	(695)	0	0	0	39,439
COASTAL - RESIDENTIAL	426,108	68,661	(16,428)	(2,874)	(1,538)	0	473,930
COASTAL - COMMERCIAL	523,266	74,992	22,963	(3,045)	82	1,645	619,904
TOTAL	\$ 19,072,684	\$ 3,438,314	\$ (444,536)	\$ 735	\$ (17,800)	\$ (78,929)	\$ 21,970,469

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2026

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 0	\$ 1,522,122
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,486,666	0	89,608
			TOTAL	0	30,424,051	0	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	98,374,279	0	5,181,275
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	4,648,762	0	230,513
			TOTAL	\$ 0	\$ 103,023,041	\$ 0	\$ 5,411,788
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 5,751,442	\$ 0	\$ 243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	11,909,210	0	478,165
			TOTAL	0	17,660,652	0	721,173
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	17,996,193	0	880,204
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	92,253,142	15,539	2,765,240
			TOTAL	\$ 0	\$ 110,249,335	\$ 15,539	\$ 3,645,444
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 0	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	44,843,995	0	1,918,880
			TOTAL	0	70,992,765	0	3,905,319
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,897,173	0	6,268,192
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	10,000	4,298,315
			TOTAL	\$ 0	\$ 174,123,145	\$ 10,000	\$ 10,566,507

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2026

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	0	36,824,125	0	1,993,572
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	0	173,174,124	2,653	11,267,015
			TOTAL	0	221,743,853	2,653	13,953,822
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	0	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	0	33,008,954	0	2,177,393
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	20,000	113,329,335	28,004	5,789,135
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	294,504	501,886,759	33,698	32,653,829
			TOTAL	\$ 314,504	\$ 655,822,870	\$ 61,702	\$ 40,924,385
TOTAL FLORENCE				\$ 314,504	\$ 1,384,039,711	\$ 89,894	\$ 80,740,169

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2026

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DEBBY							
BEACH FULL COVERAGE							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 37,641	\$ 0	\$ 18,221
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	0	0	290
			TOTAL	0	37,641	0	18,511
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	1,867	161,336	0	45,699
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	14,142	0	5,813
			TOTAL	\$ 1,867	\$ 175,478	\$ 0	\$ 51,512
BEACH WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 20,957	\$ 0	\$ 1,232
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	21,388	0	2,859
			TOTAL	0	42,345	0	4,091
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	77,068	0	6,054
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	106,585	0	9,367
			TOTAL	\$ 0	\$ 183,653	\$ 0	\$ 15,421
COASTAL WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 197,524	\$ 0	\$ 18,990
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	30,103	0	4,745
			TOTAL	0	227,627	0	23,735
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	397,667	0	50,651
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	105,272	0	26,731
			TOTAL	\$ 0	\$ 502,938	\$ 0	\$ 77,382

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2026

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-COASTAL	0	262,374	0	65,406
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND BEACH	6,000	439,865	0	23,572
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND COASTAL	37,598	1,951,838	1,247	199,137
			TOTAL	43,598	2,654,077	1,247	288,114
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-BEACH	0	15,852	0	6,227
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-COASTAL	0	942,685	0	103,219
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	275,000	812,113	14,606	218,587
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	10,179	2,909,221	0	351,933
			TOTAL	\$ 285,179	\$ 4,679,871	\$ 14,606	\$ 679,966
			TOTAL DEBBY	\$ 330,644	\$ 8,503,629	\$ 15,853	\$ 1,158,732

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2026

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
CHANTAL							
BEACH FULL COVERAGE							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 415
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	415
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	0	6,578	0	1,195
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 6,578	\$ 0	\$ 1,195
BEACH WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 3,961	\$ 28,248	\$ 0	\$ 2,163
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	3,961	28,248	0	2,163
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	0	31,079	0	1,925
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	\$ 0	\$ 31,079	\$ 0	\$ 1,925
COASTAL WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 0	\$ 46,361	\$ 0	\$ 3,825
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	550
			TOTAL	0	46,361	0	4,375
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	5,000	57,526	0	5,142
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	18,910	0	1,100
			TOTAL	\$ 5,000	\$ 76,436	\$ 0	\$ 6,242

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2026

AS OF: 06/30/2026							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO-COASTAL	0	21,407	0	1,940
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO WIND BEACH	0	15,576	0	2,335
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO WIND COASTAL	0	318,873	0	24,247
			TOTAL	0	355,856	0	28,522
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO-BEACH	0	0	0	0
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO-COASTAL	0	120,233	0	10,906
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO WIND BEACH	12,999	31,764	299	3,610
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO WIND COASTAL	29,996	421,228	1,135	34,511
			TOTAL	\$ 42,995	\$ 573,224	\$ 1,434	\$ 49,026
			TOTAL CHANTAL	\$ 51,956	\$ 1,117,783	\$ 1,434	\$ 93,863

AGGREGATE LIABILITY

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF JUNE 30, 2026

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	\$ 1,043,068,210	1,876	\$ 0	0	\$ 3,364,404,755	5,442	\$ 0	0	\$ 190,424,622	1,179	\$ 4,597,897,587	8,497
BRUNSWICK	2,440,299,473	5,030	335,148,170	486	1,650,622,240	3,040	5,057,679,996	6,019	20,739,973,502	28,899	279,069,651	546	572,943,672	2,501	31,075,736,704	46,521
CAMDEN	0	0	0	0	182,858,510	318	0	0	951,128,055	1,443	0	0	51,493,790	238	1,185,480,355	1,999
CARTERET	1,148,128,124	4,525	319,506,780	523	987,764,060	2,002	3,320,544,168	4,223	8,589,964,318	12,826	246,514,456	682	563,179,468	2,240	15,175,601,374	27,021
CHOWAN	0	0	0	0	188,620,940	348	0	0	1,379,048,960	2,190	0	0	91,663,892	556	1,659,333,792	3,094
CRAVEN	0	0	0	0	1,805,099,900	3,617	0	0	8,039,672,353	13,240	0	0	404,458,201	1,724	10,249,230,454	18,581
CURRITUCK	1,091,745,510	1,446	88,144,650	96	464,224,510	760	1,799,292,700	1,524	2,678,679,074	3,911	66,418,230	84	125,170,387	552	6,313,675,061	8,373
DARE	3,839,477,643	8,269	1,146,958,440	1,765	407,514,020	623	9,328,097,983	11,033	1,200,263,180	1,543	376,465,875	749	30,824,550	110	16,329,601,691	24,092
HYDE	190,349,000	434	30,815,970	52	33,556,410	74	216,828,750	290	189,998,130	359	21,335,227	53	32,795,531	209	715,679,018	1,471
JONES	0	0	0	0	132,599,750	280	0	0	526,722,091	991	0	0	44,512,780	287	703,834,621	1,558
NEW HANOVER	725,153,000	2,039	428,418,970	788	4,263,323,030	7,554	2,221,345,710	2,661	24,111,190,046	33,154	173,123,150	384	1,138,547,101	3,428	33,061,101,007	50,008
ONSLOW	317,618,458	954	55,555,520	104	2,463,576,600	5,514	667,746,220	844	12,387,062,581	21,896	87,337,940	198	1,277,948,381	5,026	17,256,845,700	34,536
PAMLICO	0	0	0	0	211,931,410	375	0	0	1,509,948,230	2,252	0	0	101,199,037	487	1,823,078,677	3,114
PASQUOTANK	0	0	0	0	616,556,930	1,213	0	0	2,244,964,860	3,846	0	0	174,668,557	905	3,036,190,347	5,964
PENDER	450,820,862	979	86,153,250	126	975,622,590	1,644	900,821,050	1,148	6,993,955,168	9,771	103,851,410	203	402,776,855	1,720	9,914,001,185	15,591
PERQUIMANS	0	0	0	0	216,666,270	385	0	0	1,368,987,745	2,051	0	0	88,751,910	524	1,674,405,925	2,960
TYRRELL	0	0	0	0	62,373,420	125	0	0	193,995,380	396	0	0	22,361,190	163	278,729,990	684
WASHINGTON	0	0	0	0	195,853,350	426	0	0	480,401,114	895	0	0	37,978,001	291	714,232,465	1,612
TOTAL	\$ 10,203,592,070	23,676	\$ 2,490,701,750	3,940	\$ 15,901,832,150	30,174	\$ 23,512,356,577	27,742	\$ 96,950,359,542	145,105	\$ 1,354,115,939	2,899	\$ 5,351,697,925	22,140	\$ 155,764,655,953	255,676

COMMERCIAL AGGREGATE LIABILITY								
COUNTY	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 474,144,640	1,164	\$ 474,144,640	1,164
BRUNSWICK	226,271,885	265	178,081,060	213	963,657,287	1,565	1,368,010,232	2,043
CAMDEN	0	0	0	0	70,580,200	174	70,580,200	174
CARTERET	413,933,600	492	340,919,696	449	1,379,964,403	1,921	2,134,817,699	2,862
CHOWAN	0	0	0	0	192,893,957	396	192,893,957	396
CRAVEN	0	0	0	0	1,222,404,517	1,915	1,222,404,517	1,915
CURRITUCK	102,445,200	144	111,663,500	223	211,482,900	477	425,591,600	844
DARE	778,876,667	987	851,190,573	1,007	131,109,150	188	1,761,176,390	2,182
HYDE	81,777,700	92	24,996,600	43	89,670,100	219	196,444,400	354
JONES	0	0	0	0	73,220,600	272	73,220,600	272
NEW HANOVER	664,199,400	690	257,698,750	271	2,087,489,488	2,190	3,009,387,638	3,151
ONSLOW	36,232,700	72	6,739,900	25	1,206,760,342	2,074	1,249,732,942	2,171
PAMLICO	0	0	0	0	122,552,800	287	122,552,800	287
PASQUOTANK	0	0	0	0	458,901,433	801	458,901,433	801
PENDER	90,152,700	107	56,370,100	88	446,158,100	961	592,680,900	1,156
PERQUIMANS	0	0	0	0	85,637,300	344	85,637,300	344
TYRRELL	0	0	0	0	27,828,500	148	27,828,500	148
WASHINGTON	0	0	0	0	91,990,400	335	91,990,400	335
TOTAL	\$ 2,393,889,852	2,849	\$ 1,827,660,179	2,319	\$ 9,336,446,117	15,431	\$ 13,557,996,148	20,599

TOTAL LIABILITY		
COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 5,072,042,227	9,661
BRUNSWICK	32,443,746,936	48,564
CAMDEN	1,256,060,555	2,173
CARTERET	17,310,419,073	29,883
CHOWAN	1,852,227,749	3,490
CRAVEN	11,471,634,971	20,496
CURRITUCK	6,739,266,661	9,217
DARE	18,090,778,081	26,274
HYDE	912,123,418	1,825
JONES	777,055,221	1,830
NEW HANOVER	36,070,488,645	53,159
ONSLOW	18,506,578,642	36,707
PAMLICO	1,945,631,477	3,401
PASQUOTANK	3,495,091,780	6,765
PENDER	10,506,682,085	16,747
PERQUIMANS	1,760,043,225	3,304
TYRRELL	306,558,490	832
WASHINGTON	806,222,865	1,947
TOTAL	\$ 169,322,652,101	276,275

* 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.