



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
March 31, 2024

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
BALANCE SHEET
AS OF MARCH 31, 2024

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 102,745,247	\$ 0	\$ 102,745,247
CASH EQUIVALENTS	7,021,106	0	7,021,106
INVESTMENTS	1,399,215,341	0	1,399,215,341
INTEREST INCOME DUE OR ACCRUED	8,110,070	0	8,110,070
FIXED ASSETS	311,903	(311,903)	0
DATA PROCESSING EQUIPMENT	8,629	0	8,629
ACCOUNTS RECEIVABLE - PREMIUM	53,883,229	(251,018)	53,632,211
ACCOUNTS RECEIVABLE - SYCR GRANT	63,969	0	63,969
PREPAID EXPENSE	51,680	(51,680)	0
TOTAL ASSETS	\$ 1,571,411,174	\$ (614,601)	\$ 1,570,796,573

LIABILITIES & SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE		\$	162,975
ACCOUNTS PAYABLE - FAIR PLAN			1,995,783
BENEFIT PAYABLE			432,250
PREMIUM SUSPENSE			2,251
PREMIUM REFUND			1,041,932
COMMISSION PAYABLE			7,822,545
ACCRUAL-POST RETIREMENT			5,670,170
ACCRUAL-RENT			255,097
ACCRUAL-PREMIUM TAX			4,487,161
CLAIMS PAYABLE			796,129
PREPAID PREMIUMS			15,448,785
UNCLAIMED CHECKS			6,336,331
IBHS GRANT ACCRUAL			16,574,000
CEDED REINSURANCE PREMIUMS PAYABLE			75,230,251
TOTAL LIABILITIES		\$	136,255,660
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)		\$	47,285,941
UNPAID LAE RESERVES			11,580,256
UNEARNED PREMIUMS			243,709,346
TOTAL RESERVES		\$	302,575,543
SURPLUS		\$	1,131,965,370
TOTAL LIABILITIES & SURPLUS		\$	1,570,796,573

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2024

	YEAR TO DATE
UNDERWRITING INCOME	
PREMIUMS EARNED	\$ 209,772,113
CEDED REINSURANCE PREMIUMS	(115,657,027)
NET PREMIUMS EARNED	94,115,086
DEDUCTIONS	
NET LOSSES INCURRED	46,422,306
NET LOSS EXPENSE INCURRED	13,926,240
OPERATING EXPENSE INCURRED	24,075,170
IBHS GRANT PROGRAM	1,633,230
PREMIUM TAXES	4,487,161
TOTAL DEDUCTIONS	90,544,107
OTHER INCOME/(EXPENSE)	
PREMIUM CHARGED OFF	(119,443)
SERVICE CHARGES	170,691
MISCELLANEOUS INCOME	5,993
TOTAL OTHER INCOME/(EXPENSE)	57,241
NET UNDERWRITING GAIN OR (LOSS)	3,628,220
INVESTMENT INCOME	9,058,406
NET INCOME OR (LOSS)	<u>\$ 12,686,626</u>
SURPLUS ACCOUNT	
SURPLUS (PRIOR PERIOD)	\$ 1,119,270,786
NET INCOME OR (LOSS)	12,686,626
CHANGE IN ASSETS NOT ADMITTED	7,958
MINIMUM PENSION LIABILITY	0
NET CHANGE IN SURPLUS	12,694,584
SURPLUS (CURRENT PERIOD)	<u>\$ 1,131,965,370</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2024

YEAR TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 161,794,269	\$ (2,167,642)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 159,626,627
CEDED REINSURANCE	(85,102,641)	(30,554,386)	0	0	0	0	(115,657,027)
INVESTMENT INCOME	9,058,406	0	0	0	0	0	9,058,406
PREMIUM CHARGED OFF	(119,443)	0	0	0	0	0	(119,443)
SERVICE CHARGES	170,691	0	0	0	0	0	170,691
MISCELLANEOUS INCOME	5,993	0	0	0	0	0	5,993
TOTAL INCOME	85,807,275	(32,722,028)	0	0	0	0	53,085,247
EXPENSES PAID							
LOSSES	566,944	29,472,168	3,728,626	435,959	89,842	266,923	34,560,462
LOSS ADJUSTMENT EXPENSES	6,461,522	2,492,556	175,491	31,324	10,313	95,681	9,266,888
COMMISSION	20,915,706	(281,793)	0	0	0	0	20,633,913
PREMIUM TAX	4,487,161	0	0	0	0	0	4,487,161
IBHS GRANT PROGRAM	1,633,230	0	0	0	0	0	1,633,230
ADMINISTRATIVE EXPENSES	3,441,257	0	0	0	0	0	3,441,257
TOTAL EXPENSES PAID	37,505,821	31,682,931	3,904,118	467,282	100,155	362,604	74,022,910
NET CASH CHANGE	48,301,454	(64,404,958)	(3,904,118)	(467,282)	(100,155)	(362,604)	(20,937,663)
RESERVES:							
DEDUCT: (CURRENT 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
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	(100,253,909)	129,695,968	3,178,853	364,053	77,779	561,545	33,624,290
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	7,958	0	0	0	0	0	7,958
TOTAL NET OTHER CHANGES	7,958	0	0	0	0	0	7,958
CHANGE IN SURPLUS	\$ (51,944,497)	\$ 65,291,009	\$ (725,265)	\$ (103,230)	\$ (22,375)	\$ 198,941	\$ 12,694,584

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 2024

	2024				2023			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 50,343,155	\$ 11,967,536	\$ 87,748,567	\$ 11,735,010	\$ 190,675,931	\$ 31,752,875	\$ 341,126,762	\$ 37,329,683
CEDED REINSURANCE	(26,205,980)	(6,622,554)	(45,917,136)	(6,356,971)	(38,438,638)	(8,026,132)	(70,571,607)	(9,055,890)
INVESTMENT INCOME	2,818,572	670,029	4,912,795	657,010	10,713,905	1,747,739	19,139,417	2,073,986
MISCELLANEOUS INCOME	17,811	4,234	31,044	4,152	112,284	18,317	200,585	21,736
TOTAL INCOME	26,973,557	6,019,244	46,775,270	6,039,200	163,063,481	25,492,798	289,895,157	30,369,515
EXPENSES PAID								
LOSSES	72,172	11,206	465,998	17,568	7,067,390	1,281,286	48,188,890	1,176,721
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	960,449	463,194	4,496,576	541,304	2,943,043	1,111,663	13,286,518	1,357,363
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	6,508,034	1,547,085	11,343,562	1,517,025	24,784,866	4,042,804	44,275,676	4,797,632
PREMIUM TAX	1,396,204	331,905	2,433,596	325,456	5,352,285	873,108	9,561,371	1,036,090
IBHS GRANT PROGRAM	508,188	120,806	885,777	118,459	4,115,534	671,359	7,352,028	796,681
ADMINISTRATIVE EXPENSES	1,070,766	254,542	1,866,354	249,596	5,884,981	960,006	10,512,985	1,139,208
TOTAL EXPENSES PAID	10,515,813	2,728,737	21,491,863	2,769,408	50,148,100	8,940,226	133,177,467	10,303,694
NET CASH CHANGE	16,457,744	3,290,508	25,283,408	3,269,793	112,915,381	16,552,572	156,717,690	20,065,821
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	3,227,272	1,528,821	15,118,208	1,802,247	2,155,141	722,799	13,349,680	574,074
LOSS ADJUSTMENT EXPENSES	790,354	374,407	3,702,426	441,368	527,791	177,012	3,269,316	140,590
UNEARNED PREMIUMS	23,535,383	4,889,381	39,974,408	4,869,633	55,463,877	7,674,773	97,532,619	9,769,272
NET RESERVE CHANGE	27,553,010	6,792,609	58,795,042	7,113,248	58,146,808	8,574,584	114,151,616	10,483,937
NET OTHER CHANGES								
ASSETS NOT ADMITTED	2,476	589	4,316	577	(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	2,476	589	4,316	577	(636,635)	(103,853)	(1,137,290)	(123,239)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ (11,092,790)	\$ (3,501,513)	\$ (33,507,318)	\$ (3,842,878)	\$ 54,131,939	\$ 7,874,135	\$ 41,428,785	\$ 9,458,645

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 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	12,722,998	2,814,027	64,557,646	1,613,049	9,230,871	650,747	42,515,284	1,651,855
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,150,816	1,257,265	12,191,667	2,176,009	2,574,433	982,641	10,205,002	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	48,195,351	8,470,504	135,039,334	9,382,987	39,500,531	5,038,003	103,293,183	8,931,381
NET CASH CHANGE	74,197,515	7,962,595	86,580,965	11,909,666	67,985,273	8,255,157	93,393,950	8,220,867
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	992,865	798,712	1,570,370	130,943	3,488	0	321,228	13,634
LOSS ADJUSTMENT EXPENSES	243,151	195,603	384,581	32,068	854	0	78,668	3,339
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	1,236,016	994,315	1,954,952	163,010	4,342	0	399,896	16,973
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	\$ 74,351,125	\$ 7,157,427	\$ 87,132,154	\$ 11,987,186	\$ 68,478,452	\$ 8,316,323	\$ 93,902,579	\$ 8,284,560

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF MARCH 31, 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	\$ 2,291,228,451
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)	(532,053,205)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033	101,034,966
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967	1,502,786
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	1,861,712,998
EXPENSES PAID									
LOSSES	15,904,684	2,182,631	56,164,357	3,730,741	28,546,762	9,963,907	51,907,006	2,941,155	365,378,950
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,645,908	1,623,102	10,921,818	5,311,077	5,680,720	3,799,237	16,353,087	4,285,494	112,107,945
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	296,444,350
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786	64,239,502
IBHS GRANT PROGRAM	2,827,024	291,330	5,140,797	468,459	2,008,378	192,842	3,551,879	349,377	49,055,343
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927	95,312,779
TOTAL EXPENSES PAID	47,104,765	6,645,237	116,861,257	13,607,749	59,770,261	16,215,731	112,737,217	11,670,069	982,538,868
NET CASH CHANGE	43,637,923	2,994,555	50,738,845	2,087,289	17,442,724	(10,514,107)	55,881,809	3,846,187	879,174,129
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	39,509	26,996	572,380	10,814	607,479	336,994	1,961,507	1,420,778	47,285,941
LOSS ADJUSTMENT EXPENSES	9,676	6,611	140,175	2,648	148,771	82,529	480,370	347,946	11,580,256
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	243,709,346
NET RESERVE CHANGE	49,185	33,607	712,555	13,463	756,250	419,523	2,441,877	1,768,724	302,575,543
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630	(1,255,268)
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)	2,389,537
SETTLEMENT ROLL FORWARD	0	0	0	0	521,918,595	(51,663,347)	140,845,134	(58,123,135)	552,977,246
SURPLUS	\$ 43,418,174	\$ 2,943,371	\$ 49,716,129	\$ 2,045,562	\$ 538,287,755	\$ (62,627,446)	\$ 193,723,887	\$ (56,100,872)	\$ 1,131,965,370

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4A

	YEAR TO DATE		
	2024	2023	TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	\$ 1,171,474	\$ (38,313)	\$ 1,133,161
RESIDENTIAL - EC	18,084,297	(614,519)	17,469,778
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	7,859,586	177,913	8,037,499
CRIME - RESIDENTIAL	112,939	(2,725)	110,214
CRIME - COMMERCIAL	5,882	(1,825)	4,057
HOMEOWNER - BEACH	3,742,348	(122,876)	3,619,472
HOMEOWNER - COASTAL	14,726,870	(341,164)	14,385,706
HO - BEACH WIND	25,369,390	(343,216)	25,026,174
HO - COASTAL WIND	67,208,230	(1,115,908)	66,092,322
WIND - RESIDENTIAL	1,862,708	(67,070)	1,795,639
WIND - COMMERCIAL	4,102,068	278,269	4,380,338
COASTAL - RESIDENTIAL	5,813,467	(164,937)	5,648,530
COASTAL - COMMERCIAL	11,735,010	188,730	11,923,740
TOTAL	\$ 161,794,269	\$ (2,167,642)	\$ 159,626,627
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	\$ 0	\$ 2,380,215	\$ 2,380,215
RESIDENTIAL - EC	0	34,763,640	34,763,640
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	0	8,589,302	8,589,302
CRIME - RESIDENTIAL	0	239,359	239,359
CRIME - COMMERCIAL	0	7,597	7,597
HOMEOWNER - BEACH	0	6,263,693	6,263,693
HOMEOWNER - COASTAL	0	23,743,921	23,743,921
HO - BEACH WIND	0	47,705,850	47,705,850
HO - COASTAL WIND	0	132,963,358	132,963,358
WIND - RESIDENTIAL	0	4,066,523	4,066,523
WIND - COMMERCIAL	0	4,887,398	4,887,398
COASTAL - RESIDENTIAL	0	11,439,306	11,439,306
COASTAL - COMMERCIAL	0	16,804,672	16,804,672
TOTAL	\$ 0	\$ 293,854,833	\$ 293,854,833
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	\$ 1,036,152	\$ 1,309,136	\$ 2,345,288
RESIDENTIAL - EC	8,317,124	20,240,342	28,557,466
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	3,333,800	4,765,210	8,099,011
CRIME - RESIDENTIAL	100,476	131,070	231,546
CRIME - COMMERCIAL	4,302	3,028	7,330
HOMEOWNER - BEACH	1,710,699	3,707,787	5,418,485
HOMEOWNER - COASTAL	6,779,645	13,785,417	20,565,062
HO - BEACH WIND	11,516,143	27,701,593	39,217,736
HO - COASTAL WIND	30,577,809	77,061,193	107,639,002
WIND - RESIDENTIAL	854,790	2,373,949	3,228,739
WIND - COMMERCIAL	1,551,278	2,906,534	4,457,813
COASTAL - RESIDENTIAL	2,616,954	6,686,009	9,302,963
COASTAL - COMMERCIAL	4,869,633	9,769,272	14,638,905
TOTAL	\$ 73,268,805	\$ 170,440,541	\$ 243,709,346
EARNED PREMIUMS			
RESIDENTIAL - FIRE	\$ 135,322	\$ 1,032,765	\$ 1,168,088
RESIDENTIAL - EC	9,767,174	13,908,778	23,675,952
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	4,525,786	4,002,004	8,527,789
CRIME - RESIDENTIAL	12,463	105,563	118,026
CRIME - COMMERCIAL	1,580	2,744	4,324
HOMEOWNER - BEACH	2,031,649	2,433,030	4,464,679
HOMEOWNER - COASTAL	7,947,225	9,617,340	17,564,565
HO - BEACH WIND	13,853,246	19,661,041	33,514,287
HO - COASTAL WIND	36,630,420	54,786,257	91,416,677
WIND - RESIDENTIAL	1,007,918	1,625,505	2,633,423
WIND - COMMERCIAL	2,550,790	2,259,133	4,809,923
COASTAL - RESIDENTIAL	3,196,513	4,588,360	7,784,873
COASTAL - COMMERCIAL	6,865,377	7,224,130	14,089,507
TOTAL	\$ 88,525,463	\$ 121,246,650	\$ 209,772,113

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4A

	YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 604,128	\$ 216,900	\$ 821,028
RESIDENTIAL - EC	9,313,761	3,343,918	12,657,679
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	4,285,077	1,538,470	5,823,547
CRIME - RESIDENTIAL	58,759	21,096	79,855
CRIME - COMMERCIAL	2,163	777	2,939
HOMEOWNER - BEACH	1,929,669	692,809	2,622,478
HOMEOWNER - COASTAL	7,669,532	2,753,591	10,423,123
HO - BEACH WIND	13,342,344	4,790,300	18,132,644
HO - COASTAL WIND	35,236,171	12,650,836	47,887,007
WIND - RESIDENTIAL	957,319	343,706	1,301,025
WIND - COMMERCIAL	2,335,314	838,447	3,173,761
COASTAL - RESIDENTIAL	3,011,433	1,081,194	4,092,627
COASTAL - COMMERCIAL	6,356,971	2,282,342	8,639,313
TOTAL	\$ 85,102,641	\$ 30,554,386	\$ 115,657,027
NET EARNED PREMIUM			
RESIDENTIAL - FIRE	\$ (468,806)	\$ 815,865	\$ 347,059
RESIDENTIAL - EC	453,413	10,564,860	11,018,273
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	240,709	2,463,533	2,704,242
CRIME - RESIDENTIAL	(46,296)	84,467	38,171
CRIME - COMMERCIAL	(583)	1,968	1,385
HOMEOWNER - BEACH	101,980	1,740,222	1,842,202
HOMEOWNER - COASTAL	277,693	6,863,749	7,141,442
HO - BEACH WIND	510,902	14,870,741	15,381,644
HO - COASTAL WIND	1,394,249	42,135,421	43,529,670
WIND - RESIDENTIAL	50,599	1,281,799	1,332,398
WIND - COMMERCIAL	215,476	1,420,685	1,636,161
COASTAL - RESIDENTIAL	185,080	3,507,166	3,692,246
COASTAL - COMMERCIAL	508,406	4,941,788	5,450,194
TOTAL	\$ 3,422,822	\$ 90,692,264	\$ 94,115,086

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4B

YEAR TO DATE							
NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 785,596	\$ 123,780	\$ 0	\$ 0	\$ 0	\$ 909,376
RESIDENTIAL - EC	50,398	1,022,965	223,907	1,728	0	(10,938)	1,288,060
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(19,463)	(19,463)
COMMERCIAL PROPERTY	4,065	147,210	64,829	0	0	0	216,104
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	237,310	125,752	0	505	0	363,567
HOMEOWNER - COASTAL	86,653	3,965,309	789,093	15,324	2,839	48,651	4,907,869
HO - BEACH WIND	21,774	784,665	170,014	19,099	0	262,776	1,258,329
HO - COASTAL WIND	293,858	20,197,556	1,978,954	361,850	64,540	(14,103)	22,882,655
WIND - RESIDENTIAL	0	34,714	5,775	0	0	0	40,488
WIND - COMMERCIAL	7,141	477,793	0	0	0	0	484,934
COASTAL - RESIDENTIAL	85,487	1,125,221	126,314	7,153	21,959	0	1,366,134
COASTAL - COMMERCIAL	17,568	693,830	120,209	30,804	0	0	862,410
TOTAL	\$ 566,944	\$ 29,472,168	\$ 3,728,626	\$ 435,959	\$ 89,842	\$ 266,923	\$ 34,560,462
NET OUTSTANDING LOSSES							
(CURRENT 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 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	\$ 897,021	\$ 974,299	\$ (4,451)	\$ (18,916)	\$ 0	\$ 0	\$ 1,847,952
RESIDENTIAL - EC	1,289,818	417,856	167,378	(10,342)	0	(12,938)	1,851,771
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	102,975	(103,431)	0	0	0	(17,463)	(17,919)
COMMERCIAL PROPERTY	1,204,516	(116,123)	45,808	0	0	0	1,134,200
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	341,182	(317,308)	9,742	0	505	0	34,120
HOMEOWNER - COASTAL	2,937,238	2,795,273	154,907	111,415	(1,863)	18,681	6,015,651
HO - BEACH WIND	630,340	165,099	102,212	0	0	(37,224)	860,426
HO - COASTAL WIND	11,879,337	18,530,406	763,124	18,054	20,601	0	31,211,521
WIND - RESIDENTIAL	141,083	(99,343)	(1,605)	0	0	0	40,135
WIND - COMMERCIAL	232,536	234,954	(6,127)	0	0	0	461,363
COASTAL - RESIDENTIAL	767,631	839,962	(12,308)	18,083	25,295	0	1,638,664
COASTAL - COMMERCIAL	1,819,815	(598,077)	102,243	40,439	0	(20,000)	1,344,421
TOTAL	\$ 22,243,492	\$ 22,723,567	\$ 1,320,922	\$ 158,733	\$ 44,537	\$ (68,944)	\$ 46,422,306

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4B

IBNR TOTALS										
NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL			
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			
NET IBNR (PRIOR PERIOD)										
RESIDENTIAL - FIRE	\$ 0	\$ 477,921	\$ 0	\$ 0	\$ 0	\$ 0	\$ 477,921			
RESIDENTIAL - EC	0	926,136	0	0	0	0	926,136			
COMMERCIAL - FIRE	0	0	0	0	0	0	0			
COMMERCIAL - EC	0	103,431	0	0	0	0	103,431			
COMMERCIAL PROPERTY	0	791,284	0	0	0	0	791,284			
CRIME - RESIDENTIAL	0	0	0	0	0	0	0			
CRIME - COMMERCIAL	0	0	0	0	0	0	0			
HOMEOWNER - BEACH	0	486,783	0	0	0	0	486,783			
HOMEOWNER - COASTAL	0	2,226,797	0	0	0	0	2,226,797			
HO - BEACH WIND	0	772,575	0	0	0	0	772,575			
HO - COASTAL WIND	0	7,632,608	0	0	0	0	7,632,608			
WIND - RESIDENTIAL	0	141,586	0	0	0	0	141,586			
WIND - COMMERCIAL	0	236,525	0	0	0	0	236,525			
COASTAL - RESIDENTIAL	0	547,048	0	0	0	0	547,048			
COASTAL - COMMERCIAL	0	1,557,759	0	0	0	0	1,557,759			
TOTAL	\$ 0	\$ 15,900,453	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,900,453			

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED MARCH 31, 2024

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 272,996	\$ 26,768	\$ 1,399	\$ 0	\$ 0	\$ 0	\$ 301,162
RESIDENTIAL - EC	361,249	101,735	10,032	141	315	11,877	485,349
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	31,137	0	0	0	0	4,713	35,850
COMMERCIAL PROPERTY	362,988	16,179	6,759	0	0	0	385,925
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	102,228	11,302	4,514	0	0	2,866	120,909
HOMEOWNER - COASTAL	831,824	340,093	51,821	5,349	2,995	12,960	1,245,043
HO - BEACH WIND	181,315	90,159	5,900	0	0	42,757	320,131
HO - COASTAL WIND	3,456,656	1,671,957	83,876	22,084	6,178	8,789	5,249,540
WIND - RESIDENTIAL	42,660	3,459	609	130	75	0	46,933
WIND - COMMERCIAL	69,069	18,207	0	0	0	0	87,276
COASTAL - RESIDENTIAL	208,096	142,213	5,261	1,070	750	0	357,390
COASTAL - COMMERCIAL	541,304	70,484	5,321	2,550	0	11,720	631,379
TOTAL	\$ 6,461,522	\$ 2,492,556	\$ 175,491	\$ 31,324	\$ 10,313	\$ 95,681	\$ 9,266,888

**NET UNPAID LOSS EXPENSE
(CURRENT 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 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	\$ 492,675	\$ 138,132	\$ (41,842)	\$ (5,214)	\$ 0	\$ 0	\$ 583,750
RESIDENTIAL - EC	664,782	75,759	(16,080)	(3,294)	315	4,045	725,527
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	56,356	(10,011)	0	0	0	1,358	47,703
COMMERCIAL PROPERTY	656,977	64,150	(23,053)	0	0	0	698,074
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	185,783	(57,955)	(36,755)	0	0	2,866	93,938
HOMEOWNER - COASTAL	1,529,928	346,952	(144,488)	26,543	(1,377)	4,476	1,762,034
HO - BEACH WIND	330,352	46,137	(14,370)	(5,265)	(822)	(48,104)	307,929
HO - COASTAL WIND	6,293,923	2,254,772	(277,049)	(76,937)	(19,166)	(44,119)	8,131,424
WIND - RESIDENTIAL	77,211	(8,635)	(2,676)	130	(318)	(3,244)	62,469
WIND - COMMERCIAL	124,268	(7,688)	(1,689)	0	(830)	(6,460)	107,601
COASTAL - RESIDENTIAL	375,152	142,537	(33,996)	3,747	370	(3,319)	484,491
COASTAL - COMMERCIAL	982,671	(24,669)	(3,659)	4,787	(333)	(37,497)	921,300
TOTAL	\$ 11,770,077	\$ 2,959,481	\$ (595,657)	\$ (55,504)	\$ (22,161)	\$ (129,997)	\$ 13,926,240

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	2,000	1,486,666	15,846	89,608
			TOTAL	2,000	30,424,051	24,929	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	236,662	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	\$ 361,662	\$ 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	477,835
			TOTAL	0	17,660,652	0	720,843
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	\$ 2,500	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,250,000	44,728,666	63,599	1,838,177
			TOTAL	1,250,000	70,877,436	66,099	3,824,616
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	44,693	4,293,972
			TOTAL	\$ 0	\$ 174,123,145	\$ 44,693	\$ 10,562,165

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	45,870	1,970,244
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,194,287	20,153	11,266,029
			TOTAL	40,000	221,534,015	66,023	13,929,508
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	97,651	5,668,171
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	864,226	501,577,798	206,417	32,493,116
			TOTAL	\$ 1,021,451	\$ 655,438,368	\$ 306,730	\$ 40,643,208
TOTAL FLORENCE				\$ 2,675,113	\$ 1,383,311,334	\$ 662,805	\$ 80,294,558

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	\$ 24,851
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	109,666
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 MARCH 31, 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	\$ 5,269,357

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	320,052
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	\$ 345,746
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	\$ 3,665	\$ 156,259
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	7,660	207,044
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 MARCH 31, 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	681,993	10,101,917	12,154	1,012,689
			TOTAL	754,288	13,343,202	15,350	1,289,316
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	9,675	293,672
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	363,419	16,191,209	7,174	1,720,780
			TOTAL	\$ 390,145	\$ 20,728,298	\$ 16,849	\$ 2,161,242
			TOTAL ISAIAS	\$ 1,412,806	\$ 49,108,691	\$ 44,614	\$ 4,733,046

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	1,148,093	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	\$ 1,242,209	\$ 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	30,878	169,203	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 30,878	\$ 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	\$ 16,644
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	20,323
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 MARCH 31, 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	1,271,039	0	104,968
			TOTAL	5,000	1,556,886	0	143,296
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	76,006
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	0	668,102	0	84,068
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	22,545	6,066,627	998	477,401
			TOTAL	\$ 22,545	\$ 7,592,172	\$ 998	\$ 646,654
			TOTAL IAN	\$ 58,422	\$ 11,521,910	\$ 998	\$ 1,017,999

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	\$ 838	\$ 61,421	\$ 0	\$ 11,289
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	838	61,421	0	11,289
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	17,358	72,377	0	15,135
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	17,690	25,517	0	4,978
			TOTAL	\$ 35,049	\$ 97,894	\$ 0	\$ 20,113
BEACH WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 4,999	\$ 0	\$ 433	\$ 66
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	4,999	0	433	66
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	61,421	250,374	3,324	14,751
			TOTAL	61,421	271,386	3,324	19,003
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	18,348	280,608	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	35,361	221,144	0	12,056
			TOTAL	\$ 53,709	\$ 501,752	\$ 0	\$ 43,864

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 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	14,874	121,244	0	12,386
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	55,453	0	7,365
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	40,838	856,552	0	73,942
			TOTAL	55,712	1,033,249	0	94,083
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	1,145	28,428	0	3,628
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	11,988	340,004	0	43,926
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	23,605	158,487	11,887	18,282
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	173,136	1,969,218	11,057	208,542
			TOTAL	\$ 209,875	\$ 2,496,137	\$ 22,943	\$ 274,378
			TOTAL IDALIA	\$ 421,603	\$ 4,475,587	\$ 26,700	\$ 465,499

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF MARCH 31, 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	\$ 1,830	\$ 18,637	\$ 0	\$ 5,325
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	1,830	18,637	0	5,325
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	31,551	159,825	0	21,735
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	5,179
			TOTAL	\$ 31,551	\$ 159,825	\$ 0	\$ 26,914
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	\$ 15,926	\$ 102,972	\$ 499	\$ 10,519
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	1,752	58,116	0	5,871
			TOTAL	17,678	161,087	499	16,390
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	35,862	393,133	998	41,873
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	21,539	11,357	5,021	3,905
			TOTAL	\$ 57,401	\$ 404,490	\$ 6,019	\$ 45,777

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
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	18,746	143,601	5,813	18,645
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	6,948	15,504	499	2,742
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	45,068	710,487	998	85,641
			TOTAL	70,762	869,592	7,310	107,028
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-BEACH	8,932	8,091	0	1,695
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-COASTAL	19,048	342,040	0	41,724
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	36,033	406,781	499	32,814
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	320,048	2,279,833	2,178	240,740
			TOTAL	\$ 384,061	\$ 3,036,745	\$ 2,677	\$ 316,972
			TOTAL OPHELIA	\$ 568,037	\$ 4,721,007	\$ 17,003	\$ 522,946

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF MARCH 31, 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	\$ 553,271,010	1,293	\$ 0	0	\$ 2,578,998,855	5,072	\$ 0	0	\$ 162,692,652	1,237	\$ 3,294,962,517	7,602
BRUNSWICK	2,124,179,591	5,243	250,575,420	456	999,196,040	2,202	4,060,811,880	5,614	14,744,043,143	24,006	286,686,408	636	491,351,061	2,591	22,956,843,543	40,748
CAMDEN	0	0	0	0	93,420,350	203	0	0	736,977,780	1,350	0	0	47,694,670	270	878,092,800	1,823
CARTERET	978,829,293	4,588	226,446,810	450	602,808,390	1,621	2,548,760,795	3,938	6,649,663,747	12,102	228,690,056	736	477,068,443	2,319	11,712,267,534	25,754
CHOWAN	0	0	0	0	96,952,070	228	0	0	1,104,687,851	2,064	0	0	86,546,434	628	1,288,186,355	2,920
Craven	0	0	0	0	984,788,974	2,611	0	0	5,992,774,298	12,029	0	0	362,321,254	1,924	7,339,884,526	16,564
CURRITUCK	904,085,020	1,427	41,988,710	61	239,374,360	486	1,087,167,600	1,137	2,115,752,179	3,695	55,401,600	80	114,559,977	618	4,558,329,446	7,504
DARE	3,322,546,260	8,442	689,800,700	1,319	254,624,610	480	6,616,302,373	9,560	963,035,730	1,495	331,953,979	756	27,777,120	121	12,206,040,772	22,173
HYDE	151,007,200	405	20,913,220	44	19,418,920	58	166,012,970	266	160,657,190	364	19,523,297	59	31,256,469	222	568,789,266	1,418
JONES	0	0	0	0	71,244,510	195	0	0	424,852,431	960	0	0	41,093,457	311	537,190,398	1,466
NEW HANOVER	636,134,443	2,074	333,470,770	700	2,657,649,210	5,817	1,774,772,270	2,541	19,310,068,578	31,417	159,212,557	406	1,023,978,566	3,618	25,895,286,394	46,573
ONSLOW	266,191,324	926	48,949,780	106	1,489,645,670	4,157	420,140,370	674	10,126,707,188	21,032	74,905,800	190	1,075,084,517	5,027	13,501,624,649	32,112
PAMLICO	0	0	0	0	113,782,880	253	0	0	1,180,213,330	2,149	0	0	89,195,457	520	1,383,191,667	2,922
PASQUOTANK	0	0	0	0	310,003,320	778	0	0	1,713,224,428	3,551	0	0	150,292,997	946	2,173,520,745	5,275
PENDER	380,727,708	1,025	56,936,090	105	580,734,600	1,211	630,607,490	975	5,121,397,088	8,613	94,583,380	216	346,791,858	1,800	7,211,778,214	13,945
PERQUIMANS	0	0	0	0	115,609,670	262	0	0	1,024,233,565	1,838	0	0	73,883,131	565	1,213,726,366	2,665
TYRRELL	0	0	0	0	39,654,260	100	0	0	176,420,700	427	0	0	21,050,969	187	237,125,929	714
WASHINGTON	0	0	0	0	119,255,029	335	0	0	421,296,894	930	0	0	39,865,591	336	580,417,514	1,601
TOTAL	\$ 8,763,700,839	24,130	\$ 1,669,081,500	3,241	\$ 9,341,433,873	22,290	\$ 17,304,575,748	24,705	\$ 74,545,004,975	133,094	\$ 1,250,957,077	3,079	\$ 4,662,504,623	23,240	\$ 117,537,258,635	233,779

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	\$ 377,290,900	1,132	\$ 377,290,900	1,132
BRUNSWICK	0	0	318,623,300	406	309,449,600	389	1,305,211,200	2,071	1,933,284,100	2,866
CAMDEN	0	0	0	0	0	0	63,075,100	169	63,075,100	169
CARTERET	0	0	684,814,600	833	462,360,500	630	1,474,307,300	2,326	2,621,482,400	3,789
CHOWAN	0	0	0	0	0	0	196,222,900	481	196,222,900	481
Craven	0	0	0	0	0	0	1,272,778,300	2,188	1,272,778,300	2,188
CURRITUCK	0	0	86,372,000	121	98,420,700	258	192,347,400	538	377,140,100	917
DARE	0	0	729,676,800	1,104	951,989,300	1,230	146,881,900	231	1,828,548,000	2,565
HYDE	0	0	65,629,500	87	23,835,300	48	75,815,200	195	165,280,000	330
JONES	0	0	0	0	0	0	65,522,800	255	65,522,800	255
NEW HANOVER	0	0	721,629,000	771	457,269,000	427	2,848,235,200	3,455	4,027,133,200	4,653
ONSLOW	0	0	127,456,700	145	12,198,100	32	1,227,753,600	2,265	1,367,408,400	2,442
PAMLICO	0	0	0	0	0	0	173,280,800	390	173,280,800	390
PASQUOTANK	0	0	0	0	0	0	401,814,200	857	401,814,200	857
PENDER	0	0	112,558,100	158	58,952,300	94	369,687,000	973	541,197,400	1,225
PERQUIMANS	0	0	0	0	0	0	85,795,200	332	85,795,200	332
TYRRELL	0	0	0	0	0	0	20,905,400	124	20,905,400	124
WASHINGTON	0	0	0	0	0	0	67,128,200	302	67,128,200	302
TOTAL	\$ 0	0	\$ 2,846,760,000	3,625	\$ 2,374,474,800	3,108	\$ 10,364,052,600	18,284	\$ 15,585,287,400	25,017

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 3,672,253,417	8,734
BRUNSWICK	24,890,127,643	43,614
CAMDEN	941,167,900	1,992
CARTERET	14,333,749,934	29,543
CHOWAN	1,484,409,255	3,401
Craven	8,612,662,826	18,752
CURRITUCK	4,935,469,546	8,421
DARE	14,034,588,772	24,738
HYDE	734,069,266	1,748
JONES	602,713,198	1,721
NEW HANOVER	29,922,419,594	51,226
ONSLOW	14,869,033,049	34,554
PAMLICO	1,556,472,467	3,312
PASQUOTANK	2,575,334,945	6,132
PENDER	7,752,975,614	15,170
PERQUIMANS	1,299,521,566	2,997
TYRRELL	258,031,329	838
WASHINGTON	647,545,714	1,903
TOTAL	\$ 133,122,546,035	258,796

* 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.