



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2023

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

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 152,285,066	\$ 0	\$ 152,285,066
CASH EQUIVALENTS	86,887,578	0	86,887,578
INVESTMENTS	1,137,823,359	0	1,137,823,359
INTEREST INCOME DUE OR ACCRUED	6,846,388	0	6,846,388
FIXED ASSETS	368,988	(368,988)	0
DATA PROCESSING EQUIPMENT	147	0	147
ACCOUNTS RECEIVABLE - PREMIUM	54,790,485	(161,061)	54,629,424
ACCOUNTS RECEIVABLE - INVESTMENTS	10,000,000	0	10,000,000
ACCOUNTS RECEIVABLE - SYCR GRANT	117,600	0	117,600
PREPAID EXPENSE	47,146	(47,146)	0
TOTAL ASSETS	\$ 1,449,166,757	\$ (577,195)	\$ 1,448,589,562

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 141,037
ACCOUNTS PAYABLE - FAIR PLAN	1,852,446
BENEFIT PAYABLE	332,627
PREMIUM SUSPENSE	2,899
PREMIUM REFUND	671,816
COMMISSION PAYABLE	6,103,963
ACCRUAL-POST RETIREMENT	5,518,796
ACCRUAL-PENSION	3,271,022
ACCRUAL-RENT	259,392
ACCRUAL-PREMIUM TAX	4,431,264
CLAIMS PAYABLE	519,207
PREPAID PREMIUMS	14,723,205
UNCLAIMED CHECKS	6,073,619
IBHS GRANT ACCRUAL	18,111,000
CEDED REINSURANCE PREMIUMS PAYABLE	18,360,906
TOTAL LIABILITIES	\$ 80,373,199

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 40,870,924
UNPAID LAE RESERVES	9,477,202
UNEARNED PREMIUMS	291,114,707
TOTAL RESERVES	\$ 341,462,833

SURPLUS	\$ 1,026,753,530
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TOTAL LIABILITIES & SURPLUS	\$ 1,448,589,562
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2023

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 125,463,313	\$ 399,404,316
CEDED REINSURANCE PREMIUMS	(19,696,126)	(122,200,336)
NET PREMIUMS EARNED	105,767,187	277,203,980
DEDUCTIONS		
NET LOSSES INCURRED	29,790,361	73,189,973
NET LOSS EXPENSE INCURRED	4,822,007	19,584,910
OPERATING EXPENSE INCURRED	26,349,286	77,661,009
IBHS GRANT PROGRAM	8,703,039	9,702,157
PREMIUM TAXES	4,730,475	12,977,939
TOTAL DEDUCTIONS	74,395,168	193,115,988
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(56,783)	(198,193)
SERVICE CHARGES	156,150	443,399
MISCELLANEOUS INCOME	5,020	710
TOTAL OTHER INCOME/(EXPENSE)	104,387	245,916
NET UNDERWRITING GAIN OR (LOSS)	31,476,406	84,333,908
INVESTMENT INCOME	9,009,271	23,347,110
NET INCOME OR (LOSS)	\$ 40,485,677	\$ 107,681,018
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 986,234,550	\$ 918,914,104
NET INCOME OR (LOSS)	40,485,677	107,681,018
CHANGE IN ASSETS NOT ADMITTED	33,303	158,408
NET CHANGE IN SURPLUS	40,518,980	107,839,426
SURPLUS (CURRENT PERIOD)	\$ 1,026,753,530	\$ 1,026,753,530

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

QUARTER TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 168,895,150	\$ (609,290)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 168,285,860
CEDED REINSURANCE	(19,696,126)	0	0	0	0	0	(19,696,126)
INVESTMENT INCOME	9,009,271	0	0	0	0	0	9,009,271
PREMIUM CHARGED OFF	(56,783)	0	0	0	0	0	(56,783)
SERVICE CHARGES	156,150	0	0	0	0	0	156,150
MISCELLANEOUS INCOME	5,020	0	0	0	0	0	5,020
TOTAL INCOME	158,312,682	(609,290)	0	0	0	0	157,703,392
EXPENSES PAID							
LOSSES	9,018,983	13,920,696	709,476	417,580	67,744	129,222	24,263,700
LOSS ADJUSTMENT EXPENSES	3,039,684	1,105,611	29,682	73,333	1,680	139,440	4,389,429
COMMISSION	21,950,732	(79,208)	0	0	0	0	21,871,524
PREMIUM TAX	4,730,475	0	0	0	0	0	4,730,475
IBHS GRANT PROGRAM	8,703,039	0	0	0	0	0	8,703,039
ADMINISTRATIVE EXPENSES	4,477,762	0	0	0	0	0	4,477,762
TOTAL EXPENSES PAID	51,920,674	14,947,099	739,158	490,914	69,424	268,662	68,435,929
NET CASH CHANGE	106,392,009	(15,556,389)	(739,158)	(490,914)	(69,424)	(268,662)	89,267,463
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	25,018,798	8,432,698	727,109	987,579	1,848,491	3,856,250	40,870,924
LOSS ADJUSTMENT EXPENSES	5,801,391	1,955,385	168,603	229,001	428,630	894,192	9,477,202
UNEARNED PREMIUMS	278,332,194	12,782,513	0	0	0	0	291,114,707
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	17,543,147	8,961,176	1,428,300	1,337,416	2,006,775	4,067,449	35,344,264
LOSS ADJUSTMENT EXPENSES	4,489,305	2,293,172	365,503	342,246	513,535	1,040,863	9,044,624
UNEARNED PREMIUMS	193,151,486	55,140,674	0	0	0	0	248,292,160
NET RESERVE CHANGE	(93,968,445)	43,224,427	898,091	463,082	243,189	357,871	(48,781,785)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	33,303	0	0	0	0	0	33,303
TOTAL NET OTHER CHANGES	33,303	0	0	0	0	0	33,303
CHANGE IN SURPLUS	\$ 12,456,866	\$ 27,668,038	\$ 158,933	\$ (27,832)	\$ 173,766	\$ 89,209	\$ 40,518,980

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

YEAR TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 465,975,244	\$ (4,285,299)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 461,689,945
CEDED REINSURANCE	(122,200,336)	0	0	0	0	0	(122,200,336)
INVESTMENT INCOME	23,347,110	0	0	0	0	0	23,347,110
PREMIUM CHARGED OFF	(198,193)	0	0	0	0	0	(198,193)
SERVICE CHARGES	443,399	0	0	0	0	0	443,399
MISCELLANEOUS INCOME	710	0	0	0	0	0	710
TOTAL INCOME	367,367,934	(4,285,299)	0	0	0	0	363,082,635
EXPENSES PAID							
LOSSES	11,840,180	47,207,847	5,031,731	1,995,941	125,390	2,247,020	68,448,110
LOSS ADJUSTMENT EXPENSES	11,480,934	3,833,972	364,601	222,578	9,588	431,973	16,343,647
COMMISSION	60,414,295	(557,089)	0	0	0	0	59,857,206
PREMIUM TAX	12,977,939	0	0	0	0	0	12,977,939
IBHS GRANT PROGRAM	9,702,157	0	0	0	0	0	9,702,157
ADMINISTRATIVE EXPENSES	17,803,803	0	0	0	0	0	17,803,803
TOTAL EXPENSES PAID	124,219,308	50,484,731	5,396,332	2,218,519	134,979	2,678,993	185,132,862
NET CASH CHANGE	243,148,626	(54,770,030)	(5,396,332)	(2,218,519)	(134,979)	(2,678,993)	177,949,773
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	25,018,798	8,432,698	727,109	987,579	1,848,491	3,856,250	40,870,924
LOSS ADJUSTMENT EXPENSES	5,801,391	1,955,385	168,603	229,001	428,630	894,192	9,477,202
UNEARNED PREMIUMS	278,332,194	12,782,513	0	0	0	0	291,114,707
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	0	22,189,853	3,616,523	1,918,948	2,217,036	6,186,701	36,129,061
LOSS ADJUSTMENT EXPENSES	0	2,716,144	913,210	484,554	559,825	1,562,206	6,235,939
UNEARNED PREMIUMS	0	228,829,078	0	0	0	0	228,829,078
NET RESERVE CHANGE	(309,152,382)	230,564,480	3,634,020	1,186,922	499,740	2,998,466	(70,268,755)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	158,408	0	0	0	0	0	158,408
TOTAL NET OTHER CHANGES	158,408	0	0	0	0	0	158,408
CHANGE IN SURPLUS	\$ (65,845,349)	\$ 175,794,450	\$ (1,762,312)	\$ (1,031,597)	\$ 364,761	\$ 319,473	\$ 107,839,426

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

	2023				2022			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 146,487,088	\$ 26,342,449	\$ 263,557,915	\$ 29,587,788	\$ 146,596,460	\$ 20,096,623	\$ 264,858,064	\$ 25,826,777
CEDED REINSURANCE	(37,495,459)	(7,038,766)	(69,231,423)	(8,434,688)	(25,714,990)	(3,882,596)	(46,002,951)	(4,801,219)
INVESTMENT INCOME	7,339,553	1,319,856	13,205,242	1,482,459	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	77,308	13,902	139,091	15,615	71,679	9,757	129,271	12,407
TOTAL INCOME	116,408,491	20,637,441	207,670,825	22,651,174	126,335,310	16,956,372	228,690,916	21,969,563
EXPENSES PAID								
LOSSES	1,948,069	245,034	9,486,562	160,516	10,804,173	2,443,113	53,810,155	1,201,586
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,937,133	800,552	7,815,278	927,972	3,056,710	1,236,435	11,535,667	2,150,508
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	18,992,241	3,415,333	34,170,626	3,836,095	19,034,895	2,590,746	34,328,162	3,294,199
PREMIUM TAX	4,079,832	733,667	7,340,387	824,053	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	3,050,035	548,481	5,487,588	616,053	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	5,596,922	1,006,482	10,069,920	1,130,479	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	35,604,232	6,749,549	74,370,360	7,495,168	46,194,691	8,080,465	123,658,092	8,948,202
NET CASH CHANGE	80,804,259	13,887,892	133,300,465	15,156,006	80,140,619	8,875,908	105,032,824	13,021,361
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	4,615,622	1,519,830	17,172,545	1,710,800	1,547,891	827,443	5,872,102	185,261
LOSS ADJUSTMENT EXPENSES	1,070,276	352,420	3,981,991	396,703	358,927	191,869	1,361,631	42,959
UNEARNED PREMIUMS	88,670,290	14,951,455	157,904,744	16,805,704	4,041,628	435,003	7,594,094	711,788
NET RESERVE CHANGE	94,356,188	16,823,706	179,059,281	18,913,208	5,948,446	1,454,315	14,827,826	940,008
NET OTHER CHANGES								
ASSETS NOT ADMITTED	49,798	8,955	89,596	10,058	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	0	0	0	0	1,382,813	188,221	2,493,853	239,351
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	49,798	8,955	89,596	10,058	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ (13,502,131)	\$ (2,926,859)	\$ (45,669,219)	\$ (3,747,143)	\$ 75,581,800	\$ 7,610,740	\$ 92,711,138	\$ 12,321,883

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

	2021				2020			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 125,192,486	\$ 15,519,337	\$ 229,446,185	\$ 20,536,304	\$ 111,672,122	\$ 12,055,458	\$ 205,646,499	\$ 19,530,838
CEDED REINSURANCE	(23,125,554)	(2,898,008)	(42,673,298)	(4,272,114)	(25,291,795)	(2,866,120)	(45,980,246)	(4,558,976)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498
TOTAL INCOME	106,326,269	13,144,972	194,550,892	16,954,784	90,537,863	9,617,780	167,226,518	15,660,797
EXPENSES PAID								
LOSSES	9,174,687	650,747	41,823,957	1,621,051	15,829,179	2,182,631	55,983,682	3,727,464
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,568,913	982,641	10,157,363	2,787,009	3,642,959	1,623,102	10,858,740	5,310,524
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	16,255,670	1,998,236	29,683,048	2,635,197	14,754,282	1,520,454	26,499,139	2,444,894
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641
TOTAL EXPENSES PAID	39,438,826	5,038,004	102,554,218	8,898,026	47,026,311	6,645,238	116,617,504	13,603,919
NET CASH CHANGE	66,887,443	8,106,968	91,996,674	8,056,757	43,511,552	2,972,542	50,609,015	2,056,878
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	64,736	0	662,373	0	41,761	26,996	904,172	14,650
LOSS ADJUSTMENT EXPENSES	15,011	0	153,592	0	9,684	6,260	209,661	3,397
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	79,747	0	815,965	0	51,444	33,256	1,113,833	18,047
NET OTHER CHANGES								
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)
MINIMUM PENSION LIABILITY	285,263	35,070	520,920	46,252	87,072	8,973	158,336	14,428
CHANGE IN UNREALIZED GAIN/LOSS	205,700	25,289	375,629	33,351	(207,297)	(21,362)	(376,959)	(34,351)
TOTAL NET OTHER CHANGES	497,521	61,165	908,525	80,666	(170,563)	(17,577)	(310,161)	(28,264)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 67,305,216	\$ 8,168,133	\$ 92,089,234	\$ 8,137,423	\$ 43,289,544	\$ 2,921,710	\$ 49,185,021	\$ 2,010,566

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

	2019				2018				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 108,919,764	\$ 10,678,681	\$ 193,139,239	\$ 19,129,513	\$ 109,068,817	\$ 10,304,932	\$ 192,783,434	\$ 18,838,524	\$ 2,325,815,298
CEDED REINSURANCE	(23,706,245)	(4,125,057)	(29,748,414)	(4,548,257)	(6,602,189)	(1,277,475)	(8,387,825)	(1,351,093)	(434,014,758)
INVESTMENT INCOME	5,260,023	505,061	9,302,516	915,033	11,483,968	1,060,508	20,168,681	1,951,252	116,313,032
MISCELLANEOUS INCOME	114,778	11,021	202,989	19,967	109,917	10,150	193,041	18,676	1,670,324
TOTAL INCOME	90,588,320	7,069,706	172,896,330	15,516,256	114,060,513	10,098,115	204,757,331	19,457,359	2,009,783,896
EXPENSES PAID									
LOSSES	28,198,283	9,944,444	51,839,149	2,941,155	171,977,989	106,626,059	706,154,265	100,165,683	1,388,939,632
CEDED LOSSES	0	0	0	0	(12,775,848)	(8,787,987)	(64,237,946)	(8,297,673)	(94,099,454)
CEDED ADJUSTMENT EXPENSES	5,591,694	3,792,520	16,307,504	4,259,001	14,150,954	6,286,015	64,372,859	5,047,479	187,199,530
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(856,275)	(394,937)	(4,375,726)	(273,607)	(5,900,545)
COMMISSION	14,258,051	1,369,041	24,519,728	2,480,329	14,129,791	1,342,438	25,036,963	2,447,700	301,037,257
PREMIUM TAX	3,068,445	294,628	5,426,641	533,786	3,074,901	283,957	5,400,284	522,459	65,189,027
IBHS GRANT PROGRAM	2,008,378	192,842	3,551,879	349,377	0	0	0	0	44,188,668
ADMINISTRATIVE EXPENSES	6,207,906	596,076	10,978,875	1,079,927	6,074,436	560,955	10,668,208	1,032,113	109,513,857
TOTAL EXPENSES PAID	59,332,757	16,189,551	112,623,777	11,643,575	195,775,948	105,916,500	743,018,907	100,644,154	1,996,067,972
NET CASH CHANGE	31,255,563	(9,119,845)	60,272,553	3,872,680	(81,715,435)	(95,818,385)	(538,261,576)	(81,186,795)	13,715,924
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	218,368	199,995	1,242,150	187,978	1,399,196	158,517	1,028,537	1,270,000	40,870,924
LOSS ADJUSTMENT EXPENSES	50,635	46,375	288,031	43,589	324,447	36,757	238,498	294,489	9,477,202
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	291,114,707
NET RESERVE CHANGE	269,003	246,370	1,530,182	231,566	1,723,643	195,274	1,267,035	1,564,489	341,462,833
NET OTHER CHANGES									
ASSETS NOT ADMITTED	32,364	3,108	57,236	5,630	6,190,963	571,716	10,872,858	1,051,912	18,830,400
MINIMUM PENSION LIABILITY	(349,677)	(33,576)	(618,415)	(60,830)	730,861	67,493	1,283,573	124,181	6,604,162
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(317,314)	(30,468)	(561,179)	(55,200)	6,921,824	639,209	12,156,431	1,176,093	25,434,562
SETTLEMENT ROLL FORWARD	0	0	0	0	596,712,205	43,515,828	666,950,279	21,887,566	1,329,065,878
SURPLUS	\$ 30,669,246	\$ (9,396,683)	\$ 58,181,192	\$ 3,585,914	\$ 520,194,951	\$ (51,858,621)	\$ 139,578,099	\$ (59,687,625)	\$ 1,026,753,530

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,299,475	\$ (5,097)	\$ 1,294,377	\$ 3,603,505	\$ (50,899)	\$ 3,552,606
RESIDENTIAL - EC	20,419,549	(52,355)	20,367,195	52,446,187	(738,869)	51,707,318
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,734,265	(12,848)	4,721,417	16,231,872	(118,865)	16,113,008
CRIME - RESIDENTIAL	131,056	(703)	130,353	371,653	(5,007)	366,646
CRIME - COMMERCIAL	3,179	(421)	2,758	11,970	(3,054)	8,916
HOMEOWNER - BEACH	3,534,986	(19,628)	3,515,358	9,135,463	(173,956)	8,961,507
HOMEOWNER - COASTAL	13,190,406	(51,975)	13,138,431	36,448,363	(470,982)	35,977,381
HO - BEACH WIND	27,090,175	(73,806)	27,016,368	74,757,993	(664,123)	74,093,869
HO - COASTAL WIND	76,133,679	(293,526)	75,840,153	209,310,181	(1,847,888)	207,462,294
WIND - RESIDENTIAL	2,467,472	(9,485)	2,457,987	6,172,288	(88,216)	6,084,072
WIND - COMMERCIAL	3,083,114	(26,257)	3,056,857	10,098,608	30,416	10,129,024
COASTAL - RESIDENTIAL	7,183,331	(44,401)	7,138,930	17,799,372	(308,349)	17,491,023
COASTAL - COMMERCIAL	9,624,465	(18,789)	9,605,676	29,587,789	154,493	29,742,282
TOTAL	\$ 168,895,150	\$ (609,290)	\$ 168,285,860	\$ 465,975,244	\$ (4,285,299)	\$ 461,689,945
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 1,794,793	\$ 475,624	\$ 2,270,417	\$ 0	\$ 2,074,564	\$ 2,074,564
RESIDENTIAL - EC	20,820,315	6,624,123	27,444,438	0	28,206,376	28,206,376
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,618,197	826,847	8,445,044	0	4,316,797	4,316,797
CRIME - RESIDENTIAL	187,160	50,366	237,526	0	214,654	214,654
CRIME - COMMERCIAL	5,911	3,644	9,555	0	14,161	14,161
HOMEOWNER - BEACH	3,626,474	1,051,785	4,678,259	0	4,247,986	4,247,986
HOMEOWNER - COASTAL	15,114,000	3,939,826	19,053,825	0	16,283,113	16,283,113
HO - BEACH WIND	31,160,886	8,663,838	39,824,724	0	35,694,724	35,694,724
HO - COASTAL WIND	86,590,587	26,622,153	113,212,740	0	108,256,074	108,256,074
WIND - RESIDENTIAL	2,456,271	743,637	3,199,908	0	3,193,094	3,193,094
WIND - COMMERCIAL	4,419,135	966,134	5,385,269	0	4,557,918	4,557,918
COASTAL - RESIDENTIAL	6,802,252	2,291,518	9,093,770	0	9,729,254	9,729,254
COASTAL - COMMERCIAL	12,555,505	2,881,179	15,436,684	0	12,040,362	12,040,362
TOTAL	\$ 193,151,486	\$ 55,140,674	\$ 248,292,160	\$ 0	\$ 228,829,078	\$ 228,829,078
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,348,262	\$ 109,402	\$ 2,457,664	\$ 2,348,262	\$ 109,402	\$ 2,457,664
RESIDENTIAL - EC	31,796,442	1,522,283	33,318,725	31,796,442	1,522,283	33,318,725
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	9,299,670	197,669	9,497,339	9,299,670	197,669	9,497,339
CRIME - RESIDENTIAL	240,872	11,821	252,693	240,872	11,821	252,693
CRIME - COMMERCIAL	6,724	589	7,313	6,724	589	7,313
HOMEOWNER - BEACH	5,550,464	236,086	5,786,550	5,550,464	236,086	5,786,550
HOMEOWNER - COASTAL	21,832,589	909,388	22,741,977	21,832,589	909,388	22,741,977
HO - BEACH WIND	44,907,482	1,992,978	46,900,460	44,907,482	1,992,978	46,900,460
HO - COASTAL WIND	125,298,503	6,179,521	131,478,024	125,298,503	6,179,521	131,478,024
WIND - RESIDENTIAL	3,826,766	169,058	3,995,824	3,826,766	169,058	3,995,824
WIND - COMMERCIAL	5,645,062	236,746	5,881,807	5,645,062	236,746	5,881,807
COASTAL - RESIDENTIAL	10,773,653	505,184	11,278,837	10,773,653	505,184	11,278,837
COASTAL - COMMERCIAL	16,805,704	711,788	17,517,492	16,805,704	711,788	17,517,492
TOTAL	\$ 278,332,194	\$ 12,782,513	\$ 291,114,707	\$ 278,332,194	\$ 12,782,513	\$ 291,114,707
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 746,006	\$ 361,125	\$ 1,107,130	\$ 1,255,243	\$ 1,914,263	\$ 3,169,506
RESIDENTIAL - EC	9,443,422	5,049,485	14,492,908	20,649,744	25,945,224	46,594,968
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	3,052,792	616,330	3,669,123	6,932,202	4,000,264	10,932,466
CRIME - RESIDENTIAL	77,343	37,842	115,185	130,781	197,826	328,607
CRIME - COMMERCIAL	2,366	2,634	5,000	5,246	10,518	15,764
HOMEOWNER - BEACH	1,610,995	796,072	2,407,067	3,584,998	3,837,945	7,422,943
HOMEOWNER - COASTAL	6,471,817	2,978,463	9,450,280	14,615,774	14,902,742	29,518,516
HO - BEACH WIND	13,343,578	6,597,054	19,940,632	29,850,510	33,037,623	62,888,133
HO - COASTAL WIND	37,425,763	20,149,106	57,574,869	84,011,678	100,228,665	184,240,343
WIND - RESIDENTIAL	1,096,977	565,094	1,662,071	2,345,522	2,935,820	5,281,342
WIND - COMMERCIAL	1,857,188	703,131	2,560,319	4,453,546	4,351,589	8,805,135
COASTAL - RESIDENTIAL	3,211,929	1,741,933	4,953,862	7,025,719	8,915,721	15,941,440
COASTAL - COMMERCIAL	5,374,265	2,150,603	7,524,868	12,782,085	11,483,067	24,265,151
TOTAL	\$ 83,714,442	\$ 41,748,871	\$ 125,463,313	\$ 187,643,050	\$ 211,761,266	\$ 399,404,316

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2023	2022	TOTAL	2023	2022	TOTAL
RESIDENTIAL - FIRE	\$ 151,558	\$ 0	\$ 151,558	\$ 950,075	\$ 0	\$ 950,075
RESIDENTIAL - EC	2,205,883	0	2,205,883	13,231,535	0	13,231,535
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	687,396	0	687,396	4,125,048	0	4,125,048
CRIME - RESIDENTIAL	15,641	0	15,641	100,068	0	100,068
CRIME - COMMERCIAL	380	0	380	3,515	0	3,515
HOMEOWNER - BEACH	382,306	0	382,306	2,317,635	0	2,317,635
HOMEOWNER - COASTAL	1,534,829	0	1,534,829	9,610,141	0	9,610,141
HO - BEACH WIND	3,160,914	0	3,160,914	19,430,341	0	19,430,341
HO - COASTAL WIND	8,850,536	0	8,850,536	55,146,363	0	55,146,363
WIND - RESIDENTIAL	259,552	0	259,552	1,465,804	0	1,465,804
WIND - COMMERCIAL	432,114	0	432,114	2,910,202	0	2,910,202
COASTAL - RESIDENTIAL	746,183	0	746,183	4,474,919	0	4,474,919
COASTAL - COMMERCIAL	1,268,834	0	1,268,834	8,434,688	0	8,434,688
TOTAL	\$ 19,696,126	\$ 0	\$ 19,696,126	\$ 122,200,336	\$ 0	\$ 122,200,336
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 594,448	\$ 361,125	\$ 955,573	\$ 305,168	\$ 1,914,263	\$ 2,219,431
RESIDENTIAL - EC	7,237,540	5,049,485	12,287,025	7,418,209	25,945,224	33,363,433
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,365,396	616,330	2,981,727	2,807,155	4,000,264	6,807,419
CRIME - RESIDENTIAL	61,702	37,842	99,544	30,712	197,826	228,539
CRIME - COMMERCIAL	1,985	2,634	4,619	1,730	10,518	12,249
HOMEOWNER - BEACH	1,228,689	796,072	2,024,761	1,267,363	3,837,945	5,105,307
HOMEOWNER - COASTAL	4,936,988	2,978,463	7,915,451	5,005,633	14,902,742	19,908,375
HO - BEACH WIND	10,182,664	6,597,054	16,779,718	10,420,170	33,037,623	43,457,792
HO - COASTAL WIND	28,575,227	20,149,106	48,724,333	28,865,315	100,228,665	129,093,980
WIND - RESIDENTIAL	837,425	565,094	1,402,519	879,718	2,935,820	3,815,538
WIND - COMMERCIAL	1,425,075	703,131	2,128,205	1,543,344	4,351,589	5,894,933
COASTAL - RESIDENTIAL	2,465,746	1,741,933	4,207,679	2,550,800	8,915,721	11,466,521
COASTAL - COMMERCIAL	4,105,432	2,150,603	6,256,034	4,347,396	11,483,067	15,830,463
TOTAL	\$ 64,018,316	\$ 41,748,871	\$ 105,767,187	\$ 65,442,714	\$ 211,761,266	\$ 277,203,980

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

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 87,313	\$ 624,081	\$ (42,609)	\$ 0	\$ 0	\$ 0	\$ 668,784
RESIDENTIAL - EC	581,626	1,001,143	51,916	23,097	0	105,000	1,762,782
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	168,557	243,660	0	0	0	0	412,217
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	812,657	199,085	0	0	3,334	0	1,015,076
HOMEOWNER - COASTAL	1,513,716	1,478,925	121,163	48,421	47,084	0	3,209,309
HO - BEACH WIND	209,515	452,043	29,832	11,274	0	4,502	707,165
HO - COASTAL WIND	4,953,122	9,162,962	486,362	207,635	17,326	23,739	14,851,145
WIND - RESIDENTIAL	14,654	25,515	5,983	6,880	0	0	53,032
WIND - COMMERCIAL	21,706	0	0	0	0	0	21,706
COASTAL - RESIDENTIAL	508,294	525,601	7,511	5,029	0	(4,019)	1,042,417
COASTAL - COMMERCIAL	147,823	207,682	49,320	115,244	0	0	520,068
TOTAL	\$ 9,018,983	\$ 13,920,696	\$ 709,476	\$ 417,580	\$ 67,744	\$ 129,222	\$ 24,263,700

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

RESIDENTIAL - FIRE	\$ 713,732	\$ 702,906	\$ 21,883	\$ 0	\$ 0	\$ 0	\$ 1,438,521
RESIDENTIAL - EC	1,278,642	477,895	21,164	0	0	316,949	2,094,651
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	148,518	269,537
COMMERCIAL PROPERTY	1,138,315	812,446	0	0	0	0	1,950,761
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	867,302	148,590	2,590	0	0	0	1,018,482
HOMEOWNER - COASTAL	3,759,329	1,729,071	122,355	212,038	0	170,000	5,992,792
HO - BEACH WIND	1,585,469	193,697	19,099	26,726	102,911	1,082,247	3,010,148
HO - COASTAL WIND	12,370,947	3,891,389	524,784	644,475	1,134,528	856,771	19,422,894
WIND - RESIDENTIAL	170,477	24,803	0	15,035	115,457	0	325,772
WIND - COMMERCIAL	260,497	14,997	0	26,996	199,995	9,999	512,484
COASTAL - RESIDENTIAL	1,042,269	251,642	15,234	47,660	107,623	1,766	1,466,193
COASTAL - COMMERCIAL	1,710,800	185,261	0	14,650	187,978	1,270,000	3,368,689
TOTAL	\$ 25,018,798	\$ 8,432,698	\$ 727,109	\$ 987,579	\$ 1,848,491	\$ 3,856,250	\$ 40,870,924

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 591,154	\$ 1,149,410	\$ (42,609)	\$ 0	\$ 0	\$ 0	\$ 1,697,955
RESIDENTIAL - EC	772,012	943,930	5,674	23,097	0	(155,000)	1,589,713
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	1	1
COMMERCIAL PROPERTY	387,814	(16,486)	(38,734)	0	0	0	332,594
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,495,724	163,984	0	(1,000)	3,334	0	1,662,041
HOMEOWNER - COASTAL	2,385,659	1,379,075	(140,067)	(73,419)	47,084	0	3,598,333
HO - BEACH WIND	619,414	485,997	8,465	3,275	0	53,302	1,170,452
HO - COASTAL WIND	8,682,416	8,376,533	233,356	85,706	(114,954)	23,739	17,286,796
WIND - RESIDENTIAL	57,574	39,062	(10,079)	8,148	0	0	94,705
WIND - COMMERCIAL	51,963	(1,932)	(5,151)	0	(23,485)	0	21,394
COASTAL - RESIDENTIAL	1,052,932	537,998	(16,238)	6,692	0	(4,019)	1,577,364
COASTAL - COMMERCIAL	397,973	334,645	13,668	15,244	(2,519)	0	759,012
TOTAL	\$ 16,494,634	\$ 13,392,217	\$ 8,285	\$ 67,743	\$ (90,540)	\$ (81,978)	\$ 29,790,361

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

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 89,261	\$ 848,725	\$ 172,208	\$ 0	\$ 0	\$ 0	\$ 1,110,194
RESIDENTIAL - EC	730,795	3,256,972	397,367	122,903	595	105,000	4,613,631
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	223,328	714,490	25,128	0	0	0	962,946
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	818,514	697,367	8,444	16,000	27,675	0	1,567,999
HOMEOWNER - COASTAL	2,147,841	6,618,872	860,636	110,512	50,975	0	9,788,837
HO - BEACH WIND	294,845	1,279,293	166,904	21,274	0	81,323	1,843,639
HO - COASTAL WIND	6,596,954	31,048,835	2,991,489	1,371,581	42,635	1,228,910	43,280,404
WIND - RESIDENTIAL	14,654	161,145	39,713	17,152	0	0	232,664
WIND - COMMERCIAL	21,706	62,718	0	61,882	0	835,876	982,182
COASTAL - RESIDENTIAL	741,766	2,011,268	246,225	11,806	3,511	(4,089)	3,010,487
COASTAL - COMMERCIAL	160,516	508,164	123,616	262,831	0	0	1,055,127
TOTAL	\$ 11,840,180	\$ 47,207,847	\$ 5,031,731	\$ 1,995,941	\$ 125,390	\$ 2,247,020	\$ 68,448,110

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

RESIDENTIAL - FIRE	\$ 713,732	\$ 702,906	\$ 21,883	\$ 0	\$ 0	\$ 0	\$ 1,438,521
RESIDENTIAL - EC	1,278,642	477,895	21,164	0	0	316,949	2,094,651
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	148,518	269,537
COMMERCIAL PROPERTY	1,138,315	812,446	0	0	0	0	1,950,761
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	867,302	148,590	2,590	0	0	0	1,018,482
HOMEOWNER - COASTAL	3,759,329	1,729,071	122,355	212,038	0	170,000	5,992,792
HO - BEACH WIND	1,585,469	193,697	19,099	26,726	102,911	1,082,247	3,010,148
HO - COASTAL WIND	12,370,947	3,891,389	524,784	644,475	1,134,528	856,771	19,422,894
WIND - RESIDENTIAL	170,477	24,803	0	15,035	115,457	0	325,772
WIND - COMMERCIAL	260,497	14,997	0	26,996	199,995	9,999	512,484
COASTAL - RESIDENTIAL	1,042,269	251,642	15,234	47,660	107,623	1,766	1,466,193
COASTAL - COMMERCIAL	1,710,800	185,261	0	14,650	187,978	1,270,000	3,368,689
TOTAL	\$ 25,018,798	\$ 8,432,698	\$ 727,109	\$ 987,579	\$ 1,848,491	\$ 3,856,250	\$ 40,870,924

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 802,994	\$ 1,084,356	\$ 73,592	\$ 0	\$ 0	\$ 0	\$ 1,960,942
RESIDENTIAL - EC	2,009,437	1,871,127	117,973	(53,794)	(1,132)	(152,501)	3,791,109
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	(121,752)	0	(2,292)	0	1	(3,024)
COMMERCIAL PROPERTY	1,361,642	(88,120)	1	0	0	0	1,273,523
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,685,816	87,853	(43,409)	(86,000)	27,675	0	1,671,935
HOMEOWNER - COASTAL	5,907,170	5,451,394	(157,778)	40,207	(25,437)	132,975	11,348,530
HO - BEACH WIND	1,880,314	(365,358)	40,424	(54,805)	(1,001)	(177,183)	1,322,392
HO - COASTAL WIND	18,967,902	25,440,736	1,835,577	998,417	(162,529)	(134,006)	46,946,097
WIND - RESIDENTIAL	185,131	58,247	29,563	18,420	0	0	291,361
WIND - COMMERCIAL	282,203	(708,829)	(10,150)	61,882	(23,485)	251,372	(147,008)
COASTAL - RESIDENTIAL	1,784,035	1,638,586	152,346	13,470	(10,000)	(1,274,089)	2,304,347
COASTAL - COMMERCIAL	1,871,316	(897,547)	104,178	129,067	(47,246)	1,270,000	2,429,768
TOTAL	\$ 36,858,978	\$ 33,450,692	\$ 2,142,318	\$ 1,064,572	\$ (243,155)	\$ (83,432)	\$ 73,189,973

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

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 645,881	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 645,881
RESIDENTIAL - EC	940,476	0	0	0	0	0	940,476
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	0	121,019
COMMERCIAL PROPERTY	875,871	0	0	0	0	0	875,871
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	457,288	0	0	0	0	0	457,288
HOMEOWNER - COASTAL	2,690,701	0	0	0	0	0	2,690,701
HO - BEACH WIND	1,351,525	0	0	0	0	0	1,351,525
HO - COASTAL WIND	8,720,676	0	0	0	0	0	8,720,676
WIND - RESIDENTIAL	146,268	0	0	0	0	0	146,268
WIND - COMMERCIAL	230,100	0	0	0	0	0	230,100
COASTAL - RESIDENTIAL	658,305	0	0	0	0	0	658,305
COASTAL - COMMERCIAL	1,512,506	0	0	0	0	0	1,512,506
TOTAL	\$ 18,350,616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18,350,616
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 183,794	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 183,794
RESIDENTIAL - EC	1,018,182	0	0	0	0	0	1,018,182
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121,019	0	0	0	0	0	121,019
COMMERCIAL PROPERTY	911,621	0	0	0	0	0	911,621
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	166,807	0	0	0	0	0	166,807
HOMEOWNER - COASTAL	2,516,033	0	0	0	0	0	2,516,033
HO - BEACH WIND	1,143,514	0	0	0	0	0	1,143,514
HO - COASTAL WIND	7,627,094	0	0	0	0	0	7,627,094
WIND - RESIDENTIAL	127,557	0	0	0	0	0	127,557
WIND - COMMERCIAL	230,240	0	0	0	0	0	230,240
COASTAL - RESIDENTIAL	418,119	0	0	0	0	0	418,119
COASTAL - COMMERCIAL	1,405,223	0	0	0	0	0	1,405,223
TOTAL	\$ 15,869,203	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,869,203

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

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 87,914	\$ 28,331	\$ 341	\$ 0	\$ 0	\$ 0	\$ 116,586
RESIDENTIAL - EC	156,806	75,429	915	120	0	22,747	256,018
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	14,496	0	0	0	0	0	14,496
COMMERCIAL PROPERTY	116,297	6,464	0	0	0	0	122,761
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	65,698	11,842	1,490	7,806	75	1,125	88,035
HOMEOWNER - COASTAL	469,980	156,728	3,266	20,559	0	0	650,533
HO - BEACH WIND	188,638	36,906	275	842	375	62,920	289,956
HO - COASTAL WIND	1,551,130	706,917	18,314	31,886	132	43,840	2,352,219
WIND - RESIDENTIAL	22,838	1,650	0	5,432	0	0	29,920
WIND - COMMERCIAL	27,928	315	0	0	0	340	28,583
COASTAL - RESIDENTIAL	138,024	64,107	3,147	545	0	0	205,823
COASTAL - COMMERCIAL	199,936	16,921	1,934	6,144	1,098	8,468	234,501
TOTAL	\$ 3,039,684	\$ 1,105,611	\$ 29,682	\$ 73,333	\$ 1,680	\$ 139,440	\$ 4,389,429

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

RESIDENTIAL - FIRE	\$ 165,501	\$ 162,991	\$ 5,074	\$ 0	\$ 0	\$ 0	\$ 333,566
RESIDENTIAL - EC	296,493	110,815	4,908	0	0	73,495	485,711
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	28,062	0	0	0	0	34,439	62,501
COMMERCIAL PROPERTY	263,954	188,391	0	0	0	0	452,345
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	201,111	34,455	601	0	0	0	236,166
HOMEOWNER - COASTAL	871,718	400,939	28,372	49,168	0	39,420	1,389,616
HO - BEACH WIND	367,640	44,915	4,429	6,197	23,863	250,953	697,997
HO - COASTAL WIND	2,868,591	902,340	121,688	149,442	263,076	198,669	4,503,805
WIND - RESIDENTIAL	39,531	5,751	0	3,486	26,772	0	75,541
WIND - COMMERCIAL	60,404	3,478	0	6,260	46,375	2,319	118,836
COASTAL - RESIDENTIAL	241,683	58,351	3,532	11,051	24,956	409	339,983
COASTAL - COMMERCIAL	396,703	42,959	0	3,397	43,589	294,489	781,136
TOTAL	\$ 5,801,391	\$ 1,955,385	\$ 168,603	\$ 229,001	\$ 428,630	\$ 894,192	\$ 9,477,202

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

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

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 199,704	\$ 145,880	\$ (185)	\$ 0	\$ 0	\$ 0	\$ 345,400
RESIDENTIAL - EC	174,813	49,309	(11,427)	120	0	(51,400)	161,416
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,589	0	0	0	0	(3,567)	8,022
COMMERCIAL PROPERTY	145,064	(79,622)	(9,912)	0	0	0	55,529
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	219,662	(710)	1,428	7,550	75	1,125	229,130
HOMEOWNER - COASTAL	602,813	89,645	(66,521)	(15,713)	0	(4,083)	606,140
HO - BEACH WIND	255,449	40,943	(5,652)	(1,847)	(2,097)	49,413	336,209
HO - COASTAL WIND	2,208,315	412,201	(59,035)	(14,796)	(60,969)	23,261	2,508,976
WIND - RESIDENTIAL	29,726	4,521	(4,110)	5,396	(2,773)	0	32,760
WIND - COMMERCIAL	29,414	(540)	(1,318)	(648)	(10,814)	100	16,194
COASTAL - RESIDENTIAL	252,363	61,235	(3,297)	(174)	(2,585)	(42)	307,499
COASTAL - COMMERCIAL	222,856	44,961	(7,189)	(19,798)	(4,062)	(22,037)	214,732
TOTAL	\$ 4,351,770	\$ 767,823	\$ (167,218)	\$ (39,911)	\$ (83,225)	\$ (7,231)	\$ 4,822,007

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

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 179,538	\$ 46,824	\$ 8,755	\$ 0	\$ 0	\$ 0	\$ 235,118
RESIDENTIAL - EC	698,556	210,681	11,330	7,311	0	70,127	998,005
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	77,686	0	0	0	306	15,513	93,505
COMMERCIAL PROPERTY	570,958	35,667	0	0	0	0	606,625
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	158,853	53,464	6,715	8,439	75	1,758	229,304
HOMEOWNER - COASTAL	1,805,239	601,871	87,473	49,901	2,673	315	2,547,472
HO - BEACH WIND	810,443	136,143	25,627	5,091	375	117,949	1,095,627
HO - COASTAL WIND	5,631,205	2,429,862	196,228	110,768	2,589	201,647	8,572,299
WIND - RESIDENTIAL	89,743	8,034	1,037	5,564	0	0	104,378
WIND - COMMERCIAL	151,908	4,839	4,160	14,442	0	7,703	183,052
COASTAL - RESIDENTIAL	378,834	224,063	15,389	1,313	290	0	619,887
COASTAL - COMMERCIAL	927,972	82,525	7,888	19,748	3,280	16,963	1,058,375
TOTAL	\$ 11,480,934	\$ 3,833,972	\$ 364,601	\$ 222,578	\$ 9,588	\$ 431,973	\$ 16,343,647

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

RESIDENTIAL - FIRE	\$ 165,501	\$ 162,991	\$ 5,074	\$ 0	\$ 0	\$ 0	\$ 333,566
RESIDENTIAL - EC	296,493	110,815	4,908	0	0	73,495	485,711
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	28,062	0	0	0	0	34,439	62,501
COMMERCIAL PROPERTY	263,954	188,391	0	0	0	0	452,345
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	201,111	34,455	601	0	0	0	236,166
HOMEOWNER - COASTAL	871,718	400,939	28,372	49,168	0	39,420	1,389,616
HO - BEACH WIND	367,640	44,915	4,429	6,197	23,863	250,953	697,997
HO - COASTAL WIND	2,868,591	902,340	121,688	149,442	263,076	198,669	4,503,805
WIND - RESIDENTIAL	39,531	5,751	0	3,486	26,772	0	75,541
WIND - COMMERCIAL	60,404	3,478	0	6,260	46,375	2,319	118,836
COASTAL - RESIDENTIAL	241,683	58,351	3,532	11,051	24,956	409	339,983
COASTAL - COMMERCIAL	396,703	42,959	0	3,397	43,589	294,489	781,136
TOTAL	\$ 5,801,391	\$ 1,955,385	\$ 168,603	\$ 229,001	\$ 428,630	\$ 894,192	\$ 9,477,202

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

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

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 345,040	\$ 138,792	\$ (16,598)	\$ 0	\$ 0	\$ 0	\$ 467,234
RESIDENTIAL - EC	995,049	84,189	(59,657)	(37,307)	(436)	(1,433)	980,405
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	105,748	(8,964)	0	(579)	306	12,449	108,961
COMMERCIAL PROPERTY	834,912	(52,695)	(6,345)	0	0	0	775,871
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	359,964	(30,429)	(6,432)	(17,317)	75	1,758	307,619
HOMEOWNER - COASTAL	2,676,957	625,644	(172,212)	27,774	(16,622)	30,386	3,171,927
HO - BEACH WIND	1,178,083	(1,156)	(6,704)	(14,671)	(2,001)	30,347	1,183,899
HO - COASTAL WIND	8,499,795	2,192,620	(106,477)	3,246	(72,621)	(160,178)	10,356,385
WIND - RESIDENTIAL	129,274	2,881	(1,526)	5,574	(2,382)	0	133,821
WIND - COMMERCIAL	212,313	(59,110)	1,597	13,885	(10,056)	(140,097)	18,532
COASTAL - RESIDENTIAL	620,517	196,869	(8,631)	749	(5,342)	(320,725)	483,438
COASTAL - COMMERCIAL	1,324,674	(15,428)	2,979	(14,331)	(12,528)	311,452	1,596,819
TOTAL	\$ 17,282,325	\$ 3,073,213	\$ (380,006)	\$ (32,975)	\$ (121,606)	\$ (236,041)	\$ 19,584,910

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 4,532	\$ 1,521,212
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	23,518	1,467,203	21,654	83,800
			TOTAL	23,518	30,404,588	26,187	1,605,012
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	316,949	98,363,341	132,994	5,156,681
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	125,000	4,632,262	52,630	195,891
			TOTAL	\$ 441,949	\$ 102,995,603	\$ 185,624	\$ 5,352,572
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 5,751,442	\$ 0	\$ 243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	11,909,210	6,684	477,835
			TOTAL	0	17,660,652	6,684	720,843
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	18,005,643	0	881,015
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	92,250,934	0	2,749,870
			TOTAL	\$ 0	\$ 110,256,577	\$ 0	\$ 3,630,886
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 13,780	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,270,000	44,728,666	73,104	1,834,276
			TOTAL	1,270,000	70,877,436	86,884	3,820,715
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,887,722	0	6,267,381
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	50,943	4,271,710
			TOTAL	\$ 0	\$ 174,113,695	\$ 50,943	\$ 10,539,091

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	\$ 0	\$ 1,425,784	\$ 0	\$ 75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	75,000	36,569,354	42,375	1,962,273
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,194,287	89,680	11,266,029
			TOTAL	90,000	221,509,244	132,055	13,921,537
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	0	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	170,000	32,983,255	25,177	2,164,182
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	1,001,800	112,973,632	86,716	5,620,425
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	801,326	501,591,402	194,152	32,461,820
			TOTAL	\$ 1,973,126	\$ 655,146,110	\$ 306,045	\$ 40,550,455
TOTAL FLORENCE				\$ 3,798,593	\$ 1,382,963,905	\$ 794,422	\$ 80,141,111

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

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

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

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

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 2,763,170	\$ 0	\$ 234,933
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	195,793	0	12,738
			TOTAL	0	2,958,963	0	247,671
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	7,666,349	0	650,803
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	5,149,716	0	83,752
			TOTAL	\$ 0	\$ 12,816,064	\$ 0	\$ 734,555
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 278,340	\$ 999	\$ 24,851
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,815
			TOTAL	9,999	3,091,213	1,998	109,666
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	98,259	1,184,050	2,999	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	199,995	3,248,975	6,995	223,789
			TOTAL	\$ 298,254	\$ 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	14,388	101,580
			TOTAL	\$ 103,063	\$ 3,331,979	\$ 15,387	\$ 378,316

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	\$ 0	\$ 155,600	\$ 0	\$ 11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	860,800	0	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	5,447	2,406,844	0	208,996
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	40,445	7,851,641	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	22,617	6,194,792	2,432	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	268,583	15,782,310	25,056	1,551,032
			TOTAL	\$ 291,200	\$ 23,560,750	\$ 27,488	\$ 2,392,175
			TOTAL DORIAN	\$ 750,173	\$ 63,050,216	\$ 61,882	\$ 5,269,357

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 0	\$ 1,916,586	\$ 0	\$ 195,165
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616
			TOTAL	0	1,939,267	0	205,781
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	3,985,336	0	319,737
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	\$ 0	\$ 4,323,874	\$ 0	\$ 345,431
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 17,198	\$ 247,413	\$ 0	\$ 24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	17,198	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	11,260	600,554	0	66,202
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,616,990	3,897	87,923
			TOTAL	\$ 35,257	\$ 2,217,544	\$ 3,897	\$ 154,125
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 94,550	\$ 1,276,034	\$ 4,464	\$ 156,259
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	97,987	716,709	4,794	50,456
			TOTAL	192,537	1,992,742	9,258	206,714
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	45,996	2,256,366	1,657	238,963
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	12,151	1,003,648	0	71,079
			TOTAL	\$ 58,147	\$ 3,260,013	\$ 1,657	\$ 310,042

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	\$ 0	\$ 284,567	\$ 0	\$ 21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	0	1,323,698	3,500	80,049
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND BEACH	80,294	1,551,559	3,995	162,204
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO WIND COASTAL	863,446	10,101,917	15,451	1,012,300
			TOTAL	943,740	13,261,742	22,946	1,275,574
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	115,777
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND BEACH	26,726	2,819,419	15,799	291,488
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	541,279	16,180,417	12,364	1,681,228
			TOTAL	\$ 568,004	\$ 20,717,506	\$ 28,163	\$ 2,118,671
			TOTAL ISAIAS	\$ 1,814,884	\$ 49,016,438	\$ 65,920	\$ 4,675,758

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
BEACH FULL COVERAGE							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 1,514	\$ 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	1,514	140,833	0	18,323
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	25,674	1,121,151	0	97,929
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,115	0	7,750
			TOTAL	\$ 25,674	\$ 1,215,266	\$ 0	\$ 105,679
BEACH WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 45,794	\$ 0	\$ 5,330
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	0	0	4,160
			TOTAL	0	45,794	0	9,490
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	142,949	0	7,220
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	0	0	826
			TOTAL	\$ 0	\$ 142,949	\$ 0	\$ 8,046
COASTAL WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 5,000	\$ 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	5,000	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	111,898	0	14,606
			TOTAL	\$ 0	\$ 524,386	\$ 0	\$ 61,696

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
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	4,999	194,632	499	14,450
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	2,486	1,262,848	7,394	104,705
			TOTAL	7,485	1,531,916	7,893	142,018
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	3,349	767,220	0	75,661
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	3,350	664,605	0	84,068
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	86,766	5,957,788	2,262	470,025
			TOTAL	\$ 93,465	\$ 7,469,248	\$ 2,262	\$ 638,933
			TOTAL IAN	\$ 133,139	\$ 11,318,792	\$ 10,155	\$ 1,004,509

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

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY

COUNTY	DWELLING BEACH LIABILITY *	DWELLING BEACH COUNT	HOMEOWNER BEACH LIABILITY*	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY*	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY*	DWELLING COASTAL WIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 431,972,930	1,121	\$ 0	0	\$ 2,328,566,240	4,861	\$ 0	0	\$ 159,258,972	1,262	\$ 2,919,798,142	7,244
BRUNSWICK	1,972,458,169	5,233	201,126,670	394	848,840,400	1,990	3,399,139,190	5,062	13,135,197,228	22,507	255,011,718	604	484,757,492	2,645	20,296,530,867	38,435
CAMDEN	0	0	0	0	75,580,080	171	0	0	694,868,150	1,326	0	0	45,427,150	269	815,875,380	1,766
CARTERET	919,865,533	4,597	179,429,960	393	523,195,190	1,528	2,165,297,735	3,598	6,100,974,547	11,738	208,910,436	725	456,619,420	2,332	10,554,292,821	24,911
CHOWAN	0	0	0	0	73,570,810	198	0	0	1,023,835,240	2,002	0	0	78,738,734	627	1,176,144,784	2,827
CRAVEN	0	0	0	0	785,372,014	2,296	0	0	5,489,909,608	11,585	0	0	347,907,359	1,955	6,623,188,981	15,836
CURRITUCK	821,047,412	1,407	37,768,670	59	194,031,710	422	906,821,790	1,027	1,956,385,289	3,577	48,224,430	75	116,248,326	646	4,080,527,627	7,213
DARE	3,063,849,398	8,333	528,031,700	1,125	196,510,940	415	5,848,063,571	8,950	901,553,280	1,476	316,112,159	746	27,047,660	122	10,881,168,708	21,167
HYDE	136,074,080	393	14,244,870	33	12,542,820	45	152,950,680	254	150,363,260	355	18,769,437	57	29,555,458	223	514,500,605	1,360
JONES	0	0	0	0	50,729,920	156	0	0	400,849,701	943	0	0	38,740,417	312	490,320,038	1,411
NEW HANOVER	590,570,347	2,060	274,367,620	621	2,135,917,190	5,139	1,498,843,590	2,314	17,103,973,340	29,339	137,136,387	369	963,750,246	3,559	22,704,558,720	43,401
ONslow	262,710,534	932	39,609,510	97	1,247,332,640	3,720	371,792,560	635	9,441,557,268	20,460	66,462,120	181	1,038,794,094	5,018	12,468,258,726	31,043
PAMLICO	0	0	0	0	94,398,950	218	0	0	1,098,593,170	2,108	0	0	85,052,351	517	1,278,044,471	2,843
PASQUOTANK	0	0	0	0	233,326,010	651	0	0	1,605,113,908	3,471	0	0	144,288,527	957	1,982,728,445	5,079
PENDER	358,972,393	1,029	44,120,810	91	498,685,790	1,137	563,389,210	907	4,667,939,148	8,251	87,368,160	200	328,838,438	1,790	6,549,313,949	13,405
PERQUIMANS	0	0	0	0	87,848,814	219	0	0	924,690,516	1,760	0	0	71,616,509	563	1,084,155,839	2,542
TYRRELL	0	0	0	0	30,150,860	84	0	0	169,349,630	428	0	0	20,596,089	193	220,096,579	705
WASHINGTON	0	0	0	0	87,554,509	274	0	0	404,317,166	930	0	0	39,834,317	348	531,705,992	1,552
TOTAL	\$ 8,125,547,866	23,984	\$ 1,318,699,810	2,813	\$ 7,607,561,577	19,784	\$ 14,906,298,326	22,747	\$ 67,598,036,689	127,117	\$ 1,137,994,847	2,957	\$ 4,477,071,559	23,338	\$ 105,171,210,674	222,740

COMMERCIAL AGGREGATE 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	\$ 370,253,500	1,153	\$ 370,253,500	1,153
BRUNSWICK	0	0	291,915,600	389	282,081,400	385	1,172,016,100	1,980	1,746,013,100	2,754
CAMDEN	0	0	0	0	0	0	54,911,500	163	54,911,500	163
CARTERET	0	0	536,354,900	729	460,076,900	641	1,406,502,100	2,301	2,402,933,900	3,671
CHOWAN	0	0	0	0	0	0	188,060,800	500	188,060,800	500
CRAVEN	0	0	0	0	0	0	1,232,017,700	2,190	1,232,017,700	2,190
CURRITUCK	0	0	67,001,300	104	100,201,100	265	181,861,500	526	349,063,900	895
DARE	0	0	668,034,200	1,047	931,525,100	1,293	146,722,000	231	1,746,281,300	2,571
HYDE	0	0	62,760,100	90	24,134,600	52	68,233,800	154	155,128,500	296
JONES	0	0	0	0	0	0	59,909,500	266	59,909,500	266
NEW HANOVER	0	0	543,681,900	604	474,713,900	482	2,471,292,400	3,305	3,489,688,200	4,391
ONslow	0	0	74,087,600	105	31,803,300	42	1,181,799,000	2,278	1,287,689,900	2,425
PAMLICO	0	0	0	0	0	0	161,590,100	380	161,590,100	380
PASQUOTANK	0	0	0	0	0	0	365,768,200	816	365,768,200	816
PENDER	0	0	109,762,100	156	59,295,100	101	321,027,800	918	490,085,000	1,175
PERQUIMANS	0	0	0	0	0	0	76,485,000	311	76,485,000	311
TYRRELL	0	0	0	0	0	0	15,788,500	122	15,788,500	122
WASHINGTON	0	0	0	0	0	0	60,035,100	238	60,035,100	238
TOTAL	\$ 0	0	\$ 2,353,597,700	3,224	\$ 2,363,831,400	3,261	\$ 9,534,274,600	17,832	\$ 14,251,703,700	24,317

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 3,290,051,642	8,397
BRUNSWICK	22,042,543,967	41,189
CAMDEN	870,786,880	1,929
CARTERET	12,957,226,721	28,582
CHOWAN	1,364,205,584	3,327
CRAVEN	7,855,206,681	18,026
CURRITUCK	4,429,591,527	8,108
DARE	12,627,450,008	23,738
HYDE	669,629,105	1,656
JONES	550,229,538	1,677
NEW HANOVER	26,194,246,920	47,792
ONslow	13,755,948,626	33,468
PAMLICO	1,439,634,571	3,223
PASQUOTANK	2,348,496,645	5,895
PENDER	7,039,398,949	14,580
PERQUIMANS	1,160,640,839	2,853
TYRRELL	235,885,079	827
WASHINGTON	591,741,092	1,790
TOTAL	\$ 119,422,914,374	247,057

* 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.