



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2024

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

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 134,941,340	\$ 0	\$ 134,941,340
CASH EQUIVALENTS	21,100,444	0	21,100,444
INVESTMENTS	1,547,252,498	0	1,547,252,498
INTEREST INCOME DUE OR ACCRUED	9,462,576	0	9,462,576
FIXED ASSETS	262,795	(262,795)	0
DATA PROCESSING EQUIPMENT	39,048	0	39,048
ACCOUNTS RECEIVABLE - PREMIUM	68,832,120	(301,629)	68,530,491
ACCOUNTS RECEIVABLE - SYCR GRANT	122,645	0	122,645
PREPAID EXPENSE	2,260,274	(2,260,274)	0
TOTAL ASSETS	\$ 1,784,273,740	\$ (2,824,698)	\$ 1,781,449,042

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 188,140
ACCOUNTS PAYABLE - FAIR PLAN	2,020,981
BENEFIT PAYABLE	436,858
INVESTMENTS PAYABLE	6,298,614
PREMIUM SUSPENSE	7,150
PREMIUM REFUND	1,051,874
COMMISSION PAYABLE	7,028,285
ACCRUAL-PREMIUM TAX	5,005,657
ACCRUAL-POST RETIREMENT	5,904,398
ACCRUAL-RENT	243,227
CLAIMS PAYABLE	888,823
PREPAID PREMIUMS	13,309,257
UNCLAIMED CHECKS	6,550,449
IBHS GRANT ACCRUAL	18,022,459
CEDED REINSURANCE PREMIUMS PAYABLE	35,104,699
TOTAL LIABILITIES	\$ 102,060,871

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 50,984,645
UNPAID LAE RESERVES	12,167,275
UNEARNED PREMIUMS	339,679,229
TOTAL RESERVES	\$ 402,831,149

SURPLUS	\$ 1,276,557,022
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TOTAL LIABILITIES & SURPLUS	\$ 1,781,449,042
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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2024

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 151,632,669	\$ 531,215,549
CEDED REINSURANCE PREMIUMS	(18,779,901)	(155,904,367)
NET PREMIUMS EARNED	132,852,768	375,311,182
DEDUCTIONS		
NET LOSSES INCURRED	38,809,762	117,114,043
NET LOSS EXPENSE INCURRED	7,089,651	26,159,689
OPERATING EXPENSE INCURRED	30,389,812	87,571,412
IBHS GRANT PROGRAM	3,570,158	6,754,499
PREMIUM TAXES	5,587,067	16,220,877
TOTAL DEDUCTIONS	85,446,450	253,820,520
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(145,290)	(534,696)
SERVICE CHARGES	190,318	541,251
MISCELLANEOUS INCOME	(1,603)	12,373
TOTAL OTHER INCOME/(EXPENSE)	43,425	18,928
NET UNDERWRITING GAIN OR (LOSS)	47,449,743	121,509,590
INVESTMENT INCOME	15,218,362	37,978,785
NET INCOME OR (LOSS)	<u>\$ 62,668,105</u>	<u>\$ 159,488,375</u>
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,213,151,875	\$ 1,119,270,786
NET INCOME OR (LOSS)	62,668,105	159,488,375
CHANGE IN ASSETS NOT ADMITTED	737,042	(2,202,139)
MINIMUM PENSION LIABILITY	0	0
NET CHANGE IN SURPLUS	63,405,147	157,286,236
SURPLUS (CURRENT PERIOD)	<u>\$ 1,276,557,022</u>	<u>\$ 1,276,557,022</u>

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

QUARTER TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 199,550,916	\$ (796,603)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 198,754,313
CEDED REINSURANCE	(18,779,901)	0	0	0	0	0	(18,779,901)
INVESTMENT INCOME	15,218,362	0	0	0	0	0	15,218,362
PREMIUM CHARGED OFF	(145,290)	0	0	0	0	0	(145,290)
SERVICE CHARGES	190,318	0	0	0	0	0	190,318
MISCELLANEOUS INCOME	(1,603)	0	0	0	0	0	(1,603)
TOTAL INCOME	196,032,802	(796,603)	0	0	0	0	195,236,199
EXPENSES PAID							
LOSSES	10,864,476	20,494,270	801,647	276,239	7,900	233,898	32,678,429
LOSS ADJUSTMENT EXPENSES	4,354,800	1,505,748	39,289	8,367	27,571	140,013	6,075,788
COMMISSION	25,764,786	(103,558)	0	0	0	0	25,661,228
PREMIUM TAX	5,587,067	0	0	0	0	0	5,587,067
IBHS GRANT PROGRAM	3,570,158	0	0	0	0	0	3,570,158
ADMINISTRATIVE EXPENSES	4,728,584	0	0	0	0	0	4,728,584
TOTAL EXPENSES PAID	54,869,871	21,896,459	840,935	284,606	35,471	373,911	78,301,254
NET CASH CHANGE	141,162,931	(22,693,063)	(840,935)	(284,606)	(35,471)	(373,911)	116,934,945
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	31,868,936	12,909,304	1,399,358	82,246	667,924	4,056,878	50,984,645
LOSS ADJUSTMENT EXPENSES	7,605,390	3,080,752	333,951	19,628	159,397	968,157	12,167,275
UNEARNED PREMIUMS	322,902,627	16,776,602	0	0	0	0	339,679,229
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	22,479,926	15,172,168	2,125,536	300,628	668,862	4,106,192	44,853,313
LOSS ADJUSTMENT EXPENSES	5,589,953	3,772,774	528,545	74,755	166,322	1,021,063	11,153,412
UNEARNED PREMIUMS	220,866,127	71,691,459	0	0	0	0	292,557,585
NET RESERVE CHANGE	(113,440,947)	57,869,743	920,772	273,511	7,863	102,220	(54,266,839)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	737,042	0	0	0	0	0	737,042
TOTAL NET OTHER CHANGES	737,042	0	0	0	0	0	737,042
CHANGE IN SURPLUS	\$ 28,459,026	\$ 35,176,680	\$ 79,837	\$ (11,096)	\$ (27,608)	\$ (271,691)	\$ 63,405,147

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

YEAR TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 582,099,162	\$ (5,059,216)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 577,039,945
CEDED REINSURANCE	(118,784,606)	(37,119,761)	0	0	0	0	(155,904,367)
INVESTMENT INCOME	37,978,785	0	0	0	0	0	37,978,785
PREMIUM CHARGED OFF	(534,696)	0	0	0	0	0	(534,696)
SERVICE CHARGES	541,251	0	0	0	0	0	541,251
MISCELLANEOUS INCOME	12,373	0	0	0	0	0	12,373
TOTAL INCOME	501,312,269	(42,178,977)	0	0	0	0	459,133,291
EXPENSES PAID							
LOSSES	15,155,396	78,484,878	6,136,772	946,046	221,214	609,188	101,553,493
LOSS ADJUSTMENT EXPENSES	14,282,001	5,920,167	293,251	56,146	64,619	297,136	20,913,318
COMMISSION	75,214,360	(657,698)	0	0	0	0	74,556,662
PREMIUM TAX	16,220,877	0	0	0	0	0	16,220,877
IBHS GRANT PROGRAM	6,754,499	0	0	0	0	0	6,754,499
ADMINISTRATIVE EXPENSES	13,014,750	0	0	0	0	0	13,014,750
TOTAL EXPENSES PAID	140,641,883	83,747,347	6,430,023	1,002,192	285,832	906,324	233,013,600
NET CASH CHANGE	360,670,385	(125,926,324)	(6,430,023)	(1,002,192)	(285,832)	(906,324)	226,119,692
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	31,868,936	12,909,304	1,399,358	82,246	667,924	4,056,878	50,984,645
LOSS ADJUSTMENT EXPENSES	7,605,390	3,080,752	333,951	19,628	159,397	968,157	12,167,275
UNEARNED PREMIUMS	322,902,627	16,776,602	0	0	0	0	339,679,229
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	(362,376,953)	288,286,254	5,793,838	683,391	59,269	922,884	(66,631,316)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,202,139)	0	0	0	0	0	(2,202,139)
TOTAL NET OTHER CHANGES	(2,202,139)	0	0	0	0	0	(2,202,139)
CHANGE IN SURPLUS	\$ (3,908,706)	\$ 162,359,930	\$ (636,185)	\$ (318,800)	\$ (226,564)	\$ 16,561	\$ 157,286,236

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

	2024				2023			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 181,942,089	\$ 44,041,527	\$ 317,527,488	\$ 38,588,055	\$ 189,502,164	\$ 31,882,079	\$ 339,371,161	\$ 37,238,272
CEDED REINSURANCE	(36,631,619)	(9,328,505)	(64,165,341)	(8,659,141)	(40,456,959)	(8,578,436)	(74,106,779)	(9,515,467)
INVESTMENT INCOME	11,870,726	2,873,469	20,716,931	2,517,659	10,713,905	1,747,739	19,139,417	2,073,986
MISCELLANEOUS INCOME	5,916	1,432	10,325	1,255	112,284	18,317	200,585	21,736
TOTAL INCOME	157,187,112	37,587,923	274,089,404	32,447,828	159,871,393	25,069,698	284,604,384	29,818,527
EXPENSES PAID								
LOSSES	1,872,252	791,527	12,087,530	404,087	12,861,330	2,233,223	89,608,286	2,024,158
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,993,093	796,154	10,509,346	983,408	3,310,373	1,158,480	16,228,555	1,428,791
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	23,509,152	5,690,706	41,028,451	4,986,051	24,665,864	4,022,630	44,062,398	4,774,182
PREMIUM TAX	5,070,030	1,227,269	8,848,277	1,075,301	5,352,285	873,108	9,561,371	1,036,090
IBHS GRANT PROGRAM	2,111,200	511,044	3,684,491	447,764	4,115,534	671,359	7,352,028	796,681
ADMINISTRATIVE EXPENSES	4,067,917	984,694	7,099,376	862,763	5,884,981	960,006	10,512,985	1,139,208
TOTAL EXPENSES PAID	38,623,645	10,001,395	83,257,471	8,759,374	56,190,367	9,918,806	177,325,621	11,199,109
NET CASH CHANGE	118,563,467	27,586,528	190,831,933	23,688,454	103,681,027	15,150,892	107,278,763	18,619,418
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	4,875,476	1,508,112	23,781,488	1,703,860	1,471,012	195,990	10,950,300	292,002
LOSS ADJUSTMENT EXPENSES	1,163,511	359,905	5,675,355	406,619	351,051	46,772	2,613,244	69,685
UNEARNED PREMIUMS	102,118,407	23,088,397	177,656,117	20,039,706	5,442,300	782,302	9,500,567	1,051,432
NET RESERVE CHANGE	108,157,394	24,956,414	207,112,960	22,150,185	7,264,364	1,025,064	23,064,111	1,413,118
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(688,305)	(166,613)	(1,201,238)	(145,982)	(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	(688,305)	(166,613)	(1,201,238)	(145,982)	(636,635)	(103,853)	(1,137,290)	(123,239)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 9,717,769	\$ 2,463,501	\$ (17,482,265)	\$ 1,392,286	\$ 95,780,029	\$ 14,021,975	\$ 83,077,361	\$ 17,083,061

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

	2022				2021			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694	\$ 125,192,486	\$ 15,519,337	\$ 229,446,185	\$ 20,536,304
CEDED REINSURANCE	(29,533,724)	(4,406,478)	(52,910,335)	(5,469,046)	(21,966,019)	(2,749,819)	(40,537,057)	(4,074,650)
INVESTMENT INCOME	5,382,161	732,589	9,706,531	931,598	4,202,728	516,684	7,674,630	681,416
MISCELLANEOUS INCOME	71,679	9,757	129,271	12,407	56,609	6,960	103,375	9,178
TOTAL INCOME	122,392,867	16,433,099	221,620,299	21,292,653	107,485,804	13,293,161	196,687,133	17,152,248
EXPENSES PAID								
LOSSES	13,416,123	3,032,331	66,040,407	1,627,004	9,264,427	650,747	42,978,180	1,665,489
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,182,096	1,260,037	12,268,804	2,182,580	2,575,530	982,641	10,228,727	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	48,919,756	8,691,581	136,599,232	9,403,513	39,535,184	5,038,003	103,779,805	8,945,015
NET CASH CHANGE	73,473,111	7,741,518	85,021,067	11,889,140	67,950,620	8,255,157	92,907,328	8,207,233
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	298,467	560,005	530,888	9,999	0	0	82,246	0
LOSS ADJUSTMENT EXPENSES	71,228	133,643	126,694	2,386	0	0	19,628	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	369,695	693,648	657,582	12,385	0	0	101,873	0
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	\$ 74,493,043	\$ 7,237,018	\$ 86,869,626	\$ 12,117,285	\$ 68,448,141	\$ 8,316,323	\$ 93,713,980	\$ 8,287,899

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

	2020				2019				TOTAL
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 111,672,122	\$ 12,055,458	\$ 205,646,499	\$ 19,530,838	\$ 108,919,764	\$ 10,678,681	\$ 193,139,239	\$ 19,129,513	\$ 2,708,641,769
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)	(572,300,544)
INVESTMENT INCOME	4,045,904	416,937	7,357,267	670,436	5,260,023	505,061	9,302,516	915,033	129,955,345
MISCELLANEOUS INCOME	111,633	11,504	202,998	18,498	114,778	11,021	202,989	19,967	1,464,473
TOTAL INCOME	90,742,688	9,639,792	167,600,102	15,695,038	77,212,985	5,701,624	168,619,026	15,516,256	2,267,761,043
EXPENSES PAID									
LOSSES	15,904,684	2,182,631	56,185,651	3,840,818	28,764,159	9,980,407	51,907,006	3,049,523	432,371,981
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,649,848	1,623,102	10,940,983	5,342,278	5,762,959	3,814,995	16,402,781	4,339,257	123,754,376
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	350,367,099
PREMIUM TAX	3,173,889	327,075	5,771,554	525,937	3,068,445	294,628	5,426,641	533,786	75,973,218
IBHS GRANT PROGRAM	2,827,024	291,330	5,140,797	468,459	2,008,378	192,842	3,551,879	349,377	54,176,612
ADMINISTRATIVE EXPENSES	6,798,979	700,646	12,363,592	1,126,641	6,207,906	596,076	10,978,875	1,079,927	104,886,272
TOTAL EXPENSES PAID	47,108,705	6,645,237	116,901,717	13,749,027	60,069,898	16,247,989	112,786,911	11,832,199	1,141,529,558
NET CASH CHANGE	43,633,983	2,994,555	50,698,385	1,946,011	17,143,087	(10,546,365)	55,832,115	3,684,057	1,126,231,485
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	39,509	23,997	499,714	104,703	589,370	309,994	1,936,737	1,220,778	50,984,645
LOSS ADJUSTMENT EXPENSES	9,429	5,727	119,255	24,987	140,651	73,979	462,194	291,334	12,167,275
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	339,679,229
NET RESERVE CHANGE	48,938	29,724	618,969	129,690	730,020	383,973	2,398,931	1,512,111	402,831,149
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(50,338)	(5,187)	(91,538)	(8,341)	32,364	3,108	57,236	5,630	(3,465,365)
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)	179,440
SETTLEMENT ROLL FORWARD	0	0	0	0	521,918,595	(51,663,347)	140,845,134	(58,123,135)	552,977,246
SURPLUS	\$ 43,414,482	\$ 2,947,254	\$ 49,769,256	\$ 1,788,056	\$ 538,014,348	\$ (62,624,153)	\$ 193,717,139	\$ (56,006,390)	\$ 1,276,557,022

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
	2024	2023	TOTAL	2024	2023	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 1,442,479	\$ (8,778)	\$ 1,433,701	\$ 4,131,713	\$ (69,588)	\$ 4,062,125
RESIDENTIAL - EC	22,608,713	(121,962)	22,486,750	64,409,034	(1,101,304)	63,307,730
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	8,091,090	172,691	8,263,781	29,923,611	373,177	30,296,788
CRIME - RESIDENTIAL	138,173	(587)	137,585	400,369	(5,475)	394,894
CRIME - COMMERCIAL	3,179	0	3,179	10,982	(2,590)	8,392
HOMEOWNER - BEACH	4,533,787	(28,935)	4,504,852	12,659,285	(218,384)	12,440,901
HOMEOWNER - COASTAL	17,831,640	(127,241)	17,704,399	51,615,750	(660,082)	50,955,668
HO - BEACH WIND	32,315,866	(159,642)	32,156,224	92,950,582	(834,225)	92,116,357
HO - COASTAL WIND	85,445,611	(397,544)	85,048,067	245,044,888	(2,350,732)	242,694,155
WIND - RESIDENTIAL	2,586,750	(18,465)	2,568,285	7,391,106	(133,509)	7,257,597
WIND - COMMERCIAL	4,555,869	(20,530)	4,535,339	14,106,935	212,973	14,319,908
COASTAL - RESIDENTIAL	7,768,379	(61,581)	7,706,798	20,866,851	(366,795)	20,500,056
COASTAL - COMMERCIAL	12,229,380	(24,029)	12,205,351	38,588,055	97,319	38,685,374
TOTAL	\$ 199,550,916	\$ (796,603)	\$ 198,754,313	\$ 582,099,162	\$ (5,059,216)	\$ 577,039,945
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 2,079,048	\$ 547,991	\$ 2,627,038	\$ 0	\$ 2,380,215	\$ 2,380,215
RESIDENTIAL - EC	24,184,159	8,596,303	32,780,462	0	34,763,640	34,763,640
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	12,596,091	1,831,346	14,427,437	0	8,589,302	8,589,302
CRIME - RESIDENTIAL	203,591	54,571	258,162	0	239,359	239,359
CRIME - COMMERCIAL	4,616	1,052	5,668	0	7,597	7,597
HOMEOWNER - BEACH	4,636,207	1,620,392	6,256,599	0	6,263,693	6,263,693
HOMEOWNER - COASTAL	19,514,317	5,904,494	25,418,811	0	23,743,921	23,743,921
HO - BEACH WIND	35,159,066	11,673,798	46,832,864	0	47,705,850	47,705,850
HO - COASTAL WIND	92,514,283	32,408,706	124,922,990	0	132,963,358	132,963,358
WIND - RESIDENTIAL	2,823,741	995,524	3,819,265	0	4,066,523	4,066,523
WIND - COMMERCIAL	5,228,960	1,175,093	6,404,053	0	4,887,398	4,887,398
COASTAL - RESIDENTIAL	7,491,596	2,811,001	10,302,597	0	11,439,306	11,439,306
COASTAL - COMMERCIAL	14,430,452	4,071,188	18,501,640	0	16,804,672	16,804,672
TOTAL	\$ 220,866,127	\$ 71,691,459	\$ 292,557,585	\$ 0	\$ 293,854,833	\$ 293,854,833
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,657,622	\$ 127,083	\$ 2,784,704	\$ 2,657,622	\$ 127,083	\$ 2,784,704
RESIDENTIAL - EC	35,964,266	1,998,866	37,963,132	35,964,266	1,998,866	37,963,132
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	15,676,546	469,238	16,145,784	15,676,546	469,238	16,145,784
CRIME - RESIDENTIAL	257,690	12,554	270,244	257,690	12,554	270,244
CRIME - COMMERCIAL	5,889	176	6,065	5,889	176	6,065
HOMEOWNER - BEACH	7,067,052	380,817	7,447,868	7,067,052	380,817	7,447,868
HOMEOWNER - COASTAL	28,797,470	1,401,716	30,199,186	28,797,470	1,401,716	30,199,186
HO - BEACH WIND	51,984,645	2,696,254	54,680,900	51,984,645	2,696,254	54,680,900
HO - COASTAL WIND	137,137,800	7,471,369	144,609,170	137,137,800	7,471,369	144,609,170
WIND - RESIDENTIAL	4,187,132	226,727	4,413,859	4,187,132	226,727	4,413,859
WIND - COMMERCIAL	7,405,962	312,888	7,718,850	7,405,962	312,888	7,718,850
COASTAL - RESIDENTIAL	11,720,847	627,482	12,348,328	11,720,847	627,482	12,348,328
COASTAL - COMMERCIAL	20,039,706	1,051,432	21,091,138	20,039,706	1,051,432	21,091,138
TOTAL	\$ 322,902,627	\$ 16,776,602	\$ 339,679,229	\$ 322,902,627	\$ 16,776,602	\$ 339,679,229
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 863,905	\$ 412,130	\$ 1,276,035	\$ 1,474,092	\$ 2,183,544	\$ 3,657,636
RESIDENTIAL - EC	10,828,605	6,475,475	17,304,080	28,444,768	31,663,469	60,108,237
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,010,636	1,534,799	6,545,435	14,247,065	8,493,241	22,740,306
CRIME - RESIDENTIAL	84,074	41,430	125,504	142,679	221,330	364,009
CRIME - COMMERCIAL	1,906	876	2,782	5,093	4,831	9,924
HOMEOWNER - BEACH	2,102,942	1,210,640	3,313,583	5,592,233	5,664,492	11,256,725
HOMEOWNER - COASTAL	8,548,487	4,375,537	12,924,024	22,818,280	21,682,123	44,500,403
HO - BEACH WIND	15,490,286	8,817,902	24,308,188	40,965,937	44,175,370	85,141,307
HO - COASTAL WIND	40,822,094	24,539,793	65,361,887	107,907,087	123,141,257	231,048,344
WIND - RESIDENTIAL	1,223,359	750,332	1,973,691	3,203,974	3,706,287	6,910,261
WIND - COMMERCIAL	2,378,867	841,675	3,220,542	6,700,972	4,787,483	11,488,455
COASTAL - RESIDENTIAL	3,539,129	2,121,938	5,661,067	9,146,005	10,445,029	19,591,033
COASTAL - COMMERCIAL	6,620,126	2,995,727	9,615,853	18,548,349	15,850,559	34,398,908
TOTAL	\$ 97,514,416	\$ 54,118,254	\$ 151,632,669	\$ 259,196,535	\$ 272,019,015	\$ 531,215,549

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

EXHIBIT 4A

	QUARTER TO DATE			YEAR TO DATE		
CEDED REINSURANCE PREMIUM	2024	2023	TOTAL	2024	2023	TOTAL
RESIDENTIAL - FIRE	\$ 132,203	\$ 0	\$ 132,203	\$ 839,874	\$ 262,518	\$ 1,102,392
RESIDENTIAL - EC	2,060,365	0	2,060,365	12,982,215	4,052,391	17,034,605
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	986,016	0	986,016	6,139,054	1,920,866	8,059,921
CRIME - RESIDENTIAL	12,852	0	12,852	81,747	25,562	107,309
CRIME - COMMERCIAL	273	0	273	2,641	867	3,508
HOMEOWNER - BEACH	404,892	0	404,892	2,647,191	830,544	3,477,735
HOMEOWNER - COASTAL	1,658,364	0	1,658,364	10,637,786	3,330,687	13,968,473
HO - BEACH WIND	2,997,949	0	2,997,949	18,702,343	5,830,944	24,533,287
HO - COASTAL WIND	7,898,538	0	7,898,538	49,344,969	15,386,879	64,731,848
WIND - RESIDENTIAL	236,200	0	236,200	1,378,248	425,092	1,803,340
WIND - COMMERCIAL	466,045	0	466,045	3,186,809	1,008,264	4,195,073
COASTAL - RESIDENTIAL	667,179	0	667,179	4,182,586	1,303,229	5,485,815
COASTAL - COMMERCIAL	1,259,025	0	1,259,025	8,659,141	2,741,919	11,401,060
TOTAL	\$ 18,779,901	\$ 0	\$ 18,779,901	\$ 118,784,606	\$ 37,119,761	\$ 155,904,367
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 731,702	\$ 412,130	\$ 1,143,832	\$ 634,218	\$ 1,921,026	\$ 2,555,243
RESIDENTIAL - EC	8,768,240	6,475,475	15,243,715	15,462,553	27,611,079	43,073,632
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,024,620	1,534,799	5,559,419	8,108,011	6,572,374	14,680,385
CRIME - RESIDENTIAL	71,222	41,430	112,652	60,932	195,768	256,700
CRIME - COMMERCIAL	1,633	876	2,508	2,451	3,964	6,416
HOMEOWNER - BEACH	1,698,050	1,210,640	2,908,691	2,945,042	4,833,948	7,778,990
HOMEOWNER - COASTAL	6,890,123	4,375,537	11,265,659	12,180,494	18,351,436	30,531,930
HO - BEACH WIND	12,492,337	8,817,902	21,310,239	22,263,594	38,344,426	60,608,020
HO - COASTAL WIND	32,923,556	24,539,793	57,463,349	58,562,118	107,754,378	166,316,496
WIND - RESIDENTIAL	987,159	750,332	1,737,491	1,825,725	3,281,195	5,106,921
WIND - COMMERCIAL	1,912,822	841,675	2,754,497	3,514,163	3,779,218	7,293,382
COASTAL - RESIDENTIAL	2,871,949	2,121,938	4,993,887	4,963,419	9,141,800	14,105,219
COASTAL - COMMERCIAL	5,361,101	2,995,727	8,356,828	9,889,208	13,108,640	22,997,848
TOTAL	\$ 78,734,515	\$ 54,118,254	\$ 132,852,768	\$ 140,411,929	\$ 234,899,254	\$ 375,311,182

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

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 197,083	\$ 749,570	\$ 3,627	\$ 0	\$ 0	\$ 0	\$ 950,280
RESIDENTIAL - EC	546,969	552,092	116,643	7,099	0	(12,602)	1,210,200
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	16,500	16,500
COMMERCIAL PROPERTY	334,736	104,891	0	0	0	0	439,627
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	118,988	120,417	275,000	2,718	0	0	517,122
HOMEOWNER - COASTAL	1,871,906	3,129,816	119,534	164,738	0	0	5,285,993
HO - BEACH WIND	527,594	777,264	0	0	0	230,000	1,534,858
HO - COASTAL WIND	6,306,713	14,096,716	242,709	88,051	7,900	0	20,742,089
WIND - RESIDENTIAL	80,428	70,617	500	0	0	0	151,545
WIND - COMMERCIAL	0	31,841	0	0	0	0	31,841
COASTAL - RESIDENTIAL	557,638	657,163	43,635	0	0	0	1,258,435
COASTAL - COMMERCIAL	322,422	203,883	0	13,634	0	0	539,940
TOTAL	\$ 10,864,476	\$ 20,494,270	\$ 801,647	\$ 276,239	\$ 7,900	\$ 233,898	\$ 32,678,429

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 437,471	\$ 331,927	\$ 113,035	\$ 0	\$ 0	\$ 0	\$ 882,432
RESIDENTIAL - EC	1,460,998	295,983	162,295	0	0	198,552	2,117,828
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	81,083	0	0	0	0	100,000	181,083
COMMERCIAL PROPERTY	1,109,707	144,968	560,005	0	0	0	1,814,680
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	997,705	191,846	2,399	0	0	0	1,191,950
HOMEOWNER - COASTAL	5,021,842	2,215,538	378,256	43,513	100,000	7,225	7,766,374
HO - BEACH WIND	1,743,105	582,018	20,738	0	26,726	285,359	2,657,946
HO - COASTAL WIND	17,580,687	8,348,394	112,530	38,733	362,481	1,821,613	28,264,437
WIND - RESIDENTIAL	236,197	69,239	0	0	12,784	105,458	423,678
WIND - COMMERCIAL	317,323	51,022	0	0	23,997	209,994	602,335
COASTAL - RESIDENTIAL	1,178,959	386,368	40,102	0	37,233	107,899	1,750,561
COASTAL - COMMERCIAL	1,703,860	292,002	9,999	0	104,703	1,220,778	3,331,342
TOTAL	\$ 31,868,936	\$ 12,909,304	\$ 1,399,358	\$ 82,246	\$ 667,924	\$ 4,056,878	\$ 50,984,645

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 414,642	\$ 350,897	\$ 160,483	\$ 0	\$ 0	\$ 0	\$ 926,022
RESIDENTIAL - EC	873,936	437,277	191,012	3,488	0	226,949	1,732,662
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,354	0	0	0	0	125,000	226,354
COMMERCIAL PROPERTY	604,186	126,862	560,005	0	0	0	1,291,053
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	456,728	129,179	302,000	0	0	0	887,906
HOMEOWNER - COASTAL	3,188,410	2,360,509	482,989	186,599	100,000	7,225	6,325,732
HO - BEACH WIND	888,188	624,827	20,821	0	26,726	265,359	1,825,921
HO - COASTAL WIND	13,480,451	10,307,473	315,993	96,907	363,419	1,838,384	26,402,627
WIND - RESIDENTIAL	127,286	33,987	4,754	0	12,784	105,458	284,268
WIND - COMMERCIAL	242,818	43,976	0	0	23,997	209,994	520,784
COASTAL - RESIDENTIAL	711,828	464,119	30,494	0	37,233	107,899	1,351,573
COASTAL - COMMERCIAL	1,390,099	293,063	56,987	13,634	104,703	1,219,924	3,078,410
TOTAL	\$ 22,479,926	\$ 15,172,168	\$ 2,125,536	\$ 300,628	\$ 668,862	\$ 4,106,192	\$ 44,853,313

NET INCURRED LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 219,912	\$ 730,599	\$ (43,821)	\$ 0	\$ 0	\$ 0	\$ 906,689
RESIDENTIAL - EC	1,134,031	410,798	87,926	3,610	0	(40,999)	1,595,365
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(20,271)	0	0	0	0	(8,500)	(28,771)
COMMERCIAL PROPERTY	840,256	122,997	0	0	0	0	963,253
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	659,965	183,085	(24,601)	2,718	0	0	821,166
HOMEOWNER - COASTAL	3,705,337	2,984,844	14,801	21,652	0	0	6,726,635
HO - BEACH WIND	1,382,511	734,455	(82)	0	0	250,000	2,366,884
HO - COASTAL WIND	10,406,949	12,137,638	39,245	29,876	6,962	(16,771)	22,603,899
WIND - RESIDENTIAL	189,339	105,869	(4,254)	0	0	0	290,954
WIND - COMMERCIAL	74,505	38,887	0	0	0	0	113,392
COASTAL - RESIDENTIAL	1,024,769	579,412	53,243	0	0	0	1,657,424
COASTAL - COMMERCIAL	636,183	202,822	(46,988)	0	0	854	792,871
TOTAL	\$ 20,253,485	\$ 18,231,406	\$ 75,469	\$ 57,856	\$ 6,962	\$ 184,583	\$ 38,809,762

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

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 198,132	\$ 2,290,685	\$ 206,974	\$ 23,740	\$ 0	\$ 0	\$ 2,719,531
RESIDENTIAL - EC	815,218	2,998,838	507,491	8,827	0	(23,541)	4,306,833
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(2,963)	(2,963)
COMMERCIAL PROPERTY	753,596	1,025,776	283,133	0	0	0	2,062,505
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	141,379	616,678	400,752	2,718	505	0	1,162,032
HOMEOWNER - COASTAL	2,457,633	10,425,006	1,211,374	215,621	3,839	48,651	14,362,124
HO - BEACH WIND	637,094	2,583,717	220,838	19,099	0	492,776	3,953,524
HO - COASTAL WIND	8,872,180	53,581,230	2,920,905	619,415	77,473	(14,103)	66,057,100
WIND - RESIDENTIAL	80,428	169,271	6,299	0	0	0	255,998
WIND - COMMERCIAL	37,931	551,164	0	0	0	0	589,095
COASTAL - RESIDENTIAL	757,717	2,701,245	244,843	12,189	29,320	0	3,745,314
COASTAL - COMMERCIAL	404,087	1,541,267	134,164	44,438	110,077	108,368	2,342,400
TOTAL	\$ 15,155,396	\$ 78,484,878	\$ 6,136,772	\$ 946,046	\$ 221,214	\$ 609,188	\$ 101,553,493

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

RESIDENTIAL - FIRE	\$ 437,471	\$ 331,927	\$ 113,035	\$ 0	\$ 0	\$ 0	\$ 882,432
RESIDENTIAL - EC	1,460,998	295,983	162,295	0	0	198,552	2,117,828
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	81,083	0	0	0	0	100,000	181,083
COMMERCIAL PROPERTY	1,109,707	144,968	560,005	0	0	0	1,814,680
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	997,705	191,846	2,399	0	0	0	1,191,950
HOMEOWNER - COASTAL	5,021,842	2,215,538	378,256	43,513	100,000	7,225	7,766,374
HO - BEACH WIND	1,743,105	582,018	20,738	0	26,726	285,359	2,657,946
HO - COASTAL WIND	17,580,687	8,348,394	112,530	38,733	362,481	1,821,613	28,264,437
WIND - RESIDENTIAL	236,197	69,239	0	0	12,784	105,458	423,678
WIND - COMMERCIAL	317,323	51,022	0	0	23,997	209,994	602,335
COASTAL - RESIDENTIAL	1,178,959	386,368	40,102	0	37,233	107,899	1,750,561
COASTAL - COMMERCIAL	1,703,860	292,002	9,999	0	104,703	1,220,778	3,331,342
TOTAL	\$ 31,868,936	\$ 12,909,304	\$ 1,399,358	\$ 82,246	\$ 667,924	\$ 4,056,878	\$ 50,984,645

**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	\$ 635,603	\$ 1,961,601	\$ (64,809)	\$ 4,824	\$ 0	\$ 0	\$ 2,537,219
RESIDENTIAL - EC	2,276,216	1,882,569	270,951	(6,732)	0	(63,650)	4,359,354
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	81,083	(103,431)	0	0	0	(27,963)	(50,311)
COMMERCIAL PROPERTY	1,863,303	225,602	25,405	0	0	0	2,114,309
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	1,139,084	142,046	(14,859)	2,718	505	0	1,269,494
HOMEOWNER - COASTAL	7,479,475	9,230,278	256,821	183,098	(863)	18,681	17,167,490
HO - BEACH WIND	2,380,199	2,174,871	122,429	0	0	212,776	4,890,275
HO - COASTAL WIND	26,452,867	49,767,137	979,821	176,180	(34,134)	(24,770)	77,317,101
WIND - RESIDENTIAL	316,625	89,327	(41,711)	0	0	0	364,240
WIND - COMMERCIAL	355,254	318,357	(6,127)	0	(2,999)	0	664,485
COASTAL - RESIDENTIAL	1,936,677	2,188,243	112,360	12,189	27,657	0	4,277,126
COASTAL - COMMERCIAL	2,107,946	(32,712)	(4,745)	40,439	203,966	(111,632)	2,203,262
TOTAL	\$ 47,024,332	\$ 67,843,886	\$ 1,635,535	\$ 412,716	\$ 194,132	\$ 3,441	\$ 117,114,043

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

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 395,124	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 395,124
RESIDENTIAL - EC	948,294	0	0	0	0	0	948,294
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	81,083	0	0	0	0	0	81,083
COMMERCIAL PROPERTY	812,554	0	0	0	0	0	812,554
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	533,716	0	0	0	0	0	533,716
HOMEOWNER - COASTAL	3,477,527	0	0	0	0	0	3,477,527
HO - BEACH WIND	1,190,141	0	0	0	0	0	1,190,141
HO - COASTAL WIND	12,655,885	0	0	0	0	0	12,655,885
WIND - RESIDENTIAL	189,709	0	0	0	0	0	189,709
WIND - COMMERCIAL	269,706	0	0	0	0	0	269,706
COASTAL - RESIDENTIAL	783,844	0	0	0	0	0	783,844
COASTAL - COMMERCIAL	1,491,665	0	0	0	0	0	1,491,665
TOTAL	\$ 22,829,248	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22,829,248
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 414,642	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 414,642
RESIDENTIAL - EC	775,829	0	0	0	0	0	775,829
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	101,354	0	0	0	0	0	101,354
COMMERCIAL PROPERTY	578,091	0	0	0	0	0	578,091
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	397,575	0	0	0	0	0	397,575
HOMEOWNER - COASTAL	2,832,455	0	0	0	0	0	2,832,455
HO - BEACH WIND	817,587	0	0	0	0	0	817,587
HO - COASTAL WIND	11,822,228	0	0	0	0	0	11,822,228
WIND - RESIDENTIAL	127,286	0	0	0	0	0	127,286
WIND - COMMERCIAL	233,190	0	0	0	0	0	233,190
COASTAL - RESIDENTIAL	605,190	0	0	0	0	0	605,190
COASTAL - COMMERCIAL	1,378,411	0	0	0	0	0	1,378,411
TOTAL	\$ 20,083,838	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20,083,838

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

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 60,504	\$ 22,411	\$ 4,527	\$ 0	\$ 0	\$ 0	\$ 87,442
RESIDENTIAL - EC	202,475	52,284	1,897	489	0	4,733	261,877
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,124	0	0	0	0	15,427	26,551
COMMERCIAL PROPERTY	131,199	8,099	(25)	0	0	0	139,272
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	86,491	13,958	4,791	151	0	0	105,390
HOMEOWNER - COASTAL	688,411	265,690	9,252	3,767	1,032	3,789	971,940
HO - BEACH WIND	220,951	62,007	0	235	3,002	50,606	336,802
HO - COASTAL WIND	2,470,393	987,161	8,803	3,726	5,978	16,015	3,492,076
WIND - RESIDENTIAL	31,723	11,060	993	0	938	0	44,713
WIND - COMMERCIAL	37,491	1,810	0	0	0	0	39,301
COASTAL - RESIDENTIAL	189,359	58,907	2,677	0	0	0	250,944
COASTAL - COMMERCIAL	224,680	22,362	6,374	0	16,622	49,443	319,480
TOTAL	\$ 4,354,800	\$ 1,505,748	\$ 39,289	\$ 8,367	\$ 27,571	\$ 140,013	\$ 6,075,788

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

RESIDENTIAL - FIRE	\$ 104,401	\$ 79,213	\$ 26,975	\$ 0	\$ 0	\$ 0	\$ 210,589
RESIDENTIAL - EC	348,661	70,635	38,731	0	0	47,384	505,410
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	19,350	0	0	0	0	23,865	43,215
COMMERCIAL PROPERTY	264,827	34,596	133,643	0	0	0	433,066
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	238,098	45,783	573	0	0	0	284,454
HOMEOWNER - COASTAL	1,198,442	528,729	90,269	10,384	23,865	1,724	1,853,414
HO - BEACH WIND	415,985	138,896	4,949	0	6,378	68,100	634,308
HO - COASTAL WIND	4,195,559	1,992,310	26,855	9,243	86,505	434,720	6,745,191
WIND - RESIDENTIAL	56,367	16,524	0	0	3,051	25,167	101,109
WIND - COMMERCIAL	75,727	12,176	0	0	5,727	50,114	143,745
COASTAL - RESIDENTIAL	281,354	92,205	9,570	0	8,885	25,750	417,764
COASTAL - COMMERCIAL	406,619	69,685	2,386	0	24,987	291,334	795,011
TOTAL	\$ 7,605,390	\$ 3,080,752	\$ 333,951	\$ 19,628	\$ 159,397	\$ 968,157	\$ 12,167,275

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

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

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 61,798	\$ 14,369	\$ (8,404)	\$ 0	\$ 0	\$ 0	\$ 67,762
RESIDENTIAL - EC	333,819	14,184	(6,870)	(379)	0	(4,317)	336,436
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	5,271	0	0	0	0	8,209	13,480
COMMERCIAL PROPERTY	245,786	11,149	(5,635)	0	0	0	251,299
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	211,017	27,619	(69,733)	151	0	0	169,053
HOMEOWNER - COASTAL	1,094,010	207,445	(20,580)	(32,249)	30	3,716	1,252,371
HO - BEACH WIND	416,075	45,531	(228)	235	2,735	52,721	517,068
HO - COASTAL WIND	3,313,846	416,372	(42,918)	(11,128)	2,113	(6,405)	3,671,880
WIND - RESIDENTIAL	56,439	19,132	(189)	0	809	(1,057)	75,135
WIND - COMMERCIAL	52,838	3,051	0	0	(240)	(2,104)	53,545
COASTAL - RESIDENTIAL	293,707	35,703	4,664	0	(373)	(1,081)	332,620
COASTAL - COMMERCIAL	285,632	19,173	(5,411)	(3,390)	15,573	37,426	349,002
TOTAL	\$ 6,370,237	\$ 813,726	\$ (155,305)	\$ (46,761)	\$ 20,646	\$ 87,108	\$ 7,089,651

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

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 398,565	\$ 62,422	\$ 6,765	\$ 0	\$ 0	\$ 0	\$ 467,753
RESIDENTIAL - EC	703,538	233,852	18,236	853	315	16,610	973,404
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	58,012	0	0	0	0	20,140	78,152
COMMERCIAL PROPERTY	593,640	56,257	9,031	0	0	0	658,928
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	254,765	35,580	14,444	151	0	2,866	307,805
HOMEOWNER - COASTAL	2,016,802	824,506	82,072	11,702	7,261	16,749	2,959,091
HO - BEACH WIND	542,060	248,879	12,685	235	3,002	119,933	926,794
HO - COASTAL WIND	7,989,403	3,997,921	121,767	36,335	20,135	53,611	12,219,172
WIND - RESIDENTIAL	94,165	20,019	1,601	130	1,013	330	117,258
WIND - COMMERCIAL	144,503	24,946	500	0	0	331	170,279
COASTAL - RESIDENTIAL	503,141	273,874	14,256	4,190	1,692	1,084	798,237
COASTAL - COMMERCIAL	983,408	141,912	11,892	2,550	31,201	65,483	1,236,445
TOTAL	\$ 14,282,001	\$ 5,920,167	\$ 293,251	\$ 56,146	\$ 64,619	\$ 297,136	\$ 20,913,319
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 104,401	\$ 79,213	\$ 26,975	\$ 0	\$ 0	\$ 0	\$ 210,589
RESIDENTIAL - EC	348,661	70,635	38,731	0	0	47,384	505,410
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	19,350	0	0	0	0	23,865	43,215
COMMERCIAL PROPERTY	264,827	34,596	133,643	0	0	0	433,066
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	238,098	45,783	573	0	0	0	284,454
HOMEOWNER - COASTAL	1,198,442	528,729	90,269	10,384	23,865	1,724	1,853,414
HO - BEACH WIND	415,985	138,896	4,949	0	6,378	68,100	634,308
HO - COASTAL WIND	4,195,559	1,992,310	26,855	9,243	86,505	434,720	6,745,191
WIND - RESIDENTIAL	56,367	16,524	0	0	3,051	25,167	101,109
WIND - COMMERCIAL	75,727	12,176	0	0	5,727	50,114	143,745
COASTAL - RESIDENTIAL	281,354	92,205	9,570	0	8,885	25,750	417,764
COASTAL - COMMERCIAL	406,619	69,685	2,386	0	24,987	291,334	795,011
TOTAL	\$ 7,605,390	\$ 3,080,752	\$ 333,951	\$ 19,628	\$ 159,397	\$ 968,157	\$ 12,167,275
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	\$ 502,966	\$ 44,906	\$ (72,338)	\$ (5,214)	\$ 0	\$ 0	\$ 470,320
RESIDENTIAL - EC	1,052,199	80,843	(52,975)	(3,436)	315	(1,796)	1,075,150
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	77,362	(10,011)	0	0	0	9,548	76,899
COMMERCIAL PROPERTY	858,467	(28,149)	(82,742)	0	0	0	747,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	492,863	(15,289)	(100,212)	151	0	2,866	380,379
HOMEOWNER - COASTAL	3,215,244	811,464	(195,060)	1,127	2,263	8,220	3,843,259
HO - BEACH WIND	958,044	252,823	(15,210)	(5,030)	2,013	32,187	1,224,827
HO - COASTAL WIND	12,184,961	4,002,754	(417,476)	(87,280)	(24,047)	(16,753)	15,642,159
WIND - RESIDENTIAL	150,532	20,744	(11,633)	130	539	(3,573)	156,739
WIND - COMMERCIAL	220,230	1,189	(1,189)	0	(1,715)	(7,442)	211,073
COASTAL - RESIDENTIAL	784,495	216,008	(23,748)	4,190	(145)	(2,910)	977,890
COASTAL - COMMERCIAL	1,390,027	(24,147)	(26,770)	1,448	53,207	(40,347)	1,353,419
TOTAL	\$ 21,887,391	\$ 5,353,135	\$ (999,351)	\$ (93,916)	\$ 32,431	\$ (20,002)	\$ 26,159,689

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
BEACH FULL COVERAGE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 28,937,385	\$ 4,550	\$ 1,522,122
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,486,666	0	89,608
			TOTAL	0	30,424,051	4,550	1,611,731
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	176,949	98,374,279	96,968	5,180,347
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	100,000	4,648,762	37,202	211,318
			TOTAL	\$ 276,949	\$ 103,023,041	\$ 134,170	\$ 5,391,665
BEACH WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 5,751,442	\$ 0	\$ 243,008
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	11,909,210	0	478,165
			TOTAL	0	17,660,652	0	721,173
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	17,996,193	0	880,204
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	92,250,934	0	2,750,779
			TOTAL	\$ 0	\$ 110,247,126	\$ 0	\$ 3,630,983
COASTAL WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	\$ 0	\$ 26,148,770	\$ 0	\$ 1,986,439
1852	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	1,050,000	44,837,034	11,453	1,890,323
			TOTAL	1,050,000	70,985,804	11,453	3,876,762
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	83,897,173	0	6,268,192
1852	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	0	90,225,972	44,462	4,295,589
			TOTAL	\$ 0	\$ 174,123,145	\$ 44,462	\$ 10,563,782

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-BEACH	\$ 0	\$ 1,425,784	\$ 0	\$ 75,339
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO-COASTAL	0	10,319,819	0	617,896
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND BEACH	25,000	36,824,125	23,377	1,994,855
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	15,000	173,194,287	2,653	11,267,015
			TOTAL	40,000	221,764,015	26,030	13,955,106
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	250	2,177,893
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	170,000	113,253,794	63,548	5,720,574
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	850,123	501,577,798	129,000	32,534,789
			TOTAL	\$ 1,027,348	\$ 655,438,368	\$ 192,798	\$ 40,737,283
			TOTAL FLORENCE	\$ 2,394,297	\$ 1,383,666,202	\$ 413,464	\$ 80,488,485

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
BEACH FULL COVERAGE							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 2,763,170	\$ 0	\$ 234,933
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	195,793	0	12,738
			TOTAL	0	2,958,963	0	247,671
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	7,666,349	0	650,803
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	5,149,716	0	83,752
			TOTAL	\$ 0	\$ 12,816,064	\$ 0	\$ 734,555
BEACH WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 278,340	\$ 0	\$ 25,181
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	2,812,874	999	84,815
			TOTAL	9,999	3,091,213	999	109,996
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	88,260	1,184,050	2,999	101,685
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	199,995	3,248,975	6,995	223,789
			TOTAL	\$ 288,255	\$ 4,433,024	\$ 9,994	\$ 325,474
COASTAL WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 1,766	\$ 1,062,894	\$ 0	\$ 114,853
1954	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	520,443	0	40,855
			TOTAL	1,766	1,583,337	0	155,709
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	13,072	2,336,177	999	276,736
1954	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	89,991	995,803	13,389	101,580
			TOTAL	\$ 103,063	\$ 3,331,979	\$ 14,388	\$ 378,316

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-BEACH	\$ 0	\$ 155,600	\$ 0	\$ 11,359
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO-COASTAL	0	860,800	0	50,182
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND BEACH	5,447	2,406,844	0	208,996
1954	01/01/18 12/31/18	09/03/19 09/06/19	HO WIND COASTAL	40,445	7,851,641	7,015	655,255
			TOTAL	45,891	11,274,885	7,015	925,792
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-BEACH	0	342,102	0	35,205
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO-COASTAL	0	1,241,546	0	238,016
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND BEACH	12,618	6,194,792	1,433	567,922
1954	01/01/19 12/31/19	09/03/19 09/06/19	HO WIND COASTAL	244,720	15,782,310	21,978	1,551,032
			TOTAL	\$ 257,337	\$ 23,560,750	\$ 23,411	\$ 2,392,175
			TOTAL DORIAN	\$ 706,312	\$ 63,050,216	\$ 55,807	\$ 5,269,687

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ISAIAS							
BEACH FULL COVERAGE							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 0	\$ 1,916,586	\$ 0	\$ 195,165
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	22,681	0	10,616
			TOTAL	0	1,939,267	0	205,781
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	3,985,336	0	319,737
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	338,538	0	25,694
			TOTAL	\$ 0	\$ 4,323,874	\$ 0	\$ 345,431
BEACH WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 17,198	\$ 247,413	\$ 0	\$ 24,362
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	1,056,336	0	35,059
			TOTAL	17,198	1,303,749	0	59,420
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	5,284	600,554	0	66,202
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	23,997	1,616,990	3,897	87,923
			TOTAL	\$ 29,281	\$ 2,217,544	\$ 3,897	\$ 154,125
COASTAL WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 93,061	\$ 1,276,034	\$ 2,067	\$ 157,342
2044	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	80,787	716,709	3,995	50,786
			TOTAL	173,848	1,992,742	6,062	208,128
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	37,233	2,256,366	858	239,293
2044	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	10,814	1,003,648	0	71,079
			TOTAL	\$ 48,047	\$ 3,260,013	\$ 858	\$ 310,372

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REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-BEACH	\$ 0	\$ 284,567	\$ 0	\$ 21,021
2044	01/01/19 12/31/19	08/02/20 08/05/20	HO-COASTAL	0	1,405,159	0	97,190
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	671,326	10,101,917	9,757	1,014,852
			TOTAL	743,620	13,343,202	12,953	1,295,267
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	16,672	296,675
2044	01/01/20 12/31/20	08/02/20 08/05/20	HO WIND COASTAL	362,481	16,191,209	1,598	1,721,804
			TOTAL	\$ 389,207	\$ 20,728,298	\$ 18,270	\$ 2,165,269
			TOTAL ISAIAS	\$ 1,401,200	\$ 49,108,691	\$ 42,040	\$ 4,743,792

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

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

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 COASTAL PROPERTY INSURANCE POOL
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 AS OF SEPTEMBER 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO-COASTAL	0	211,411	0	15,465
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND BEACH	0	74,436	0	22,863
2261	01/01/21 12/31/21	09/28/22 10/01/22	HO WIND COASTAL	0	1,288,178	0	106,324
			TOTAL	0	1,574,025	0	144,652
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-BEACH	0	79,635	0	9,180
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO-COASTAL	0	777,809	0	76,081
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND BEACH	0	674,294	0	84,271
2261	01/01/22 12/31/22	09/28/22 10/01/22	HO WIND COASTAL	3,046	6,087,482	499	478,686
			TOTAL	\$ 3,046	\$ 7,619,219	\$ 499	\$ 648,217
			TOTAL IAN	\$ 3,046	\$ 11,574,470	\$ 499	\$ 1,021,344

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IDALIA							
BEACH FULL COVERAGE							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 63,644	\$ 0	\$ 14,084
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	0	63,644	0	14,084
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	9,672	129,853	0	16,150
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	25,517	0	4,978
			TOTAL	\$ 9,672	\$ 155,370	\$ 0	\$ 21,128
BEACH WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 66
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	500
			TOTAL	0	0	0	566
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	13,748	0	2,374
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	0	0	330
			TOTAL	\$ 0	\$ 13,748	\$ 0	\$ 2,704
COASTAL WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 21,012	\$ 0	\$ 4,251
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	5,000	264,329	830	14,751
			TOTAL	5,000	285,341	830	19,003
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	295,842	0	31,808
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	265,587	0	12,056
			TOTAL	\$ 0	\$ 561,429	\$ 0	\$ 43,864

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 COASTAL PROPERTY INSURANCE POOL
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 AS OF SEPTEMBER 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 390
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO-COASTAL	0	121,244	0	12,386
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND BEACH	0	56,881	0	7,365
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	4,000	886,579	20	74,903
			TOTAL	4,000	1,064,704	20	95,044
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-BEACH	0	33,428	0	3,628
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO-COASTAL	0	348,519	0	44,076
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	0	207,618	7,202	22,967
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	48,564	2,170,323	8,433	221,919
			TOTAL	\$ 48,564	\$ 2,759,889	\$ 15,634	\$ 292,590
			TOTAL IDALIA	\$ 67,236	\$ 4,904,125	\$ 16,484	\$ 488,982

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REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
OPHELIA							
BEACH FULL COVERAGE							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 6,830	\$ 18,637	\$ 0	\$ 5,325
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	6,830	18,637	0	5,325
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	164,200	0	22,320
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	0	0	5,179
			TOTAL	\$ 0	\$ 164,200	\$ 0	\$ 27,499
BEACH WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 12,039	\$ 0	\$ 1,405
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	48,043	0	2,536
			TOTAL	0	60,082	0	3,941
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	\$ 13,816	\$ 128,985	\$ 0	\$ 12,206
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	4,999	58,116	499	5,871
			TOTAL	18,815	187,100	499	18,077
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	417,455	0	43,457
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	6,825	26,595	1,078	14,159
			TOTAL	\$ 6,825	\$ 444,050	\$ 1,078	\$ 57,615

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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	0	143,601	0	22,988
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	7,153	18,564	0	2,955
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	15,546	851,734	499	89,717
			TOTAL	22,699	1,013,898	499	115,660
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-BEACH	0	15,336	0	1,695
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO-COASTAL	134	358,102	0	46,197
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	13,990	504,924	499	33,144
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	78,299	2,540,657	499	247,195
			TOTAL	\$ 92,423	\$ 3,419,019	\$ 998	\$ 328,231
			TOTAL OPHELIA	\$ 147,592	\$ 5,318,033	\$ 3,074	\$ 557,939

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AS OF SEPTEMBER 30, 2024

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DEBBY							
BEACH FULL COVERAGE							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 23,506	\$ 24,107	\$ 4,052	\$ 13,329
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	0	0	290
			TOTAL	23,506	24,107	4,052	13,619
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	85,070	68,024	9,637	25,324
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	9,998	0	998	381
			TOTAL	\$ 95,068	\$ 68,024	\$ 10,635	\$ 25,705
BEACH WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 20,957	\$ 0	\$ 1,232
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	4,999	0	499	0
			TOTAL	4,999	20,957	499	1,232
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	12,997	53,078	1,297	4,022
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	13,997	0	1,317	0
			TOTAL	\$ 26,994	\$ 53,078	\$ 2,614	\$ 4,022
COASTAL WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 62,976	\$ 110,484	\$ 3,493	\$ 15,347
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	9,998	2,031	998	4,188
			TOTAL	72,974	112,516	4,491	19,535
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	129,263	252,928	8,122	41,638
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	50,991	90,236	3,247	8,651
			TOTAL	\$ 180,254	\$ 343,164	\$ 11,369	\$ 50,289

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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							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-COASTAL	139,572	157,847	3,996	27,892
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND BEACH	103,073	88,414	7,689	6,147
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND COASTAL	557,877	894,590	32,339	126,053
			TOTAL	800,522	1,140,852	44,024	160,091
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-BEACH	301	6,919	0	1,676
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-COASTAL	261,992	402,815	4,656	63,577
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	127,045	230,231	8,103	22,093
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	916,671	1,342,277	49,910	226,454
			TOTAL	\$ 1,306,010	\$ 1,982,242	\$ 62,669	\$ 313,800
			TOTAL DEBBY	\$ 2,510,326	\$ 3,744,939	\$ 140,353	\$ 588,294

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HELENE							
BEACH FULL COVERAGE							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	7,499	0	749	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 7,499	\$ 0	\$ 749	\$ 0
BEACH WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	7,499	0	749	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 7,499	\$ 0	\$ 749	\$ 0
COASTAL WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	7,499	0	749	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	\$ 7,499	\$ 0	\$ 749	\$ 0

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO-COASTAL	14,998	0	1,498	0
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND BEACH	7,499	0	749	0
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND COASTAL	32,995	0	3,295	0
			TOTAL	55,492	0	5,542	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-BEACH	0	0	0	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-COASTAL	14,998	0	1,498	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND BEACH	18,297	0	1,817	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND COASTAL	43,493	0	4,343	0
			TOTAL	\$ 76,788	\$ 0	\$ 7,658	\$ 0
			TOTAL HELENE	\$ 154,777	\$ 0	\$ 15,447	\$ 0

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

AGGREGATE LIABILITY BY COUNTIES

RESIDENTIAL AGGREGATE LIABILITY

COUNTY	DWELLING BEACH LIABILITY *	DWELLING BEACH COUNT	HOMEOWNER BEACH LIABILITY*	HOMEOWNER BEACH COUNT	HOMEOWNER COASTAL LIABILITY *	HOMEOWNER COASTAL COUNT	HO WIND BEACH LIABILITY*	HO WIND BEACH COUNT	HO WIND COASTAL LIABILITY *	HO WIND COASTAL COUNT	DWELLING BEACH WIND LIABILITY *	DWELLING BEACH WIND COUNT	DWELLING COASTAL WIND LIABILITY*	DWELLING COASTAL WIND COUNT	TOTAL RESIDENTIAL BEACH LIABILITY *	TOTAL RESIDENTIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 712,307,690	1,526	\$ 0	0	\$ 2,822,392,465	5,269	\$ 0	0	\$ 172,324,832	1,225	\$ 3,707,024,987	8,020
BRUNSWICK	2,297,903,659	5,291	294,574,070	479	1,227,190,520	2,558	4,753,699,386	6,104	16,792,388,032	25,906	295,601,558	630	519,976,045	2,584	26,181,333,270	43,552
CAMDEN	0	0	0	0	122,050,590	246	0	0	791,090,780	1,378	0	0	50,320,790	267	963,462,160	1,891
CARTERET	1,051,499,695	4,639	266,438,610	482	710,232,530	1,765	2,871,632,758	4,142	7,335,589,505	12,534	233,689,226	712	502,996,619	2,311	12,972,078,943	26,585
CHOWAN	0	0	0	0	127,959,430	281	0	0	1,181,835,201	2,122	0	0	87,109,592	600	1,396,904,223	3,003
CRAVEN	0	0	0	0	1,186,244,990	2,937	0	0	6,601,125,148	12,518	0	0	382,101,560	1,885	8,169,471,698	17,340
CURRITUCK	985,212,990	1,447	52,657,820	72	320,655,650	596	1,311,195,220	1,262	2,289,858,399	3,808	60,060,610	82	121,594,887	607	5,141,235,576	7,874
DARE	3,590,219,088	8,543	842,632,950	1,481	303,645,490	535	7,478,954,353	10,118	1,033,927,870	1,510	368,848,079	779	27,095,990	117	13,645,323,820	23,083
HYDE	160,621,950	408	25,532,750	48	22,533,760	61	185,694,280	282	168,457,630	365	19,581,697	55	30,140,389	217	612,562,456	1,436
JONES	0	0	0	0	82,465,380	221	0	0	455,501,991	975	0	0	42,377,218	311	580,344,589	1,507
NEW HANOVER	686,654,939	2,096	381,898,790	760	3,219,755,510	6,620	2,038,953,200	2,716	21,401,735,418	32,899	175,229,867	419	1,104,395,596	3,720	29,008,623,320	49,230
ONSLow	285,097,488	939	57,308,580	112	1,760,668,860	4,643	509,581,000	749	10,936,102,300	21,593	81,461,950	203	1,172,314,589	5,160	14,802,534,767	33,399
PAMLICO	0	0	0	0	129,921,170	281	0	0	1,278,449,730	2,204	0	0	92,588,427	517	1,500,959,327	3,002
PASQUOTANK	0	0	0	0	409,334,340	958	0	0	1,862,752,578	3,646	0	0	160,729,067	950	2,432,815,985	5,554
PENDER	413,114,954	1,025	66,602,870	118	715,862,620	1,382	719,063,570	1,049	5,806,988,448	9,198	99,487,730	221	377,333,950	1,819	8,198,454,142	14,812
PERQUIMANS	0	0	0	0	153,930,470	322	0	0	1,111,484,265	1,900	0	0	78,276,181	559	1,343,690,916	2,781
TYRRELL	0	0	0	0	48,821,380	117	0	0	180,119,250	420	0	0	20,213,669	174	249,154,299	711
WASHINGTON	0	0	0	0	145,237,850	382	0	0	446,649,144	944	0	0	37,539,451	315	629,426,445	1,641
TOTAL	\$ 9,470,324,763	24,388	\$ 1,987,646,440	3,552	\$ 11,398,818,230	25,431	\$ 19,868,773,767	26,422	\$ 82,496,448,154	139,189	\$ 1,333,960,717	3,101	\$ 4,979,428,852	23,338	\$ 131,535,400,923	245,421

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	\$ 433,503,200	1,182	\$ 433,503,200	1,182
BRUNSWICK	0	0	396,478,200	468	274,390,300	337	1,391,788,358	2,075	2,062,656,858	2,880
CAMDEN	0	0	0	0	0	0	66,360,800	177	66,360,800	177
CARTERET	0	0	708,448,200	845	458,816,800	591	1,531,435,087	2,309	2,698,700,087	3,745
CHOWAN	0	0	0	0	0	0	247,873,000	508	247,873,000	508
CRAVEN	0	0	0	0	0	0	1,324,225,802	2,131	1,324,225,802	2,131
CURRITUCK	0	0	89,339,000	122	107,143,900	248	203,888,200	510	400,371,100	880
DARE	0	0	876,786,700	1,216	952,818,500	1,185	149,585,300	223	1,979,190,500	2,624
HYDE	0	0	67,838,500	86	25,917,400	49	82,944,600	203	176,700,500	338
JONES	0	0	0	0	0	0	77,582,100	284	77,582,100	284
NEW HANOVER	0	0	903,247,500	896	438,342,600	386	2,826,244,142	3,291	4,167,834,242	4,573
ONSLow	0	0	141,087,800	155	8,673,700	28	1,301,331,002	2,274	1,451,092,502	2,457
PAMLICO	0	0	0	0	0	0	171,277,400	388	171,277,400	388
PASQUOTANK	0	0	0	0	0	0	440,844,161	886	440,844,161	886
PENDER	0	0	113,138,100	158	63,539,400	96	403,110,806	1,004	579,788,306	1,258
PERQUIMANS	0	0	0	0	0	0	91,718,300	357	91,718,300	357
TYRRELL	0	0	0	0	0	0	25,108,800	136	25,108,800	136
WASHINGTON	0	0	0	0	0	0	76,310,500	344	76,310,500	344
TOTAL	\$ 0	0	\$ 3,296,364,000	3,946	\$ 2,329,642,600	2,920	\$ 10,845,131,558	18,282	\$ 16,471,138,158	25,148

TOTAL LIABILITY

COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 4,140,528,187	9,202
BRUNSWICK	28,243,990,128	46,432
CAMDEN	1,029,822,960	2,068
CARTERET	15,670,779,030	30,330
CHOWAN	1,644,777,223	3,511
CRAVEN	9,493,697,500	19,471
CURRITUCK	5,541,606,676	8,754
DARE	15,624,514,320	25,707
HYDE	789,262,956	1,774
JONES	657,926,689	1,791
NEW HANOVER	33,176,457,562	53,803
ONSLow	16,253,627,269	35,856
PAMLICO	1,672,236,727	3,390
PASQUOTANK	2,873,660,146	6,440
PENDER	8,778,242,448	16,070
PERQUIMANS	1,435,409,216	3,138
TYRRELL	274,263,099	847
WASHINGTON	705,736,945	1,985
TOTAL	\$ 148,006,539,081	270,569

* 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.