



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2025

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NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 BALANCE SHEET
 AS OF DECEMBER 31, 2025

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 173,902,467	\$ 0	\$ 173,902,467
CASH EQUIVALENTS	18,486,559	0	18,486,559
INVESTMENTS	1,953,085,727	0	1,953,085,727
INTEREST INCOME DUE OR ACCRUED	13,589,804	0	13,589,804
FIXED ASSETS	237,642	(237,642)	0
DATA PROCESSING EQUIPMENT	19,831	0	19,831
ACCOUNTS RECEIVABLE - PREMIUM	70,802,635	(223,925)	70,578,710
PREPAID EXPENSE	1,527,447	(1,527,447)	0
TOTAL ASSETS	\$ 2,231,652,112	\$ (1,989,014)	\$ 2,229,663,098

LIABILITIES & SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 900,887
ACCOUNTS PAYABLE - FAIR PLAN	3,330,013
BENEFIT PAYABLE	692,295
PREMIUM SUSPENSE	455,297
PREMIUM REFUND	777,427
COMMISSION PAYABLE	7,472,639
ACCRUAL-PREMIUM TAX	2,158,298
ACCRUAL-POST RETIREMENT	6,585,645
ACCRUAL-PENSION	464,551
ACCRUAL-RENT	217,994
CLAIMS PAYABLE	233,113
PREPAID PREMIUMS	14,081,031
UNCLAIMED CHECKS	4,795,317
IBHS GRANT ACCRUAL	19,362,000
CEDED REINSURANCE PREMIUMS PAYABLE	10,483,082
TOTAL LIABILITIES	\$ 72,009,589

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 36,242,837
UNPAID LAE RESERVES	6,579,163
UNEARNED PREMIUMS	390,913,549
TOTAL RESERVES	\$ 433,735,549

SURPLUS \$ 1,723,917,960

TOTAL LIABILITIES & SURPLUS **\$ 2,229,663,098**

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
INCOME STATEMENT AND SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2025

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 181,164,715	\$ 788,606,415
CEDED REINSURANCE PREMIUMS	(21,810,000)	(194,090,579)
NET PREMIUMS EARNED	159,354,715	594,515,836
DEDUCTIONS		
NET LOSSES INCURRED	27,074,827	107,274,642
NET LOSS EXPENSE INCURRED	4,629,870	28,833,962
OPERATING EXPENSE INCURRED	30,600,734	129,419,393
IBHS GRANT PROGRAM	195,683	30,818,006
PREMIUM TAXES	4,846,823	21,691,665
TOTAL DEDUCTIONS	67,347,937	318,037,668
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(49,708)	(857,833)
SERVICE CHARGES	212,087	825,931
MISCELLANEOUS INCOME	(6,457)	(32,670)
TOTAL OTHER INCOME/(EXPENSE)	155,922	(64,572)
NET UNDERWRITING GAIN OR (LOSS)	92,162,700	276,413,596
INVESTMENT INCOME	21,388,661	76,616,859
NET INCOME OR (LOSS)	\$ 113,551,361	\$ 353,030,455
SURPLUS ACCOUNT		
SURPLUS (PRIOR PERIOD)	\$ 1,609,897,383	\$ 1,370,958,801
NET INCOME OR (LOSS)	113,551,361	353,030,455
CHANGE IN ASSETS NOT ADMITTED	1,999,212	1,458,700
MINIMUM PENSION LIABILITY	(1,529,996)	(1,529,996)
NET CHANGE IN SURPLUS	114,020,577	352,959,159
SURPLUS (CURRENT PERIOD)	\$ 1,723,917,960	\$ 1,723,917,960

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2025

QUARTER TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 180,777,044	\$ (754,187)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 180,022,857
CEDED REINSURANCE	(21,810,000)	0	0	0	0	0	(21,810,000)
INVESTMENT INCOME	21,388,661	0	0	0	0	0	21,388,661
PREMIUM CHARGED OFF	(49,708)	0	0	0	0	0	(49,708)
SERVICE CHARGES	212,087	0	0	0	0	0	212,087
MISCELLANEOUS INCOME	(6,457)	0	0	0	0	0	(6,457)
TOTAL INCOME	180,511,627	(754,187)	0	0	0	0	179,757,440
EXPENSES PAID							
LOSSES	13,227,833	12,403,747	1,241,135	63,793	114,711	0	27,051,220
LOSS ADJUSTMENT EXPENSES	5,729,483	979,595	189,284	16,116	45,415	0	6,959,893
COMMISSION	23,439,492	(98,044)	0	0	0	0	23,341,448
PREMIUM TAX	4,846,823	0	0	0	0	0	4,846,823
IBHS GRANT PROGRAM	195,683	0	0	0	0	0	195,683
ADMINISTRATIVE EXPENSES	7,259,287	0	0	0	0	0	7,259,287
TOTAL EXPENSES PAID	54,698,601	13,285,297	1,430,419	79,909	160,127	0	69,654,354
NET CASH CHANGE	125,813,026	(14,039,484)	(1,430,419)	(79,909)	(160,127)	0	110,103,086
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	26,773,076	7,465,899	1,004,438	323,413	676,012	0	36,242,837
LOSS ADJUSTMENT EXPENSES	4,124,815	1,934,992	260,328	83,821	175,207	0	6,579,163
UNEARNED PREMIUMS	390,913,549	0	0	0	0	0	390,913,549
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	22,491,915	11,004,769	1,545,418	340,475	202,653	634,000	36,219,230
LOSS ADJUSTMENT EXPENSES	5,532,549	2,706,947	380,141	83,750	49,848	155,951	8,909,186
UNEARNED PREMIUMS	372,521,094	19,534,312	0	0	0	0	392,055,407
NET RESERVE CHANGE	(21,265,881)	23,845,137	660,793	16,991	(598,717)	789,951	3,448,274
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(1,529,996)	0	0	0	0	0	(1,529,996)
ASSETS NOT ADMITTED	1,999,212	0	0	0	0	0	1,999,212
TOTAL NET OTHER CHANGES	469,217	0	0	0	0	0	469,217
CHANGE IN SURPLUS	\$ 105,016,362	\$ 9,805,653	\$ (769,626)	\$ (62,919)	\$ (758,844)	\$ 789,951	\$ 114,020,577

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT
FOR THE PERIOD ENDED DECEMBER 31, 2025

YEAR TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 844,544,473	\$ (6,374,530)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 838,169,943
CEDED REINSURANCE	(150,342,868)	(43,747,711)	0	0	0	0	(194,090,579)
INVESTMENT INCOME	76,616,859	0	0	0	0	0	76,616,859
PREMIUM CHARGED OFF	(857,833)	0	0	0	0	0	(857,833)
SERVICE CHARGES	825,931	0	0	0	0	0	825,931
MISCELLANEOUS INCOME	(32,670)	0	0	0	0	0	(32,670)
TOTAL INCOME	770,753,892	(50,122,241)	0	0	0	0	720,631,650
EXPENSES PAID							
LOSSES	26,055,849	70,771,376	13,051,605	1,202,848	318,505	291,752	111,691,936
LOSS ADJUSTMENT EXPENSES	22,250,528	6,083,592	1,171,665	73,827	98,258	118,796	29,796,668
COMMISSION	109,174,468	(828,689)	0	0	0	0	108,345,780
PREMIUM TAX	21,691,665	0	0	0	0	0	21,691,665
IBHS GRANT PROGRAM	30,818,006	0	0	0	0	0	30,818,006
ADMINISTRATIVE EXPENSES	21,073,613	0	0	0	0	0	21,073,613
TOTAL EXPENSES PAID	231,064,130	76,026,280	14,223,271	1,276,675	416,763	410,549	323,417,668
NET CASH CHANGE	539,689,762	(126,148,521)	(14,223,271)	(1,276,675)	(416,763)	(410,549)	397,213,982
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	26,773,076	7,465,899	1,004,438	323,413	676,012	0	36,242,837
LOSS ADJUSTMENT EXPENSES	4,124,815	1,934,992	260,328	83,821	175,207	0	6,579,163
UNEARNED PREMIUMS	390,913,549	0	0	0	0	0	390,913,549
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	27,566,819	7,622,937	994,287	81,240	4,394,848	40,660,131
LOSS ADJUSTMENT EXPENSES	0	4,099,427	2,004,192	261,414	21,359	1,155,476	7,541,869
UNEARNED PREMIUMS	0	341,350,020	0	0	0	0	341,350,020
NET RESERVE CHANGE	(421,811,439)	363,615,375	8,362,364	848,467	(748,620)	5,550,324	(44,183,528)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(1,529,996)	0	0	0	0	0	(1,529,996)
ASSETS NOT ADMITTED	1,458,700	0	0	0	0	0	1,458,700
TOTAL NET OTHER CHANGES	(71,295)	0	0	0	0	0	(71,295)
CHANGE IN SURPLUS	\$ 117,807,027	\$ 237,466,854	\$ (5,860,906)	\$ (428,208)	\$ (1,165,384)	\$ 5,139,775	\$ 352,959,159

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2025

	2025				2024			
	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL	BEACH RESIDENTIAL	BEACH COMMERCIAL	COASTAL RESIDENTIAL	COASTAL COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 273,081,182	\$ 54,792,368	\$ 467,395,912	\$ 49,275,009	\$ 232,293,735	\$ 51,009,506	\$ 404,192,195	\$ 47,899,223
CEDED REINSURANCE	(46,949,319)	(11,672,498)	(81,934,057)	(9,786,995)	(55,759,698)	(13,913,800)	(99,299,679)	(12,341,955)
INVESTMENT INCOME	24,773,855	4,970,750	42,402,038	4,470,216	17,216,822	3,739,219	29,960,092	3,490,552
MISCELLANEOUS INCOME	(20,879)	(4,189)	(35,736)	(3,767)	93,839	20,380	163,296	19,025
TOTAL INCOME	250,884,839	48,086,431	427,828,158	43,954,463	193,844,698	40,855,306	335,015,904	39,066,845
EXPENSES PAID								
LOSSES	3,763,644	986,031	20,984,241	321,933	13,041,718	4,137,584	81,231,222	1,956,027
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,521,789	1,187,675	16,524,079	1,016,986	3,619,881	1,228,443	19,798,626	1,440,120
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	35,301,271	7,083,023	60,420,383	6,369,792	30,254,002	6,570,057	52,646,966	6,132,814
PREMIUM TAX	7,013,942	1,407,312	12,004,810	1,265,602	6,550,303	1,422,621	11,398,601	1,328,013
IBHS GRANT PROGRAM	9,964,919	1,999,411	17,055,597	1,798,079	4,812,515	1,045,202	8,374,565	975,693
ADMINISTRATIVE EXPENSES	6,814,096	1,367,214	11,662,761	1,229,541	6,181,845	1,342,598	10,757,424	1,253,312
TOTAL EXPENSES PAID	66,379,660	14,030,667	138,651,871	12,001,933	64,460,263	15,746,506	184,207,403	13,085,980
NET CASH CHANGE	184,505,179	34,055,764	289,176,287	31,952,530	129,384,434	25,108,800	150,808,501	25,980,865
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	4,718,096	928,364	20,611,945	514,671	962,083	405,491	5,971,353	126,971
LOSS ADJUSTMENT EXPENSES	733,655	135,263	3,186,840	69,057	249,350	105,094	1,547,640	32,908
UNEARNED PREMIUMS	128,361,427	21,654,916	219,949,028	20,948,177	0	0	0	0
NET RESERVE CHANGE	133,813,178	22,718,544	243,747,813	21,531,905	1,211,433	510,585	7,518,993	159,880
NET OTHER CHANGES								
ASSETS NOT ADMITTED	471,667	94,638	807,288	85,108	(570,786)	(123,966)	(993,262)	(115,722)
MINIMUM PENSION LIABILITY	(494,720)	(99,263)	(846,745)	(89,268)	27,642	6,003	48,101	5,604
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(23,053)	(4,625)	(39,457)	(4,160)	(543,145)	(117,962)	(945,161)	(110,118)
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 50,668,948	\$ 11,332,595	\$ 45,389,017	\$ 10,416,465	\$ 127,629,856	\$ 24,480,253	\$ 142,344,347	\$ 25,710,868

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2025

	2023				2022			
	BEACH	BEACH	COASTAL	COASTAL	BEACH	BEACH	COASTAL	COASTAL
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 189,398,888	\$ 31,878,305	\$ 339,169,984	\$ 37,199,916	\$ 146,472,751	\$ 20,097,232	\$ 264,694,831	\$ 25,817,694
CEDED REINSURANCE	(40,383,031)	(8,540,919)	(74,452,187)	(9,281,504)	(29,533,724)	(4,406,478)	(52,910,335)	(5,469,046)
INVESTMENT INCOME	10,713,905	1,747,739	19,139,417	2,073,986	5,382,161	732,589	9,706,531	931,598
MISCELLANEOUS INCOME	112,284	18,317	200,585	21,736	71,679	9,757	129,271	12,407
TOTAL INCOME	159,842,046	25,103,441	284,057,800	30,014,134	122,392,867	16,433,099	221,620,299	21,292,653
EXPENSES PAID								
LOSSES	16,466,362	2,562,032	112,028,947	2,472,608	13,706,822	3,547,051	66,908,517	1,684,905
CEDED LOSSES	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,565,754	1,187,225	18,046,985	1,582,088	3,222,148	1,261,089	12,343,031	2,183,595
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
COMMISSION	24,651,578	4,020,210	44,036,833	4,771,396	19,022,623	2,589,041	34,305,913	3,292,020
PREMIUM TAX	5,352,285	873,108	9,561,371	1,036,090	4,118,637	560,605	7,427,813	712,895
IBHS GRANT PROGRAM	4,115,534	671,359	7,352,028	796,681	3,400,863	462,906	6,133,333	588,655
ADMINISTRATIVE EXPENSES	5,884,981	960,006	10,512,985	1,139,208	5,779,413	786,660	10,422,962	1,000,359
TOTAL EXPENSES PAID	60,036,494	10,273,941	201,539,148	11,798,070	49,250,507	9,207,352	137,541,569	9,462,429
NET CASH CHANGE	99,805,551	14,829,500	82,518,651	18,216,064	73,142,360	7,225,747	84,078,730	11,830,224
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	62,692	22,898	731,953	186,896	182,004	0	141,409	0
LOSS ADJUSTMENT EXPENSES	16,248	5,935	189,706	48,439	47,171	0	36,650	0
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0
NET RESERVE CHANGE	78,940	28,832	921,658	235,335	229,175	0	178,059	0
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(396,984)	(64,759)	(709,177)	(76,848)	6,813	927	12,287	1,179
MINIMUM PENSION LIABILITY	(239,650)	(39,094)	(428,114)	(46,391)	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	(636,635)	(103,853)	(1,137,290)	(123,239)	1,389,626	189,148	2,506,140	240,530
SETTLEMENT ROLL FORWARD	0	0	0	0	0	0	0	0
SURPLUS	\$ 99,089,976	\$ 14,696,815	\$ 80,459,703	\$ 17,857,491	\$ 74,302,811	\$ 7,414,895	\$ 86,406,811	\$ 12,070,754

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
SURPLUS ACCOUNT FOR OPEN YEARS
AS OF DECEMBER 31, 2025

	2021				2020				TOTAL
	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	\$ 3,374,267,959
CEDED REINSURANCE	(21,966,019)	(2,749,819)	(40,537,057)	(4,074,650)	(25,086,970)	(2,844,108)	(45,606,662)	(4,524,735)	(704,025,244)
INVESTMENT INCOME	4,202,728	516,684	7,674,630	681,416	4,045,904	416,937	7,357,267	670,436	207,017,471
MISCELLANEOUS INCOME	56,609	6,960	103,375	9,178	111,633	11,504	202,998	18,498	1,328,759
TOTAL INCOME	107,485,804	13,293,161	196,687,133	17,152,248	90,742,688	9,639,792	167,600,102	15,695,038	2,878,588,946
EXPENSES PAID									
LOSSES	9,278,424	650,747	43,367,498	1,672,450	15,970,958	2,184,840	56,483,874	3,957,356	479,365,789
CEDED LOSSES	0	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,628,569	982,641	10,280,958	2,800,128	3,703,056	1,656,757	11,057,021	5,373,009	130,211,652
CEDED LOSS ADJUSTMENT EXPENSES	0	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	437,258,842
PREMIUM TAX	3,531,641	434,180	6,449,152	572,608	3,173,889	327,075	5,771,554	525,937	92,820,043
IBHS GRANT PROGRAM	2,915,504	358,432	5,324,022	472,710	2,827,024	291,330	5,140,797	468,459	87,345,617
ADMINISTRATIVE EXPENSES	4,992,411	613,767	9,116,676	809,452	6,798,979	700,646	12,363,592	1,126,641	113,617,531
TOTAL EXPENSES PAID	39,602,220	5,038,003	104,221,353	8,962,545	47,228,188	6,681,100	117,315,977	13,896,296	1,340,619,475
NET CASH CHANGE	67,883,584	8,255,157	92,465,779	8,189,703	43,514,500	2,958,691	50,284,125	1,798,742	1,537,969,471
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	375,000	0	301,012	0	0	0	0	0	36,242,837
LOSS ADJUSTMENT EXPENSES	97,192	0	78,016	0	0	0	0	0	6,579,163
UNEARNED PREMIUMS	0	0	0	0	0	0	0	0	390,913,549
NET RESERVE CHANGE	472,192	0	379,028	0	0	0	0	0	433,735,549
NET OTHER CHANGES									
ASSETS NOT ADMITTED	6,558	806	11,976	1,063	(50,338)	(5,187)	(91,538)	(8,341)	(1,706,599)
MINIMUM PENSION LIABILITY	285,263	35,070	520,920	46,252	87,072	8,973	158,336	14,428	3,264,657
CHANGE IN UNREALIZED GAIN/LOSS	205,700	25,289	375,629	33,351	(207,297)	(21,362)	(376,959)	(34,351)	0
TOTAL NET OTHER CHANGES	497,521	61,165	908,525	80,666	(170,563)	(17,577)	(310,161)	(28,264)	1,558,059
SETTLEMENT ROLL FORWARD	582,088,305	(59,299,066)	246,090,035	(52,723,801)	(582,088,305)	59,299,066	(246,090,035)	52,723,801	0
ROLL FORWARD					538,744,368	(62,240,180)	196,116,070	(54,494,279)	618,125,979
SURPLUS	\$ 649,997,219	\$ (50,982,743)	\$ 339,085,312	\$ (44,453,432)	\$ 0	\$ 0	\$ (0)	\$ 0	\$ 1,723,917,960

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4A

PREMIUMS WRITTEN	QUARTER TO DATE			YEAR TO DATE		
	2025	2024	TOTAL	2025	2024	TOTAL
RESIDENTIAL - FIRE	\$ 1,201,773	\$ (3,927)	\$ 1,197,846	\$ 5,543,888	\$ (62,733)	\$ 5,481,155
RESIDENTIAL - EC	21,240,388	(64,175)	21,176,213	97,903,389	(982,244)	96,921,145
COMMERCIAL PROPERTY	5,302,623	(5,188)	5,297,435	37,337,303	13,460	37,350,764
CRIME - RESIDENTIAL	110,350	(238)	110,111	518,138	(5,349)	512,789
CRIME - COMMERCIAL	0	90	90	10,150	0	10,150
HOMEOWNER - BEACH	4,606,777	(20,265)	4,586,512	19,955,038	(299,894)	19,655,144
HOMEOWNER - COASTAL	18,130,069	(85,117)	18,044,953	82,892,771	(868,657)	82,024,114
HO - BEACH WIND	30,779,777	(70,807)	30,708,971	138,251,210	(92,415)	137,258,796
HO - COASTAL WIND	78,830,839	(167,367)	78,663,471	353,063,663	(2,963,403)	350,100,260
WIND - RESIDENTIAL	2,227,120	(11,607)	2,215,513	10,909,519	(94,121)	10,815,398
WIND - COMMERCIAL	2,314,113	(276,517)	2,037,596	17,444,916	16,326	17,461,241
COASTAL - RESIDENTIAL	6,599,540	(17,185)	6,582,355	31,439,479	(445,279)	30,994,200
COASTAL - COMMERCIAL	9,433,673	(31,881)	9,401,792	49,275,009	309,779	49,584,788
TOTAL	\$ 180,777,044	\$ (754,187)	\$ 180,022,857	\$ 844,544,473	\$ (6,374,530)	\$ 838,169,943
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 2,793,812	\$ 132,667	\$ 2,926,479	\$ 0	\$ 2,604,419	\$ 2,604,419
RESIDENTIAL - EC	43,134,674	2,318,104	45,452,777	0	39,354,844	39,354,844
COMMERCIAL PROPERTY	16,756,351	676,295	17,432,646	0	13,906,283	13,906,283
CRIME - RESIDENTIAL	261,146	12,733	273,879	0	253,638	253,638
CRIME - COMMERCIAL	5,894	177	6,071	0	4,191	4,191
HOMEOWNER - BEACH	8,679,709	455,698	9,135,407	0	7,744,828	7,744,828
HOMEOWNER - COASTAL	36,460,818	1,777,162	38,237,980	0	30,907,027	30,907,027
HO - BEACH WIND	60,973,405	3,169,557	64,142,962	0	55,686,787	55,686,787
HO - COASTAL WIND	155,592,180	8,370,121	163,962,301	0	147,285,138	147,285,138
WIND - RESIDENTIAL	5,000,815	261,557	5,262,372	0	4,418,505	4,418,505
WIND - COMMERCIAL	7,799,950	371,974	8,171,925	0	6,382,061	6,382,061
COASTAL - RESIDENTIAL	14,089,129	728,772	14,817,901	0	12,746,498	12,746,498
COASTAL - COMMERCIAL	20,973,213	1,259,495	22,232,708	0	20,055,800	20,055,800
TOTAL	\$ 372,521,094	\$ 19,534,312	\$ 392,055,407	\$ 0	\$ 341,350,020	\$ 341,350,020
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 2,753,875	\$ 0	\$ 2,753,875	\$ 2,753,875	\$ 0	\$ 2,753,875
RESIDENTIAL - EC	45,580,819	0	45,580,819	45,580,819	0	45,580,819
COMMERCIAL PROPERTY	14,816,700	0	14,816,700	14,816,700	0	14,816,700
CRIME - RESIDENTIAL	254,955	0	254,955	254,955	0	254,955
CRIME - COMMERCIAL	3,336	0	3,336	3,336	0	3,336
HOMEOWNER - BEACH	9,479,595	0	9,479,595	9,479,595	0	9,479,595
HOMEOWNER - COASTAL	38,706,531	0	38,706,531	38,706,531	0	38,706,531
HO - BEACH WIND	65,155,862	0	65,155,862	65,155,862	0	65,155,862
HO - COASTAL WIND	166,610,484	0	166,610,484	166,610,484	0	166,610,484
WIND - RESIDENTIAL	5,136,321	0	5,136,321	5,136,321	0	5,136,321
WIND - COMMERCIAL	6,834,881	0	6,834,881	6,834,881	0	6,834,881
COASTAL - RESIDENTIAL	14,632,013	0	14,632,013	14,632,013	0	14,632,013
COASTAL - COMMERCIAL	20,948,177	0	20,948,177	20,948,177	0	20,948,177
TOTAL	\$ 390,913,549	\$ 0	\$ 390,913,549	\$ 390,913,549	\$ 0	\$ 390,913,549
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 1,241,710	\$ 128,740	\$ 1,370,450	\$ 2,790,013	\$ 2,541,686	\$ 5,331,698
RESIDENTIAL - EC	18,794,243	2,253,929	21,048,172	52,322,570	38,372,601	90,695,171
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,242,274	671,106	7,913,381	22,520,603	13,919,744	36,440,347
CRIME - RESIDENTIAL	116,541	12,494	129,035	263,183	248,289	511,473
CRIME - COMMERCIAL	2,558	266	2,825	6,814	4,191	11,005
HOMEOWNER - BEACH	3,806,891	435,433	4,242,324	10,475,442	7,444,935	17,920,377
HOMEOWNER - COASTAL	15,884,356	1,692,046	17,576,402	44,186,240	30,038,370	74,224,610
HO - BEACH WIND	26,597,320	3,098,750	29,696,071	73,095,349	54,694,372	127,789,721
HO - COASTAL WIND	67,812,534	8,202,753	76,015,287	186,453,179	144,321,734	330,774,913
WIND - RESIDENTIAL	2,091,614	249,949	2,341,564	5,773,198	4,324,384	10,097,582
WIND - COMMERCIAL	3,279,183	95,457	3,374,640	10,610,035	6,398,387	17,008,422
COASTAL - RESIDENTIAL	6,056,656	711,587	6,768,243	16,807,466	12,301,219	29,108,685
COASTAL - COMMERCIAL	9,458,709	1,227,614	10,686,323	28,326,832	20,365,579	48,692,411
TOTAL	\$ 162,384,590	\$ 18,780,126	\$ 181,164,715	\$ 453,630,925	\$ 334,975,490	\$ 788,606,415

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF PREMIUMS
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4A

CEDED REINSURANCE PREMIUM	QUARTER TO DATE			YEAR TO DATE		
	2025	2024	TOTAL	2025	2024	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	2,540,179	0	2,540,179	17,362,752	5,095,602	22,458,354
COMMERCIAL PROPERTY	978,916	0	978,916	7,863,507	2,164,653	10,028,160
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
HOMEOWNER - BEACH	515,136	0	515,136	3,463,334	1,032,730	4,496,065
HOMEOWNER - COASTAL	2,149,747	0	2,149,747	14,758,766	4,367,180	19,125,946
HO - BEACH WIND	3,597,377	0	3,597,377	24,228,241	6,958,136	31,186,378
HO - COASTAL WIND	9,175,679	0	9,175,679	61,696,146	17,743,982	79,440,128
WIND - RESIDENTIAL	283,458	0	283,458	1,894,992	518,459	2,413,451
WIND - COMMERCIAL	457,637	0	457,637	3,808,990	1,167,916	4,976,907
COASTAL - RESIDENTIAL	812,318	0	812,318	5,479,144	1,607,531	7,086,675
COASTAL - COMMERCIAL	1,299,554	0	1,299,554	9,786,995	3,091,521	12,878,516
TOTAL	\$ 21,810,000	\$ 0	\$ 21,810,000	\$ 150,342,868	\$ 43,747,711	\$ 194,090,579
NET EARNED PREMIUM						
RESIDENTIAL - FIRE	\$ 1,241,710	\$ 128,740	\$ 1,370,450	\$ 2,790,013	\$ 2,541,686	\$ 5,331,698
RESIDENTIAL - EC	16,254,064	2,253,929	18,507,993	34,959,818	33,276,999	68,236,817
COMMERCIAL PROPERTY	6,263,358	671,106	6,934,465	14,657,096	11,755,091	26,412,187
CRIME - RESIDENTIAL	116,541	12,494	129,035	263,183	248,289	511,473
CRIME - COMMERCIAL	2,558	266	2,825	6,814	4,191	11,005
HOMEOWNER - BEACH	3,291,755	435,433	3,727,188	7,012,108	6,412,204	13,424,313
HOMEOWNER - COASTAL	13,734,610	1,692,046	15,426,655	29,427,474	25,671,190	55,098,663
HO - BEACH WIND	22,999,943	3,098,750	26,098,693	48,867,107	47,736,236	96,603,343
HO - COASTAL WIND	58,636,855	8,202,753	66,839,609	124,757,033	126,577,752	251,334,786
WIND - RESIDENTIAL	1,808,157	249,949	2,058,106	3,878,206	3,805,924	7,684,130
WIND - COMMERCIAL	2,821,546	95,457	2,917,003	6,801,045	5,230,470	12,031,515
COASTAL - RESIDENTIAL	5,244,338	711,587	5,955,924	11,328,322	10,693,688	22,022,010
COASTAL - COMMERCIAL	8,159,155	1,227,614	9,386,769	18,539,837	17,274,058	35,813,895
TOTAL	\$ 140,574,589	\$ 18,780,126	\$ 159,354,715	\$ 303,288,057	\$ 291,227,779	\$ 594,515,836

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4B

QUARTER TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,049,324	\$ 792,142	\$ 22,025	\$ 0	\$ 0	\$ 0	\$ 1,863,490
RESIDENTIAL - EC	542,523	230,788	67,818	22,079	0	0	863,207
COMMERCIAL PROPERTY	542,470	177,310	0	(46,800)	0	0	672,981
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	112,823	124,925	0	0	0	0	237,747
HOMEOWNER - COASTAL	2,770,257	1,654,962	101,125	2,634	4,648	0	4,533,626
HO - BEACH WIND	548,426	341,524	19,173	0	0	0	909,123
HO - COASTAL WIND	7,117,119	8,405,633	921,376	85,881	103,103	0	16,633,111
WIND - RESIDENTIAL	12,568	0	0	0	0	0	12,568
WIND - COMMERCIAL	11,849	12,609	49,110	0	0	0	73,568
COASTAL - RESIDENTIAL	366,929	407,203	42,544	0	0	0	816,676
COASTAL - COMMERCIAL	153,546	256,653	17,964	0	6,961	0	435,123
TOTAL	\$ 13,227,833	\$ 12,403,747	\$ 1,241,135	\$ 63,793	\$ 114,711	\$ 0	\$ 27,051,220

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

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

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

RESIDENTIAL - FIRE	\$ 1,259,219	\$ 1,199,282	\$ 242	\$ 0	\$ 0	\$ 0	\$ 2,458,743
RESIDENTIAL - EC	510,919	180,165	10,400	12,961	0	0	714,446
COMMERCIAL PROPERTY	1,372,361	562,395	22,898	0	0	0	1,957,654
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	339,288	110,973	19,404	157,000	0	0	626,665
HOMEOWNER - COASTAL	4,714,699	2,123,209	352,459	101,500	0	0	7,291,867
HO - BEACH WIND	891,700	310,709	40,576	0	180,000	195,000	1,617,984
HO - COASTAL WIND	12,108,432	5,981,623	861,556	44,014	22,653	415,000	19,433,278
WIND - RESIDENTIAL	21,731	2,199	0	0	0	0	23,930
WIND - COMMERCIAL	31,162	3,999	0	0	0	24,000	59,161
COASTAL - RESIDENTIAL	745,161	346,582	50,988	25,000	0	0	1,167,732
COASTAL - COMMERCIAL	497,242	183,633	186,896	0	0	0	867,771
TOTAL	\$ 22,491,915	\$ 11,004,769	\$ 1,545,418	\$ 340,475	\$ 202,653	\$ 634,000	\$ 36,219,230

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 2,362,432	\$ 182,531	\$ 29,539	\$ 0	\$ 0	\$ 0	\$ 2,574,503
RESIDENTIAL - EC	577,704	114,654	66,701	34,121	0	0	793,181
COMMERCIAL PROPERTY	89,379	17,408	0	(46,800)	0	0	59,987
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	90,675	53,325	0	0	0	0	144,000
HOMEOWNER - COASTAL	5,766,112	1,134,576	93,769	2,634	4,648	0	7,001,738
HO - BEACH WIND	896,111	299,821	4,846	0	195,000	(195,000)	1,200,779
HO - COASTAL WIND	7,093,422	6,632,520	433,597	56,776	381,461	(415,000)	14,182,776
WIND - RESIDENTIAL	33,979	(2,199)	0	0	0	0	31,780
WIND - COMMERCIAL	(10,219)	11,609	49,110	0	0	(24,000)	26,500
COASTAL - RESIDENTIAL	438,424	220,640	4,630	0	0	0	663,694
COASTAL - COMMERCIAL	170,974	199,991	17,964	0	6,961	0	395,890
TOTAL	\$ 17,508,994	\$ 8,864,877	\$ 700,156	\$ 46,731	\$ 588,070	\$ (634,000)	\$ 27,074,827

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4B

YEAR TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,349,984	\$ 3,296,079	\$ 401,726	\$ 7,504	\$ 0	\$ 0	\$ 5,055,293
RESIDENTIAL - EC	1,326,889	2,264,276	354,590	75,847	3,063	0	4,024,665
COMMERCIAL PROPERTY	950,552	2,874,426	102,686	514,720	0	0	4,442,385
CRIME - RESIDENTIAL	0	510	0	0	0	0	510
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	265,339	1,155,714	177,425	0	3,156	0	1,601,634
HOMEOWNER - COASTAL	5,516,502	11,765,135	1,795,684	96,556	15,651	0	19,189,527
HO - BEACH WIND	758,466	2,184,689	618,931	9,302	0	(4,460)	3,566,929
HO - COASTAL WIND	14,805,200	43,769,239	8,727,159	441,329	289,674	255,502	68,288,103
WIND - RESIDENTIAL	62,965	93,456	128,939	0	0	0	285,359
WIND - COMMERCIAL	35,479	94,140	68,063	0	0	2,209	199,890
COASTAL - RESIDENTIAL	662,539	1,944,701	386,094	9,585	0	0	3,002,919
COASTAL - COMMERCIAL	321,933	1,329,012	290,310	48,005	6,961	38,502	2,034,722
TOTAL	\$ 26,055,849	\$ 70,771,376	\$ 13,051,605	\$ 1,202,848	\$ 318,505	\$ 291,752	\$ 111,691,936

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

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

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

RESIDENTIAL - FIRE	\$ 0	\$ 349,262	\$ 267,126	\$ 74,468	\$ 0	\$ 0	\$ 690,855
RESIDENTIAL - EC	0	1,279,452	158,448	76,201	0	176,949	1,691,050
COMMERCIAL PROPERTY	0	1,106,314	113,148	560,005	0	0	1,779,466
CRIME - RESIDENTIAL	0	1,920	0	0	0	0	1,920
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	626,345	115,213	0	0	0	741,559
HOMEOWNER - COASTAL	0	5,082,253	1,620,981	166,508	31,238	7,225	6,908,204
HO - BEACH WIND	0	1,730,554	384,489	13,556	0	312,085	2,440,685
HO - COASTAL WIND	0	14,078,625	4,362,128	65,333	50,002	2,184,094	20,740,183
WIND - RESIDENTIAL	0	264,673	90,827	0	0	110,741	466,241
WIND - COMMERCIAL	0	336,678	22,678	0	0	233,991	593,346
COASTAL - RESIDENTIAL	0	985,483	228,130	25,000	0	145,132	1,383,745
COASTAL - COMMERCIAL	0	1,725,260	259,770	13,216	0	1,224,631	3,222,877
TOTAL	\$ 0	\$ 27,566,819	\$ 7,622,937	\$ 994,287	\$ 81,240	\$ 4,394,848	\$ 40,660,131

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 3,922,312	\$ 3,536,489	\$ 142,356	\$ (66,964)	\$ 0	\$ 0	\$ 7,534,194
RESIDENTIAL - EC	1,872,990	1,048,856	205,425	24,650	3,063	(176,949)	2,978,035
COMMERCIAL PROPERTY	1,869,823	2,170,605	12,436	(45,285)	0	0	4,007,579
CRIME - RESIDENTIAL	0	(1,410)	0	0	0	0	(1,410)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	582,479	568,742	81,615	157,000	3,156	0	1,392,993
HOMEOWNER - COASTAL	13,227,055	8,285,705	519,805	31,548	(15,587)	(7,225)	22,041,302
HO - BEACH WIND	1,997,851	723,141	260,691	(4,254)	375,000	(316,545)	3,035,884
HO - COASTAL WIND	26,889,936	33,899,124	4,738,806	390,904	540,684	(1,928,592)	64,530,862
WIND - RESIDENTIAL	106,107	(171,217)	38,112	0	0	(110,741)	(137,740)
WIND - COMMERCIAL	44,573	(239,539)	45,386	0	0	(231,782)	(381,363)
COASTAL - RESIDENTIAL	1,479,195	1,119,237	171,038	9,585	0	(145,132)	2,633,924
COASTAL - COMMERCIAL	836,603	(269,277)	217,435	34,789	6,961	(1,186,129)	(359,618)
TOTAL	\$ 52,828,925	\$ 50,670,456	\$ 6,433,106	\$ 531,974	\$ 913,278	\$ (4,103,096)	\$ 107,274,642

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSSES
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4B

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,597,579	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,597,579
RESIDENTIAL - EC	324,792	0	0	0	0	0	324,792
COMMERCIAL PROPERTY	677,718	0	0	0	0	0	677,718
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	268,594	0	0	0	0	0	268,594
HOMEOWNER - COASTAL	4,919,098	0	0	0	0	0	4,919,098
HO - BEACH WIND	962,472	0	0	0	0	0	962,472
HO - COASTAL WIND	8,559,522	0	0	0	0	0	8,559,522
WIND - RESIDENTIAL	21,744	0	0	0	0	0	21,744
WIND - COMMERCIAL	6,095	0	0	0	0	0	6,095
COASTAL - RESIDENTIAL	511,441	0	0	0	0	0	511,441
COASTAL - COMMERCIAL	417,589	0	0	0	0	0	417,589
TOTAL	\$ 18,266,644	\$ 0	\$ 18,266,644				
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 1,128,892	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,128,892
RESIDENTIAL - EC	328,026	0	0	0	0	0	328,026
COMMERCIAL PROPERTY	898,825	0	0	0	0	0	898,825
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	287,723	0	0	0	0	0	287,723
HOMEOWNER - COASTAL	3,347,942	0	0	0	0	0	3,347,942
HO - BEACH WIND	742,871	0	0	0	0	0	742,871
HO - COASTAL WIND	8,922,473	0	0	0	0	0	8,922,473
WIND - RESIDENTIAL	10,987	0	0	0	0	0	10,987
WIND - COMMERCIAL	27,163	0	0	0	0	0	27,163
COASTAL - RESIDENTIAL	536,145	0	0	0	0	0	536,145
COASTAL - COMMERCIAL	398,423	0	0	0	0	0	398,423
TOTAL	\$ 16,629,470	\$ 0	\$ 16,629,470				

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4C

QUARTER TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 411,298	\$ 4,811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 416,109
RESIDENTIAL - EC	148,684	33,406	3,299	5,108	4,830	0	195,326
COMMERCIAL PROPERTY	192,757	21,162	0	100	0	0	214,019
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	78,073	14,352	0	6,605	0	0	99,029
HOMEOWNER - COASTAL	1,469,285	146,729	93,205	2,538	95	0	1,711,852
HO - BEACH WIND	289,194	48,920	2,321	0	17,975	0	358,410
HO - COASTAL WIND	2,825,923	654,489	67,961	1,766	19,061	0	3,569,200
WIND - RESIDENTIAL	10,390	905	0	0	0	0	11,295
WIND - COMMERCIAL	6,959	910	745	0	0	0	8,614
COASTAL - RESIDENTIAL	172,110	37,014	225	0	0	0	209,349
COASTAL - COMMERCIAL	124,808	16,898	21,528	0	3,454	0	166,689
TOTAL	\$ 5,729,483	\$ 979,595	\$ 189,284	\$ 16,116	\$ 45,415	\$ 0	\$ 6,959,893

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

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

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

RESIDENTIAL - FIRE	\$ 309,742	\$ 294,999	\$ 60	\$ 0	\$ 0	\$ 0	\$ 604,800
RESIDENTIAL - EC	125,676	44,317	2,558	3,188	0	0	175,739
COMMERCIAL PROPERTY	337,572	138,338	5,632	0	0	0	481,542
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	83,458	27,297	4,773	38,619	0	0	154,147
HOMEOWNER - COASTAL	1,159,719	522,266	86,698	24,967	0	0	1,793,649
HO - BEACH WIND	219,340	76,428	9,981	0	44,276	47,966	397,991
HO - COASTAL WIND	2,978,425	1,471,356	211,925	10,826	5,572	102,081	4,780,187
WIND - RESIDENTIAL	5,346	541	0	0	0	0	5,887
WIND - COMMERCIAL	7,665	984	0	0	0	5,904	14,552
COASTAL - RESIDENTIAL	183,295	85,252	12,542	6,149	0	0	287,238
COASTAL - COMMERCIAL	122,312	45,170	45,972	0	0	0	213,454
TOTAL	\$ 5,532,549	\$ 2,706,947	\$ 380,141	\$ 83,750	\$ 49,848	\$ 155,951	\$ 8,909,186

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 522,122	\$ (137,358)	\$ 1,951	\$ 0	\$ 0	\$ 0	\$ 386,715
RESIDENTIAL - EC	114,507	5,685	3,146	8,400	4,830	0	136,568
COMMERCIAL PROPERTY	(10,970)	(12,858)	302	100	0	0	(23,426)
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	35,431	(2,741)	256	8,677	0	0	41,623
HOMEOWNER - COASTAL	1,550,130	39,878	95,950	3,878	95	0	1,689,932
HO - BEACH WIND	242,796	42,212	(857)	0	70,891	(47,966)	307,076
HO - COASTAL WIND	1,660,907	273,883	(47,090)	(5,196)	91,504	(102,081)	1,871,927
WIND - RESIDENTIAL	12,876	364	0	0	0	0	13,240
WIND - COMMERCIAL	712	704	745	0	0	(5,904)	(3,742)
COASTAL - RESIDENTIAL	121,681	(6,765)	(8,928)	330	0	0	106,318
COASTAL - COMMERCIAL	71,554	4,636	23,995	0	3,454	0	103,639
TOTAL	\$ 4,321,749	\$ 207,640	\$ 69,470	\$ 16,187	\$ 170,774	\$ (155,951)	\$ 4,629,870

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 FOR THE PERIOD ENDED DECEMBER 31, 2025

EXHIBIT 4C

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,344,851	\$ 51,917	\$ 16,092	\$ 152	\$ 0	\$ (450)	\$ 1,412,561
RESIDENTIAL - EC	718,344	256,225	23,203	7,843	4,830	0	1,010,445
COMMERCIAL PROPERTY	1,039,510	121,770	3,299	461	0	0	1,165,039
CRIME - RESIDENTIAL	0	290	0	0	0	0	290
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	367,587	83,641	10,137	10,680	150	0	472,195
HOMEOWNER - COASTAL	4,803,448	959,554	265,791	12,769	320	205	6,042,086
HO - BEACH WIND	1,022,701	294,229	65,875	525	39,696	21,862	1,444,888
HO - COASTAL WIND	11,104,560	3,919,759	625,411	33,684	39,683	67,025	15,790,122
WIND - RESIDENTIAL	68,306	16,609	5,189	0	0	0	90,104
WIND - COMMERCIAL	148,165	22,297	7,300	0	0	2,100	179,862
COASTAL - RESIDENTIAL	616,071	246,962	27,869	7,714	3,009	0	901,625
COASTAL - COMMERCIAL	1,016,986	110,340	121,502	0	10,569	28,055	1,287,452
TOTAL	\$ 22,250,528	\$ 6,083,592	\$ 1,171,665	\$ 73,827	\$ 98,258	\$ 118,796	\$ 29,796,668

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

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

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

RESIDENTIAL - FIRE	\$ 0	\$ 38,334	\$ 70,232	\$ 19,579	\$ 0	\$ 0	\$ 128,144
RESIDENTIAL - EC	0	205,450	41,659	20,034	0	46,523	313,666
COMMERCIAL PROPERTY	0	153,083	29,748	147,234	0	0	330,065
CRIME - RESIDENTIAL	0	356	0	0	0	0	356
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	0	107,257	30,291	0	0	0	137,548
HOMEOWNER - COASTAL	0	801,301	426,182	43,778	8,213	1,900	1,281,373
HO - BEACH WIND	0	266,007	101,088	3,564	0	82,052	452,712
HO - COASTAL WIND	0	2,095,575	1,146,874	17,177	13,146	574,233	3,847,005
WIND - RESIDENTIAL	0	33,485	23,880	0	0	29,116	86,481
WIND - COMMERCIAL	0	42,574	5,962	0	0	61,520	110,057
COASTAL - RESIDENTIAL	0	151,955	59,979	6,573	0	38,158	256,665
COASTAL - COMMERCIAL	0	204,050	68,298	3,475	0	321,975	597,798
TOTAL	\$ 0	\$ 4,099,427	\$ 2,004,192	\$ 261,414	\$ 21,359	\$ 1,155,476	\$ 7,541,869

NET INCURRED LOSS EXPENSES

RESIDENTIAL - FIRE	\$ 1,765,417	\$ 166,412	\$ (52,130)	\$ (19,427)	\$ 0	\$ (450)	\$ 1,859,823
RESIDENTIAL - EC	809,844	67,370	(16,050)	(5,711)	4,830	(46,523)	813,760
COMMERCIAL PROPERTY	1,173,355	73,004	(20,515)	(146,774)	0	0	1,079,070
CRIME - RESIDENTIAL	0	(66)	0	0	0	0	(66)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
HOMEOWNER - BEACH	408,403	(13,412)	(15,125)	51,371	150	0	431,387
HOMEOWNER - COASTAL	6,044,012	573,668	(70,949)	(4,702)	(7,893)	(1,695)	6,532,442
HO - BEACH WIND	1,195,642	97,943	(28,411)	(3,039)	136,888	(60,190)	1,338,833
HO - COASTAL WIND	12,917,970	2,914,935	(424,588)	20,370	104,553	(507,208)	15,026,031
WIND - RESIDENTIAL	76,138	(16,876)	(18,691)	0	0	(29,116)	11,455
WIND - COMMERCIAL	149,584	(19,500)	1,337	0	0	(59,420)	72,001
COASTAL - RESIDENTIAL	748,937	136,480	(28,721)	7,621	3,009	(38,158)	829,167
COASTAL - COMMERCIAL	1,086,043	(60,802)	101,643	(3,475)	10,569	(293,920)	840,059
TOTAL	\$ 26,375,343	\$ 3,919,157	\$ (572,200)	\$ (103,766)	\$ 252,106	\$ (1,036,680)	\$ 28,833,962

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2025

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

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

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	6,440	1,993,572
1852	01/01/17 12/31/17	09/11/18 09/18/18	HO WIND COASTAL	0	173,173,370	2,653	11,267,015
			TOTAL	<u>25,000</u>	<u>221,743,098</u>	<u>9,093</u>	<u>13,953,822</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-BEACH	0	7,597,822	0	304,028
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO-COASTAL	0	33,008,954	0	2,177,393
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND BEACH	170,000	113,249,335	46,358	5,786,487
1852	01/01/18 12/31/18	09/11/18 09/18/18	HO WIND COASTAL	300,000	501,886,759	33,905	32,653,621
			TOTAL	<u>\$ 470,000</u>	<u>\$ 655,742,870</u>	<u>\$ 80,263</u>	<u>\$ 40,921,530</u>
			TOTAL FLORENCE	<u>\$ 495,000</u>	<u>\$ 1,383,958,957</u>	<u>\$ 114,895</u>	<u>\$ 80,737,313</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ELSA							
BEACH FULL COVERAGE							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 60,593	\$ 0	\$ 3,730
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>60,593</u>	<u>0</u>	<u>3,730</u>
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	0	26,318	0	2,269
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	<u>\$ 0</u>	<u>\$ 26,318</u>	<u>\$ 0</u>	<u>\$ 2,269</u>
BEACH WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 12,353	\$ 0	\$ 3,229
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>12,353</u>	<u>0</u>	<u>3,229</u>
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	0	0	0	0
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>
COASTAL WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 38,876	\$ 0	\$ 2,761
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>38,876</u>	<u>0</u>	<u>2,761</u>
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	0	15,298	0	2,401
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	0	0	0
			TOTAL	<u>\$ 0</u>	<u>\$ 15,298</u>	<u>\$ 0</u>	<u>\$ 2,401</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 375
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO-COASTAL	0	21,939	0	2,505
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND BEACH	0	114,842	0	17,830
2141	01/01/20 12/31/20	07/07/21 07/09/21	HO WIND COASTAL	0	303,744	0	23,062
			TOTAL	0	440,524	0	43,772
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-BEACH	0	0	0	0
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO-COASTAL	0	72,681	0	3,840
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND BEACH	180,000	0	15,821	34,179
2141	01/01/21 12/31/21	07/07/21 07/09/21	HO WIND COASTAL	0	453,602	0	40,336
			TOTAL	\$ 180,000	\$ 526,283	\$ 15,821	\$ 78,355
			TOTAL ELSA	\$ 180,000	\$ 1,120,244	\$ 15,821	\$ 136,517

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

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	\$ 74,177	\$ 0	\$ 14,284
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>74,177</u>	<u>0</u>	<u>14,284</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	0	201,806	0	17,467
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	26,686	0	4,978
			TOTAL	<u>\$ 0</u>	<u>\$ 228,492</u>	<u>\$ 0</u>	<u>\$ 22,445</u>
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	<u>0</u>	<u>0</u>	<u>0</u>	<u>566</u>
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	<u>\$ 0</u>	<u>\$ 13,748</u>	<u>\$ 0</u>	<u>\$ 2,704</u>
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	0	275,589	0	15,766
			TOTAL	<u>0</u>	<u>296,601</u>	<u>0</u>	<u>20,018</u>
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	<u>\$ 0</u>	<u>\$ 561,429</u>	<u>\$ 0</u>	<u>\$ 43,864</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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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							
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	7,270
2368	01/01/22 12/31/22	08/29/23 09/01/23	HO WIND COASTAL	6,476	891,050	0	75,035
			TOTAL	<u>6,476</u>	<u>1,069,174</u>	<u>0</u>	<u>95,081</u>
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	361,100	0	44,281
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND BEACH	0	207,618	0	25,467
2368	01/01/23 12/31/23	08/29/23 09/01/23	HO WIND COASTAL	0	2,332,551	0	244,778
			TOTAL	<u>\$ 0</u>	<u>\$ 2,934,698</u>	<u>\$ 0</u>	<u>\$ 318,154</u>
			TOTAL IDALIA	<u>\$ 6,476</u>	<u>\$ 5,178,320</u>	<u>\$ 0</u>	<u>\$ 517,115</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
OPHELIA							
BEACH FULL COVERAGE							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 18,637	\$ 0	\$ 5,325
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>18,637</u>	<u>0</u>	<u>5,325</u>
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	<u>\$ 0</u>	<u>\$ 164,200</u>	<u>\$ 0</u>	<u>\$ 27,499</u>
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	<u>0</u>	<u>60,082</u>	<u>0</u>	<u>3,941</u>
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	<u>\$ 0</u>	<u>\$ 11,048</u>	<u>\$ 0</u>	<u>\$ 1,592</u>
COASTAL WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 0	\$ 139,438	\$ 0	\$ 12,206
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	58,116	0	5,871
			TOTAL	<u>0</u>	<u>197,554</u>	<u>0</u>	<u>18,077</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	0	417,455	0	43,787
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	26,595	0	14,619
			TOTAL	<u>\$ 0</u>	<u>\$ 444,050</u>	<u>\$ 0</u>	<u>\$ 58,406</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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 REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO-COASTAL	0	143,601	0	22,988
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND BEACH	0	22,306	0	3,105
2374	01/01/22 12/31/22	09/22/23 09/24/23	HO WIND COASTAL	4,871	918,179	0	93,854
			TOTAL	<u>4,871</u>	<u>1,084,085</u>	<u>0</u>	<u>119,947</u>
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	0	358,102	0	46,244
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND BEACH	0	521,311	0	40,203
2374	01/01/23 12/31/23	09/22/23 09/24/23	HO WIND COASTAL	8,242	2,734,541	182	253,825
			TOTAL	<u>\$ 8,242</u>	<u>\$ 3,629,290</u>	<u>\$ 182</u>	<u>\$ 341,967</u>
			TOTAL OPHELIA	<u>\$ 13,113</u>	<u>\$ 5,608,945</u>	<u>\$ 182</u>	<u>\$ 576,754</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DEBBY							
BEACH FULL COVERAGE							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 37,641	\$ 0	\$ 18,221
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	0	0	290
			TOTAL	<u>0</u>	<u>37,641</u>	<u>0</u>	<u>18,511</u>
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	152,596	0	45,699
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	14,142	0	5,731
			TOTAL	<u>\$ 0</u>	<u>\$ 166,738</u>	<u>\$ 0</u>	<u>\$ 51,430</u>
BEACH WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 20,957	\$ 0	\$ 1,232
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	21,388	0	2,859
			TOTAL	<u>0</u>	<u>42,345</u>	<u>0</u>	<u>4,091</u>
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	77,068	0	6,054
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	106,585	0	9,367
			TOTAL	<u>\$ 0</u>	<u>\$ 183,653</u>	<u>\$ 0</u>	<u>\$ 15,421</u>
COASTAL WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 0	\$ 197,524	\$ 0	\$ 18,990
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	4,999	30,103	499	4,745
			TOTAL	<u>4,999</u>	<u>227,627</u>	<u>499</u>	<u>23,735</u>
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	0	397,667	0	50,651
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	105,272	0	26,731
			TOTAL	<u>\$ 0</u>	<u>\$ 502,938</u>	<u>\$ 0</u>	<u>\$ 77,382</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO-COASTAL	0	262,374	0	65,406
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND BEACH	0	431,765	0	22,705
2468	01/01/23 12/31/23	08/05/24 08/09/24	HO WIND COASTAL	14,330	1,872,216	923	195,156
			TOTAL	<u>14,330</u>	<u>2,566,355</u>	<u>923</u>	<u>283,267</u>
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-BEACH	0	15,852	0	6,227
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO-COASTAL	0	939,282	0	102,259
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND BEACH	76,044	779,580	48,236	126,464
2468	01/01/24 12/31/24	08/05/24 08/09/24	HO WIND COASTAL	22,069	2,861,652	514	350,976
			TOTAL	<u>\$ 98,113</u>	<u>\$ 4,596,365</u>	<u>\$ 48,750</u>	<u>\$ 585,926</u>
			TOTAL DEBBY	<u>\$ 117,443</u>	<u>\$ 8,323,662</u>	<u>\$ 50,171</u>	<u>\$ 1,059,763</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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 AS OF DECEMBER 31, 2025

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	\$ 9,055	\$ 0	\$ 4,369
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>9,055</u>	<u>0</u>	<u>4,369</u>
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	2,142	10,606	0	3,417
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	22,152	0	1,456
			TOTAL	<u>\$ 2,142</u>	<u>\$ 32,758</u>	<u>\$ 0</u>	<u>\$ 4,873</u>
BEACH WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 7,060	\$ 0	\$ 775
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>7,060</u>	<u>0</u>	<u>775</u>
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	0	29,477	0	2,525
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	0	0	0
			TOTAL	<u>\$ 0</u>	<u>\$ 29,477</u>	<u>\$ 0</u>	<u>\$ 2,525</u>
COASTAL WIND & HAIL ONLY							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 0	\$ 1,281	\$ 0	\$ 2,243
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	10,294	0	852
			TOTAL	<u>0</u>	<u>11,575</u>	<u>0</u>	<u>3,094</u>
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	0	73,224	0	7,154
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	0	34,185	0	1,711
			TOTAL	<u>\$ 0</u>	<u>\$ 107,409</u>	<u>\$ 0</u>	<u>\$ 8,865</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
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 AS OF DECEMBER 31, 2025

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	0	37,221	0	3,825
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND BEACH	0	30,191	0	2,822
2477	01/01/23 12/31/23	09/25/24 09/28/24	HO WIND COASTAL	1,856	303,158	0	29,197
			TOTAL	<u>1,856</u>	<u>370,570</u>	<u>0</u>	<u>35,843</u>
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-BEACH	5,000	17,472	0	5,892
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO-COASTAL	0	162,049	0	22,440
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND BEACH	0	184,898	0	16,784
2477	01/01/24 12/31/24	09/25/24 09/28/24	HO WIND COASTAL	64,228	1,099,064	3,512	97,166
			TOTAL	<u>\$ 69,228</u>	<u>\$ 1,463,483</u>	<u>\$ 3,512</u>	<u>\$ 142,282</u>
			TOTAL HELENE	<u>\$ 73,226</u>	<u>\$ 2,031,386</u>	<u>\$ 3,512</u>	<u>\$ 202,626</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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 REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
CHANTAL							
BEACH FULL COVERAGE							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 415
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>0</u>	<u>0</u>	<u>415</u>
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	0	6,578	0	1,195
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>\$ 0</u>	<u>\$ 6,578</u>	<u>\$ 0</u>	<u>\$ 1,195</u>
BEACH WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	12,000	31,079	0	1,925
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>\$ 12,000</u>	<u>\$ 31,079</u>	<u>\$ 0</u>	<u>\$ 1,925</u>
COASTAL WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 7,200	\$ 46,361	\$ 0	\$ 3,693
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	550
			TOTAL	<u>7,200</u>	<u>46,361</u>	<u>0</u>	<u>4,243</u>
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	0	50,129	0	4,389
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	4,229	18,910	0	1,100
			TOTAL	<u>\$ 4,229</u>	<u>\$ 69,039</u>	<u>\$ 0</u>	<u>\$ 5,489</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO-COASTAL	0	21,407	0	1,940
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO WIND BEACH	0	4,967	0	1,494
2551	01/01/24 12/31/24	07/05/25 07/07/25	HO WIND COASTAL	25,629	257,091	814	19,997
			TOTAL	<u>25,629</u>	<u>283,465</u>	<u>814</u>	<u>23,430</u>
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO-BEACH	0	0	0	0
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO-COASTAL	0	114,152	0	10,706
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO WIND BEACH	18,752	8,152	3,000	1,857
2551	01/01/25 12/31/25	07/05/25 07/07/25	HO WIND COASTAL	40,093	314,679	1,397	27,179
			TOTAL	<u>\$ 58,845</u>	<u>\$ 436,984</u>	<u>\$ 4,397</u>	<u>\$ 39,742</u>
			TOTAL CHANTAL	<u>\$ 107,904</u>	<u>\$ 873,506</u>	<u>\$ 5,211</u>	<u>\$ 76,438</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ERIN							
BEACH FULL COVERAGE							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HABITATIONAL	\$ 905	\$ 8,563	\$ 0	\$ 2,100
2568	01/01/24 12/31/24	08/15/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>905</u>	<u>8,563</u>	<u>0</u>	<u>2,100</u>
2568	01/01/25 12/31/25	08/15/25 08/22/25	HABITATIONAL	0	0	0	1,760
2568	01/01/25 12/31/25	08/15/25 08/22/25	COMMERCIAL	10,805	7,552	0	3,067
			TOTAL	<u>\$ 10,805</u>	<u>\$ 7,552</u>	<u>\$ 0</u>	<u>\$ 4,827</u>
BEACH WIND & HAIL ONLY							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HABITATIONAL	\$ 0	\$ 0	\$ 0	\$ 0
2568	01/01/24 12/31/24	08/15/25 08/22/25	COMMERCIAL	2,999	0	299	0
			TOTAL	<u>2,999</u>	<u>0</u>	<u>299</u>	<u>0</u>
2568	01/01/25 12/31/25	08/15/25 08/22/25	HABITATIONAL	0	0	0	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	COMMERCIAL	2,999	0	299	0
			TOTAL	<u>\$ 2,999</u>	<u>\$ 0</u>	<u>\$ 299</u>	<u>\$ 0</u>
COASTAL WIND & HAIL ONLY							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HABITATIONAL	\$ 0	\$ 14,731	\$ 0	\$ 1,419
2568	01/01/24 12/31/24	08/15/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>14,731</u>	<u>0</u>	<u>1,419</u>
2568	01/01/25 12/31/25	08/15/25 08/22/25	HABITATIONAL	0	0	0	100
2568	01/01/25 12/31/25	08/15/25 08/22/25	COMMERCIAL	0	0	100	440
			TOTAL	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 100</u>	<u>\$ 540</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
 COASTAL PROPERTY INSURANCE POOL
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HOMEOWNERS AND HOMEOWNERS WIND & HAIL ONLY							
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO-BEACH	\$ 0	\$ 0	\$ 0	\$ 0
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO-COASTAL	0	0	0	0
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO WIND BEACH	10,000	70,957	0	5,390
2568	01/01/24 12/31/24	08/15/25 08/22/25	HO WIND COASTAL	0	25,418	0	4,753
			TOTAL	<u>10,000</u>	<u>96,375</u>	<u>0</u>	<u>10,143</u>
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO-BEACH	0	0	0	0
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO-COASTAL	8,053	6,846	75	10,421
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO WIND BEACH	13,656	142,176	0	10,670
2568	01/01/25 12/31/25	08/15/25 08/22/25	HO WIND COASTAL	23,091	36,137	799	8,586
			TOTAL	<u>\$ 44,801</u>	<u>\$ 185,159</u>	<u>\$ 874</u>	<u>\$ 29,677</u>
			TOTAL ERIN	<u>\$ 72,509</u>	<u>\$ 312,380</u>	<u>\$ 1,572</u>	<u>\$ 48,704</u>

NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION
COASTAL PROPERTY INSURANCE POOL
AS OF DECEMBER 31, 2025

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	\$ 961,554,230	1,805	\$ 0	0	\$ 3,230,366,805	5,420	\$ 0	0	\$ 190,081,032	1,212	\$ 4,382,002,067	8,437
BRUNSWICK	2,414,912,043	5,134	350,102,420	519	1,599,702,684	3,052	5,251,246,616	6,325	19,948,608,342	28,527	281,190,528	561	567,022,652	2,521	30,412,785,285	46,639
CAMDEN	0	0	0	0	164,966,080	299	0	0	903,817,295	1,423	0	0	48,591,590	239	1,117,374,965	1,961
CARTERET	1,113,155,638	4,581	311,907,540	524	921,523,630	1,984	3,262,010,018	4,270	8,272,382,138	12,807	235,548,456	665	541,055,152	2,254	14,657,582,572	27,085
CHOWAN	0	0	0	0	172,060,880	334	0	0	1,324,372,810	2,164	0	0	91,378,962	580	1,587,812,652	3,078
CRAVEN	0	0	0	0	1,640,292,950	3,491	0	0	7,729,510,693	13,176	0	0	402,342,551	1,786	9,772,146,194	18,453
CURRITUCK	1,074,287,900	1,460	81,128,090	90	424,963,570	725	1,694,602,250	1,488	2,588,755,904	3,913	63,772,180	82	123,647,377	563	6,051,157,271	8,321
DARE	3,794,619,563	8,383	1,104,003,280	1,753	382,558,890	609	8,881,161,913	10,852	1,173,448,220	1,559	380,356,169	771	30,487,550	115	15,746,635,585	24,042
HYDE	180,557,190	428	28,945,010	51	30,109,440	72	208,725,370	290	182,807,140	359	20,950,447	54	31,457,891	211	683,552,488	1,465
JONES	0	0	0	0	117,365,160	265	0	0	513,322,761	995	0	0	45,150,844	298	675,838,765	1,558
NEW HANOVER	708,973,630	2,056	427,335,020	790	4,097,006,800	7,526	2,248,906,510	2,772	23,679,861,566	33,518	168,910,280	388	1,155,622,691	3,575	32,486,616,497	50,625
ONSLow	310,863,468	965	64,029,080	123	2,340,283,116	5,459	642,511,650	840	12,104,347,280	22,033	82,499,680	195	1,264,414,149	5,091	16,808,948,423	34,706
PAMLICO	0	0	0	0	184,509,380	351	0	0	1,451,299,340	2,245	0	0	102,430,157	507	1,738,238,877	3,103
PASQUOTANK	0	0	0	0	569,195,610	1,168	0	0	2,149,698,348	3,820	0	0	174,810,487	926	2,893,704,445	5,914
PENDER	452,180,592	1,003	88,508,930	136	927,923,390	1,618	865,748,320	1,141	6,782,876,868	9,785	103,049,860	210	402,666,555	1,760	9,622,954,515	15,653
PERQUIMANS	0	0	0	0	201,211,060	369	0	0	1,312,906,905	2,025	0	0	84,553,360	538	1,598,671,325	2,932
TYRRELL	0	0	0	0	59,379,450	125	0	0	191,102,250	404	0	0	22,338,809	166	272,820,509	695
WASHINGTON	0	0	0	0	183,457,480	423	0	0	475,867,644	921	0	0	38,817,941	306	698,143,065	1,650
TOTAL	\$ 10,049,550,024	24,010	\$ 2,455,959,370	3,986	\$ 14,978,063,800	29,675	\$ 23,054,912,647	27,978	\$ 94,015,352,309	145,094	\$ 1,336,277,600	2,926	\$ 5,316,869,750	22,648	\$ 151,206,985,500	256,317

COMMERCIAL AGGREGATE LIABILITY								
COUNTY	COMMERCIAL PROPERTY LIABILITY	COMMERCIAL PROPERTY COUNT	COMMERCIAL BEACH WIND LIABILITY*	COMMERCIAL BEACH WIND COUNT	COMMERCIAL COASTAL WIND LIABILITY *	COMMERCIAL COASTAL WIND COUNT	TOTAL COMMERCIAL BEACH LIABILITY *	TOTAL COMMERCIAL COUNT
BEAUFORT	\$ 0	0	\$ 0	0	\$ 469,207,000	1,179	\$ 469,207,000	1,179
BRUNSWICK	389,458,885	434	200,149,574	238	1,156,464,261	1,822	1,746,072,720	2,494
CAMDEN	0	0	0	0	68,725,300	172	68,725,300	172
CARTERET	522,095,000	612	438,548,196	556	1,501,386,703	2,130	2,462,029,899	3,298
CHOWAN	0	0	0	0	238,941,400	469	238,941,400	469
CRAVEN	0	0	0	0	1,244,998,017	1,976	1,244,998,017	1,976
CURRITUCK	101,279,100	134	101,534,300	226	210,003,500	504	412,816,900	864
DARE	890,625,900	1,097	854,460,649	1,043	152,670,950	204	1,897,757,499	2,344
HYDE	71,302,800	91	24,226,600	43	89,921,000	231	185,450,400	365
JONES	0	0	0	0	75,563,300	267	75,563,300	267
NEW HANOVER	933,887,008	863	353,188,050	340	2,480,698,782	2,616	3,767,773,840	3,819
ONSLow	99,358,700	125	5,913,200	24	1,300,514,648	2,175	1,405,786,548	2,324
PAMLICO	0	0	0	0	123,018,900	298	123,018,900	298
PASQUOTANK	0	0	0	0	423,337,758	809	423,337,758	809
PENDER	120,992,300	156	65,942,100	96	439,239,796	981	626,174,196	1,233
PERQUIMANS	0	0	0	0	103,299,600	404	103,299,600	404
TYRRELL	0	0	0	0	27,640,800	152	27,640,800	152
WASHINGTON	0	0	0	0	86,355,300	333	86,355,300	333
TOTAL	\$ 3,128,999,693	3,512	\$ 2,043,962,669	2,566	\$ 10,191,987,015	16,722	\$ 15,364,949,377	22,800

TOTAL LIABILITY		
COUNTY	TOTAL BEACH LIABILITY *	TOTAL BEACH COUNT
BEAUFORT	\$ 4,851,209,067	9,616
BRUNSWICK	32,158,858,005	49,133
CAMDEN	1,186,100,265	2,133
CARTERET	17,119,612,471	30,383
CHOWAN	1,826,754,052	3,547
CRAVEN	11,017,144,211	20,429
CURRITUCK	6,463,974,171	9,185
DARE	17,644,393,084	28,386
HYDE	869,002,888	1,830
JONES	751,402,065	1,825
NEW HANOVER	36,254,390,337	54,444
ONSLow	18,214,734,971	37,030
PAMLICO	1,861,257,777	3,401
PASQUOTANK	3,317,042,203	6,723
PENDER	10,249,128,711	16,886
PERQUIMANS	1,701,970,925	3,336
TYRRELL	300,461,309	847
WASHINGTON	784,498,365	1,983
TOTAL	\$ 166,571,934,877	279,117

* 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.