

North Carolina Hurricane Helene Data Call Statewide Summary
All Companies
Claims as of: 09/12/2025

	Current Number of NC Policies In Force	Number of Claims Reported	Number of Claims Open With Payment	Number of Claims Open Without Payment	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Percent of Claims Closed	Incurred Loss	Paid Loss	Paid Loss Excluding LAE	Paid ALAE	Case Reserve	Case Loss Reserve Excluding LAE	Case ALAE Reserve
Residential Property	4,092,946	93,060	1,925	516	64,988	25,533	97.3%	1,416,902,405	1,088,135,045	1,048,691,248	39,443,798	328,767,360	324,737,403	4,029,957
Homeowners	3,348,319	80,311	1,708	418	56,457	21,666	97.3%	1,179,713,906	926,349,823	892,179,899	34,169,924	253,364,082	249,930,127	3,433,956
Dwelling	556,451	7,696	149	48	4,765	2,698	97.0%	122,315,457	86,779,241	83,878,151	2,901,090	35,536,215	35,335,046	201,169
Mobile homes	161,178	4,694	41	10	3,604	1,039	98.9%	64,751,984	56,460,267	54,734,989	1,725,278	8,291,717	8,277,028	14,689
Commercial Residential	26,998	359	27	40	162	130	81.3%	50,121,059	18,545,714	17,898,209	647,505	31,575,345	31,195,203	380,143
Commercial Property	345,020	7,988	446	482	3,904	3,135	88.1%	663,659,938	363,140,799	348,005,395	15,135,404	300,519,140	291,485,953	9,033,187
Business Interruption	40,591	1,447	58	59	771	556	91.7%	327,200,722	123,657,041	121,779,899	1,877,142	203,543,681	201,361,087	2,182,594
Private Flood	32,820	684	86	108	278	211	71.5%	579,895,606	298,513,612	296,881,399	1,632,213	281,381,994	280,251,933	1,130,061
All Other Lines **	6,949,760	22,479	405	379	18,281	3,373	96.3%	499,732,609	339,647,819	334,603,219	5,044,600	160,084,790	158,631,264	1,453,526
Totals	11,461,137	125,658	2,920	1,544	88,222	32,808	96.3%	\$3,487,391,280	\$2,213,094,316	\$2,149,961,159	\$63,133,156	\$1,274,296,965	\$1,256,467,641	\$17,829,324