



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

**Statutory Financial Statements
March 31, 2023**

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF MARCH 31, 2023

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	22,204,080	0	22,204,080
CASH EQUIVALENTS	26,511,474	0	26,511,474
INVESTMENTS	67,618,243	0	67,618,243
INTEREST INCOME DUE OR ACCRUED	410,012	0	410,012
FIXED ASSETS	426,074	(426,074)	0
DATA PROCESSING EQUIPMENT	1,026	0	1,026
ACCOUNTS RECEIVABLE - CPIP PLAN	1,862,128	0	1,862,128
ACCOUNTS RECEIVABLE - PREMIUM	19,540,544	0	19,540,544
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	104,358	(104,358)	0
TOTAL ASSETS	138,679,408	(531,901)	138,147,507

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES	
ACCOUNTS PAYABLE	130,316
BENEFIT PAYABLE	322,754
PREMIUM REFUND	251,197
COMMISSION PAYABLE	2,806,370
ACCUAL-PREMIUM TAX	1,193,157
ACCUAL-POST RETIREMENT	3,131,371
ACCUAL-PENSION	1,884,295
ACCUAL-RENT	236,378
CLAIMS PAYABLE	263,006
PREPAID PREMIUMS	4,166,770
UNCLAIMED CHECKS	2,968,834
FUNDS WITHHELD FOR REINSURANCE	6,314
TOTAL LIABILITIES	17,360,762

RESERVES FOR	
UNPAID LOSSES (INCL. IBNR)	19,278,308
UNPAID LAE RESERVES	3,296,188
UNEARNED PREMIUMS	83,285,355
TOTAL RESERVES	105,859,851

MEMBERS' SURPLUS	14,926,894
TOTAL LIABILITIES & MEMBERS' SURPLUS	138,147,507

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING MARCH 31, 2023

	YEAR TO DATE
<u>UNDERWRITING INCOME</u>	
PREMIUMS EARNED	39,152,496
CEDED REINSURANCE PREMIUM	<u>(3,620,375)</u>
NET PREMIUMS EARNED	35,532,121
<u>DEDUCTIONS</u>	
NET LOSSES INCURRED	26,577,699
NET LOSS EXPENSE INCURRED	3,420,368
OPERATING EXPENSE INCURRED	12,303,139
PREMIUM TAXES	<u>1,193,157</u>
TOTAL DEDUCTIONS	43,494,363
<u>OTHER INCOME/(EXPENSE)</u>	
PREMIUM CHARGED OFF	(36,747)
SERVICE CHARGES	165,170
MISCELLANEOUS INCOME	8,060
NET UNDERWRITING GAIN OR (LOSS)	<u>(7,825,759)</u>
<u>INVESTMENT INCOME</u>	
INVESTMENT INCOME	327,019
NET INCOME OR (LOSS)	<u>(7,498,740)</u>
<u>MEMBERS' ACCOUNT</u>	
MEMBERS' SURPLUS (PRIOR PERIOD)	<u>22,086,066</u>
NET INCOME OR (LOSS)	(7,498,740)
CHANGE IN ASSETS NOT ADMITTED	339,568
MINIMUM PENSION LIABILITY	0
NET CHANGE IN MEMBERS' SURPLUS	<u>(7,159,172)</u>
<u>MEMBERS' SURPLUS (CURRENT PERIOD)</u>	<u>14,926,894</u>

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING MARCH 31, 2023**

QUARTER TO DATE

INCOME RECEIVED	2023	2022	2021	2020	2019	2018	TOTAL
PREMIUMS WRITTEN	43,690,683	(1,109,983)	0	0	0	0	42,580,700
CEDED REINSURANCE	(3,620,375)	0	0	0	0	0	(3,620,375)
INVESTMENT INCOME	327,019	0	0	0	0	0	327,019
PREMIUM CHARGED OFF	(36,747)	0	0	0	0	0	(36,747)
SERVICE CHARGES	165,170	0	0	0	0	0	165,170
MISCELLANEOUS INCOME	8,060	0	0	0	0	0	8,060
TOTAL INCOME	40,533,810	(1,109,983)	0	0	0	0	39,423,827
EXPENSES PAID							
LOSSES	692,732	21,493,705	1,814,013	113,140	12,059	0	24,125,648
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,206,933	1,970,568	296,337	19,828	4,257	0	3,497,924
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	6,483,629	(166,497)	0	0	0	0	6,317,132
PREMIUM TAX	1,193,157	0	0	0	0	0	1,193,157
ADMINISTRATIVE EXPENSES	5,986,007	0	0	0	0	0	5,986,007
TOTAL EXPENSES PAID	15,562,458	23,297,776	2,110,350	132,968	16,317	0	41,119,868
NET CASH CHANGE	24,971,352	(24,407,759)	(2,110,350)	(132,968)	(16,317)	0	(1,696,041)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	8,190,362	8,850,464	1,952,010	247,370	18,101	20,000	19,278,308
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,400,380	1,513,245	333,753	42,295	3,095	3,420	3,296,188
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	38,456,929	44,828,426	0	0	0	0	83,285,355
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	0	13,550,243	2,888,236	360,570	10,000	37,318	16,846,367
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	(20,111)	(20,111)
LOSS ADJUSTMENT EXPENSES	0	2,831,744	477,844	59,654	1,654	35,736	3,406,633
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(32,889)	(32,889)
UNEARNED PREMIUMS	0	79,857,151	0	0	0	0	79,857,151
NET RESERVE CHANGE	(48,047,672)	41,047,003	1,080,318	130,559	(9,541)	(3,366)	(5,802,699)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	339,568	0	0	0	0	0	339,568
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	339,568	0	0	0	0	0	339,568
ASSESSMENTS	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(22,736,752)	16,639,244	(1,030,032)	(2,409)	(25,858)	(3,366)	(7,159,172)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 2023

INCOME RECEIVED	2023	2022	2021	2020	2019	2018	CLOSED YEARS		TOTAL
							2013 - 2017	2013 - 2017	
PREMIUMS WRITTEN	43,690,683	156,715,515	129,248,256	113,333,487	103,145,804	94,102,765	0	640,236,510	
CEDED REINSURANCE	(3,620,375)	(13,487,666)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	0	(56,225,876)	
INVESTMENT INCOME	327,019	765,695	397,838	572,710	439,775	736,183	0	3,239,220	
PREMIUM CHARGED OFF	(36,747)	(163,003)	(119,239)	(115,696)	(69,861)	(67,080)	0	(571,627)	
SERVICE CHARGES	165,170	606,369	537,988	467,796	390,576	347,599	0	2,515,499	
MISCELLANEOUS INCOME	8,060	32,421	12,913	15,888	7,670	(1,593)	0	75,359	
TOTAL INCOME	40,533,810	144,469,333	118,506,923	102,840,185	96,382,462	86,536,373	0	589,269,085	
EXPENSES PAID									
LOSSES	692,732	53,234,095	64,815,207	65,565,689	64,725,118	200,038,062	0	449,070,903	
CEDED LOSSES	0	0	0	0	0	(78,819,488)	0	(78,819,488)	
LOSS ADJUSTMENT EXPENSES	1,206,933	10,374,907	12,188,639	11,773,011	9,243,045	30,319,281	0	75,105,815	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(14,711,277)	0	(14,711,277)	
COMMISSION	6,483,629	23,322,145	19,241,525	16,841,201	15,313,064	14,091,168	0	95,292,733	
PREMIUM TAX	1,193,157	4,347,293	3,641,539	3,170,673	2,890,502	2,643,792	0	17,886,956	
ADMINISTRATIVE EXPENSES	5,986,007	12,512,214	13,388,138	13,150,909	11,054,871	9,219,679	0	65,311,817	
TOTAL EXPENSES PAID	15,562,457	103,790,654	113,275,048	110,501,483	103,226,600	162,781,217	0	609,137,459	
NET CASH CHANGE	24,971,352	40,678,679	5,231,875	(7,661,298)	(6,844,138)	(76,244,844)	0	(19,868,374)	
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	8,190,362	8,850,464	1,952,010	247,370	18,101	20,000	0	19,278,308	
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0	
LOSS ADJUSTMENT EXPENSES	1,400,380	1,513,245	333,753	42,295	3,095	3,420	0	3,296,188	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0	
UNEARNED PREMIUMS	38,456,929	44,828,426	0	0	0	0	0	83,285,355	
RESERVES	48,047,672	55,192,135	2,285,763	289,666	21,196	23,420	0	105,859,851	
NET OTHER CHANGES									
ASSETS NOT ADMITTED	339,568	39,880	64,700	(179,231)	(93,184)	1,883,237	0	2,054,971	
MINIMUM PENSION LIABILITY	0	4,130,250	820,910	292,600	(898,586)	1,704,825	0	6,049,999	
CHANGE IN UNREALIZED GAIN/LOSS	0	0	81,040	(81,040)	0	0	0	0	
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	2,726,000	(2,726,000)	0	0	
TOTAL NET OTHER CHANGES	339,568	4,170,130	966,650	32,330	1,734,230	862,062	0	8,104,970	
ASSESSMENTS	0	0	0	10,068,990	25,000,000	108,000,000	0	143,068,990	
CLOSED YEARS	0	0	0	0	0	0	(10,518,841)	(10,518,841)	
MEMBERS' SURPLUS	(22,736,751)	(10,343,327)	3,912,762	2,150,356	19,868,896	32,593,799	(10,518,841)	14,926,894	

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING MARCH 31, 2023

YEAR TO DATE

PREMIUMS WRITTEN	2023	2022	TOTAL
RESIDENTIAL - FIRE	10,760,257	(264,544)	10,495,713
RESIDENTIAL - EC	27,024,628	(707,693)	26,316,936
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	5,378,558	(123,419)	5,255,139
CRIME - RESIDENTIAL	509,886	(12,997)	496,889
CRIME - COMMERCIAL	17,353	(1,330)	16,023
TOTAL	43,690,683	(1,109,983)	42,580,700
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UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	20,094,771	20,094,771
RESIDENTIAL - EC	0	51,156,444	51,156,444
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	0	7,653,902	7,653,902
CRIME - RESIDENTIAL	0	922,530	922,530
CRIME - COMMERCIAL	0	29,504	29,504
TOTAL	0	79,857,151	79,857,151
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UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	9,470,467	11,246,435	20,716,902
RESIDENTIAL - EC	23,811,990	28,627,306	52,439,297
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	4,707,733	4,424,419	9,132,151
CRIME - RESIDENTIAL	451,074	514,713	965,787
CRIME - COMMERCIAL	15,665	15,554	31,219
TOTAL	38,456,929	44,828,426	83,285,355
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EARNED PREMIUMS			
RESIDENTIAL - FIRE	1,289,789	8,583,792	9,873,582
RESIDENTIAL - EC	3,212,638	21,821,445	25,034,083
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	670,825	3,106,064	3,776,890
CRIME - RESIDENTIAL	58,813	394,820	453,633
CRIME - COMMERCIAL	1,688	12,620	14,308
TOTAL	5,233,754	33,918,742	39,152,496
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CEDED REINSURANCE PREMIUM			
RESIDENTIAL - FIRE	0	0	0
RESIDENTIAL - EC	3,017,767	0	3,017,767
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	602,608	0	602,608
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
TOTAL	3,620,375	0	3,620,375
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NET EARNED PREMIUMS			
RESIDENTIAL - FIRE	1,289,789	8,583,792	9,873,582
RESIDENTIAL - EC	194,871	21,821,445	22,016,315
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	68,218	3,106,064	3,174,282
CRIME - RESIDENTIAL	58,813	394,820	453,633
CRIME - COMMERCIAL	1,688	12,620	14,308
TOTAL	1,613,379	33,918,742	35,532,121

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING MARCH 31, 2023

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	440,488	8,363,940	485,344	35,436	0	0	9,325,207
RESIDENTIAL - EC	246,744	11,711,901	1,234,963	68,964	12,059	0	13,274,632
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	5,752	0	0	5,752
COMMERCIAL PROPERTY	0	1,396,663	89,832	0	0	0	1,486,495
CRIME - RESIDENTIAL	5,500	20,804	3,874	2,988	0	0	33,166
CRIME - COMMERCIAL	0	397	0	0	0	0	397
TOTAL	692,732	21,493,705	1,814,013	113,140	12,059	0	24,125,648
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,823,835	3,937,025	885,405	181,293	2,499	0	8,830,058
RESIDENTIAL - EC	3,300,038	3,545,119	897,514	66,077	15,602	0	7,824,349
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	0	0	0	0	20,000	33,078
COMMERCIAL PROPERTY	1,045,862	1,360,821	169,091	0	0	0	2,575,773
CRIME - RESIDENTIAL	7,549	7,500	0	0	0	0	15,049
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	8,190,362	8,850,464	1,952,010	247,370	18,101	20,000	19,278,308
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	5,655,118	1,401,635	233,483	0	0	7,290,236
RESIDENTIAL - EC	0	6,809,263	1,314,130	50,755	10,000	0	8,184,148
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	57,559	0	73,343	0	17,207	148,109
COMMERCIAL PROPERTY	0	1,016,225	170,809	0	0	0	1,187,035
CRIME - RESIDENTIAL	0	8,038	1,662	2,988	0	0	12,688
CRIME - COMMERCIAL	0	4,040	0	0	0	0	4,040
TOTAL	0	13,550,243	2,888,236	360,570	10,000	17,207	16,826,257
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	4,264,323	6,645,846	(30,886)	(16,754)	2,499	0	10,865,028
RESIDENTIAL - EC	3,546,782	8,447,758	818,347	84,286	17,661	0	12,914,833
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	(57,559)	0	(67,591)	0	2,793	(109,279)
COMMERCIAL PROPERTY	1,045,862	1,741,258	88,114	0	0	0	2,875,234
CRIME - RESIDENTIAL	13,049	20,266	2,211	0	0	0	35,526
CRIME - COMMERCIAL	0	(3,643)	0	0	0	0	(3,643)
TOTAL	8,883,094	16,793,926	877,786	(60)	20,160	2,793	26,577,699

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING MARCH 31, 2023

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	3,491,069	0	0	0	0	0	3,491,069
RESIDENTIAL - EC	3,093,450	0	0	0	0	0	3,093,450
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	0	0	0	0	0	13,078
COMMERCIAL PROPERTY	1,018,363	0	0	0	0	0	1,018,363
CRIME - RESIDENTIAL	5,950	0	0	0	0	0	5,950
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,621,910	0	0	0	0	0	7,621,910
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	2,780,722	0	0	0	0	2,780,722
RESIDENTIAL - EC	0	3,110,975	0	0	0	0	3,110,975
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	57,559	0	0	0	0	57,559
COMMERCIAL PROPERTY	0	452,772	0	0	0	0	452,772
CRIME - RESIDENTIAL	0	4,840	0	0	0	0	4,840
CRIME - COMMERCIAL	0	1,541	0	0	0	0	1,541
TOTAL	0	6,408,409	0	0	0	0	6,408,409

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING MARCH 31, 2023

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	544,249	379,669	60,664	5,098	0	0	989,681
RESIDENTIAL - EC	506,422	1,471,131	214,433	12,494	4,257	0	2,208,738
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,959	0	0	2,236	0	0	4,195
COMMERCIAL PROPERTY	152,866	114,762	20,389	0	0	0	288,018
CRIME - RESIDENTIAL	1,436	4,630	850	0	0	0	6,916
CRIME - COMMERCIAL	0	375	0	0	0	0	375
TOTAL	1,206,933	1,970,568	296,337	19,828	4,257	0	3,497,924
 NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	653,796	673,149	151,386	30,997	427	0	1,509,756
RESIDENTIAL - EC	564,237	606,141	153,456	11,298	2,668	0	1,337,800
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,236	0	0	0	0	3,420	5,656
COMMERCIAL PROPERTY	178,821	232,672	28,911	0	0	0	440,404
CRIME - RESIDENTIAL	1,290	1,282	0	0	0	0	2,573
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,400,380	1,513,245	333,753	42,295	3,095	3,420	3,296,188
 NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,201,916	231,893	38,629	0	0	1,472,438
RESIDENTIAL - EC	0	1,400,694	217,416	8,397	1,654	0	1,628,161
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	15,035	0	12,134	0	2,847	30,016
COMMERCIAL PROPERTY	0	211,491	28,260	0	0	0	239,750
CRIME - RESIDENTIAL	0	1,793	275	494	0	0	2,562
CRIME - COMMERCIAL	0	816	0	0	0	0	816
TOTAL	0	2,831,744	477,844	59,654	1,654	2,847	3,373,744
 NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	1,198,045	(149,097)	(19,843)	(2,533)	427	0	1,026,999
RESIDENTIAL - EC	1,070,659	676,579	150,473	15,395	5,270	0	1,918,377
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	4,195	(15,035)	0	(9,898)	0	573	(20,165)
COMMERCIAL PROPERTY	331,687	135,944	21,041	0	0	0	488,672
CRIME - RESIDENTIAL	2,727	4,119	575	(494)	0	0	6,927
CRIME - COMMERCIAL	0	(441)	0	0	0	0	(441)
TOTAL	2,607,314	652,069	152,246	2,469	5,698	573	3,420,368

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2023**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
1852	01/01/17	09/11/18	HABITATIONAL	0	43,964,674	25,313	4,240,047
	12/31/17	09/18/18					
	01/01/17	09/11/18	COMMERCIAL	0	1,796,293	0	110,092
	12/31/17	09/18/18					
			TOTAL	0	45,760,967	25,313	4,350,139
1852	01/01/18	09/11/18	HABITATIONAL	0	143,000,486	0	13,384,442
	12/31/18	09/18/18					
	01/01/18	09/11/18	COMMERCIAL	20,000	11,774,293	7,395	516,571
	12/31/18	09/18/18					
			TOTAL	20,000	154,774,779	7,395	13,901,013
			TOTAL FLORENCE	20,000	200,535,746	32,708	18,251,151
MICHAEL							
1857	01/01/17	10/10/18	HABITATIONAL	0	870,293	0	109,383
	12/31/17	10/12/18					
	01/01/17	10/10/18	COMMERCIAL	0	0	0	0
	12/31/17	10/12/18					
			TOTAL	0	870,293	0	109,383
1857	01/01/18	10/10/18	HABITATIONAL	0	4,046,185	0	491,791
	12/31/18	10/12/18					
	01/01/18	10/10/18	COMMERCIAL	0	125,787	0	10,747
	12/31/18	10/12/18					
			TOTAL	0	4,171,972	0	502,538
			TOTAL MICHAEL	0	5,042,265	0	611,921

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2023**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
1954	01/01/18	09/03/19	HABITATIONAL	0	1,907,825	0	253,614
	12/31/18	09/06/19					
1954	01/01/18	09/03/19	COMMERCIAL	0	73,739	0	4,735
	12/31/18	09/06/19					
TOTAL				0	1,981,564	0	258,349
1954	01/01/19	09/03/19	HABITATIONAL	0	5,012,412	0	634,771
	12/31/19	09/06/19					
1954	01/01/19	09/03/19	COMMERCIAL	0	308,056	0	29,064
	12/31/19	09/06/19					
TOTAL				0	5,320,468	0	663,835
TOTAL DORIAN				0	7,302,032	0	922,184
ISAIAS							
2044	01/01/19	08/02/20	HABITATIONAL	5,602	3,278,642	0	413,072
	12/31/19	08/05/20					
2044	01/01/19	08/02/20	COMMERCIAL	0	404,324	0	18,856
	12/31/19	08/05/20					
TOTAL				5,602	3,682,966	0	431,928
2044	01/01/20	08/02/20	HABITATIONAL	0	5,421,843	0	637,609
	12/31/20	08/05/20					
2044	01/01/20	08/02/20	COMMERCIAL	0	535,707	0	27,505
	12/31/20	08/05/20					
TOTAL				0	5,957,550	0	665,114
TOTAL ISAIAS				5,602	9,640,516	0	1,097,042

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2023**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	78,316	1,218,216	499	186,815
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	43,246	0	5,555
			TOTAL	78,316	1,261,463	499	192,370
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	267,919	5,161,265	3,992	660,545
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	9,998	82,136	998	13,139
			TOTAL	277,917	5,243,402	4,990	673,684
			TOTAL IAN	356,232	6,504,864	5,489	866,054

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF MARCH 31, 2023

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL	TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	416,473,794	2,959	47,854,600	152
ALEXANDER	99,240,902	928	10,852,700	58
ALLEGHANY	36,159,296	310	1,834,000	9
ANSON	103,124,446	1,008	17,526,700	53
ASHE	87,553,489	709	5,260,200	15
AVERY	103,877,740	600	1,416,900	4
BEAUFORT	414,004,676	3,480	94,493,200	308
BERTIE	155,965,476	1,678	19,137,500	134
BLADEN	205,162,126	2,545	60,368,300	227
BRUNSWICK	1,300,175,620	10,337	189,455,500	404
BUNCOMBE	562,203,544	3,038	19,333,800	49
BURKE	257,909,172	2,121	24,290,900	72
CABARRUS	325,138,301	1,914	23,347,500	59
CALDWELL	262,456,852	2,231	35,198,800	88
CAMDEN	50,680,235	326	3,156,200	26
CARTERET	786,690,999	5,661	109,195,000	394
CASWELL	74,505,069	782	3,097,400	14
CATAWBA	491,356,643	3,411	39,935,100	136
CHATHAM	207,400,735	1,400	13,192,500	52
CHEROKEE	77,301,182	521	4,786,900	13
CHOWAN	106,236,901	706	14,336,700	35
CLAY	47,291,982	346	1,457,100	1
CLEVELAND	390,886,962	3,365	41,521,900	160
COLUMBUS	412,508,576	4,544	57,303,900	208
CRAYEN	425,611,881	3,617	72,327,600	263
CUMBERLAND	805,698,503	6,877	110,423,000	288
CURRITUCK	197,714,588	1,235	30,144,000	98
DARE	183,073,266	915	67,545,600	129
DAVIDSON	403,217,507	3,615	50,229,700	162
DAVIE	90,764,474	663	945,800	8
DUPLIN	415,080,606	3,866	54,532,900	317
DURHAM	535,237,699	2,517	32,037,000	81
EDGECOMBE	311,182,100	3,057	48,178,300	184
FORSYTH	629,114,121	4,232	99,539,700	222
FRANKLIN	204,250,731	1,772	11,206,700	81
GASTON	495,579,766	3,721	50,475,000	165
GATES	128,559,477	938	6,971,900	22
GRAHAM	64,176,090	330	123,600	1
GRANVILLE	169,430,631	1,277	5,246,400	13
GREENE	111,765,406	1,310	7,631,800	88
GUILFORD	832,888,318	5,680	151,459,800	255
HALIFAX	373,621,836	4,285	24,205,100	125
HARNETT	423,951,351	3,970	27,184,300	104
HAYWOOD	243,540,816	1,412	6,848,000	21
HENDERSON	304,167,005	1,704	5,681,200	19
HERTFORD	147,645,637	1,586	24,673,000	87
HOKE	194,050,446	1,821	23,608,900	108
HYDE	37,951,408	317	12,386,500	65
IREDELL	437,475,574	3,031	33,497,300	70
JACKSON	120,257,403	905	5,303,200	18
JOHNSTON	612,351,375	5,580	40,457,600	217
JONES	53,530,438	518	7,657,600	39
LEE	156,994,673	1,416	24,105,300	94
LENOIR	384,096,218	4,393	66,179,100	240
LINCOLN	237,473,118	1,742	14,266,200	45
MCDOWELL	160,386,584	1,328	7,095,800	22
MACON	126,781,937	793	1,550,400	12
MADISON	76,167,398	519	3,059,500	15
MARTIN	224,321,942	2,135	39,180,700	281
MECKLENBURG	937,763,548	4,650	179,034,300	283

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF MARCH 31, 2023

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *
MITCHELL	80,447,273	627	2,197,300	8	82,644,573
MONTGOMERY	160,567,379	1,747	21,258,700	81	181,826,079
MOORE	221,333,091	1,827	21,810,000	90	243,143,091
NASH	510,381,941	4,313	39,102,100	133	549,484,041
NEW HANOVER	1,299,155,797	7,425	303,471,500	588	1,602,627,297
NORTHHAMPTON	153,453,760	1,517	11,095,700	51	164,549,460
ONSLOW	783,792,348	6,707	143,719,000	559	927,511,348
ORANGE	205,499,067	1,050	10,008,000	15	215,507,067
PAMLICO	117,704,311	975	16,370,900	52	134,075,211
PASQUOTANK	255,701,828	1,943	44,302,400	169	300,004,228
PENDER	443,775,457	3,638	62,407,300	224	506,182,757
PERQUIMANS	104,337,304	722	12,864,800	52	117,202,104
PERSON	165,984,330	1,360	6,593,200	30	172,577,530
PITT	837,854,899	6,910	114,003,700	298	951,858,599
POLK	85,019,656	430	4,410,700	19	89,430,356
RANDOLPH	336,799,498	2,582	29,597,200	141	366,396,698
RICHMOND	226,716,385	2,489	26,084,200	113	252,800,585
ROBESON	693,826,535	9,340	93,225,100	442	787,051,635
ROCKINGHAM	447,014,263	4,032	48,975,300	123	495,989,563
ROWAN	482,882,557	3,620	46,950,500	113	529,833,057
RUTHERFORD	271,153,610	2,056	33,783,000	146	304,936,610
SAMPSON	402,591,753	4,142	59,390,300	441	461,982,053
SCOTLAND	142,981,656	1,694	22,586,000	80	165,567,656
STANLY	188,950,097	1,358	16,106,800	80	205,056,897
STOKES	117,067,355	908	7,918,000	32	124,985,355
SURRY	230,783,927	1,939	26,863,100	114	257,647,027
SWAIN	122,636,503	681	7,393,600	20	130,030,103
TRANSYLVANIA	66,059,190	425	2,195,000	10	68,254,190
TYRRELL	39,455,480	363	5,021,700	46	44,477,180
UNION	330,009,249	1,939	16,714,400	80	346,723,649
VANCE	212,529,713	2,721	23,169,900	98	235,699,613
WAKE	1,448,381,586	6,311	136,918,300	239	1,585,299,886
WARREN	107,300,023	1,125	7,561,600	45	114,861,623
WASHINGTON	91,858,002	980	37,180,100	118	129,038,102
WATAUGA	190,271,083	812	11,443,800	27	201,714,883
WAYNE	560,889,687	5,875	71,553,500	351	632,443,187
WILKES	234,710,638	2,071	18,982,700	88	253,693,338
WILSON	420,998,232	3,883	66,201,000	260	487,199,232
YADKIN	89,978,881	861	17,022,800	90	107,001,681
YANCEY	108,878,348	736	3,715,800	17	112,594,148
	31,219,911,281	246,781	3,833,515,100	12,596	35,053,426,381
					259,377

* 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 of coverage, are not factored into this amount.