



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

**Statutory Financial Statements
March 31, 2022**

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Financial Statements

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**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF MARCH 31, 2022**

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	23,741,817	0	23,741,817
CASH EQUIVALENTS	19,053,688	0	19,053,688
INVESTMENTS	65,813,269	0	65,813,269
INTEREST INCOME DUE OR ACCRUED	278,064	0	278,064
FIXED ASSETS	543,727	(543,727)	0
DATA PROCESSING EQUIPMENT	2,785	0	2,785
ACCOUNTS RECEIVABLE - CPIP PLAN	1,547,999	0	1,547,999
ACCOUNTS RECEIVABLE - PREMIUM	15,522,378	(73,976)	15,448,402
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	383,442	(383,442)	0
REINSURANCE RECOVERABLE	100,547	(2,532)	98,015
TOTAL ASSETS	126,989,185	(1,005,146)	125,984,039

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	36,103
BENEFIT PAYABLE	324,586
PREMIUM SUSPENSE	220
PREMIUM REFUND	214,744
COMMISSION PAYABLE	2,352,450
ACCRUAL-PREMIUM TAX	987,496
ACCRUAL-POST RETIREMENT	4,234,201
ACCRUAL-PENSION	3,551,844
ACCRUAL-RENT	229,344
CLAIMS PAYABLE	391,549
PREPAID PREMIUMS	3,400,023
UNCLAIMED CHECKS	2,760,721
TOTAL LIABILITIES	18,483,281

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	13,572,932
UNPAID LAE RESERVES	2,123,530
UNEARNED PREMIUMS	69,399,793
TOTAL RESERVES	85,096,255

MEMBERS' SURPLUS	22,404,503
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TOTAL LIABILITIES & MEMBERS' SURPLUS	125,984,039
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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING MARCH 31, 2022

	YEAR TO DATE
<u>UNDERWRITING INCOME</u>	
PREMIUMS EARNED	32,561,277
CEDED REINSURANCE PREMIUM	(2,875,000)
NET PREMIUMS EARNED	<u>29,686,277</u>
<u>DEDUCTIONS</u>	
NET LOSSES INCURRED	18,178,027
NET LOSS EXPENSE INCURRED	2,114,991
OPERATING EXPENSE INCURRED	7,750,477
PREMIUM TAXES	987,496
TOTAL DEDUCTIONS	<u>29,030,991</u>
<u>OTHER INCOME</u>	
PREMIUM CHARGED OFF	(34,217)
SERVICE CHARGES	143,475
MISCELLANEOUS INCOME	4,199
NET UNDERWRITING GAIN OR (LOSS)	<u>768,743</u>
<u>INVESTMENT INCOME</u>	
INVESTMENT INCOME	127,899
NET INCOME OR (LOSS)	<u>896,642</u>
<u>MEMBERS' ACCOUNT</u>	
MEMBERS' SURPLUS (PRIOR PERIOD)	<u>21,532,242</u>
NET INCOME OR (LOSS)	896,642
CHANGE IN ASSETS NOT ADMITTED	(24,381)
NET CHANGE IN MEMBERS' SURPLUS	<u>872,261</u>
MEMBERS' SURPLUS (CURRENT PERIOD)	<u>22,404,503</u>

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING MARCH 31, 2022**

YEAR TO DATE							
INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
PREMIUMS WRITTEN	36,595,935	(1,358,781)	0	0	0	0	35,237,155
CEDED REINSURANCE	(2,875,000)	0	0	0	0	0	(2,875,000)
INVESTMENT INCOME	127,899	0	0	0	0	0	127,899
PREMIUM CHARGED OFF	(34,217)	0	0	0	0	0	(34,217)
SERVICE CHARGES	143,475	0	0	0	0	0	143,475
MISCELLANEOUS INCOME	4,199	0	0	0	0	0	4,199
TOTAL INCOME	33,962,291	(1,358,781)	0	0	0	0	32,603,511
EXPENSES PAID							
LOSSES	903,264	14,211,731	1,180,543	58,676	(50,083)	(4,534)	16,299,596
CEDED LOSSES	0	0	0	0	41,266	0	41,266
LOSS ADJUSTMENT EXPENSES	1,108,187	1,276,212	146,591	8,457	7,719	20,886	2,568,051
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(9,358)	0	(9,358)
COMMISSION	5,457,361	(203,817)	0	0	0	0	5,253,544
PREMIUM TAX	987,496	0	0	0	0	0	987,496
ADMINISTRATIVE EXPENSES	2,496,933	0	0	0	0	0	2,496,933
TOTAL EXPENSES PAID	10,953,240	15,284,126	1,327,134	67,133	(10,456)	16,352	27,637,528
NET CASH CHANGE	23,009,051	(16,642,907)	(1,327,134)	(67,133)	10,456	(16,352)	4,965,982
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	6,238,487	5,567,348	1,426,539	329,819	335,880	180,000	14,078,074
CEDED LOSSES (INCL. IBNR)	0	0	0	0	(505,142)	0	(505,142)
LOSS ADJUSTMENT EXPENSES	951,100	889,954	228,036	52,722	189,076	28,773	2,339,663
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(216,133)	0	(216,133)
UNEARNED PREMIUMS	32,204,485	37,195,308	0	0	0	0	69,399,793
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	9,090,625	2,270,659	350,425	414,365	200,000	12,326,074
CEDED LOSSES (INCL. IBNR)	0	0	0	0	(590,306)	0	(590,306)
LOSS ADJUSTMENT EXPENSES	0	2,118,586	385,130	59,436	98,852	33,922	2,695,926
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(128,694)	0	(128,694)
UNEARNED PREMIUMS	0	66,723,915	0	0	0	0	66,723,915
NET RESERVE CHANGE	(39,394,073)	34,280,515	1,001,214	27,319	(9,464)	25,149	(4,069,339)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(24,381)	0	0	0	0	0	(24,381)
TOTAL NET OTHER CHANGES	(24,381)	0	0	0	0	0	(24,381)
CHANGE IN MEMBERS' SURPLUS	(16,409,403)	17,637,609	(325,920)	(39,814)	992	8,797	872,261

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 2022

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	CLOSED YEARS		TOTAL
							2013 - 2016	2013 - 2016	
PREMIUMS WRITTEN	36,595,935	130,576,029	113,333,487	103,145,804	94,102,765	85,344,994	0	563,099,014	
CEDED REINSURANCE	(2,875,000)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	0	(49,637,835)	
INVESTMENT INCOME	127,899	397,838	572,710	439,775	736,183	909,611	0	3,184,016	
PREMIUM CHARGED OFF	(34,217)	(119,239)	(115,696)	(69,861)	(67,080)	(199,798)	0	(605,891)	
SERVICE CHARGES	143,475	537,988	467,796	390,576	347,599	318,102	0	2,205,536	
MISCELLANEOUS INCOME	4,199	12,913	15,888	7,670	(1,593)	(3,963)	0	35,113	
TOTAL INCOME	33,962,291	119,834,695	102,840,185	96,382,462	86,536,374	78,723,946	0	518,279,954	
EXPENSES PAID									
LOSSES	903,264	37,456,062	64,429,040	64,380,939	200,004,745	82,705,323	0	449,879,372	
CEDED LOSSES	0	0	0	0	(78,778,222)	0	0	(78,778,222)	
LOSS ADJUSTMENT EXPENSES	1,108,187	8,525,977	11,600,655	9,217,428	30,298,620	11,269,760	0	72,020,626	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(14,720,635)	0	0	(14,720,635)	
COMMISSION	5,457,361	19,440,691	16,841,201	15,313,064	14,091,168	12,829,507	0	83,972,992	
PREMIUM TAX	987,496	3,641,539	3,170,673	2,890,502	2,643,792	2,435,884	0	15,769,886	
ADMINISTRATIVE EXPENSES	2,496,933	13,388,138	13,150,909	11,054,871	9,219,679	5,968,097	0	55,278,626	
TOTAL EXPENSES PAID	10,953,241	82,452,407	109,192,477	102,856,804	162,759,146	115,208,571	0	583,422,646	
NET CASH CHANGE	23,009,051	37,382,289	(6,352,293)	(6,474,342)	(76,222,773)	(36,484,625)	0	(65,142,692)	
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	6,238,487	5,567,348	1,426,539	329,819	335,880	180,000	0	14,078,074	
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	(505,142)	0	0	(505,142)	
LOSS ADJUSTMENT EXPENSES	951,100	889,954	228,036	52,722	189,076	28,773	0	2,339,663	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(216,133)	0	0	(216,133)	
UNEARNED PREMIUMS	32,204,485	37,195,308	0	0	0	0	0	69,399,793	
RESERVES	39,394,073	43,652,611	1,654,575	382,542	(196,319)	208,773	0	85,096,255	
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(24,381)	64,700	(179,231)	(93,184)	1,883,237	(802,949)	0	848,193	
MINIMUM PENSION LIABILITY	0	820,910	292,600	(898,586)	1,704,825	(221,170)	0	1,698,579	
CHANGE IN UNREALIZED GAIN/LOSS	0	81,040	(81,040)	0	0	0	0	0	
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	2,726,000	(2,726,000)	0	0	0	
TOTAL NET OTHER CHANGES	(24,381)	966,650	32,330	1,734,230	862,062	(1,024,119)	0	2,546,772	
ASSESSMENTS	0	0	10,068,990	25,000,000	108,000,000	0	0	143,068,990	
CLOSED YEARS	0	0	0	0	0	0	27,027,688	27,027,688	
MEMBERS' SURPLUS	(16,409,403)	(5,303,671)	2,094,452	19,877,346	32,835,608	(37,717,517)	27,027,688	22,404,503	

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING MARCH 31, 2022

YEAR TO DATE

PREMIUMS WRITTEN	2022	2021	TOTAL
RESIDENTIAL - FIRE	9,593,678	(362,038)	9,231,640
RESIDENTIAL - EC	23,515,302	(915,692)	22,599,610
COMMERCIAL - FIRE	36	(3,691)	(3,655)
COMMERCIAL - EC	(36)	(17,028)	(17,064)
COMMERCIAL PROPERTY	3,061,971	(45,445)	3,016,526
CRIME - RESIDENTIAL	411,355	(15,169)	396,185
CRIME - COMMERCIAL	13,630	282	13,912
TOTAL	36,595,935	(1,358,781)	35,237,155
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UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	18,122,848	18,122,848
RESIDENTIAL - EC	0	42,815,705	42,815,705
COMMERCIAL - FIRE	0	50,082	50,082
COMMERCIAL - EC	0	87,607	87,607
COMMERCIAL PROPERTY	0	4,860,852	4,860,852
CRIME - RESIDENTIAL	0	772,090	772,090
CRIME - COMMERCIAL	0	14,730	14,730
TOTAL	0	66,723,915	66,723,915
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UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	8,440,479	10,052,691	18,493,170
RESIDENTIAL - EC	20,698,581	23,906,584	44,605,165
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	0	0
COMMERCIAL PROPERTY	2,689,937	2,796,964	5,486,900
CRIME - RESIDENTIAL	363,540	430,820	794,360
CRIME - COMMERCIAL	11,947	8,250	20,197
TOTAL	32,204,485	37,195,308	69,399,793
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EARNED PREMIUMS			
RESIDENTIAL - FIRE	1,153,199	7,708,119	8,861,318
RESIDENTIAL - EC	2,816,720	17,993,429	20,810,150
COMMERCIAL - FIRE	36	46,391	46,427
COMMERCIAL - EC	(36)	70,579	70,543
COMMERCIAL PROPERTY	372,034	2,018,444	2,390,478
CRIME - RESIDENTIAL	47,814	326,101	373,916
CRIME - COMMERCIAL	1,683	6,762	8,445
TOTAL	4,391,450	28,169,827	32,561,277
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CEDED REINSURANCE PREMIUM			
RESIDENTIAL - FIRE	0	0	0
RESIDENTIAL - EC	2,538,134	0	2,538,134
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	(1,916)	0	(1,916)
COMMERCIAL PROPERTY	338,782	0	338,782
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
TOTAL	2,875,000	0	2,875,000
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NET EARNED PREMIUMS			
RESIDENTIAL - FIRE	1,153,199	7,708,119	8,861,318
RESIDENTIAL - EC	278,586	17,993,429	18,272,016
COMMERCIAL - FIRE	36	46,391	46,427
COMMERCIAL - EC	1,880	70,579	72,460
COMMERCIAL PROPERTY	33,252	2,018,444	2,051,695
CRIME - RESIDENTIAL	47,814	326,101	373,916
CRIME - COMMERCIAL	1,683	6,762	8,445
TOTAL	1,516,450	28,169,827	29,686,277

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING MARCH 31, 2022

YEAR TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	534,231	7,282,890	361,955	42,150	0	0	8,221,225
RESIDENTIAL - EC	358,115	6,102,316	845,903	23,936	(8,817)	(4,534)	7,316,919
COMMERCIAL - FIRE	0	228	(93,333)	0	0	0	(93,106)
COMMERCIAL - EC	0	14,087	54,952	(7,410)	0	0	61,629
COMMERCIAL PROPERTY	10,918	789,485	9,407	0	0	0	809,810
CRIME - RESIDENTIAL	0	21,679	1,659	0	0	0	23,338
CRIME - COMMERCIAL	0	1,047	0	0	0	0	1,047
TOTAL	903,264	14,211,731	1,180,543	58,676	(8,817)	(4,534)	16,340,862
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,511,309	2,895,147	725,445	129,593	0	0	7,261,494
RESIDENTIAL - EC	2,190,032	2,086,027	604,160	187,459	(37,735)	180,000	5,209,944
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	97,089	7,497	96,934	12,767	(131,527)	0	82,760
COMMERCIAL PROPERTY	420,747	570,682	0	0	0	0	991,429
CRIME - RESIDENTIAL	19,310	7,995	0	0	0	0	27,305
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	6,238,487	5,567,348	1,426,539	329,819	(169,262)	180,000	13,572,932
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	5,142,160	1,152,358	128,294	4,998	20,000	6,447,810
RESIDENTIAL - EC	0	3,129,202	1,021,638	209,364	(193,254)	180,000	4,346,950
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	99,802	93,265	12,767	12,315	0	218,149
COMMERCIAL PROPERTY	0	688,345	1,799	0	0	0	690,144
CRIME - RESIDENTIAL	0	31,116	1,599	0	0	0	32,715
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	9,090,625	2,270,659	350,425	(175,941)	200,000	11,735,768
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	4,045,540	5,035,876	(64,959)	43,449	(4,998)	(20,000)	9,034,909
RESIDENTIAL - EC	2,548,147	5,059,141	428,426	2,032	146,702	(4,534)	8,179,913
COMMERCIAL - FIRE	0	228	(93,333)	0	0	0	(93,106)
COMMERCIAL - EC	97,089	(78,218)	58,621	(7,410)	(143,842)	0	(73,760)
COMMERCIAL PROPERTY	431,665	671,822	7,608	0	0	0	1,111,095
CRIME - RESIDENTIAL	19,310	(1,441)	60	0	0	0	17,928
CRIME - COMMERCIAL	0	1,047	0	0	0	0	1,047
TOTAL	7,141,751	10,688,455	336,423	38,071	(2,138)	(24,534)	18,178,027

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING MARCH 31, 2022

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	3,009,176	0	0	0	0	0	3,009,176
RESIDENTIAL - EC	1,995,406	0	0	0	0	0	1,995,406
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	97,089	0	0	0	0	0	97,089
COMMERCIAL PROPERTY	410,850	0	0	0	0	0	410,850
CRIME - RESIDENTIAL	11,315	0	0	0	0	0	11,315
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	5,523,836	0	0	0	0	0	5,523,836
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	2,671,984	0	0	0	0	2,671,984
RESIDENTIAL - EC	0	1,717,478	0	0	0	0	1,717,478
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	99,802.00	0	0	0	0	99,802
COMMERCIAL PROPERTY	0	285,997.00	0	0	0	0	285,997
CRIME - RESIDENTIAL	0	13,557	0	0	0	0	13,557
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	4,788,818	0	0	0	0	4,788,818

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING MARCH 31, 2022

	YEAR TO DATE						
	2022	2021	2020	2019	2018	2017	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	577,897	364,708	44,456	2,210	275	68	989,614
RESIDENTIAL - EC	434,040	863,186	93,424	3,919	(2,137)	20,689	1,413,121
COMMERCIAL - FIRE	0	360	0	0	0	0	360
COMMERCIAL - EC	17,679	1,880	7,991	2,327	223	130	30,231
COMMERCIAL PROPERTY	76,444	43,025	360	0	0	0	119,829
CRIME - RESIDENTIAL	2,126	2,693	360	0	0	0	5,179
CRIME - COMMERCIAL	0	360	0	0	0	0	360
TOTAL	1,108,187	1,276,212	146,591	8,457	(1,639)	20,886	2,558,693
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	580,368	462,796	115,964	20,716	0	0	1,179,845
RESIDENTIAL - EC	281,576	333,457	96,577	29,966	(6,032)	28,773	764,317
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	16,135	1,198	15,495	2,041	(21,025)	0	13,844
COMMERCIAL PROPERTY	69,862	91,225	0	0	0	0	161,087
CRIME - RESIDENTIAL	3,159	1,278	0	0	0	0	4,437
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	951,100	889,954	228,036	52,722	(27,057)	28,773	2,123,530
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,181,928	195,453	21,760	848	3,392	1,403,382
RESIDENTIAL - EC	0	751,403	173,281	35,511	(32,778)	30,530	957,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	28,498	15,819	2,165	2,089	0	48,571
COMMERCIAL PROPERTY	0	149,907	305	0	0	0	150,212
CRIME - RESIDENTIAL	0	6,849	271	0	0	0	7,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,118,586	385,130	59,436	(29,842)	33,922	2,567,232
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	1,158,265	(354,424)	(35,033)	1,166	(573)	(3,325)	766,077
RESIDENTIAL - EC	715,616	445,239	16,719	(1,625)	24,609	18,932	1,219,490
COMMERCIAL - FIRE	0	360	0	0	0	0	360
COMMERCIAL - EC	33,814	(25,420)	7,667	2,203	(22,891)	130	(4,496)
COMMERCIAL PROPERTY	146,306	(15,657)	55	0	0	0	130,704
CRIME - RESIDENTIAL	5,285	(2,878)	89	0	0	0	2,496
CRIME - COMMERCIAL	0	360	0	0	0	0	360
TOTAL	2,059,287	47,580	(10,503)	1,743	1,146	15,737	2,114,991

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2022**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
1646	01/01/15	09/02/16	HABITATIONAL	0	322,663	0	50,001
	12/31/15	09/04/16					
	01/01/15	09/02/16	COMMERCIAL	0	91,494	0	3,315
	12/31/15	09/04/16					
			TOTAL	0	414,158	0	53,316
1646	01/01/16	09/02/16	HABITATIONAL	0	747,112	0	130,522
	12/31/16	09/04/16					
	01/01/16	09/02/16	COMMERCIAL	0	34,248	0	8,374
	12/31/16	09/04/16					
			TOTAL	0	781,360	0	138,896
			TOTAL HERMINE	0	1,195,517	0	192,211
MATTHEW							
1650	01/01/15	10/06/16	HABITATIONAL	0	5,732,925	0	854,427
	12/31/15	10/10/16					
	01/01/15	10/06/16	COMMERCIAL	0	339,137	0	35,406
	12/31/15	10/10/16					
			TOTAL	0	6,072,062	0	889,833
1650	01/01/16	10/06/16	HABITATIONAL	0	25,649,913	0	3,815,071
	12/31/16	10/10/16					
	01/01/16	10/06/16	COMMERCIAL	0	745,638	0	121,299
	12/31/16	10/10/16					
			TOTAL	0	26,395,551	0	3,936,370
			TOTAL MATTHEW	0	32,467,612	0	4,826,203

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2022**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
1852	01/01/17 12/31/17	09/11/18	HABITATIONAL	170,000	43,933,759	17,554	4,215,895
		09/18/18					
	01/01/17 12/31/17	09/11/18	COMMERCIAL	0	1,796,293	0	109,987
	09/18/18		TOTAL	170,000	45,730,052	17,554	4,325,882
1852	01/01/18 12/31/18	09/11/18	HABITATIONAL	5,000	142,992,824	12,055	13,376,291
		09/18/18					
	01/01/18 12/31/18	09/11/18	COMMERCIAL	20,000	11,774,293	2,815	513,049
		09/18/18	TOTAL	25,000	154,767,117	14,869	13,889,340
			TOTAL FLORENCE	195,000	200,497,169	32,423	18,215,222
MICHAEL							
1857	01/01/17 12/31/17	10/10/18	HABITATIONAL	0	870,293	0	109,382
		10/12/18					
	01/01/17 12/31/17	10/10/18	COMMERCIAL	0	0	0	0
	10/12/18		TOTAL	0	870,293	0	109,382
1857	01/01/18 12/31/18	10/10/18	HABITATIONAL	0	4,046,185	0	491,791
		10/12/18					
	01/01/18 12/31/18	10/10/18	COMMERCIAL	0	125,787	0	10,747
		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, 2022**

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	1,906,833	0	253,680
	12/31/18	09/06/19					
	01/01/18	09/03/19	COMMERCIAL	0	73,739	0	4,735
	12/31/18	09/06/19					
			TOTAL	0	1,980,572	0	258,415
1954	01/01/19	09/03/19	HABITATIONAL	4,999	5,008,471	457	634,621
	12/31/19	09/06/19					
	01/01/19	09/03/19	COMMERCIAL	0	308,056	0	29,064
	12/31/19	09/06/19					
			TOTAL	4,999	5,316,527	457	663,685
			TOTAL DORIAN	4,999	7,297,099	457	922,100
ISAIAS							
2044	01/01/19	08/02/20	HABITATIONAL	33,757	3,213,446	3,088	403,810
	12/31/19	08/05/20					
	01/01/19	08/02/20	COMMERCIAL	0	404,325	0	18,856
	12/31/19	08/05/20					
			TOTAL	33,757	3,617,771	3,088	422,666
2044	01/01/20	08/02/20	HABITATIONAL	31,313	5,407,282	2,865	632,083
	12/31/20	08/05/20					
	01/01/20	08/02/20	COMMERCIAL	0	535,707	0	27,505
	12/31/20	08/05/20					
			TOTAL	31,313	5,942,989	2,865	659,588
			TOTAL ISAIAS	65,069	9,560,760	5,953	1,082,254

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF MARCH 31, 2022

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL FAIR LIABILITY *	FAIR COUNT	COMMERCIAL FAIR LIABILITY *	FAIR COUNT	TOTAL FAIR LIABILITY *	FAIR COUNT
ALAMANCE	364,205,294	2,830	34,883,000	106	399,088,294	2,936
ALEXANDER	86,405,017	900	9,167,400	59	95,572,417	959
ALLEGHANY	33,735,073	328	673,600	5	34,408,673	333
ANSON	93,828,566	995	12,281,400	50	106,109,966	1,045
ASHE	76,246,059	655	4,516,300	16	80,762,359	671
AVERY	94,369,440	589	1,516,200	5	95,885,640	594
BEAUFORT	354,939,226	3,310	76,236,600	282	431,175,826	3,592
BERTIE	145,446,346	1,641	12,932,200	101	158,378,546	1,742
BLADEN	187,436,145	2,497	48,982,300	203	236,418,445	2,700
BRUNSWICK	1,158,460,710	10,080	44,490,000	192	1,202,950,710	10,272
BUNCOMBE	500,010,781	2,936	12,065,800	33	512,076,581	2,969
BURKE	215,632,508	2,046	24,339,700	74	239,972,208	2,120
CABARRUS	270,720,992	1,795	17,318,000	52	288,038,992	1,847
CALDWELL	217,109,020	2,133	19,493,300	64	236,602,320	2,197
CAMDEN	47,686,665	329	1,476,400	20	49,163,065	349
CARTERET	696,056,491	5,472	63,916,700	276	759,973,191	5,748
CASWELL	67,463,134	740	2,991,500	18	70,454,634	758
CATAWBA	423,170,985	3,267	26,898,200	116	450,069,185	3,383
CHATHAM	181,068,309	1,359	14,577,500	56	195,645,809	1,415
CHEROKEE	66,014,882	485	4,234,500	12	70,249,382	497
CHOWAN	91,225,541	707	20,017,400	46	111,242,941	753
CLAY	41,012,202	333	1,456,000	1	42,468,202	334
CLEVELAND	332,859,460	3,160	34,367,200	144	367,226,660	3,304
COLUMBUS	380,408,910	4,478	33,227,800	181	413,636,710	4,659
CRAYEN	378,970,411	3,563	59,319,300	238	438,289,711	3,801
CUMBERLAND	710,534,624	6,898	93,644,700	258	804,179,324	7,156
CURRITUCK	181,131,528	1,236	17,931,600	80	199,063,128	1,316
DARE	166,761,446	903	49,889,300	107	216,650,746	1,010
DAVIDSON	348,024,553	3,369	30,809,000	124	378,833,553	3,493
DAVIE	77,955,084	617	1,075,200	7	79,030,284	624
DUPLIN	373,524,578	3,733	37,639,600	272	411,164,178	4,005
DURHAM	429,307,019	2,342	32,073,800	87	461,380,819	2,429
EDGECOMBE	276,800,032	2,975	42,151,600	186	318,951,632	3,161
FORSYTH	536,598,551	3,994	92,262,600	217	628,861,151	4,211
FRANKLIN	169,002,020	1,646	9,933,200	71	178,935,220	1,717
GASTON	436,708,648	3,730	43,378,000	168	480,086,648	3,898
GATES	119,172,517	916	2,657,500	16	121,830,017	932
GRAHAM	52,223,750	293	123,400	1	52,347,150	294
GRANVILLE	142,581,166	1,201	5,405,500	15	147,986,666	1,216
GREENE	103,807,316	1,291	7,548,200	82	111,355,516	1,373
GUILFORD	718,602,584	5,409	105,745,800	202	824,348,384	5,611
HALIFAX	334,327,941	4,076	20,919,800	124	355,247,741	4,200
HARNETT	363,499,750	3,874	15,735,600	87	379,235,350	3,961
HAYWOOD	218,127,753	1,334	2,736,400	11	220,864,153	1,345
HENDERSON	258,337,382	1,591	4,199,600	15	262,536,982	1,606
HERTFORD	137,638,587	1,559	25,325,100	81	162,963,687	1,640
HOKE	173,119,396	1,776	19,815,200	109	192,934,596	1,885
HYDE	31,047,628	298	3,681,700	38	34,729,328	336
IREDELL	369,330,194	2,856	17,462,300	63	386,792,494	2,919
JACKSON	104,404,939	847	5,118,600	18	109,523,539	865
JOHNSTON	542,432,144	5,531	27,151,500	169	569,583,644	5,700
JONES	48,280,029	509	4,988,900	20	53,268,929	529
LEE	140,607,772	1,385	17,067,800	83	157,675,572	1,468
LENOIR	351,930,069	4,375	65,383,700	242	417,313,769	4,617
LINCOLN	200,276,749	1,599	13,243,000	39	213,519,749	1,638
MACON	109,474,487	781	187,800	5	109,662,287	786
MADISON	65,598,898	499	2,529,400	13	68,128,298	512

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF MARCH 31, 2022

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *
MARTIN	200,830,262	2,096	22,615,200	225	223,445,462
MCDOWELL	139,874,704	1,299	9,840,200	25	149,714,904
MECKLENBURG	780,046,643	4,101	124,376,200	215	904,422,843
MITCHELL	67,550,493	590	1,781,000	9	69,331,493
MONTGOMERY	147,193,745	1,680	17,210,500	78	164,404,245
MOORE	182,673,886	1,695	16,834,900	84	199,508,786
NASH	447,329,191	4,175	32,590,500	128	479,919,691
NEW HANOVER	1,146,425,793	7,362	124,887,300	344	1,271,313,093
NORTHAMPTON	136,728,915	1,455	4,844,000	52	141,572,915
ONSLOW	692,997,914	6,423	83,394,400	407	776,392,314
ORANGE	172,504,787	984	9,303,500	15	181,808,287
PAMLICO	105,320,061	965	14,196,300	43	119,516,361
PASQUOTANK	233,592,838	1,880	35,651,100	147	269,243,938
PENDER	388,012,932	3,546	37,159,800	149	425,172,732
PERQUIMANS	91,193,864	687	9,282,700	37	100,476,564
PERSON	138,231,540	1,242	5,850,100	27	144,081,640
PITT	778,900,949	6,837	81,562,900	251	860,463,849
POLK	65,571,206	379	3,168,700	17	68,739,906
RANDOLPH	288,497,693	2,475	20,892,100	113	309,389,793
RICHMOND	199,454,197	2,423	21,676,900	99	221,131,097
ROBESON	623,599,631	9,123	64,846,900	322	688,446,531
ROCKINGHAM	393,137,433	3,939	37,218,200	111	430,355,633
ROWAN	397,412,056	3,338	30,096,700	94	427,508,756
RUTHERFORD	232,801,930	1,984	27,049,100	126	259,851,030
SAMPSON	360,177,894	4,024	41,080,500	349	401,258,394
SCOTLAND	129,740,670	1,673	16,709,000	74	146,449,670
STANLY	153,665,732	1,239	16,705,000	85	170,370,732
STOKES	94,211,125	823	2,314,800	15	96,525,925
SURRY	209,317,155	1,894	21,717,200	100	231,034,355
SWAIN	107,843,893	659	4,832,300	20	112,676,193
TRANSYLVANIA	57,766,560	407	740,000	4	58,506,560
TYRRELL	32,460,750	329	4,182,000	44	36,642,750
UNION	284,116,729	1,839	9,749,400	68	293,866,129
VANCE	191,522,840	2,740	17,960,700	80	209,483,540
WAKE	1,206,965,626	5,817	94,427,300	196	1,301,392,926
WARREN	97,066,843	1,117	6,672,300	43	103,739,143
WASHINGTON	82,904,202	952	12,488,000	65	95,392,202
WATAUGA	163,707,353	797	7,954,000	20	171,661,353
WAYNE	503,837,757	5,815	65,860,500	322	569,698,257
WILKES	198,315,578	1,942	17,315,900	79	215,631,478
WILSON	371,643,691	3,860	40,825,600	197	412,469,291
YADKIN	71,620,602	759	8,333,800	44	79,954,402
YANCEY	89,598,758	697	3,215,000	11	92,813,758
	27,252,017,722	238,132	2,628,606,200	10,294	29,880,623,922
					248,426

* 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.