



# NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements  
December 31, 2021

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## **Financial Statements**

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
BALANCE SHEET  
AS OF DECEMBER 31, 2021

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	21,671,189	0	21,671,189
CASH EQUIVALENTS	10,006,623	0	10,006,623
INVESTMENTS	68,567,959	0	68,567,959
INTEREST INCOME DUE OR ACCRUED	306,963	0	306,963
FIXED ASSETS	573,430	(573,430)	0
DATA PROCESSING EQUIPMENT	3,225	0	3,225
ACCOUNTS RECEIVABLE - CPIP PLAN	3,522,275	0	3,522,275
ACCOUNTS RECEIVABLE - PREMIUM	14,382,024	(73,976)	14,320,806
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	348,198	(339,865)	0
REINSURANCE RECOVERABLE	1,806,532	(2,532)	1,804,000
<b>TOTAL ASSETS</b>	<b>121,194,312</b>	<b>(991,272)</b>	<b>120,203,040</b>
<b>LIABILITIES &amp; MEMBERS' SURPLUS</b>			
<b>LIABILITIES</b>			
ACCOUNTS PAYABLE			1,210,955
BENEFIT PAYABLE			323,406
PREMIUM SUSPENSE			234
PREMIUM REFUND			168,852
COMMISSION PAYABLE			1,910,063
ACCRUAL-PREMIUM TAX			470,866
ACCRUAL-POST RETIREMENT			4,120,509
ACCRUAL-PENSION			3,551,844
ACCRUAL-RENT			219,077
CLAIMS PAYABLE			286,390
PREPAID PREMIUMS			2,621,699
UNCLAIMED CHECKS			2,759,988
<b>TOTAL LIABILITIES</b>			<b>17,643,883</b>
<b>RESERVES FOR</b>			
UNPAID LOSSES (INCL. IBNR)			11,735,768
UNPAID LAE RESERVES			2,567,232
UNEARNED PREMIUMS			66,723,915
<b>TOTAL RESERVES</b>			<b>81,026,915</b>
<b>MEMBERS' SURPLUS</b>			<b>21,532,242</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' SURPLUS</b>			<b>120,203,040</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
INCOME STATEMENT AND MEMBERS' ACCOUNT  
FOR THE PERIOD ENDING DECEMBER 31, 2021

UNDERWRITING INCOME	QUARTER TO DATE	YEAR TO DATE
PREMIUMS EARNED	32,161,253	121,183,341
CEDED REINSURANCE PREMIUM	(2,875,000)	(11,570,833)
NET PREMIUMS EARNED	29,286,253	109,612,507
<b>DEDUCTIONS</b>		
NET LOSSES INCURRED	11,495,973	61,796,909
NET LOSS EXPENSE INCURRED	3,398,966	10,840,363
OPERATING EXPENSE INCURRED	9,269,395	32,774,529
PREMIUM TAXES	883,833	3,641,539
TOTAL DEDUCTIONS	25,048,166	109,053,340
<b>OTHER INCOME</b>		
PREMIUM CHARGED OFF	(29,322)	(119,239)
SERVICE CHARGES	139,064	537,988
MISCELLANEOUS INCOME	(1,472)	12,913
NET UNDERWRITING GAIN OR (LOSS)	4,346,357	990,830
<b>INVESTMENT INCOME</b>		
INVESTMENT INCOME	(69,953)	397,838
NET INCOME OR (LOSS)	4,276,405	1,388,668
<b>MEMBERS' ACCOUNT</b>		
MEMBERS' SURPLUS (PRIOR PERIOD)	16,452,089	19,176,923
NET INCOME OR (LOSS)	4,276,405	1,388,668
CHANGE IN ASSETS NOT ADMITTED	(56,367)	64,701
MINIMUM PENSION LIABILITY	820,910	820,910
CHANGE IN UNREALIZED GAIN/LOSS	39,205	81,040
NET CHANGE IN MEMBERS' SURPLUS	5,080,153	2,355,319
MEMBERS' SURPLUS (CURRENT PERIOD)	21,532,242	21,532,242

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
FOR THE PERIOD ENDING DECEMBER 31, 2021

QUARTER TO DATE

	2021	2020	2019	2018	2017	CLOSED 2016	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	31,664,250	(126,916)	0	0	0	0	31,537,334
CEDED REINSURANCE	(2,875,000)	0	0	0	0	0	(2,875,000)
INVESTMENT INCOME	(69,953)	0	0	0	0	0	(69,953)
PREMIUM CHARGED OFF	(29,322)	0	0	0	0	0	(29,322)
SERVICE CHARGES	139,064	0	0	0	0	0	139,064
MISCELLANEOUS INCOME	(1,472)	0	0	0	0	0	(1,472)
<b>TOTAL INCOME</b>	<b>28,827,567</b>	<b>(126,916)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28,700,651</b>
<b>EXPENSES PAID</b>							
LOSSES	11,218,811	3,612,638	152,080	33,354	(240,716)	0	14,776,167
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,459,338	407,455	17,143	1,520	9,238	0	2,894,693
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	4,743,984	(19,038)	0	0	0	0	4,724,946
PREMIUM TAX	883,833	0	0	0	0	0	883,833
ADMINISTRATIVE EXPENSES	4,544,449	0	0	0	0	0	4,544,449
<b>TOTAL EXPENSES PAID</b>	<b>23,850,415</b>	<b>4,001,055</b>	<b>169,223</b>	<b>34,873</b>	<b>(231,479)</b>	<b>0</b>	<b>27,824,088</b>
<b>NET CASH CHANGE</b>	<b>4,977,152</b>	<b>(4,127,971)</b>	<b>(169,223)</b>	<b>(34,873)</b>	<b>231,479</b>	<b>0</b>	<b>876,564</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
LOSSES (INCL. IBNR.)	9,090,625	2,270,659	350,425	414,365	200,000	0	12,326,074
CEDED LOSSES (INCL. IBNR)	0	0	0	(590,306)	0	0	(590,306)
LOSS ADJUSTMENT EXPENSES	2,118,586	385,130	59,436	98,852	33,922	0	2,695,926
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(128,694)	0	0	(128,694)
UNEARNED PREMIUMS	66,723,915	0	0	0	0	0	66,723,915
<b>ADD: (PRIOR PERIOD)</b>							
LOSSES (INCL. IBNR)	11,231,008	3,239,296	247,634	701,818	200,000	0	15,619,756
CEDED LOSSES (INCL. IBNR)	0	0	0	(603,794)	0	0	(603,794)
LOSS ADJUSTMENT EXPENSES	1,541,594	446,203	34,111	135,536	27,549	0	2,184,993
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(122,033)	0	0	(122,033)
UNEARNED PREMIUMS	63,771,631	3,576,203	0	0	0	0	67,347,834
<b>NET RESERVE CHANGE</b>	<b>(1,388,893)</b>	<b>4,605,914</b>	<b>(128,116)</b>	<b>317,309</b>	<b>(6,373)</b>	<b>0</b>	<b>3,399,841</b>
<b>NET OTHER CHANGES</b>							
MINIMUM PENSION LIABILITY	820,910	0	0	0	0	0	820,910
ASSETS NOT ADMITTED	(56,367)	0	0	0	0	0	(56,367)
CHANGE IN UNREALIZED GAIN/LOSS	39,205	0	0	0	0	0	39,205
<b>TOTAL NET OTHER CHANGES</b>	<b>803,748</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>803,748</b>
ASSESSMENTS	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>4,392,007</b>	<b>477,943</b>	<b>(297,339)</b>	<b>282,436</b>	<b>225,106</b>	<b>0</b>	<b>5,080,153</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
FOR THE PERIOD ENDING DECEMBER 31, 2021

	YEAR TO DATE						CLOSED 2016	TOTAL
INCOME RECEIVED	2021	2020	2019	2018	2017			
PREMIUMS WRITTEN	131,934,810	(1,990,858)	0	0	0	0	129,943,952	
CEDED REINSURANCE	(11,570,833)	0	0	0	0	0	(11,570,833)	
INVESTMENT INCOME	397,838	0	0	0	0	0	397,838	
PREMIUM CHARGED OFF	(119,239)	0	0	0	0	0	(119,239)	
SERVICE CHARGES	537,988	0	0	0	0	0	537,988	
MISCELLANEOUS INCOME	12,913	0	0	0	0	0	12,913	
<b>TOTAL INCOME</b>	<b>121,193,476</b>	<b>(1,990,858)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>119,202,618</b>	
<b>EXPENSES PAID</b>								
LOSSES	23,244,331	34,580,724	1,877,905	(25,338)	304,474	14,920	59,997,015	
CEDED LOSSES	0	0	0	0	0	0	0	
LOSS ADJUSTMENT EXPENSES	7,249,765	3,134,525	77,667	160,952	97,797	550	10,721,256	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	
COMMISSION	19,644,508	(258,117)	0	0	0	0	19,386,391	
PREMIUM TAX	3,641,539	0	0	0	0	0	3,641,539	
ADMINISTRATIVE EXPENSES	13,388,138	0	0	0	0	0	13,388,138	
<b>TOTAL EXPENSES PAID</b>	<b>67,168,281</b>	<b>37,457,132</b>	<b>1,955,572</b>	<b>135,613</b>	<b>402,271</b>	<b>15,470</b>	<b>107,134,339</b>	
<b>NET CASH CHANGE</b>	<b>54,025,195</b>	<b>(39,447,991)</b>	<b>(1,955,572)</b>	<b>(135,613)</b>	<b>(402,271)</b>	<b>(15,470)</b>	<b>12,068,279</b>	
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR)	9,090,625	2,270,659	350,425	414,365	200,000	0	12,326,074	
CEDED LOSSES (INCL. IBNR)	0	0	0	(590,306)	0	0	(590,306)	
LOSS ADJUSTMENT EXPENSES	2,118,586	385,130	59,436	98,852	33,922	0	2,695,926	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(128,694)	0	0	(128,694)	
UNEARNED PREMIUMS	66,723,915	0	0	0	0	0	66,723,915	
<b>ADD: (PRIOR PERIOD)</b>								
LOSSES (INCL. IBNR)	0	8,574,693	1,187,409	1,545,511	963,645	28,200	12,299,458	
CEDED LOSSES (INCL. IBNR)	0	0	0	(2,363,584)	0	0	(2,363,584)	
LOSS ADJUSTMENT EXPENSES	0	2,220,860	198,253	(11,172)	160,893	4,708	2,573,542	
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(125,416)	0	0	(125,416)	
UNEARNED PREMIUMS	0	57,963,304	0	0	0	0	57,963,304	
<b>NET RESERVE CHANGE</b>	<b>(77,933,126)</b>	<b>66,103,068</b>	<b>975,801</b>	<b>(748,878)</b>	<b>890,615</b>	<b>32,908</b>	<b>(10,679,611)</b>	
<b>NET OTHER CHANGES</b>								
MINIMUM PENSION LIABILITY	820,910	0	0	0	0	0	820,910	
ASSETS NOT ADMITTED	64,701	0	0	0	0	0	64,701	
CHANGE IN UNREALIZED GAIN/LOSS	81,040	0	0	0	0	0	81,040	
<b>TOTAL NET OTHER CHANGES</b>	<b>966,651</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>966,651</b>	
ASSESSMENTS	0	0	0	0	0	0	0	
CLOSED YEARS	0	0	0	0	0	0	0	
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(22,941,279)</b>	<b>26,655,077</b>	<b>(979,771)</b>	<b>(884,492)</b>	<b>488,345</b>	<b>17,439</b>	<b>2,355,319</b>	

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
AS OF DECEMBER 31, 2021

	2021	2020	2019	2018	2017	CLOSED YEARS 2013 - 2016	TOTAL
<b>INCOME RECEIVED</b>							
PREMIUMS WRITTEN	131,934,810	113,333,487	103,145,804	94,102,765	85,344,994	78,928,621	606,790,481
CEDED REINSURANCE	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	(7,694,999)	(54,457,834)
INVESTMENT INCOME	397,838	572,710	439,775	736,183	909,611	912,559	3,968,676
PREMIUM CHARGED OFF	(119,239)	(115,696)	(69,861)	(67,080)	(199,798)	(30,296)	(601,970)
SERVICE CHARGES	537,988	467,796	390,576	347,599	318,102	280,579	2,342,640
MISCELLANEOUS INCOME	12,913	15,888	7,670	(1,593)	(3,963)	20,048	50,963
<b>TOTAL INCOME</b>	<b>121,193,477</b>	<b>102,840,185</b>	<b>96,382,462</b>	<b>86,536,374</b>	<b>78,723,946</b>	<b>72,416,512</b>	<b>558,092,955</b>
<b>EXPENSES PAID</b>							
LOSSES	23,244,331	63,248,497	64,322,262	200,054,828	82,709,859	60,674,690	494,254,466
CEDED LOSSES	0	0	0	(78,819,488)	0	0	(78,819,488)
LOSS ADJUSTMENT EXPENSES	7,249,765	11,454,064	9,208,971	30,290,901	11,248,875	9,159,137	78,611,712
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(14,711,277)	0	0	(14,711,277)
COMMISSION	19,644,508	16,841,201	15,313,064	14,091,168	12,829,507	11,873,855	90,593,303
PREMIUM TAX	3,641,539	3,170,673	2,890,502	2,643,792	2,435,884	2,148,247	16,930,637
ADMINISTRATIVE EXPENSES	13,388,138	13,150,909	11,054,871	9,219,679	5,968,097	5,981,628	58,763,322
<b>TOTAL EXPENSES PAID</b>	<b>67,168,281</b>	<b>107,865,344</b>	<b>102,789,670</b>	<b>162,769,602</b>	<b>115,192,222</b>	<b>89,837,557</b>	<b>645,622,675</b>
<b>NET CASH CHANGE</b>	<b>54,025,196</b>	<b>(5,025,159)</b>	<b>(6,407,208)</b>	<b>(76,233,228)</b>	<b>(36,468,276)</b>	<b>(17,421,045)</b>	<b>(87,529,720)</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
LOSSES (INCL. IBNR.)	9,090,625	2,270,659	350,425	414,365	200,000	0	12,326,074
CEDED LOSSES (INCL. IBNR.)	0	0	0	(590,306)	0	0	(590,306)
LOSS ADJUSTMENT EXPENSES	2,118,586	385,130	59,436	98,852	33,922	0	2,695,926
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(128,694)	0	0	(128,694)
UNEARNED PREMIUMS	66,723,915	0	0	0	0	0	66,723,915
<b>RESERVES</b>	<b>77,933,126</b>	<b>2,655,789</b>	<b>409,861</b>	<b>(205,783)</b>	<b>233,922</b>	<b>0</b>	<b>81,026,915</b>
<b>NET OTHER CHANGES</b>							
ASSETS NOT ADMITTED	64,701	(179,231)	(93,185)	1,883,237	(802,949)	(482,399)	390,174
MINIMUM PENSION LIABILITY	820,910	292,601	0	0	0	0	1,113,511
CHANGE IN UNREALIZED GAIN/LOSS	81,040	(81,040)	(898,586)	1,704,825	(221,170)	505,530	1,090,599
CHANGE IN PROVISION FOR REINSURANCE	0	0	2,726,000	(2,726,000)	0	0	0
<b>TOTAL NET OTHER CHANGES</b>	<b>966,651</b>	<b>32,330</b>	<b>1,734,229</b>	<b>862,062</b>	<b>(1,024,119)</b>	<b>23,131</b>	<b>2,594,284</b>
ASSESSMENTS	0	10,068,990	25,000,000	108,000,000	0	55,300,000	198,368,990
DISTRIBUTIONS	0	0	0	0	0	(18,598,360)	(18,598,360)
CLOSED YEARS	0	0	0	0	0	7,723,962	7,723,962
<b>MEMBERS' SURPLUS</b>	<b>(22,941,278)</b>	<b>2,420,372</b>	<b>19,917,160</b>	<b>32,834,617</b>	<b>(37,726,317)</b>	<b>27,027,688</b>	<b>21,532,242</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF PREMIUMS  
FOR THE PERIOD ENDING DECEMBER 31, 2021

PREMIUMS WRITTEN	QUARTER TO DATE			YEAR TO DATE		
	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	8,475,195	(35,261)	8,439,934	36,335,360.67	(595,730.24)	35,739,630
RESIDENTIAL - EC	20,364,609	(89,444)	20,275,165	84,340,104.42	(1,477,351.52)	82,862,753
COMMERCIAL - FIRE	(1,537)	(561)	(2,098)	285,238.00	124,840.00	410,078
COMMERCIAL - EC	(5,547)	(902)	(6,449)	663,297.00	33,318.00	696,615
COMMERCIAL PROPERTY	2,466,563	(105)	2,466,458	8,771,729.76	(55,176.75)	8,716,553
CRIME - RESIDENTIAL	359,710	(643)	359,067	1,505,503.91	(20,400.39)	1,485,104
CRIME - COMMERCIAL	5,257	0	5,257	33,576.14	(357.47)	33,219
<b>TOTAL</b>	<b>31,664,250</b>	<b>(126,916)</b>	<b>31,537,334</b>	<b>131,934,810</b>	<b>(1,990,858)</b>	<b>129,943,952</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	17,703,167	898,359	18,601,527	0	16,662,176	16,662,176
RESIDENTIAL - EC	41,011,104	2,001,570	43,012,674	0	37,373,230	37,373,230
COMMERCIAL - FIRE	0	220,959	220,959	0	1,113,414	1,113,414
COMMERCIAL - EC	0	367,304	367,304	0	1,817,512	1,817,512
COMMERCIAL PROPERTY	4,297,714	54,451	4,352,166	0	411,190	411,190
CRIME - RESIDENTIAL	742,893	32,973	775,866	0	583,883	583,883
CRIME - COMMERCIAL	16,753	586	17,339	0	1,899	1,899
<b>TOTAL</b>	<b>63,771,631</b>	<b>3,576,203</b>	<b>67,347,834</b>	<b>0</b>	<b>57,963,304</b>	<b>57,963,304</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	18,122,848	0	18,122,848	18,122,848	0	18,122,848
RESIDENTIAL - EC	42,815,705	0	42,815,705	42,815,705	0	42,815,705
COMMERCIAL - FIRE	50,082	0	50,082	50,082	0	50,082
COMMERCIAL - EC	87,607	0	87,607	87,607	0	87,607
COMMERCIAL PROPERTY	4,860,852	0	4,860,852	4,860,852	0	4,860,852
CRIME - RESIDENTIAL	772,090	0	772,090	772,090	0	772,090
CRIME - COMMERCIAL	14,730	0	14,730	14,730	0	14,730
<b>TOTAL</b>	<b>66,723,915</b>	<b>0</b>	<b>66,723,915</b>	<b>66,723,915</b>	<b>0</b>	<b>66,723,915</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	8,055,515	863,098	8,918,613	18,212,513	16,066,446	34,278,959
RESIDENTIAL - EC	18,560,008	1,912,126	20,472,133	41,524,399	35,895,879	77,420,278
COMMERCIAL - FIRE	(51,619)	220,398	168,779	235,156	1,238,254	1,473,410
COMMERCIAL - EC	(93,154)	366,402	273,248	575,690	1,850,830	2,426,519
COMMERCIAL PROPERTY	1,903,426	54,347	1,957,772	3,910,878	356,013	4,266,891
CRIME - RESIDENTIAL	330,512	32,330	362,842	733,414	563,483	1,296,897
CRIME - COMMERCIAL	7,279	586	7,866	18,846	1,541	20,387
<b>TOTAL</b>	<b>28,711,966</b>	<b>3,449,288</b>	<b>32,161,253</b>	<b>65,210,895</b>	<b>55,972,446</b>	<b>121,183,341</b>
<b>CEDED REINSURANCE PREMIUM</b>						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,563,917	0	2,563,917	10,390,480	0	10,390,480
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	(816)	0	(816)	87,351	0	87,351
COMMERCIAL PROPERTY	311,899	0	311,899	1,093,002	0	1,093,002
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,875,000</b>	<b>0</b>	<b>2,875,000</b>	<b>11,570,833</b>	<b>0</b>	<b>11,570,833</b>
<b>NET EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	8,055,515	863,098	8,918,613	18,212,513	16,066,446	34,278,959
RESIDENTIAL - EC	15,996,091	1,912,126	17,908,216	31,133,919	35,895,879	67,029,798
COMMERCIAL - FIRE	(51,619)	220,398	168,779	235,156	1,238,254	1,473,410
COMMERCIAL - EC	(92,339)	366,402	274,063	488,338	1,850,830	2,339,168
COMMERCIAL PROPERTY	1,591,527	54,347	1,645,874	2,817,876	356,013	3,173,889
CRIME - RESIDENTIAL	330,512	32,330	362,842	733,414	563,483	1,296,897
CRIME - COMMERCIAL	7,279	586	7,866	18,846	1,541	20,387
<b>TOTAL</b>	<b>25,836,966</b>	<b>3,449,288</b>	<b>29,286,253</b>	<b>53,640,061</b>	<b>55,972,446</b>	<b>109,612,507</b>



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	6,021,951	1,509,434	48,794	4,174	(775)	0	7,583,579
RESIDENTIAL - EC	4,399,299	2,031,034	94,792	32,478	(183,457)	0	6,374,146
COMMERCIAL - FIRE	0	2,558	0	0	0	0	2,558
COMMERCIAL - EC	20,121	37,552	8,493	(3,299)	(56,485)	0	6,383
COMMERCIAL PROPERTY	728,811	23,050	0	0	0	0	751,861
CRIME - RESIDENTIAL	42,862	9,011	0	0	0	0	51,873
CRIME - COMMERCIAL	5,767	0	0	0	0	0	5,767
<b>TOTAL</b>	<b>11,218,811</b>	<b>3,612,638</b>	<b>152,080</b>	<b>33,354</b>	<b>(240,716)</b>	<b>0</b>	<b>14,776,167</b>
<b>NET OUTSTANDING LOSSES</b>							
<b>(CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	5,142,160	1,152,358	128,294	4,998	20,000	0	6,447,810
RESIDENTIAL - EC	3,129,202	1,021,638	209,364	(193,254)	180,000	0	4,346,950
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	99,802	93,265	12,767	12,315	0	0	218,149
COMMERCIAL PROPERTY	688,345	1,799	0	0	0	0	690,144
CRIME - RESIDENTIAL	31,116	1,599	0	0	0	0	32,715
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>9,090,625</b>	<b>2,270,659</b>	<b>350,425</b>	<b>(175,941)</b>	<b>200,000</b>	<b>0</b>	<b>11,735,768</b>
<b>NET OUTSTANDING LOSSES</b>							
<b>(PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	5,622,777	1,254,919	160,867	7,497	20,000	0	7,066,060
RESIDENTIAL - EC	4,846,837	1,738,402	88,961	55,527	180,000	0	6,909,728
COMMERCIAL - FIRE	41,173	37,075	0	0	0	0	78,248
COMMERCIAL - EC	252,589	163,097	(2,194)	35,000	0	0	448,491
COMMERCIAL PROPERTY	452,282	38,061	0	0	0	0	490,343
CRIME - RESIDENTIAL	15,349	7,743	0	0	0	0	23,092
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>11,231,008</b>	<b>3,239,296</b>	<b>247,634</b>	<b>98,024</b>	<b>200,000</b>	<b>0</b>	<b>15,015,962</b>
<b>NET INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	5,541,334	1,406,873.56	16,221	1,675	(775)	0	6,965,329
RESIDENTIAL - EC	2,681,663	1,314,270.16	215,195	(216,303)	(183,457)	0	3,811,369
COMMERCIAL - FIRE	(41,173)	(34,517.34)	0	0	0	0	(75,690)
COMMERCIAL - EC	(132,666)	(32,279.51)	23,455	(25,984)	(56,485)	0	(223,960)
COMMERCIAL PROPERTY	964,874	(13,211.49)	0	0	0	0	951,662
CRIME - RESIDENTIAL	58,629	2,866.22	0	0	0	0	61,495
CRIME - COMMERCIAL	5,767	0	0	0	0	0	5,767
<b>TOTAL</b>	<b>9,078,429</b>	<b>2,644,002</b>	<b>254,871</b>	<b>(240,612)</b>	<b>(240,716)</b>	<b>0</b>	<b>11,495,973</b>

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NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	10,831,241	13,381,317	177,551	8,645	247,300	578	24,646,632
RESIDENTIAL - EC	10,948,778	17,658,438	1,517,294	(234,068)	57,174	14,342	29,961,957
COMMERCIAL - FIRE	3,686	2,496,037	3,900	0	0	0	2,503,623
COMMERCIAL - EC	56,102	699,857	164,874	200,085	0	0	1,120,918
COMMERCIAL PROPERTY	1,309,933	287,232	0	0	0	0	1,597,165
CRIME - RESIDENTIAL	88,823	57,843	14,286	0	0	0	160,952
CRIME - COMMERCIAL	5,767	0	0	0	0	0	5,767
<b>TOTAL</b>	<b>23,244,331</b>	<b>34,580,724</b>	<b>1,877,905</b>	<b>(25,338)</b>	<b>304,474</b>	<b>14,920</b>	<b>59,997,015</b>

NET OUTSTANDING LOSSES  
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	5,142,160	1,152,358	128,294	4,998	20,000	0	6,447,810
RESIDENTIAL - EC	3,129,202	1,021,638	209,364	(193,254)	180,000	0	4,346,950
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	99,802	93,265	12,767	12,315	0	0	218,149
COMMERCIAL PROPERTY	688,345	1,799	0	0	0	0	690,144
CRIME - RESIDENTIAL	31,116	1,599	0	0	0	0	32,715
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>9,090,625</b>	<b>2,270,659</b>	<b>350,425</b>	<b>(175,941)</b>	<b>200,000</b>	<b>0</b>	<b>11,735,768</b>

NET OUTSTANDING LOSSES  
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	4,226,100	259,931	7,497	2,499	28,200	4,524,227
RESIDENTIAL - EC	0	3,287,632	889,931	(827,026)	261,146	0	3,611,682
COMMERCIAL - FIRE	0	148,287	4,998	0	0	0	153,285
COMMERCIAL - EC	0	879,268	32,550	1,456	700,000	0	1,613,274
COMMERCIAL PROPERTY	0	7,156	0	0	0	0	7,156
CRIME - RESIDENTIAL	0	26,250	0	0	0	0	26,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>8,574,693</b>	<b>1,187,409</b>	<b>(818,073)</b>	<b>963,645</b>	<b>28,200</b>	<b>9,928,718</b>

NET INCURRED LOSSES

RESIDENTIAL - FIRE	15,973,402	10,307,575	45,915	6,146	264,801	(27,622)	26,570,216
RESIDENTIAL - EC	14,077,980	15,392,444	836,727	399,704	(23,972)	14,342	30,697,225
COMMERCIAL - FIRE	3,686	2,347,750	(1,098)	0	0	0	2,350,338
COMMERCIAL - EC	155,904	(86,146)	145,091	210,944	(700,000)	0	(274,207)
COMMERCIAL PROPERTY	1,998,278	281,875	0	0	0	0	2,280,153
CRIME - RESIDENTIAL	119,938	33,192	14,286	0	0	0	167,417
CRIME - COMMERCIAL	5,767	0	0	0	0	0	5,767
<b>TOTAL</b>	<b>32,334,956</b>	<b>28,276,690</b>	<b>1,040,921</b>	<b>616,794</b>	<b>(459,171)</b>	<b>(13,280)</b>	<b>61,796,909</b>

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IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	2,671,984	0	0	0	0	0	2,671,984
RESIDENTIAL - EC	1,717,478	0	0	0	0	0	1,717,478
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	99,802.00	0	0	0	0	0	99,802
COMMERCIAL PROPERTY	285,997.00	0	0	0	0	0	285,997
CRIME - RESIDENTIAL	13,557	0	0	0	0	0	13,557
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>4,788,818</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,788,818</b>
<b>NET IBNR (PRIOR PERIOD)</b>							
RESIDENTIAL - FIRE	3,718,045	0	0	0	0	0	3,718,045
RESIDENTIAL - EC	3,584,594	0	0	0	0	0	3,584,594
COMMERCIAL - FIRE	41,173	0	0	0	0	0	41,173
COMMERCIAL - EC	247,091	0	0	0	0	0	247,091
COMMERCIAL PROPERTY	258,010	0	0	0	0	0	258,010
CRIME - RESIDENTIAL	12,151	0	0	0	0	0	12,151
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>7,861,064</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,861,064</b>

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NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,091,945	67,215	1,183	568	3,288	0	1,164,197
RESIDENTIAL - EC	1,187,039	312,168	15,160	816	3,834	0	1,519,018
COMMERCIAL - FIRE	1,225	9,006	0	0	0	0	10,231
COMMERCIAL - EC	34,489	14,205	800	136	2,116	0	51,746
COMMERCIAL PROPERTY	132,051	2,720	0	0	0	0	134,771
CRIME - RESIDENTIAL	12,058	2,141	0	0	0	0	14,199
CRIME - COMMERCIAL	530	0	0	0	0	0	530
<b>TOTAL</b>	<b>2,459,338</b>	<b>407,455</b>	<b>17,143</b>	<b>1,520</b>	<b>9,238</b>	<b>0</b>	<b>2,894,693</b>

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

RESIDENTIAL - FIRE	1,181,928	195,453	21,760	848	3,392	0	1,403,382
RESIDENTIAL - EC	751,403	173,281	35,511	(32,778)	30,530	0	957,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	28,498	15,819	2,165	2,089	0	0	48,571
COMMERCIAL PROPERTY	149,907	305	0	0	0	0	150,212
CRIME - RESIDENTIAL	6,849	271	0	0	0	0	7,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,118,586</b>	<b>385,130</b>	<b>59,436</b>	<b>(29,842)</b>	<b>33,922</b>	<b>0</b>	<b>2,567,232</b>

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

RESIDENTIAL - FIRE	782,476	172,861	22,159	1,033	2,755	0	981,284
RESIDENTIAL - EC	653,043	239,460	12,254	7,649	24,794	0	937,200
COMMERCIAL - FIRE	5,759	5,107	0	0	0	0	10,866
COMMERCIAL - EC	35,322	22,466	(302)	4,821	0	0	62,307
COMMERCIAL PROPERTY	62,852	5,243	0	0	0	0	68,095
CRIME - RESIDENTIAL	2,141	1,067	0	0	0	0	3,207
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,541,594</b>	<b>446,203</b>	<b>34,111</b>	<b>13,503</b>	<b>27,549</b>	<b>0</b>	<b>2,062,960</b>

**NET INCURRED LOSS EXPENSE**

RESIDENTIAL - FIRE	1,491,397	89,807	784	383	3,925	0	1,586,295
RESIDENTIAL - EC	1,285,400	245,990	38,417	(39,610)	9,570	0	1,539,765
COMMERCIAL - FIRE	(4,534)	3,899	0	0	0	0	(635)
COMMERCIAL - EC	27,665	7,558	3,268	(2,597)	2,116	0	38,009
COMMERCIAL PROPERTY	219,106	(2,218)	0	0	0	0	216,888
CRIME - RESIDENTIAL	16,767	1,346	0	0	0	0	18,112
CRIME - COMMERCIAL	530	0	0	0	0	0	530
<b>TOTAL</b>	<b>3,036,330</b>	<b>346,381</b>	<b>42,468</b>	<b>(41,824)</b>	<b>15,610</b>	<b>0</b>	<b>3,398,966</b>

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NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	2,824,114	522,813	9,734	1,069	17,505	550	3,375,784
RESIDENTIAL - EC	3,494,698	2,446,635	64,017	116,237	64,771	0	6,186,358
COMMERCIAL - FIRE	494,784	41,933	530	0	0	0	537,247
COMMERCIAL - EC	212,838	86,112	2,041	43,371	15,521	0	359,883
COMMERCIAL PROPERTY	190,557	19,504	0	0	0	0	210,061
CRIME - RESIDENTIAL	32,244	17,529	1,345	275	0	0	51,393
CRIME - COMMERCIAL	530	0	0	0	0	0	530
<b>TOTAL</b>	<b>7,249,765</b>	<b>3,134,525</b>	<b>77,667</b>	<b>160,952</b>	<b>97,797</b>	<b>550</b>	<b>10,721,256</b>

NET UNPAID LOSS EXPENSE  
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	1,181,928	195,453	21,760	848	3,392	0	1,403,382
RESIDENTIAL - EC	751,403	173,281	35,511	(32,778)	30,530	0	957,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	28,498	15,819	2,165	2,089	0	0	48,571
COMMERCIAL PROPERTY	149,907	305	0	0	0	0	150,212
CRIME - RESIDENTIAL	6,849	271	0	0	0	0	7,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,118,586</b>	<b>385,130</b>	<b>59,436</b>	<b>(29,842)</b>	<b>33,922</b>	<b>0</b>	<b>2,567,232</b>

NET UNPAID LOSS EXPENSE  
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	942,639	43,399	1,252	417	4,708	992,415
RESIDENTIAL - EC	0	1,004,756	148,585	(138,082)	43,602	0	1,058,860
COMMERCIAL - FIRE	0	32,789	834	0	0	0	33,624
COMMERCIAL - EC	0	233,349	5,435	243	116,874	0	355,900
COMMERCIAL PROPERTY	0	1,570	0	0	0	0	1,570
CRIME - RESIDENTIAL	0	5,758	0	0	0	0	5,758
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>2,220,860</b>	<b>198,253</b>	<b>(136,588)</b>	<b>160,893</b>	<b>4,708</b>	<b>2,448,126</b>

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	4,006,042	(224,373)	(11,904)	665	20,480	(4,158)	3,786,751
RESIDENTIAL - EC	4,246,102	1,615,161	(49,057)	221,541	51,700	0	6,085,446
COMMERCIAL - FIRE	494,784	9,144	(304)	0	0	0	503,623
COMMERCIAL - EC	241,336	(131,418)	(1,229)	45,217	(101,353)	0	52,554
COMMERCIAL PROPERTY	340,464	18,239	0	0	0	0	358,703
CRIME - RESIDENTIAL	39,093	12,043	1,345	275	0	0	52,756
CRIME - COMMERCIAL	530	0	0	0	0	0	530
<b>TOTAL</b>	<b>9,368,351</b>	<b>1,298,795</b>	<b>(61,150)</b>	<b>267,698</b>	<b>(29,174)</b>	<b>(4,158)</b>	<b>10,840,363</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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AS OF DECEMBER 31, 2021

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

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>FLORENCE</b>							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	170,000	43,935,600	17,554	4,196,031
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,796,293	0	109,856
			<b>TOTAL</b>	<b>170,000</b>	<b>45,731,893</b>	<b>17,554</b>	<b>4,305,888</b>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	55,000	143,048,638	17,055	13,370,951
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	35,000	11,774,293	4,315	512,634
			<b>TOTAL</b>	<b>90,000</b>	<b>154,822,931</b>	<b>21,369</b>	<b>13,883,585</b>
			<b>TOTAL FLORENCE</b>	<b>260,000</b>	<b>200,554,824</b>	<b>38,923</b>	<b>18,189,473</b>
<b>MICHAEL</b>							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	870,293	0	109,382
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			<b>TOTAL</b>	<b>0</b>	<b>870,293</b>	<b>0</b>	<b>109,382</b>
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	4,046,185	0	491,791
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,747
			<b>TOTAL</b>	<b>0</b>	<b>4,171,972</b>	<b>0</b>	<b>502,538</b>
			<b>TOTAL MICHAEL</b>	<b>0</b>	<b>5,042,265</b>	<b>0</b>	<b>611,921</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
REPORT OF NAMED STORM LOSSES  
AS OF DECEMBER 31, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
<b>DORIAN</b>							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	1,906,833	0	253,680
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	73,739	0	4,735
			<b>TOTAL</b>	<b>0</b>	<b>1,980,572</b>	<b>0</b>	<b>258,415</b>
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	4,999	5,008,471	457	634,555
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	308,056	0	26,737
			<b>TOTAL</b>	<b>4,999</b>	<b>5,316,527</b>	<b>457</b>	<b>661,292</b>
			<b>TOTAL DORIAN</b>	<b>4,999</b>	<b>7,297,098</b>	<b>457</b>	<b>919,707</b>
<b>ISAIAS</b>							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	42,443	3,205,617	3,883	403,810
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	404,324	0	18,856
			<b>TOTAL</b>	<b>42,443</b>	<b>3,609,941</b>	<b>3,883</b>	<b>422,666</b>
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	26,900	5,394,459	2,461	632,013
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	535,707	0	27,505
			<b>TOTAL</b>	<b>26,900</b>	<b>5,930,166</b>	<b>2,461</b>	<b>659,518</b>
			<b>TOTAL ISAIAS</b>	<b>69,343</b>	<b>9,540,107</b>	<b>6,344</b>	<b>1,082,183</b>



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
AS OF DECEMBER 31, 2021

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	346,475,364	2,761	33,653,621	101	380,128,985	2,862
ALEXANDER	85,715,707	898	8,877,400	58	94,593,107	956
ALLEGHANY	34,633,223	317	673,600	5	35,306,823	322
ANSON	90,573,986	994	10,677,600	42	101,251,586	1,036
ASHE	70,879,539	629	4,323,300	15	75,202,839	644
AVERY	87,985,370	570	2,352,200	6	90,337,570	576
BEAUFORT	342,139,401	3,260	70,754,200	276	412,893,601	3,536
BERTIE	142,877,128	1,621	12,469,500	93	155,346,628	1,714
BLADEN	186,527,035	2,543	43,386,170	187	229,913,205	2,730
BRUNSWICK	1,136,096,910	10,078	32,176,516	175	1,168,273,426	10,253
BUNCOMBE	475,727,001	2,886	11,280,300	32	487,007,301	2,918
BURKE	208,883,149	2,010	22,413,200	69	231,296,349	2,079
CABARRUS	262,692,681	1,771	15,381,500	50	278,074,181	1,821
CALDWELL	208,561,995	2,098	17,211,600	60	225,773,595	2,158
CAMDEN	48,742,135	335	1,476,400	20	50,218,535	355
CARTERET	678,231,655	5,505	58,363,400	257	736,595,055	5,762
CASWELL	64,420,116	736	2,614,100	19	67,034,216	755
CATAWBA	409,090,165	3,234	25,193,769	109	434,283,934	3,343
CHATHAM	176,379,389	1,344	14,290,600	55	190,669,989	1,399
CHEROKEE	61,028,143	461	4,334,400	13	65,362,543	474
CHOWAN	88,540,121	703	19,025,900	45	107,566,021	748
CLAY	39,096,790	326	1,456,000	1	40,552,790	327
CLEVELAND	308,464,180	3,131	31,789,900	133	340,254,080	3,264
COLUMBUS	375,209,170	4,460	33,972,700	179	409,181,870	4,639
CRAVEN	368,638,565	3,525	54,420,500	223	423,059,065	3,748
CUMBERLAND	700,874,129	7,032	95,551,600	249	796,425,729	7,281
CURRITUCK	172,232,998	1,224	16,719,400	80	188,952,398	1,304
DARE	162,586,214	900	49,045,800	104	211,632,014	1,004
DAVIDSON	334,140,303	3,297	29,968,322	123	364,108,625	3,420
DAVIE	74,452,354	608	655,000	5	75,107,354	613
DUPLIN	364,009,091	3,693	42,076,800	273	406,085,891	3,966
DURHAM	412,696,655	2,323	32,609,300	90	445,305,955	2,413
EDGECOMBE	270,439,587	2,962	36,859,700	174	307,299,287	3,136
FORSYTH	508,516,072	3,930	82,511,149	210	591,027,221	4,140
FRANKLIN	159,061,540	1,602	11,336,000	75	170,397,540	1,677
GASTON	418,774,632	3,667	32,591,269	145	451,365,901	3,812
GATES	115,320,267	903	2,497,300	16	117,817,567	919
GRAHAM	48,246,780	274	187,400	2	48,434,180	276
GRANVILLE	139,757,816	1,187	5,400,300	16	145,158,116	1,203
GREENE	103,263,866	1,287	6,738,200	85	110,002,066	1,372
GUILFORD	694,944,267	5,313	100,125,450	192	795,069,717	5,505
HALIFAX	328,859,791	4,077	20,552,490	131	349,412,281	4,208
HARNETT	355,711,540	3,853	14,846,650	87	370,558,190	3,940
HAYWOOD	204,185,793	1,303	2,792,300	12	206,978,093	1,315
HENDERSON	248,806,572	1,558	4,622,200	15	253,428,772	1,573
HERTFORD	134,467,787	1,540	24,532,800	83	159,000,587	1,623
HOKE	169,863,168	1,760	19,608,200	111	189,471,368	1,871
HYDE	30,044,787	296	3,831,661	39	33,876,448	335
IREDELL	360,771,104	2,834	16,140,190	63	376,911,294	2,897
JACKSON	101,654,719	842	4,618,600	17	106,273,319	859
JOHNSTON	523,558,444	5,462	25,187,900	161	548,746,344	5,623
JONES	46,202,008	480	6,728,900	36	52,930,908	516
LEE	131,003,826	1,353	16,237,200	76	147,241,026	1,429
LENOIR	347,998,719	4,369	60,531,300	239	408,530,019	4,608
LINCOLN	196,044,439	1,574	11,462,400	35	207,506,839	1,609
MACON	108,596,317	778	187,500	5	108,783,817	783
MADISON	63,662,838	495	3,089,200	14	66,752,038	509
MARTIN	197,089,942	2,079	20,562,290	188	217,652,232	2,267

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
AS OF DECEMBER 31, 2021

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MCDOWELL	135,315,484	1,306	9,235,100	23	144,550,584	1,329
MECKLENBURG	759,862,613	4,115	122,174,100	211	882,036,713	4,326
MITCHELL	64,772,833	573	1,780,700	9	66,553,533	582
MONTGOMERY	141,561,403	1,617	15,494,215	78	157,055,618	1,695
MOORE	177,379,366	1,626	15,834,391	79	193,213,757	1,705
NASH	436,025,011	4,132	33,364,170	131	469,389,181	4,263
NEW HANOVER	1,124,053,703	7,412	112,206,982	306	1,236,260,685	7,718
NORTHAMPTON	134,894,555	1,455	4,085,600	43	138,980,155	1,498
ONslow	689,946,766	6,432	78,067,700	391	768,014,466	6,823
ORANGE	165,878,387	960	9,493,500	17	175,371,887	977
PAMLICO	103,055,001	956	12,697,500	42	115,752,501	998
PASQUOTANK	226,092,587	1,824	37,894,300	145	263,986,887	1,969
PENDER	382,526,027	3,525	30,684,200	124	413,210,227	3,649
PERQUIMANS	89,789,814	672	8,736,200	32	98,526,014	704
PERSON	135,545,260	1,235	6,129,800	31	141,675,060	1,266
PITT	758,501,114	6,795	73,891,300	240	832,392,414	7,035
POLK	64,199,966	359	2,520,200	12	66,720,166	371
RANDOLPH	274,070,503	2,422	19,679,500	115	293,750,003	2,537
RICHMOND	192,645,200	2,381	20,499,800	96	213,145,000	2,477
ROBESON	611,040,261	9,075	64,481,372	335	675,521,633	9,410
ROCKINGHAM	378,105,966	3,859	31,161,656	89	409,267,622	3,948
ROWAN	385,726,425	3,305	28,495,380	90	414,221,805	3,395
RUTHERFORD	223,725,570	1,922	25,484,000	124	249,209,570	2,046
SAMPSON	353,097,274	3,958	42,004,680	336	395,101,954	4,294
SCOTLAND	129,144,268	1,688	17,828,500	75	146,972,768	1,763
STANLY	146,401,902	1,220	17,880,800	85	164,282,702	1,305
STOKES	89,981,880	806	1,889,800	15	91,871,680	821
SURRY	202,715,405	1,859	20,271,200	96	222,986,605	1,955
SWAIN	105,490,518	649	4,977,300	21	110,467,818	670
TRANSYLVANIA	53,810,550	362	740,000	4	54,550,550	366
TYRRELL	33,461,750	341	5,280,400	45	38,742,150	386
UNION	275,563,981	1,819	12,883,400	70	288,447,381	1,889
VANCE	186,101,290	2,752	17,127,800	78	203,229,090	2,830
WAKE	1,170,869,155	5,742	89,523,100	192	1,260,392,255	5,934
WARREN	91,186,923	1,102	6,446,700	44	97,633,623	1,146
WASHINGTON	83,092,472	951	11,735,900	62	94,828,372	1,013
WATAUGA	164,187,503	810	7,056,400	19	171,243,903	829
WAYNE	498,645,655	5,811	65,738,262	325	564,383,917	6,136
WILKES	190,960,678	1,892	17,583,400	78	208,544,078	1,970
WILSON	366,660,471	3,832	35,387,300	189	402,047,771	4,021
YADKIN	67,327,667	747	7,176,400	40	74,504,067	787
YANCEY	83,682,438	675	2,167,900	11	85,850,338	686
	<u>26,472,542,878</u>	<u>236,025</u>	<u>2,480,764,055</u>	<u>9,922</u>	<u>28,953,306,933</u>	<u>245,947</u>

\* 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.