



# NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements  
December 31, 2020

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
 FAIR PLAN  
 BALANCE SHEET  
 AS OF DECEMBER 31, 2020

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
CASH	17,160,659	0	0	17,160,659
CASH EQUIVALENTS	10,686,043	0	0	10,686,043
INVESTMENTS	59,528,922	0	0	59,528,922
INTEREST INCOME DUE OR ACCRUED	320,857	0	0	320,857
FIXED ASSETS	692,243	0	(692,243)	0
DATA PROCESSING EQUIPMENT	65,358	0	0	65,358
ACCOUNTS RECEIVABLE - CPIP PLAN	3,565,263	0	0	3,565,263
ACCOUNTS RECEIVABLE - PREMIUM	12,117,205	0	(44,544)	12,072,661
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	0	(1,469)	0
ACCOUNTS RECEIVABLE - COMMISSION	229	0	(132)	97
PREPAID EXPENSES	339,465	0	(339,465)	0
REINSURANCE RECOVERABLE	2,143,288	0	0	2,143,288
<b>TOTAL ASSETS</b>	<b>106,621,001</b>	<b>0</b>	<b>(1,077,853)</b>	<b>105,543,148</b>
<b>LIABILITIES &amp; MEMBERS' SURPLUS</b>				
<b>LIABILITIES</b>				
ACCOUNTS PAYABLE				1,407,689
BENEFIT PAYABLE				289,535
PREMIUM SUSPENSE				9,617
PREMIUM REFUND				133,113
COMMISSION PAYABLE				1,651,334
ACCRUAL-PREMIUM TAX				280,170
ACCRUAL-POST RETIREMENT				3,935,500
ACCRUAL-PENSION				3,283,407
ACCRUAL-RENT				187,353
CLAIMS PAYABLE				114,776
PREPAID PREMIUMS				2,196,641
UNCLAIMED CHECKS				2,529,786
<b>TOTAL LIABILITIES</b>				<b>16,018,921</b>
<b>RESERVES FOR</b>				
UNPAID LOSSES (INCL. IBNR)				9,935,874
UNPAID LAE RESERVES				2,448,126
UNEARNED PREMIUMS				57,963,304
<b>TOTAL RESERVES</b>				<b>70,347,304</b>
<b>MEMBERS' SURPLUS</b>				<b>19,176,923</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' SURPLUS</b>				<b>105,543,148</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
INCOME STATEMENT AND MEMBERS' ACCOUNT  
FOR THE PERIOD ENDED DECEMBER 31, 2020

	QUARTER TO DATE	YEAR TO DATE
<b>UNDERWRITING INCOME</b>		
PREMIUMS EARNED	28,197,001	108,250,358
CEDED REINSURANCE PREMIUM	(2,928,125)	(11,434,000)
NET PREMIUMS EARNED	25,268,876	96,816,358
<b>DEDUCTIONS</b>		
NET LOSSES INCURRED	10,413,663	67,541,317
NET LOSS EXPENSE INCURRED	3,468,294	12,123,075
OPERATING EXPENSE INCURRED	8,090,601	29,914,182
PREMIUM TAXES	754,116	3,170,673
TOTAL DEDUCTIONS	22,726,674	112,749,247
<b>OTHER INCOME</b>		
PREMIUM CHARGED OFF	(25,983)	(115,696)
SERVICE CHARGES	121,424	467,796
MISCELLANEOUS INCOME	5,454	15,888
NET UNDERWRITING GAIN OR (LOSS)	2,643,097	(15,564,901)
<b>INVESTMENT INCOME</b>		
INVESTMENT INCOME	46,702	572,710
NET INCOME OR (LOSS)	2,689,799	(14,992,191)
<b>MEMBERS' ACCOUNT</b>		
MEMBERS' SURPLUS (PRIOR PERIOD)	32,776,995	24,067,794
NET INCOME OR (LOSS)	2,689,799	(14,992,191)
CHANGE IN ASSETS NOT ADMITTED	(6,670)	(179,231)
ASSESSMENTS OR (DISTRIBUTIONS)	(16,494,762)	10,068,990
MINIMUM PENSION LIABILITY	292,601	292,601
CHANGE IN PROVISION FOR REINSURANCE	0	0
MINIMUM PENSION LIABILITY	(81,040)	(81,040)
NET CHANGE IN MEMBERS' SURPLUS	(13,600,072)	(4,890,871)
MEMBERS' SURPLUS (CURRENT PERIOD)	19,176,923	19,176,923

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
FOR THE PERIOD ENDED DECEMBER 31, 2020

QUARTER TO DATE

	2020	2019	2018	2017	2016	2015	CLOSED YEARS 2013-2014	TOTAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	27,016,611	(119,180)	0	0	0	0	0	26,897,431
CEDED REINSURANCE	(2,928,125)	0	0	0	0	0	0	(2,928,125)
INVESTMENT INCOME	46,702	0	0	0	0	0	0	46,702
PREMIUM CHARGED OFF	(25,983)	0	0	0	0	0	0	(25,983)
SERVICE CHARGES	121,424	0	0	0	0	0	0	121,424
MISCELLANEOUS INCOME	5,454	0	0	0	0	0	0	5,454
<b>TOTAL INCOME</b>	<b>24,236,083</b>	<b>(119,180)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24,116,903</b>
<b>EXPENSES PAID</b>								
LOSSES	12,024,432	3,114,768	609,692	60,927	(57,599)	0	0	15,752,219
CEDED LOSSES	0	0	(473,253)	0	0	0	0	(473,253)
LOSS ADJUSTMENT EXPENSES	2,780,030	0	276,716	30,686	33,171	0	0	3,120,603
CEDED LOSS ADJUSTMENT EXPENSES	0	0	40,490	0	0	0	0	40,490
COMMISSION	4,052,584	(17,877)	0	0	0	0	0	4,034,707
PREMIUM TAX	754,116	0	0	0	0	0	0	754,116
ADMINISTRATIVE EXPENSES	4,055,894	0	0	0	0	0	0	4,055,894
<b>TOTAL EXPENSES PAID</b>	<b>23,667,057</b>	<b>3,096,891</b>	<b>453,645</b>	<b>91,613</b>	<b>(24,429)</b>	<b>0</b>	<b>0</b>	<b>27,284,776</b>
<b>NET CASH CHANGE</b>	<b>569,026</b>	<b>(3,216,071)</b>	<b>(453,645)</b>	<b>(91,613)</b>	<b>24,429</b>	<b>0</b>	<b>0</b>	<b>(3,167,873)</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	8,574,693	1,187,409	1,545,511	963,645	28,200	0	0	12,299,458
CEDED LOSSES (INCL. IBNR)	0	0	(2,363,584)	0	0	0	0	(2,363,584)
LOSS ADJUSTMENT EXPENSES	2,220,860	198,253	(11,172)	160,893	4,708	0	0	2,573,542
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(125,416)	0	0	0	0	(125,416)
UNEARNED PREMIUMS	57,963,304	0	0	0	0	0	0	57,963,304
<b>ADD: (PRIOR PERIOD)</b>								
LOSSES (INCL. IBNR)	12,408,002	2,132,398	1,002,262	203,371	0	2,499	0	15,748,531
CEDED LOSSES (INCL. IBNR)	0	0	(947,355)	0	0	0	0	(947,355)
LOSS ADJUSTMENT EXPENSES	1,763,929	335,916	105,511	32,037	0	394	0	2,237,787
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(96,862)	0	0	0	0	(96,862)
UNEARNED PREMIUMS	56,481,231	2,781,642	0	0	0	0	0	59,262,874
<b>NET RESERVE CHANGE</b>	<b>1,894,305</b>	<b>3,864,295</b>	<b>1,018,217</b>	<b>(889,130)</b>	<b>(32,908)</b>	<b>2,893</b>	<b>0</b>	<b>5,857,672</b>
<b>NET OTHER CHANGES</b>								
MINIMUM PENSION LIABILITY	292,601	0	0	0	0	0	0	292,601
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(6,670)	0	0	0	0	0	0	(6,670)
MINIMUM PENSION LIABILITY	(81,040)	0	0	0	0	0	0	(81,040)
<b>TOTAL NET OTHER CHANGES</b>	<b>204,891</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>204,891</b>
ASSESSMENTS	(16,494,762)	0	0	0	0	0	0	(16,494,762)
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	(4,266,535)	4,266,535	0
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(13,826,539)</b>	<b>648,225</b>	<b>564,572</b>	<b>(980,743)</b>	<b>(8,479)</b>	<b>(4,263,642)</b>	<b>4,266,535</b>	<b>(13,600,072)</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
FOR THE PERIOD ENDED DECEMBER 31, 2020

## YEAR TO DATE

	2020	2019	2018	2017	2016	2015	CLOSED YEARS 2013 - 2014	TOTAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	115,324,345	(2,240,300)	0	0	0	0	0	113,084,045
CEDED REINSURANCE	(11,434,000)	0	0	0	0	0	0	(11,434,000)
INVESTMENT INCOME	572,710	0	0	0	0	0	0	572,710
PREMIUM CHARGED OFF	(115,696)	0	0	0	0	0	0	(115,696)
SERVICE CHARGES	467,796	0	0	0	0	0	0	467,796
MISCELLANEOUS INCOME	15,888	0	0	0	0	0	0	15,888
<b>TOTAL INCOME</b>	<b>104,831,043</b>	<b>(2,240,300)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>102,590,743</b>
<b>EXPENSES PAID</b>								
LOSSES	28,667,773	36,507,962	1,744,704	485,194	(129,099)	(4,318)	0	67,272,215
CEDED LOSSES	0	0	(473,253)	0	0	0	0	(473,253)
LOSS ADJUSTMENT EXPENSES	8,319,538	3,239,093	252,408	168,191	41,360	1,352	0	12,021,941
CEDED LOSS ADJUSTMENT EXPENSES	0	0	40,490	0	0	0	0	40,490
COMMISSION	17,099,318	(336,045)	0	0	0	0	0	16,763,273
PREMIUM TAX	3,170,673	0	0	0	0	0	0	3,170,673
ADMINISTRATIVE EXPENSES	13,150,909	0	0	0	0	0	0	13,150,909
<b>TOTAL EXPENSES PAID</b>	<b>70,408,211</b>	<b>39,411,010</b>	<b>1,564,349</b>	<b>653,385</b>	<b>(87,739)</b>	<b>(2,967)</b>	<b>0</b>	<b>111,946,248</b>
<b>NET CASH CHANGE</b>	<b>34,422,832</b>	<b>(41,651,310)</b>	<b>(1,564,349)</b>	<b>(653,385)</b>	<b>87,739</b>	<b>2,967</b>	<b>0</b>	<b>(9,355,505)</b>
<b>RESERVES:</b>								
<b>DEDUCT: (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR)	8,574,693	1,187,409	1,545,511	963,645	28,200	0	0	12,299,458
CEDED LOSSES (INCL. IBNR)	0	0	(2,363,584)	0	0	0	0	(2,363,584)
LOSS ADJUSTMENT EXPENSES	2,220,860	198,253	(11,172)	160,893	4,708	0	0	2,573,542
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(125,416)	0	0	0	0	(125,416)
UNEARNED PREMIUMS	57,963,304	0	0	0	0	0	0	57,963,304
<b>ADD: (PRIOR PERIOD)</b>								
LOSSES (INCL. IBNR)	0	7,798,399	3,783,647	57,644	1,399	2,499	0	11,643,588
CEDED LOSSES (INCL. IBNR)	0	0	(2,450,069)	0	0	0	0	(2,450,069)
LOSS ADJUSTMENT EXPENSES	0	2,167,744	440,045	9,246	175	312	0	2,617,522
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(230,040)	0	0	0	0	(230,040)
UNEARNED PREMIUMS	0	53,129,617	0	0	0	0	0	53,129,617
<b>NET RESERVE CHANGE</b>	<b>(68,758,857)</b>	<b>61,710,098</b>	<b>2,498,244</b>	<b>(1,057,648)</b>	<b>(31,334)</b>	<b>2,811</b>	<b>0</b>	<b>(5,636,686)</b>
<b>NET OTHER CHANGES</b>								
MINIMUM PENSION LIABILITY	292,601	0	0	0	0	0	0	292,601
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(179,231)	0	0	0	0	0	0	(179,231)
CHANGE IN UNREALIZED GAIN/LOSS	(81,040)	0	0	0	0	0	0	(81,040)
<b>TOTAL NET OTHER CHANGES</b>	<b>32,330</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32,330</b>
ASSESSMENTS	10,068,990	0	0	0	0	0	0	10,068,990
CLOSED YEARS	0	0	0	0	0	(4,266,535)	4,266,535	0
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(24,234,705)</b>	<b>20,058,789</b>	<b>933,895</b>	<b>(1,711,033)</b>	<b>56,405</b>	<b>(4,260,757)</b>	<b>4,266,535</b>	<b>(4,890,871)</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
AS OF DECEMBER 31, 2020

	2020	2019	2018	2017	2016	2015	CLOSED YEARS 2013-2014	TOTAL
<b>INCOME RECEIVED</b>								
PREMIUMS WRITTEN	115,324,345	103,145,804	94,102,765	85,344,994	78,928,621	72,727,436	0	549,573,965
CEDED REINSURANCE	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	(7,694,999)	(8,244,266)	0	(51,131,267)
INVESTMENT INCOME	572,710	439,775	736,183	909,611	912,559	722,752	0	4,293,590
PREMIUM CHARGED OFF	(115,696)	(69,861)	(67,080)	(199,798)	(30,296)	(26,549)	0	(509,280)
SERVICE CHARGES	467,796	390,576	347,599	318,102	280,579	245,247	0	2,049,899
MISCELLANEOUS INCOME	15,888	7,670	(1,593)	(3,963)	20,048	(46)	0	38,004
<b>TOTAL INCOME</b>	<b>104,831,043</b>	<b>96,382,462</b>	<b>86,536,374</b>	<b>78,723,946</b>	<b>72,416,512</b>	<b>65,424,574</b>	<b>0</b>	<b>504,314,911</b>
<b>EXPENSES PAID</b>								
LOSSES	28,667,773	62,444,357	200,080,166	82,405,385	60,659,770	37,180,741	0	471,438,192
CEDED LOSSES	0	0	(78,819,488)	0	0	0	0	(78,819,488)
LOSS ADJUSTMENT EXPENSES	8,319,538	9,131,304	30,129,949	11,151,078	9,158,587	4,886,125	0	72,776,580
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(14,711,277)	0	0	0	0	(14,711,277)
COMMISSION	17,099,318	15,313,064	14,091,168	12,829,507	11,873,855	11,031,577	0	82,238,489
PREMIUM TAX	3,170,673	2,890,502	2,643,792	2,435,884	2,148,247	2,045,876	0	15,334,974
ADMINISTRATIVE EXPENSES	13,150,909	11,054,871	9,219,679	5,968,097	5,981,628	5,095,289	0	50,470,473
<b>TOTAL EXPENSES PAID</b>	<b>70,408,211</b>	<b>100,834,098</b>	<b>162,633,989</b>	<b>114,789,951</b>	<b>89,822,087</b>	<b>60,239,608</b>	<b>0</b>	<b>598,727,943</b>
<b>NET CASH CHANGE</b>	<b>34,422,832</b>	<b>(4,451,636)</b>	<b>(76,097,615)</b>	<b>(36,066,005)</b>	<b>(17,405,575)</b>	<b>5,184,966</b>	<b>0</b>	<b>(94,413,032)</b>
<b>RESERVES:</b>								
<b>DEDUCT. (CURRENT PERIOD)</b>								
LOSSES (INCL. IBNR.)	8,574,693	1,187,409	1,545,511	963,645	28,200	0	0	12,299,458
CEDED LOSSES (INCL. IBNR.)	0	0	(2,363,584)	0	0	0	0	(2,363,584)
LOSS ADJUSTMENT EXPENSES	2,220,860	198,253	(11,172)	160,893	4,708	0	0	2,573,542
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(125,416)	0	0	0	0	(125,416)
UNEARNED PREMIUMS	57,963,304	0	0	0	0	0	0	57,963,304
<b>RESERVES</b>	<b>68,758,857</b>	<b>1,385,662</b>	<b>(954,661)</b>	<b>1,124,538</b>	<b>32,908</b>	<b>0</b>	<b>0</b>	<b>70,347,304</b>
<b>NET OTHER CHANGES</b>								
ASSETS NOT ADMITTED	(179,231)	(93,185)	1,883,237	(802,949)	(482,399)	(729,252)	0	(403,779)
CHANGE IN UNREALIZED GAIN/LOSS	292,601	0	0	0	0	0	0	292,601
MINIMUM PENSION LIABILITY	(81,040)	(898,586)	1,704,825	(221,170)	505,530	(186,680)	0	822,879
CHANGE IN PROVISION FOR REINSURANCE	0	2,726,000	(2,726,000)	0	0	0	0	0
<b>TOTAL NET OTHER CHANGES</b>	<b>32,330</b>	<b>1,734,229</b>	<b>862,062</b>	<b>(1,024,119)</b>	<b>23,131</b>	<b>(915,932)</b>	<b>0</b>	<b>711,701</b>
ASSESSMENTS	10,068,990	25,000,000	108,000,000	0	55,300,000	0	0	198,368,990
DISTRIBUTIONS	0	0	0	0	(18,598,360)	0	0	(18,598,360)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	(4,266,535)	7,721,463	3,454,928
<b>MEMBERS' SURPLUS</b>	<b>(24,234,705)</b>	<b>20,896,931</b>	<b>33,719,108</b>	<b>(38,214,662)</b>	<b>19,286,288</b>	<b>2,499</b>	<b>7,721,463</b>	<b>19,176,923</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF PREMIUMS  
FOR THE PERIOD ENDED DECEMBER 31, 2020

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
<b>PREMIUMS WRITTEN</b>						
RESIDENTIAL - FIRE	7,761,446	(33,926)	7,727,520	33,539,891	(639,350)	32,900,541
RESIDENTIAL - EC	17,372,757	(81,746)	17,291,011	73,824,970	(1,452,252)	72,372,718
COMMERCIAL - FIRE	476,455	(5,206)	471,249	2,341,263	(33,687)	2,307,576
COMMERCIAL - EC	753,313	(1,376)	751,937	4,014,197	(101,503)	3,912,694
COMMERCIAL PROPERTY	385,170	0	385,170	474,221	0	474,221
CRIME - RESIDENTIAL	270,368	(766)	269,602	1,129,803	(17,348)	1,112,455
CRIME - COMMERCIAL	(2,898)	3,840	942	0	3,840	3,840
<b>TOTAL</b>	<b>27,016,611</b>	<b>(119,180)</b>	<b>26,897,431</b>	<b>115,324,345</b>	<b>(2,240,300)</b>	<b>113,084,045</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	16,375,542	866,484	17,242,027	0	16,432,655	16,432,655
RESIDENTIAL - EC	36,343,633	1,765,913	38,109,546	0	33,876,536	33,876,536
COMMERCIAL - FIRE	1,153,598	50,614	1,204,212	0	907,259	907,259
COMMERCIAL - EC	1,960,540	77,554	2,038,095	0	1,515,978	1,515,978
COMMERCIAL PROPERTY	82,608	0	82,608	0	0	0
CRIME - RESIDENTIAL	563,551	21,077	584,628	0	396,425	396,425
CRIME - COMMERCIAL	1,758		1,758	0	764	764
<b>TOTAL</b>	<b>56,481,231</b>	<b>2,781,642</b>	<b>59,262,874</b>	<b>0</b>	<b>53,129,617</b>	<b>53,129,617</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	16,662,176	0	16,662,176	16,662,176	0	16,662,176
RESIDENTIAL - EC	37,373,230	0	37,373,230	37,373,230	0	37,373,230
COMMERCIAL - FIRE	1,113,414	0	1,113,414	1,113,414	0	1,113,414
COMMERCIAL - EC	1,817,512	0	1,817,512	1,817,512	0	1,817,512
COMMERCIAL PROPERTY	411,190	0	411,190	411,190	0	411,190
CRIME - RESIDENTIAL	583,883	0	583,883	583,883	0	583,883
CRIME - COMMERCIAL	1,899	0	1,899	1,899	0	1,899
<b>TOTAL</b>	<b>57,963,304</b>	<b>0</b>	<b>57,963,304</b>	<b>57,963,304</b>	<b>0</b>	<b>57,963,304</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	7,474,812	832,559	8,307,371	16,877,715	15,793,305	32,671,020
RESIDENTIAL - EC	16,343,160	1,684,167	18,027,328	36,451,740	32,424,284	68,876,024
COMMERCIAL - FIRE	516,639	45,408	562,047	1,227,849	873,572	2,101,421
COMMERCIAL - EC	896,341	76,178	972,520	2,196,685	1,414,475	3,611,160
COMMERCIAL PROPERTY	56,588	0	56,588	63,031	0	63,031
CRIME - RESIDENTIAL	250,036	20,310	270,346	545,920	379,077	924,997
CRIME - COMMERCIAL	(3,039)	3,840	801	(1,899)	4,604	2,705
<b>TOTAL</b>	<b>25,534,538</b>	<b>2,662,463</b>	<b>28,197,001</b>	<b>57,361,041</b>	<b>50,889,317</b>	<b>108,250,358</b>
<b>CEDED REINSURANCE PREMIUM</b>						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,720,407	0	2,720,407	10,741,908	0	10,741,908
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	207,718	0	207,718	692,092	0	692,092
COMMERCIAL PROPERTY	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,928,125</b>	<b>0</b>	<b>2,928,125</b>	<b>11,434,000</b>	<b>0</b>	<b>11,434,000</b>
<b>NET EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	7,474,812	832,559	8,307,371	16,877,715	15,793,305	32,671,020
RESIDENTIAL - EC	13,622,753	1,684,167	15,306,921	25,709,832	32,424,284	58,134,116
COMMERCIAL - FIRE	516,639	45,408	562,047	1,227,849	873,572	2,101,421
COMMERCIAL - EC	688,623	76,178	764,802	1,504,593	1,414,475	2,919,068
COMMERCIAL PROPERTY	56,588	0	56,588	63,031	0	63,031
CRIME - RESIDENTIAL	250,036	20,310	270,346	545,920	379,077	924,997
CRIME - COMMERCIAL	(3,039)	3,840	801	(1,899)	4,604	2,705
<b>TOTAL</b>	<b>22,606,413</b>	<b>2,662,463</b>	<b>25,268,876</b>	<b>45,927,041</b>	<b>50,889,317</b>	<b>96,816,358</b>



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QUARTER TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
<b>NET PAID LOSSES</b>							
RESIDENTIAL - FIRE	4,635,820	790,245	3,185	(5,283)	(17,845)	0	5,406,122
RESIDENTIAL - EC	6,482,639	1,994,463	188,823	66,210	(39,755)	0	8,692,379
COMMERCIAL - FIRE	540,558	0	0	0	0	0	540,558
COMMERCIAL - EC	336,442	328,118	(55,569)	0	0	0	608,991
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	28,973	1,943	0	0	0	0	30,915
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>12,024,432</b>	<b>3,114,768</b>	<b>136,439</b>	<b>60,927</b>	<b>(57,599)</b>	<b>0</b>	<b>15,278,966</b>
<b>NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	4,226,100	259,931	7,497	2,499	28,200	0	4,524,227
RESIDENTIAL - EC	3,287,632	889,931	(827,026)	261,146	0	0	3,611,682
COMMERCIAL - FIRE	148,287	4,998	0	0	0	0	153,285
COMMERCIAL - EC	879,268	32,550	1,456	700,000	0	0	1,613,274
COMMERCIAL PROPERTY	7,156	0	0	0	0	0	7,156
CRIME - RESIDENTIAL	26,250	0	0	0	0	0	26,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>8,574,693</b>	<b>1,187,409</b>	<b>(818,073)</b>	<b>963,645</b>	<b>28,200</b>	<b>0</b>	<b>9,935,874</b>
<b>NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	2,517,399	621,155	37,495	2,499	2,499	0	3,181,047
RESIDENTIAL - EC	8,891,734	1,436,310	395	200,872	(2,499)	2,499	10,529,310
COMMERCIAL - FIRE	352,495	7,498	0	0	0	0	359,993
COMMERCIAL - EC	640,751	67,436	17,017	0	0	0	725,204
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,623	0	0	0	0	0	5,623
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>12,408,002</b>	<b>2,132,398</b>	<b>54,907</b>	<b>203,371</b>	<b>0</b>	<b>2,499</b>	<b>14,801,176</b>
<b>NET INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	6,344,522	429,020.20	(26,813)	(5,283)	7,856	0	6,749,303
RESIDENTIAL - EC	878,537	1,448,083.49	(638,599)	126,484	(37,256)	(2,499)	1,774,752
COMMERCIAL - FIRE	336,350	(2,500.00)	0	0	0	0	333,850
COMMERCIAL - EC	574,959	293,232.21	(71,130)	700,000	0	0	1,497,061
COMMERCIAL PROPERTY	7,156	0.00	0	0	0	0	7,156
CRIME - RESIDENTIAL	49,600	1,942.62	0	0	0	0	51,542
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>8,191,124</b>	<b>2,169,779</b>	<b>(736,541)</b>	<b>821,201</b>	<b>(29,399)</b>	<b>(2,499)</b>	<b>10,413,663</b>

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	2020	2019	2018	2017	2016	2015	TOTAL
<b>NET PAID LOSSES</b>							
RESIDENTIAL - FIRE	9,206,515	10,251,358	448,102	(30,395)	(52,319)	2,500	19,825,761
RESIDENTIAL - EC	17,495,538	23,612,587	(423,597)	513,609	(76,780)	(6,818)	41,114,539
COMMERCIAL - FIRE	899,813	1,067,863	17,603	0	0	0	1,985,279
COMMERCIAL - EC	1,001,126	1,521,209	1,229,342	1,981	0	0	3,753,658
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	64,781	54,945	0	0	0	0	119,726
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>28,667,773</b>	<b>36,507,962</b>	<b>1,271,451</b>	<b>485,194</b>	<b>(129,099)</b>	<b>(4,318)</b>	<b>66,798,962</b>
<b>NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	4,226,100	259,931	7,497	2,499	28,200	0	4,524,227
RESIDENTIAL - EC	3,287,632	889,931	(827,026)	261,146	0	0	3,611,682
COMMERCIAL - FIRE	148,287	4,998	0	0	0	0	153,285
COMMERCIAL - EC	879,268	32,550	1,456	700,000	0	0	1,613,274
COMMERCIAL PROPERTY	7,156	0	0	0	0	0	7,156
CRIME - RESIDENTIAL	26,250	0	0	0	0	0	26,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>8,574,693</b>	<b>1,187,409</b>	<b>(818,073)</b>	<b>963,645</b>	<b>28,200</b>	<b>0</b>	<b>9,935,874</b>
<b>NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	4,794,582	213,169	4,998	1,399	2,499	5,016,647
RESIDENTIAL - EC	0	2,377,339	1,061,818	52,646	0	0	3,491,803
COMMERCIAL - FIRE	0	48,109	0	0	0	0	48,109
COMMERCIAL - EC	0	555,990	58,591	0	0	0	614,581
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	22,379	0	0	0	0	22,379
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>7,798,399</b>	<b>1,333,578</b>	<b>57,644</b>	<b>1,399</b>	<b>2,499</b>	<b>9,193,519</b>
<b>NET INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	13,432,616	5,716,707	242,430	(32,894)	(25,518)	1	19,333,341
RESIDENTIAL - EC	20,783,170	22,125,179	(2,312,441)	722,109	(76,780)	(6,818)	41,234,418
COMMERCIAL - FIRE	1,048,100	1,024,752	17,603	0	0	0	2,090,454
COMMERCIAL - EC	1,880,394	997,769	1,172,207	701,981	0	0	4,752,351
COMMERCIAL PROPERTY	7,156.00	0.00	0.00	0.00	0.00	0.00	7,156
CRIME - RESIDENTIAL	91,031	32,566	0	0	0	0	123,597
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>37,242,466</b>	<b>29,896,972</b>	<b>(880,200)</b>	<b>1,391,195</b>	<b>(102,298)</b>	<b>(6,817)</b>	<b>67,541,317</b>

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IBNR TOTALS

	2020	2019	2018	2017	2016	2015	TOTAL
<b>NET IBNR (CURRENT PERIOD)</b>							
RESIDENTIAL - FIRE	2,249,523	0	0	0	0	0	2,249,523
RESIDENTIAL - EC	1,680,552	0	0	0	0	0	1,680,552
COMMERCIAL - FIRE	76,216.00	0	0	0	0	0	76,216
COMMERCIAL - EC	821,311.00	0	0	0	0	0	821,311
COMMERCIAL PROPERTY	3,558	0	0	0	0	0	3,558
CRIME - RESIDENTIAL	13,052	0	0	0	0	0	13,052
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>4,844,212</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,844,212</b>
<b>NET IBNR (PRIOR PERIOD)</b>							
RESIDENTIAL - FIRE	1,767,248	0	0	0	0	0	1,767,248
RESIDENTIAL - EC	7,284,353	0	0	0	0	0	7,284,353
COMMERCIAL - FIRE	199,996	0	0	0	0	0	199,996
COMMERCIAL - EC	499,980	0	0	0	0	0	499,980
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	3,124	0	0	0	0	0	3,124
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>9,754,700</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,754,700</b>

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QUARTER TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
<b>NET LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	731,804	0	44,406	1,908	1,472	0	779,590
RESIDENTIAL - EC	1,753,853	0	258,532	23,951	32,003	0	2,068,339
COMMERCIAL - FIRE	34,419	0	300	0	0	0	34,719
COMMERCIAL - EC	250,532	0	12,782	4,827	0	0	268,142
COMMERCIAL PROPERTY	958	0	0	0	0	0	958
CRIME - RESIDENTIAL	8,465	0	1,185	0	(304)	0	9,346
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,780,030</b>	<b>0</b>	<b>317,206</b>	<b>30,686</b>	<b>33,171</b>	<b>0</b>	<b>3,161,093</b>
<b>NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	942,639	43,399	1,252	417	4,708	0	992,415
RESIDENTIAL - EC	1,004,756	148,585	(138,082)	43,602	0	0	1,058,860
COMMERCIAL - FIRE	32,789	834	0	0	0	0	33,624
COMMERCIAL - EC	233,349	5,435	243	116,874	0	0	355,900
COMMERCIAL PROPERTY	1,570	0	0	0	0	0	1,570
CRIME - RESIDENTIAL	5,758	0	0	0	0	0	5,758
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,220,860</b>	<b>198,253</b>	<b>(136,588)</b>	<b>160,893</b>	<b>4,708</b>	<b>0</b>	<b>2,448,126</b>
<b>NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	387,558	97,850	5,907	394	0	394	492,102
RESIDENTIAL - EC	1,232,134	226,261	62	31,643	0	0	1,490,101
COMMERCIAL - FIRE	54,509	1,181	0	0	0	0	55,690
COMMERCIAL - EC	88,858	10,623	2,681	0	0	0	102,162
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	870	0	0	0	0	0	870
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,763,929</b>	<b>335,916</b>	<b>8,649</b>	<b>32,037</b>	<b>0</b>	<b>394</b>	<b>2,140,925</b>
<b>NET INCURRED LOSS EXPENSE</b>							
RESIDENTIAL - FIRE	1,286,885	(54,452)	39,751	1,932	6,180	(394)	1,279,903
RESIDENTIAL - EC	1,526,475	(77,676)	120,388	35,909	32,003	0	1,637,097
COMMERCIAL - FIRE	12,699	(347)	300	0	0	0	12,652
COMMERCIAL - EC	395,023	(5,189)	10,345	121,701	0	0	521,880
COMMERCIAL PROPERTY	2,528	0	0	0	0	0	2,528
CRIME - RESIDENTIAL	13,352	0	1,185	0	(304)	0	14,233
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>3,236,961</b>	<b>(137,663)</b>	<b>171,969</b>	<b>159,542</b>	<b>37,879</b>	<b>(394)</b>	<b>3,468,294</b>

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FOR THE PERIOD ENDED DECEMBER 31, 2020

YEAR TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
<b>NET LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	2,570,010	363,026	79,414	6,684	3,547	0	3,022,681
RESIDENTIAL - EC	4,283,926	2,748,204	229,605	156,529	38,117	1,352	7,457,733
COMMERCIAL - FIRE	95,702	34,428	9,750	0	0	0	139,881
COMMERCIAL - EC	1,353,832	82,264	(27,332)	4,977	0	0	1,413,741
COMMERCIAL PROPERTY	1,233	0	0	0	0	0	1,233
CRIME - RESIDENTIAL	14,835	11,171	1,460	0	(304)	0	27,162
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>8,319,538</b>	<b>3,239,093</b>	<b>292,898</b>	<b>168,191</b>	<b>41,360</b>	<b>1,352</b>	<b>12,062,431</b>
<b>NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	942,639	43,399	1,252	417	4,708	0	992,415
RESIDENTIAL - EC	1,004,756	148,585	(138,082)	43,602	0	0	1,058,860
COMMERCIAL - FIRE	32,789	834	0	0	0	0	33,624
COMMERCIAL - EC	233,349	5,435	243	116,874	0	0	355,900
COMMERCIAL PROPERTY	1,570	0	0	0	0	0	1,570
CRIME - RESIDENTIAL	5,758	0	0	0	0	0	5,758
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,220,860</b>	<b>198,253</b>	<b>(136,588)</b>	<b>160,893</b>	<b>4,708</b>	<b>0</b>	<b>2,448,126</b>
<b>NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	1,088,999	26,646	625	175	312	1,116,757
RESIDENTIAL - EC	0	924,858	173,867	8,621	0	0	1,107,346
COMMERCIAL - FIRE	0	10,709	0	0	0	0	10,709
COMMERCIAL - EC	0	138,196	9,492	0	0	0	147,688
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	4,982	0	0	0	0	4,982
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>2,167,744</b>	<b>210,005</b>	<b>9,246</b>	<b>175</b>	<b>312</b>	<b>2,387,482</b>
<b>NET INCURRED LOSS EXPENSE</b>							
RESIDENTIAL - FIRE	3,512,649	(682,575)	54,020	6,477	8,080	(312)	2,898,339
RESIDENTIAL - EC	5,288,682	1,971,931	(82,344)	191,510	38,117	1,352	7,409,247
COMMERCIAL - FIRE	128,492	24,554	9,750	0	0	0	162,795
COMMERCIAL - EC	1,587,180	(50,498)	(36,580)	121,851	0	0	1,621,954
COMMERCIAL PROPERTY	2,803	0	0	0	0	0	2,803
CRIME - RESIDENTIAL	20,592	6,189	1,460	0	(304)	0	27,937
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>10,540,398</b>	<b>1,269,602</b>	<b>(53,695)</b>	<b>319,837</b>	<b>45,893</b>	<b>1,040</b>	<b>12,123,075</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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REPORT OF NAMED STORM LOSSES  
AS OF DECEMBER 31, 2020

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	25,640,313	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>26,385,951</b>	<b>0</b>	<b>3,936,370</b>
			<b>TOTAL MATTHEW</b>	<b>0</b>	<b>32,458,013</b>	<b>0</b>	<b>4,826,203</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
REPORT OF NAMED STORM LOSSES  
AS OF DECEMBER 31, 2020

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	45,134,962	17,554	4,289,669
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	700,000	1,902,770	70,000	102,578
			<b>TOTAL</b>	<b>870,000</b>	<b>47,037,732</b>	<b>87,554</b>	<b>4,392,247</b>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	188,000	139,486,653	30,355	13,092,710
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	29,999	12,423,124	3,815	522,870
			<b>TOTAL</b>	<b>217,999</b>	<b>151,909,777</b>	<b>34,169</b>	<b>13,615,580</b>
			<b>TOTAL FLORENCE</b>	<b>1,087,999</b>	<b>198,947,509</b>	<b>121,723</b>	<b>18,007,827</b>
<b>MICHAEL</b>							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	898,444	0	112,742
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			<b>TOTAL</b>	<b>0</b>	<b>898,444</b>	<b>0</b>	<b>112,742</b>
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	3,981,356	-3	486,925
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,754
			<b>TOTAL</b>	<b>0</b>	<b>4,107,143</b>	<b>-3</b>	<b>497,679</b>
			<b>TOTAL MICHAEL</b>	<b>0</b>	<b>5,005,587</b>	<b>-3</b>	<b>610,421</b>

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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	17,227	2,000,017	1,576	256,623
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	73,486	915	4,730
			<b>TOTAL</b>	<b>27,226</b>	<b>2,073,503</b>	<b>2,491</b>	<b>261,353</b>
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	44,997	4,926,176	4,117	631,570
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	9,999	307,038	915	26,708
			<b>TOTAL</b>	<b>54,996</b>	<b>5,233,214</b>	<b>5,031</b>	<b>658,278</b>
			<b>TOTAL DORIAN</b>	<b>82,222</b>	<b>7,306,717</b>	<b>7,522</b>	<b>919,632</b>
<b>ISAIAS</b>							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	152,784	4,697,306	13,978	600,461
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	7,999	471,209	732	22,221
			<b>TOTAL</b>	<b>160,783</b>	<b>5,168,515</b>	<b>14,709</b>	<b>622,682</b>
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	273,335	9,198,083	25,006	1,161,492
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	7,999	761,869	732	48,371
			<b>TOTAL</b>	<b>281,334</b>	<b>9,959,951</b>	<b>25,738</b>	<b>1,209,863</b>
			<b>TOTAL ISAIAS</b>	<b>442,117</b>	<b>15,128,466</b>	<b>40,448</b>	<b>1,832,546</b>



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	289,353,197	2,622	28,462,421	95	317,815,618	2,717
ALEXANDER	72,838,812	845	7,259,778	50	80,098,590	895
ALLEGHANY	28,855,587	305	490,000	4	29,345,587	309
ANSON	78,369,126	935	10,272,700	41	88,641,826	976
ASHE	61,243,531	572	2,821,000	11	64,064,531	583
AVERY	74,434,850	535	2,806,306	7	77,241,156	542
BEAUFORT	282,710,211	2,987	40,509,301	218	323,219,512	3,205
BERTIE	130,124,806	1,596	11,757,320	118	141,882,126	1,714
BLADEN	170,565,176	2,500	35,689,262	173	206,254,438	2,673
BRUNSWICK	1,004,709,113	9,904	20,391,349	148	1,025,100,462	10,052
BUNCOMBE	395,325,084	2,700	10,943,400	29	406,268,484	2,729
BURKE	176,564,891	1,941	11,037,630	50	187,602,521	1,991
CABARRUS	228,211,194	1,738	14,943,690	56	243,154,884	1,794
CALDWELL	178,864,517	2,027	9,057,940	54	187,922,457	2,081
CAMDEN	42,667,683	317	1,110,200	14	43,777,883	331
CARTERET	587,559,624	5,302	41,587,778	204	629,147,402	5,506
CASWELL	51,799,446	655	2,015,128	17	53,814,574	672
CATAWBA	335,600,298	3,029	20,739,204	93	356,339,502	3,122
CHATHAM	149,186,356	1,273	6,683,520	31	155,869,876	1,304
CHEROKEE	50,438,175	434	4,235,563	13	54,673,738	447
CHOWAN	75,906,855	653	7,720,300	34	83,627,155	687
CLAY	36,466,811	315	1,503,000	3	37,969,811	318
CLEVELAND	256,149,560	2,916	36,218,241	156	292,367,801	3,072
COLUMBUS	351,640,388	4,454	25,480,902	183	377,121,290	4,637
CRAVEN	325,575,784	3,349	41,713,425	201	367,289,209	3,550
CUMBERLAND	634,964,564	6,904	70,569,145	218	705,533,709	7,122
CURRITUCK	159,760,050	1,225	9,921,300	60	169,681,350	1,285
DARE	147,878,481	888	16,980,975	71	164,859,456	959
DAVIDSON	281,590,226	3,041	22,980,956	121	304,571,182	3,162
DAVIE	55,661,856	515	398,000	5	56,059,856	520
DUPLIN	324,536,255	3,584	26,731,409	215	351,267,664	3,799
DURHAM	346,861,363	2,284	21,426,828	77	368,288,191	2,361
EDGECOMBE	223,669,258	2,689	27,332,496	132	251,001,754	2,821
FORSYTH	430,335,133	3,700	59,654,170	130	489,989,303	3,830
FRANKLIN	129,990,304	1,507	5,144,400	20	135,134,704	1,527
GASTON	350,412,414	3,470	30,506,469	154	380,918,883	3,624
GATES	100,976,651	862	2,411,900	17	103,388,551	879
GRAHAM	32,741,080	235	64,000	1	32,805,080	236
GRANVILLE	114,927,756	1,094	4,415,300	15	119,343,056	1,109
GREENE	95,626,954	1,296	5,978,400	90	101,605,354	1,386
GUILFORD	588,436,718	5,049	85,723,251	185	674,159,969	5,234
HALIFAX	300,446,449	4,021	16,211,360	124	316,657,809	4,145
HARNETT	318,189,370	3,859	14,366,770	83	332,556,140	3,942
HAYWOOD	174,055,825	1,282	2,463,800	7	176,519,625	1,289
HENDERSON	190,239,212	1,397	4,412,400	21	194,651,612	1,418
HERTFORD	120,965,518	1,494	13,926,096	63	134,891,614	1,557
HOKE	145,784,250	1,798	12,785,560	73	158,569,810	1,871
HYDE	26,823,050	291	4,432,361	50	31,255,411	341
IREDELL	301,446,832	2,711	15,757,674	57	317,204,506	2,768
JACKSON	85,838,074	808	4,490,000	18	90,328,074	826
JOHNSTON	459,173,095	5,372	15,964,058	137	475,137,153	5,509
JONES	40,184,165	467	3,984,700	33	44,168,865	500
LEE	116,322,810	1,317	4,573,680	32	120,896,490	1,349
LENOIR	316,175,295	4,248	56,056,540	225	372,231,835	4,473
LINCOLN	170,218,725	1,515	4,545,170	19	174,763,895	1,534

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COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MACON	93,684,710	754	0	0	93,684,710	754
MADISON	53,901,148	470	1,722,000	14	55,623,148	484
MARTIN	176,786,073	1,985	18,095,583	204	194,881,656	2,189
MCDOWELL	115,567,704	1,240	4,549,800	21	120,117,504	1,261
MECKLENBURG	663,390,133	4,038	44,518,700	122	707,908,833	4,160
MITCHELL	55,633,636	544	1,105,000	4	56,738,636	548
MONTGOMERY	127,856,038	1,575	12,456,154	81	140,312,192	1,656
MOORE	150,059,816	1,483	8,710,950	56	158,770,766	1,539
NASH	359,975,148	3,989	18,943,948	102	378,919,096	4,091
NEW HANOVER	986,745,424	7,074	68,749,405	225	1,055,494,829	7,299
NORTHAMPTON	121,365,014	1,434	5,238,700	47	126,603,714	1,481
ONSLow	610,062,435	6,236	51,610,650	309	661,673,085	6,545
ORANGE	148,874,489	904	7,856,540	12	156,731,029	916
PAMLICO	84,249,456	892	10,224,707	35	94,474,163	927
PASQUOTANK	200,467,042	1,766	20,361,330	109	220,828,372	1,875
PENDER	333,943,346	3,371	16,714,330	106	350,657,676	3,477
PERQUIMANS	80,360,554	651	6,803,620	26	87,164,174	677
PERSON	113,042,735	1,145	5,521,100	31	118,563,835	1,176
PITT	687,434,010	6,734	54,538,653	205	741,972,663	6,939
POLK	57,385,401	344	1,859,900	9	59,245,301	353
RANDOLPH	230,604,838	2,296	21,223,740	106	251,828,578	2,402
RICHMOND	166,170,489	2,218	15,122,000	79	181,292,489	2,297
ROBESON	573,621,832	8,924	45,802,618	251	619,424,450	9,175
ROCKINGHAM	326,745,787	3,658	25,867,093	83	352,612,880	3,741
ROWAN	319,769,777	3,026	18,657,300	79	338,427,077	3,105
RUTHERFORD	167,655,601	1,741	18,935,700	94	186,591,301	1,835
SAMPSON	318,409,129	3,859	41,711,982	263	360,121,111	4,122
SCOTLAND	108,483,916	1,591	14,922,263	82	123,406,179	1,673
STANLY	117,296,915	1,094	8,770,669	44	126,067,584	1,138
STOKES	75,321,593	747	1,579,400	15	76,900,993	762
SURRY	178,466,387	1,792	12,951,280	72	191,417,667	1,864
SWAIN	94,982,348	646	3,591,100	26	98,573,448	672
TRANSYLVANIA	45,253,550	340	665,000	2	45,918,550	342
TYRRELL	31,057,210	328	5,353,301	46	36,410,511	374
UNION	236,570,028	1,751	6,820,000	53	243,390,028	1,804
VANCE	168,823,255	2,657	11,959,740	69	180,782,995	2,726
WAKE	959,048,539	5,304	70,543,444	162	1,029,591,983	5,466
WARREN	79,466,262	1,038	5,180,500	45	84,646,762	1,083
WASHINGTON	72,133,072	841	9,111,869	61	81,244,941	902
WATAUGA	148,882,688	780	4,889,500	16	153,772,188	796
WAYNE	453,473,470	5,726	45,239,687	348	498,713,157	6,074
WILKES	163,503,760	1,824	14,036,232	73	177,539,992	1,897
WILSON	317,721,747	3,661	23,497,350	167	341,219,097	3,828
YADKIN	58,623,084	714	3,538,000	33	62,161,084	747
YANCEY	74,255,784	654	1,357,000	9	75,612,784	663
	<u>22,926,518,181</u>	<u>226,666</u>	<u>1,750,566,364</u>	<u>8,452</u>	<u>24,677,084,545</u>	<u>235,118</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.