



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

**Statutory Financial Statements
December 31, 2020**

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Financial Statements

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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
ASSETS				
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
TOTAL ASSETS	106,621,001	0	(1,077,853)	105,543,148
LIABILITIES & MEMBERS' SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				1,407,689
BENEFIT PAYABLE				289,535
PREMIUM SUSPENSE				9,617
PREMIUM REFUND				133,113
COMMISSION PAYABLE				1,651,334
ACCUAL-PREMIUM TAX				280,170
ACCUAL-POST RETIREMENT				3,935,500
ACCUAL-PENSION				3,283,407
ACCUAL-RENT				187,353
CLAIMS PAYABLE				114,776
PREPAID PREMIUMS				2,196,641
UNCLAIMED CHECKS				2,529,786
TOTAL LIABILITIES				16,018,921
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				9,935,874
UNPAID LAE RESERVES				2,448,126
UNEARNED PREMIUMS				57,963,304
TOTAL RESERVES				70,347,304
MEMBERS' SURPLUS				
TOTAL LIABILITIES & MEMBERS' SURPLUS				105,543,148

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
UNDERWRITING INCOME		
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
DEDUCTIONS		
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
OTHER INCOME		
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)
INVESTMENT INCOME		
INVESTMENT INCOME	46,702	572,710
NET INCOME OR (LOSS)	2,689,799	(14,992,191)
MEMBERS' ACCOUNT		
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
INCOME RECEIVED								
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
TOTAL INCOME	24,236,083	(119,180)	0	0	0	0	0	24,116,903
EXPENSES PAID								
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
TOTAL EXPENSES PAID	23,667,057	3,096,891	453,645	91,613	(24,429)	0	0	27,284,776
NET CASH CHANGE	569,026	(3,216,071)	(453,645)	(91,613)	24,429	0	0	(3,167,873)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
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
ADD:(PRIOR PERIOD)								
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
NET RESERVE CHANGE	1,894,305	3,864,295	1,018,217	(889,130)	(32,908)	2,893	0	5,857,672
NET OTHER CHANGES								
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)
TOTAL NET OTHER CHANGES	204,891	0	0	0	0	0	0	204,891
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
CHANGE IN MEMBERS' SURPLUS	(13,826,539)	648,225	564,572	(980,743)	(8,479)	(4,263,642)	4,266,535	(13,600,072)

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
INCOME RECEIVED								
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
TOTAL INCOME	104,831,043	(2,240,300)	0	0	0	0	0	102,590,743
EXPENSES PAID								
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
TOTAL EXPENSES PAID	70,408,211	39,411,010	1,564,349	653,385	(87,739)	(2,967)	0	111,946,248
NET CASH CHANGE	34,422,832	(41,651,310)	(1,564,349)	(653,385)	87,739	2,967	0	(9,355,505)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
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
ADD:(PRIOR PERIOD)								
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
NET RESERVE CHANGE	(68,758,857)	61,710,098	2,498,244	(1,057,648)	(31,334)	2,811	0	(5,636,686)
NET OTHER CHANGES								
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)
TOTAL NET OTHER CHANGES	32,330	0	0	0	0	0	0	32,330
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
CHANGE IN MEMBERS' SURPLUS	(24,234,705)	20,058,789	933,895	(1,711,033)	56,405	(4,260,757)	4,266,535	(4,890,871)

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
INCOME RECEIVED								
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
TOTAL INCOME	104,831,043	96,382,462	86,536,374	78,723,946	72,416,512	65,424,574	0	504,314,911
EXPENSES PAID								
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
TOTAL EXPENSES PAID	70,408,211	100,834,098	162,633,989	114,789,951	89,822,087	60,239,608	0	598,727,943
NET CASH CHANGE	34,422,832	(4,451,636)	(76,097,615)	(36,066,005)	(17,405,575)	5,184,966	0	(94,413,032)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
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
RESERVES	68,758,857	1,385,662	(954,661)	1,124,538	32,908	0	0	70,347,304
NET OTHER CHANGES								
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
TOTAL NET OTHER CHANGES	32,330	1,734,229	862,062	(1,024,119)	23,131	(915,932)	0	711,701
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
MEMBERS' SURPLUS	(24,234,705)	20,896,931	33,719,108	(38,214,662)	19,286,288	2,499	7,721,463	19,176,923

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
PREMIUMS WRITTEN						
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
TOTAL	27,016,611	(119,180)	26,897,431	115,324,345	(2,240,300)	113,084,045
UNEARNED PREMIUMS (PRIOR PERIOD)						
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
TOTAL	56,481,231	2,781,642	59,262,874	0	53,129,617	53,129,617
UNEARNED PREMIUMS (CURRENT PERIOD)						
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
TOTAL	57,963,304	0	57,963,304	57,963,304	0	57,963,304
EARNED PREMIUMS						
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
TOTAL	25,534,538	2,662,463	28,197,001	57,361,041	50,889,317	108,250,358
CEDED REINSURANCE PREMIUM						
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
TOTAL	2,928,125	0	2,928,125	11,434,000	0	11,434,000
NET EARNED PREMIUMS						
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
TOTAL	22,606,413	2,662,463	25,268,876	45,927,041	50,889,317	96,816,358

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

QUARTER TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
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
TOTAL	12,024,432	3,114,768	136,439	60,927	(57,599)	0	15,278,966
NET OUTSTANDING LOSSES							
<u>(CURRENT PERIOD INCL. IBNR)</u>							
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
TOTAL	8,574,693	1,187,409	(818,073)	963,645	28,200	0	9,935,874
NET OUTSTANDING LOSSES							
<u>(PRIOR PERIOD INCL. IBNR)</u>							
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
TOTAL	12,408,002	2,132,398	54,907	203,371	0	2,499	14,801,176
NET INCURRED LOSSES							
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
TOTAL	8,191,124	2,169,779	(736,541)	821,201	(29,399)	(2,499)	10,413,663

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

YEAR TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
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
TOTAL	28,667,773	36,507,962	1,271,451	485,194	(129,099)	(4,318)	66,798,962
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
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
TOTAL	8,574,693	1,187,409	(818,073)	963,645	28,200	0	9,935,874
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
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							
CRIME - RESIDENTIAL	0	22,379	0	0	0	0	22,379
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	7,798,399	1,333,578	57,644	1,399	2,499	9,193,519
NET INCURRED LOSSES							
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
TOTAL	37,242,466	29,896,972	(880,200)	1,391,195	(102,298)	(6,817)	67,541,317

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

IBNR TOTALS

	2020	2019	2018	2017	2016	2015	TOTAL
<u>NET IBNR (CURRENT PERIOD)</u>							
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
TOTAL	4,844,212	0	0	0	0	0	4,844,212
<u>NET IBNR (PRIOR PERIOD)</u>							
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
TOTAL	9,754,700	0	0	0	0	0	9,754,700

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2020**

QUARTER TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
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
TOTAL	2,780,030	0	317,206	30,686	33,171	0	3,161,093
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
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
TOTAL	2,220,860	198,253	(136,588)	160,893	4,708	0	2,448,126
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
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
TOTAL	1,763,929	335,916	8,649	32,037	0	394	2,140,925
NET INCURRED LOSS EXPENSE							
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
TOTAL	3,236,961	(137,663)	171,969	159,542	37,879	(394)	3,468,294

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED DECEMBER 31, 2020**

YEAR TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
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
TOTAL	8,319,538	3,239,093	292,898	168,191	41,360	1,352	12,062,431
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
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
TOTAL	2,220,860	198,253	(136,588)	160,893	4,708	0	2,448,126
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
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
TOTAL	0	2,167,744	210,005	9,246	175	312	2,387,482
NET INCURRED LOSS EXPENSE							
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
TOTAL	10,540,398	1,269,602	(53,695)	319,837	45,893	1,040	12,123,075

**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
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	25,640,313	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	26,385,951	0	3,936,370
			TOTAL MATTHEW	0	32,458,013	0	4,826,203

**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
FLORENCE							
1852	01/01/17 12/31/17	09/11/18	HABITATIONAL	170,000	45,134,962	17,554	4,289,669
		09/18/18					
	01/01/17 12/31/17	09/11/18	COMMERCIAL	700,000	1,902,770	70,000	102,578
		09/18/18	TOTAL	870,000	47,037,732	87,554	4,392,247
1852	01/01/18 12/31/18	09/11/18	HABITATIONAL	188,000	139,486,653	30,355	13,092,710
		09/18/18					
	01/01/18 12/31/18	09/11/18	COMMERCIAL	29,999	12,423,124	3,815	522,870
		09/18/18	TOTAL	217,999	151,909,777	34,169	13,615,580
			TOTAL FLORENCE	1,087,999	198,947,509	121,723	18,007,827
MICHAEL							
1857	01/01/17 12/31/17	10/10/18	HABITATIONAL	0	898,444	0	112,742
		10/12/18					
	01/01/17 12/31/17	10/10/18	COMMERCIAL	0	0	0	0
		10/12/18	TOTAL	0	898,444	0	112,742
1857	01/01/18 12/31/18	10/10/18	HABITATIONAL	0	3,981,356	-3	486,925
		10/12/18					
	01/01/18 12/31/18	10/10/18	COMMERCIAL	0	125,787	0	10,754
		10/12/18	TOTAL	0	4,107,143	-3	497,679
			TOTAL MICHAEL	0	5,005,587	-3	610,421

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

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

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL	TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	289,353,197	2,622	28,462,421	95
ALEXANDER	72,838,812	845	7,259,778	50
ALLEGHANY	28,855,587	305	490,000	4
ANSON	78,369,126	935	10,272,700	41
ASHE	61,243,531	572	2,821,000	11
AVERY	74,434,850	535	2,806,306	7
BEAUFORT	282,710,211	2,987	40,509,301	218
BERTIE	130,124,806	1,596	11,757,320	118
BLADEN	170,565,176	2,500	35,689,262	173
BRUNSWICK	1,004,709,113	9,904	20,391,349	148
BUNCOMBE	395,325,084	2,700	10,943,400	29
BURKE	176,564,891	1,941	11,037,630	50
CABARRUS	228,211,194	1,738	14,943,690	56
CALDWELL	178,864,517	2,027	9,057,940	54
CAMDEN	42,667,683	317	1,110,200	14
CARTERET	587,559,624	5,302	41,587,778	204
CASWELL	51,799,446	655	2,015,128	17
CATAWBA	335,600,298	3,029	20,739,204	93
CHATHAM	149,186,356	1,273	6,683,520	31
CHEROKEE	50,438,175	434	4,235,563	13
CHOWAN	75,906,855	653	7,720,300	34
CLAY	36,466,811	315	1,503,000	3
CLEVELAND	256,149,560	2,916	36,218,241	156
COLUMBUS	351,640,388	4,454	25,480,902	183
CRAVEN	325,575,784	3,349	41,713,425	201
CUMBERLAND	634,964,564	6,904	70,569,145	218
CURRITUCK	159,760,050	1,225	9,921,300	60
DARE	147,878,481	888	16,980,975	71
DAVIDSON	281,590,226	3,041	22,980,956	121
DAVIE	55,661,856	515	398,000	5
DUPLIN	324,536,255	3,584	26,731,409	215
DURHAM	346,861,363	2,284	21,426,828	77
EDGECOMBE	223,669,258	2,689	27,332,496	132
FORSYTH	430,335,133	3,700	59,654,170	130
FRANKLIN	129,990,304	1,507	5,144,400	20
GASTON	350,412,414	3,470	30,506,469	154
GATES	100,976,651	862	2,411,900	17
GRAHAM	32,741,080	235	64,000	1
GRANVILLE	114,927,756	1,094	4,415,300	15
GREENE	95,626,954	1,296	5,978,400	90
GUILFORD	588,436,718	5,049	85,723,251	185
HALIFAX	300,446,449	4,021	16,211,360	124
HARNETT	318,189,370	3,859	14,366,770	83
HAYWOOD	174,055,825	1,282	2,463,800	7
HENDERSON	190,239,212	1,397	4,412,400	21
HERTFORD	120,965,518	1,494	13,926,096	63
HOKE	145,784,250	1,798	12,785,560	73
HYDE	26,823,050	291	4,432,361	50
IREDELL	301,446,832	2,711	15,757,674	57
JACKSON	85,838,074	808	4,490,000	18
JOHNSTON	459,173,095	5,372	15,964,058	137
JONES	40,184,165	467	3,984,700	33
LEE	116,322,810	1,317	4,573,680	32
LENOIR	316,175,295	4,248	56,056,540	225
LINCOLN	170,218,725	1,515	4,545,170	19

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

AGGREGATE LIABILITY BY COUNTIES

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

* 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.