



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2023

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF JUNE 30, 2023

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 22,227,986	\$ 0	\$ 22,227,986
CASH EQUIVALENTS	25,138,929	0	25,138,929
INVESTMENTS	69,696,381	0	69,696,381
INTEREST INCOME DUE OR ACCRUED	416,503	0	416,502
FIXED ASSETS	397,531	(397,531)	0
DATA PROCESSING EQUIPMENT	586	0	586
ACCOUNTS RECEIVABLE - CPIP PLAN	2,183,837	0	2,183,836
ACCOUNTS RECEIVABLE - PREMIUM	23,859,644	0	23,859,644
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREMIUM TAX RECOVERABLE	273,843	0	273,843
PREPAID EXPENSES	421,028	(421,028)	0
TOTAL ASSETS	\$ 144,617,737	\$ (820,028)	\$ 143,797,707

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 91,094
BENEFIT PAYABLE	317,886
PREMIUM REFUND	276,327
COMMISSION PAYABLE	3,099,714
ACCRUAL-POST RETIREMENT	3,249,389
ACCRUAL-PENSION	1,884,295
ACCRUAL-RENT	235,653
CLAIMS PAYABLE	1,050,842
PREPAID PREMIUMS	4,622,894
UNCLAIMED CHECKS	3,241,268
FUNDS WITHHELD FOR REINSURANCE	6,314
TOTAL LIABILITIES	\$ 18,075,676

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 17,689,179
UNPAID LAE RESERVES	3,021,689
UNEARNED PREMIUMS	92,471,891
TOTAL RESERVES	\$ 113,182,759

MEMBERS' SURPLUS

\$ 12,539,272

TOTAL LIABILITIES & MEMBERS' SURPLUS

\$ 143,797,707

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2023

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 41,877,411	\$ 81,029,907
CEDED REINSURANCE PREMIUM	(8,206,792)	(11,827,167)
NET PREMIUMS EARNED	33,670,619	69,202,740
DEDUCTIONS		
NET LOSSES INCURRED	20,709,983	47,287,682
NET LOSS EXPENSE INCURRED	3,411,747	6,832,115
OPERATING EXPENSE INCURRED	10,976,181	23,279,320
PREMIUM TAXES	1,431,196	2,624,353
TOTAL DEDUCTIONS	36,529,107	80,023,470
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(33,697)	(70,444)
SERVICE CHARGES	169,603	334,773
MISCELLANEOUS INCOME	3,458	11,518
TOTAL OTHER INCOME/(EXPENSE)	139,364	275,847
NET UNDERWRITING GAIN OR (LOSS)	(2,719,124)	(10,544,883)
INVESTMENT INCOME	588,100	915,119
NET INCOME OR (LOSS)	\$ (2,131,024)	\$ (9,629,764)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 14,926,894	\$ 22,086,066
NET INCOME OR (LOSS)	(2,131,024)	(9,629,764)
CHANGE IN ASSETS NOT ADMITTED	(256,598)	82,970
NET CHANGE IN MEMBERS' SURPLUS	(2,387,622)	(9,546,794)
MEMBERS' SURPLUS (CURRENT PERIOD)	\$ 12,539,272	\$ 12,539,272

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2023

QUARTER TO DATE

INCOME RECEIVED	2023	2022	2021	2020	2019	2018	TOTAL
PREMIUMS WRITTEN	\$ 51,949,212	\$ (885,264)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51,063,948
CEDED REINSURANCE	(8,206,792)	0	0	0	0	0	(8,206,792)
INVESTMENT INCOME	588,100	0	0	0	0	0	588,100
PREMIUM CHARGED OFF	(33,697)	0	0	0	0	0	(33,697)
SERVICE CHARGES	169,603	0	0	0	0	0	169,603
MISCELLANEOUS INCOME	3,458	0	0	0	0	0	3,458
TOTAL INCOME	44,469,884	(885,264)	0	0	0	0	43,584,620
EXPENSES PAID							
LOSSES	5,467,203	15,850,251	866,691	108,851	6,115	0	22,299,111
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,952,631	1,572,341	152,417	6,811	1,211	835	3,686,246
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	7,734,961	(132,790)	0	0	0	0	7,602,171
PREMIUM TAX	1,431,196	0	0	0	0	0	1,431,196
ADMINISTRATIVE EXPENSES	3,374,010	0	0	0	0	0	3,374,010
TOTAL EXPENSES PAID	19,960,001	17,289,803	1,019,108	115,662	7,326	835	38,392,735
NET CASH CHANGE	24,509,883	(18,175,066)	(1,019,108)	(115,662)	(7,326)	(835)	5,191,886
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	9,058,301	7,175,736	1,291,749	132,793	8,101	22,499	17,689,179
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,547,351	1,225,769	220,658	22,684	1,384	3,843	3,021,689
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	73,111,309	19,360,583	0	0	0	0	92,471,892
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	8,190,362	8,850,464	1,952,010	247,370	18,101	20,000	19,278,308
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,400,379	1,513,245	333,753	42,295	3,095	3,420	3,296,187
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	38,456,929	44,828,426	0	0	0	0	83,285,355
NET RESERVE CHANGE	(35,669,290)	27,430,048	773,356	134,188	11,711	(2,923)	(7,322,910)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(256,598)	0	0	0	0	0	(256,598)
TOTAL NET OTHER CHANGES	(256,598)	0	0	0	0	0	(256,598)
CHANGE IN MEMBERS' SURPLUS	\$ (11,416,005)	\$ 9,254,981	\$ (245,753)	\$ 18,526	\$ 4,385	\$ (3,758)	\$ (2,387,622)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2023

YEAR TO DATE

INCOME RECEIVED	2023	2022	2021	2020	2019	2018	TOTAL
PREMIUMS WRITTEN	\$ 95,639,894	\$ (1,995,247)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 93,644,648
CEDED REINSURANCE	(11,827,167)	0	0	0	0	0	(11,827,167)
INVESTMENT INCOME	915,119	0	0	0	0	0	915,119
PREMIUM CHARGED OFF	(70,444)	0	0	0	0	0	(70,444)
SERVICE CHARGES	334,773	0	0	0	0	0	334,773
MISCELLANEOUS INCOME	11,518	0	0	0	0	0	11,518
TOTAL INCOME	85,003,694	(1,995,247)	0	0	0	0	83,008,447
EXPENSES PAID							
LOSSES	6,159,934	37,343,956	2,680,704	221,991	18,174	0	46,424,759
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,159,566	3,542,909	448,754	26,639	5,468	835	7,184,172
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	14,218,590	(299,287)	0	0	0	0	13,919,303
PREMIUM TAX	2,624,353	0	0	0	0	0	2,624,353
ADMINISTRATIVE EXPENSES	9,360,017	0	0	0	0	0	9,360,017
TOTAL EXPENSES PAID	35,522,460	40,587,579	3,129,458	248,630	23,643	835	79,512,604
NET CASH CHANGE	49,481,233	(42,582,825)	(3,129,458)	(248,630)	(23,643)	(835)	3,495,843
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	9,058,301	7,175,736	1,291,749	132,793	8,101	22,499	17,689,179
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,547,351	1,225,769	220,658	22,684	1,384	3,843	3,021,689
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	73,111,308	19,360,583	0	0	0	0	92,471,891
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	13,550,243	2,888,236	360,570	10,000	37,318	16,846,367
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	(20,111)	(20,111)
LOSS ADJUSTMENT EXPENSES	0	2,831,744	477,844	59,654	1,654	35,736	3,406,633
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(32,889)	(32,889)
UNEARNED PREMIUMS	0	79,857,151	0	0	0	0	79,857,151
NET RESERVE CHANGE	(83,716,959)	68,477,051	1,853,673	264,747	2,170	(6,288)	(13,125,607)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	82,970	0	0	0	0	0	82,970
TOTAL NET OTHER CHANGES	82,970	0	0	0	0	0	82,970
CHANGE IN MEMBERS' SURPLUS	\$ (34,152,756)	\$ 25,894,226	\$ (1,275,784)	\$ 16,117	\$ (21,473)	\$ (7,123)	\$ (9,546,794)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2023

	2023	2022	2021	2020	2019	2018	CLOSED YEARS 2013 - 2017	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 95,639,894	\$ 155,830,252	\$ 129,248,256	\$ 113,333,487	\$ 103,145,804	\$ 94,102,765	\$ 0	\$ 691,300,458
CEDED REINSURANCE	(11,827,167)	(13,487,666)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	0	(64,432,668)
INVESTMENT INCOME	915,119	765,695	397,838	572,710	439,775	736,183	0	3,827,320
PREMIUM CHARGED OFF	(70,444)	(163,003)	(119,239)	(115,696)	(69,861)	(67,080)	0	(605,324)
SERVICE CHARGES	334,773	606,369	537,988	467,796	390,576	347,599	0	2,685,102
MISCELLANEOUS INCOME	11,518	32,421	12,913	15,888	7,670	(1,593)	0	78,817
TOTAL INCOME	85,003,694	143,584,069	118,506,923	102,840,185	96,382,462	86,536,373	0	632,853,705
EXPENSES PAID								
LOSSES	6,159,934	69,084,347	65,681,898	65,674,540	64,731,233	200,038,062	0	471,370,015
CEDED LOSSES	0	0	0	0	0	(78,819,488)	0	(78,819,488)
LOSS ADJUSTMENT EXPENSES	3,159,564	11,947,248	12,341,056	11,779,822	9,244,256	30,320,116	0	78,792,061
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(14,711,277)	0	(14,711,277)
COMMISSION	14,218,590	23,189,356	19,241,525	16,841,201	15,313,064	14,091,168	0	102,894,904
PREMIUM TAX	2,624,353	4,347,293	3,641,539	3,170,673	2,890,502	2,643,792	0	19,318,152
ADMINISTRATIVE EXPENSES	9,360,017	12,512,214	13,388,138	13,150,909	11,054,871	9,219,679	0	68,685,827
TOTAL EXPENSES PAID	35,522,458	121,080,457	114,294,156	110,617,145	103,233,926	162,782,052	0	647,530,194
NET CASH CHANGE	49,481,235	22,503,612	4,212,767	(7,776,960)	(6,851,464)	(76,245,679)	0	(14,676,489)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	9,058,301	7,175,736	1,291,749	132,793	8,101	22,499	0	17,689,179
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,547,351	1,225,769	220,658	22,684	1,384	3,843	0	3,021,689
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0	0
UNEARNED PREMIUMS	73,111,309	19,360,583	0	0	0	0	0	92,471,892
RESERVES	83,716,960	27,762,088	1,512,407	155,477	9,485	26,342	0	113,182,760
NET OTHER CHANGES								
ASSETS NOT ADMITTED	82,970	39,880	64,700	(179,231)	(93,184)	1,883,237	0	1,798,373
MINIMUM PENSION LIABILITY	0	4,130,250	820,910	292,600	(898,586)	1,704,825	0	6,049,999
CHANGE IN UNREALIZED GAIN/LOSS	0	0	81,040	(81,040)	0	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	2,726,000	(2,726,000)	0	0
TOTAL NET OTHER CHANGES	82,970	4,170,130	966,650	32,330	1,734,230	862,062	0	7,848,372
ASSESSMENTS	0	0	0	10,068,990	25,000,000	108,000,000	0	143,068,990
CLOSED YEARS	0	0	0	0	0	0	(10,518,841)	(10,518,841)
MEMBERS' SURPLUS	\$ (34,152,755)	\$ (1,088,346)	\$ 3,667,010	\$ 2,168,882	\$ 19,873,281	\$ 32,590,041	\$ (10,518,841)	\$ 12,539,272

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING JUNE 30, 2023

	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 11,668,275	\$ (213,154)	\$ 11,455,121	\$ 22,428,532	\$ (477,698)	\$ 21,950,834
RESIDENTIAL - EC	30,483,536	(548,365)	29,935,170	57,508,164	(1,256,058)	56,252,106
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	9,213,314	(112,835)	9,100,479	14,591,872	(236,254)	14,355,618
CRIME - RESIDENTIAL	566,854	(10,844)	556,010	1,076,740	(23,841)	1,052,899
CRIME - COMMERCIAL	17,233	(65)	17,168	34,586	(1,395)	33,191
TOTAL	\$ 51,949,212	\$ (885,264)	\$ 51,063,948	\$ 95,639,894	\$ (1,995,247)	\$ 93,644,648
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 9,470,467	\$ 11,246,435	\$ 20,716,902	\$ 0	\$ 20,094,771	\$ 20,094,771
RESIDENTIAL - EC	23,811,990	28,627,306	52,439,297	0	51,156,444	51,156,444
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,707,733	4,424,419	9,132,151	0	7,653,902	7,653,902
CRIME - RESIDENTIAL	451,074	514,713	965,787	0	922,530	922,530
CRIME - COMMERCIAL	15,665	15,554	31,219	0	29,504	29,504
TOTAL	\$ 38,456,929	\$ 44,828,426	\$ 83,285,355	\$ 0	\$ 79,857,151	\$ 79,857,151
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 17,015,602	\$ 4,849,434	\$ 21,865,036	\$ 17,015,602	\$ 4,849,434	\$ 21,865,036
RESIDENTIAL - EC	43,844,827	12,249,818	56,094,646	43,844,827	12,249,818	56,094,646
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	11,403,393	2,035,909	13,439,303	11,403,393	2,035,909	13,439,303
CRIME - RESIDENTIAL	821,000	219,139	1,040,140	821,000	219,139	1,040,140
CRIME - COMMERCIAL	26,485	6,283	32,768	26,485	6,283	32,768
TOTAL	\$ 73,111,309	\$ 19,360,583	\$ 92,471,892	\$ 73,111,309	\$ 19,360,583	\$ 92,471,892
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 4,123,140	\$ 6,183,847	\$ 10,306,987	\$ 5,412,930	\$ 14,767,639	\$ 20,180,569
RESIDENTIAL - EC	10,450,699	15,829,122	26,279,821	13,663,337	37,650,567	51,313,904
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,517,653	2,275,674	4,793,327	3,188,478	5,381,739	8,570,217
CRIME - RESIDENTIAL	196,927	284,729	481,657	255,740	679,550	935,290
CRIME - COMMERCIAL	6,412	9,206	15,619	8,100	21,827	29,927
TOTAL	\$ 17,294,832	\$ 24,582,579	\$ 41,877,411	\$ 22,528,586	\$ 58,501,321	\$ 81,029,907
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	6,293,522	0	6,293,522	9,422,525	0	9,422,525
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,913,270	0	1,913,270	2,404,642	0	2,404,642
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 8,206,792	\$ 0	\$ 8,206,792	\$ 11,827,167	\$ 0	\$ 11,827,167
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 4,123,140	\$ 6,183,847	\$ 10,306,987.19	\$ 5,412,930	\$ 14,767,639	\$ 20,180,569
RESIDENTIAL - EC	4,157,177	15,829,122	19,986,300	4,240,812	37,650,567	41,891,379
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	604,383	2,275,674	2,880,057	783,837	5,381,739	6,165,576
CRIME - RESIDENTIAL	196,927	284,729	481,657	255,740	679,550	935,290
CRIME - COMMERCIAL	6,412	9,206	15,619	8,100	21,827	29,927
TOTAL	\$ 9,088,040	\$ 24,582,579	\$ 33,670,619	\$ 10,701,419	\$ 58,501,321	\$ 69,202,740

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2023

QUARTER TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,955,069	\$ 5,657,401	\$ 82,446	\$ 34,504	\$ 0	\$ 0	\$ 7,729,420
RESIDENTIAL - EC	3,237,092	9,161,970	702,137	74,347	6,115	0	13,181,661
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	269,712	1,010,789	82,108	0	0	0	1,362,608
CRIME - RESIDENTIAL	5,330	17,593	0	0	0	0	22,924
CRIME - COMMERCIAL	0	2,499	0	0	0	0	2,499
TOTAL	\$ 5,467,203	\$ 15,850,251	\$ 866,691	\$ 108,851	\$ 6,115	\$ 0	\$ 22,299,111

**NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 3,100,126	\$ 2,672,972	\$ 418,718	\$ 83,550	\$ 2,499	\$ 2,499	\$ 6,280,364
RESIDENTIAL - EC	4,785,718	3,379,378	727,662	46,744	5,602	0	8,945,104
COMMERCIAL - FIRE	1,634	0	0	2,499	0	0	4,133
COMMERCIAL - EC	13,078	0	0	0	0	20,000	33,078
COMMERCIAL PROPERTY	1,144,185	1,123,386	145,369	0	0	0	2,412,940
CRIME - RESIDENTIAL	13,559	0	0	0	0	0	13,559
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 9,058,301	\$ 7,175,736	\$ 1,291,749	\$ 132,793	\$ 8,101	\$ 22,499	\$ 17,689,179

**NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 3,823,835	\$ 3,937,025	\$ 885,405	\$ 181,293	\$ 2,499	\$ 0	\$ 8,830,058
RESIDENTIAL - EC	3,300,038	3,545,119	897,514	66,077	15,602	0	7,824,349
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	0	0	0	0	20,000	33,078
COMMERCIAL PROPERTY	1,045,862	1,360,821	169,091	0	0	0	2,575,773
CRIME - RESIDENTIAL	7,549	7,500	0	0	0	0	15,049
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 8,190,362	\$ 8,850,464	\$ 1,952,010	\$ 247,370	\$ 18,101	\$ 20,000	\$ 19,278,308

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 1,231,361	\$ 4,393,348	\$ (384,241)	\$ (63,239)	\$ 0	\$ 2,499	\$ 5,179,727
RESIDENTIAL - EC	4,722,772	8,996,229	532,285	55,014	(3,885)	0	14,302,416
COMMERCIAL - FIRE	1,634	0	0	2,499	0	0	4,133
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	368,034	773,354	58,386	0	0	0	1,199,775
CRIME - RESIDENTIAL	11,340	10,093	0	0	0	0	21,434
CRIME - COMMERCIAL	0	2,499	0	0	0	0	2,499
TOTAL	\$ 6,335,142	\$ 14,175,523	\$ 206,430	\$ (5,726)	\$ (3,885)	\$ 2,499	\$ 20,709,983

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2023

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 2,395,557	\$ 14,021,340	\$ 567,790	\$ 69,940	\$ 0	\$ 0	\$ 17,054,626
RESIDENTIAL - EC	3,483,836	20,873,872	1,937,100	143,311	18,174	0	26,456,293
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	5,752	0	0	5,752
COMMERCIAL PROPERTY	269,712	2,407,451	171,940	0	0	0	2,849,103
CRIME - RESIDENTIAL	10,830	38,398	3,874	2,988	0	0	56,090
CRIME - COMMERCIAL	0	2,895	0	0	0	0	2,895
TOTAL	\$ 6,159,934	\$ 37,343,956	\$ 2,680,704	\$ 221,991	\$ 18,174	\$ 0	\$ 46,424,759

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 3,100,126	\$ 2,672,972	\$ 418,718	\$ 83,550	\$ 2,499	\$ 2,499	\$ 6,280,364
RESIDENTIAL - EC	4,785,718	3,379,378	727,662	46,744	5,602	0	8,945,104
COMMERCIAL - FIRE	1,634	0	0	2,499	0	0	4,133
COMMERCIAL - EC	13,078	0	0	0	0	20,000	33,078
COMMERCIAL PROPERTY	1,144,185	1,123,386	145,369	0	0	0	2,412,940
CRIME - RESIDENTIAL	13,559	0	0	0	0	0	13,559
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 9,058,301	\$ 7,175,736	\$ 1,291,749	\$ 132,793	\$ 8,101	\$ 22,499	\$ 17,689,179

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 0	\$ 5,655,118	\$ 1,401,635	\$ 233,483	\$ 0	\$ 0	\$ 7,290,236
RESIDENTIAL - EC	0	6,809,263	1,314,130	50,755	10,000	0	8,184,148
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	57,559	0	73,343	0	17,207	148,109
COMMERCIAL PROPERTY	0	1,016,225	170,809	0	0	0	1,187,035
CRIME - RESIDENTIAL	0	8,038	1,662	2,988	0	0	12,688
CRIME - COMMERCIAL	0	4,040	0	0	0	0	4,040
TOTAL	\$ 0	\$ 13,550,243	\$ 2,888,236	\$ 360,570	\$ 10,000	\$ 17,207	\$ 16,826,257

NET INCURRED LOSSES							
RESIDENTIAL - FIRE	\$ 5,495,684	\$ 11,039,194	\$ (415,127)	\$ (79,993)	\$ 2,499	\$ 2,499	\$ 16,044,755
RESIDENTIAL - EC	8,269,554	17,443,986	1,350,632	139,300	13,776	0	27,217,249
COMMERCIAL - FIRE	1,634	0	0	2,499	0	0	4,133
COMMERCIAL - EC	13,078	(57,559)	0	(67,591)	0	2,793	(109,279)
COMMERCIAL PROPERTY	1,413,896	2,514,613	146,500	0	0	0	4,075,009
CRIME - RESIDENTIAL	24,389	30,360	2,211	0	0	0	56,960
CRIME - COMMERCIAL	0	(1,145)	0	0	0	0	(1,145)
TOTAL	\$ 15,218,236	\$ 30,969,448	\$ 1,084,216	\$ (5,786)	\$ 16,275	\$ 5,292	\$ 47,287,682

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2023

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 2,483,017	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,483,017
RESIDENTIAL - EC	3,536,554	0	0	0	0	0	3,536,554
COMMERCIAL - FIRE	1,634	0	0	0	0	0	1,634
COMMERCIAL - EC	13,078	0	0	0	0	0	13,078
COMMERCIAL PROPERTY	953,985	0	0	0	0	0	953,985
CRIME - RESIDENTIAL	5,361	0	0	0	0	0	5,361
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 6,993,629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,993,629
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 0	\$ 2,780,722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,780,722
RESIDENTIAL - EC	0	3,110,975	0	0	0	0	3,110,975
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	57,559	0	0	0	0	57,559
COMMERCIAL PROPERTY	0	452,772	0	0	0	0	452,772
CRIME - RESIDENTIAL	0	4,840	0	0	0	0	4,840
CRIME - COMMERCIAL	0	1,541	0	0	0	0	1,541
TOTAL	\$ 0	\$ 6,408,409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,408,409

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2023

QUARTER TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 715,169	\$ 252,388	\$ 5,984	\$ 1,397	\$ 725	\$ 0	\$ 975,662
RESIDENTIAL - EC	1,036,174	1,248,726	139,927	5,414	486	835	2,431,562
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,311	0	0	0	0	0	2,311
COMMERCIAL PROPERTY	196,996	66,658	6,506	0	0	0	270,161
CRIME - RESIDENTIAL	1,981	4,570	0	0	0	0	6,551
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,952,631	\$ 1,572,341	\$ 152,417	\$ 6,811	\$ 1,211	\$ 835	\$ 3,686,246

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

RESIDENTIAL - FIRE	\$ 529,567	\$ 456,601	\$ 71,526	\$ 14,272	\$ 427	\$ 427	\$ 1,072,820
RESIDENTIAL - EC	817,503	577,270	124,300	7,985	957	0	1,528,015
COMMERCIAL - FIRE	279	0	0	427	0	0	706
COMMERCIAL - EC	2,234	0	0	0	0	3,416	5,650
COMMERCIAL PROPERTY	195,451	191,898	24,832	0	0	0	412,182
CRIME - RESIDENTIAL	2,316	0	0	0	0	0	2,316
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,547,351	\$ 1,225,769	\$ 220,658	\$ 22,684	\$ 1,384	\$ 3,843	\$ 3,021,689

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

RESIDENTIAL - FIRE	\$ 653,796	\$ 673,149	\$ 151,386	\$ 30,997	\$ 427	\$ 0	\$ 1,509,756
RESIDENTIAL - EC	564,237	606,141	153,456	11,298	2,668	0	1,337,800
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,236	0	0	0	0	3,420	5,656
COMMERCIAL PROPERTY	178,821	232,672	28,911	0	0	0	440,404
CRIME - RESIDENTIAL	1,290	1,282	0	0	0	0	2,573
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,400,380	\$ 1,513,245	\$ 333,753	\$ 42,295	\$ 3,095	\$ 3,420	\$ 3,296,188

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	\$ 590,940	\$ 35,839	\$ (73,876)	\$ (15,329)	\$ 725	\$ 427	\$ 538,726
RESIDENTIAL - EC	1,289,440	1,219,854	110,771	2,101	(1,225)	835	2,621,776
COMMERCIAL - FIRE	279	0	0	427	0	0	706
COMMERCIAL - EC	2,309	0	0	0	0	(3)	2,305
COMMERCIAL PROPERTY	213,627	25,885	2,428	0	0	0	241,939
CRIME - RESIDENTIAL	3,007	3,288	0	0	0	0	6,295
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 2,099,602	\$ 1,284,865	\$ 39,322	\$ (12,801)	\$ (500)	\$ 1,259	\$ 3,411,747

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2023

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,259,418	\$ 632,057	\$ 66,648	\$ 6,495	\$ 725	\$ 0	\$ 1,965,343
RESIDENTIAL - EC	1,542,596	2,719,857	354,360	17,908	4,743	835	4,640,300
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	4,270	0	0	2,236	0	0	6,506
COMMERCIAL PROPERTY	349,863	181,421	26,896	0	0	0	558,179
CRIME - RESIDENTIAL	3,418	9,200	850	0	0	0	13,468
CRIME - COMMERCIAL	0	375	0	0	0	0	375
TOTAL	\$ 3,159,564	\$ 3,542,909	\$ 448,754	\$ 26,639	\$ 5,468	\$ 835	\$ 7,184,170

NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 529,567	\$ 456,601	\$ 71,526	\$ 14,272	\$ 427	\$ 427	\$ 1,072,820
RESIDENTIAL - EC	817,503	577,270	124,300	7,985	957	0	1,528,015
COMMERCIAL - FIRE	279	0	0	427	0	0	706
COMMERCIAL - EC	2,234	0	0	0	0	3,416	5,650
COMMERCIAL PROPERTY	195,451	191,898	24,832	0	0	0	412,182
CRIME - RESIDENTIAL	2,316	0	0	0	0	0	2,316
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,547,351	\$ 1,225,769	\$ 220,658	\$ 22,684	\$ 1,384	\$ 3,843	\$ 3,021,689

NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 1,201,916	\$ 231,893	\$ 38,629	\$ 0	\$ 0	\$ 1,472,438
RESIDENTIAL - EC	0	1,400,694	217,416	8,397	1,654	0	1,628,161
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	15,035	0	12,134	0	2,847	30,016
COMMERCIAL PROPERTY	0	211,491	28,260	0	0	0	239,750
CRIME - RESIDENTIAL	0	1,793	275	494	0	0	2,562
CRIME - COMMERCIAL	0	816	0	0	0	0	816
TOTAL	\$ 0	\$ 2,831,744	\$ 477,844	\$ 59,654	\$ 1,654	\$ 2,847	\$ 3,373,744

NET INCURRED LOSS EXPENSE	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,788,985	\$ (113,258)	\$ (93,719)	\$ (17,862)	\$ 1,152	\$ 427	\$ 1,565,725
RESIDENTIAL - EC	2,360,099	1,896,433	261,244	17,496	4,046	835	4,540,153
COMMERCIAL - FIRE	279	0	0	427	0	0	706
COMMERCIAL - EC	6,504	(15,035)	0	(9,898)	0	570	(17,860)
COMMERCIAL PROPERTY	545,314	161,828	23,468	0	0	0	730,611
CRIME - RESIDENTIAL	5,734	7,407	575	(494)	0	0	13,222
CRIME - COMMERCIAL	0	(441)	0	0	0	0	(441)
TOTAL	\$ 4,706,915	\$ 1,936,934	\$ 191,568	\$ (10,332)	\$ 5,198	\$ 1,831	\$ 6,832,115

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

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 09/18/18	HABITATIONAL	\$ 0	\$ 43,964,674	\$ 25,313	\$ 4,240,047
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,796,293	0	110,092
			TOTAL	0	45,760,967	25,313	4,350,139
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	143,000,486	0	13,385,277
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	7,395	516,571
			TOTAL	\$ 20,000	\$ 154,774,779	\$ 7,395	\$ 13,901,848
			TOTAL FLORENCE	\$ 20,000	\$ 200,535,746	\$ 32,708	\$ 18,251,986
MICHAEL							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	\$ 0	\$ 870,293	\$ 0	\$ 109,383
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	870,293	0	109,383
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
			TOTAL	\$ 0	\$ 4,171,972	\$ 0	\$ 502,538
			TOTAL MICHAEL	\$ 0	\$ 5,042,265	\$ 0	\$ 611,921

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	\$ 0	\$ 1,907,825	\$ 0	\$ 253,614
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	73,739	0	4,735
			TOTAL	0	1,981,564	0	258,349
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	5,012,412	0	634,771
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	308,056	0	29,064
			TOTAL	\$ 0	\$ 5,320,468	\$ 0	\$ 663,835
			TOTAL DORIAN	\$ 0	\$ 7,302,032	\$ 0	\$ 922,184
ISAIAS							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	\$ 5,602	\$ 3,278,642	\$ 0	\$ 413,072
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	404,324	0	18,856
			TOTAL	5,602	3,682,966	0	431,928
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	5,421,843	0	637,999
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	535,707	0	27,505
			TOTAL	\$ 0	\$ 5,957,550	\$ 0	\$ 665,504
			TOTAL ISAIAS	\$ 5,602	\$ 9,640,516	\$ 0	\$ 1,097,432

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
				IAN			
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 41,516	\$ 1,262,879	\$ 499	\$ 197,187
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	43,246	0	5,555
			TOTAL	<u>41,516</u>	<u>1,306,125</u>	<u>499</u>	<u>202,742</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	120,180	5,304,756	2,259	685,437
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	4,999	93,984	887	17,376
			TOTAL	<u>\$ 125,179</u>	<u>\$ 5,398,740</u>	<u>\$ 3,146</u>	<u>\$ 702,813</u>
			TOTAL IAN	<u>\$ 166,695</u>	<u>\$ 6,704,865</u>	<u>\$ 3,645</u>	<u>\$ 905,555</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2023

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 432,226,707	2,960	\$ 49,355,900	150	\$ 481,582,607	3,110
ALEXANDER	103,434,602	937	10,710,500	57	114,145,102	994
ALLEGHANY	38,195,536	314	1,878,500	9	40,074,036	323
ANSON	109,255,796	1,027	19,256,100	56	128,511,896	1,083
ASHE	94,781,969	727	9,594,500	18	104,376,469	745
AVERY	112,185,950	618	2,606,600	7	114,792,550	625
BEAUFORT	423,840,976	3,500	100,500,600	314	524,341,576	3,814
BERTIE	160,697,776	1,703	19,933,100	147	180,630,876	1,850
BLADEN	216,663,506	2,639	63,326,800	232	279,990,306	2,871
BRUNSWICK	1,347,024,405	10,366	467,913,400	751	1,814,937,805	11,117
BUNCOMBE	593,963,244	3,125	19,377,500	45	613,340,744	3,170
BURKE	266,786,182	2,123	24,724,200	73	291,510,382	2,196
CABARRUS	337,274,731	1,943	23,785,400	61	361,060,131	2,004
CALDWELL	268,669,352	2,232	37,646,000	96	306,315,352	2,328
CAMDEN	52,620,895	333	2,991,900	26	55,612,795	359
CARTERET	816,301,332	5,725	144,804,300	446	961,105,632	6,171
CASWELL	76,514,189	782	3,241,400	15	79,755,589	797
CATAWBA	512,846,023	3,452	46,552,100	139	559,398,123	3,591
CHATHAM	220,219,165	1,426	15,794,300	54	236,013,465	1,480
CHEROKEE	81,778,232	528	4,679,900	12	86,458,132	540
CHOWAN	108,228,771	719	15,561,100	41	123,789,871	760
CLAY	52,049,532	360	1,910,100	2	53,959,632	362
CLEVELAND	409,809,772	3,405	44,781,200	170	454,590,972	3,575
COLUMBUS	423,668,876	4,552	65,149,500	222	488,818,376	4,774
CRAVEN	442,980,861	3,676	85,055,800	285	528,036,661	3,961
CUMBERLAND	844,898,599	7,013	115,292,000	296	960,190,599	7,309
CURRITUCK	208,264,063	1,259	32,098,800	104	240,362,863	1,363
DARE	187,799,756	915	69,929,800	130	257,729,556	1,045
DAVIDSON	420,889,953	3,655	53,158,500	164	474,048,453	3,819
DAVIE	95,135,614	676	1,225,800	9	96,361,414	685
DUPLIN	434,979,476	3,930	55,795,600	296	490,775,076	4,226
DURHAM	560,830,700	2,558	54,253,600	95	615,084,300	2,653
EDGECOMBE	322,308,390	3,087	54,433,200	198	376,741,590	3,285
FORSYTH	662,109,161	4,293	106,297,300	221	768,406,461	4,514
FRANKLIN	214,513,589	1,804	12,407,900	82	226,921,489	1,886
GASTON	532,445,331	3,847	60,881,000	175	593,326,331	4,022
GATES	134,673,397	955	8,135,000	25	142,808,397	980
GRAHAM	65,722,060	335	123,600	1	65,845,660	336
GRANVILLE	180,934,721	1,317	5,365,500	13	186,300,221	1,330
GREENE	113,399,566	1,317	8,384,700	86	121,784,266	1,403
GUILFORD	875,182,138	5,750	220,963,100	303	1,096,145,238	6,053
HALIFAX	383,483,415	4,315	25,270,100	118	408,753,515	4,433
HARNETT	441,500,590	4,012	31,641,700	119	473,142,290	4,131
HAYWOOD	252,557,456	1,427	7,212,000	22	259,769,456	1,449
HENDERSON	322,179,145	1,753	6,591,900	21	328,771,045	1,774
HERTFORD	152,733,447	1,604	33,720,800	97	186,454,247	1,701
HOKE	198,790,746	1,826	23,539,300	112	222,330,046	1,938
HYDE	37,744,088	315	11,357,800	63	49,101,888	378
IREDELL	452,200,196	3,079	42,489,300	79	494,689,496	3,158
JACKSON	127,245,903	934	5,853,800	18	133,099,703	952
JOHNSTON	635,371,622	5,562	45,719,400	214	681,091,022	5,776
JONES	55,386,328	527	11,278,400	57	66,664,728	584
LEE	163,982,323	1,449	26,873,100	99	190,855,423	1,548
LENOIR	405,807,238	4,483	70,698,600	256	476,505,838	4,739
LINCOLN	262,110,458	1,816	18,638,700	57	280,749,158	1,873
MCDOWELL	168,127,498	1,349	6,382,500	19	174,509,998	1,368
MACON	133,305,212	829	1,649,800	10	134,955,012	839
MADISON	78,793,388	530	4,059,500	16	82,852,888	546
MARTIN	232,867,522	2,155	40,951,000	283	273,818,522	2,438
MECKLENBURG	984,814,718	4,751	244,932,200	380	1,229,746,918	5,131

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2023

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MITCHELL	84,984,723	641	2,856,300	9	87,841,023	650
MONTGOMERY	162,802,589	1,741	20,675,400	81	183,477,989	1,822
MOORE	235,813,600	1,859	21,334,600	89	257,148,200	1,948
NASH	536,498,351	4,356	50,284,900	153	586,783,251	4,509
NEW HANOVER	1,378,692,887	7,613	644,900,500	969	2,023,593,387	8,582
NORTHAMPTON	159,020,690	1,522	11,141,800	50	170,162,490	1,572
ONslow	835,759,737	6,829	167,427,900	599	1,003,187,637	7,428
ORANGE	217,107,987	1,074	12,324,100	18	229,432,087	1,092
PAMLICO	124,019,081	977	20,649,200	63	144,668,281	1,040
PASQUOTANK	272,023,618	2,000	51,640,400	187	323,664,018	2,187
PENDER	464,764,447	3,676	75,912,400	236	540,676,847	3,912
PERQUIMANS	109,700,164	746	11,772,700	53	121,472,864	799
PERSON	173,411,340	1,380	6,558,100	30	179,969,440	1,410
PITT	864,838,780	6,942	129,798,500	320	994,637,280	7,262
POLK	92,578,136	452	5,861,100	22	98,439,236	474
RANDOLPH	357,734,980	2,651	44,873,500	160	402,608,480	2,811
RICHMOND	231,389,975	2,485	32,170,600	122	263,560,575	2,607
ROBESON	709,448,018	9,473	105,169,100	443	814,617,118	9,916
ROCKINGHAM	458,295,811	4,016	49,672,800	127	507,968,611	4,143
ROWAN	496,011,327	3,625	51,822,200	113	547,833,527	3,738
RUTHERFORD	276,750,470	2,047	37,658,600	151	314,409,070	2,198
SAMPSON	419,330,764	4,180	57,758,400	430	477,089,164	4,610
SCOTLAND	147,343,856	1,695	28,312,000	87	175,655,856	1,782
STANLY	197,758,497	1,378	17,438,800	85	215,197,297	1,463
STOKES	120,129,030	911	7,848,800	31	127,977,830	942
SURRY	244,465,357	1,984	27,971,800	116	272,437,157	2,100
SWAIN	125,781,240	677	7,517,200	20	133,298,440	697
TRANSYLVANIA	67,795,660	423	1,740,000	8	69,535,660	431
TYRRELL	42,080,920	373	4,598,100	18	46,679,020	391
UNION	349,664,579	1,983	17,278,300	82	366,942,879	2,065
VANCE	221,215,412	2,751	20,443,800	95	241,659,212	2,846
WAKE	1,537,932,931	6,483	176,001,900	259	1,713,934,831	6,742
WARREN	113,458,553	1,133	7,607,900	48	121,066,453	1,181
WASHINGTON	95,646,532	993	36,699,200	122	132,345,732	1,115
WATAUGA	201,766,253	834	13,799,100	28	215,565,353	862
WAYNE	573,575,908	5,888	76,983,100	351	650,559,008	6,239
WILKES	246,815,558	2,094	19,321,500	88	266,137,058	2,182
WILSON	438,361,368	3,958	71,072,900	272	509,434,268	4,230
YADKIN	92,996,291	874	18,982,500	92	111,978,791	966
YANCEY	113,860,610	753	3,776,600	17	117,637,210	770
TOTAL	\$32,636,732,217	250,069	\$4,968,392,600	13,910	\$ 37,605,124,817	263,979

* 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.