



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2023

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Financial Statements

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

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 27,588,037	\$ 0	\$ 27,588,037
CASH EQUIVALENTS	27,750,034	0	27,750,034
INVESTMENTS	72,813,629	0	72,813,629
INTEREST INCOME DUE OR ACCRUED	493,411	0	493,410
FIXED ASSETS	368,988	(368,988)	0
DATA PROCESSING EQUIPMENT	147	0	147
ACCOUNTS RECEIVABLE - CPIP PLAN	1,852,447	0	1,852,446
ACCOUNTS RECEIVABLE - PREMIUM	29,385,501	0	29,385,501
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	419,480	(419,480)	0
REINSURANCE RECOVERABLE	38,668	0	38,668
TOTAL ASSETS	\$ 160,711,811	\$ (789,937)	\$ 159,921,872
 LIABILITIES & MEMBERS' SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			\$ 57,863
BENEFIT PAYABLE			319,583
PREMIUM REFUND			305,226
COMMISSION PAYABLE			3,336,254
ACCRUAL-POST RETIREMENT			3,367,807
ACCRUAL-PENSION			1,884,295
ACCRUAL-RENT			234,158
CLAIMS PAYABLE			777,563
PREPAID PREMIUMS			4,409,933
UNCLAIMED CHECKS			3,171,639
FUNDS WITHHELD FOR REINSURANCE			6,314
TOTAL LIABILITIES			\$ 19,296,872
 RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			\$ 20,648,128
UNPAID LAE RESERVES			3,513,739
UNEARNED PREMIUMS			106,856,598
TOTAL RESERVES			\$ 131,018,465
 MEMBERS' SURPLUS			
			\$ 9,606,535
TOTAL LIABILITIES & MEMBERS' SURPLUS			\$ 159,921,872

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

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 46,257,962	\$ 127,287,869
CEDED REINSURANCE PREMIUM	(4,200,000)	(16,027,167)
NET PREMIUMS EARNED	42,057,962	111,260,702
DEDUCTIONS		
NET LOSSES INCURRED	27,162,511	74,450,193
NET LOSS EXPENSE INCURRED	4,926,140	11,758,255
OPERATING EXPENSE INCURRED	12,108,795	35,388,114
PREMIUM TAXES	1,700,080	4,324,433
TOTAL DEDUCTIONS	45,897,526	125,920,996
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(34,277)	(104,721)
SERVICE CHARGES	178,282	513,055
MISCELLANEOUS INCOME	12,149	23,667
TOTAL OTHER INCOME/(EXPENSE)	156,154	432,001
NET UNDERWRITING GAIN OR (LOSS)	(3,683,410)	(14,228,293)
INVESTMENT INCOME	723,014	1,638,133
NET INCOME OR (LOSS)	\$ (2,960,396)	\$ (12,590,160)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 12,539,272	\$ 22,086,066
NET INCOME OR (LOSS)	(2,960,396)	(12,590,160)
CHANGE IN ASSETS NOT ADMITTED	27,659	110,629
NET CHANGE IN MEMBERS' SURPLUS	(2,932,737)	(12,479,531)
MEMBERS' SURPLUS (CURRENT PERIOD)	\$ 9,606,535	\$ 9,606,535

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

QUARTER TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 61,007,548	\$ (364,879)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60,642,669
CEDED REINSURANCE	(4,200,000)	0	0	0	0	0	(4,200,000)
INVESTMENT INCOME	723,014	0	0	0	0	0	723,014
PREMIUM CHARGED OFF	(34,277)	0	0	0	0	0	(34,277)
SERVICE CHARGES	178,282	0	0	0	0	0	178,282
MISCELLANEOUS INCOME	12,149	0	0	0	0	0	12,149
TOTAL INCOME	57,686,716	(364,879)	0	0	0	0	57,321,837
EXPENSES PAID							
LOSSES	11,826,957	11,798,318	442,443	153,083	(1,708)	(425)	24,218,669
CEDED LOSSES	0	0	0	0	0	(15,106)	(15,106)
LOSS ADJUSTMENT EXPENSES	2,952,903	1,356,331	122,999	20,216	8,935	1,508	4,462,893
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(28,803)	(28,803)
COMMISSION	9,090,020	(54,732)	0	0	0	0	9,035,288
PREMIUM TAX	1,700,080	0	0	0	0	0	1,700,080
ADMINISTRATIVE EXPENSES	3,073,507	0	0	0	0	0	3,073,507
TOTAL EXPENSES PAID	28,643,467	13,099,917	565,442	173,299	7,228	(42,826)	42,446,527
NET CASH CHANGE	29,043,249	(13,464,796)	(565,442)	(173,299)	(7,228)	42,826	14,875,310
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	14,047,550	5,731,654	774,102	92,322	2,499	20,000	20,668,127
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	(20,000)	(20,000)
LOSS ADJUSTMENT EXPENSES	2,396,633	970,046	131,012	15,625	423	32,708	3,546,447
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(32,708)	(32,708)
UNEARNED PREMIUMS	102,338,266	4,518,332	0	0	0	0	106,856,598
ADD: (PRIOR 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
UNEARNED PREMIUMS	73,111,309	19,360,583	0	0	0	0	92,471,892
NET RESERVE CHANGE	(35,065,489)	16,542,055	607,293	47,530	6,563	26,342	(17,835,706)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	27,659	0	0	0	0	0	27,659
TOTAL NET OTHER CHANGES	27,659	0	0	0	0	0	27,659
CHANGE IN MEMBERS' SURPLUS	\$ (5,994,580)	\$ 3,077,259	\$ 41,851	\$ (125,769)	\$ (665)	\$ 69,168	\$ (2,932,737)

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

YEAR TO DATE

	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 156,647,442	\$ (2,360,126)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 154,287,316
CEDED REINSURANCE	(16,027,167)	0	0	0	0	0	(16,027,167)
INVESTMENT INCOME	1,638,133	0	0	0	0	0	1,638,133
PREMIUM CHARGED OFF	(104,721)	0	0	0	0	0	(104,721)
SERVICE CHARGES	513,055	0	0	0	0	0	513,055
MISCELLANEOUS INCOME	23,667	0	0	0	0	0	23,667
TOTAL INCOME	142,690,410	(2,360,126)	0	0	0	0	140,330,284
EXPENSES PAID							
LOSSES	17,986,892	49,142,274	3,123,147	375,074	16,466	(425)	70,643,429
CEDED LOSSES	0	0	0	0	0	(15,106)	(15,106)
LOSS ADJUSTMENT EXPENSES	6,112,467	4,899,241	571,753	46,855	14,404	2,343	11,647,064
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(28,803)	(28,803)
COMMISSION	23,308,610	(354,019)	0	0	0	0	22,954,591
PREMIUM TAX	4,324,433	0	0	0	0	0	4,324,433
ADMINISTRATIVE EXPENSES	12,433,523	0	0	0	0	0	12,433,523
TOTAL EXPENSES PAID	64,165,925	53,687,496	3,694,900	421,929	30,870	(41,991)	121,959,130
NET CASH CHANGE	78,524,485	(56,047,621)	(3,694,900)	(421,929)	(30,870)	41,991	18,371,154
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	14,047,551	5,731,654	774,102	92,322	2,499	20,000	20,668,128
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	(20,000)	(20,000)
LOSS ADJUSTMENT EXPENSES	2,396,633	970,046	131,012	15,625	423	32,708	3,546,447
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(32,708)	(32,708)
UNEARNED PREMIUMS	102,338,266	4,518,332	0	0	0	0	106,856,598
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	(118,782,450)	85,019,106	2,460,967	312,277	8,733	20,054	(30,961,314)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	110,629	0	0	0	0	0	110,629
TOTAL NET OTHER CHANGES	110,629	0	0	0	0	0	110,629
CHANGE IN MEMBERS' SURPLUS	\$ (40,147,336)	\$ 28,971,485	\$ (1,233,933)	\$ (109,652)	\$ (22,138)	\$ 62,045	\$ (12,479,531)

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

	2023	2022	2021	2020	2019	2018	CLOSED YEARS 2013 - 2017	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 156,647,442	\$ 155,465,373	\$ 129,248,256	\$ 113,333,487	\$ 103,145,804	\$ 94,102,765	\$ 0	\$ 751,943,127
CEDED REINSURANCE	(16,027,167)	(13,487,666)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	0	(68,632,668)
INVESTMENT INCOME	1,638,133	765,695	397,838	572,710	439,775	736,183	0	4,550,334
PREMIUM CHARGED OFF	(104,721)	(163,003)	(119,239)	(115,696)	(69,861)	(67,080)	0	(639,601)
SERVICE CHARGES	513,055	606,369	537,988	467,796	390,576	347,599	0	2,863,384
MISCELLANEOUS INCOME	23,667	32,421	12,913	15,888	7,670	(1,593)	0	90,966
TOTAL INCOME	142,690,410	143,219,190	118,506,923	102,840,185	96,382,462	86,536,373	0	690,175,542
EXPENSES PAID								
LOSSES	17,986,892	80,882,665	66,124,342	65,827,623	64,729,525	200,037,637	0	495,588,684
CEDED LOSSES	0	0	0	0	0	(78,834,594)	0	(78,834,594)
LOSS ADJUSTMENT EXPENSES	6,112,467	13,303,579	12,464,055	11,800,038	9,253,191	30,321,625	0	83,254,955
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(14,740,080)	0	(14,740,080)
COMMISSION	23,308,610	23,134,624	19,241,525	16,841,201	15,313,064	14,091,168	0	111,930,192
PREMIUM TAX	4,324,433	4,347,293	3,641,539	3,170,673	2,890,502	2,643,792	0	21,018,232
ADMINISTRATIVE EXPENSES	12,433,523	12,512,214	13,388,138	13,150,909	11,054,871	9,219,679	0	71,759,333
TOTAL EXPENSES PAID	64,165,925	134,180,374	114,859,598	110,790,444	103,241,154	162,739,226	0	689,976,721
NET CASH CHANGE	78,524,485	9,038,816	3,647,324	(7,950,259)	(6,858,692)	(76,202,853)	0	198,821
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	14,047,551	5,731,654	774,102	92,322	2,499	20,000	0	20,668,128
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	(20,000)	0	(20,000)
LOSS ADJUSTMENT EXPENSES	2,396,633	970,046	131,012	15,625	423	32,708	0	3,546,447
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(32,708)	0	(32,708)
UNEARNED PREMIUMS	102,338,266	4,518,332	0	0	0	0	0	106,856,598
RESERVES	118,782,449	11,220,033	905,114	107,947	2,922	0	0	131,018,466
NET OTHER CHANGES								
ASSETS NOT ADMITTED	110,629	39,880	64,700	(179,231)	(93,184)	1,883,237	0	1,826,032
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	110,629	4,170,130	966,650	32,330	1,734,230	862,062	0	7,876,031
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	\$ (40,147,336)	\$ 1,988,913	\$ 3,708,861	\$ 2,043,113	\$ 19,872,616	\$ 32,659,209	\$ (10,518,841)	\$ 9,606,535

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

	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 12,919,255	\$ (86,318)	\$ 12,832,936	\$ 35,347,787	\$ (564,017)	\$ 34,783,770
RESIDENTIAL - EC	37,344,723	(237,045)	37,107,677	94,852,887	(1,493,103)	93,359,783
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	10,110,709	(36,798)	10,073,911	24,702,581	(273,052)	24,429,529
CRIME - RESIDENTIAL	603,153	(2,544)	600,609	1,679,893	(26,385)	1,653,508
CRIME - COMMERCIAL	29,708	(2,174)	27,534	64,293	(3,568)	60,725
TOTAL	\$ 61,007,548	\$ (364,879)	\$ 60,642,669	\$ 156,647,442	\$ (2,360,126)	\$ 154,287,316
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 17,015,602	\$ 4,849,434	\$ 21,865,036	\$ 0	\$ 20,094,771	\$ 20,094,771
RESIDENTIAL - EC	43,844,827	12,249,818	56,094,646	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	11,403,393	2,035,909	13,439,303	0	7,653,902	7,653,902
CRIME - RESIDENTIAL	821,000	219,139	1,040,140	0	922,530	922,530
CRIME - COMMERCIAL	26,485	6,283	32,768	0	29,504	29,504
TOTAL	\$ 73,111,309	\$ 19,360,583	\$ 92,471,892	\$ 0	\$ 79,857,151	\$ 79,857,151
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 22,695,472	\$ 1,119,920	\$ 23,815,392	\$ 22,695,472	\$ 1,119,920	\$ 23,815,392
RESIDENTIAL - EC	62,067,612	2,794,711	64,862,323	62,067,612	2,794,711	64,862,323
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	16,451,062	553,233	17,004,294	16,451,062	553,233	17,004,294
CRIME - RESIDENTIAL	1,080,465	48,957	1,129,422	1,080,465	48,957	1,129,422
CRIME - COMMERCIAL	43,654	1,512	45,166	43,654	1,512	45,166
TOTAL	\$ 102,338,266	\$ 4,518,332	\$ 106,856,598	\$ 102,338,266	\$ 4,518,332	\$ 106,856,598
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 7,239,385	\$ 3,643,195	\$ 10,882,580	\$ 12,652,314	\$ 18,410,835	\$ 31,063,149
RESIDENTIAL - EC	19,121,937	9,218,062	28,340,000	32,785,274	46,868,629	79,653,904
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,063,041	1,445,879	6,508,920	8,251,519	6,827,618	15,079,137
CRIME - RESIDENTIAL	343,688	167,638	511,327	599,428	847,188	1,446,616
CRIME - COMMERCIAL	12,539	2,597	15,136	20,639	24,424	45,063
TOTAL	\$ 31,780,590	\$ 14,477,372	\$ 46,257,962	\$ 54,309,176	\$ 72,978,693	\$ 127,287,869
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	3,303,243	0	3,303,243	12,703,129	0	12,703,129
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	896,757	0	896,757	3,324,038	0	3,324,038
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 4,200,000	\$ 0	\$ 4,200,000	\$ 16,027,167	\$ 0	\$ 16,027,167
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 7,239,385	\$ 3,643,195	\$ 10,882,580.18	\$ 12,652,314	\$ 18,410,835	\$ 31,063,149
RESIDENTIAL - EC	15,818,694	9,218,062	25,036,757	20,082,146	46,868,629	66,950,775
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,166,284	1,445,879	5,612,163	4,927,482	6,827,618	11,755,099
CRIME - RESIDENTIAL	343,688	167,638	511,327	599,428	847,188	1,446,616
CRIME - COMMERCIAL	12,539	2,597	15,136	20,639	24,424	45,063
TOTAL	\$ 27,580,590	\$ 14,477,372	\$ 42,057,962	\$ 38,282,009	\$ 72,978,693	\$ 111,260,702

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

QUARTER TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 2,736,704	\$ 4,112,863	\$ 76,435	\$ 15,769	\$ 0	\$ 0	\$ 6,941,771
RESIDENTIAL - EC	8,408,067	7,075,296	369,675	137,314	(1,708)	(15,531)	15,973,113
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	667,412	594,136	(3,667)	0	0	0	1,257,882
CRIME - RESIDENTIAL	14,774	16,023	0	0	0	0	30,797
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 11,826,957	\$ 11,798,318	\$ 442,443	\$ 153,083	\$ (1,708)	\$ (15,531)	\$ 24,203,563

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

RESIDENTIAL - FIRE	\$ 5,186,892	\$ 1,939,093	\$ 340,617	\$ 67,781	\$ 2,499	\$ 0	7,536,881
RESIDENTIAL - EC	7,453,476	2,804,670	420,099	24,542	0	0	10,702,787
COMMERCIAL - FIRE	0	0	0	0	0	0	-
COMMERCIAL - EC	13,078	0	0	0	0	0	13,078
COMMERCIAL PROPERTY	1,383,325	987,890	13,387	0	0	0	2,384,602
CRIME - RESIDENTIAL	10,780	0	0	0	0	0	10,780
CRIME - COMMERCIAL	0	0	0	0	0	0	-
TOTAL	\$ 14,047,550	\$ 5,731,654	\$ 774,102	\$ 92,322	\$ 2,499	\$ 0	20,648,128

**NET OUTSTANDING LOSSES
(PRIOR 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 INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 4,823,469	\$ 3,378,984	\$ (1,666)	\$ 0	\$ 0	\$ (2,499)	\$ 8,198,289
RESIDENTIAL - EC	11,075,824	6,500,588	62,112	115,111	(7,310)	(15,531)	17,730,795
COMMERCIAL - FIRE	(1,634)	0	0	(2,499)	0	0	(4,133)
COMMERCIAL - EC	0	0	0	0	0	(20,000)	(20,000)
COMMERCIAL PROPERTY	906,553	458,640	(135,650)	0	0	0	1,229,543
CRIME - RESIDENTIAL	11,995	16,023	0	0	0	0	28,018
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 16,816,207	\$ 10,354,236	\$ (75,204)	\$ 112,612	\$ (7,310)	\$ (38,030)	\$ 27,162,511

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

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 5,132,261	\$ 18,134,203	\$ 644,225	\$ 85,709	\$ 0	\$ 0	\$ 23,996,398
RESIDENTIAL - EC	11,891,903	27,949,167	2,306,775	280,625	16,466	(15,531)	42,429,405
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	5,752	0	0	5,752
COMMERCIAL PROPERTY	937,124	3,001,588	168,273	0	0	0	4,106,985
CRIME - RESIDENTIAL	25,605	54,421	3,874	2,988	0	0	86,887
CRIME - COMMERCIAL	0	2,895	0	0	0	0	2,895
TOTAL	\$ 17,986,892	\$ 49,142,274	\$ 3,123,147	\$ 375,074	\$ 16,466	\$ (15,531)	\$ 70,628,322

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

RESIDENTIAL - FIRE	\$ 5,186,892	\$ 1,939,093	\$ 340,617	\$ 67,781	\$ 2,499	\$ 0	\$ 7,536,881
RESIDENTIAL - EC	7,453,476	2,804,670	420,099	24,542	0	0	10,702,787
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	0	0	0	0	0	13,078
COMMERCIAL PROPERTY	1,383,325	987,890	13,387	0	0	0	2,384,602
CRIME - RESIDENTIAL	10,780	0	0	0	0	0	10,780
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 14,047,550	\$ 5,731,654	\$ 774,102	\$ 92,322	\$ 2,499	\$ 0	20,648,128

**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	\$ 10,319,152	\$ 14,418,178	\$ (416,793)	\$ (79,993)	\$ 2,499	\$ 0	\$ 24,243,043
RESIDENTIAL - EC	19,345,378	23,944,575	1,412,744	254,411	6,466	(15,531)	44,948,044
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	(57,559)	0	(67,591)	0	(17,207)	(129,279)
COMMERCIAL PROPERTY	2,320,449	2,973,253	10,850	0	0	0	5,304,552
CRIME - RESIDENTIAL	36,384	46,383	2,211	0	0	0	84,978
CRIME - COMMERCIAL	0	(1,145)	0	0	0	0	(1,145)
TOTAL	\$ 32,034,442	\$ 41,323,685	\$ 1,009,013	\$ 106,826	\$ 8,965	\$ (32,738)	\$ 74,450,193

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

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 2,979,796	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,979,796
RESIDENTIAL - EC	4,231,475	0	0	0	0	0	4,231,475
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,078	0	0	0	0	0	13,078
COMMERCIAL PROPERTY	942,781	0	0	0	0	0	942,781
CRIME - RESIDENTIAL	4,262	0	0	0	0	0	4,262
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 8,171,392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8,171,392
NET IBNR (PRIOR PERIOD)							
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

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

QUARTER TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 745,192	\$ 216,921	\$ 14,176	\$ 0	\$ 3,389	\$ 361	\$ 980,040
RESIDENTIAL - EC	1,965,755	1,083,588	98,447	18,126	5,546	(24,103)	3,147,360
COMMERCIAL - FIRE	0	0	0	2,090	0	0	2,090
COMMERCIAL - EC	2,275	0	0	0	0	(3,553)	(1,278)
COMMERCIAL PROPERTY	235,014	53,967	10,376	0	0	0	299,357
CRIME - RESIDENTIAL	4,666	1,855	0	0	0	0	6,521
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 2,952,903	\$ 1,356,331	\$ 122,999	\$ 20,216	\$ 8,935	\$ (27,295)	\$ 4,434,090

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

RESIDENTIAL - FIRE	\$ 884,841	\$ 328,179	\$ 57,647	\$ 11,471	\$ 423	\$ 0	\$ 1,282,562
RESIDENTIAL - EC	1,271,382	474,673	71,099	4,154	0	0	1,821,308
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,244	0	0	0	0	0	2,244
COMMERCIAL PROPERTY	236,331	167,194	2,266	0	0	0	405,791
CRIME - RESIDENTIAL	1,834	0	0	0	0	0	1,834
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 2,396,633	\$ 970,046	\$ 131,012	\$ 15,625	\$ 423	\$ 0	\$ 3,513,739

**NET UNPAID LOSS EXPENSE
(PRIOR 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 INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	\$ 1,100,465	\$ 88,500	\$ 298	\$ (2,801)	\$ 3,385	\$ (66)	\$ 1,189,782
RESIDENTIAL - EC	2,419,635	980,991	45,246	14,295	4,589	(24,103)	3,440,653
COMMERCIAL - FIRE	(279)	0	0	1,663	0	0	1,384
COMMERCIAL - EC	2,285	0	0	0	0	(6,969)	(4,684)
COMMERCIAL PROPERTY	275,895	29,263	(12,191)	0	0	0	292,967
CRIME - RESIDENTIAL	4,184	1,855	0	0	0	0	6,039
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,802,184	\$ 1,100,609	\$ 33,353	\$ 13,157	\$ 7,975	\$ (31,138)	\$ 4,926,140

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

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 2,004,609	\$ 848,978	\$ 80,824	\$ 6,495	\$ 4,114	\$ 361	\$ 2,945,382
RESIDENTIAL - EC	3,508,351	3,803,444	452,807	36,035	10,289	(23,268)	7,787,659
COMMERCIAL - FIRE	0	0	0	2,090	0	0	2,090
COMMERCIAL - EC	6,545	0	0	2,236	0	(3,553)	5,228
COMMERCIAL PROPERTY	584,877	235,388	37,272	0	0	0	857,537
CRIME - RESIDENTIAL	8,084	11,055	850	0	0	0	19,989
CRIME - COMMERCIAL	0	375	0	0	0	0	375
TOTAL	\$ 6,112,467	\$ 4,899,241	\$ 571,753	\$ 46,855	\$ 14,404	\$ (26,460)	\$ 11,618,261

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

RESIDENTIAL - FIRE	\$ 884,841	\$ 328,179	\$ 57,647	\$ 11,471	\$ 423	\$ 0	\$ 1,282,562
RESIDENTIAL - EC	1,271,382	474,673	71,099	4,154	0	0	1,821,308
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,244	0	0	0	0	0	2,244
COMMERCIAL PROPERTY	236,331	167,194	2,266	0	0	0	405,791
CRIME - RESIDENTIAL	1,834	0	0	0	0	0	1,834
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 2,396,633	\$ 970,046	\$ 131,012	\$ 15,625	\$ 423	\$ 0	\$ 3,513,739

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

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

RESIDENTIAL - FIRE	\$ 2,889,450	\$ (24,758)	\$ (93,422)	\$ (20,662)	\$ 4,537	\$ 361	\$ 2,755,506
RESIDENTIAL - EC	4,779,734	2,877,424	306,490	31,791	8,635	(23,268)	7,980,806
COMMERCIAL - FIRE	0	0	0	2,090	0	0	2,090
COMMERCIAL - EC	8,789	(15,035)	0	(9,898)	0	(6,399)	(22,544)
COMMERCIAL PROPERTY	821,209	191,092	11,278	0	0	0	1,023,578
CRIME - RESIDENTIAL	9,918	9,262	575	(494)	0	0	19,261
CRIME - COMMERCIAL	0	(441)	0	0	0	0	(441)
TOTAL	\$ 8,509,100	\$ 3,037,543	\$ 224,921	\$ 2,826	\$ 13,172	\$ (29,306)	\$ 11,758,255

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	\$ 25,013	\$ 4,240,647
	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	25,013	4,350,739
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	143,000,486	0	13,385,562
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	7,132	516,833
			TOTAL	\$ 20,000	\$ 154,774,779	\$ 7,132	\$ 13,902,395
			TOTAL FLORENCE	\$ 20,000	\$ 200,535,746	\$ 32,145	\$ 18,253,134
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 SEPTEMBER 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	\$ 0	\$ 3,278,642	\$ 0	\$ 415,214
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	404,324	0	18,856
			TOTAL	0	3,682,966	0	434,070
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	5,421,843	0	641,794
	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	\$ 669,299
			TOTAL ISAIAS	\$ 0	\$ 9,640,516	\$ 0	\$ 1,103,369

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 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	\$ 22,491	\$ 1,282,203	\$ 0	\$ 206,345
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	43,246	0	5,555
			TOTAL	<u>22,491</u>	<u>1,325,449</u>	<u>0</u>	<u>211,900</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	84,101	5,383,221	639	700,399
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	94,502	0	19,063
			TOTAL	<u>\$ 84,101</u>	<u>\$ 5,477,722</u>	<u>\$ 639</u>	<u>\$ 719,462</u>
			TOTAL IAN	<u>\$ 106,592</u>	<u>\$ 6,803,172</u>	<u>\$ 639</u>	<u>\$ 931,361</u>

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

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 452,028,785	2,945	\$ 48,129,600	147	\$ 500,158,385	3,092
ALEXANDER	114,714,874	972	9,945,500	60	124,660,374	1,032
ALLEGHANY	42,103,656	325	1,403,500	8	43,507,156	333
ANSON	112,714,656	1,025	19,296,100	56	132,010,756	1,081
ASHE	104,641,569	757	11,143,900	23	115,785,469	780
AVERY	115,558,740	628	3,448,200	9	119,006,940	637
BEAUFORT	439,269,256	3,550	111,049,900	332	550,319,156	3,882
BERTIE	167,753,896	1,712	22,229,400	156	189,983,296	1,868
BLADEN	223,162,480	2,654	76,106,000	246	299,268,480	2,900
BRUNSWICK	1,416,803,561	10,470	639,769,100	982	2,056,572,661	11,452
BUNCOMBE	629,931,754	3,198	26,346,300	51	656,278,054	3,249
BURKE	284,436,755	2,189	24,433,000	73	308,869,755	2,262
CABARRUS	360,579,273	1,995	17,147,100	52	377,726,373	2,047
CALDWELL	283,353,212	2,297	34,674,800	89	318,028,012	2,386
CAMDEN	51,398,475	327	4,479,900	27	55,878,375	354
CARTERET	848,199,535	5,794	165,983,400	478	1,014,182,935	6,272
CASWELL	77,284,969	779	3,276,400	15	80,561,369	794
CATAWBA	546,791,150	3,506	43,227,800	136	590,018,950	3,642
CHATHAM	230,633,660	1,448	22,500,600	59	253,134,260	1,507
CHEROKEE	86,840,831	539	4,463,100	13	91,303,931	552
CHOWAN	113,727,716	725	14,860,100	43	128,587,816	768
CLAY	52,703,792	362	453,000	1	53,156,792	363
CLEVELAND	430,561,952	3,431	47,984,200	177	478,546,152	3,608
COLUMBUS	433,393,336	4,538	67,350,700	233	500,744,036	4,771
CRAVEN	467,955,991	3,756	106,770,800	323	574,726,791	4,079
CUMBERLAND	893,690,244	7,096	137,030,900	318	1,030,721,144	7,414
CURRITUCK	217,732,391	1,275	37,411,500	111	255,143,891	1,386
DARE	196,746,236	938	80,106,000	136	276,852,236	1,074
DAVIDSON	442,952,666	3,694	57,084,100	172	500,036,766	3,866
DAVIE	98,774,324	689	1,228,400	9	100,002,724	698
DUPLIN	453,863,543	3,943	66,797,000	385	520,660,543	4,328
DURHAM	595,255,597	2,612	74,992,000	135	670,247,597	2,747
EDGECOMBE	341,118,359	3,138	49,432,100	194	390,550,459	3,332
FORSYTH	692,891,191	4,383	146,333,100	257	839,224,291	4,640
FRANKLIN	227,791,919	1,862	11,121,600	81	238,913,519	1,943
GASTON	558,582,788	3,872	80,026,900	197	638,609,688	4,069
GATES	142,004,137	965	6,918,000	28	148,922,137	993
GRAHAM	72,733,650	358	138,100	1	72,871,750	359
GRANVILLE	189,434,029	1,321	5,365,500	13	194,799,529	1,334
GREENE	118,787,956	1,318	8,843,400	101	127,631,356	1,419
GUILFORD	917,874,673	5,798	299,363,800	381	1,217,238,473	6,179
HALIFAX	410,133,145	4,416	37,598,900	129	447,732,045	4,545
HARNETT	455,460,730	3,967	33,552,700	130	489,013,430	4,097
HAYWOOD	267,184,036	1,461	7,792,000	25	274,976,036	1,486
HENDERSON	344,315,055	1,803	6,554,500	20	350,869,555	1,823
HERTFORD	168,987,428	1,644	33,125,700	89	202,113,128	1,733
HOKE	208,808,746	1,833	26,773,500	118	235,582,246	1,951
HYDE	40,165,948	321	15,359,800	70	55,525,748	391
IREDELL	477,854,076	3,130	47,119,700	83	524,973,776	3,213
JACKSON	134,917,923	931	8,961,800	25	143,879,723	956
JOHNSTON	666,306,311	5,581	56,336,900	225	722,643,211	5,806
JONES	58,002,148	538	15,389,400	70	73,391,548	608
LEE	171,795,217	1,455	31,096,700	105	202,891,917	1,560
LENOIR	429,695,882	4,548	74,326,200	255	504,022,082	4,803
LINCOLN	273,969,078	1,850	17,488,100	57	291,457,178	1,907
MCDOWELL	175,622,438	1,369	7,754,000	22	183,376,438	1,391
MACON	144,142,782	850	1,445,400	9	145,588,182	859
MADISON	83,577,568	546	4,443,100	17	88,020,668	563
MARTIN	239,811,406	2,173	43,926,300	291	283,737,706	2,464
MECKLENBURG	1,046,469,828	4,874	321,520,000	495	1,367,989,828	5,369

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

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MITCHELL	86,293,723	648	3,581,300	10	89,875,023	658
MONTGOMERY	173,154,899	1,783	21,437,800	83	194,592,699	1,866
MOORE	241,345,640	1,888	28,990,400	86	270,336,040	1,974
NASH	567,200,822	4,464	55,688,300	174	622,889,122	4,638
NEW HANOVER	1,448,772,831	7,675	956,695,700	1,388	2,405,468,531	9,063
NORTHAMPTON	166,166,174	1,532	5,811,100	47	171,977,274	1,579
ONslow	892,170,427	6,946	279,892,800	904	1,172,063,227	7,850
ORANGE	227,644,787	1,100	43,365,600	34	271,010,387	1,134
PAMLICO	128,744,841	976	23,044,100	72	151,788,941	1,048
PASQUOTANK	281,749,278	2,018	91,789,900	205	373,539,178	2,223
PENDER	489,282,109	3,726	93,131,100	279	582,413,209	4,005
PERQUIMANS	113,234,174	742	12,804,600	55	126,038,774	797
PERSON	185,803,739	1,397	8,517,200	35	194,320,939	1,432
PITT	912,570,770	7,049	169,997,800	370	1,082,568,570	7,419
POLK	97,652,710	468	6,180,600	23	103,833,310	491
RANDOLPH	380,979,122	2,716	50,812,800	161	431,791,922	2,877
RICHMOND	240,075,662	2,490	32,737,100	118	272,812,762	2,608
ROBESON	735,406,761	9,544	110,208,500	434	845,615,261	9,978
ROCKINGHAM	477,948,110	4,072	49,127,600	126	527,075,710	4,198
ROWAN	527,877,516	3,693	59,008,600	121	586,886,116	3,814
RUTHERFORD	288,987,891	2,061	40,193,500	160	329,181,391	2,221
SAMPSON	436,207,494	4,217	62,116,600	428	498,324,094	4,645
SCOTLAND	155,920,796	1,703	27,262,000	86	183,182,796	1,789
STANLY	208,052,559	1,398	17,304,000	85	225,356,559	1,483
STOKES	124,207,610	916	7,913,000	32	132,120,610	948
SURRY	259,665,484	2,041	41,740,700	140	301,406,184	2,181
SWAIN	130,156,620	679	9,294,300	15	139,450,920	694
TRANSYLVANIA	76,483,310	436	2,070,000	10	78,553,310	446
TYRRELL	45,561,770	384	5,018,400	22	50,580,170	406
UNION	372,628,124	2,022	17,987,300	83	390,615,424	2,105
VANCE	228,713,942	2,751	20,603,800	94	249,317,742	2,845
WAKE	1,668,987,948	6,697	294,495,100	422	1,963,483,048	7,119
WARREN	120,925,923	1,161	8,571,300	56	129,497,223	1,217
WASHINGTON	100,081,422	1,000	43,646,000	140	143,727,422	1,140
WATAUGA	211,534,993	855	13,236,900	27	224,771,893	882
WAYNE	596,151,563	5,923	82,476,600	369	678,628,163	6,292
WILKES	264,993,501	2,159	19,945,900	92	284,939,401	2,251
WILSON	468,044,803	4,038	79,563,700	328	547,608,503	4,366
YADKIN	97,576,891	894	19,718,300	86	117,295,191	980
YANCEY	122,219,680	773	3,944,800	17	126,164,480	790
TOTAL	\$34,395,173,741	253,509	\$6,299,154,600	15,960	\$ 40,694,328,341	269,469

* 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.