



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2023

Contents

Financial Statements

Exhibit 1 - Balance Sheet	1
Exhibit 2 - Income Statement and Members' Account	2
Exhibit 3A - Members' Account	3-4
Exhibit 3B - Members' Account For Unsettled Years	5
Exhibit 4A - Statistical Report of Premiums	6
Exhibit 4B - Statistical Report of Losses	7-9
Exhibit 4C - Statistical Report of Loss Adjustment Expenses	10-11
Exhibit 6 - Report of Named Storm Losses	12-14
Aggregate Liability by Counties	15-16

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2023

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 42,212,613	\$ 0	\$ 42,212,613
CASH EQUIVALENTS	16,016,982	0	16,016,982
INVESTMENTS	85,421,287	0	85,421,287
INTEREST INCOME DUE OR ACCRUED	481,693	0	481,693
FIXED ASSETS	340,445	(340,445)	0
DATA PROCESSING EQUIPMENT	9,464	0	9,464
ACCOUNTS RECEIVABLE - CPIP PLAN	3,538,290	0	3,538,290
ACCOUNTS RECEIVABLE - PREMIUM	29,907,826	0	29,907,826
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	140,981	(140,981)	0
TOTAL ASSETS	\$ 178,071,050	\$ (482,895)	\$ 177,588,155

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 1,720,309
BENEFIT PAYABLE	421,530
PREMIUM REFUND	284,838
COMMISSION PAYABLE	3,002,410
ACCRUAL-PREMIUM TAX	1,497,638
ACCRUAL-POST RETIREMENT	3,402,072
ACCRUAL-RENT	232,663
CLAIMS PAYABLE	512,473
PREPAID PREMIUMS	3,040,553
UNCLAIMED CHECKS	3,126,748
FUNDS WITHHELD FOR REINSURANCE	6,314
TOTAL LIABILITIES	\$ 17,247,548

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 18,288,006
UNPAID LAE RESERVES	3,751,994
UNEARNED PREMIUMS	110,514,809
TOTAL RESERVES	\$ 132,554,809

MEMBERS' SURPLUS

\$ 27,785,798

TOTAL LIABILITIES & MEMBERS' SURPLUS

\$ 177,588,155

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2023

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 50,573,227	\$ 177,861,096
CEDED REINSURANCE PREMIUM	0	(16,027,166)
NET PREMIUMS EARNED	50,573,227	161,833,930
DEDUCTIONS		
NET LOSSES INCURRED	17,182,900	91,633,094
NET LOSS EXPENSE INCURRED	4,745,072	16,503,327
OPERATING EXPENSE INCURRED	8,295,043	43,683,157
PREMIUM TAXES	1,520,499	5,844,932
TOTAL DEDUCTIONS	31,743,513	157,664,510
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(13,616)	(118,337)
SERVICE CHARGES	186,432	699,487
MISCELLANEOUS INCOME	24,934	48,601
TOTAL OTHER INCOME/(EXPENSE)	197,751	629,751
NET UNDERWRITING GAIN OR (LOSS)	19,027,464	4,799,171
INVESTMENT INCOME	913,806	2,551,939
NET INCOME OR (LOSS)	\$ 19,941,270	\$ 7,351,110
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 9,606,535	\$ 22,086,066
NET INCOME OR (LOSS)	19,941,270	7,351,110
CHANGE IN ASSETS NOT ADMITTED	(2,298,962)	(2,188,333)
MINIMUM PENSION LIABILITY	536,955	536,955
NET CHANGE IN MEMBERS' SURPLUS	18,179,263	5,699,732
MEMBERS' SURPLUS (CURRENT PERIOD)	\$ 27,785,798	\$ 27,785,798

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2023

QUARTER TO DATE

	QUARTER TO DATE					CLOSED	
	2023	2022	2021	2020	2019	2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 54,355,614	\$ (124,177)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 54,231,438
CEDED REINSURANCE	0	0	0	0	0	0	0
INVESTMENT INCOME	913,806	0	0	0	0	0	913,806
PREMIUM CHARGED OFF	(13,616)	0	0	0	0	0	(13,616)
SERVICE CHARGES	186,432	0	0	0	0	0	186,432
MISCELLANEOUS INCOME	24,934	0	0	0	0	0	24,934
TOTAL INCOME	55,467,171	(124,177)	0	0	0	0	55,342,994
EXPENSES PAID							
LOSSES	13,113,579	6,089,049	266,734	73,235	425	0	19,543,022
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,755,437	675,117	69,331	5,394	1,538	0	4,506,817
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	8,095,778	(18,627)	0	0	0	0	8,077,151
PREMIUM TAX	1,520,499	0	0	0	0	0	1,520,499
ADMINISTRATIVE EXPENSES	217,892	0	0	0	0	0	217,892
TOTAL EXPENSES PAID	26,703,185	6,745,540	336,065	78,629	1,962	0	33,865,382
NET CASH CHANGE	28,763,985	(6,869,716)	(336,065)	(78,629)	(1,962)	0	21,477,613
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	14,108,772	3,554,561	604,506	20,167	0	0	18,288,006
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,201,893	467,877	79,569	2,655	0	0	3,751,994
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	110,514,809	0	0	0	0	0	110,514,809
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	14,047,550	5,731,654	774,102	92,322	2,499	0	20,648,128
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,396,633	970,046	131,012	15,625	423	0	3,513,739
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	102,338,266	4,518,332	0	0	0	0	106,856,599
NET RESERVE CHANGE	(9,043,024)	7,197,594	221,039	85,126	2,922	0	(1,536,343)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	536,955	0	0	0	0	0	536,955
ASSETS NOT ADMITTED	(2,298,962)	0	0	0	0	0	(2,298,962)
TOTAL NET OTHER CHANGES	(1,762,007)	0	0	0	0	0	(1,762,007)
CHANGE IN MEMBERS' SURPLUS	\$ 17,958,955	\$ 327,878	\$ (115,027)	\$ 6,497	\$ 960	\$ 0	\$ 18,179,263

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2023

YEAR TO DATE

	2023	2022	2021	2020	2019	CLOSED 2018	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 211,003,056	\$ (2,484,302)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 208,518,754
CEDED REINSURANCE	(16,027,166)	0	0	0	0	0	(16,027,166)
INVESTMENT INCOME	2,551,939	0	0	0	0	0	2,551,939
PREMIUM CHARGED OFF	(118,337)	0	0	0	0	0	(118,337)
SERVICE CHARGES	699,487	0	0	0	0	0	699,487
MISCELLANEOUS INCOME	48,601	0	0	0	0	0	48,601
TOTAL INCOME	198,157,581	(2,484,302)	0	0	0	0	195,673,278
EXPENSES PAID							
LOSSES	31,100,471	55,231,323	3,389,881	448,309	16,891	(425)	90,186,451
CEDED LOSSES	0	0	0	0	0	(15,106)	(15,106)
LOSS ADJUSTMENT EXPENSES	9,867,903	5,574,358	641,085	52,249	15,942	2,343	16,153,880
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(28,803)	(28,803)
COMMISSION	31,404,388	(372,645)	0	0	0	0	31,031,743
PREMIUM TAX	5,844,932	0	0	0	0	0	5,844,932
ADMINISTRATIVE EXPENSES	12,651,414	0	0	0	0	0	12,651,414
TOTAL EXPENSES PAID	90,869,109	60,433,036	4,030,966	500,558	32,833	(41,991)	155,824,511
NET CASH CHANGE	107,288,472	(62,917,339)	(4,030,966)	(500,558)	(32,833)	41,991	39,848,767
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	14,108,772	3,554,561	604,506	20,167	0	20,000	18,308,006
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	(20,000)	(20,000)
LOSS ADJUSTMENT EXPENSES	3,201,893	467,877	79,569	2,655	0	30,000	3,781,994
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(30,000)	(30,000)
UNEARNED PREMIUMS	110,514,809	0	0	0	0	0	110,514,809
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	(127,825,474)	92,216,700	2,682,006	397,403	11,654	20,054	(32,497,657)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	536,955	0	0	0	0	0	536,955
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(2,188,333)	0	0	0	0	0	(2,188,333)
TOTAL NET OTHER CHANGES	(1,651,378)	0	0	0	0	0	(1,651,378)
CLOSED YEARS	0	0	0	0	(32,659,209)	32,659,209	0
CHANGE IN MEMBERS' SURPLUS	\$ (22,188,381)	\$ 29,299,362	\$ (1,348,960)	\$ (103,155)	\$ (32,680,387)	\$ 32,721,253	\$ 5,699,732

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF DECEMBER 31, 2023

	CLOSED YEARS						TOTAL
	2023	2022	2021	2020	2019	2013 - 2018	
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 211,003,056	\$ 155,341,196	\$ 129,248,256	\$ 113,333,487	\$ 103,145,804	\$ 94,102,765	\$ 806,174,565
CEDED REINSURANCE	(16,027,166)	(13,487,666)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	(68,632,668)
INVESTMENT INCOME	2,551,939	765,695	397,838	572,710	439,775	736,183	5,464,140
PREMIUM CHARGED OFF	(118,337)	(163,003)	(119,239)	(115,696)	(69,861)	(67,080)	(653,216)
SERVICE CHARGES	699,487	606,369	537,988	467,796	390,576	347,599	3,049,816
MISCELLANEOUS INCOME	48,601	32,421	12,913	15,888	7,670	(1,593)	115,900
TOTAL INCOME	198,157,581	143,095,013	118,506,923	102,840,185	96,382,462	86,536,373	745,518,537
EXPENSES PAID							
LOSSES	31,100,471	86,971,714	66,391,076	65,900,858	64,729,949	200,037,638	515,131,706
CEDED LOSSES	0	0	0	0	0	(78,834,594)	(78,834,594)
LOSS ADJUSTMENT EXPENSES	9,867,904	13,978,697	12,533,387	11,805,432	9,254,729	30,321,624	87,761,772
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(14,740,080)	(14,740,080)
COMMISSION	31,404,388	23,115,997	19,241,525	16,841,201	15,313,064	14,091,168	120,007,344
PREMIUM TAX	5,844,932	4,347,293	3,641,539	3,170,673	2,890,502	2,643,792	22,538,731
ADMINISTRATIVE EXPENSES	12,651,414	12,512,214	13,388,138	13,150,909	11,054,871	9,219,679	71,977,224
TOTAL EXPENSES PAID	90,869,110	140,925,915	115,195,664	110,869,073	103,243,116	162,739,227	723,842,103
NET CASH CHANGE	107,288,472	2,169,099	3,311,259	(8,028,888)	(6,860,654)	(76,202,853)	21,676,434
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	14,108,772	3,554,561	604,506	20,167	0	20,000	18,308,006
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	(20,000)	(20,000)
LOSS ADJUSTMENT EXPENSES	3,201,893	467,877	79,569	2,655	0	30,000	3,781,994
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	(30,000)	(30,000)
UNEARNED PREMIUMS	110,514,809	0	0	0	0	0	110,514,809
RESERVES	127,825,474	4,022,438	684,075	22,822	0	0	132,554,810
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(2,188,333)	39,880	64,700	(179,231)	(93,184)	1,883,237	(472,930)
MINIMUM PENSION LIABILITY	536,955	4,130,250	820,910	292,600	(898,586)	1,704,825	6,586,954
CHANGE IN UNREALIZED GAIN/LOSS	0	0	81,040	(81,040)	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	2,726,000	(2,726,000)	0
TOTAL NET OTHER CHANGES	(1,651,378)	4,170,130	966,650	32,330	1,734,230	862,062	6,114,024
ASSESSMENTS	0	0	0	10,068,990	25,000,000	108,000,000	143,068,990
CLOSED YEARS	0	0	0	0	0	(10,518,841)	(10,518,841)
MEMBERS' SURPLUS	\$ (22,188,380)	\$ 2,316,791	\$ 3,593,834	\$ 2,049,610	\$ 19,873,576	\$ 22,140,368	\$ 27,785,798

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING DECEMBER 31, 2023

	QUARTER TO DATE			YEAR TO DATE		
	2023	2022	TOTAL	2023	2022	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 11,824,261	\$ (33,052)	\$ 11,791,209	\$ 47,172,047	\$ (597,068)	\$ 46,574,979
RESIDENTIAL - EC	32,718,813	(82,247)	32,636,566	127,571,699	(1,575,350)	125,996,349
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	9,269,542	(7,826)	9,261,716	33,972,123	(280,877)	33,691,246
CRIME - RESIDENTIAL	516,429	(825)	515,604	2,196,322	(27,210)	2,169,113
CRIME - COMMERCIAL	26,571	(228)	26,342	90,864	(3,797)	87,067
TOTAL	\$ 54,355,614	\$ (124,177)	\$ 54,231,438	\$ 211,003,056	\$ (2,484,302)	\$ 208,518,754
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 22,695,472	\$ 1,119,920	\$ 23,815,392	\$ 0	\$ 20,094,771	\$ 20,094,771
RESIDENTIAL - EC	62,067,612	2,794,711	64,862,323	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	16,451,062	553,233	17,004,294	0	7,653,902	7,653,902
CRIME - RESIDENTIAL	1,080,465	48,957	1,129,422	0	922,530	922,530
CRIME - COMMERCIAL	43,654	1,512	45,166	0	29,504	29,504
TOTAL	\$ 102,338,266	\$ 4,518,332	\$ 106,856,598	\$ 0	\$ 79,857,151	\$ 79,857,151
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 24,163,813	\$ 0	\$ 24,163,813	\$ 24,163,813	\$ 0	\$ 24,163,813
RESIDENTIAL - EC	66,802,652	0	66,802,652	66,802,652	0	66,802,652
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	18,386,261	0	18,386,261	18,386,261	0	18,386,261
CRIME - RESIDENTIAL	1,111,073	0	1,111,073	1,111,073	0	1,111,073
CRIME - COMMERCIAL	51,010	0	51,010	51,010	0	51,010
TOTAL	\$ 110,514,809	\$ 0	\$ 110,514,809	\$ 110,514,809	\$ 0	\$ 110,514,809
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 10,355,920	\$ 1,086,868	\$ 11,442,788	\$ 23,008,234	\$ 19,497,703	\$ 42,505,937
RESIDENTIAL - EC	27,983,773	2,712,464	30,696,237	60,769,047	49,581,094	110,350,141
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,334,343	545,407	7,879,750	15,585,863	7,373,025	22,958,887
CRIME - RESIDENTIAL	485,821	48,133	533,954	1,085,249	895,321	1,980,570
CRIME - COMMERCIAL	19,215	1,284	20,498	39,854	25,707	65,562
TOTAL	\$ 46,179,072	\$ 4,394,156	\$ 50,573,227	\$ 100,488,247	\$ 77,372,849	\$ 177,861,096
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	0	0	0	12,645,719	0	12,645,719
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	0	0	0	3,381,447	0	3,381,447
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 0	\$ 0	\$ 0	\$ 16,027,166	\$ 0	\$ 16,027,166
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 10,355,920	\$ 1,086,868	\$ 11,442,788	\$ 23,008,234	\$ 19,497,703	\$ 42,505,937
RESIDENTIAL - EC	27,983,773	2,712,464	30,696,237	48,123,328	49,581,094	97,704,422
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,334,343	545,407	7,879,750	12,204,415	7,373,025	19,577,440
CRIME - RESIDENTIAL	485,821	48,133	533,954	1,085,249	895,321	1,980,570
CRIME - COMMERCIAL	19,215	1,284	20,498	39,854	25,707	65,562
TOTAL	\$ 46,179,072	\$ 4,394,156	\$ 50,573,227	\$ 84,461,081	\$ 77,372,849	\$ 161,833,930

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2023

QUARTER TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 5,346,392	\$ 1,966,409	\$ 128,968	\$ 56,576	\$ 0	\$ 0	\$ 7,498,345
RESIDENTIAL - EC	6,995,602	3,435,457	147,543	16,659	425	0	10,595,685
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	756,002	687,183	(9,776)	0	0	0	1,433,409
CRIME - RESIDENTIAL	15,583	0	0	0	0	0	15,583
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 13,113,579	\$ 6,089,049	\$ 266,734	\$ 73,235	\$ 425	\$ 0	\$ 19,543,022

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

RESIDENTIAL - FIRE	\$ 6,582,321	\$ 1,217,645	\$ 235,495	\$ 0	\$ 0	\$ 0	\$ 8,035,462
RESIDENTIAL - EC	5,749,162	1,805,189	369,010	10,167	0	0	7,933,529
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	10,455	0	0	0	0	0	10,455
COMMERCIAL PROPERTY	1,760,900	531,728	0	10,000	0	0	2,302,628
CRIME - RESIDENTIAL	5,933	0	0	0	0	0	5,933
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 14,108,772	\$ 3,554,561	\$ 604,506	\$ 20,167	\$ 0	\$ 0	\$ 18,288,006

**NET OUTSTANDING LOSSES
(PRIOR 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	10,702,786
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 INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 6,741,822	\$ 1,244,961	\$ 23,847	\$ (11,205)	\$ (2,499)	\$ 0	\$ 7,996,925
RESIDENTIAL - EC	5,291,288	2,435,976	96,454	2,285	425	0	7,826,428
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	(2,623)	0	0	0	0	0	(2,623)
COMMERCIAL PROPERTY	1,133,577	231,020	(23,163)	10,000	0	0	1,351,435
CRIME - RESIDENTIAL	10,736	0	0	0	0	0	10,736
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 13,174,801	\$ 3,911,957	\$ 97,138	\$ 1,080	\$ (2,074)	\$ 0	\$ 17,182,900

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2023

YEAR TO DATE

NET PAID LOSSES	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 10,478,653	\$ 20,100,612	\$ 773,193	\$ 142,285	\$ 0	\$ 0	\$ 31,494,743
RESIDENTIAL - EC	18,887,504	31,384,624	2,454,318	297,284	16,891	(15,531)	53,025,090
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	5,752	0	0	5,752
COMMERCIAL PROPERTY	1,693,126	3,688,771	158,496	0	0	0	5,540,394
CRIME - RESIDENTIAL	41,188	54,421	3,874	2,988	0	0	102,470
CRIME - COMMERCIAL	0	2,895	0	0	0	0	2,895
TOTAL	\$ 31,100,471	\$ 55,231,323	\$ 3,389,881	\$ 448,309	\$ 16,891	\$ (15,531)	\$ 90,171,344

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

RESIDENTIAL - FIRE	\$ 6,582,321	\$ 1,217,645	\$ 235,495	\$ 0	\$ 0	\$ 0	\$ 8,035,462
RESIDENTIAL - EC	5,749,162	1,805,189	369,010	10,167	0	0	7,933,529
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	10,455	0	0	0	0	0	10,455
COMMERCIAL PROPERTY	1,760,900	531,728	0	10,000	0	0	2,302,628
CRIME - RESIDENTIAL	5,933	0	0	0	0	0	5,933
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 14,108,772	\$ 3,554,561	\$ 604,506	\$ 20,167	\$ 0	\$ 0	\$ 18,288,006

**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	\$ 16,826,256

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 17,060,974	\$ 15,663,139	\$ (392,947)	\$ (91,198)	\$ 0	\$ 0	\$ 32,239,968
RESIDENTIAL - EC	24,636,666	26,380,550	1,509,199	256,696	6,891	(15,531)	52,774,471
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	10,455	(57,559)	0	(67,591)	0	(17,207)	(131,902)
COMMERCIAL PROPERTY	3,454,026	3,204,273	(12,313)	10,000	0	0	6,655,987
CRIME - RESIDENTIAL	47,121	46,383	2,211	0	0	0	95,714
CRIME - COMMERCIAL	0	(1,145)	0	0	0	0	(1,145)
TOTAL	\$ 45,209,243	\$ 45,235,641	\$ 1,106,150	\$ 107,906	\$ 6,891	\$ (32,738)	\$ 91,633,094

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2023

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 2,758,514	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,758,514
RESIDENTIAL - EC	2,723,521	0	0	0	0	0	2,723,521
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	10,455	0	0	0	0	0	10,455
COMMERCIAL PROPERTY	790,475	0	0	0	0	0	790,475
CRIME - RESIDENTIAL	2,037	0	0	0	0	0	2,037
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 6,285,002	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,285,002
NET IBNR (PRIOR PERIOD)							
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

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING DECEMBER 31, 2023

QUARTER TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,314,078	\$ 128,564	\$ 6,486	\$ 864	\$ 0	\$ 0	\$ 1,449,991
RESIDENTIAL - EC	2,081,049	514,498	62,531	4,530	66	0	2,662,673
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,826	0	0	0	1,472	0	5,297
COMMERCIAL PROPERTY	352,315	31,765	315	0	0	0	384,395
CRIME - RESIDENTIAL	4,170	290	0	0	0	0	4,460
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,755,437	\$ 675,117	\$ 69,331	\$ 5,394	\$ 1,538	\$ 0	\$ 4,506,817

NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,456,649	\$ 160,275	\$ 30,998	\$ 0	\$ 0	\$ 0	\$ 1,647,922
RESIDENTIAL - EC	1,339,495	237,612	48,572	1,338	0	0	1,627,017
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,613	0	0	0	0	0	3,613
COMMERCIAL PROPERTY	400,919	69,990	0	1,316	0	0	472,225
CRIME - RESIDENTIAL	1,217	0	0	0	0	0	1,217
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,201,893	\$ 467,877	\$ 79,569	\$ 2,655	\$ 0	\$ 0	\$ 3,751,994

NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)	2023	2022	2021	2020	2019	2018	TOTAL
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 INCURRED LOSS EXPENSE	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 1,885,886	\$ (39,340)	\$ (20,164)	\$ (10,607)	\$ (423)	\$ 0	\$ 1,815,351
RESIDENTIAL - EC	2,149,161	277,437	40,003	1,714	66	0	2,468,382
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	5,195	0	0	0	1,472	0	6,666
COMMERCIAL PROPERTY	516,903	(65,439)	(1,951)	1,316	0	0	450,830
CRIME - RESIDENTIAL	3,553	290	0	0	0	0	3,843
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 4,560,697	\$ 172,948	\$ 17,889	\$ (7,577)	\$ 1,115	\$ 0	\$ 4,745,072

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING DECEMBER 31, 2023

YEAR TO DATE

NET LOSS EXPENSES PAID	2023	2022	2021	2020	2019	2018	TOTAL
RESIDENTIAL - FIRE	\$ 3,318,687	\$ 977,542	\$ 87,310	\$ 7,359	\$ 4,114	\$ 361	\$ 4,395,374
RESIDENTIAL - EC	5,589,400	4,317,943	515,338	40,564	10,355	(23,268)	10,450,332
COMMERCIAL - FIRE	0	0	0	2,090	0	0	2,090
COMMERCIAL - EC	10,371	0	0	2,236	1,472	(3,553)	10,526
COMMERCIAL PROPERTY	937,192	267,153	37,587	0	0	0	1,241,931
CRIME - RESIDENTIAL	12,254	11,345	850	0	0	0	24,449
CRIME - COMMERCIAL	0	375	0	0	0	0	375
TOTAL	\$ 9,867,903	\$ 5,574,358	\$ 641,085	\$ 52,249	\$ 15,942	\$ (26,460)	\$ 16,125,077

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

RESIDENTIAL - FIRE	\$ 1,456,649	\$ 160,275	\$ 30,998	\$ 0	\$ 0	\$ 0	\$ 1,647,922
RESIDENTIAL - EC	1,339,495	237,612	48,572	1,338	0	0	1,627,017
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,613	0	0	0	0	0	3,613
COMMERCIAL PROPERTY	400,919	69,990	0	1,316	0	0	472,225
CRIME - RESIDENTIAL	1,217	0	0	0	0	0	1,217
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,201,893	\$ 467,877	\$ 79,569	\$ 2,655	\$ 0	\$ 0	\$ 3,751,994

**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	\$ 4,775,337	\$ (64,098)	\$ (113,586)	\$ (31,270)	\$ 4,114	\$ 361	\$ 4,570,859
RESIDENTIAL - EC	6,928,894	3,154,861	346,494	33,505	8,701	(23,268)	10,449,187
COMMERCIAL - FIRE	0	0	0	2,090	0	0	2,090
COMMERCIAL - EC	13,984	(15,035)	0	(9,898)	1,472	(6,399)	(15,877)
COMMERCIAL PROPERTY	1,338,111	125,652	9,327	1,316	0	0	1,474,407
CRIME - RESIDENTIAL	13,471	9,552	575	(494)	0	0	23,103
CRIME - COMMERCIAL	0	(441)	0	0	0	0	(441)
TOTAL	\$ 13,069,797	\$ 3,210,491	\$ 242,810	\$ (4,751)	\$ 14,287	\$ (29,306)	\$ 16,503,327

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 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	\$ 5,000	\$ 4,241,482
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,796,293	0	110,092
			TOTAL	<u>0</u>	<u>45,760,967</u>	<u>5,000</u>	<u>4,351,574</u>
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	143,000,486	0	13,385,628
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	25,000	518,305
			TOTAL	<u>\$ 20,000</u>	<u>\$ 154,774,779</u>	<u>\$ 25,000</u>	<u>\$ 13,903,933</u>
			TOTAL FLORENCE	<u>\$ 20,000</u>	<u>\$ 200,535,746</u>	<u>\$ 30,000</u>	<u>\$ 18,255,507</u>
ELSA							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 277,320	\$ 0	\$ 53,085
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	55,931	0	2,681
			TOTAL	<u>0</u>	<u>333,252</u>	<u>0</u>	<u>55,766</u>
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	128,803	850,133	180,608	201,470
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	14,724	0	1,066
			TOTAL	<u>\$ 128,803</u>	<u>\$ 864,858</u>	<u>\$ 180,608</u>	<u>\$ 202,536</u>
			TOTAL ELSA	<u>\$ 128,803</u>	<u>\$ 1,198,109</u>	<u>\$ 180,608</u>	<u>\$ 258,302</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 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	\$ 208,656
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>214,211</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	56,060	5,416,693	150	703,551
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	97,579	0	19,138
			TOTAL	<u>\$ 56,060</u>	<u>\$ 5,514,273</u>	<u>\$ 150</u>	<u>\$ 722,689</u>
			TOTAL IAN	<u>\$ 78,551</u>	<u>\$ 6,839,722</u>	<u>\$ 150</u>	<u>\$ 936,900</u>
IDALIA							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 38,397	\$ 301,979	\$ 0	\$ 63,033
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	2,930
			TOTAL	<u>38,397</u>	<u>301,979</u>	<u>0</u>	<u>65,962</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	52,802	692,782	374	113,725
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	42,343	78,475	1,301	7,484
			TOTAL	<u>\$ 95,145</u>	<u>\$ 771,256</u>	<u>\$ 1,675</u>	<u>\$ 121,208</u>
			TOTAL IDALIA	<u>\$ 133,542</u>	<u>\$ 1,073,236</u>	<u>\$ 1,675</u>	<u>\$ 187,171</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2023

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
OPHELIA							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 41,399	\$ 321,401	\$ 449	\$ 47,429
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	25,701	0	4,608
			TOTAL	<u>41,399</u>	<u>347,101</u>	<u>449</u>	<u>52,037</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	269,851	1,483,332	7,504	199,835
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	15,044	159,489	0	9,656
			TOTAL	<u>\$ 284,895</u>	<u>\$ 1,642,822</u>	<u>\$ 7,504</u>	<u>\$ 209,491</u>
			TOTAL OPHELIA	<u>\$ 326,293</u>	<u>\$ 1,989,923</u>	<u>\$ 7,953</u>	<u>\$ 261,529</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2023

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 483,452,035	3,019	\$ 72,327,900	185	\$ 555,779,935	3,204
ALEXANDER	123,703,810	988	10,920,800	63	134,624,610	1,051
ALLEGHANY	44,471,956	325	1,467,000	8	45,938,956	333
ANSON	117,860,476	1,039	20,325,600	67	138,186,076	1,106
ASHE	114,668,560	789	11,338,600	23	126,007,160	812
AVERY	125,480,612	648	3,079,500	8	128,560,112	656
BEAUFORT	450,994,036	3,516	114,656,500	342	565,650,536	3,858
BERTIE	176,848,426	1,718	24,156,200	159	201,004,626	1,877
BLADEN	227,725,439	2,641	67,120,400	240	294,845,839	2,881
BRUNSWICK	1,443,823,533	10,466	757,385,800	1,118	2,201,209,333	11,584
BUNCOMBE	687,762,620	3,310	31,438,600	55	719,201,220	3,365
BURKE	306,172,006	2,233	26,385,500	78	332,557,506	2,311
CABARRUS	382,568,803	2,025	22,030,800	58	404,599,603	2,083
CALDWELL	292,130,035	2,280	37,642,800	92	329,772,835	2,372
CAMDEN	51,927,385	324	4,951,500	29	56,878,885	353
CARTERET	879,121,324	5,858	198,409,700	523	1,077,531,024	6,381
CASWELL	86,910,587	823	3,226,700	14	90,137,287	837
CATAWBA	576,629,710	3,554	55,403,000	156	632,032,710	3,710
CHATHAM	240,849,479	1,459	22,603,000	60	263,452,479	1,519
CHEROKEE	94,501,691	552	4,746,400	14	99,248,091	566
CHOWAN	115,540,766	733	39,179,000	59	154,719,766	792
CLAY	55,180,222	364	453,000	1	55,633,222	365
CLEVELAND	450,916,622	3,445	55,554,700	190	506,471,322	3,635
COLUMBUS	443,124,207	4,501	65,430,500	228	508,554,707	4,729
CRAVEN	487,768,255	3,795	132,793,200	360	620,561,455	4,155
CUMBERLAND	938,766,557	7,124	143,105,900	330	1,081,872,457	7,454
CURRITUCK	222,392,793	1,281	47,169,900	123	269,562,693	1,404
DARE	204,441,603	944	140,743,400	171	345,185,003	1,115
DAVIDSON	480,006,010	3,788	66,463,300	175	546,469,310	3,963
DAVIE	108,254,904	713	1,484,600	9	109,739,504	722
DUPLIN	468,362,253	3,962	72,548,100	404	540,910,353	4,366
DURHAM	644,238,247	2,685	209,566,500	278	853,804,747	2,963
EDGECOMBE	357,855,141	3,185	50,448,900	196	408,304,041	3,381
FORSYTH	741,586,441	4,517	199,905,900	300	941,492,341	4,817
FRANKLIN	243,806,840	1,882	15,742,200	91	259,549,040	1,973
GASTON	584,974,322	3,906	84,714,100	202	669,688,422	4,108
GATES	146,228,391	966	8,472,000	38	154,700,391	1,004
GRAHAM	77,733,930	369	138,100	1	77,872,030	370
GRANVILLE	198,336,402	1,325	5,386,500	13	203,722,902	1,338
GREENE	127,108,840	1,337	9,699,800	110	136,808,640	1,447
GUILFORD	992,758,051	5,952	351,056,900	419	1,343,814,951	6,371
HALIFAX	416,475,966	4,377	33,555,300	128	450,031,266	4,505
HARNETT	480,112,322	4,042	36,756,800	131	516,869,122	4,173
HAYWOOD	280,723,786	1,477	9,749,600	32	290,473,386	1,509
HENDERSON	366,970,735	1,854	10,452,200	25	377,422,935	1,879
HERTFORD	171,905,853	1,637	31,553,300	83	203,459,153	1,720
HOKE	217,320,960	1,853	27,272,600	120	244,593,560	1,973
HYDE	45,700,998	367	17,309,000	72	63,009,998	439
IREDELL	517,612,246	3,189	45,234,900	81	562,847,146	3,270
JACKSON	141,618,909	933	10,133,200	32	151,752,109	965
JOHNSTON	700,434,069	5,616	60,354,600	234	760,788,669	5,850
JONES	61,962,767	553	15,951,600	73	77,914,367	626
LEE	181,457,167	1,463	42,519,200	105	223,976,367	1,568
LENOIR	446,286,470	4,445	76,354,300	258	522,640,770	4,703
LINCOLN	292,952,378	1,892	23,326,700	54	316,279,078	1,946
MCDOWELL	185,602,988	1,395	8,159,300	23	193,762,288	1,418
MACON	152,086,812	860	993,400	9	153,080,212	869
MADISON	84,278,698	536	4,072,100	15	88,350,798	551
MARTIN	246,622,341	2,164	53,084,200	313	299,706,541	2,477
MECKLENBURG	1,109,545,984	4,872	378,515,000	535	1,488,060,984	5,407

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2023

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MITCHELL	87,287,283	631	3,281,800	9	90,569,083	640
MONTGOMERY	181,756,570	1,801	20,902,500	78	202,659,070	1,879
MOORE	269,654,695	1,940	28,416,600	88	298,071,295	2,028
NASH	591,056,937	4,453	61,745,200	181	652,802,137	4,634
NEW HANOVER	1,496,125,164	7,691	1,099,864,900	1,584	2,595,990,064	9,275
NORTHAMPTON	172,951,534	1,537	6,884,000	49	179,835,534	1,586
ONSLow	932,225,259	7,066	306,634,800	935	1,238,860,059	8,001
ORANGE	241,292,768	1,125	43,040,800	35	284,333,568	1,160
PAMLICO	135,933,871	991	25,672,500	76	161,606,371	1,067
PASQUOTANK	296,163,838	2,036	97,809,500	222	393,973,338	2,258
PENDER	503,926,756	3,704	112,356,300	282	616,283,056	3,986
PERQUIMANS	118,119,634	749	19,981,300	66	138,100,934	815
PERSON	194,911,791	1,411	8,249,100	34	203,160,891	1,445
PITT	960,257,629	7,100	171,950,700	382	1,132,208,329	7,482
POLK	106,983,170	497	6,064,500	22	113,047,670	519
RANDOLPH	399,960,212	2,760	55,553,800	171	455,514,012	2,931
RICHMOND	248,514,966	2,530	44,082,200	115	292,597,166	2,645
ROBESON	760,286,243	9,474	108,386,400	429	868,672,643	9,903
ROCKINGHAM	509,404,876	4,080	53,308,200	133	562,713,076	4,213
ROWAN	565,408,897	3,763	62,621,800	125	628,030,697	3,888
RUTHERFORD	311,067,970	2,101	45,332,200	159	356,400,170	2,260
SAMPSON	458,032,466	4,251	73,080,400	522	531,112,866	4,773
SCOTLAND	160,793,666	1,682	38,089,600	100	198,883,266	1,782
STANLY	215,499,617	1,390	19,877,000	93	235,376,617	1,483
STOKES	133,459,390	956	7,835,700	31	141,295,090	987
SURRY	278,805,222	2,087	44,418,200	144	323,223,422	2,231
SWAIN	136,517,970	676	8,265,100	14	144,783,070	690
TRANSYLVANIA	80,803,380	444	1,968,100	7	82,771,480	451
TYRRELL	47,563,570	389	6,465,700	24	54,029,270	413
UNION	398,831,211	2,051	19,313,100	85	418,144,311	2,136
VANCE	237,946,777	2,753	27,673,300	108	265,620,077	2,861
WAKE	1,785,468,293	6,842	385,551,600	520	2,171,019,893	7,362
WARREN	130,772,422	1,187	8,535,600	58	139,308,022	1,245
WASHINGTON	102,999,992	991	45,684,500	145	148,684,492	1,136
WATAUGA	217,613,293	851	18,458,700	29	236,071,993	880
WAYNE	615,554,896	5,897	88,031,200	362	703,586,096	6,259
WILKES	277,862,853	2,204	20,073,800	93	297,936,653	2,297
WILSON	479,571,580	3,977	85,311,800	324	564,883,380	4,301
YADKIN	104,464,941	916	23,831,300	96	128,296,241	1,012
YANCEY	132,964,830	797	6,659,700	18	139,624,530	815
TOTAL	\$36,175,471,201	255,647	\$7,386,283,600	17,261	\$ 43,561,754,801	272,908

* 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.