



**North Carolina  
Insurance Underwriting Association**

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**Beach Plan**

**North Carolina  
Joint Underwriting Association**

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**FAIR Plan**

September 10, 2012

North Carolina Joint Underwriting Association (FAIR Plan)  
Financial Reports For  
October 1, 2011 Through June 30, 2012

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Enclosed you will find the following:

1. Balance Sheet as of June 30, 2012 (Exhibit 1)
2. Income Statement and Members' Account as of June 30, 2012 (Exhibit 2)
3. Members' Account as of June 30, 2012 (Exhibit 3A)
4. Members' Account for Unsettled Years - Inception to Policy Year ending June 30, 2012 (Exhibit 3B)
5. Statistical Report of Premiums as of June 30, 2012 (Exhibit 4A)
6. Statistical Report of Losses as of June 30, 2012 (Exhibit 4B)
7. Statistical Report of Loss Adjustment Expenses as of June 30, 2012 (Exhibit 4C)
8. Report of Catastrophe Losses to Member Companies as of June 30, 2012 (Exhibit 6)
9. Aggregate Liability by Counties as of June 30, 2012

Sincerely,

*Alvin L. Ashworth, Jr.*

Alvin L. Ashworth, Jr., AIS, AIAF  
Director of Finance and Accounting

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
BALANCE SHEET  
AS OF JUNE 30, 2012

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
CASH	3,507,613			3,507,613
INVESTMENTS	18,151,895			18,151,895
INTEREST INCOME DUE OR ACCRUED	107,223			107,223
FIXED ASSETS	15,908		(15,908)	0
DATA PROCESSING EQUIPMENT	68,443			68,443
ACCOUNTS RECEIVABLE - OTHER	50,503			50,503
ACCOUNTS RECEIVABLE - SUBROGATION	371			371
ACCOUNTS RECEIVABLE - COMMISSION	6,224		(1,802)	4,422
ACCOUNTS RECEIVABLE - ASSESSMENTS	457		(457)	0
ACCOUNTS RECEIVABLE - LATE FEES	1,555		(1,555)	0
PREPAID EXPENSES	19,470		(19,470)	0
<b>TOTAL ASSETS</b>	<b>21,929,662</b>	<b>0</b>	<b>(39,192)</b>	<b>21,890,470</b>
<b>LIABILITIES &amp; MEMBERS' SURPLUS</b>				
<b>LIABILITIES</b>				
ACCOUNTS PAYABLE - BEACH PLAN				3,327,468
PREMIUM SUSPENSE				772,040
PREMIUM REFUND				17,154
ACCRUAL-PREMIUM TAX				27,166
ACCRUAL-POST RETIREMENT				666,936
ACCRUAL-PENSION				204,819
ACCRUAL-RENT				60,299
CLAIMS PAYABLE				82,587
PREPAID PREMIUMS				817,049
UNCLAIMED CHECKS				450,209
<b>TOTAL LIABILITIES</b>				<b>6,425,727</b>
<b>RESERVES FOR:</b>				
UNPAID LOSSES (INCL. IBNR)				2,236,022
UNPAID LAE RESERVES				168,609
UNEARNED PREMIUMS				15,344,946
<b>TOTAL RESERVES</b>				<b>17,749,577</b>
MEMBERS' SURPLUS				(2,284,834)
<b>TOTAL LIABILITIES &amp; MEMBERS' SURPLUS</b>				<b>21,890,470</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
INCOME STATEMENT AND MEMBERS' ACCOUNT  
AS OF JUNE 30, 2012

	QUARTER TO DATE	YEAR TO DATE
<b>UNDERWRITING INCOME</b>		
PREMIUMS EARNED	6,987,336	19,980,819
CEDED REINSURANCE PREMIUM	2,908,292	9,001,941
NET PREMIUMS EARNED	4,079,044	10,978,878
<b>DEDUCTIONS</b>		
LOSSES INCURRED	2,080,859	3,507,215
LOSS EXPENSE INCURRED	170,739	222,404
OPERATING EXPENSE INCURRED	2,081,641	5,170,192
PREMIUM TAXES	258,811	610,973
TOTAL DEDUCTIONS	4,592,050	9,510,784
<b>OTHER INCOME OR (OUTGO)</b>		
MISCELLANEOUS INCOME	587	(4,093)
NET UNDERWRITING GAIN OR (LOSS)	(512,419)	1,464,001
<b>INVESTMENT INCOME</b>		
INVESTMENT INCOME	151,192	942,973
NET INCOME OR (LOSS)	(361,227)	2,406,974
<b>MEMBERS' ACCOUNT</b>		
MEMBERS' SURPLUS (PRIOR PERIOD)	(1,933,916)	(4,739,074)
NET INCOME OR (LOSS)	(361,227)	2,406,974
CHANGE IN ASSETS NOT ADMITTED	10,309	57,956
ASSESSMENTS OR (DISTRIBUTIONS)	0	(10,690)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	0	0
NET CHANGE IN MEMBERS' SURPLUS	(350,918)	2,454,240
MEMBERS' SURPLUS (CURRENT PERIOD)	(2,284,834)	(2,284,834)

The Aggregate Liability for the Association as of June 30, 2012 is \$5,480,784,187.

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
AS OF JUNE 30, 2012

	QUARTER TO DATE										TOTAL	
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003		
<b>INCOME RECEIVED</b>												
PREMIUMS WRITTEN	9,338,304	(45,401)	0	0	0	0	0	0	0	0	0	9,292,903
CEDED REINSURANCE	(2,908,292)	0	0	0	0	0	0	0	0	0	0	(2,908,292)
INTEREST RECEIVED	151,192	0	0	0	0	0	0	0	0	0	0	151,192
MISCELLANEOUS INCOME	587	0	0	0	0	0	0	0	0	0	0	587
<b>TOTAL INCOME</b>	<b>6,581,791</b>	<b>(45,401)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,536,390</b>
<b>EXPENSES PAID</b>												
LOSSES	1,368,478	1,261,574	56,833	37,179	0	0	0	0	0	0	0	2,724,064
LOSS ADJUSTMENT EXPENSES	134,346	81,814	7,962	4,596	0	0	0	0	0	0	0	228,718
COMMISSION	1,397,867	(6,810)	0	0	0	0	0	0	0	0	0	1,391,057
PREMIUM TAX	258,811	0	0	0	0	0	0	0	0	0	0	258,811
ADMINISTRATIVE EXPENSES	690,584	0	0	0	0	0	0	0	0	0	0	690,584
<b>TOTAL EXPENSES PAID</b>	<b>3,850,086</b>	<b>1,336,578</b>	<b>64,795</b>	<b>41,775</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,293,234</b>
<b>NET CASH CHANGE</b>	<b>2,731,705</b>	<b>(1,381,979)</b>	<b>(64,795)</b>	<b>(41,775)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,243,156</b>
<b>RESERVES:</b>												
<b>DEDUCT: (CURRENT PERIOD)</b>												
LOSSES (INCL. IBNR.)	1,444,232	695,304	48,206	48,280	0	0	0	0	0	0	0	2,236,022
LOSS ADJUSTMENT EXPENSES	109,473	51,791	3,670	3,675	0	0	0	0	0	0	0	168,609
UNEARNED PREMIUMS	14,461,486	883,460	0	0	0	0	0	0	0	0	0	15,344,946
<b>ADD: (PRIOR PERIOD)</b>												
LOSSES (INCL. IBNR)	1,237,624	1,430,697	162,626	48,280	0	0	0	0	0	0	0	2,879,227
LOSS ADJUSTMENT EXPENSES	96,697	113,391	12,751	3,749	0	0	0	0	0	0	0	226,588
UNEARNED PREMIUMS	9,485,783	3,553,596	0	0	0	0	0	0	0	0	0	13,039,379
<b>NET RESERVE CHANGE</b>	<b>(5,195,087)</b>	<b>3,467,129</b>	<b>123,501</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,604,383)</b>
<b>NET OTHER CHANGES</b>												
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	10,309	0	0	0	0	0	0	0	0	0	0	10,309
<b>TOTAL NET OTHER CHANGES</b>	<b>10,309</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,309</b>
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0	0	0
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(2,453,073)</b>	<b>2,085,150</b>	<b>58,706</b>	<b>(41,701)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(350,918)</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
AS OF JUNE 30, 2012

	YEAR TO DATE										TOTAL
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	
<b>INCOME RECEIVED</b>											
PREMIUMS WRITTEN	21,923,635	13,332	0	0	0	0	0	0	0	0	21,936,967
CEDED REINSURANCE	(2,908,292)	(6,093,649)	0	0	0	0	0	0	0	0	(9,001,941)
INTEREST RECEIVED	942,973	0	0	0	0	0	0	0	0	0	942,973
MISCELLANEOUS INCOME	(4,093)	0	0	0	0	0	0	0	0	0	(4,093)
<b>TOTAL INCOME</b>	<b>19,954,223</b>	<b>(6,080,317)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,873,906</b>
<b>EXPENSES PAID</b>											
LOSSES	2,236,464	16,557,265	1,596,848	83,475	0	0	0	0	0	0	20,474,052
LOSS ADJUSTMENT EXPENSES	307,749	1,672,542	183,258	13,038	0	2,031	0	0	0	0	2,178,618
COMMISSION	3,274,274	2,000	0	0	0	0	0	0	0	0	3,276,274
PREMIUM TAX	610,973	0	0	0	0	0	0	0	0	0	610,973
ADMINISTRATIVE EXPENSES	1,893,918	0	0	0	0	0	0	0	0	0	1,893,918
<b>TOTAL EXPENSES PAID</b>	<b>8,323,378</b>	<b>18,231,807</b>	<b>1,780,106</b>	<b>96,513</b>	<b>0</b>	<b>2,031</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28,433,835</b>
<b>NET CASH CHANGE</b>	<b>11,630,845</b>	<b>(24,312,124)</b>	<b>(1,780,106)</b>	<b>(96,513)</b>	<b>0</b>	<b>(2,031)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(14,559,929)</b>
<b>RESERVES:</b>											
<b>DEDUCT: (CURRENT PERIOD)</b>											
LOSSES (INCL. IBNR.)	1,444,232	695,304	48,206	48,280	0	0	0	0	0	0	2,236,022
LOSS ADJUSTMENT EXPENSES	109,473	51,791	3,670	3,675	0	0	0	0	0	0	168,609
UNEARNED PREMIUMS	14,461,486	883,460	0	0	0	0	0	0	0	0	15,344,946
<b>ADD: (PRIOR PERIOD)</b>											
LOSSES (INCL. IBNR)	0	16,952,734	2,149,715	100,410	0	0	0	0	0	0	19,202,859
LOSS ADJUSTMENT EXPENSES	0	1,881,260	232,587	10,976	0	0	0	0	0	0	2,124,823
UNEARNED PREMIUMS	0	13,388,798	0	0	0	0	0	0	0	0	13,388,798
<b>NET RESERVE CHANGE</b>	<b>(16,015,191)</b>	<b>30,592,237</b>	<b>2,330,426</b>	<b>59,431</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,966,903</b>
<b>NET OTHER CHANGES</b>											
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	57,956	0	0	0	0	0	0	0	0	0	57,956
<b>TOTAL NET OTHER CHANGES</b>	<b>57,956</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>57,956</b>
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(10,690)	0	0	0	(10,690)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0	0
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(4,326,390)</b>	<b>6,280,113</b>	<b>550,320</b>	<b>(37,082)</b>	<b>0</b>	<b>(2,031)</b>	<b>(10,690)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,454,240</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
AS OF JUNE 30, 2012

	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
<b>INCOME RECEIVED</b>											
PREMIUMS WRITTEN	21,923,635	25,665,818	25,870,913	25,907,860	27,028,619	27,763,765	25,720,292	22,825,166	26,235,796	20,357,754	249,299,618
CEDED REINSURANCE	(2,908,292)	(11,875,086)	(10,479,060)	(7,223,316)	(7,122,013)	(2,973,092)	0	0	0	0	(42,580,859)
INTEREST RECEIVED	942,973	1,502,084	1,087,329	1,176,278	1,366,204	1,420,062	974,043	418,985	168,902	218,827	9,275,687
MISCELLANEOUS INCOME	(4,093)	32,118	29	7,794	5,940	11,056	(6,465)	(13,041)	(43,556)	2,946	(7,272)
<b>TOTAL INCOME</b>	<b>19,954,223</b>	<b>15,324,934</b>	<b>16,479,211</b>	<b>19,868,616</b>	<b>21,278,750</b>	<b>26,221,791</b>	<b>26,687,870</b>	<b>23,231,110</b>	<b>26,361,142</b>	<b>20,579,527</b>	<b>215,987,174</b>
<b>EXPENSES PAID</b>											
LOSSES	2,236,464	28,044,981	14,109,384	9,535,020	10,071,811	9,602,525	9,391,473	11,903,208	12,872,292	17,813,702	125,580,860
LOSS ADJUSTMENT EXPENSES	307,749	3,083,275	1,194,775	690,159	691,453	674,186	1,027,784	1,193,396	1,142,507	1,932,459	11,937,743
COMMISSION	3,274,274	3,792,159	3,816,885	3,815,409	3,987,012	4,070,567	3,777,738	3,296,157	3,803,425	2,956,416	36,590,042
PREMIUM TAX	610,973	697,226	706,604	714,852	744,613	743,482	699,572	701,486	655,512	583,115	6,857,435
ADMINISTRATIVE EXPENSES	1,893,918	2,413,922	2,270,960	2,428,623	2,450,882	2,011,767	3,033,088	3,118,977	3,074,619	3,018,670	25,715,426
<b>TOTAL EXPENSES PAID</b>	<b>8,323,378</b>	<b>38,031,563</b>	<b>22,098,608</b>	<b>17,184,063</b>	<b>17,945,771</b>	<b>17,102,527</b>	<b>17,929,655</b>	<b>20,213,224</b>	<b>21,548,355</b>	<b>26,304,362</b>	<b>206,681,506</b>
<b>NET CASH CHANGE</b>	<b>11,630,845</b>	<b>(22,706,629)</b>	<b>(5,619,397)</b>	<b>2,684,553</b>	<b>3,332,979</b>	<b>9,119,264</b>	<b>8,758,215</b>	<b>3,017,886</b>	<b>4,812,787</b>	<b>(5,724,835)</b>	<b>9,305,668</b>
<b>RESERVES:</b>											
<b>DEDUCT: (CURRENT PERIOD)</b>											
LOSSES (INCL. IBNR.)	1,444,232	695,304	48,206	48,280	0	0	0	0	0	0	2,236,022
LOSS ADJUSTMENT EXPENSES	109,473	51,791	3,670	3,675	0	0	0	0	0	0	168,609
UNEARNED PREMIUMS	14,461,486	883,460	0	0	0	0	0	0	0	0	15,344,946
<b>RESERVES</b>	<b>16,015,191</b>	<b>1,630,555</b>	<b>51,876</b>	<b>51,955</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17,749,577</b>
<b>NET OTHER CHANGES</b>											
ASSETS NOT ADMITTED	57,956	102,126	55,667	139,644	(137,890)	(130,305)	4,470	4,481	158,368	(164,952)	89,565
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	(387,591)	69,869	0	(317,722)
MINIMUM PENSION LIABILITY	0	(49,606)	97,618	(191,430)	0	0	0	0	(27,883)	39,635	(131,666)
<b>TOTAL NET OTHER CHANGES</b>	<b>57,956</b>	<b>52,520</b>	<b>153,285</b>	<b>(51,786)</b>	<b>(137,890)</b>	<b>(130,305)</b>	<b>4,470</b>	<b>(383,110)</b>	<b>200,354</b>	<b>(125,317)</b>	<b>(359,823)</b>
ASSESSMENTS	0	0	0	0	0	5,943,196	0	0	0	17,748,447	23,691,643
DISTRIBUTIONS	0	0	0	0	0	(5,943,196)	(10,690)	(4,664)	(11,615)	(11,203,805)	(17,173,970)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0	14,917	(13,692)	1,225
<b>MEMBERS' SURPLUS</b>	<b>(4,326,390)</b>	<b>(24,284,664)</b>	<b>(5,517,988)</b>	<b>2,580,812</b>	<b>3,195,089</b>	<b>8,988,959</b>	<b>8,751,995</b>	<b>2,630,112</b>	<b>5,016,443</b>	<b>680,798</b>	<b>(2,284,834)</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF PREMIUMS  
AS OF JUNE 30, 2012

	QUARTER TO DATE 2012	QUARTER TO DATE 2011	QUARTER TO DATE TOTAL	YEAR TO DATE 2012	YEAR TO DATE 2011	YEAR TO DATE TOTAL
<b>PREMIUMS WRITTEN</b>						
RESIDENTIAL - FIRE	4,171,945	(16,400)	4,155,545	9,713,994	26,206	9,740,200
RESIDENTIAL - EC	4,627,300	(24,005)	4,603,295	10,996,111	3,655	10,999,766
COMMERCIAL - FIRE	211,766	(973)	210,793	495,103	1,860	496,963
COMMERCIAL - EC	236,420	(3,758)	232,662	484,603	(16,518)	468,085
CRIME - RESIDENTIAL	90,423	(265)	90,158	232,590	(1,871)	230,719
CRIME - COMMERCIAL	450	0	450	1,234	0	1,234
<b>TOTAL</b>	<b>9,338,304</b>	<b>(45,401)</b>	<b>9,292,903</b>	<b>21,923,635</b>	<b>13,332</b>	<b>21,936,967</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	4,192,765	1,508,579	5,701,344	0	5,753,432	5,753,432
RESIDENTIAL - EC	4,792,154	1,869,445	6,661,599	0	6,959,726	6,959,726
COMMERCIAL - FIRE	210,436	68,591	279,027	0	257,394	257,394
COMMERCIAL - EC	179,649	75,543	255,192	0	286,149	286,149
CRIME - RESIDENTIAL	110,060	31,438	141,498	0	131,950	131,950
CRIME - COMMERCIAL	719	0	719	0	147	147
<b>TOTAL</b>	<b>9,485,783</b>	<b>3,553,596</b>	<b>13,039,379</b>	<b>0</b>	<b>13,388,798</b>	<b>13,388,798</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	6,432,295	373,344	6,805,639	6,432,295	373,344	6,805,639
RESIDENTIAL - EC	7,236,213	463,025	7,699,238	7,236,213	463,025	7,699,238
COMMERCIAL - FIRE	318,807	19,631	338,438	318,807	19,631	338,438
COMMERCIAL - EC	320,451	19,873	340,324	320,451	19,873	340,324
CRIME - RESIDENTIAL	152,766	7,587	160,353	152,766	7,587	160,353
CRIME - COMMERCIAL	954	0	954	954	0	954
<b>TOTAL</b>	<b>14,461,486</b>	<b>883,460</b>	<b>15,344,946</b>	<b>14,461,486</b>	<b>883,460</b>	<b>15,344,946</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	1,932,415	1,118,835	3,051,250	3,281,699	5,406,294	8,687,993
RESIDENTIAL - EC	2,183,241	1,382,415	3,565,656	3,759,898	6,500,356	10,260,254
COMMERCIAL - FIRE	103,395	47,987	151,382	176,296	239,623	415,919
COMMERCIAL - EC	95,618	51,912	147,530	164,152	249,758	413,910
CRIME - RESIDENTIAL	47,717	23,586	71,303	79,824	122,492	202,316
CRIME - COMMERCIAL	215	0	215	280	147	427
<b>TOTAL</b>	<b>4,362,601</b>	<b>2,624,735</b>	<b>6,987,336</b>	<b>7,462,149</b>	<b>12,518,670</b>	<b>19,980,819</b>
<b>CEDED REINSURANCE PREMIUM</b>						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,806,247	0	2,806,247	2,806,247	5,876,018	8,682,265
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	102,045	0	102,045	102,045	217,631	319,676
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,908,292</b>	<b>0</b>	<b>2,908,292</b>	<b>2,908,292</b>	<b>6,093,649</b>	<b>9,001,941</b>
<b>NET EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	1,932,415	1,118,835	3,051,250	3,281,699	5,406,294	8,687,993
RESIDENTIAL - EC	(623,006)	1,382,415	759,409	953,651	624,338	1,577,989
COMMERCIAL - FIRE	103,395	47,987	151,382	176,296	239,623	415,919
COMMERCIAL - EC	(6,427)	51,912	45,485	62,107	32,127	94,234
CRIME - RESIDENTIAL	47,717	23,586	71,303	79,824	122,492	202,316
CRIME - COMMERCIAL	215	0	215	280	147	427
<b>TOTAL</b>	<b>1,454,309</b>	<b>2,624,735</b>	<b>4,079,044</b>	<b>4,553,857</b>	<b>6,425,021</b>	<b>10,978,878</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF LOSSES  
AS OF JUNE 30, 2012

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
<b>PAID LOSSES</b>							
RESIDENTIAL - FIRE	958,691	680,660	22,352	37,179	0	0	1,698,882
RESIDENTIAL - EC	387,169	554,644	34,481	0	0	0	976,294
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	4,093	11,846	0	0	0	0	15,939
CRIME - RESIDENTIAL	18,525	14,424	0	0	0	0	32,949
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,368,478</b>	<b>1,261,574</b>	<b>56,833</b>	<b>37,179</b>	<b>0</b>	<b>0</b>	<b>2,724,064</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	925,111	327,374	26,557	48,280	0	0	1,327,322
RESIDENTIAL - EC	447,619	198,430	21,649	0	0	0	667,698
COMMERCIAL - FIRE	26,201	84,000	0	0	0	0	110,201
COMMERCIAL - EC	21,619	70,000	0	0	0	0	91,619
CRIME - RESIDENTIAL	23,682	15,500	0	0	0	0	39,182
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,444,232</b>	<b>695,304</b>	<b>48,206</b>	<b>48,280</b>	<b>0</b>	<b>0</b>	<b>2,236,022</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	944,601	862,192	102,430	48,280	0	0	1,957,503
RESIDENTIAL - EC	230,730	428,109	55,196	0	0	0	714,035
COMMERCIAL - FIRE	31,226	96,099	5,000	0	0	0	132,325
COMMERCIAL - EC	2,841	9,198	0	0	0	0	12,039
CRIME - RESIDENTIAL	28,226	35,099	0	0	0	0	63,325
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,237,624</b>	<b>1,430,697</b>	<b>162,626</b>	<b>48,280</b>	<b>0</b>	<b>0</b>	<b>2,879,227</b>
<b>INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	939,201	145,842	(53,521)	37,179	0	0	1,068,701
RESIDENTIAL - EC	604,058	324,965	934	0	0	0	929,957
COMMERCIAL - FIRE	(5,025)	(12,099)	(5,000)	0	0	0	(22,124)
COMMERCIAL - EC	22,871	72,648	0	0	0	0	95,519
CRIME - RESIDENTIAL	13,981	(5,175)	0	0	0	0	8,806
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,575,086</b>	<b>526,181</b>	<b>(57,587)</b>	<b>37,179</b>	<b>0</b>	<b>0</b>	<b>2,080,859</b>



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF LOSSES  
AS OF JUNE 30, 2012

YEAR TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
<b>PAID LOSSES</b>							
RESIDENTIAL - FIRE	1,503,750	3,315,657	274,824	83,475	0	0	5,177,706
RESIDENTIAL - EC	459,950	12,646,415	1,130,373	0	0	0	14,236,738
COMMERCIAL - FIRE	248,598	27,288	102,010	0	0	0	377,896
COMMERCIAL - EC	4,093	516,554	89,641	0	0	0	610,288
CRIME - RESIDENTIAL	20,073	51,351	0	0	0	0	71,424
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,236,464</b>	<b>16,557,265</b>	<b>1,596,848</b>	<b>83,475</b>	<b>0</b>	<b>0</b>	<b>20,474,052</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	925,111	327,374	26,557	48,280	0	0	1,327,322
RESIDENTIAL - EC	447,619	198,430	21,649	0	0	0	667,698
COMMERCIAL - FIRE	26,201	84,000	0	0	0	0	110,201
COMMERCIAL - EC	21,619	70,000	0	0	0	0	91,619
CRIME - RESIDENTIAL	23,682	15,500	0	0	0	0	39,182
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,444,232</b>	<b>695,304</b>	<b>48,206</b>	<b>48,280</b>	<b>0</b>	<b>0</b>	<b>2,236,022</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	2,215,017	695,895	100,410	0	0	3,011,322
RESIDENTIAL - EC	0	14,213,585	1,228,798	0	0	0	15,442,383
COMMERCIAL - FIRE	0	39,274	194,923	0	0	0	234,197
COMMERCIAL - EC	0	452,160	30,099	0	0	0	482,259
CRIME - RESIDENTIAL	0	32,698	0	0	0	0	32,698
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>16,952,734</b>	<b>2,149,715</b>	<b>100,410</b>	<b>0</b>	<b>0</b>	<b>19,202,859</b>
<b>INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	2,428,861	1,428,014	(394,514)	31,345	0	0	3,493,706
RESIDENTIAL - EC	907,569	(1,368,740)	(76,776)	0	0	0	(537,947)
COMMERCIAL - FIRE	274,799	72,014	(92,913)	0	0	0	253,900
COMMERCIAL - EC	25,712	134,394	59,542	0	0	0	219,648
CRIME - RESIDENTIAL	43,755	34,153	0	0	0	0	77,908
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>3,680,696</b>	<b>299,835</b>	<b>(504,661)</b>	<b>31,345</b>	<b>0</b>	<b>0</b>	<b>3,507,215</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF LOSSES  
AS OF JUNE 30, 2012

IBNR TOTALS

	2012	2011	2010	2009	2008	2007	TOTAL
<b>IBNR (CURRENT PERIOD)</b>							
RESIDENTIAL - FIRE	313,318	0	0	0	0	0	313,318
RESIDENTIAL - EC	157,612	0	0	0	0	0	157,612
COMMERCIAL - FIRE	26,003	0	0	0	0	0	26,003
COMMERCIAL - EC	21,619	0	0	0	0	0	21,619
CRIME - RESIDENTIAL	10,583	0	0	0	0	0	10,583
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>529,135</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>529,135</b>
<b>IBNR (PRIOR PERIOD)</b>							
RESIDENTIAL - FIRE	464,291	410,633	0	0	0	0	874,924
RESIDENTIAL - EC	169,359	2,105,768	0	0	0	0	2,275,127
COMMERCIAL - FIRE	31,226	34,274	0	0	0	0	65,500
COMMERCIAL - EC	2,841	70,576	0	0	0	0	73,417
CRIME - RESIDENTIAL	13,627	0	0	0	0	0	13,627
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>681,344</b>	<b>2,621,251</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,302,595</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
AS OF JUNE 30, 2012

QUARTER TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
<b>LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	56,605	24,377	2,782	4,596	0	0	88,360
RESIDENTIAL - EC	75,656	55,365	5,180	0	0	0	136,201
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,961	1,863	0	0	0	0	3,824
CRIME - RESIDENTIAL	124	209	0	0	0	0	333
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>134,346</b>	<b>81,814</b>	<b>7,962</b>	<b>4,596</b>	<b>0</b>	<b>0</b>	<b>228,718</b>
<b>UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	70,199	24,922	2,022	3,675	0	0	100,818
RESIDENTIAL - EC	33,962	15,106	1,648	0	0	0	50,716
COMMERCIAL - FIRE	1,975	5,829	0	0	0	0	7,804
COMMERCIAL - EC	1,630	4,858	0	0	0	0	6,488
CRIME - RESIDENTIAL	1,707	1,076	0	0	0	0	2,783
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>109,473</b>	<b>51,791</b>	<b>3,670</b>	<b>3,675</b>	<b>0</b>	<b>0</b>	<b>168,609</b>
<b>UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	73,837	66,953	7,954	3,749	0	0	152,493
RESIDENTIAL - EC	18,094	33,245	4,286	0	0	0	55,625
COMMERCIAL - FIRE	2,457	9,817	511	0	0	0	12,785
COMMERCIAL - EC	224	940	0	0	0	0	1,164
CRIME - RESIDENTIAL	2,085	2,436	0	0	0	0	4,521
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>96,697</b>	<b>113,391</b>	<b>12,751</b>	<b>3,749</b>	<b>0</b>	<b>0</b>	<b>226,588</b>
<b>INCURRED LOSS EXPENSE</b>							
RESIDENTIAL - FIRE	52,967	(17,654)	(3,150)	4,522	0	0	36,685
RESIDENTIAL - EC	91,524	37,226	2,542	0	0	0	131,292
COMMERCIAL - FIRE	(482)	(3,988)	(511)	0	0	0	(4,981)
COMMERCIAL - EC	3,367	5,781	0	0	0	0	9,148
CRIME - RESIDENTIAL	(254)	(1,151)	0	0	0	0	(1,405)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>147,122</b>	<b>20,214</b>	<b>(1,119)</b>	<b>4,522</b>	<b>0</b>	<b>0</b>	<b>170,739</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
AS OF JUNE 30, 2012

YEAR TO DATE

	2012	2011	2010	2009	2008	2007	TOTAL
<b>LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	101,179	223,616	18,968	9,263	0	2,031	355,057
RESIDENTIAL - EC	198,037	1,400,202	159,273	3,775	0	0	1,761,287
COMMERCIAL - FIRE	1,106	850	0	0	0	0	1,956
COMMERCIAL - EC	7,073	46,335	5,017	0	0	0	58,425
CRIME - RESIDENTIAL	354	1,539	0	0	0	0	1,893
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>307,749</b>	<b>1,672,542</b>	<b>183,258</b>	<b>13,038</b>	<b>0</b>	<b>2,031</b>	<b>2,178,618</b>
<b>UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	70,199	24,922	2,022	3,675	0	0	100,818
RESIDENTIAL - EC	33,962	15,106	1,648	0	0	0	50,716
COMMERCIAL - FIRE	1,975	5,829	0	0	0	0	7,804
COMMERCIAL - EC	1,630	4,858	0	0	0	0	6,488
CRIME - RESIDENTIAL	1,707	1,076	0	0	0	0	2,783
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>109,473</b>	<b>51,791</b>	<b>3,670</b>	<b>3,675</b>	<b>0</b>	<b>0</b>	<b>168,609</b>
<b>UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	247,384	76,067	10,976	0	0	334,427
RESIDENTIAL - EC	0	1,580,661	134,318	0	0	0	1,714,979
COMMERCIAL - FIRE	0	4,679	19,232	0	0	0	23,911
COMMERCIAL - EC	0	46,267	2,970	0	0	0	49,237
CRIME - RESIDENTIAL	0	2,269	0	0	0	0	2,269
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>1,881,260</b>	<b>232,587</b>	<b>10,976</b>	<b>0</b>	<b>0</b>	<b>2,124,823</b>
<b>INCURRED LOSS EXPENSE</b>							
RESIDENTIAL - FIRE	171,378	1,154	(55,077)	1,962	0	2,031	121,448
RESIDENTIAL - EC	231,999	(165,353)	26,603	3,775	0	0	97,024
COMMERCIAL - FIRE	3,081	2,000	(19,232)	0	0	0	(14,151)
COMMERCIAL - EC	8,703	4,926	2,047	0	0	0	15,676
CRIME - RESIDENTIAL	2,061	346	0	0	0	0	2,407
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>417,222</b>	<b>(156,927)</b>	<b>(45,659)</b>	<b>5,737</b>	<b>0</b>	<b>2,031</b>	<b>222,404</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
 FAIR PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF JUNE 30, 2012

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
97	10/01/08 09/30/09	03/28/10 03/29/10	HABITATIONAL	0	88,524	0	15,537
97	10/01/08 09/30/09	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>88,524</u>	<u>0</u>	<u>15,537</u>
97	10/01/09 09/30/10	03/28/10 03/29/10	HABITATIONAL	0	125,458	0	20,285
97	10/01/09 09/30/10	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>125,458</u>	<u>0</u>	<u>20,285</u>
30	10/01/08 09/30/09	09/25/10 10/03/10	HABITATIONAL	0	12,824	0	507
30	10/01/08 09/30/09	09/25/10 10/03/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>12,824</u>	<u>0</u>	<u>507</u>
30	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	0	1,031,735	0	156,917
30	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	24,269	0	2,625
			TOTAL	<u>0</u>	<u>1,056,004</u>	<u>0</u>	<u>159,542</u>
42	10/01/09 09/30/10	04/03/11 04/05/11	HABITATIONAL	0	209,309	0	13,069
42	10/01/09 09/30/10	04/03/11 04/05/11	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>209,309</u>	<u>0</u>	<u>13,069</u>
42	10/01/10 09/30/11	04/03/11 04/05/11	HABITATIONAL	0	161,311	0	16,156
42	10/01/10 09/30/11	04/03/11 04/05/11	COMMERCIAL	0	4,527	0	475
			TOTAL	<u>0</u>	<u>165,838</u>	<u>0</u>	<u>16,631</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
AS OF JUNE 30, 2012

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
43	10/01/09 09/30/10	04/08/11 04/11/11	HABITATIONAL	8,000	504,220	800	69,427
43	10/01/09 09/30/10	04/08/11 04/11/11	COMMERCIAL	0	46,550	0	2,222
			TOTAL	<u>8,000</u>	<u>550,770</u>	<u>800</u>	<u>71,649</u>
43	10/01/10 09/30/11	04/08/11 04/11/11	HABITATIONAL	0	490,769	0	69,483
43	10/01/10 09/30/11	04/08/11 04/11/11	COMMERCIAL	0	15,890	0	1,306
			TOTAL	<u>0</u>	<u>506,659</u>	<u>0</u>	<u>70,789</u>
44	10/01/09 09/30/10	04/14/11 04/16/11	HABITATIONAL	0	1,546,467	0	144,074
44	10/01/09 09/30/10	04/14/11 04/16/11	COMMERCIAL	0	213,400	0	8,905
			TOTAL	<u>0</u>	<u>1,759,867</u>	<u>0</u>	<u>152,979</u>
44	10/01/10 09/30/11	04/14/11 04/16/11	HABITATIONAL	0	1,861,783	0	184,104
44	10/01/10 09/30/11	04/14/11 04/16/11	COMMERCIAL	0	299,899	0	10,334
			TOTAL	<u>0</u>	<u>2,161,682</u>	<u>0</u>	<u>194,438</u>
47	10/01/09 09/30/10	05/10/11 05/13/11	HABITATIONAL	0	13,814	0	1,595
47	10/01/09 09/30/10	05/10/11 05/13/11	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>13,814</u>	<u>0</u>	<u>1,595</u>
47	10/01/10 09/30/11	05/10/11 05/13/11	HABITATIONAL	0	9,705	0	1,513
47	10/01/10 09/30/11	05/10/11 05/13/11	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>9,705</u>	<u>0</u>	<u>1,513</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
 FAIR PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF JUNE 30, 2012

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
48	10/01/09 09/30/10	05/20/11 05/27/11	HABITATIONAL	0	1,936	0	1,211
48	10/01/09 09/30/10	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	0	1,936	0	1,211
48	10/01/10 09/30/11	05/20/11 05/27/11	HABITATIONAL	0	28,943	0	4,338
48	10/01/10 09/30/11	05/20/11 05/27/11	COMMERCIAL	0	5,546	0	590
			TOTAL	0	34,489	0	4,928
53	10/01/09 09/30/10	06/16/11 06/22/11	HABITATIONAL	0	46,534	0	6,850
53	10/01/09 09/30/10	06/16/11 06/22/11	COMMERCIAL	0	586	0	0
			TOTAL	0	47,120	0	6,850
53	10/01/10 09/30/11	06/16/11 06/22/11	HABITATIONAL	0	262,281	0	15,882
53	10/01/10 09/30/11	06/16/11 06/22/11	COMMERCIAL	0	0	0	99
			TOTAL	0	262,281	0	15,981
59	10/01/09 09/30/10	08/26/11 08/28/11	HABITATIONAL	0	1,591,155	0	215,365
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	0	66,094	0	4,516
			TOTAL	0	1,657,249	0	219,881
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	101,196	17,208,568	10,120	2,126,818
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	70,000	1,099,099	7,000	61,677
			TOTAL	171,196	18,307,667	17,120	2,188,495

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
 FAIR PLAN  
 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF JUNE 30, 2012

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
20	10/01/10 09/30/11	05/29/12 05/31/12	HABITATIONAL	0	61,274	0	5,762
20	10/01/10 09/30/11	05/29/12 05/31/12	COMMERCIAL	0	0	0	0
			TOTAL	0	61,274	0	5,762
20	10/01/11 09/30/12	05/29/12 05/31/12	HABITATIONAL	50,642	203,785	5,064	12,854
20	10/01/11 09/30/12	05/29/12 05/31/12	COMMERCIAL	0	0	0	0
			TOTAL	50,642	203,785	5,064	12,854



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
AS OF JUNE 30, 2012

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	30,803,422	376	4,399,741	9	35,203,163	385
ALEXANDER	10,183,932	151	1,820,000	2	12,003,932	153
ALLEGHANY	2,453,200	27	20,000	1	2,473,200	28
ANSON	15,033,340	318	1,563,500	7	16,596,840	325
ASHE	8,987,600	121	30,200	2	9,017,800	123
AVERY	4,774,600	56	0	0	4,774,600	56
BEAUFORT	95,321,608	1,398	4,963,974	35	100,285,582	1,433
BERTIE	26,620,034	515	1,871,100	27	28,491,134	542
BLADEN	60,913,031	1,155	1,499,000	21	62,412,031	1,176
BRUNSWICK	603,541,059	8,237	4,871,100	42	608,412,159	8,279
BUNCOMBE	21,102,233	352	528,000	5	21,630,233	357
BURKE	14,513,264	214	109,000	2	14,622,264	216
CABARRUS	21,475,032	290	94,000	1	21,569,032	291
CALDWELL	23,926,442	417	635,000	6	24,561,442	423
CAMDEN	23,346,819	229	211,600	4	23,558,419	233
CARTERET	258,767,226	3,681	4,911,083	38	263,678,309	3,719
CASWELL	8,164,108	178	432,000	7	8,596,108	185
CATAWBA	32,214,586	500	3,523,100	15	35,737,686	515
CHATHAM	13,906,240	206	60,000	2	13,966,240	208
CHEROKEE	3,064,020	49	618,860	6	3,682,880	55
CHOWAN	25,033,904	307	361,000	5	25,394,904	312
CLAY	1,927,462	16	0	0	1,927,462	16
CLEVELAND	25,935,229	383	398,500	4	26,333,729	387
COLUMBUS	132,293,542	2,582	4,463,200	42	136,756,742	2,624
CRAVEN	137,829,882	1,719	1,436,970	25	139,266,852	1,744
CUMBERLAND	153,836,395	2,182	4,915,020	47	158,751,415	2,229
CURRITUCK	76,902,841	880	2,381,718	18	79,284,559	898
DARE	75,419,082	701	7,444,048	28	82,863,130	729
DAVIDSON	40,695,783	635	2,714,800	19	43,410,583	654
DAVIE	3,705,160	51	0	0	3,705,160	51
DUPLIN	60,280,757	1,049	1,917,300	30	62,198,057	1,079
DURHAM	50,706,610	571	6,979,328	21	57,685,938	592
EDGECOMBE	35,577,528	611	4,543,564	24	40,121,092	635
FORSYTH	59,204,534	687	4,606,300	22	63,810,834	709
FRANKLIN	18,314,248	341	295,000	5	18,609,248	346
GASTON	49,797,629	775	3,059,730	15	52,857,359	790
GATES	11,658,558	187	206,000	2	11,864,558	189
GRAHAM	1,188,500	10	64,000	1	1,252,500	11
GRANVILLE	6,328,641	114	829,000	2	7,157,641	116
GREENE	15,147,429	209	598,000	8	15,745,429	217
GUILFORD	77,756,877	1,037	13,667,402	57	91,424,279	1,094
HALIFAX	56,184,507	1,041	4,036,900	50	60,221,407	1,091
HARNETT	58,607,700	928	1,019,500	14	59,627,200	942
HAYWOOD	7,776,740	127	142,200	5	7,918,940	132
HENDERSON	9,475,010	113	284,200	3	9,759,210	116
HERTFORD	18,687,527	314	1,732,800	9	20,420,327	323
HOKE	33,750,279	575	1,469,400	12	35,219,679	587
HYDE	12,099,723	212	1,650,205	13	13,749,928	225
IREDELL	25,108,986	366	1,916,040	10	27,025,026	376
JACKSON	8,152,200	105	1,303,000	3	9,455,200	108
JOHNSTON	66,952,175	1,079	3,456,850	47	70,409,025	1,126
JONES	17,737,129	325	517,000	6	18,254,129	331
LEE	15,328,500	233	520,200	5	15,848,700	238

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
AS OF JUNE 30, 2012

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
LENOIR	67,847,791	1,173	4,896,131	36	72,743,922	1,209
LINCOLN	15,576,867	225	269,500	4	15,846,367	229
MCDOWELL	10,301,808	186	10,000	1	10,311,808	187
MACON	4,012,830	71	0	0	4,012,830	71
MADISON	5,355,850	74	832,000	3	6,187,850	77
MARTIN	30,799,926	506	2,875,460	33	33,675,386	539
MECKLENBURG	71,865,343	723	4,469,000	19	76,334,343	742
MITCHELL	6,425,822	98	0	0	6,425,822	98
MONTGOMERY	18,163,161	371	258,500	4	18,421,661	375
MOORE	19,311,500	318	1,728,000	6	21,039,500	324
NASH	47,894,455	683	3,484,000	14	51,378,455	697
NEW HANOVER	598,668,284	5,137	6,194,301	34	604,862,585	5,171
NORTHAMPTON	19,679,030	395	679,166	14	20,358,196	409
ONslow	324,409,192	4,236	5,586,350	50	329,995,542	4,286
ORANGE	11,134,415	112	943,500	2	12,077,915	114
PAMLICO	35,484,515	542	2,889,000	7	38,373,515	549
PASQUOTANK	72,010,855	870	1,697,160	20	73,708,015	890
PENDER	153,707,731	2,254	1,847,000	17	155,554,731	2,271
PERQUIMANS	29,336,860	351	547,500	6	29,884,360	357
PERSON	9,512,520	193	714,162	9	10,226,682	202
PITT	111,379,715	1,356	4,312,908	42	115,692,623	1,398
POLK	3,502,000	53	0	0	3,502,000	53
RANDOLPH	21,664,425	323	1,517,000	12	23,181,425	335
RICHMOND	47,075,647	966	2,020,054	26	49,095,701	992
ROBESON	230,969,425	5,027	7,997,650	85	238,967,075	5,112
ROCKINGHAM	28,313,989	531	1,720,000	19	30,033,989	550
ROWAN	28,819,418	359	3,016,600	7	31,836,018	366
RUTHERFORD	15,490,529	234	212,900	4	15,703,429	238
SAMPSON	67,600,881	1,161	1,413,222	23	69,014,103	1,184
SCOTLAND	25,733,685	522	1,480,800	7	27,214,485	529
STANLEY	11,223,387	189	1,645,000	2	12,868,387	191
STOKES	5,591,600	95	526,390	5	6,117,990	100
SURRY	21,864,933	393	1,211,668	17	23,076,601	410
SWAIN	3,720,000	45	28,000	1	3,748,000	46
TRANSYLVANIA	2,000,200	27	0	0	2,000,200	27
TYRRELL	10,509,868	179	336,000	7	10,845,868	186
UNION	23,987,278	299	5,343,600	8	29,330,878	307
VANCE	31,853,795	580	224,500	6	32,078,295	586
WAKE	95,317,487	956	68,103,661	58	163,421,148	1,014
WARREN	13,215,210	259	1,315,000	7	14,530,210	266
WASHINGTON	22,392,731	318	683,000	10	23,075,731	328
WATAUGA	10,995,065	86	1,594,000	4	12,589,065	90
WAYNE	78,528,196	1,450	5,614,805	52	84,143,001	1,502
WILKES	21,188,480	338	355,000	8	21,543,480	346
WILSON	48,724,066	799	3,516,035	53	52,240,101	852
YADKIN	7,802,453	143	111,000	4	7,913,453	147
YANCY	5,973,150	103	25,000	1	5,998,150	104
	<u>5,215,449,231</u>	<u>74,244</u>	<u>265,334,956</u>	<u>1,531</u>	<u>5,480,784,187</u>	<u>75,775</u>

\* Based upon the total Building and Personal Property amounts. Dwelling " other coverages," which are additional amounts of insurance based upon Coverage A and Commercial policy extensions of coverage, are not factored into this amount.