



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2024

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF JUNE 30, 2024

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 28,151,268	\$ 0	\$ 28,151,268
CASH EQUIVALENTS	4,666,387	0	4,666,387
INVESTMENTS	118,812,328	0	118,812,328
INTEREST INCOME DUE OR ACCRUED	673,022	0	673,022
FIXED ASSETS	285,354	(285,354)	0
DATA PROCESSING EQUIPMENT	42,891	0	42,891
ACCOUNTS RECEIVABLE - CPIP PLAN	5,553,410	0	5,553,410
ACCOUNTS RECEIVABLE - PREMIUM	39,156,635	0	39,156,635
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREMIUM TAX RECOVERABLE	73,105	0	73,105
PREPAID EXPENSES	1,476,943	(1,476,943)	0
TOTAL ASSETS	\$ 198,892,812	\$ (1,763,766)	\$ 197,129,046

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 124,664
BENEFIT PAYABLE	416,399
PREMIUM REFUND	349,031
COMMISSION PAYABLE	4,115,224
ACCRUAL-POST RETIREMENT	3,616,730
ACCRUAL-RENT	225,045
CLAIMS PAYABLE	777,116
PREPAID PREMIUMS	4,227,291
UNCLAIMED CHECKS	3,384,397
FUNDS WITHHELD FOR REINSURANCE	6,314
CEDED REINSURANCE PREMIUMS PAYABLE	15,234,868
TOTAL LIABILITIES	\$ 32,477,079

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 20,875,709
UNPAID LAE RESERVES	3,766,683
UNEARNED PREMIUMS	109,970,338
TOTAL RESERVES	\$ 134,612,730

MEMBERS' SURPLUS	\$ 30,039,237
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TOTAL LIABILITIES & MEMBERS' SURPLUS	\$ 197,129,046
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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2024

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 82,423,243	\$ 136,898,432
CEDED REINSURANCE PREMIUM	(28,027,458)	(32,227,458)
NET PREMIUMS EARNED	54,395,785	104,670,974
DEDUCTIONS		
NET LOSSES INCURRED	31,006,776	63,008,205
NET LOSS EXPENSE INCURRED	6,145,136	10,413,417
OPERATING EXPENSE INCURRED	14,342,071	26,326,678
PREMIUM TAXES	2,049,897	3,823,517
TOTAL DEDUCTIONS	53,543,880	103,571,817
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(553,252)	(606,768)
SERVICE CHARGES	207,951	406,441
MISCELLANEOUS INCOME	18,728	37,484
TOTAL OTHER INCOME/(EXPENSE)	(326,573)	(162,843)
NET UNDERWRITING GAIN OR (LOSS)	525,332	936,314
INVESTMENT INCOME	1,383,102	2,601,761
NET INCOME OR (LOSS)	\$ 1,908,434	\$ 3,538,075
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 29,068,791	\$ 27,785,798
NET INCOME OR (LOSS)	1,908,434	3,538,075
CHANGE IN ASSETS NOT ADMITTED	(937,988)	(1,284,636)
NET CHANGE IN MEMBERS' SURPLUS	970,446	2,253,439
MEMBERS' SURPLUS (CURRENT PERIOD)	\$ 30,039,237	\$ 30,039,237

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2024

QUARTER TO DATE

INCOME RECEIVED	2024	2023	2022	2021	2020	2019	TOTAL
PREMIUMS WRITTEN	\$ 74,346,352	\$ (1,245,471)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 73,100,881
CEDED REINSURANCE	(26,627,458)	(1,400,000)	0	0	0	0	(28,027,458)
INVESTMENT INCOME	1,383,102	0	0	0	0	0	1,383,102
PREMIUM CHARGED OFF	(553,252)	0	0	0	0	0	(553,252)
SERVICE CHARGES	207,951	0	0	0	0	0	207,951
MISCELLANEOUS INCOME	18,728	0	0	0	0	0	18,728
TOTAL INCOME	48,775,424	(2,645,471)	0	0	0	0	46,129,953
EXPENSES PAID							
LOSSES	7,158,168	22,658,591	1,486,498	214,177	5,083	(36,747)	31,485,770
LOSS ADJUSTMENT EXPENSES	4,182,634	1,868,294	116,141	53,494	5,521	(16,373)	6,209,711
COMMISSION	11,017,807	(186,821)	0	0	0	0	10,830,986
PREMIUM TAX	2,049,897	0	0	0	0	0	2,049,897
ADMINISTRATIVE EXPENSES	3,511,085	0	0	0	0	0	3,511,085
TOTAL EXPENSES PAID	27,919,591	24,340,064	1,602,639	267,671	10,605	(53,119)	54,087,450
NET CASH CHANGE	20,855,833	(26,985,535)	(1,602,639)	(267,671)	(10,605)	53,119	(7,957,497)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	10,081,505	9,147,344	1,162,968	441,976	21,916	20,000	20,875,709
LOSS ADJUSTMENT EXPENSES	1,819,045	1,650,489	209,839	79,747	3,954	3,609	3,766,684
UNEARNED PREMIUMS	105,293,304	4,677,034	0	0	0	0	109,970,338
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	8,195,713	10,355,117	2,278,473	502,158	23,242	0	21,354,703
LOSS ADJUSTMENT EXPENSES	1,477,874	1,851,934	407,488	89,807	4,157	0	3,831,259
UNEARNED PREMIUMS	56,311,358	62,981,342	0	0	0	0	119,292,700
NET RESERVE CHANGE	(51,208,910)	59,713,526	1,313,154	70,242	1,528	(23,609)	9,865,931
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(937,988)	0	0	0	0	0	(937,988)
TOTAL NET OTHER CHANGES	(937,988)	0	0	0	0	0	(937,988)
CHANGE IN MEMBERS' SURPLUS	\$ (31,291,065)	\$ 32,727,990	\$ (289,485)	\$ (197,428)	\$ (9,077)	\$ 29,511	\$ 970,446

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2024

YEAR TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 138,541,138	\$ (2,187,177)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 136,353,961
CEDED REINSURANCE	(26,627,458)	(5,600,000)	0	0	0	0	(32,227,458)
INVESTMENT INCOME	2,601,761	0	0	0	0	0	2,601,761
PREMIUM CHARGED OFF	(606,768)	0	0	0	0	0	(606,768)
SERVICE CHARGES	406,441	0	0	0	0	0	406,441
MISCELLANEOUS INCOME	37,484	0	0	0	0	0	37,484
TOTAL INCOME	114,352,599	(7,787,177)	0	0	0	0	106,565,422
EXPENSES PAID							
LOSSES	8,116,096	48,624,745	3,271,355	439,394	5,020	138	60,456,749
LOSS ADJUSTMENT EXPENSES	5,643,706	4,252,355	404,145	108,882	5,786	225	10,415,100
COMMISSION	20,547,898	(328,077)	0	0	0	0	20,219,821
PREMIUM TAX	3,823,517	0	0	0	0	0	3,823,517
ADMINISTRATIVE EXPENSES	6,106,857	0	0	0	0	0	6,106,857
TOTAL EXPENSES PAID	44,238,075	52,549,024	3,675,500	548,276	10,806	(52,256)	100,969,425
NET CASH CHANGE	70,114,524	(60,336,201)	(3,675,500)	(548,276)	(10,806)	52,256	5,595,997
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	10,081,505	9,147,344	1,162,968	441,976	21,916	20,000	20,875,709
LOSS ADJUSTMENT EXPENSES	1,819,045	1,650,489	209,839	79,747	3,954	3,609	3,766,683
UNEARNED PREMIUMS	105,293,304	4,677,034	0	0	0	0	109,970,338
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	14,108,772	3,554,561	604,506	20,167	0	18,288,006
LOSS ADJUSTMENT EXPENSES	0	3,201,893	467,877	79,569	2,655	0	3,751,994
UNEARNED PREMIUMS	0	110,514,809	0	0	0	0	110,514,809
NET RESERVE CHANGE	(117,193,854)	112,350,607	2,649,632	162,352	(3,049)	(23,609)	(2,057,921)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(1,284,636)	0	0	0	0	0	(1,284,636)
TOTAL NET OTHER CHANGES	(1,284,636)	0	0	0	0	0	(1,284,636)
CHANGE IN MEMBERS' SURPLUS	\$ (48,363,967)	\$ 52,014,406	\$ (1,025,868)	\$ (385,924)	\$ (13,855)	\$ 28,647	\$ 2,253,439

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2024

INCOME RECEIVED	2024	2023	2022	2021	2020	2019	CLOSED YEARS	TOTAL
							2013 - 2018	
PREMIUMS WRITTEN	\$ 138,541,138	\$ 208,815,879	\$ 155,341,196	\$ 129,248,256	\$ 113,333,487	\$ 103,145,804	\$ 0	\$ 848,425,761
CEDED REINSURANCE	(26,627,458)	(16,800,000)	(14,481,500)	(11,500,000)	(11,712,500)	(11,157,167)	0	(92,278,624)
INVESTMENT INCOME	2,601,761	2,551,939	765,695	397,838	572,710	439,775	0	7,329,718
PREMIUM CHARGED OFF	(606,768)	(118,337)	(163,003)	(119,239)	(115,696)	(69,861)	0	(1,192,904)
SERVICE CHARGES	406,441	699,487	606,369	537,988	467,796	390,576	0	3,108,657
MISCELLANEOUS INCOME	37,484	48,601	32,421	12,913	15,888	7,670	0	154,976
TOTAL INCOME	114,352,599	195,197,569	142,101,179	118,577,756	102,561,684	92,756,797	0	765,547,583
EXPENSES PAID								
LOSSES	8,116,096	79,725,216	90,243,069	66,830,469	65,905,878	64,693,841	0	375,514,570
LOSS ADJUSTMENT EXPENSES	5,643,706	14,120,258	14,382,842	12,642,269	11,811,218	9,238,581	0	67,838,874
COMMISSION	20,547,898	31,076,312	23,115,997	19,241,525	16,841,201	15,313,064	0	126,135,998
PREMIUM TAX	3,823,517	5,844,932	4,347,293	3,641,539	3,170,673	2,890,502	0	23,718,456
ADMINISTRATIVE EXPENSES	6,106,857	12,651,414	12,512,214	13,388,138	13,150,909	11,054,871	0	68,864,402
TOTAL EXPENSES PAID	44,238,074	143,418,133	144,601,414	115,743,940	110,879,879	103,190,859	0	662,072,299
NET CASH CHANGE	70,114,525	51,779,436	(2,500,236)	2,833,816	(8,318,195)	(10,434,062)	0	103,475,284
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	10,081,505	9,147,344	1,162,968	441,976	21,916	20,000	0	20,875,709
LOSS ADJUSTMENT EXPENSES	1,819,045	1,650,489	209,839	79,747	3,954	3,609	0	3,766,683
UNEARNED PREMIUMS	105,293,304	4,677,034	0	0	0	0	0	109,970,338
RESERVES	117,193,854	15,474,867	1,372,806	521,723	25,871	23,609	0	134,612,731
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(1,284,636)	(2,188,333)	39,880	64,700	(179,231)	(93,184)	0	(3,640,803)
MINIMUM PENSION LIABILITY	0	536,955	4,130,250	820,910	292,600	(898,586)	0	4,882,129
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	81,040	(81,040)	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	2,726,000	0	2,726,000
TOTAL NET OTHER CHANGES	(1,284,636)	(1,651,378)	4,170,130	966,650	32,330	1,734,230	0	3,967,325
ASSESSMENTS	0	0	0	0	10,068,990	25,000,000	0	35,068,990
CLOSED YEARS	0	0	0	0	0	0	22,140,368	22,140,368
MEMBERS' SURPLUS	\$ (48,363,965)	\$ 34,653,191	\$ 297,088	\$ 3,278,743	\$ 1,757,254	\$ 16,276,559	\$ 22,140,368	\$ 30,039,237

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING JUNE 30, 2024

	QUARTER TO DATE			YEAR TO DATE		
	2024	2023	TOTAL	2024	2023	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 14,824,467	\$ (275,379)	\$ 14,549,088	\$ 28,832,822	\$ (596,317)	\$ 28,236,505
RESIDENTIAL - EC	41,802,838	(777,702)	41,025,137	79,927,436	(1,663,576)	78,263,860
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	17,018,641	(177,954)	16,840,687	28,452,970	105,061	28,558,031
CRIME - RESIDENTIAL	680,204	(10,906)	669,298	1,287,247	(27,424)	1,259,823
CRIME - COMMERCIAL	20,202	(3,531)	16,671	40,663	(4,920)	35,743
TOTAL	\$ 74,346,352	\$ (1,245,471)	\$ 73,100,881	\$ 138,541,138	\$ (2,187,177)	\$ 136,353,961
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 12,291,514	\$ 13,589,991	\$ 25,881,504	\$ 0	\$ 24,163,813	\$ 24,163,813
RESIDENTIAL - EC	33,491,502	37,892,299	71,383,801	0	66,802,652	66,802,652
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	9,975,574	10,852,604	20,828,178	0	18,386,261	18,386,261
CRIME - RESIDENTIAL	534,241	617,112	1,151,353	0	1,111,073	1,111,073
CRIME - COMMERCIAL	18,528	29,336	47,864	0	51,010	51,010
TOTAL	\$ 56,311,358	\$ 62,981,342	\$ 119,292,700	\$ 0	\$ 110,514,809	\$ 110,514,809
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 21,774,028	\$ 5,937,277	\$ 27,711,305	\$ 21,774,028	\$ 5,937,277	\$ 27,711,305
RESIDENTIAL - EC	60,592,154	(213,216)	60,378,937	60,592,154	(213,216)	60,378,937
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	21,917,373	(1,323,652)	20,593,721	21,917,373	(1,323,652)	20,593,721
CRIME - RESIDENTIAL	978,516	264,446	1,242,962	978,516	264,446	1,242,962
CRIME - COMMERCIAL	31,233	12,180	43,413	31,233	12,180	43,413
TOTAL	\$ 105,293,304	\$ 4,677,034	\$ 109,970,338	\$ 105,293,304	\$ 4,677,034	\$ 109,970,338
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 5,341,953	\$ 7,377,334	\$ 12,719,287	\$ 7,058,794	\$ 17,630,219	\$ 24,689,013
RESIDENTIAL - EC	14,702,186	37,327,814	52,030,000	19,335,282	65,352,292	84,687,575
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,076,841	11,998,302	17,075,144	6,535,597	19,814,974	26,350,571
CRIME - RESIDENTIAL	235,929	341,761	577,689	308,731	819,203	1,127,934
CRIME - COMMERCIAL	7,497	13,626	21,122	9,430	33,910	43,340
TOTAL	\$ 25,364,406	\$ 57,058,837	\$ 82,423,243	\$ 33,247,834	\$ 103,650,598	\$ 136,898,432
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	18,878,070	992,558	19,870,628	18,878,070	4,187,313	23,065,383
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,749,387	407,442	8,156,829	7,749,387	1,412,687	9,162,074
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 26,627,458	\$ 1,400,000	\$ 28,027,458	\$ 26,627,458	\$ 5,600,000	\$ 32,227,458
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 5,341,953	\$ 7,377,334	\$ 12,719,287	\$ 7,058,794	\$ 17,630,219	\$ 24,689,013
RESIDENTIAL - EC	(4,175,884)	36,335,256	32,159,372	457,212	61,164,979	61,622,191
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	(2,672,546)	11,590,860	8,918,314	(1,213,790)	18,402,287	17,188,496
CRIME - RESIDENTIAL	235,929	341,761	577,689	308,731	819,203	1,127,934
CRIME - COMMERCIAL	7,497	13,626	21,122	9,430	33,910	43,340
TOTAL	\$ (1,263,051)	\$ 55,658,837	\$ 54,395,785	\$ 6,620,376	\$ 98,050,598	\$ 104,670,974

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2024

QUARTER TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 1,459,089	\$ 6,680,735	\$ 639,746	\$ 134,576	\$ 0	\$ 0	\$ 8,914,147
RESIDENTIAL - EC	5,255,152	12,466,231	729,035	79,601	5,083	(36,747)	18,498,355
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	429,920	3,510,125	117,716	0	0	0	4,057,761
CRIME - RESIDENTIAL	14,007	1,500	0	0	0	0	15,507
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 7,158,168	\$ 22,658,591	\$ 1,486,498	\$ 214,177	\$ 5,083	\$ (36,747)	\$ 31,485,770

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 3,665,903	\$ 3,451,054	\$ 392,950	\$ 193,812	\$ 0	\$ 0	\$ 7,703,719
RESIDENTIAL - EC	4,894,659	3,898,718	602,969	248,164	11,916	0	9,656,426
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	20,000	31,327
COMMERCIAL PROPERTY	1,500,303	1,789,973	167,049	0	10,000	0	3,467,325
CRIME - RESIDENTIAL	9,313	7,599	0	0	0	0	16,912
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 10,081,505	\$ 9,147,344	\$ 1,162,968	\$ 441,976	\$ 21,916	\$ 20,000	\$ 20,875,709

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 3,323,006	\$ 4,094,578	\$ 907,009	\$ 186,754	\$ 0	\$ 0	\$ 8,511,347
RESIDENTIAL - EC	3,227,408	3,745,727	1,090,773	315,404	13,242	0	8,392,553
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	0	11,327
COMMERCIAL PROPERTY	1,618,969	2,513,210	280,691	0	10,000	0	4,422,870
CRIME - RESIDENTIAL	15,004	1,602	0	0	0	0	16,606
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 8,195,713	\$ 10,355,117	\$ 2,278,473	\$ 502,158	\$ 23,242	\$ 0	\$ 21,354,703

NET INCURRED LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 1,801,987	\$ 6,037,212	\$ 125,687	\$ 141,634	\$ 0	\$ 0	\$ 8,106,519
RESIDENTIAL - EC	6,922,403	12,619,222	241,232	12,360	3,758	(36,747)	19,762,228
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	20,000	20,000
COMMERCIAL PROPERTY	311,255	2,786,888	4,074	0	0	0	3,102,217
CRIME - RESIDENTIAL	8,316	7,497	0	0	0	0	15,813
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 9,043,960	\$ 21,450,818	\$ 370,993	\$ 153,994	\$ 3,758	\$ (16,747)	\$ 31,006,776

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2024

YEAR TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 1,940,522	\$ 15,697,130	\$ 1,069,552	\$ 143,786	\$ 1,598	\$ 0	\$ 18,852,588
RESIDENTIAL - EC	5,702,404	25,606,033	1,915,882	295,607	3,422	(36,108)	33,487,240
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	454,639	7,287,494	285,921	0	0	0	8,028,054
CRIME - RESIDENTIAL	18,532	29,088	0	0	0	0	47,620
CRIME - COMMERCIAL	0	5,000	0	0	0	0	5,000
TOTAL	\$ 8,116,096	\$ 48,624,745	\$ 3,271,355	\$ 439,394	\$ 5,020	\$ (36,108)	\$ 60,420,502

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

RESIDENTIAL - FIRE	\$ 3,665,903	\$ 3,451,054	\$ 392,950	\$ 193,812	\$ 0	\$ 0	\$ 7,703,719
RESIDENTIAL - EC	4,894,659	3,898,718	602,969	248,164	11,916	0	9,656,426
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	20,000	31,327
COMMERCIAL PROPERTY	1,500,303	1,789,973	167,049	0	10,000	0	3,467,325
CRIME - RESIDENTIAL	9,313	7,599	0	0	0	0	16,912
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 10,081,505	\$ 9,147,344	\$ 1,162,968	\$ 441,976	\$ 21,916	\$ 20,000	\$ 20,875,709

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

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

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 5,606,425	\$ 12,565,863	\$ 244,857	\$ 102,102	\$ 1,598	\$ 0	\$ 18,520,846
RESIDENTIAL - EC	10,597,062	23,755,588	713,662	174,761	5,171	(36,108)	35,210,137
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	(10,455)	0	0	0	20,000	20,872
COMMERCIAL PROPERTY	1,954,942	7,316,567	(78,757)	0	0	0	9,192,752
CRIME - RESIDENTIAL	27,845	30,754	0	0	0	0	58,599
CRIME - COMMERCIAL	0	5,000	0	0	0	0	5,000
TOTAL	\$ 18,197,602	\$ 43,663,317	\$ 879,762	\$ 276,864	\$ 6,769	\$ (16,108)	\$ 63,008,205

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2024

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 2,785,425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,785,425
RESIDENTIAL - EC	3,491,463	0	0	0	0	0	3,491,463
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	0	11,327
COMMERCIAL PROPERTY	1,253,677	0	0	0	0	0	1,253,677
CRIME - RESIDENTIAL	6,115	0	0	0	0	0	6,115
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 7,548,007	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,548,007

NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 3,077,438	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,077,438
RESIDENTIAL - EC	3,034,486	0	0	0	0	0	3,034,486
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	0	11,327
COMMERCIAL PROPERTY	1,599,172	0	0	0	0	0	1,599,172
CRIME - RESIDENTIAL	6,004	0	0	0	0	0	6,004
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 7,728,427	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,728,427

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2024

QUARTER TO DATE

	2024	2023	2022	2021	2020	2019	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	\$ 1,367,799	\$ 325,158	\$ 18,110	\$ 8,685	\$ 70	\$ 0	\$ 1,719,821
RESIDENTIAL - EC	2,201,784	1,424,631	97,562	44,809	1,882	(16,373)	3,754,294
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	5,168	0	0	0	0	0	5,168
COMMERCIAL PROPERTY	603,448	118,131	470	0	3,570	0	725,618
CRIME - RESIDENTIAL	4,435	375	0	0	0	0	4,810
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 4,182,634	\$ 1,868,294	\$ 116,141	\$ 53,494	\$ 5,521	\$ (16,373)	\$ 6,209,711
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 661,453	\$ 622,687	\$ 70,901	\$ 34,970	\$ 0	\$ 0	\$ 1,390,011
RESIDENTIAL - EC	883,162	703,460	108,796	44,777	2,150	0	1,742,345
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,044	0	0	0	0	3,609	5,653
COMMERCIAL PROPERTY	270,706	322,971	30,141	0	1,804	0	625,623
CRIME - RESIDENTIAL	1,680	1,371	0	0	0	0	3,051
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,819,045	\$ 1,650,489	\$ 209,839	\$ 79,747	\$ 3,954	\$ 3,609	\$ 3,766,683
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 599,126	\$ 732,284	\$ 162,212	\$ 33,400	\$ 0	\$ 0	\$ 1,527,021
RESIDENTIAL - EC	581,962	669,895	195,076	56,408	2,368	0	1,505,709
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,043	0	0	0	0	0	2,043
COMMERCIAL PROPERTY	292,051	449,468	50,199	0	1,788	0	793,507
CRIME - RESIDENTIAL	2,693	287	0	0	0	0	2,979
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,477,874	\$ 1,851,934	\$ 407,488	\$ 89,807	\$ 4,157	\$ 0	\$ 3,831,259
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	\$ 1,430,126	\$ 215,560	\$ (73,200)	\$ 10,255	\$ 70	\$ 0	\$ 1,582,811
RESIDENTIAL - EC	2,502,985	1,458,196	11,281	33,179	1,664	(16,373)	3,990,932
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	5,169	0	0	0	0	3,609	8,778
COMMERCIAL PROPERTY	582,103	(8,366)	(19,588)	0	3,586	0	557,734
CRIME - RESIDENTIAL	3,422	1,460	0	0	0	0	4,882
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 4,523,806	\$ 1,666,849	\$ (81,508)	\$ 43,434	\$ 5,319	\$ (12,764)	\$ 6,145,136

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2024

YEAR TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 1,938,952	\$ 766,099	\$ 60,189	\$ 19,979	\$ 70	\$ 0	\$ 2,785,289
RESIDENTIAL - EC	2,801,070	3,237,526	337,241	88,903	2,072	(16,148)	6,450,665
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	7,191	0	0	0	0	0	7,191
COMMERCIAL PROPERTY	890,522.15	244,615	6,715	0	3,645	0	1,145,496
CRIME - RESIDENTIAL	5,970.87	3,480	0	0	0	0	9,451
CRIME - COMMERCIAL	0	635	0	0	0	0	635
TOTAL	\$ 5,643,706	\$ 4,252,355	\$ 404,145	\$ 108,882	\$ 5,786	\$ (16,148)	\$ 10,398,728
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 661,453	\$ 622,687	\$ 70,901	\$ 34,970	\$ 0	\$ 0	\$ 1,390,011
RESIDENTIAL - EC	883,162	703,460	108,796	44,777	2,150	0	1,742,345
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,044	0	0	0	0	3,609	5,653
COMMERCIAL PROPERTY	270,706	322,971	30,141	0	1,804	0	625,623
CRIME - RESIDENTIAL	1,680	1,371	0	0	0	0	3,051
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,819,045	\$ 1,650,489	\$ 209,839	\$ 79,747	\$ 3,954	\$ 3,609	\$ 3,766,683
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 0	\$ 1,456,649	\$ 160,275	\$ 30,998	\$ 0	\$ 0	\$ 1,647,922
RESIDENTIAL - EC	0	1,339,495	237,612	48,572	1,338	0	1,627,017
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	3,613	0	0	0	0	3,613
COMMERCIAL PROPERTY	0	400,919	69,990	0	1,316	0	472,225
CRIME - RESIDENTIAL	0	1,217	0	0	0	0	1,217
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 0	\$ 3,201,893	\$ 467,877	\$ 79,569	\$ 2,655	\$ 0	\$ 3,751,994
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	\$ 2,600,405	\$ (67,863)	\$ (29,185)	\$ 23,952	\$ 70	\$ 0	\$ 2,527,378
RESIDENTIAL - EC	3,684,231	2,601,492	208,425	85,109	2,884	(16,148)	6,565,993
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	9,235	(3,613)	0	0	0	3,609	9,231
COMMERCIAL PROPERTY	1,161,228	166,667	(33,134)	0	4,133	0	1,298,894
CRIME - RESIDENTIAL	7,651	3,634	0	0	0	0	11,285
CRIME - COMMERCIAL	0	635	0	0	0	0	635
TOTAL	\$ 7,462,751	\$ 2,700,952	\$ 146,106	\$ 109,060	\$ 7,086	\$ (12,539)	\$ 10,413,417

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	\$ 0	\$ 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>0</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	13,385,712
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	25,000	518,371
			TOTAL	<u>\$ 20,000</u>	<u>\$ 154,774,779</u>	<u>\$ 25,000</u>	<u>\$ 13,904,083</u>
			TOTAL FLORENCE	<u>\$ 20,000</u>	<u>\$ 200,535,746</u>	<u>\$ 25,000</u>	<u>\$ 18,255,657</u>
ELSA							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 1,749	\$ 279,212	\$ 0	\$ 53,275
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	55,931	0	2,681
			TOTAL	<u>1,749</u>	<u>335,144</u>	<u>0</u>	<u>55,956</u>
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	122,553	850,133	150,861	226,288
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	14,724	0	1,066
			TOTAL	<u>\$ 122,553</u>	<u>\$ 864,858</u>	<u>\$ 150,861</u>	<u>\$ 227,354</u>
			TOTAL ELSA	<u>\$ 124,302</u>	<u>\$ 1,200,001</u>	<u>\$ 150,861</u>	<u>\$ 283,310</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2024

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	\$ 225,494
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>231,049</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	57,543	5,435,943	0	706,153
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	97,579	0	19,138
			TOTAL	<u>\$ 57,543</u>	<u>\$ 5,533,522</u>	<u>\$ 0</u>	<u>\$ 725,291</u>
			TOTAL IAN	<u>\$ 80,034</u>	<u>\$ 6,858,972</u>	<u>\$ 0</u>	<u>\$ 956,340</u>
				IDALIA			
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 4,407	\$ 336,344	\$ 0	\$ 65,831
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	2,930
			TOTAL	<u>4,407</u>	<u>336,344</u>	<u>0</u>	<u>68,761</u>
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	10,509	748,867	0	116,736
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	83,804	0	8,540
			TOTAL	<u>\$ 10,509</u>	<u>\$ 832,671</u>	<u>\$ 0</u>	<u>\$ 125,275</u>
			TOTAL IDALIA	<u>\$ 14,916</u>	<u>\$ 1,169,015</u>	<u>\$ 0</u>	<u>\$ 194,036</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
 FAIR PLAN
 REPORT OF NAMED STORM LOSSES
 AS OF JUNE 30, 2024

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	\$ 7,964	\$ 369,778	\$ 0	\$ 53,800
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	31,223	0	4,998
			TOTAL	<u>7,964</u>	<u>401,001</u>	<u>0</u>	<u>58,798</u>
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	75,098	1,840,175	0	233,164
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	166,548	0	10,791
			TOTAL	<u>\$ 75,098</u>	<u>\$ 2,006,723</u>	<u>\$ 0</u>	<u>\$ 243,955</u>
			TOTAL OPHELIA	<u>\$ 83,063</u>	<u>\$ 2,407,725</u>	<u>\$ 0</u>	<u>\$ 302,753</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2024

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 574,032,847	3,203	\$ 95,645,400	211	\$ 669,678,247	3,414
ALEXANDER	142,811,675	1,011	14,773,500	65	157,585,175	1,076
ALLEGHANY	50,546,224	330	2,450,000	8	52,996,224	338
ANSON	129,483,356	1,047	13,980,300	56	143,463,656	1,103
ASHE	135,861,590	839	14,415,900	26	150,277,490	865
AVERY	144,520,775	687	6,528,600	12	151,049,375	699
BEAUFORT	501,415,024	3,601	155,654,700	429	657,069,724	4,030
BERTIE	198,391,252	1,768	23,553,600	150	221,944,852	1,918
BLADEN	251,852,832	2,640	74,059,400	226	325,912,232	2,866
BRUNSWICK	1,550,250,775	10,614	1,022,063,300	1,417	2,572,314,075	12,031
BUNCOMBE	762,708,894	3,450	53,163,800	105	815,872,694	3,555
BURKE	356,348,545	2,368	29,887,400	83	386,235,945	2,451
CABARRUS	434,971,870	2,085	53,768,500	88	488,740,370	2,173
CALDWELL	330,472,699	2,300	50,895,500	106	381,368,199	2,406
CAMDEN	56,902,460	335	5,872,900	34	62,775,360	369
CARTERET	953,150,702	5,941	254,638,000	585	1,207,788,702	6,526
CASWELL	102,843,123	883	2,104,900	13	104,948,023	896
CATAWBA	652,654,730	3,704	102,082,027	200	754,736,757	3,904
CHATHAM	278,872,467	1,546	31,641,800	77	310,514,267	1,623
CHEROKEE	121,359,722	607	5,028,400	15	126,388,122	622
CHOWAN	128,014,988	761	53,549,900	82	181,564,888	843
CLAY	66,358,910	391	658,400	3	67,017,310	394
CLEVELAND	517,826,377	3,545	59,776,400	184	577,602,777	3,729
COLUMBUS	481,507,706	4,496	92,681,700	277	574,189,406	4,773
CRAVEN	546,587,881	3,922	258,650,400	487	805,238,281	4,409
CUMBERLAND	1,057,511,837	7,271	190,469,200	396	1,247,981,037	7,667
CURRITUCK	233,447,920	1,298	62,572,400	147	296,020,320	1,445
DARE	235,833,803	973	159,726,800	183	395,560,603	1,156
DAVIDSON	543,879,794	3,927	82,359,000	209	626,238,794	4,136
DAVIE	132,933,190	781	16,234,600	20	149,167,790	801
DUPLIN	513,424,129	4,033	94,998,000	501	608,422,129	4,534
DURHAM	753,439,262	2,853	250,757,700	309	1,004,196,962	3,162
EDGECOMBE	410,416,694	3,342	56,050,100	213	466,466,794	3,555
FORSYTH	861,039,233	4,722	313,727,900	408	1,174,767,133	5,130
FRANKLIN	283,277,812	1,987	14,938,500	91	298,216,312	2,078
GASTON	678,652,482	4,111	91,021,500	226	769,673,982	4,337
GATES	164,457,198	1,002	12,149,000	53	176,606,198	1,055
GRAHAM	91,868,410	395	138,100	1	92,006,510	396
GRANVILLE	218,739,021	1,368	4,505,300	20	223,244,321	1,388
GREENE	145,664,954	1,374	10,566,800	115	156,231,754	1,489
GUILFORD	1,205,726,902	6,488	565,913,320	709	1,771,640,222	7,197
HALIFAX	461,220,152	4,448	52,809,400	168	514,029,552	4,616
HARNETT	545,161,050	4,175	71,908,800	174	617,069,850	4,349
HAYWOOD	327,833,462	1,576	15,278,600	45	343,112,062	1,621
HENDERSON	425,127,815	1,939	23,322,100	29	448,449,915	1,968
HERTFORD	187,672,621	1,660	34,599,900	96	222,272,521	1,756
HOKE	238,651,103	1,878	25,596,800	102	264,247,903	1,980
HYDE	49,875,309	365	18,540,100	76	68,415,409	441
IREDELL	617,046,026	3,408	65,688,700	108	682,734,726	3,516
JACKSON	167,464,142	1,005	15,625,100	42	183,089,242	1,047
JOHNSTON	797,108,754	5,789	87,468,100	286	884,576,854	6,075
JONES	67,353,793	553	19,562,900	75	86,916,693	628
LEE	214,681,400	1,524	34,890,700	107	249,572,100	1,631
LENOIR	508,224,687	4,653	98,299,500	309	606,524,187	4,962
LINCOLN	336,760,606	1,978	26,200,800	64	362,961,406	2,042
MCDOWELL	214,447,228	1,483	13,633,900	30	228,081,128	1,513
MACON	179,179,122	901	677,500	8	179,856,622	909
MADISON	94,342,788	546	4,614,800	15	98,957,588	561
MARTIN	266,502,504	2,186	62,991,000	300	329,493,504	2,486

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2024

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MECKLENBURG	1,286,066,352	5,293	558,862,900	704	1,844,929,252	5,997
MITCHELL	99,539,308	663	3,283,300	9	102,822,608	672
MONTGOMERY	202,207,802	1,855	27,200,000	99	229,407,802	1,954
MOORE	301,653,305	1,998	37,745,200	92	339,398,505	2,090
NASH	687,278,524	4,657	97,514,800	220	784,793,324	4,877
NEW HANOVER	1,621,176,324	7,822	1,435,532,300	2,014	3,056,708,624	9,836
NORTHAMPTON	186,383,040	1,537	7,169,200	49	193,552,240	1,586
ONslow	1,012,560,473	7,131	372,275,200	1,052	1,384,835,673	8,183
ORANGE	279,980,863	1,208	119,903,662	120	399,884,525	1,328
PAMLICO	152,286,942	1,013	28,767,100	75	181,054,042	1,088
PASQUOTANK	319,602,468	2,101	127,822,700	251	447,425,168	2,352
PENDER	539,431,263	3,707	133,583,200	314	673,014,463	4,021
PERQUIMANS	131,679,104	796	21,743,800	69	153,422,904	865
PERSON	225,089,020	1,492	10,871,900	33	235,960,920	1,525
PITT	1,063,542,996	7,234	201,276,000	419	1,264,818,996	7,653
POLK	120,896,890	525	7,325,600	25	128,222,490	550
RANDOLPH	473,508,077	2,945	55,590,400	148	529,098,477	3,093
RICHMOND	273,913,066	2,554	51,962,300	124	325,875,366	2,678
ROBESON	818,907,109	9,411	143,228,100	474	962,135,209	9,885
ROCKINGHAM	569,102,599	4,174	72,677,600	144	641,780,199	4,318
ROWAN	658,848,383	3,944	88,101,400	153	746,949,783	4,097
RUTHERFORD	359,949,542	2,211	51,505,800	164	411,455,342	2,375
SAMPSON	513,440,939	4,369	106,190,300	710	619,631,239	5,079
SCOTLAND	186,605,783	1,696	45,600,100	121	232,205,883	1,817
STANLY	243,783,433	1,423	28,731,600	101	272,515,033	1,524
STOKES	159,781,850	1,023	4,085,700	19	163,867,550	1,042
SURRY	329,481,366	2,245	62,367,300	192	391,848,666	2,437
SWAIN	159,341,860	722	21,511,000	25	180,852,860	747
TRANSYLVANIA	100,325,750	492	2,276,000	8	102,601,750	500
TYRRELL	53,013,440	412	8,837,800	28	61,851,240	440
UNION	464,598,099	2,174	58,174,400	110	522,772,499	2,284
VANCE	261,637,342	2,770	42,962,400	119	304,599,742	2,889
WAKE	2,097,551,288	7,296	574,593,600	720	2,672,144,888	8,016
WARREN	147,841,779	1,233	14,124,100	67	161,965,879	1,300
WASHINGTON	112,063,992	1,000	55,516,600	165	167,580,592	1,165
WATAUGA	260,989,433	942	17,321,300	29	278,310,733	971
WAYNE	706,074,940	6,109	115,274,100	437	821,349,040	6,546
WILKES	347,544,919	2,419	34,233,300	140	381,778,219	2,559
WILSON	552,499,134	4,181	100,866,900	301	653,366,034	4,482
YADKIN	121,771,598	977	41,429,400	149	163,200,998	1,126
YANCEY	144,399,920	810	3,634,100	15	148,034,020	825
TOTAL	\$41,045,062,942	264,630	\$ 10,067,034,109	20,782	\$ 51,112,097,051	285,412

* 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.