



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

**Statutory Financial Statements
September 30, 2020**

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF SEPTEMBER 30, 2020

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	27,789,598	0	0	27,789,598
CASH EQUIVALENTS	10,446,126	0	0	10,446,126
INVESTMENTS	59,488,210	0	0	59,488,210
INTEREST INCOME DUE OR ACCRUED	389,788	0	0	389,788
FIXED ASSETS	718,905	0	(718,905)	0
DATA PROCESSING EQUIPMENT	241,870	0	0	241,870
ACCOUNTS RECEIVABLE - CPIP PLAN	2,208,182	0	0	2,208,182
ACCOUNTS RECEIVABLE - PREMIUM	12,514,685	0	(23,747)	12,490,938
ACCOUNTS RECEIVABLE - ASSESSMENTS	8,768,038	0	(1,469)	8,766,569
ACCOUNTS RECEIVABLE - COMMISSION	229	0	(132)	97
PREPAID EXPENSES	318,931	0	(318,931)	0
REINSURANCE RECOVERABLE	3,600,971	0	0	3,600,971
TOTAL ASSETS	126,485,533	0	(1,063,184)	125,422,349
LIABILITIES & MEMBERS' SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				30,082
BENEFIT PAYABLE				212,216
PREMIUM SUSPENSE				20,168
PREMIUM REFUND				153,276
COMMISSION PAYABLE				1,918,522
ACCUAL-PREMIUM TAX				489,555
ACCUAL-POST RETIREMENT				3,746,128
ACCUAL-PENSION				2,749,899
ACCUAL-RENT				176,315
CLAIMS PAYABLE				387,541
PREPAID PREMIUMS				2,937,914
UNCLAIMED CHECKS				3,618,763
TOTAL LIABILITIES				16,440,379
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				14,801,176
UNPAID LAE RESERVES				2,140,925
UNEARNED PREMIUMS				59,262,874
TOTAL RESERVES				76,204,975
MEMBERS' SURPLUS				
TOTAL LIABILITIES & MEMBERS' SURPLUS				125,422,349

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	27,465,413	80,053,357
CEDED REINSURANCE PREMIUM	(2,928,125)	(8,505,875)
NET PREMIUMS EARNED	24,537,288	71,547,482
DEDUCTIONS		
NET LOSSES INCURRED	24,145,525	57,127,654
NET LOSS EXPENSE INCURRED	3,644,657	8,654,781
OPERATING EXPENSE INCURRED	8,058,227	21,823,581
PREMIUM TAXES	899,110	2,416,557
TOTAL DEDUCTIONS	36,747,518	90,022,573
OTHER INCOME		
PREMIUM CHARGED OFF	(21,883)	(89,713)
SERVICE CHARGES	120,423	346,372
MISCELLANEOUS INCOME	7,022	10,434
NET UNDERWRITING GAIN OR (LOSS)	(12,104,668)	(18,207,998)
INVESTMENT INCOME		
INVESTMENT INCOME	139,052	526,008
NET INCOME OR (LOSS)	(11,965,616)	(17,681,990)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	18,320,529	24,067,794
NET INCOME OR (LOSS)	(11,965,616)	(17,681,990)
CHANGE IN ASSETS NOT ADMITTED	(141,670)	(172,561)
ASSESSMENTS OR (DISTRIBUTIONS)	26,563,752	26,563,752
CHANGE IN PROVISION FOR REINSURANCE	0	0
MINIMUM PENSION LIABILITY	0	0
NET CHANGE IN MEMBERS' SURPLUS	14,456,466	8,709,201
MEMBERS' SURPLUS (CURRENT PERIOD)	32,776,995	32,776,995

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	32,356,620	(284,202)	0	0	0	0	32,072,418
CEDED REINSURANCE	(2,928,125)	0	0	0	0	0	(2,928,125)
INVESTMENT INCOME	139,052	0	0	0	0	0	139,052
PREMIUM CHARGED OFF	(21,883)	0	0	0	0	0	(21,883)
SERVICE CHARGES	120,423	0	0	0	0	0	120,423
MISCELLANEOUS INCOME	7,022	0	0	0	0	0	7,022
TOTAL INCOME	29,673,109	(284,202)	0	0	0	0	29,388,907
EXPENSES PAID							
LOSSES	10,825,916	8,783,904	1,999,169	85,979	(41,532)	(2,468)	21,650,968
CEDED LOSSES	0	0	(1,866,283)	0	0	0	(1,866,283)
LOSS ADJUSTMENT EXPENSES	2,693,537	913,219	(336,190)	43,143	3,692	2,934	3,320,336
CEDED LOSS ADJUSTMENT EXPENSES	0	0	220,843	0	0	0	220,843
COMMISSION	4,819,639	(42,630)	0	0	0	0	4,777,009
PREMIUM TAX	899,110	0	0	0	0	0	899,110
ADMINISTRATIVE EXPENSES	3,281,218	0	0	0	0	0	3,281,218
TOTAL EXPENSES PAID	22,519,420	9,654,493	17,541	129,122	(37,840)	466	32,283,201
NET CASH CHANGE	7,153,690	(9,938,695)	(17,541)	(129,122)	37,840	(466)	(2,894,294)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	12,408,002	2,132,398	1,002,262	203,371	0	2,499	15,748,531
CEDED LOSSES (INCL. IBNR.)	0	0	(947,355)	0	0	0	(947,355)
LOSS ADJUSTMENT EXPENSES	1,763,929	335,916	105,511	32,037	0	394	2,237,787
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(96,862)	0	0	0	(96,862)
UNEARNED PREMIUMS	56,481,231	2,781,642	0	0	0	0	59,262,874
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	7,333,866	2,658,656	3,129,211	302,454	5,498	0	13,429,685
CEDED LOSSES (INCL. IBNR.)	0	0	(2,989,347)	0	0	0	(2,989,347)
LOSS ADJUSTMENT EXPENSES	1,390,578	553,620	175,569	62,981	1,145	0	2,183,893
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(146,445)	0	0	0	(146,445)
UNEARNED PREMIUMS	42,339,315	12,316,553	0	0	0	0	54,655,869
NET RESERVE CHANGE	(19,589,403)	10,278,872	105,431	130,028	6,643	(2,893)	(9,071,322)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(141,670)	0	0	0	0	0	(141,670)
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(141,670)	0	0	0	0	0	(141,670)
ASSESSMENTS	26,563,752	0	0	0	0	0	26,563,752
DISTRIBUTIONS	0	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	13,986,368	340,177	87,891	906	44,483	(3,358)	14,456,466

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	88,307,734	(2,121,120)	0	0	0	0	86,186,614
CEDED REINSURANCE	(8,505,875)	0	0	0	0	0	(8,505,875)
INVESTMENT INCOME	526,008	0	0	0	0	0	526,008
PREMIUM CHARGED OFF	(89,713)	0	0	0	0	0	(89,713)
SERVICE CHARGES	346,372	0	0	0	0	0	346,372
MISCELLANEOUS INCOME	10,434	0	0	0	0	0	10,434
TOTAL INCOME	80,594,960	(2,121,120)	0	0	0	0	78,473,840
EXPENSES PAID							
LOSSES	16,643,341	33,393,194	3,001,294	424,268	(69,032)	(6,786)	53,386,279
CEDED LOSSES	0	0	(1,866,283)	0	0	0	(1,866,283)
LOSS ADJUSTMENT EXPENSES	5,539,508	3,239,093	(245,151)	137,505	5,255	4,286	8,680,495
CEDED LOSS ADJUSTMENT EXPENSES	0	0	220,843	0	0	0	220,843
COMMISSION	13,046,734	(318,168)	0	0	0	0	12,728,565
PREMIUM TAX	2,416,557	0	0	0	0	0	2,416,557
ADMINISTRATIVE EXPENSES	9,095,015	0	0	0	0	0	9,095,015.00
TOTAL EXPENSES PAID	46,741,154	36,314,119	1,110,704	561,772	(63,776)	(2,501)	84,661,472
NET CASH CHANGE	33,853,806	(38,435,239)	(1,110,704)	(561,772)	63,776	2,501	(6,187,632)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	12,408,002	2,132,398	1,002,262	203,371	0	2,499	15,748,531
CEDED LOSSES (INCL. IBNR)	0	0	(947,355)	0	0	0	(947,355)
LOSS ADJUSTMENT EXPENSES	1,763,929	335,916	105,511	32,037	0	394	2,237,787
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(96,862)	0	0	0	(96,862)
UNEARNED PREMIUMS	56,481,231	2,781,642	0	0	0	0	59,262,874
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	7,798,399	3,783,647	57,644	1,399	2,499	11,643,588
CEDED LOSSES (INCL. IBNR)	0	0	(2,450,069)	0	0	0	(2,450,069)
LOSS ADJUSTMENT EXPENSES	0	2,167,744	440,045	9,246	175	312	2,617,522
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(230,040)	0	0	0	(230,040)
UNEARNED PREMIUMS	0	53,129,617	0	0	0	0	53,129,617
NET RESERVE CHANGE	(70,653,162)	57,845,803	1,480,027	(168,517)	1,574	(82)	(11,494,357)
NET OTHER CHANGES							
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	(172,561)	0	0	0	0	0	(172,561)
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0
TOTAL NET OTHER CHANGES	(172,561)	0	0	0	0	0	(172,561)
ASSESSMENTS	26,563,752	0	0	0	0	0	26,563,752
CLOSED YEARS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(10,408,165)	19,410,564	369,323	(730,290)	65,350	2,419	8,709,201

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2020

	2020	2019	2018	2017	2016	2015	CLOSED YEARS 2013-2014	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	88,307,734	103,264,984	94,102,765	85,344,994	78,928,621	72,727,436	0	522,676,533
CEDED REINSURANCE	(8,505,875)	(7,531,502)	(8,581,500)	(7,645,000)	(7,694,999)	(8,244,266)	0	(48,203,142)
INVESTMENT INCOME	526,008	439,775	736,183	909,611	912,559	722,752	0	4,246,888
PREMIUM CHARGED OFF	(89,713)	(69,861)	(67,080)	(199,798)	(30,296)	(26,549)	0	(483,297)
SERVICE CHARGES	346,372	390,576	347,599	318,102	280,579	245,247	0	1,928,475
MISCELLANEOUS INCOME	10,434	7,670	(1,593)	(3,963)	20,048	(46)	0	32,550
TOTAL INCOME	80,594,960	96,501,642	86,536,374	78,723,946	72,416,512	65,424,574	0	480,198,007
EXPENSES PAID								
LOSSES	16,643,341	59,329,589	199,470,474	82,344,459	60,719,837	37,178,273	0	455,685,972
CEDED LOSSES	0	0	(78,346,235)	0	0	0	0	(78,346,235)
LOSS ADJUSTMENT EXPENSES	5,539,508	9,131,304	29,853,233	11,120,392	9,122,480	4,889,062	0	69,655,978
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(14,751,767)	0	0	0	0	(14,751,767)
COMMISSION	13,046,734	15,330,941	14,091,168	12,829,507	11,873,855	11,031,577	0	78,203,782
PREMIUM TAX	2,416,557	2,890,502	2,643,792	2,435,884	2,148,247	2,045,876	0	14,580,858
ADMINISTRATIVE EXPENSES	9,095,015	11,054,871	9,219,679	5,968,097	5,981,628	5,095,289	0	46,414,579
TOTAL EXPENSES PAID	46,741,154	97,737,207	162,180,344	114,698,338	89,846,048	60,240,076	0	571,443,167
NET CASH CHANGE	33,853,806	(1,235,565)	(75,643,970)	(35,974,392)	(17,429,536)	5,184,498	0	(91,245,160)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	12,408,002	2,132,398	1,002,262	203,371	0	2,499	0	15,748,531
CEDED LOSSES (INCL. IBNR.)	0	0	(947,355)	0	0	0	0	(947,355)
LOSS ADJUSTMENT EXPENSES	1,763,929	335,916	105,511	32,037	0	394	0	2,237,787
CEDED LOSS ADJUSTMENT EXPENSES	0	0	(96,862)	0	0	0	0	(96,862)
UNEARNED PREMIUMS	56,481,231	2,781,642	0	0	0	0	0	59,262,874
RESERVES	70,653,162	5,249,957	63,556	235,407	0	2,893	0	76,204,975
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(172,561)	(93,185)	1,883,237	(802,949)	(482,399)	(729,252)	0	(397,109)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
MINIMUM PENSION LIABILITY	0	(898,586)	1,704,825	(221,170)	505,530	(186,680)	0	903,919
CHANGE IN PROVISION FOR REINSURANCE	0	2,726,000	(2,726,000)	0	0	0	0	0
TOTAL NET OTHER CHANGES	(172,561)	1,734,229	862,062	(1,024,119)	23,131	(915,932)	0	506,810
ASSESSMENTS	26,563,752	25,000,000	108,000,000	0	55,300,000	0	0	214,863,752
DISTRIBUTIONS	0	0	0	0	(18,598,360)	0	0	(18,598,360)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	0	3,454,928	3,454,928
MEMBERS' SURPLUS	(10,408,166)	20,248,707	33,154,536	(37,233,919)	19,295,235	4,265,673	3,454,928	32,776,995

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

	QUARTER TO DATE			YEAR TO DATE		
	2020	2019	TOTAL	2020	2019	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	9,115,501	(88,870)	9,026,631	25,778,445	(605,424)	25,173,021
RESIDENTIAL - EC	21,173,311	(179,005)	20,994,306	56,452,213	(1,370,506)	55,081,707
COMMERCIAL - FIRE	590,160	(8,498)	581,662	1,864,808	(28,481)	1,836,327
COMMERCIAL - EC	1,052,845	(6,750)	1,046,095	3,260,884	(100,127)	3,160,757
COMMERCIAL PROPERTY	89,051	0	89,051	89,051	0	89,051
CRIME - RESIDENTIAL	334,838	(1,079)	333,759	859,435	(16,582)	842,853
CRIME - COMMERCIAL	914	0	914	2,898	0	2,898
TOTAL	32,356,620	(284,202)	32,072,418	88,307,734	(2,121,120)	86,186,614
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	12,645,243	3,816,811	16,462,054	0	16,432,655	16,432,655
RESIDENTIAL - EC	26,721,444	7,868,275	34,589,719	0	33,876,536	33,876,536
COMMERCIAL - FIRE	963,977	209,095	1,173,072	0	907,259	907,259
COMMERCIAL - EC	1,604,424	326,255	1,930,680	0	1,515,978	1,515,978
COMMERCIAL PROPERTY	0	0	0	0	0	0
CRIME - RESIDENTIAL	402,741	95,993	498,733	0	396,425	396,425
CRIME - COMMERCIAL	1,485	125	1,610	0	764	764
TOTAL	42,339,315	12,316,553	54,655,869	0	53,129,617	53,129,617
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	16,375,542	866,484	17,242,027	16,375,542	866,484	17,242,027
RESIDENTIAL - EC	36,343,633	1,765,913	38,109,546	36,343,633	1,765,913	38,109,546
COMMERCIAL - FIRE	1,153,598	50,614	1,204,212	1,153,598	50,614	1,204,212
COMMERCIAL - EC	1,960,540	77,554	2,038,095	1,960,540	77,554	2,038,095
COMMERCIAL PROPERTY	82,608	-	82,608	82,608	0	82,608
CRIME - RESIDENTIAL	563,551	21,077	584,628	563,551	21,077	584,628
CRIME - COMMERCIAL	1,758	-	1,758	1,758	0	1,758
TOTAL	56,481,231	2,781,642	59,262,874	56,481,231	2,781,642	59,262,874
EARNED PREMIUMS						
RESIDENTIAL - FIRE	5,385,202	2,861,456	8,246,659	9,402,903	14,960,746	24,363,649
RESIDENTIAL - EC	11,551,122	5,923,357	17,474,479	20,108,580	30,740,116	50,848,696
COMMERCIAL - FIRE	400,539	149,983	550,522	711,210	828,164	1,539,374
COMMERCIAL - EC	696,729	241,951	938,680	1,300,344	1,338,297	2,638,641
COMMERCIAL PROPERTY	6,443	0	6,443	6,443	0	6,443
CRIME - RESIDENTIAL	174,028	73,837	247,865	295,884	358,767	654,651
CRIME - COMMERCIAL	641	125	766	1,140	764	1,904
TOTAL	18,214,704	9,250,709	27,465,413	31,826,503	48,226,854	80,053,357
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,730,631	0	2,730,631	8,021,501	0	8,021,501
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	197,494	0	197,494	484,374	0	484,374
COMMERCIAL PROPERTY	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	2,928,125	0	2,928,125	8,505,875	0	8,505,875
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	5,385,202	2,861,456	8,246,659	9,402,903	14,960,746	24,363,649
RESIDENTIAL - EC	8,820,491	5,923,357	14,743,848	12,087,079	30,740,116	42,827,195
COMMERCIAL - FIRE	400,539	149,983	550,522	711,210	828,164	1,539,374
COMMERCIAL - EC	499,235	241,951	741,186	815,970	1,338,297	2,154,267
COMMERCIAL PROPERTY	6,443	0	6,443	6,443	0	6,443
CRIME - RESIDENTIAL	174,028	73,837	247,865	295,884	358,767	654,651
CRIME - COMMERCIAL	641	125	766	1,140	764	1,904
TOTAL	15,286,579	9,250,709	24,537,288	23,320,628	48,226,854	71,547,482

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	2,366,891	1,931,217	21,822	(16,260)	(8,557)	1,582	4,296,695
RESIDENTIAL - EC	7,568,081	6,207,930	(1,131,821)	102,239	(32,975)	(4,050)	12,709,405
COMMERCIAL - FIRE	338,119	280,740	0	0	0	0	618,859
COMMERCIAL - EC	518,126	345,561	1,242,885	0	0	0	2,106,573
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	34,699	18,456	0	0	0	0	53,155
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	10,825,916	8,783,904	132,887	85,979	(41,532)	(2,468)	19,784,686
NET OUTSTANDING LOSSES							
<i>(CURRENT PERIOD INCL. IBNR)</i>							
RESIDENTIAL - FIRE	2,517,399	621,155	37,495	2,499	0	2,499	3,181,047
RESIDENTIAL - EC	8,891,734	1,436,310	395	200,872	0	0	10,529,310
COMMERCIAL - FIRE	352,495	7,498	0	0	0	0	359,993
COMMERCIAL - EC	640,751	67,436	17,017	0	0	0	725,204
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,623	0	0	0	0	0	5,623
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	12,408,002	2,132,398	54,907	203,371	0	2,499	14,801,176
NET OUTSTANDING LOSSES							
<i>(PRIOR PERIOD INCL. IBNR)</i>							
RESIDENTIAL - FIRE	2,025,376	836,577	35,263	4,998	2,499	0	2,904,713
RESIDENTIAL - EC	3,682,311	1,723,581	(1,383,715)	297,456	2,999	0	4,322,631
COMMERCIAL - FIRE	366,241	9,498	0	0	0	0	375,739
COMMERCIAL - EC	1,252,743	89,000	1,488,316	0	0	0	2,830,058
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	7,196	0	0	0	0	0	7,196
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,333,866	2,658,656	139,863	302,454	5,498	0	10,440,337
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	2,858,913	1,715,795.06	24,054	(18,759)	(11,056)	4,081	4,573,029
RESIDENTIAL - EC	12,777,504	5,920,658.99	252,290	5,655	(35,974)	(4,050)	18,916,083
COMMERCIAL - FIRE	324,373	278,739.46	0	0	0	0	603,112
COMMERCIAL - EC	(93,865)	323,996.95	(228,414)	0	0	0	1,718
COMMERCIAL PROPERTY	0	0.00	0	0	0	0	0
CRIME - RESIDENTIAL	33,126	18,455.68	0	0	0	0	51,582
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	15,900,052	8,257,646	47,930	(13,104)	(47,030)	31	24,145,525

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

	YEAR TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET PAID LOSSES							
RESIDENTIAL - FIRE	4,570,695	9,461,113	444,917	(25,112)	(36,057)	4,082	14,419,638
RESIDENTIAL - EC	11,012,899	21,618,125	(612,419)	447,399	(32,975)	(10,868)	32,422,160
COMMERCIAL - FIRE	359,255	1,067,863	17,603	0	0	0	1,444,720
COMMERCIAL - EC	664,684	1,193,091	1,284,911	1,981	0	0	3,144,667
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	35,808	53,002	0	0	0	0	88,810
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	16,643,341	33,393,194	1,135,012	424,268	(69,032)	(6,786)	51,519,996
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,517,399	621,155	37,495	2,499	0	2,499	3,181,047
RESIDENTIAL - EC	8,891,734	1,436,310	395	200,872	0	0	10,529,310
COMMERCIAL - FIRE	352,495	7,498	0	0	0	0	359,993
COMMERCIAL - EC	640,751	67,436	17,017	0	0	0	725,204
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	5,623	0	0	0	0	0	5,623
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	12,408,002	2,132,398	54,907	203,371	0	2,499	14,801,176
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	4,794,582	213,169	4,998	1,399	2,499	5,016,647
RESIDENTIAL - EC	0	2,377,339	1,061,818	52,646	0	0	3,491,803
COMMERCIAL - FIRE	0	48,109	0	0	0	0	48,109
COMMERCIAL - EC	0	555,990	58,591	0	0	0	614,581
COMMERCIAL PROPERTY							
CRIME - RESIDENTIAL	0	22,379	0	0	0	0	22,379
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	7,798,399	1,333,578	57,644	1,399	2,499	9,193,519
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	7,088,094	5,287,686	269,243	(27,611)	(37,456)	4,082	12,584,038
RESIDENTIAL - EC	19,904,632	20,677,095	(1,673,842)	595,625	(32,975)	(10,868)	39,459,667
COMMERCIAL - FIRE	711,750	1,027,252	17,603	0	0	0	1,756,604
COMMERCIAL - EC	1,305,435	704,537	1,243,337	1,981	0	0	3,255,290
COMMERCIAL PROPERTY	0.00	0.00	0.00	0.00	0.00	0.00	0
CRIME - RESIDENTIAL	41,431	30,623	0	0	0	0	72,054
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	29,051,342	27,727,193	(143,659)	569,994	(70,431)	(6,786)	57,127,654

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED SEPTEMBER 31, 2020

IBNR TOTALS

	2020	2019	2018	2017	2016	2015	TOTAL
NET IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	1,767,248	0	0	0	0	0	1,767,248
RESIDENTIAL - EC	7,284,353	0	0	0	0	0	7,284,353
COMMERCIAL - FIRE	199,996.00	0	0	0	0	0	199,996
COMMERCIAL - EC	499,979.70	0	0	0	0	0	499,980
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	3,124	0	0	0	0	0	3,124
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	9,754,700	0	0	0	0	0	9,754,700
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	1,613,729	0	0	0	0	0	1,613,729
RESIDENTIAL - EC	3,125,536	0	0	0	0	0	3,125,536
COMMERCIAL - FIRE	208,744	0	0	0	0	0	208,744
COMMERCIAL - EC	1,229,607	0	0	0	0	0	1,229,607
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	3,998	0	0	0	0	0	3,998
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	6,181,614	0	0	0	0	0	6,181,614

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED SEPTEMBER 31, 2020**

	QUARTER TO DATE						
	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	567,140	90,747	13,314	3,148	0	1,454	675,804
RESIDENTIAL - EC	1,954,546	787,366	(83,918)	39,995	3,692	1,480	2,703,160
COMMERCIAL - FIRE	54,584	5,189	0	0	0	0	59,773
COMMERCIAL - EC	111,802	26,457	(44,742)	0	0	0	93,517
COMMERCIAL PROPERTY	275	0	0	0	0	0	275
CRIME - RESIDENTIAL	5,189	3,460	0	0	0	0	8,649
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,693,537	913,219	(115,346)	43,143	3,692	2,934	3,541,179
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	387,558	97,850	5,907	394	0	394	492,102
RESIDENTIAL - EC	1,232,134	226,261	62	31,643	0	0	1,490,101
COMMERCIAL - FIRE	54,509	1,181	0	0	0	0	55,690
COMMERCIAL - EC	88,858	10,623	2,681	0	0	0	102,162
COMMERCIAL PROPERTY							
CRIME - RESIDENTIAL	870	0	0	0	0	0	870
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,763,929	335,916	8,649	32,037	0	394	2,140,925
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	331,765	174,203	7,343	1,041	520	0	514,872
RESIDENTIAL - EC	706,199	358,907	(288,135)	61,940	624	0	839,535
COMMERCIAL - FIRE	64,623	1,978	0	0	0	0	66,601
COMMERCIAL - EC	286,714	18,533	309,917	0	0	0	615,164
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	1,276	0	0	0	0	0	1,276
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,390,578	553,620	29,124	62,981	1,145	0	2,037,448
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	622,933	14,395	11,878	2,501	(520)	1,848	653,034
RESIDENTIAL - EC	2,480,481	654,721	204,279	9,698	3,068	1,480	3,353,727
COMMERCIAL - FIRE	44,471	4,392	0	0	0	0	48,863
COMMERCIAL - EC	(86,054)	18,547	(351,978)	0	0	0	(419,485)
COMMERCIAL PROPERTY	275	0	0	0	0	0	275
CRIME - RESIDENTIAL	4,783	3,460	0	0	0	0	8,243
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	3,066,888	695,515	(135,821)	12,199	2,547	3,328	3,644,657

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED SEPTEMBER 31, 2020**

YEAR TO DATE

	2020	2019	2018	2017	2016	2015	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	1,838,206	363,026	35,008	4,776	621	1,454	2,243,091
RESIDENTIAL - EC	2,530,073	2,748,204	(28,927)	132,579	4,634	2,832	5,389,394
COMMERCIAL - FIRE	61,284	34,428	9,450	0	0	0	105,162
COMMERCIAL - EC	1,103,300	82,264	(40,114)	150	0	0	1,145,600
COMMERCIAL PROPERTY	275	0	0	0	0	0	275
CRIME - RESIDENTIAL	6,370	11,171	275	0	0	0	17,816
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	5,539,508	3,239,093	(24,308)	137,505	5,255	4,286	8,901,338
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	387,558	97,850	5,907	394	0	394	492,102
RESIDENTIAL - EC	1,232,134	226,261	62	31,643	0	0	1,490,101
COMMERCIAL - FIRE	54,509	1,181	0	0	0	0	55,690
COMMERCIAL - EC	88,858	10,623	2,681	0	0	0	102,162
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	870	0	0	0	0	0	870
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,763,929	335,916	8,649	32,037	0	394	2,140,925
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,088,999	26,646	625	175	312	1,116,757
RESIDENTIAL - EC	0	924,858	173,867	8,621	0	0	1,107,346
COMMERCIAL - FIRE	0	10,709	0	0	0	0	10,709
COMMERCIAL - EC	0	138,196	9,492	0	0	0	147,688
COMMERCIAL PROPERTY	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	4,982	0	0	0	0	4,982
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,167,744	210,005	9,246	175	312	2,387,482
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	2,225,764	(628,123)	14,268	4,545	446	1,536	1,618,436
RESIDENTIAL - EC	3,762,207	2,049,607	(202,732)	155,601	4,634	2,832	5,772,150
COMMERCIAL - FIRE	115,793	24,900	9,450	0	0	0	150,143
COMMERCIAL - EC	1,192,158	(45,309)	(46,925)	150	0	0	1,100,073
COMMERCIAL PROPERTY	275	0	0	0	0	0	275
CRIME - RESIDENTIAL	7,240	6,189	275	0	0	0	13,704
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,303,437	1,407,265	(225,664)	160,295	5,080	4,367	8,654,781

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2020**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
1646	01/01/15	09/02/16	HABITATIONAL	0	322,663	0	50,001
	12/31/15	09/04/16					
	01/01/15	09/02/16	COMMERCIAL	0	91,494	0	3,315
	12/31/15	09/04/16					
			TOTAL	0	414,158	0	53,316
1646	01/01/16	09/02/16	HABITATIONAL	0	747,112	0	130,522
	12/31/16	09/04/16					
	01/01/16	09/02/16	COMMERCIAL	0	34,248	0	8,374
	12/31/16	09/04/16					
			TOTAL	0	781,360	0	138,896
				0	1,195,517	0	192,211
MATTHEW							
1650	01/01/15	10/06/16	HABITATIONAL	0	5,732,925	0	854,427
	12/31/15	10/10/16					
	01/01/15	10/06/16	COMMERCIAL	0	339,137	0	35,406
	12/31/15	10/10/16					
			TOTAL	0	6,072,062	0	889,833
1650	01/01/16	10/06/16	HABITATIONAL	0	25,633,625	0	3,815,071
	12/31/16	10/10/16					
	01/01/16	10/06/16	COMMERCIAL	0	745,638	0	121,299
	12/31/16	10/10/16					
			TOTAL	0	26,379,263	0	3,936,370
				0	32,451,325	0	4,826,203

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2020**

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	100,060	45,075,216	10,560	4,235,727
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	185,999	1,902,770	18,600	171,427
			TOTAL	286,059	46,977,986	29,159	4,407,155
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	296,459	139,077,950	41,201	13,073,786
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	29,999	12,414,774	3,815	518,043
			TOTAL	326,458	151,492,724	45,015	13,591,829
			TOTAL FLORENCE	612,517	198,470,710	74,175	17,998,984
MICHAEL							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	898,444	0	112,742
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	898,444	0	112,742
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	3,981,356	-3	487,075
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,754
			TOTAL	0	4,107,143	-3	497,829
			TOTAL MICHAEL	0	5,005,587	-3	610,571

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2020**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	22,226	1,995,517	2,033	256,173
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	9,999	73,486	915	4,730
			TOTAL	32,225	2,069,003	2,948	260,903
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	44,997	4,918,381	4,117	631,936
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	9,999	307,038	915	26,708
			TOTAL	54,996	5,225,418	5,031	658,644
			TOTAL DORIAN	87,221	7,294,421	7,980	919,548
ISAIAS							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	505,293	4,227,820	46,227	544,787
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	23,997	199,951	2,195	15,031
			TOTAL	529,290	4,427,771	48,423	559,818
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	806,164	8,468,259	73,753	1,073,339
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	18,497	624,069	1,692	44,616
			TOTAL	824,661	9,092,327	75,445	1,117,955
			TOTAL ISAIAS	1,353,951	13,520,098	123,868	1,677,774

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2020

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL	TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	282,476,172	2584	26,114,551	83
ALEXANDER	72,137,822	847	7,259,778	50
ALLEGHANY	28,557,857	307	490,000	4
ANSON	76,832,426	934	6,135,900	37
ASHE	55,483,071	554	2,718,000	10
AVERY	69,771,510	522	2,806,306	7
BEAUFORT	279,983,951	3005	40,172,933	212
BERTIE	127,466,006	1579	10,329,920	101
BLADEN	170,081,029	2540	33,246,162	164
BRUNSWICK	1,005,502,180	9936	17,654,149	142
BUNCOMBE	379,412,128	2632	7,338,500	25
BURKE	168,917,281	1909	11,104,930	51
CABARRUS	226,397,830	1746	14,489,390	53
CALDWELL	177,066,612	1990	8,217,740	50
CAMDEN	43,069,774	322	1,106,400	14
CARTERET	587,422,802	5347	35,141,328	190
CASWELL	47,880,296	638	1,505,128	15
CATAWBA	324,376,003	2965	20,376,604	93
CHATHAM	143,782,226	1253	6,898,600	29
CHEROKEE	49,134,991	427	4,235,563	13
CHOWAN	75,759,695	655	7,556,100	34
CLAY	36,794,599	315	1,456,000	1
CLEVELAND	252,420,300	2958	32,827,996	139
COLUMBUS	351,560,948	4493	21,078,402	182
CRAVEN	329,313,414	3422	45,145,325	203
CUMBERLAND	621,171,971	6864	68,033,841	208
CURRITUCK	155,570,835	1219	9,460,858	57
DARE	148,524,771	893	14,630,475	71
DAVIDSON	267,380,681	2924	21,403,756	116
DAVIE	52,775,896	495	398,000	5
DUPLIN	321,068,099	3570	29,662,057	239
DURHAM	339,760,991	2250	20,121,828	75
EDGECOMBE	222,991,818	2693	27,039,596	133
FORSYTH	415,611,614	3622	42,547,370	101
FRANKLIN	128,375,796	1488	5,163,300	20
GASTON	343,795,324	3486	32,531,849	156
GATES	99,362,071	857	2,411,900	17
GRAHAM	33,273,830	239	64,000	1
GRANVILLE	114,258,016	1092	4,635,200	16
GREENE	96,128,246	1317	5,650,400	98
GUILFORD	583,103,055	5004	77,835,435	177
HALIFAX	300,467,869	4087	16,239,060	128
HARNETT	320,079,240	3895	17,562,095	86
HAYWOOD	168,137,115	1214	2,936,100	9
HENDERSON	186,229,818	1386	2,659,700	19
HERTFORD	115,429,358	1450	16,484,196	63
HOKE	145,251,430	1809	12,377,860	71
HYDE	26,372,380	293	4,783,251	47
IREDELL	290,474,819	2673	13,598,674	53
JACKSON	85,873,426	809	4,265,000	17
JOHNSTON	454,719,511	5408	16,045,758	136
JONES	40,754,735	470	3,749,700	31

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2020

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *
LEE	108,383,624	1274	4,423,680	31	112,807,304
LENOIR	311,918,473	4257	56,583,132	220	368,501,605
LINCOLN	167,199,389	1518	5,985,470	23	173,184,859
MACON	112,756,884	1221	4,549,700	21	117,306,584
MADISON	89,008,030	736	-	0	89,008,030
MARTIN	52,690,988	463	1,910,000	16	54,600,988
MCDOWELL	174,576,443	1973	16,845,883	171	191,422,326
MECKLENBURG	639,666,403	3959	44,412,600	123	684,079,003
MITCHELL	54,969,926	547	1,105,000	4	56,074,926
MONTGOMERY	125,994,949	1555	13,997,094	77	139,992,043
MOORE	136,060,616	1368	8,378,950	51	144,439,566
NASH	353,573,349	3943	16,862,548	94	370,435,897
NEW HANOVER	1,001,162,029	7183	58,702,305	213	1,059,864,334
NORTHHAMPTON	118,878,064	1427	4,848,700	45	123,726,764
ONSLOW	608,569,808	6288	49,645,420	292	658,215,228
ORANGE	143,923,249	897	7,475,100	11	151,398,349
PAMLICO	82,784,490	892	6,351,400	24	89,135,890
PASQUOTANK	200,565,742	1769	16,711,830	80	217,277,572
PENDER	332,376,686	3401	13,474,670	103	345,851,356
PERQUIMANS	78,426,264	646	2,353,620	21	80,779,884
PERSON	109,521,585	1131	5,181,100	31	114,702,685
PITT	676,765,084	6661	41,675,653	182	718,440,737
POLK	55,629,741	338	1,752,100	9	57,381,841
RANDOLPH	224,429,994	2264	20,136,640	107	244,566,634
RICHMOND	164,918,009	2209	14,570,900	78	179,488,909
ROBESON	572,142,992	9053	39,419,410	243	611,562,402
ROCKINGHAM	318,036,480	3626	25,436,293	82	343,472,773
ROWAN	313,285,100	3025	16,157,100	74	329,442,200
RUTHERFORD	155,123,391	1661	16,015,000	80	171,138,391
SAMPSON	315,132,914	3871	42,720,762	263	357,853,676
SCOTLAND	107,787,666	1615	15,782,063	86	123,569,729
STANLY	115,528,435	1083	7,620,669	43	123,149,104
STOKES	74,372,893	731	2,030,700	15	76,403,593
SURRY	174,396,187	1780	11,873,080	70	186,269,267
SWAIN	90,979,508	627	3,466,900	22	94,446,408
TRANSYLVANIA	44,073,760	334	665,000	2	44,738,760
TYRRELL	31,276,580	336	5,353,301	46	36,629,881
UNION	234,475,148	1733	6,770,000	51	241,245,148
VANCE	169,022,878	2721	12,214,640	74	181,237,518
WAKE	935,057,012	5223	69,755,364	163	1,004,812,376
WARREN	81,019,322	1067	5,713,700	47	86,733,022
WASHINGTON	70,990,312	849	8,921,369	60	79,911,681
WATAUGA	146,729,498	762	5,389,500	17	152,118,998
WAYNE	452,362,044	5740	43,328,722	333	495,690,766
WILKES	162,316,510	1835	10,081,852	66	172,398,362
WILSON	311,117,492	3662	21,611,403	155	332,728,895
YADKIN	57,693,486	703	4,631,000	35	62,324,486
YANCEY	70,088,924	639	1,281,600	8	71,370,524
	22,566,301,989	225,983	1,631,869,887	8,114	24,198,171,876
					234,097

* 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.