



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
June 30, 2021

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF JUNE 30, 2021

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	17,993,524	0	17,993,524
CASH EQUIVALENTS	5,339,880	0	5,339,880
INVESTMENTS	72,543,806	0	72,543,806
INTEREST INCOME DUE OR ACCRUED	358,421	0	358,421
FIXED ASSETS	632,836	(632,836)	0
DATA PROCESSING EQUIPMENT	4,105	0	4,105
ACCOUNTS RECEIVABLE - CPIP PLAN	1,410,126	0	1,410,126
ACCOUNTS RECEIVABLE - PREMIUM	13,662,050	(61,218)	13,600,832
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
ACCOUNTS RECEIVABLE - COMMISSION	239	(229)	10
ACCOUNTS RECEIVABLE - LATE FEES	0	0	0
PREMIUM TAX RECOVERABLE	359,083	0	359,083
PREPAID EXPENSES	323,343	(323,343)	0
REINSURANCE RECOVERABLE	1,365,599	0	1,365,599
TOTAL ASSETS	113,994,481	(1,019,095)	112,975,386

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES	
ACCOUNTS PAYABLE	24,990
BENEFIT PAYABLE	289,506
PREMIUM SUSPENSE	240
PREMIUM REFUND	232,693
COMMISSION PAYABLE	2,090,496
ACCRUAL-POST RETIREMENT	4,175,577
ACCRUAL-PENSION	3,283,407
ACCRUAL-RENT	205,108
CLAIMS PAYABLE	394,130
PREPAID PREMIUMS	3,057,846
UNCLAIMED CHECKS	2,531,336
TOTAL LIABILITIES	16,285,329

RESERVES FOR	
UNPAID LOSSES (INCL. IBNR)	15,837,253
UNPAID LAE RESERVES	2,277,660
UNEARNED PREMIUMS	62,599,301
TOTAL RESERVES	80,714,214

MEMBERS' SURPLUS	15,975,843
TOTAL LIABILITIES & MEMBERS' SURPLUS	112,975,386

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2021

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	29,624,858	57,974,120
CEDED REINSURANCE PREMIUM	(2,892,708)	(5,820,833)
NET PREMIUMS EARNED	26,732,150	52,153,287
DEDUCTIONS		
NET LOSSES INCURRED	18,572,972	34,590,666
NET LOSS EXPENSE INCURRED	3,016,373	4,633,117
OPERATING EXPENSE INCURRED	8,016,142	15,001,322
PREMIUM TAXES	913,305	1,754,699
TOTAL DEDUCTIONS	30,518,792	55,979,804
OTHER INCOME		
PREMIUM CHARGED OFF	(28,161)	(64,080)
SERVICE CHARGES	130,993	260,213
MISCELLANEOUS INCOME	5,676	10,136
NET UNDERWRITING GAIN OR (LOSS)	(3,678,134)	(3,620,248)
INVESTMENT INCOME		
INVESTMENT INCOME	122,717	318,380
NET INCOME OR (LOSS)	(3,555,417)	(3,301,868)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	19,472,332	19,176,923
NET INCOME OR (LOSS)	(3,555,417)	(3,301,868)
CHANGE IN ASSETS NOT ADMITTED	46,299	66,222
MINIMUM PENSION LIABILITY	12,629	34,566
NET CHANGE IN MEMBERS' SURPLUS	(3,496,489)	(3,201,080)
MEMBERS' SURPLUS (CURRENT PERIOD)	15,975,843	15,975,843

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2021

QUARTER TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	33,116,893	(533,208)	0	0	0	0	32,583,685
CEDED REINSURANCE	(2,892,708)	0	0	0	0	0	(2,892,708)
INVESTMENT INCOME	122,717	0	0	0	0	0	122,717
PREMIUM CHARGED OFF	(28,161)	0	0	0	0	0	(28,161)
SERVICE CHARGES	130,993	0	0	0	0	0	130,993
MISCELLANEOUS INCOME	5,676	0	0	0	0	0	5,676
TOTAL INCOME	30,455,410	(533,208)	0	0	0	0	29,922,202
EXPENSES PAID							
LOSSES	3,759,854	10,872,214	491,648	155,886	95,333	1,580	15,376,516
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,554,777	964,471	24,605	52,535	22,356	275	2,619,019
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	4,946,742	(79,981)	0	0	0	0	4,866,761
PREMIUM TAX	913,305	0	0	0	0	0	913,305
ADMINISTRATIVE EXPENSES	3,149,380	0	0	0	0	0	3,149,380
TOTAL EXPENSES PAID	14,324,059	11,756,704	516,253	208,421	117,689	1,855	26,924,981
NET CASH CHANGE	16,131,351	(12,289,912)	(516,253)	(208,421)	(117,689)	(1,855)	2,997,221
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	9,654,811	5,297,962	155,499	280,536	448,446	0	15,837,254
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,393,634	757,555	22,235	40,114	64,123	0	2,277,661
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	48,018,667	14,580,634	0	0	0	0	62,599,301
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	7,040,281	4,549,518	665,833	1,354,360	523,446	0	14,133,439
CEDED LOSSES (INCL. IBNR)	0	0	0	(1,492,642)	0	0	(1,492,642)
LOSS ADJUSTMENT EXPENSES	1,052,528	672,437	98,413	103,881	77,367	0	2,004,626
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(124,320)	0	0	(124,320)
UNEARNED PREMIUMS	27,312,985	32,327,490	0	0	0	0	59,640,475
NET RESERVE CHANGE	(23,661,318)	16,913,295	586,512	(479,371)	88,244	0	(6,552,637)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	46,299	0	0	0	0	0	46,299
CHANGE IN UNREALIZED GAIN/LOSS	12,629	0	0	0	0	0	12,629
TOTAL NET OTHER CHANGES	58,928	0	0	0	0	0	58,928
ASSESSMENTS	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(7,471,038)	4,623,383	70,258	(687,791)	(29,445)	(1,855)	(3,496,489)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2021

YEAR TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	64,109,255	(1,499,138)	0	0	0	0	62,610,117
CEDED REINSURANCE	(5,820,833)	0	0	0	0	0	(5,820,833)
INVESTMENT INCOME	318,380	0	0	0	0	0	318,380
PREMIUM CHARGED OFF	(64,080)	0	0	0	0	0	(64,080)
SERVICE CHARGES	260,213	0	0	0	0	0	260,213
MISCELLANEOUS INCOME	10,136	0	0	0	0	0	10,136
TOTAL INCOME	58,813,071	(1,499,138)	0	0	0	0	57,313,933
EXPENSES PAID							
LOSSES	4,571,610	22,490,875	1,486,213	(141,336)	267,005	14,920	28,689,287
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,683,547	1,881,438	55,996	100,570	81,481	550	4,803,582
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	9,539,019	(224,871)	0	0	0	0	9,314,148
PREMIUM TAX	1,754,699	0	0	0	0	0	1,754,699
ADMINISTRATIVE EXPENSES	5,687,174	0	0	0	0	0	5,687,174
TOTAL EXPENSES PAID	24,236,050	24,147,441	1,542,209	(40,765)	348,486	15,470	50,248,890
NET CASH CHANGE	34,577,022	(25,646,579)	(1,542,209)	40,765	(348,486)	(15,470)	7,065,043
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	9,654,810	5,297,962	155,499	1,434,019	448,446	0	16,990,736
CEDED LOSSES (INCL. IBNR)	0	0	0	(1,153,483)	0	0	(1,153,483)
LOSS ADJUSTMENT EXPENSES	1,393,634	757,555	22,235	142,292	64,123	0	2,379,839
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(102,179)	0	0	(102,179)
UNEARNED PREMIUMS	48,018,667	14,580,634	0	0	0	0	62,599,301
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	8,574,693	1,187,409	1,545,511	963,645	28,200	12,299,458
CEDED LOSSES (INCL. IBNR)	0	0	0	(2,363,584)	0	0	(2,363,584)
LOSS ADJUSTMENT EXPENSES	0	2,220,860	198,253	(11,172)	160,893	4,708	2,573,542
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(125,416)	0	0	(125,416)
UNEARNED PREMIUMS	0	57,963,304	0	0	0	0	57,963,304
NET RESERVE CHANGE	(59,067,111)	48,122,707	1,207,928	(1,275,311)	611,968	32,908	(10,366,910)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	66,222	0	0	0	0	0	66,222
CHANGE IN UNREALIZED GAIN/LOSS	34,566	0	0	0	0	0	34,566
TOTAL NET OTHER CHANGES	100,788	0	0	0	0	0	100,788
ASSESSMENTS	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(24,389,301)	22,476,127	(334,282)	(1,234,545)	263,482	17,439	(3,201,080)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2021

							CLOSED YEARS	
INCOME RECEIVED	2021	2020	2019	2018	2017	2016	2013-2015	TOTAL
PREMIUMS WRITTEN	64,109,255	113,825,207	103,145,804	94,102,765	85,344,994	78,928,621	0	539,456,646
CEDED REINSURANCE	(5,820,833)	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	(7,694,999)	0	(48,707,834)
INVESTMENT INCOME	318,380	572,710	439,775	736,183	909,611	912,559	0	3,889,218
PREMIUM CHARGED OFF	(64,080)	(115,696)	(69,861)	(67,080)	(199,798)	(30,296)	0	(546,811)
SERVICE CHARGES	260,213	467,796	390,576	347,599	318,102	280,579	0	2,064,865
MISCELLANEOUS INCOME	10,136	15,888	7,670	(1,593)	(3,963)	20,048	0	48,186
TOTAL INCOME	58,813,071	103,331,905	96,382,462	86,536,374	78,723,946	72,416,512	0	496,204,270
EXPENSES PAID								
LOSSES	4,571,610	51,158,648	63,930,570	199,938,830	82,672,390	60,674,690	0	462,946,738
CEDED LOSSES	0	0	0	(78,819,488)	0	0	0	(78,819,488)
LOSS ADJUSTMENT EXPENSES	2,683,547	10,200,976	9,187,300	30,230,519	11,232,559	9,159,137	0	72,694,038
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(14,711,277)	0	0	0	(14,711,277)
COMMISSION	9,539,019	16,874,447	15,313,064	14,091,168	12,829,507	11,873,855	0	80,521,060
PREMIUM TAX	1,754,699	3,170,673	2,890,502	2,643,792	2,435,884	2,148,247	0	15,043,797
ADMINISTRATIVE EXPENSES	5,687,174	13,150,909	11,054,871	9,219,679	5,968,097	5,981,628	0	51,062,358
TOTAL EXPENSES PAID	24,236,050	94,555,652	102,376,307	162,593,223	115,138,437	89,837,557	0	588,737,226
NET CASH CHANGE	34,577,022	8,776,252	(5,993,845)	(76,056,849)	(36,414,491)	(17,421,045)	0	(92,532,956)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	9,654,810	5,297,962	155,499	1,434,019	448,446	0	0	16,990,736
CEDED LOSSES (INCL. IBNR.)	0	0	0	(1,153,483)	0	0	0	(1,153,483)
LOSS ADJUSTMENT EXPENSES	1,393,634	757,555	22,235	142,292	64,123	0	0	2,379,839
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(102,179)	0	0	0	(102,179)
UNEARNED PREMIUMS	48,018,667	14,580,634	0	0	0	0	0	62,599,301
RESERVES	59,067,111	20,636,150	177,734	320,650	512,569	0	0	80,714,214
NET OTHER CHANGES								
ASSETS NOT ADMITTED	66,222	(179,231)	(93,185)	1,883,237	(802,949)	(482,399)	0	391,695
CHANGE IN UNREALIZED GAIN/LOSS	0	292,601	0	0	0	0	0	292,601
MINIMUM PENSION LIABILITY	34,566	(81,040)	(898,586)	1,704,825	(221,170)	505,530	0	1,044,125
CHANGE IN PROVISION FOR REINSURANCE	0	0	2,726,000	(2,726,000)	0	0	0	0
TOTAL NET OTHER CHANGES	100,788	32,330	1,734,229	862,062	(1,024,119)	23,131	0	1,728,421
ASSESSMENTS	0	10,068,990	25,000,000	108,000,000	0	55,300,000	0	198,368,990
DISTRIBUTIONS	0	0	0	0	0	(18,598,360)	0	(18,598,360)
CLOSED YEARS	0	0	0	0	0	0	7,723,962	7,723,962
MEMBERS' SURPLUS	(24,389,301)	(1,758,578)	20,562,650	32,484,563	(37,951,179)	19,303,726	7,723,962	15,975,843

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING JUNE 30, 2021

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	9,205,274	(214,066)	8,991,208	18,004,609.23	(470,947.63)	17,533,662
RESIDENTIAL - EC	21,313,866	(536,456)	20,777,410	40,827,959.31	(1,142,631.98)	39,685,327
COMMERCIAL - FIRE	(163,616)	142,922	(20,694)	291,242.00	132,959.00	424,201
COMMERCIAL - EC	(124,752)	80,243	(44,509)	675,155.00	47,169.00	722,324
COMMERCIAL PROPERTY	2,522,208	565	2,522,773	3,577,108.86	(49,027.62)	3,528,081
CRIME - RESIDENTIAL	383,436	(6,416)	377,020	714,616.57	(16,301.54)	698,315
CRIME - COMMERCIAL	(19,524)	0	(19,524)	18,564.27	(357.47)	18,207
TOTAL	33,116,893	(533,208)	32,583,685	64,109,255	(1,499,138)	62,610,117
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	7,740,410	9,255,864	16,996,274	0	16,662,176	16,662,176
RESIDENTIAL - EC	17,178,978	20,952,352	38,131,330	0	37,373,230	37,373,230
COMMERCIAL - FIRE	417,087	588,726	1,005,813	0	1,113,414	1,113,414
COMMERCIAL - EC	700,843	950,326	1,651,169	0	1,817,512	1,817,512
COMMERCIAL PROPERTY	946,546	251,332	1,197,878	0	411,190	411,190
CRIME - RESIDENTIAL	293,643	328,091	621,734	0	583,883	583,883
CRIME - COMMERCIAL	35,477	800	36,277	0	1,899	1,899
TOTAL	27,312,985	32,327,490	59,640,475	0	57,963,304	57,963,304
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	13,598,828	3,954,416	17,553,244	13,598,828	3,954,416	17,553,244
RESIDENTIAL - EC	30,999,886	8,937,120	39,937,006	30,999,886	8,937,120	39,937,006
COMMERCIAL - FIRE	0	530,572	530,572	0	530,572	530,572
COMMERCIAL - EC	0	862,117	862,117	0	862,117	862,117
COMMERCIAL PROPERTY	2,863,311	152,812	3,016,123	2,863,311	152,812	3,016,123
CRIME - RESIDENTIAL	544,214	142,499	686,712	544,214	142,499	686,712
CRIME - COMMERCIAL	12,428	1,099	13,527	12,428	1,099	13,527
TOTAL	48,018,667	14,580,634	62,599,301	48,018,667	14,580,634	62,599,301
EARNED PREMIUMS						
RESIDENTIAL - FIRE	3,346,857	5,087,382	8,434,238	4,405,781	12,236,813	16,642,594
RESIDENTIAL - EC	7,492,958	11,478,776	18,971,734	9,828,074	27,293,478	37,121,552
COMMERCIAL - FIRE	253,471	201,076	454,547	291,242	715,801	1,007,043
COMMERCIAL - EC	576,091	168,452	744,543	675,155	1,002,564	1,677,719
COMMERCIAL PROPERTY	605,442	99,086	704,527	713,797	209,351	923,148
CRIME - RESIDENTIAL	132,866	179,176	312,042	170,403	425,083	595,486
CRIME - COMMERCIAL	3,525	(299)	3,226	6,136	442	6,579
TOTAL	12,411,211	17,213,648	29,624,859	16,090,588	41,883,532	57,974,120
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,584,444	0	2,584,444	5,257,718	0	5,257,718
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	(5,536)	0	(5,536)	95,697	0	95,697
COMMERCIAL PROPERTY	313,801	0	313,801	467,418	0	467,418
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	2,892,708	0	2,892,708	5,820,833	0	5,820,833
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	3,346,857	5,087,382	8,434,238	4,405,781	12,236,813	16,642,594
RESIDENTIAL - EC	4,908,514	11,478,776	16,387,290	4,570,356	27,293,478	31,863,834
COMMERCIAL - FIRE	253,471	201,076	454,547	291,242	715,801	1,007,043
COMMERCIAL - EC	581,628	168,452	750,079	579,458	1,002,564	1,582,021
COMMERCIAL PROPERTY	291,641	99,086	390,727	246,379	209,351	455,730
CRIME - RESIDENTIAL	132,866	179,176	312,042	170,403	425,083	595,486
CRIME - COMMERCIAL	3,525	(299)	3,226	6,136	442	6,579
TOTAL	9,518,502	17,213,648	26,732,150	10,269,755	41,883,532	52,153,287

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2021

QUARTER TO DATE

NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,540,788	4,018,833	70,815	55,104	5,000	0	5,690,539
RESIDENTIAL - EC	2,065,026	5,941,253	338,256	(141,426)	90,333	1,580	8,295,022
COMMERCIAL - FIRE	0	467,588	1,431	0	0	0	469,019
COMMERCIAL - EC	34,979	298,644	66,860	242,209	0	0	642,692
COMMERCIAL PROPERTY	109,713	131,916	0	0	0	0	241,630
CRIME - RESIDENTIAL	9,348	13,980	14,286	0	0	0	37,614
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	3,759,854	10,872,214	491,648	155,886	95,333	1,580	15,376,516

NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	4,286,904	1,907,373	160,867	2,499	264,799	0	6,622,442
RESIDENTIAL - EC	3,429,483	1,867,521	(89,686)	258,037	183,647	0	5,649,002
COMMERCIAL - FIRE	1,587,546	1,424,801	0	0	0	0	3,012,347
COMMERCIAL - EC	222,795	74,881	84,318	20,000	0	0	401,994
COMMERCIAL PROPERTY	84,702	9,407	0	0	0	0	94,110
CRIME - RESIDENTIAL	43,379	13,979	0	0	0	0	57,358
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	9,654,810	5,297,962	155,499	280,536	448,446	0	15,837,253

NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	3,341,739	2,125,008	186,967	2,499	264,799	0	5,921,012
RESIDENTIAL - EC	2,790,354	2,105,830	327,742	(41,235)	258,647	0	5,441,337
COMMERCIAL - FIRE	98,185	85,575	2,839	0	0	0	186,598
COMMERCIAL - EC	654,020	97,444	143,489	(99,546)	0	0	795,407
COMMERCIAL PROPERTY	144,819	130,406	0	0	0	0	275,225
CRIME - RESIDENTIAL	11,164	5,256	4,797	0	0	0	21,217
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,040,281	4,549,518	665,833	(138,282)	523,446	0	12,640,797

NET INCURRED LOSSES

RESIDENTIAL - FIRE	2,485,953	3,801,197.89	44,715	55,104	5,000	0	6,391,969
RESIDENTIAL - EC	2,704,155	5,702,944.49	(79,171)	157,846	15,333	1,580	8,502,687
COMMERCIAL - FIRE	1,489,361	1,806,813.41	(1,407)	0	0	0	3,294,767
COMMERCIAL - EC	(396,246)	276,081.83	7,689	361,755	0	0	249,280
COMMERCIAL PROPERTY	49,597	10,917.31	0	0	0	0	60,514
CRIME - RESIDENTIAL	41,563	22,702.53	9,489	0	0	0	73,755
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	6,374,383	11,620,657	(18,686)	574,704	20,333	1,580	18,572,972

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2021

YEAR TO DATE

NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	2,061,400	9,413,198	134,369	3,500	5,000	578	11,618,045
RESIDENTIAL - EC	2,354,294	11,265,122	1,236,898	(387,044)	205,520	14,342	14,689,132
COMMERCIAL - FIRE	0	1,070,028	3,900	0	0	0	1,073,928
COMMERCIAL - EC	34,979	471,343	96,760	242,209	56,485	0	901,776
COMMERCIAL PROPERTY	109,713	237,374	0	0	0	0	347,087
CRIME - RESIDENTIAL	11,223	33,810	14,286	0	0	0	59,320
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	4,571,610	22,490,875	1,486,213	(141,336)	267,005	14,920	28,689,287

NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	4,286,904	1,907,373	160,867	2,499	264,799	0	6,622,442
RESIDENTIAL - EC	3,429,483	1,867,521	(89,686)	258,037	183,647	0	5,649,002
COMMERCIAL - FIRE	1,587,546	1,424,801	0	0	0	0	3,012,347
COMMERCIAL - EC	222,795	74,881	84,318	20,000	0	0	401,994
COMMERCIAL PROPERTY	84,702	9,407	0	0	0	0	94,110
CRIME - RESIDENTIAL	43,379	13,979	0	0	0	0	57,358
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	9,654,810	5,297,962	155,499	280,536	448,446	0	15,837,253

NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	4,226,100	259,931	7,497	2,499	28,200	4,524,227
RESIDENTIAL - EC	0	3,287,632	889,931	(827,026)	261,146	0	3,611,682
COMMERCIAL - FIRE	0	148,287	4,998	0	0	0	153,285
COMMERCIAL - EC	0	879,268	32,550	1,456	700,000	0	1,613,274
COMMERCIAL PROPERTY	0	7,156	0	0	0	0	7,156
CRIME - RESIDENTIAL	0	26,250	0	0	0	0	26,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	8,574,693	1,187,409	(818,073)	963,645	28,200	9,928,718

NET INCURRED LOSSES

RESIDENTIAL - FIRE	6,348,305	7,094,470	35,305	(1,498)	267,300	(27,622)	13,716,260
RESIDENTIAL - EC	5,783,777	9,845,011	257,282	698,019	128,021	14,342	16,726,452
COMMERCIAL - FIRE	1,587,546	2,346,542	(1,098)	0	0	0	3,932,989
COMMERCIAL - EC	257,774	(333,043)	148,528	260,753	(643,515)	0	(309,504)
COMMERCIAL PROPERTY	194,415.69	239,624.76	0.00	0.00	0.00	0.00	434,040
CRIME - RESIDENTIAL	54,602	21,539	14,286	0	0	0	90,428
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	14,226,420	19,214,143	454,304	957,274	(248,194)	(13,280)	34,590,666

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2021

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	3,484,620	0	0	0	0	0	3,484,620
RESIDENTIAL - EC	2,849,600	0	0	0	0	0	2,849,600
COMMERCIAL - FIRE	1,585,047.00	0	0	0	0	0	1,585,047
COMMERCIAL - EC	220,296.00	0	0	0	0	0	220,296
COMMERCIAL PROPERTY	49,519	0	0	0	0	0	49,519
CRIME - RESIDENTIAL	30,181	0	0	0	0	0	30,181
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	8,219,263	0	0	0	0	0	8,219,263
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	3,115,539	0	0	0	0	0	3,115,539
RESIDENTIAL - EC	2,544,911	0	0	0	0	0	2,544,911
COMMERCIAL - FIRE	98,185	0	0	0	0	0	98,185
COMMERCIAL - EC	649,022	0	0	0	0	0	649,022
COMMERCIAL PROPERTY	144,819	0	0	0	0	0	144,819
CRIME - RESIDENTIAL	11,164	0	0	0	0	0	11,164
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	6,563,640	0	0	0	0	0	6,563,640

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2021

QUARTER TO DATE

NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	552,602	149,072	350	0	5,142	275	707,441
RESIDENTIAL - EC	721,415	764,434	22,317	28,904	9,547	0	1,546,618
COMMERCIAL - FIRE	227,102	9,413	0	0	0	0	236,515
COMMERCIAL - EC	36,389	29,661	593	23,356	7,667	0	97,667
COMMERCIAL PROPERTY	11,055	5,888	0	0	0	0	16,943
CRIME - RESIDENTIAL	6,214	6,002	1,345	275	0	0	13,836
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,554,777	964,471	24,605	52,535	22,356	275	2,619,019

NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	602,798	272,735	23,002	357	37,864	0	936,757
RESIDENTIAL - EC	519,171	267,036	(12,824)	36,897	26,260	0	836,539
COMMERCIAL - FIRE	222,370	203,732	0	0	0	0	426,102
COMMERCIAL - EC	31,213	10,707	12,057	2,860	0	0	56,837
COMMERCIAL PROPERTY	11,967	1,345	0	0	0	0	13,312
CRIME - RESIDENTIAL	6,114	1,999	0	0	0	0	8,113
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,393,634	757,555	22,235	40,114	64,123	0	2,277,660

NET UNPAID LOSS EXPENSE
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	475,328	314,085	27,634	369	39,138	0	856,555
RESIDENTIAL - EC	448,357	311,250	48,442	(6,095)	38,229	0	840,183
COMMERCIAL - FIRE	13,926	12,648	420	0	0	0	26,994
COMMERCIAL - EC	92,793	14,403	21,208	(14,713)	0	0	113,690
COMMERCIAL PROPERTY	20,540	19,275	0	0	0	0	39,815
CRIME - RESIDENTIAL	1,584	777	709	0	0	0	3,070
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,052,528	672,437	98,413	(20,439)	77,367	0	1,880,306

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	680,072	107,722	(4,282)	(12)	3,867	275	787,643
RESIDENTIAL - EC	792,229	720,221	(38,949)	71,896	(2,423)	0	1,542,974
COMMERCIAL - FIRE	435,546	200,497	(420)	0	0	0	635,623
COMMERCIAL - EC	(25,190)	25,966	(8,558)	40,929	7,667	0	40,813
COMMERCIAL PROPERTY	2,482	(12,042)	0	0	0	0	(9,560)
CRIME - RESIDENTIAL	10,744	7,224	636	275	0	0	18,879
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,895,883	1,049,589	(51,573)	113,087	9,111	275	3,016,373

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2021

YEAR TO DATE

NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,062,386	320,746	7,409	66	10,300	550	1,401,457
RESIDENTIAL - EC	1,197,171	1,463,346	45,644	74,790	58,101	0	2,839,053
COMMERCIAL - FIRE	242,573	18,255	530	0	0	0	261,358
COMMERCIAL - EC	139,209	56,314	1,068	25,439	13,080	0	235,109
COMMERCIAL PROPERTY	33,875	11,335	0	0	0	0	45,209
CRIME - RESIDENTIAL	8,333	11,442	1,345	275	0	0	21,395
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,683,547	1,881,438	55,996	100,570	81,481	550	4,803,582

NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	602,798	272,735	23,002	357	37,864	0	936,757
RESIDENTIAL - EC	519,171	267,036	(12,824)	36,897	26,260	0	836,539
COMMERCIAL - FIRE	222,370	203,732	0	0	0	0	426,102
COMMERCIAL - EC	31,213	10,707	12,057	2,860	0	0	56,837
COMMERCIAL PROPERTY	11,967	1,345	0	0	0	0	13,312
CRIME - RESIDENTIAL	6,114	1,999	0	0	0	0	8,113
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,393,634	757,555	22,235	40,114	64,123	0	2,277,660

NET UNPAID LOSS EXPENSE
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	942,639	43,399	1,252	417	4,708	992,415
RESIDENTIAL - EC	0	1,004,756	148,585	(138,082)	43,602	0	1,058,860
COMMERCIAL - FIRE	0	32,789	834	0	0	0	33,624
COMMERCIAL - EC	0	233,349	5,435	243	116,874	0	355,900
COMMERCIAL PROPERTY	0	1,570	0	0	0	0	1,570
CRIME - RESIDENTIAL	0	5,758	0	0	0	0	5,758
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,220,860	198,253	(136,588)	160,893	4,708	2,448,126

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	1,665,185	(349,158)	(12,987)	(828)	47,747	(4,158)	1,345,799
RESIDENTIAL - EC	1,716,342	725,627	(115,765)	249,770	40,759	0	2,616,733
COMMERCIAL - FIRE	464,943	189,198	(304)	0	0	0	653,837
COMMERCIAL - EC	170,422	(166,327)	7,690	28,055	(103,794)	0	(63,954)
COMMERCIAL PROPERTY	45,842	11,110	0	0	0	0	56,952
CRIME - RESIDENTIAL	14,448	7,683	1,345	275	0	0	23,751
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	4,077,181	418,132	(120,022)	277,272	(15,288)	(4,158)	4,633,117

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	322,663	0	50,001
	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	91,494	0	3,315
			TOTAL	0	414,158	0	53,316
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	747,112	0	130,522
	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	34,248	0	8,374
			TOTAL	0	781,360	0	138,896
			TOTAL HERMINE	0	1,195,517	0	192,211
MATTHEW							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	5,732,925	0	854,427
	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	339,137	0	35,406
			TOTAL	0	6,072,062	0	889,833
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	25,649,913	0	3,815,071
	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	745,638	0	121,299
			TOTAL	0	26,395,551	0	3,936,370
			TOTAL MATTHEW	0	32,467,612	0	4,826,203

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

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	170,000	45,274,890	17,554	4,324,138
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,959,255	0	115,658
			TOTAL	170,000	47,234,145	17,554	4,439,797
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	242,500	140,124,940	35,805	13,151,717
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	12,613,762	2,815	526,109
			TOTAL	262,500	152,738,701	38,619	13,677,826
			TOTAL FLORENCE	432,500	199,972,846	56,173	18,117,623
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	2,275	3,990,081	228	487,990
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,754
			TOTAL	2,275	4,115,868	228	498,744
			TOTAL MICHAEL	2,275	5,014,312	228	611,486

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	1,906,833	0	253,680
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	73,739	0	4,735
			TOTAL	0	1,980,572	0	258,415
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	5,008,471	0	633,751
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	308,056	0	26,737
			TOTAL	0	5,316,527	0	660,488
			TOTAL DORIAN	0	7,297,098	0	918,903
ISAIAS							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	48,181	3,160,203	4,408	392,825
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	100,000	397,723	9,149	18,091
			TOTAL	148,181	3,557,926	13,557	410,916
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	74,428	5,331,363	6,809	627,267
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	480,707	0	26,265
			TOTAL	74,428	5,812,070	6,809	653,532
			TOTAL ISAIAS	222,609	9,369,996	20,366	1,064,448

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2021

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	315,052,797	2,742	28,846,621	94	343,899,418	2,836
ALEXANDER	77,586,232	875	7,444,870	51	85,031,102	926
ALLEGHANY	31,873,277	324	420,000	3	32,293,277	327
ANSON	80,844,626	959	10,252,700	42	91,097,326	1,001
ASHE	66,032,311	600	3,353,300	12	69,385,611	612
AVERY	78,123,310	552	2,519,200	6	80,642,510	558
BEAUFORT	303,118,701	3,100	56,154,900	255	359,273,601	3,355
BERTIE	135,788,116	1,626	11,517,720	108	147,305,836	1,734
BLADEN	177,993,936	2,522	39,870,670	178	217,864,606	2,700
BRUNSWICK	1,045,727,613	9,975	24,624,089	157	1,070,351,702	10,132
BUNCOMBE	420,455,692	2,791	10,219,800	28	430,675,492	2,819
BURKE	190,191,601	1,990	19,716,000	67	209,907,601	2,057
CABARRUS	236,287,356	1,756	17,020,790	57	253,308,146	1,813
CALDWELL	185,608,222	2,016	11,539,540	57	197,147,762	2,073
CAMDEN	45,049,033	326	1,178,000	13	46,227,033	339
CARTERET	631,318,170	5,452	46,182,908	209	677,501,078	5,661
CASWELL	56,920,909	700	1,995,128	17	58,916,037	717
CATAWBA	363,532,123	3,135	23,217,896	95	386,750,019	3,230
CHATHAM	152,870,363	1,301	8,142,820	36	161,013,183	1,337
CHEROKEE	55,432,325	456	4,320,563	14	59,752,888	470
CHOWAN	77,709,441	668	12,486,000	43	90,195,441	711
CLAY	37,783,059	323	1,456,000	1	39,239,059	324
CLEVELAND	276,097,510	3,039	32,090,891	140	308,188,401	3,179
COLUMBUS	360,353,406	4,492	31,080,502	178	391,433,908	4,670
CRAVEN	343,088,916	3,510	42,515,213	184	385,604,129	3,694
CUMBERLAND	652,143,111	6,939	78,331,035	241	730,474,146	7,180
CURRITUCK	161,138,832	1,226	12,230,100	71	173,368,932	1,297
DARE	150,678,741	878	20,680,400	74	171,359,141	952
DAVIDSON	305,232,697	3,228	26,577,143	125	331,809,840	3,353
DAVIE	64,729,016	580	568,000	6	65,297,016	586
DUPLIN	346,560,075	3,709	30,676,949	241	377,237,024	3,950
DURHAM	363,251,940	2,278	23,752,728	77	387,004,668	2,355
EDGECOMBE	245,117,690	2,887	29,723,161	143	274,840,851	3,030
FORSYTH	468,593,870	3,844	71,237,270	169	539,831,140	4,013
FRANKLIN	145,451,734	1,607	5,957,800	23	151,409,534	1,630
GASTON	371,970,701	3,593	29,744,299	151	401,715,000	3,744
GATES	106,396,751	874	2,752,300	19	109,149,051	893
GRAHAM	36,831,630	257	64,000	1	36,895,630	258
GRANVILLE	123,356,436	1,147	4,907,900	16	128,264,336	1,163
GREENE	97,145,784	1,291	7,592,200	94	104,737,984	1,385
GUILFORD	635,095,823	5,255	94,130,215	182	729,226,038	5,437
HALIFAX	310,944,032	4,050	16,051,880	125	326,995,912	4,175
HARNETT	332,430,577	3,874	12,183,920	80	344,614,497	3,954
HAYWOOD	181,046,700	1,275	2,008,400	9	183,055,100	1,284
HENDERSON	209,761,338	1,474	4,671,900	15	214,433,238	1,489
HERTFORD	125,096,365	1,519	18,259,318	78	143,355,683	1,597
HOKE	154,061,678	1,833	15,636,360	91	169,698,038	1,924
HYDE	27,938,801	294	4,700,361	41	32,639,162	335
IREDELL	328,917,892	2,812	14,855,540	53	343,773,432	2,865
JACKSON	93,951,654	843	4,257,900	14	98,209,554	857
JOHNSTON	479,314,057	5,472	16,918,858	138	496,232,915	5,610
JONES	41,463,026	475	3,438,500	34	44,901,526	509
LEE	120,892,920	1,310	9,981,800	47	130,874,720	1,357
LENOIR	330,036,105	4,358	63,957,900	238	393,994,005	4,596
LINCOLN	179,213,999	1,549	6,907,070	36	186,121,069	1,585
MACON	122,871,274	1,279	3,904,800	20	126,776,074	1,299
MADISON	98,491,899	767	187,500	5	98,679,399	772
MARTIN	57,694,908	480	2,868,400	14	60,563,308	494

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2021

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MCDOWELL	186,332,033	2,061	19,120,891	208	205,452,924	2,269
MECKLENBURG	703,027,443	4,117	46,026,700	123	749,054,143	4,240
MITCHELL	61,069,906	581	1,446,200	6	62,516,106	587
MONTGOMERY	136,308,080	1,615	14,616,314	75	150,924,394	1,690
MOORE	158,410,696	1,519	11,326,391	61	169,737,087	1,580
NASH	382,383,407	4,071	29,822,348	132	412,205,755	4,203
NEW HANOVER	1,029,575,194	7,128	98,421,425	280	1,127,996,619	7,408
NORTHAMPTON	127,774,954	1,458	5,157,200	45	132,932,154	1,503
ONSLOW	639,184,290	6,355	61,838,650	360	701,022,940	6,715
ORANGE	155,010,689	937	8,529,140	16	163,539,829	953
PAMLICO	92,918,180	922	10,713,707	39	103,631,887	961
PASQUOTANK	210,056,182	1,787	27,254,489	127	237,310,671	1,914
PENDER	351,531,462	3,415	28,908,030	119	380,439,492	3,534
PERQUIMANS	81,955,634	658	6,488,000	29	88,443,634	687
PERSON	123,136,246	1,204	5,946,000	30	129,082,246	1,234
PITT	707,653,899	6,822	48,836,820	207	756,490,719	7,029
POLK	56,306,331	340	1,820,000	11	58,126,331	351
RANDOLPH	247,954,046	2,370	21,452,240	109	269,406,286	2,479
RICHMOND	177,628,591	2,322	15,706,500	87	193,335,091	2,409
ROBESON	594,392,773	9,024	49,079,858	289	643,472,631	9,313
ROCKINGHAM	349,053,231	3,799	26,712,146	87	375,765,377	3,886
ROWAN	350,173,418	3,223	26,790,080	92	376,963,498	3,315
RUTHERFORD	192,326,371	1,860	21,791,700	104	214,118,071	1,964
SAMPSON	332,019,154	3,929	50,382,975	316	382,402,129	4,245
SCOTLAND	117,904,984	1,642	14,759,100	62	132,664,084	1,704
STANLY	127,264,270	1,167	16,278,869	71	143,543,139	1,238
STOKES	81,438,243	783	1,939,700	15	83,377,943	798
SURRY	187,345,390	1,848	13,520,190	71	200,865,580	1,919
SWAIN	95,393,258	655	2,792,400	27	98,185,658	682
TRANSYLVANIA	46,195,530	337	600,000	1	46,795,530	338
TYRRELL	31,668,560	335	5,356,302	46	37,024,862	381
UNION	247,763,448	1,804	8,451,600	69	256,215,048	1,873
VANCE	173,744,475	2,684	13,073,000	64	186,817,475	2,748
WAKE	1,000,286,121	5,433	71,264,769	158	1,071,550,890	5,591
WARREN	84,145,672	1,067	5,523,400	46	89,669,072	1,113
WASHINGTON	77,210,892	940	10,136,649	60	87,347,541	1,000
WATAUGA	151,494,703	793	5,165,500	17	156,660,203	810
WAYNE	467,904,876	5,789	57,569,182	295	525,474,058	6,084
WILKES	172,165,970	1,866	14,041,600	72	186,207,570	1,938
WILSON	332,776,233	3,750	32,338,039	187	365,114,272	3,937
YADKIN	61,427,485	734	4,228,000	35	65,655,485	769
YANCEY	78,228,926	661	1,482,400	9	79,711,326	670
	24,193,202,347	232,292	2,004,590,532	8,973	26,197,792,879	241,265

* 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.