



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

**Statutory Financial Statements
June 30, 2022**

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Financial Statements

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**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF JUNE 30, 2022**

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	23,842,434	0	23,842,434
CASH EQUIVALENTS	20,622,347	0	20,622,347
INVESTMENTS	65,556,766	0	65,556,766
INTEREST INCOME DUE OR ACCRUED	296,776	0	296,776
FIXED ASSETS	514,023	(514,023)	0
DATA PROCESSING EQUIPMENT	2,346	0	2,346
ACCOUNTS RECEIVABLE - CPIP PLAN	2,132,011	0	2,132,011
ACCOUNTS RECEIVABLE - PREMIUM	16,976,557	(73,976)	16,902,581
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREMIUM TAX RECOVERABLE	339,759	0	339,759
PREPAID EXPENSES	352,601	(352,601)	0
TOTAL ASSETS	130,637,089	(942,069)	129,695,020

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	19,962
BENEFIT PAYABLE	320,754
PREMIUM REFUND	247,972
COMMISSION PAYABLE	2,408,820
ACCRAUL-POST RETIREMENT	4,347,608
ACCRAUL-PENSION	3,551,844
ACCRAUL-RENT	237,202
CLAIMS PAYABLE	312,893
PREPAID PREMIUMS	3,711,501
UNCLAIMED CHECKS	2,812,470
TOTAL LIABILITIES	17,971,026

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	17,462,506
UNPAID LAE RESERVES	2,832,693
UNEARNED PREMIUMS	74,265,504
TOTAL RESERVES	94,560,703

MEMBERS' SURPLUS	17,163,291
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TOTAL LIABILITIES & MEMBERS' SURPLUS	129,695,020
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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2022

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	34,409,626	66,970,903
CEDED REINSURANCE PREMIUM	(3,371,917)	(6,246,917)
NET PREMIUMS EARNED	31,037,709	60,723,986
DEDUCTIONS		
NET LOSSES INCURRED	22,802,591	40,980,618
NET LOSS EXPENSE INCURRED	4,049,718	6,164,709
OPERATING EXPENSE INCURRED	8,720,041	16,470,518
PREMIUM TAXES	1,100,437	2,087,933
TOTAL DEDUCTIONS	36,672,787	65,703,778
OTHER INCOME		
PREMIUM CHARGED OFF	(29,502)	(63,719)
SERVICE CHARGES	148,226	291,701
MISCELLANEOUS INCOME	11,157	15,356
NET UNDERWRITING GAIN OR (LOSS)	(5,505,197)	(4,736,454)
INVESTMENT INCOME		
INVESTMENT INCOME	154,673	282,572
NET INCOME OR (LOSS)	(5,350,524)	(4,453,882)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	22,404,503	21,532,242
NET INCOME OR (LOSS)	(5,350,524)	(4,453,882)
CHANGE IN ASSETS NOT ADMITTED	109,312	84,931
NET CHANGE IN MEMBERS' SURPLUS	(5,241,212)	(4,368,951)
MEMBERS' SURPLUS (CURRENT PERIOD)	17,163,291	17,163,291

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2022**

	QUARTER TO DATE						
	2022	2021	2020	2019	2018	2017	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	40,117,996	(842,659)	0	0	0	0	39,275,337
CEDED REINSURANCE	(3,371,917)	0	0	0	0	0	(3,371,917)
INVESTMENT INCOME	154,673	0	0	0	0	0	154,673
PREMIUM CHARGED OFF	(29,502)	0	0	0	0	0	(29,502)
SERVICE CHARGES	148,226	0	0	0	0	0	148,226
MISCELLANEOUS INCOME	11,157	0	0	0	0	0	11,157
TOTAL INCOME	37,030,633	(842,659)	0	0	0	0	36,187,975
EXPENSES PAID							
LOSSES	5,236,140	12,871,267	610,524	232,253	992	1,842	18,953,018
CEDED LOSSES	0	0	0	0	(40,001)	0	(40,001)
LOSS ADJUSTMENT EXPENSES	1,766,620	1,460,409	80,053	7,565	7,490	8,944	3,331,080
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	9,474	0	9,474
COMMISSION	5,940,419	(126,399)	0	0	0	0	5,814,020
PREMIUM TAX	1,100,437	0	0	0	0	0	1,100,437
ADMINISTRATIVE EXPENSES	2,906,021	0	0	0	0	0	2,906,021
TOTAL EXPENSES PAID	16,949,637	14,205,276	690,577	239,818	(22,044)	10,786	32,074,049
NET CASH CHANGE	20,080,996	(15,047,935)	(690,577)	(239,818)	22,044	(10,786)	4,113,925
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	10,837,632	5,376,362	1,049,235	199,645	147,912	170,000	17,780,785
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	(318,280)	0	(318,280)
LOSS ADJUSTMENT EXPENSES	1,759,468	870,967	169,975	32,342	100,326	27,540	2,960,619
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(127,926)	0	(127,926)
UNEARNED PREMIUMS	58,248,750	16,016,754	0	0	0	0	74,265,504
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	6,238,487	5,567,348	1,426,539	329,819	421,044	180,000	14,163,238
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	(590,306)	0	(590,306)
LOSS ADJUSTMENT EXPENSES	951,100	889,954	228,036	52,722	101,637	28,773	2,252,223
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(128,694)	0	(128,694)
UNEARNED PREMIUMS	32,204,485	37,195,308	0	0	0	0	69,399,793
NET RESERVE CHANGE	(31,451,778)	21,388,528	435,365	150,554	1,647	11,234	(9,464,449)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	109,312	0	0	0	0	0	109,312
TOTAL NET OTHER CHANGES	109,312	0	0	0	0	0	109,312
CHANGE IN MEMBERS' SURPLUS	(11,261,470)	6,340,593	(255,212)	(89,263)	23,692	448	(5,241,212)

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2022**

	YEAR TO DATE						
	2022	2021	2020	2019	2018	2017	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	76,713,931	(2,201,439)	0	0	0	0	74,512,492
CEDED REINSURANCE	(6,246,917)	0	0	0	0	0	(6,246,917)
INVESTMENT INCOME	282,572	0	0	0	0	0	282,572
PREMIUM CHARGED OFF	(63,719)	0	0	0	0	0	(63,719)
SERVICE CHARGES	291,701	0	0	0	0	0	291,701
MISCELLANEOUS INCOME	15,356	0	0	0	0	0	15,356
TOTAL INCOME	70,992,924	(2,201,439)	0	0	0	0	68,791,485
EXPENSES PAID							
LOSSES	6,139,404	27,082,998	1,791,066	290,930	(49,091)	(2,693)	35,252,615
CEDED LOSSES	0	0	0	0	1,265	0	1,265
LOSS ADJUSTMENT EXPENSES	2,874,806	2,736,620	226,644	16,022	15,209	29,830	5,899,132
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	116	0	116
COMMISSION	11,397,780	(330,216)	0	0	0	0	11,067,564
PREMIUM TAX	2,087,933	0	0	0	0	0	2,087,933
ADMINISTRATIVE EXPENSES	5,402,954	0	0	0	0	0	5,402,954
TOTAL EXPENSES PAID	27,902,877	29,489,402	2,017,710	306,952	(32,500)	27,137	59,711,579
NET CASH CHANGE	43,090,047	(31,690,841)	(2,017,710)	(306,952)	32,500	(27,137)	9,079,907
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	10,837,632	5,376,362	1,049,235	199,645	147,912	170,000	17,780,785
CEDED LOSSES (INCL. IBNR)	0	0	0	0	(318,280)	0	(318,280)
LOSS ADJUSTMENT EXPENSES	1,759,468	870,967	169,975	32,342	100,326	27,540	2,960,619
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(127,926)	0	(127,926)
UNEARNED PREMIUMS	58,248,750	16,016,754	0	0	0	0	74,265,504
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	9,090,625	2,270,659	350,425	414,365	200,000	12,326,074
CEDED LOSSES (INCL. IBNR)	0	0	0	0	(590,306)	0	(590,306)
LOSS ADJUSTMENT EXPENSES	0	2,118,586	385,130	59,436	98,852	33,922	2,695,926
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(128,694)	0	(128,694)
UNEARNED PREMIUMS	0	66,723,915	0	0	0	0	66,723,915
NET RESERVE CHANGE	(70,845,850)	55,669,043	1,436,579	177,874	(7,816)	36,382	(13,533,788)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	84,931	0	0	0	0	0	84,931
TOTAL NET OTHER CHANGES	84,931	0	0	0	0	0	84,931
CHANGE IN MEMBERS' SURPLUS	(27,670,872)	23,978,202	(581,131)	(129,078)	24,684	9,245	(4,368,951)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2022

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	CLOSED YEARS		TOTAL
							2013 - 2016	2013 - 2016	
PREMIUMS WRITTEN	76,713,931	129,733,371	113,333,487	103,145,804	94,102,765	85,344,994	0	0	602,374,352
CEDED REINSURANCE	(6,246,917)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	0	0	(53,009,752)
INVESTMENT INCOME	282,572	397,838	572,710	439,775	736,183	909,611	0	0	3,338,689
PREMIUM CHARGED OFF	(63,719)	(119,239)	(115,696)	(69,861)	(67,080)	(199,798)	0	0	(635,393)
SERVICE CHARGES	291,701	537,988	467,796	390,576	347,599	318,102	0	0	2,353,762
MISCELLANEOUS INCOME	15,356	12,913	15,888	7,670	(1,593)	(3,963)	0	0	46,271
TOTAL INCOME	70,992,924	118,992,037	102,840,185	96,382,462	86,536,374	78,723,946	0	0	554,467,929
EXPENSES PAID									
LOSSES	6,139,404	50,327,329	65,039,563	64,613,192	200,005,737	82,707,164	0	0	468,832,390
CEDED LOSSES	0	0	0	0	(78,818,223)	0	0	0	(78,818,223)
LOSS ADJUSTMENT EXPENSES	2,874,807	9,986,385	11,680,708	9,224,993	30,306,110	11,278,705	0	0	75,351,707
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(14,711,161)	0	0	0	(14,711,161)
COMMISSION	11,397,780	19,314,292	16,841,201	15,313,064	14,091,168	12,829,507	0	0	89,787,013
PREMIUM TAX	2,087,933	3,641,539	3,170,673	2,890,502	2,643,792	2,435,884	0	0	16,870,323
ADMINISTRATIVE EXPENSES	5,402,954	13,388,138	13,150,909	11,054,871	9,219,679	5,968,097	0	0	58,184,647
TOTAL EXPENSES PAID	27,902,878	96,657,683	109,883,054	103,096,622	162,737,102	115,219,357	0	0	615,496,696
NET CASH CHANGE	43,090,047	22,334,354	(7,042,869)	(6,714,160)	(76,200,728)	(36,495,411)	0	0	(61,028,767)
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	10,837,632	5,376,362	1,049,235	199,645	147,912	170,000	0	0	17,780,785
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	(318,280)	0	0	0	(318,280)
LOSS ADJUSTMENT EXPENSES	1,759,468	870,967	169,975	32,342	100,326	27,540	0	0	2,960,619
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(127,926)	0	0	0	(127,926)
UNEARNED PREMIUMS	58,248,750	16,016,754	0	0	0	0	0	0	74,265,504
RESERVES	70,845,850	22,264,083	1,219,210	231,987	(197,966)	197,540	0	0	94,560,704
NET OTHER CHANGES									
ASSETS NOT ADMITTED	84,931	64,700	(179,231)	(93,184)	1,883,237	(802,949)	0	0	957,505
MINIMUM PENSION LIABILITY	0	820,910	292,600	(898,586)	1,704,825	(221,170)	0	0	1,698,579
CHANGE IN UNREALIZED GAIN/LOSS	0	81,040	(81,040)	0	0	0	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	2,726,000	(2,726,000)	0	0	0	0
TOTAL NET OTHER CHANGES	84,931	966,650	32,330	1,734,230	862,062	(1,024,119)	0	0	2,656,084
ASSESSMENTS	0	0	10,068,990	25,000,000	108,000,000	0	0	0	143,068,990
CLOSED YEARS	0	0	0	0	0	0	27,027,688	0	27,027,688
MEMBERS' SURPLUS	(27,670,873)	1,036,922	1,839,240	19,788,083	32,859,300	(37,717,069)	27,027,688	0	17,163,291

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING JUNE 30, 2022

	QUARTER TO DATE			YEAR TO DATE		
	2022	2021	TOTAL	2022	2021	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	10,164,655	(217,407)	9,947,248	19,758,333	(579,445)	19,178,888
RESIDENTIAL - EC	26,005,393	(540,462)	25,464,932	49,520,695	(1,456,154)	48,064,542
COMMERCIAL - FIRE	0	(25)	(25)	36	(3,716)	(3,680)
COMMERCIAL - EC	0	(9)	(9)	(36)	(17,037)	(17,073)
COMMERCIAL PROPERTY	3,453,019	(75,661)	3,377,357	6,514,990	(121,106)	6,393,884
CRIME - RESIDENTIAL	478,339	(9,095)	469,244	889,693	(24,264)	865,430
CRIME - COMMERCIAL	16,590	0	16,590	30,220	282	30,502
TOTAL	40,117,996	(842,659)	39,275,337	76,713,931	(2,201,439)	74,512,492
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	8,440,479	10,052,691	18,493,170	0	18,122,848	18,122,848
RESIDENTIAL - EC	20,698,581	23,906,584	44,605,165	0	42,815,705	42,815,705
COMMERCIAL - FIRE	0	0	0	0	50,082	50,082
COMMERCIAL - EC	0	0	0	0	87,607	87,607
COMMERCIAL PROPERTY	2,689,937	2,796,964	5,486,900	0	4,860,852	4,860,852
CRIME - RESIDENTIAL	363,540	430,820	794,360	0	772,090	772,090
CRIME - COMMERCIAL	11,947	8,250	20,197	0	14,730	14,730
TOTAL	32,204,485	37,195,308	69,399,793	0	66,723,915	66,723,915
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	14,946,429	4,310,325	19,256,754	14,946,429	4,310,325	19,256,754
RESIDENTIAL - EC	37,644,522	10,320,480	47,965,002	37,644,522	10,320,480	47,965,002
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,954,358	1,198,016	6,152,374	4,954,358	1,198,016	6,152,374
CRIME - RESIDENTIAL	680,031	184,522	864,553	680,031	184,522	864,553
CRIME - COMMERCIAL	23,411	3,411	26,822	23,411	3,411	26,822
TOTAL	58,248,750	16,016,754	74,265,504	58,248,750	16,016,754	74,265,504
EARNED PREMIUMS						
RESIDENTIAL - FIRE	3,658,705	5,524,959	9,183,664	4,811,904	13,233,078	18,044,982
RESIDENTIAL - EC	9,059,453	13,045,642	22,105,095	11,876,173	31,039,072	42,915,245
COMMERCIAL - FIRE	0	(25)	(25)	36	46,366	46,402
COMMERCIAL - EC	0	(9)	(9)	(36)	70,570	70,534
COMMERCIAL PROPERTY	1,188,598	1,523,286	2,711,884	1,560,632	3,541,730	5,102,362
CRIME - RESIDENTIAL	161,848	237,203	399,052	209,663	563,305	772,967
CRIME - COMMERCIAL	5,127	4,839	9,965	6,809	11,601	18,410
TOTAL	14,073,731	20,335,895	34,409,626	18,465,181	48,505,722	66,970,903
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,977,075	0	2,977,075	5,515,204	0	5,515,204
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	(1)	0	(1)	(1,959)	0	(1,959)
COMMERCIAL PROPERTY	394,843	0	394,843	733,671	0	733,671
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	3,371,917	0	3,371,917	6,246,917	0	6,246,917
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	3,658,705	5,524,959	9,183,664	4,811,904	13,233,078	18,044,982
RESIDENTIAL - EC	6,082,378	13,045,642	19,128,020	6,360,969	31,039,072	37,400,040
COMMERCIAL - FIRE	0	(25)	(25)	36	46,366	46,402
COMMERCIAL - EC	1	(9)	(8)	1,923	70,570	72,494
COMMERCIAL PROPERTY	793,755	1,523,286	2,317,041	826,961	3,541,730	4,368,690
CRIME - RESIDENTIAL	161,848	237,203	399,052	209,663	563,305	772,967
CRIME - COMMERCIAL	5,127	4,839	9,965	6,809	11,601	18,410
TOTAL	10,701,814	20,335,895	31,037,709	12,218,264	48,505,722	60,723,986

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2022

QUARTER TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	1,909,599	4,698,697	64,862	53,610	0	0	6,726,767
RESIDENTIAL - EC	3,193,500	7,788,651	487,343	52,486	(39,008)	1,842	11,484,814
COMMERCIAL - FIRE	0	0	53,319	0	0	0	53,319
COMMERCIAL - EC	0	12,338	5,000	126,157	0	0	143,494
COMMERCIAL PROPERTY	96,882	355,551	0	0	0	0	452,433
CRIME - RESIDENTIAL	36,159	16,031	0	0	0	0	52,190
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	5,236,140	12,871,267	610,524	232,253	(39,008)	1,842	18,913,017
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,437,378	2,211,963	552,702	31,481	0	0	6,233,524
RESIDENTIAL - EC	4,725,773	2,720,349	404,598	167,173	(35,358)	170,000	8,152,535
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	79,912	0	91,935	991	(135,009)	0	37,829
COMMERCIAL PROPERTY	2,580,580	440,851	0	0	0	0	3,021,431
CRIME - RESIDENTIAL	13,989	3,198	0	0	0	0	17,187
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	10,837,632	5,376,362	1,049,235	199,645	(170,367)	170,000	17,462,506
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,511,309	2,895,147	725,445	129,593	0	0	7,261,494
RESIDENTIAL - EC	2,190,032	2,086,027	604,160	187,459	(37,735)	180,000	5,209,944
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	97,089	7,497	96,934	12,767	(131,527)	0	82,760
COMMERCIAL PROPERTY	420,747	570,682	0	0	0	0	991,429
CRIME - RESIDENTIAL	19,310	7,995	0	0	0	0	27,305
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	6,238,487	5,567,348	1,426,539	329,819	(169,262)	180,000	13,572,932
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	1,835,667	4,015,512.68	(107,882)	(44,502)	0	0	5,698,797
RESIDENTIAL - EC	5,729,241	8,422,972.64	287,781	32,200	(36,631)	(8,158)	14,427,405
COMMERCIAL - FIRE	0	0.00	53,319	0	0	0	53,319
COMMERCIAL - EC	(17,177)	4,840.73	1	114,380	(3,482)	0	98,563
COMMERCIAL PROPERTY	2,256,715	225,720.33	0	0	0	0	2,482,436
CRIME - RESIDENTIAL	30,838	11,233.61	0	0	0	0	42,071
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	9,835,285	12,680,280	233,219	102,079	(40,113)	(8,158)	22,802,591

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2022

YEAR TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	2,443,829	11,981,586	426,816	95,760	0	0	14,947,992
RESIDENTIAL - EC	3,551,615	13,890,967	1,333,246	76,423	(47,826)	(2,693)	18,801,733
COMMERCIAL - FIRE	0	228	(40,014)	0	0	0	(39,787)
COMMERCIAL - EC	0	26,425	59,952	118,747	0	0	205,124
COMMERCIAL PROPERTY	107,800	1,145,036	9,407	0	0	0	1,262,244
CRIME - RESIDENTIAL	36,159	37,710	1,659	0	0	0	75,527
CRIME - COMMERCIAL	0	1,047	0	0	0	0	1,047
TOTAL	6,139,404	27,082,998	1,791,066	290,930	(47,826)	(2,693)	35,253,880
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,437,378	2,211,963	552,702	31,481	0	0	6,233,524
RESIDENTIAL - EC	4,725,773	2,720,349	404,598	167,173	(35,358)	170,000	8,152,535
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	79,912	0	91,935	991	(135,009)	0	37,829
COMMERCIAL PROPERTY	2,580,580	440,851	0	0	0	0	3,021,431
CRIME - RESIDENTIAL	13,989	3,198	0	0	0	0	17,187
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	10,837,632	5,376,362	1,049,235	199,645	(170,367)	170,000	17,462,506
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	5,142,160	1,152,358	128,294	4,998	20,000	6,447,810
RESIDENTIAL - EC	0	3,129,202	1,021,638	209,364	(193,254)	180,000	4,346,950
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	99,802	93,265	12,767	12,315	0	218,149
COMMERCIAL PROPERTY	0	688,345	1,799	0	0	0	690,144
CRIME - RESIDENTIAL	0	31,116	1,599	0	0	0	32,715
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	9,090,625	2,270,659	350,425	(175,941)	200,000	11,735,768
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	5,881,207	9,051,389	(172,840)	(1,053)	(4,998)	(20,000)	14,733,706
RESIDENTIAL - EC	8,277,388	13,482,114	716,207	34,232	110,070	(12,693)	22,607,318
COMMERCIAL - FIRE	0	228	(40,014)	0	0	0	(39,787)
COMMERCIAL - EC	79,912	(73,377)	58,622	106,971	(147,324)	0	24,803
COMMERCIAL PROPERTY	2,688,380	897,543	7,608	0	0	0	3,593,531
CRIME - RESIDENTIAL	50,148	9,792	60	0	0	0	60,000
CRIME - COMMERCIAL	0	1,047	0	0	0	0	1,047
TOTAL	16,977,036	23,368,735	569,642	140,150	(42,252)	(32,693)	40,980,618

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2022

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	2,583,183	0	0	0	0	0	2,583,183
RESIDENTIAL - EC	3,323,410	0	0	0	0	0	3,323,410
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	79,912	0	0	0	0	0	79,912
COMMERCIAL PROPERTY	1,252,086	0	0	0	0	0	1,252,086
CRIME - RESIDENTIAL	7,122	0	0	0	0	0	7,122
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,245,713	0	0	0	0	0	7,245,713
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	3,009,176	0	0	0	0	0	3,009,176
RESIDENTIAL - EC	1,995,406	0	0	0	0	0	1,995,406
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	97,089	0	0	0	0	0	97,089
COMMERCIAL PROPERTY	410,850	0	0	0	0	0	410,850
CRIME - RESIDENTIAL	11,315	0	0	0	0	0	11,315
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	5,523,836	0	0	0	0	0	5,523,836

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2022

	QUARTER TO DATE						
	2022	2021	2020	2019	2018	2017	TOTAL
NET LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	514,089	238,701	14,987	275	0	2,611	770,664
RESIDENTIAL - EC	1,020,802	1,148,424	64,092	6,330	15,815	6,333	2,261,797
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	12,427	2,070	973	960	1,149	0	17,579
COMMERCIAL PROPERTY	214,548	67,722	0	0	0	0	282,270
CRIME - RESIDENTIAL	4,754	3,491	0	0	0	0	8,245
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,766,620	1,460,409	80,053	7,565	16,964	8,944	3,340,554
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	568,496	358,337	89,537	5,100	0	0	1,021,470
RESIDENTIAL - EC	751,672	440,695	65,545	27,082	(5,728)	27,540	1,306,805
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,306	0	14,893	161	(21,871)	0	6,489
COMMERCIAL PROPERTY	423,696	71,418	0	0	0	0	495,114
CRIME - RESIDENTIAL	2,298	518	0	0	0	0	2,817
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,759,468	870,967	169,975	32,342	(27,599)	27,540	2,832,694
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	580,368	462,796	115,964	20,716	0	0	1,179,845
RESIDENTIAL - EC	281,576	333,457	96,577	29,966	(6,032)	28,773	764,317
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	16,135	1,198	15,495	2,041	(21,025)	0	13,844
COMMERCIAL PROPERTY	69,862	91,225	0	0	0	0	161,087
CRIME - RESIDENTIAL	3,159	1,278	0	0	0	0	4,437
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	951,100	889,954	228,036	52,722	(27,057)	28,773	2,123,530
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	502,217	134,242	(11,439)	(15,341)	0	2,611	612,289
RESIDENTIAL - EC	1,490,898	1,255,663	33,061	3,446	16,119	5,099	2,804,286
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	9,598	872	371	(920)	302	0	10,223
COMMERCIAL PROPERTY	568,382	47,915	0	0	0	0	616,297
CRIME - RESIDENTIAL	3,893	2,731	0	0	0	0	6,624
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,574,988	1,441,421	21,992	(12,815)	16,422	7,711	4,049,718

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2022

YEAR TO DATE							
NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	1,091,986	603,409	59,444	2,485	275	2,679	1,760,278
RESIDENTIAL - EC	1,454,842	2,011,611	157,516	10,250	13,678	27,022	3,674,919
COMMERCIAL - FIRE	0	360	0	0	0	0	360
COMMERCIAL - EC	30,106	3,950	8,964	3,287	1,372	130	47,809
COMMERCIAL PROPERTY	290,992	110,746	360	0	0	0	402,099
CRIME - RESIDENTIAL	6,880	6,184	360	0	0	0	13,424
CRIME - COMMERCIAL	0	360	0	0	0	0	360
TOTAL	2,874,806	2,736,620	226,644	16,022	15,325	29,830	5,899,248
 NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	568,496	358,337	89,537	5,100	0	0	1,021,470
RESIDENTIAL - EC	751,671	440,695	65,545	27,082	(5,728)	27,540	1,306,805
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,306	0	14,893	161	(21,871)	0	6,489
COMMERCIAL PROPERTY	423,696	71,418	0	0	0	0	495,114
CRIME - RESIDENTIAL	2,298	518	0	0	0	0	2,817
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,759,468	870,967	169,975	32,342	(27,599)	27,540	2,832,693
 NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,181,928	195,453	21,760	848	3,392	1,403,382
RESIDENTIAL - EC	0	751,403	173,281	35,511	(32,778)	30,530	957,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	28,498	15,819	2,165	2,089	0	48,571
COMMERCIAL PROPERTY	0	149,907	305	0	0	0	150,212
CRIME - RESIDENTIAL	0	6,849	271	0	0	0	7,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,118,586	385,130	59,436	(29,842)	33,922	2,567,232
 NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	1,660,482	(220,183)	(46,472)	(14,175)	(573)	(713)	1,378,366
RESIDENTIAL - EC	2,206,513	1,700,902	49,779	1,821	40,729	24,031	4,023,776
COMMERCIAL - FIRE	0	360	0	0	0	0	360
COMMERCIAL - EC	43,412	(24,548)	8,039	1,282	(22,588)	130	5,727
COMMERCIAL PROPERTY	714,688	32,257	55	0	0	0	747,001
CRIME - RESIDENTIAL	9,178	(147)	89	0	0	0	9,120
CRIME - COMMERCIAL	0	360	0	0	0	0	360
TOTAL	4,634,274	1,489,002	11,490	(11,072)	17,567	23,448	6,164,709

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
1852	01/01/17	09/11/18	HABITATIONAL	170,000	43,935,601	50,000	4,215,360
	12/31/17	09/18/18					
	01/01/17	09/11/18	COMMERCIAL	0	1,796,293	0	109,987
1852	12/31/17	09/18/18					
			TOTAL	170,000	45,731,894	50,000	4,325,347
1852	01/01/18	09/11/18	HABITATIONAL	5,000	142,992,824	18,376	13,383,132
	12/31/18	09/18/18					
	01/01/18	09/11/18	COMMERCIAL	20,000	11,774,293	10,000	513,836
1852	12/31/18	09/18/18					
			TOTAL	25,000	154,767,117	28,376	13,896,968
TOTAL FLORENCE				195,000	200,499,010	78,376	18,222,314
MICHAEL							
1857	01/01/17	10/10/18	HABITATIONAL	0	870,293	0	109,383
	12/31/17	10/12/18					
	01/01/17	10/10/18	COMMERCIAL	0	0	0	0
1857	12/31/17	10/12/18					
			TOTAL	0	870,293	0	109,383
1857	01/01/18	10/10/18	HABITATIONAL	0	4,046,185	0	491,791
	12/31/18	10/12/18					
	01/01/18	10/10/18	COMMERCIAL	0	125,787	0	10,747
1857	12/31/18	10/12/18					
			TOTAL	0	4,171,972	0	502,538
TOTAL MICHAEL				0	5,042,265	0	611,921

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2022**

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
1954	01/01/18	09/03/19	HABITATIONAL	0	1,907,825	0	253,614
	12/31/18	09/06/19					
1954	01/01/18	09/03/19	COMMERCIAL	0	73,739	0	4,735
	12/31/18	09/06/19					
TOTAL				0	1,981,564	0	258,349
1954	01/01/19	09/03/19	HABITATIONAL	0	5,012,412	0	634,771
	12/31/19	09/06/19					
1954	01/01/19	09/03/19	COMMERCIAL	0	308,056	0	29,064
	12/31/19	09/06/19					
TOTAL				0	5,320,468	0	663,835
TOTAL DORIAN				0	7,302,032	0	922,184
ISAIAS							
2044	01/01/19	08/02/20	HABITATIONAL	37,768	3,217,435	2,045	404,795
	12/31/19	08/05/20					
2044	01/01/19	08/02/20	COMMERCIAL	0	404,324	0	18,856
	12/31/19	08/05/20					
TOTAL				37,768	3,621,759	2,045	423,651
2044	01/01/20	08/02/20	HABITATIONAL	23,314	5,410,206	0	636,109
	12/31/20	08/05/20					
2044	01/01/20	08/02/20	COMMERCIAL	0	535,707	0	27,505
	12/31/20	08/05/20					
TOTAL				23,314	5,945,913	0	663,614
TOTAL ISAIAS				61,081	9,567,672	2,045	1,087,264

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2022

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL	TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	373,343,972	2,835	36,162,600	136
ALEXANDER	91,945,297	915	8,953,000	57
ALLEGHANY	33,751,353	318	674,000	5
ANSON	95,411,106	992	11,814,900	48
ASHE	77,794,229	660	4,516,600	16
AVERY	94,433,030	581	1,516,400	5
BEAUFORT	371,568,473	3,338	86,004,800	296
BERTIE	146,682,186	1,647	13,145,200	102
BLADEN	190,957,407	2,508	52,711,200	215
BRUNSWICK	1,186,938,492	10,114	50,747,200	212
BUNCOMBE	512,805,671	2,962	13,938,900	39
BURKE	226,183,868	2,071	23,211,300	71
CABARRUS	282,573,782	1,820	14,408,800	53
CALDWELL	228,095,010	2,151	20,703,700	70
CAMDEN	45,496,965	326	2,159,700	22
CARTERET	714,506,011	5,539	65,131,700	281
CASWELL	68,301,114	738	2,381,000	15
CATAWBA	444,018,555	3,323	35,175,500	121
CHATHAM	185,927,989	1,368	14,222,800	54
CHEROKEE	69,844,102	500	3,687,900	12
CHOWAN	97,316,321	718	16,220,500	44
CLAY	42,675,792	341	1,456,000	1
CLEVELAND	347,481,020	3,214	35,611,100	151
COLUMBUS	384,626,177	4,468	39,033,700	192
CRAVEN	395,291,841	3,621	63,742,400	236
CUMBERLAND	719,580,567	6,833	95,454,800	235
CURRITUCK	186,281,768	1,236	20,353,400	91
DARE	175,283,956	911	52,802,500	108
DAVIDSON	350,202,247	3,382	32,191,300	129
DAVIE	80,921,044	631	1,095,200	8
DUPLIN	384,446,408	3,753	37,821,000	266
DURHAM	458,029,047	2,378	33,889,900	91
EDGECOMBE	286,328,840	3,013	42,870,600	189
FORSYTH	557,214,999	4,044	90,294,100	211
FRANKLIN	176,139,340	1,678	10,039,900	72
GASTON	448,970,563	3,748	44,830,900	168
GATES	119,898,357	909	2,717,600	17
GRAHAM	56,763,520	310	123,400	1
GRANVILLE	148,515,996	1,226	7,028,500	16
GREENE	105,058,446	1,280	8,296,900	85
GUILFORD	747,469,373	5,494	132,236,300	225
HALIFAX	344,028,081	4,123	20,291,400	117
HARNETT	374,762,921	3,897	15,995,000	91
HAYWOOD	226,543,836	1,360	3,771,800	16
HENDERSON	264,882,622	1,608	3,817,700	15
HERTFORD	140,023,367	1,564	25,279,800	82
HOKE	181,322,306	1,783	20,212,200	113
HYDE	33,693,148	311	3,858,500	39
IREDELL	390,549,604	2,918	20,892,300	67
JACKSON	104,364,349	850	5,683,300	19
JOHNSTON	561,786,134	5,552	28,659,600	169
JONES	50,061,628	519	5,549,400	23
LEE	142,056,126	1,378	17,664,800	82
LENOIR	356,564,549	4,354	67,654,300	245
LINCOLN	210,469,869	1,641	13,811,400	42
MACON	141,009,584	1,293	9,939,500	24
MADISON	116,551,637	780	397,800	10
MARTIN	67,671,848	504	2,529,400	13

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2022

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *
MCDOWELL	210,923,442	2,117	22,070,900	226	232,994,342
MECKLENBURG	813,021,663	4,152	125,873,700	218	938,895,363
MICHAEL	71,105,773	601	1,781,000	9	72,886,773
MONTGOMERY	151,675,958	1,701	21,986,900	84	173,662,858
MOORE	192,900,446	1,736	18,850,300	90	211,750,746
NASH	458,286,171	4,181	36,192,500	134	494,478,671
NEW HANOVER	1,179,822,180	7,363	133,603,400	373	1,313,425,580
NORTHAMPTON	141,186,235	1,458	4,256,200	44	145,442,435
ONSLOW	713,230,502	6,443	88,906,300	423	802,136,802
ORANGE	181,379,937	1,010	9,778,300	17	191,158,237
PAMLICO	108,664,221	964	19,094,400	52	127,758,621
PASQUOTANK	240,361,568	1,906	37,709,700	158	278,071,268
PENDER	404,538,907	3,594	53,941,700	165	458,480,607
PERQUIMANS	95,536,544	707	9,130,400	40	104,666,944
PERSON	143,574,550	1,261	6,167,500	29	149,742,050
PITT	791,895,489	6,807	90,725,300	261	882,620,789
POLK	67,320,976	381	3,627,400	19	70,948,376
RANDOLPH	299,490,180	2,477	31,459,400	138	330,949,580
RICHMOND	212,412,637	2,491	22,803,000	101	235,215,637
ROBESON	634,924,600	9,136	66,484,300	342	701,408,900
ROCKINGHAM	410,495,163	3,974	36,032,800	109	446,527,963
ROWAN	416,222,216	3,399	33,624,300	99	449,846,516
RUTHERFORD	241,092,740	2,019	28,305,800	129	269,398,540
SAMPSON	372,889,637	4,083	39,890,600	328	412,780,237
SCOTLAND	132,347,800	1,684	18,920,700	74	151,268,500
STANLY	161,039,807	1,258	15,373,300	75	176,413,107
STOKES	97,563,585	830	2,314,800	15	99,878,385
SURRY	213,926,817	1,892	23,918,500	102	237,845,317
SWAIN	111,195,683	672	5,473,700	23	116,669,383
TRANSYLVANIA	57,778,620	408	740,000	4	58,518,620
TYRRELL	33,525,660	341	4,282,000	45	37,807,660
UNION	292,474,159	1,868	10,646,400	72	303,120,559
VANCE	197,531,441	2,728	19,910,200	97	217,441,641
WAKE	1,258,093,146	5,899	112,240,300	224	1,370,333,446
WARREN	97,823,523	1,113	7,224,800	44	105,048,323
WASHINGTON	86,544,222	964	13,575,000	73	100,119,222
WATAUGA	166,758,383	797	8,310,100	21	175,068,483
WAYNE	510,713,285	5,796	66,305,100	320	577,018,385
WILKES	206,920,478	1,974	17,666,000	80	224,586,478
WILSON	389,675,368	3,888	53,871,000	222	443,546,368
YADKIN	75,076,681	785	9,278,800	48	84,355,481
YANCEY	95,004,538	709	2,966,300	13	97,970,838
	28,152,360,774	239,896	2,830,698,500	10,673	30,983,059,274
					250,569

* 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.