



# 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
<b>TOTAL ASSETS</b>	<b>130,637,089</b>	<b>(942,069)</b>	<b>129,695,020</b>
<b>LIABILITIES &amp; MEMBERS' SURPLUS</b>			
<b>LIABILITIES</b>			
ACCOUNTS PAYABLE			19,962
BENEFIT PAYABLE			320,754
PREMIUM REFUND			247,972
COMMISSION PAYABLE			2,408,820
ACCRUAL-POST RETIREMENT			4,347,608
ACCRUAL-PENSION			3,551,844
ACCRUAL-RENT			237,202
CLAIMS PAYABLE			312,893
PREPAID PREMIUMS			3,711,501
UNCLAIMED CHECKS			2,812,470
<b>TOTAL LIABILITIES</b>			<b>17,971,026</b>
<b>RESERVES FOR</b>			
UNPAID LOSSES (INCL. IBNR)			17,462,506
UNPAID LAE RESERVES			2,832,693
UNEARNED PREMIUMS			74,265,504
<b>TOTAL RESERVES</b>			<b>94,560,703</b>
<b>MEMBERS' SURPLUS</b>			<b>17,163,291</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' SURPLUS</b>			<b>129,695,020</b>

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
<b>UNDERWRITING INCOME</b>		
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
<b>DEDUCTIONS</b>		
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
<b>OTHER INCOME</b>		
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)
<b>INVESTMENT INCOME</b>		
INVESTMENT INCOME	154,673	282,572
NET INCOME OR (LOSS)	(5,350,524)	(4,453,882)
<b>MEMBERS' ACCOUNT</b>		
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

INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
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
<b>TOTAL INCOME</b>	<b>37,030,633</b>	<b>(842,659)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>36,187,975</b>
<b>EXPENSES PAID</b>							
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
<b>TOTAL EXPENSES PAID</b>	<b>16,949,637</b>	<b>14,205,276</b>	<b>690,577</b>	<b>239,818</b>	<b>(22,044)</b>	<b>10,786</b>	<b>32,074,049</b>
<b>NET CASH CHANGE</b>	<b>20,080,996</b>	<b>(15,047,935)</b>	<b>(690,577)</b>	<b>(239,818)</b>	<b>22,044</b>	<b>(10,786)</b>	<b>4,113,925</b>
<b>RESERVES:</b>							
<b>DEDUCT: (CURRENT PERIOD)</b>							
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
<b>ADD: (PRIOR PERIOD)</b>							
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
<b>NET RESERVE CHANGE</b>	<b>(31,451,778)</b>	<b>21,388,528</b>	<b>435,365</b>	<b>150,554</b>	<b>1,647</b>	<b>11,234</b>	<b>(9,464,449)</b>
<b>NET OTHER CHANGES</b>							
ASSETS NOT ADMITTED	109,312	0	0	0	0	0	109,312
<b>TOTAL NET OTHER CHANGES</b>	<b>109,312</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>109,312</b>
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(11,261,470)</b>	<b>6,340,593</b>	<b>(255,212)</b>	<b>(89,263)</b>	<b>23,692</b>	<b>448</b>	<b>(5,241,212)</b>

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

YEAR TO DATE							
INCOME RECEIVED	2022	2021	2020	2019	2018	2017	TOTAL
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
<b>TOTAL INCOME</b>	<b>70,992,924</b>	<b>(2,201,439)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68,791,485</b>
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
<b>TOTAL EXPENSES PAID</b>	<b>27,902,877</b>	<b>29,489,402</b>	<b>2,017,710</b>	<b>306,952</b>	<b>(32,500)</b>	<b>27,137</b>	<b>59,711,579</b>
<b>NET CASH CHANGE</b>	<b>43,090,047</b>	<b>(31,690,841)</b>	<b>(2,017,710)</b>	<b>(306,952)</b>	<b>32,500</b>	<b>(27,137)</b>	<b>9,079,907</b>
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		(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		(128,694)	0	(128,694)
UNEARNED PREMIUMS	0	66,723,915	0	0	0	0	66,723,915
<b>NET RESERVE CHANGE</b>	<b>(70,845,850)</b>	<b>55,669,043</b>	<b>1,436,579</b>	<b>177,874</b>	<b>(7,816)</b>	<b>36,382</b>	<b>(13,533,788)</b>
NET OTHER CHANGES							
ASSETS NOT ADMITTED	84,931	0	0	0	0	0	84,931
<b>TOTAL NET OTHER CHANGES</b>	<b>84,931</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>84,931</b>
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(27,670,872)</b>	<b>23,978,202</b>	<b>(581,131)</b>	<b>(129,078)</b>	<b>24,684</b>	<b>9,245</b>	<b>(4,368,951)</b>

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

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

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

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2022	2021	TOTAL	2022	2021	TOTAL
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  
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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

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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
<b>TOTAL</b>	<b>6,139,404</b>	<b>27,082,998</b>	<b>1,791,066</b>	<b>290,930</b>	<b>(47,826)</b>	<b>(2,693)</b>	<b>35,253,880</b>

<b>NET OUTSTANDING LOSSES</b> <b>(CURRENT PERIOD INCL. IBNR)</b>							
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
<b>TOTAL</b>	<b>10,837,632</b>	<b>5,376,362</b>	<b>1,049,235</b>	<b>199,645</b>	<b>(170,367)</b>	<b>170,000</b>	<b>17,462,506</b>

<b>NET OUTSTANDING LOSSES</b> <b>(PRIOR PERIOD INCL. IBNR)</b>							
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
<b>TOTAL</b>	<b>0</b>	<b>9,090,625</b>	<b>2,270,659</b>	<b>350,425</b>	<b>(175,941)</b>	<b>200,000</b>	<b>11,735,768</b>

<b>NET INCURRED LOSSES</b>							
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
<b>TOTAL</b>	<b>16,977,036</b>	<b>23,368,735</b>	<b>569,642</b>	<b>140,150</b>	<b>(42,252)</b>	<b>(32,693)</b>	<b>40,980,618</b>

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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
<b>TOTAL</b>	<b>7,245,713</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,245,713</b>
<b>NET IBNR (PRIOR PERIOD)</b>							
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
<b>TOTAL</b>	<b>5,523,836</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,523,836</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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FOR THE PERIOD ENDING JUNE 30, 2022

QUARTER TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
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

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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 12/31/17	09/11/18 09/18/18	HABITATIONAL	170,000	43,935,601	50,000	4,215,360
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,796,293	0	109,987
			TOTAL	170,000	45,731,894	50,000	4,325,347
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	5,000	142,992,824	18,376	13,383,132
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	10,000	513,836
			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 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	870,293	0	109,383
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	870,293	0	109,383
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	4,046,185	0	491,791
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,747
			TOTAL	0	4,171,972	0	502,538
			TOTAL MICHAEL	0	5,042,265	0	611,921

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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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 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	1,907,825	0	253,614
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	73,739	0	4,735
	TOTAL		0	1,981,564	0	258,349	
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	5,012,412	0	634,771
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	308,056	0	29,064
	TOTAL		0	5,320,468	0	663,835	
TOTAL DORIAN				0	7,302,032	0	922,184
ISAIAS							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	37,768	3,217,435	2,045	404,795
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	404,324	0	18,856
	TOTAL		37,768	3,621,759	2,045	423,651	
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	23,314	5,410,206	0	636,109
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	535,707	0	27,505
	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	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	373,343,972	2,835	36,162,600	136	409,506,572	2,971
ALEXANDER	91,945,297	915	8,953,000	57	100,898,297	972
ALLEGHANY	33,751,353	318	674,000	5	34,425,353	323
ANSON	95,411,106	992	11,814,900	48	107,226,006	1,040
ASHE	77,794,229	660	4,516,600	16	82,310,829	676
AVERY	94,433,030	581	1,516,400	5	95,949,430	586
BEAUFORT	371,568,473	3,338	86,004,800	296	457,573,273	3,634
BERTIE	146,682,186	1,647	13,145,200	102	159,827,386	1,749
BLADEN	190,957,407	2,508	52,711,200	215	243,668,607	2,723
BRUNSWICK	1,186,938,492	10,114	50,747,200	212	1,237,685,692	10,326
BUNCOMBE	512,805,671	2,962	13,938,900	39	526,744,571	3,001
BURKE	226,183,868	2,071	23,211,300	71	249,395,168	2,142
CABARRUS	282,573,782	1,820	14,408,800	53	296,982,582	1,873
CALDWELL	228,095,010	2,151	20,703,700	70	248,798,710	2,221
CAMDEN	45,496,965	326	2,159,700	22	47,656,665	348
CARTERET	714,506,011	5,539	65,131,700	281	779,637,711	5,820
CASWELL	68,301,114	738	2,381,000	15	70,682,114	753
CATAWBA	444,018,555	3,323	35,175,500	121	479,194,055	3,444
CHATHAM	185,927,989	1,368	14,222,800	54	200,150,789	1,422
CHEROKEE	69,844,102	500	3,687,900	12	73,532,002	512
CHOWAN	97,316,321	718	16,220,500	44	113,536,821	762
CLAY	42,675,792	341	1,456,000	1	44,131,792	342
CLEVELAND	347,481,020	3,214	35,611,100	151	383,092,120	3,365
COLUMBUS	384,626,177	4,468	39,033,700	192	423,659,877	4,660
CRAVEN	395,291,841	3,621	63,742,400	236	459,034,241	3,857
CUMBERLAND	719,580,567	6,833	95,454,800	235	815,035,367	7,068
CURRITUCK	186,281,768	1,236	20,353,400	91	206,635,168	1,327
DARE	175,283,956	911	52,802,500	108	228,086,456	1,019
DAVIDSON	350,202,247	3,382	32,191,300	129	382,393,547	3,511
DAVIE	80,921,044	631	1,095,200	8	82,016,244	639
DUPLIN	384,446,408	3,753	37,821,000	266	422,267,408	4,019
DURHAM	458,029,047	2,378	33,889,900	91	491,918,947	2,469
EDGECOMBE	286,328,840	3,013	42,870,600	189	329,199,440	3,202
FORSYTH	557,214,999	4,044	90,294,100	211	647,509,099	4,255
FRANKLIN	176,139,340	1,678	10,039,900	72	186,179,240	1,750
GASTON	448,970,563	3,748	44,830,900	168	493,801,463	3,916
GATES	119,898,357	909	2,717,600	17	122,615,957	926
GRAHAM	56,763,520	310	123,400	1	56,886,920	311
GRANVILLE	148,515,996	1,226	7,028,500	16	155,544,496	1,242
GREENE	105,058,446	1,280	8,296,900	85	113,355,346	1,365
GUILFORD	747,469,373	5,494	132,236,300	225	879,705,673	5,719
HALIFAX	344,028,081	4,123	20,291,400	117	364,319,481	4,240
HARNETT	374,762,921	3,897	15,995,000	91	390,757,921	3,988
HAYWOOD	226,543,836	1,360	3,771,800	16	230,315,636	1,376
HENDERSON	264,882,622	1,608	3,817,700	15	268,700,322	1,623
HERTFORD	140,023,367	1,564	25,279,800	82	165,303,167	1,646
HOKE	181,322,306	1,783	20,212,200	113	201,534,506	1,896
HYDE	33,693,148	311	3,858,500	39	37,551,648	350
IREDELL	390,549,604	2,918	20,892,300	67	411,441,904	2,985
JACKSON	104,364,349	850	5,683,300	19	110,047,649	869
JOHNSTON	561,786,134	5,552	28,659,600	169	590,445,734	5,721
JONES	50,061,628	519	5,549,400	23	55,611,028	542
LEE	142,056,126	1,378	17,664,800	82	159,720,926	1,460
LENOIR	356,564,549	4,354	67,654,300	245	424,218,849	4,599
LINCOLN	210,469,869	1,641	13,811,400	42	224,281,269	1,683
MACON	141,009,584	1,293	9,939,500	24	150,949,084	1,317
MADISON	116,551,637	780	397,800	10	116,949,437	790
MARTIN	67,671,848	504	2,529,400	13	70,201,248	517



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 *	FAIR COUNT
MCDOWELL	210,923,442	2,117	22,070,900	226	232,994,342	2,343
MECKLENBURG	813,021,663	4,152	125,873,700	218	938,895,363	4,370
MITCHELL	71,105,773	601	1,781,000	9	72,886,773	610
MONTGOMERY	151,675,958	1,701	21,986,900	84	173,662,858	1,785
MOORE	192,900,446	1,736	18,850,300	90	211,750,746	1,826
NASH	458,286,171	4,181	36,192,500	134	494,478,671	4,315
NEW HANOVER	1,179,822,180	7,363	133,603,400	373	1,313,425,580	7,736
NORTHAMPTON	141,186,235	1,458	4,256,200	44	145,442,435	1,502
ONSLOW	713,230,502	6,443	88,906,300	423	802,136,802	6,866
ORANGE	181,379,937	1,010	9,778,300	17	191,158,237	1,027
PAMLICO	108,664,221	964	19,094,400	52	127,758,621	1,016
PASQUOTANK	240,361,568	1,906	37,709,700	158	278,071,268	2,064
PENDER	404,538,907	3,594	53,941,700	165	458,480,607	3,759
PERQUIMANS	95,536,544	707	9,130,400	40	104,666,944	747
PERSON	143,574,550	1,261	6,167,500	29	149,742,050	1,290
PITT	791,895,489	6,807	90,725,300	261	882,620,789	7,068
POLK	67,320,976	381	3,627,400	19	70,948,376	400
RANDOLPH	299,490,180	2,477	31,459,400	138	330,949,580	2,615
RICHMOND	212,412,637	2,491	22,803,000	101	235,215,637	2,592
ROBESON	634,924,600	9,136	66,484,300	342	701,408,900	9,478
ROCKINGHAM	410,495,163	3,974	36,032,800	109	446,527,963	4,083
ROWAN	416,222,216	3,399	33,624,300	99	449,846,516	3,498
RUTHERFORD	241,092,740	2,019	28,305,800	129	269,398,540	2,148
SAMPSON	372,889,637	4,083	39,890,600	328	412,780,237	4,411
SCOTLAND	132,347,800	1,684	18,920,700	74	151,268,500	1,758
STANLY	161,039,807	1,258	15,373,300	75	176,413,107	1,333
STOKES	97,563,585	830	2,314,800	15	99,878,385	845
SURRY	213,926,817	1,892	23,918,500	102	237,845,317	1,994
SWAIN	111,195,683	672	5,473,700	23	116,669,383	695
TRANSYLVANIA	57,778,620	408	740,000	4	58,518,620	412
TYRRELL	33,525,660	341	4,282,000	45	37,807,660	386
UNION	292,474,159	1,868	10,646,400	72	303,120,559	1,940
VANCE	197,531,441	2,728	19,910,200	97	217,441,641	2,825
WAKE	1,258,093,146	5,899	112,240,300	224	1,370,333,446	6,123
WARREN	97,823,523	1,113	7,224,800	44	105,048,323	1,157
WASHINGTON	86,544,222	964	13,575,000	73	100,119,222	1,037
WATAUGA	166,758,383	797	8,310,100	21	175,068,483	818
WAYNE	510,713,285	5,796	66,305,100	320	577,018,385	6,116
WILKES	206,920,478	1,974	17,666,000	80	224,586,478	2,054
WILSON	389,675,368	3,888	53,871,000	222	443,546,368	4,110
YADKIN	75,076,681	785	9,278,800	48	84,355,481	833
YANCEY	95,004,538	709	2,966,300	13	97,970,838	722
	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.