

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
BALANCESHEET
ASOFDECEMBER31,2006

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	137,242			137,242 (Note1)
INVESTMENTS	27,960,664			27,960,664
FIXEDASSETS	29,917		(29,917)	0
DATAPROCESSINGEQUIPMENT	157,724			157,724
ACCOUNTSRECEIVABLE-BEACH	875,273			875,273
ACCOUNTSRECEIVABLE-OTHER	61,312			61,312
PREPAIDEXPENSES	38,355		(38,355)	0
TOTALASSETS	29,260,487	0	(68,272)	29,192,215
LIABILITIES&EQUITY				
LIABILITIES				
PREMIUMREFUND				15,976
PAYROLLLIABILITIES				701
PREMIUMSUSPENSE				521,479
ACCUAL-PREMIUMTAX				103,752
ACCUAL-POSTRETIREMENT				813,924
ACCUAL-PENSION				104,971
ACCUAL-RENT				29,242
CLAIMSPAYABLE				27,245
PREPAIDPREMIUMS				470,190
UNCLAIMEDCHECKS				384,048
DISTRIBUTIONPAYABLE				64,957
TOTALLIABILITIES				2,536,485
RESERVESFOR:				
UNPAIDLOSSES(INCL.IBNR)				2,391,845
UNPAIDLAERESERVES				231,797
UNEARNEDPREMIUMS				13,531,228
TOTALRESERVES				16,154,870
MEMBERS'EQUITY				10,500,860
TOTALLIABILITIES&MEMBERS'EQUITY				29,192,215

Note1-Eachnight,allfundsremainingintheAsso
Agreementsandreturnedtotheaccount
reclassification(\$498,382)ofthecla
Theovernightinvestmentsareincluded

ciations'checkingaccountareinvestedovernight
thenextmorning,withinterest.Thistransaction
imcheckspayableaccountmaycreateacreditbalan
inthelInvestmentaccount.

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
INCOME STATEMENT AND EQUITY ACCOUNT
AS OF DECEMBER 31, 2006

	YEAR TO DATE
<u>UNDERWRITING INCOME</u>	
PREMIUMS EARNED	6,438,840
<u>DEDUCTIONS</u>	
LOSSES INCURRED	1,096,382
LOSSES EXPENSE INCURRED	153,410
OPERATING EXPENSE INCURRED	1,620,989
PREMIUM TAXES	172,668
<u>TOTAL DEDUCTIONS</u>	3,043,449
<u>NET UNDERWRITING GAIN OR (LOSS)</u>	3,395,391
<u>OTHER INCOME OR (OUTGO)</u>	
INVESTMENT INCOME	335,164
MISCELLANEOUS INCOME	535
<u>NET OTHER INCOME</u>	335,699
<u>NET INCOME OR (LOSS)</u>	3,731,090
<u>EQUITY ACCOUNT</u>	
MEMBERS' EQUITY (PRIOR PERIOD)	6,730,176
NET INCOME OR (LOSS)	3,731,090
CHANGE IN ASSETS NOT ADMITTED	39,594
ASSESSMENTS OR (DISTRIBUTIONS)	0
PRIOR PERIOD ADJUSTMENT	0
<u>NET CHANGE IN EQUITY</u>	3,770,684
MEMBERS' EQUITY (CURRENT PERIOD)	<u>10,500,860</u>

The Aggregate Liability for the Association as of December 31, 2006 is \$4,756,346,098

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
MEMBERS'ACCOUNT
ASOFDECEMBER31,2006

	YEARTODATE							
	2007	2006	2005	2004	2003	2002	2001	TOTAL
INCOMERECEIVED								
PREMIUMSWRITTEN	6,367,123	43,772	0	0	0	0	0	6,410,895
INTERESTRECEIVED	335,164	0	0	0	0	0	0	335,164
MISCELLANEOUSINCOME	535	0	0	0	0	0	0	535
TOTALINCOME	6,702,822	43,772	0	0	0	0	0	6,746,594
EXPENSESPAID								
LOSSES	60,406	1,671,248	137,849	25,734	0	0	0	1,895,237
LOSSADJUSTMENTEXPENSES	98,768	128,943	15,741	1,451	300	0	0	245,203
COMMISSION	911,563	6,566	0	0	0	0	0	918,129
PREMIUMTAX	172,668	0	0	0	0	0	0	172,668
ADMINISTRATIVEEXPENSES	702,860	0	0	0	0	0	0	702,860
TOTALEXPENSESPAID	1,946,265	1,806,757	153,590	27,185	3 00	0	0	3,934,097
NETCASHCHANGE	4,756,557	(1,762,985)	(153,590)	(27,185)	(300)	0	0	2,812,497
RESERVES:								
DEDUCT:(CURRENTPERIOD)								
LOSSES(INCL.IBNR.)	935,793	1,063,400	142,952	3,199	244 ,000	2,501	0	2,391,845
LOSSADJUSTMENTEXPENSES	90,690	103,055	13,854	310	23,64 6	242	0	231,797
UNEARNEDPREMIUMS	5,599,594	7,931,634	0	0	0	0	0	13,531,228
ADD:(PRIORPERIOD)								
LOSSES(INCL.IBNR)	0	2,461,408	452,091	36,700	238,000	2, 501	0	3,190,700
LOSSADJUSTMENTEXPENSES	0	249,417	45,980	3,733	24,206	25 4	0	323,590
UNEARNEDPREMIUMS	0	13,559,173	0	0	0	0	0	13,559,173
NETRESERVECHANGE	(6,626,077)	7,171,909	341,265	36,924	(5,440)	12	0	918,593
NETOTHERCHANGES								
PRIORPERIODADJUSTMENT	0	0	0	0	0	0	0	0
ASSETSNOTADMITTED	39,594	0	0	0	0	0	0	39,594
TOTALNETOTHERCHANGES	39,594	0	0	0	0	0	0	39,594
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENTMEMBER	0	0	0	0	0	0	0	0
CHANGEINMEMBERS'EQUITY	(1,829,926)	5,408,924	187,67 5	9,739	(5,740)	12	0	3,770,684

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
MEMBERS'ACCOUNTFORUNSETTLEDYEARS
ASOFDECEMBER31,2006

	2007	2006	2005	2004	2003	2002	2001	TOTAL
<u>INCOMERECEIVED</u>								
PREMIUMSWRITTEN	6,367,123	26,127,006	22,825,166	26,235 ,796	20,357,754	17,509,012	15,494,428	134,916,285
INTERESTRECEIVED	335,164	974,043	418,985	168,902	218,82 7	259,922	795,169	3,171,012
MISCELLANEOUSINCOME	535	(6,465)	(13,041)	(43,556)	2,946	7,389	258	(51,934)
<u>TOTALINCOME</u>	<u>6,702,822</u>	<u>27,094,584</u>	<u>23,231,110</u>	<u>26,361,142</u>	<u>20,579,527</u>	<u>17,776,323</u>	<u>16,289,855</u>	<u>138,035,363</u>
<u>EXPENSESPAID</u>								
LOSSES	60,406	5,663,557	11,703,896	12,865,722	17,580,341	9,287,307	7,594,078	64,755,307
LOSSADJUSTMENTEXPENSES	98,768	762,480	1,181,981	1,181 ,093	1,928,970	691,126	580,596	6,425,014
COMMISSION	911,563	3,838,746	3,296,157	3,803,425	2,956,416	2,592,873	2,269,582	19,668,762
PREMIUMTAX	172,668	699,572	701,486	655,512	583,115	503,8 73	443,154	3,759,380
ADMINISTRATIVEEXPENSES	702,860	3,033,088	3,118,977	3,074,619	3,018,670	2,779,410	2,188,612	17,916,236
<u>TOTALEXPENSESPAID</u>	<u>1,946,265</u>	<u>13,997,443</u>	<u>20,002,497</u>	<u>21, 580,371</u>	<u>26,067,512</u>	<u>15,854,589</u>	<u>13,076,022</u>	<u>112,524,699</u>
<u>NETCASHCHANGE</u>	<u>4,756,557</u>	<u>13,097,141</u>	<u>3,228,613</u>	<u>4,780,77 1</u>	<u>(5,487,985)</u>	<u>1,921,734</u>	<u>3,213,833</u>	<u>25,510,664</u>
<u>RESERVES:</u>								
<u>DEDUCT:(CURRENTPERIOD)</u>								
LOSSES(INCL.IBNR.)	935,793	1,063,400	142,952	3,199	244 ,000	2,501	0	2,391,845
LOSSADJUSTMENTEXPENSES	90,690	103,055	13,854	310	23,64 6	242	0	231,797
UNEARNEDPREMIUMS	5,599,594	7,931,634	0	0	0	0	0	13,531,228
<u>RESERVES</u>	<u>6,626,077</u>	<u>9,098,089</u>	<u>156,806</u>	<u>3,509</u>	<u>267,646</u>	<u>2,743</u>	<u>0</u>	<u>16,154,870</u>
<u>NETOTHERCHANGES</u>								
ASSETSNOTADMITTED	39,594	4,470	4,481	158,368	(164,952)	(96,449)	107,469	52,981
PRIORPERIODADJUSTMENT	0	0	(387,591)	69,869	0	0	0	(317,722)
MINIMUMPENSIONLIABILITY	0	0	0	(27,883)	39,635	(109,504)	0	(97,752)
<u>TOTALNETOTHERCHANGES</u>	<u>39,594</u>	<u>4,470</u>	<u>(383,110)</u>	<u>200,354</u>	<u>(125,317)</u>	<u>(205,953)</u>	<u>107,469</u>	<u>(362,493)</u>
ASSESSMENTS	0	0	0	0	601,446	462,435	451,213	1,515,094
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENTMEMBERS	0	0	0	0	0	(3,298)	(4,237)	(7,535)
<u>MEMBERS'EQUITY</u>	<u>(1,829,926)</u>	<u>4,003,522</u>	<u>2,688,697</u>	<u>4,977, 616</u>	<u>(5,279,502)</u>	<u>2,172,175</u>	<u>3,768,278</u>	<u>10,500,860</u>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
STATISTICALREPORTOPPREMIUMS
ASOFDECEMBER31,2006

	YEAR TODATE 2007	YEAR TODATE 2006	YEAR TODATE TOTAL
PREMIUMSWRITTEN			
RESIDENTIAL-FIRE	2,832,677	21,807	2,854,484
RESIDENTIAL-EC	3,094,559	31,226	3,125,785
COMMERCIAL-FIRE	245,379	(1,141)	244,238
COMMERCIAL-EC	145,299	(7,515)	137,784
CRIME-RESIDENTIAL	48,658	(495)	48,163
CRIME-COMMERCIAL	551	(110)	441
TOTAL	6,367,123	43,772	6,410,895
UNEARNEDPREMIUMS (PRIORPERIOD)			
RESIDENTIAL-FIRE	0	6,263,905	6,263,905
RESIDENTIAL-EC	0	6,119,160	6,119,160
COMMERCIAL-FIRE	0	600,082	600,082
COMMERCIAL-EC	0	453,039	453,039
CRIME-RESIDENTIAL	0	120,906	120,906
CRIME-COMMERCIAL	0	2,081	2,081
TOTAL	0	13,559,173	13,559,173
UNEARNEDPREMIUMS (CURRENTPERIOD)			
RESIDENTIAL-FIRE	2,489,370	3,619,349	6,108,719
RESIDENTIAL-EC	2,717,797	3,605,933	6,323,730
COMMERCIAL-FIRE	222,002	352,824	574,826
COMMERCIAL-EC	127,777	283,136	410,913
CRIME-RESIDENTIAL	42,212	69,343	111,555
CRIME-COMMERCIAL	436	1,049	1,485
TOTAL	5,599,594	7,931,634	13,531,228
EARNEDPREMIUMS			
RESIDENTIAL-FIRE	343,307	2,666,363	3,009,670
RESIDENTIAL-EC	376,762	2,544,453	2,921,215
COMMERCIAL-FIRE	23,377	246,117	269,494
COMMERCIAL-EC	17,522	162,388	179,910
CRIME-RESIDENTIAL	6,446	51,068	57,514
CRIME-COMMERCIAL	115	922	1,037
TOTAL	767,529	5,671,311	6,438,840

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
STATISTICALREPORTOFLOSSES
ASOFDECEMBER31,2006

	YEARTODATE						YEAR TODATE TOTAL
	2007	2006	2005	2004	2003	2002	
PAIDLOSSES							
RESIDENTIAL-FIRE	47,943	1,059,865	75,718	0	0	0	1,183,526
RESIDENTIAL-EC	12,463	572,861	57,214	25,734	0	0	668,272
COMMERCIAL-FIRE	0	0	3,850	0	0	0	3,850
COMMERCIAL-EC	0	31,058	0	0	0	0	31,058
CRIME-RESIDENTIAL	0	7,464	1,067	0	0	0	8,531
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	60,406	1,671,248	137,849	25,734	0	0	1,895,237
OUTSTANDINGLOSSES (CURRENTPERIODINCLIBNR)							
RESIDENTIAL-FIRE	508,801	741,459	19,251	99	0	2,500	1,272,110
RESIDENTIAL-EC	365,813	285,243	27,401	3,100	244,000	1	92,558
COMMERCIAL-FIRE	2,070	4,500	0	0	0	0	6,570
COMMERCIAL-EC	49,174	10,599	96,300	0	0	0	156,073
CRIME-RESIDENTIAL	9,935	21,599	0	0	0	0	31,534
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	935,793	1,063,400	142,952	3,199	244,000	2,501	2,391,845
OUTSTANDINGLOSSES (PRIORPERIODINCLIBNR)							
RESIDENTIAL-FIRE	0	1,223,224	266,296	11,000	0	2,500	1,503,020
RESIDENTIAL-EC	0	1,120,214	78,396	25,700	238,000	1	1,462,311
COMMERCIAL-FIRE	0	13,851	10,000	0	0	0	23,851
COMMERCIAL-EC	0	89,767	96,300	0	0	0	186,067
CRIME-RESIDENTIAL	0	14,352	1,099	0	0	0	15,451
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,461,408	452,091	36,700	238,000	2,501	3,190,700
INCURREDLOSSES							
RESIDENTIAL-FIRE	556,744	578,100	(171,327)	(10,901)	0	0	952,616
RESIDENTIAL-EC	378,276	(262,110)	6,219	3,134	6,000	0	131,519
COMMERCIAL-FIRE	2,070	(9,351)	(6,150)	0	0	0	(13,431)
COMMERCIAL-EC	49,174	(48,110)	0	0	0	0	1,064
CRIME-RESIDENTIAL	9,935	14,711	(32)	0	0	0	24,614
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	996,199	273,240	(171,290)	(7,767)	6,000	0	1,096,382

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
STATISTICALREPORTOFLOSSES
ASOFDECEMBER31,2006

IBNRTOTALS

	2007	2006	2005	2004	2003	2002	TOTAL
<u>IBNR(CURRENTPERIOD)</u>							
RESIDENTIAL-FIRE	400,802	0	0	0	0	0	400,802
RESIDENTIAL-EC	291,614	0	0	0	0	0	291,614
COMMERCIAL-FIRE	2,070	0	0	0	0	0	2,070
COMMERCIAL-EC	49,174	0	0	0	0	0	49,174
CRIME-RESIDENTIAL	9,935	0	0	0	0	0	9,935
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	753,595	0	0	0	0	0	753,595
<u>IBNR(PRIORPERIOD)</u>							
RESIDENTIAL-FIRE	0	474,906	0	0	0	0	474,906
RESIDENTIAL-EC	0	456,283	0	0	0	0	456,283
COMMERCIAL-FIRE	0	7,251	0	0	0	0	7,251
COMMERCIAL-EC	0	58,668	0	0	0	0	58,668
CRIME-RESIDENTIAL	0	4,852	0	0	0	0	4,852
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	1,001,960	0	0	0	0	1,001,960

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
STATISTICALREPORTOFLOSSADJUSTMENTEXPENSES
ASOFDECEMBER31,2006

	YEARTODATE						YEAR TODATE TOTAL
	2007	2006	2005	2004	2003	2002	
LOSSEXPENSEPAID							
RESIDENTIAL-FIRE	38,001	49,824	5,946	0	0	0	93,771
RESIDENTIAL-EC	58,146	76,079	8,560	1,451	300	0	144,536
COMMERCIAL-FIRE	604	0	985	0	0	0	1,589
COMMERCIAL-EC	1,893	2,837	250	0	0	0	4,980
CRIME-RESIDENTIAL	124	203	0	0	0	0	327
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	98,768	128,943	15,741	1,451	300	0	245,203
UNPAIDLOSSEXPENSE (CURRENTPERIODINCL.IBNR)							
RESIDENTIAL-FIRE	49,310	71,856	1,866	10	0	242	123,284
RESIDENTIAL-EC	35,451	27,643	2,655	300	23,646	0	89,695
COMMERCIAL-FIRE	201	436	0	0	0	0	637
COMMERCIAL-EC	4,765	1,027	9,333	0	0	0	15,125
CRIME-RESIDENTIAL	963	2,093	0	0	0	0	3,056
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	90,690	103,055	13,854	310	23,646	242	231,797
UNPAIDLOSSEXPENSE (PRIORPERIODINCL.IBNR)							
RESIDENTIAL-FIRE	0	123,972	27,084	1,119	0	254	152,429
RESIDENTIAL-EC	0	113,512	7,973	2,614	24,206	0	148,305
COMMERCIAL-FIRE	0	1,402	1,017	0	0	0	2,419
COMMERCIAL-EC	0	9,076	9,794	0	0	0	18,870
CRIME-RESIDENTIAL	0	1,455	112	0	0	0	1,567
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	249,417	45,980	3,733	24,206	254	323,590
INCURREDLOSSEXPENSE							
RESIDENTIAL-FIRE	87,311	(2,292)	(19,272)	(1,109)	0	(12)	64,626
RESIDENTIAL-EC	93,597	(9,790)	3,242	(863)	(260)	0	85,926
COMMERCIAL-FIRE	805	(966)	(32)	0	0	0	(193)
COMMERCIAL-EC	6,658	(5,212)	(211)	0	0	0	1,235
CRIME-RESIDENTIAL	1,087	841	(112)	0	0	0	1,816
CRIME-COMMERCIAL	0	0	0	0	0	0	0
TOTAL	189,458	(17,419)	(16,385)	(1,972)	(260)	(12)	153,410

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
88	10/01/01 09/30/02	05/02/03	HABITATIONAL	0	334,490	0	37,739
		05/11/03					
88	10/01/01 09/30/02	05/02/03	COMMERCIAL	0	3,348	0	704
		05/11/03					
TOTAL				0	337,838	0	38,443
88	10/01/02 09/30/03	05/02/03	HABITATIONAL	0	468,231	0	50,573
		05/11/03					
88	10/01/02 09/30/03	05/02/03	COMMERCIAL	0	33,292	0	3,634
		05/11/03					
TOTAL				0	501,523	0	54,207
26	10/01/02 09/30/03	08/14/04	HABITATIONAL	0	235,197	0	31,967
		08/15/04					
26	10/01/02 09/30/03	08/14/04	COMMERCIAL	0	5,982	0	1,024
		08/15/04					
TOTAL				0	241,179	0	32,991
26	10/01/03 09/30/04	08/14/04	HABITATIONAL	0	1,209,887	0	181,593
		08/15/04					
26	10/01/03 09/30/04	08/14/04	COMMERCIAL	0	359,428	0	13,816
		08/15/04					
TOTAL				0	1,569,315	0	195,409
39	10/01/03 09/30/04	03/08/05	HABITATIONAL	0	360,677	0	50,672
		03/09/05					
39	10/01/03 09/30/04	03/08/05	COMMERCIAL	0	33,028	0	2,731
		03/09/05					
TOTAL				0	393,705	0	53,403
39	10/01/04 09/30/05	03/08/05	HABITATIONAL	0	217,903	0	30,868
		03/09/05					
39	10/01/04 09/30/05	03/08/05	COMMERCIAL	0	14,141	0	2,104
		03/09/05					
TOTAL				0	232,044	0	32,972

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
50	10/01/03	09/13/05	HABITATIONAL	0	111,974	0	20,425
	09/30/04	09/16/05					
50	10/01/03	09/13/05	COMMERCIAL	0	41,738	0	2,665
	09/30/04	09/16/05					
	TOTAL			0	153,712	0	23,090
50	10/01/04	09/13/05	HABITATIONAL	12,500	2,002,579	1,250	295,970
	09/30/05	09/16/05					
50	10/01/04	09/13/05	COMMERCIAL	0	169,838	0	18,623
	09/30/05	09/16/05					
	TOTAL			12,500	2,172,417	1,250	314,593
53	10/01/04	10/07/05	HABITATIONAL	0	94,166	0	20,353
	09/30/05	10/14/05					
53	10/01/04	10/07/05	COMMERCIAL	0	1,388	0	717
	09/30/05	10/14/05					
	TOTAL			0	95,554	0	21,070
53	10/01/05	10/07/05	HABITATIONAL	0	0	0	1,384
	09/30/06	10/14/05					
53	10/01/05	10/07/05	COMMERCIAL	0	0	0	0
	09/30/06	10/14/05					
	TOTAL			0	0	0	1,384
82	10/01/04	10/07/05	HABITATIONAL	11,000	52,733	1,100	13,831
	09/30/05	10/14/05					
82	10/01/04	10/07/05	COMMERCIAL	0	52,733	1,100	0
	09/30/05	10/14/05					
	TOTAL			11,000	52,733	1,100	13,831
82	10/01/05	10/07/05	HABITATIONAL	53,198	457,959	5,320	151,541
	09/30/06	10/14/05					
82	10/01/05	10/07/05	COMMERCIAL	0	12,539	0	2,125
	09/30/06	10/14/05					
	TOTAL			53,198	470,498	5,320	153,666

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2006

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
7	10/01/05	11/21/06	HABITATIONAL	86,892	133,496	8,689	21,439
	09/30/06	11/22/06					
7	10/01/05	11/21/06	COMMERCIAL	2,500	13,901	250	962
	09/30/06	11/22/06					
7	10/01/06	11/21/06	HABITATIONAL	20,099	8,232	2,010	2,429
	09/30/07	11/22/06					
7	10/01/06	11/21/06	COMMERCIAL	0	0	0	0
	09/30/07	11/22/06					
88	10/01/05	11/14/06	HABITATIONAL	32,699	64,878	3,270	4,350
	09/30/06	11/16/06					
88	10/01/05	11/14/06	COMMERCIAL	0	4,618	0	446
	09/30/06	11/16/06					
88	10/01/06	11/14/06	HABITATIONAL	5,099	0	510	0
	09/30/07	11/16/06					
88	10/01/06	11/14/06	COMMERCIAL	0	0	0	0
	09/30/07	11/16/06					
			TOTAL	5,099	0	510	0

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
ASOFDECEMBER31,2006

AGGREGATELIABILITYBYCOUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT
ALAMANCE	21,074,162	338	2,228,000	13	23,302,162	351
ALEXANDER	7,012,874	119	685,000	6	7,697,874	125
ALLEGHANY	2,869,334	31	20,000	1	2,889,334	32
ANSON	10,873,000	264	33,000	1	10,906,000	265
ASHE	8,183,100	142	249,500	8	8,432,600	150
AVERY	4,326,450	52	13,000	1	4,339,450	53
BEAUFORT	64,960,266	1,191	2,661,645	31	67,621,911	1,222
BERTIE	22,358,574	475	2,853,745	30	25,212,319	505
BLADEN	55,683,144	1,190	1,051,100	23	56,734,244	1,213
BRUNSWICK	529,328,030	7,618	28,292,697	93	557,620,727	7,711
BUMCOMBE	23,476,868	438	2,146,000	9	25,622,868	447
BURKE	9,943,583	188	255,210	5	10,198,793	193
CABARRUS	19,475,255	318	858,500	10	20,333,755	328
CALDWELL	16,437,409	361	428,000	7	16,865,409	368
CAMDEN	17,192,098	233	2,041,200	5	19,233,298	238
CARTERET	221,477,920	3,520	9,891,130	65	231,369,050	3,585
CASWELL	8,646,058	188	513,500	9	9,159,558	197
CATAWBA	21,417,168	380	2,031,000	19	23,448,168	399
CHATHAM	11,906,290	227	409,600	5	12,315,890	232
CHEROKEE	1,222,500	30	95,000	2	1,317,500	32
CHOWAN	18,480,620	289	5,048,393	6	23,529,013	295
CLAY	760,800	18	0	0	760,800	18
CLEVELAND	20,866,201	370	153,000	5	21,019,201	375
COLUMBUS	145,064,562	3,034	3,915,500	63	148,980,062	3,097
CRAVEN	110,531,914	1,560	4,510,443	30	115,042,357	1,590
CUMBERLAND	160,773,225	2,602	6,747,378	71	167,520,603	2,673
CURRITUCK	66,230,567	855	6,156,586	36	72,387,153	891
DARE	69,743,891	720	13,048,600	33	82,792,491	753
DAVIDSON	45,790,742	764	3,181,600	22	48,972,342	786
DAVIE	2,430,620	41	11,000	1	2,441,620	42
DUPLIN	49,739,065	1,038	3,257,000	45	52,996,065	1,083
DURHAM	51,853,766	657	14,675,036	35	66,528,802	692
EDGECOMBE	27,729,108	566	1,895,000	20	29,624,108	586
FORSYTH	43,606,647	648	6,734,050	40	50,340,697	688
FRANKLIN	21,280,689	360	637,000	12	21,917,689	372
GASTON	50,281,952	855	2,042,651	25	52,324,603	880
GATES	10,087,580	185	142,000	4	10,229,580	189
GRAHAM	807,500	16	64,000	1	871,500	17
GRANVILLE	5,666,821	108	739,000	2	6,405,821	110
GREENE	9,150,098	189	661,000	10	9,811,098	199
GUILFORD	80,586,652	1,184	10,148,245	68	90,734,897	1,252
HALIFAX	43,668,853	941	3,219,000	41	46,887,853	982
HARNETT	51,579,952	943	2,007,500	21	53,587,452	964
HAYWOOD	7,797,490	136	339,500	6	8,136,990	142
HENDERSON	9,288,712	127	777,000	7	10,065,712	134
HERTFORD	14,386,596	290	994,000	10	15,380,596	300
HOKE	28,401,906	630	1,336,300	20	29,738,206	650
HYDE	10,476,087	199	1,559,700	16	12,035,787	215
IREDELL	18,096,165	343	1,030,000	10	19,126,165	353
JACKSON	5,339,555	102	970,000	2	6,309,555	104
JOHNSTON	66,699,261	1,115	3,970,300	63	70,669,561	1,178
JONES	13,550,539	265	374,000	6	13,924,539	271
LEE	15,245,069	263	923,200	13	16,168,269	276

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION
FAIRPLAN
ASOFDECEMBER31,2006

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT
LENOIR	57,734,699	1,120	3,640,500	44	61,375,199	1,164
LINCOLN	13,136,280	221	430,000	5	13,566,280	226
MCDOWELL	7,184,750	177	60,000	1	7,244,750	178
MACON	6,301,681	99	0	0	6,301,681	99
MADISON	4,148,050	72	932,980	2	5,081,030	74
MARTIN	21,873,680	459	2,472,600	36	24,346,280	495
MECKLENBURG	62,146,008	795	12,913,974	36	75,059,982	831
MITCHELL	2,337,650	47	96,000	1	2,433,650	48
MONTGOMERY	16,708,036	335	982,500	7	17,690,536	342
MOORE	17,183,368	335	982,000	10	18,165,368	345
NASH	29,189,497	563	2,124,000	20	31,313,497	583
NEWHANOVER	470,510,626	4,806	10,193,312	61	480,703,938	4,867
NORTHAMPTON	15,145,957	336	706,900	12	15,852,857	348
ONSLOW	244,408,340	3,873	7,347,721	72	251,756,061	3,945
ORANGE	13,617,084	149	713,058	6	14,330,142	155
PAMLICO	27,280,173	496	3,923,000	11	31,203,173	507
PASQUOTANK	52,498,031	799	3,059,087	26	55,557,118	825
PENDER	114,504,847	1,892	4,780,206	25	119,285,053	1,917
PERQUIMANS	22,081,050	299	750,500	4	22,831,550	303
PERSON	12,034,262	216	1,407,517	12	13,441,779	228
PITT	69,767,088	1,157	13,464,726	72	83,231,814	1,229
POLK	2,643,935	58	50,000	1	2,693,935	59
RANDOLPH	19,380,835	326	727,500	14	20,108,335	340
RICHMOND	48,881,118	1,126	1,242,100	22	50,123,218	1,148
ROBESON	230,576,932	5,520	10,921,650	150	241,498,582	5,670
ROCKINGHAM	24,296,745	571	1,904,000	21	26,200,745	592
ROWAN	22,143,745	362	2,726,500	9	24,870,245	371
RUTHERFORD	13,765,985	264	1,326,500	8	15,092,485	272
SAMPSON	50,936,660	1,009	2,930,295	38	53,866,955	1,047
SCOTLAND	25,929,925	607	683,700	8	26,613,625	615
STANLEY	10,482,399	181	210,000	4	10,692,399	185
STOKES	4,731,524	85	680,000	5	5,411,524	90
SURRY	21,674,073	439	1,588,478	23	23,262,551	462
SWAIN	741,649	16	28,000	1	769,649	17
TRANSYLVANIA	3,879,600	21	0	0	3,879,600	21
TYRRELL	7,683,996	153	1,911,700	16	9,595,696	169
UNION	14,580,354	261	340,600	4	14,920,954	265
VANCE	30,439,866	548	1,579,000	13	32,018,866	561
WAKE	87,663,150	1,065	37,190,026	60	124,853,176	1,125
WARREN	12,030,738	272	1,911,200	10	13,941,938	282
WASHINGTON	15,765,180	231	973,200	16	16,738,380	247
WATAUGA	10,235,030	88	57,500	4	10,292,530	92
WAYNE	87,430,784	1,663	10,551,075	84	97,981,859	1,747
WILKES	14,252,184	286	468,000	7	14,720,184	293
WILSON	36,440,165	773	5,211,235	50	41,651,400	823
YADKIN	5,709,342	117	174,000	3	5,883,342	120
YANCY	5,960,090	119	50,000	2	6,010,090	121
	4,441,904,449	73,123	314,441,649	2,123	4,756,346,098	75,246

*Based upon the total Building and Personal Property based upon Coverage A and Commercial policy extension.

ty amounts. Dwelling "other coverages," which are sions of coverage, are not factored into this amount.

additional amounts of insurance t.