

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2005

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	(1,835,174)			(1,835,174) (Note 1)
INVESTMENTS	21,330,551			21,330,551
FIXED ASSETS	55,485		(55,485)	0
DATA PROCESSING EQUIPMENT	32,659			32,659
ACCOUNTS RECEIVABLE -BEACH	857,525			857,525
ACCOUNTS RECEIVABLE - OTHER	70,694			70,694
ASSESSMENT RECEIVABLE	0			0
PREPAID EXPENSES	31,663		(31,663)	0
TOTAL ASSETS	20,511,740	0	(55,485)	20,456,255
LIABILITIES & EQUITY				
LIABILITIES				
AP BEACH PLAN				9,074
PREMIUM REFUND				18,933
PREMIUM SUSPENSE				399,214
ACCRAUL-PREMIUM TAX				120,117
ACCRAUL-POST RETIREMENT				130,158
ACCRAUL-PENSION				813,337
ACCRAUL-RENT				25,412
CLAIMS PAYABLE				7,251
PREPAID PREMIUMS				419,767
UNCLAIMED CHECKS				455,726
DISTRIBUTION PAYABLE				64,957
TOTAL LIABILITIES				2,463,946
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				2,174,053
UNPAID LAE RESERVES				212,265
UNEARNED PREMIUMS				12,836,222
TOTAL RESERVES				15,222,540
MEMBERS' EQUITY				2,769,769
TOTAL LIABILITIES & MEMBERS' EQUITY				20,456,255

Note 1- Each night, all funds remaining in the Associations' checking account are invested overnight in Repurchase Agreements and returned to the account the next morning , with interest. This transaction along with the reclassification (\$1,101,185) of the claim checks payable account may create a credit balance in the cash account . The overnight investments are included in the Investment account .

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND EQUITY ACCOUNT
AS OF DECEMBER 31, 2005

	YEAR TO DATE
<u>UNDERWRITING INCOME</u>	
PREMIUMS EARNED	6,319,370
<u>DEDUCTIONS</u>	
LOSSES INCURRED	(4,106,815)
LOSS EXPENSE INCURRED	(549,050)
OPERATING EXPENSE INCURRED	1,495,212
PREMIUM TAXES	157,056
TOTAL DEDUCTIONS	(3,003,597)
NET UNDERWRITING GAIN OR (LOSS)	<u>9,322,967</u>
<u>OTHER INCOME OR (OUTGO)</u>	
INVESTMENT INCOME	198,242
MISCELLANEOUS INCOME	(364)
NET OTHER INCOME	197,878
NET INCOME OR (LOSS)	<u>9,520,845</u>
<u>EQUITY ACCOUNT</u>	
MEMBERS' EQUITY (PRIOR PERIOD)	<u>(4,449,838)</u>
NET INCOME OR (LOSS)	9,520,845
CHANGE IN ASSETS NOT ADMITTED	25,188
ASSESSMENTS OR (DISTRIBUTIONS)	(2,326,426)
PRIOR PERIOD ADJUSTMENT	0
NET CHANGE IN EQUITY	<u>7,219,607</u>
MEMBERS' EQUITY (CURRENT PERIOD)	<u>2,769,769</u>

The Aggregate Liability for the Association as of December 31, 2005 is \$4,672,239,505.

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
AS OF DECEMBER 31, 2005

	2006	2005	2004	2003	2002	2001	2000	YEAR TO DATE TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	5,833,429	(48,432)	0	0	0	0	0	5,784,997
INTEREST RECEIVED	198,242	0	0	0	0	0	0	198,242
MISCELLANEOUS INCOME	(364)	0	0	0	0	0	0	(364)
TOTAL INCOME	6,031,307	(48,432)	0	0	0	0	0	5,982,875
EXPENSES PAID								
LOSSES	159,050	3,913,418	293,549	1,341	(11,500)	0	0	4,355,858
LOSS ADJUSTMENT EXPENSES	91,961	313,217	20,286	862	(163)	0	163	426,326
COMMISSION	839,197	(7,265)	0	0	0	0	0	831,932
PREMIUM TAX	157,056	0	0	0	0	0	0	157,056
ADMINISTRATIVE EXPENSES	663,280	0	0	0	0	0	0	663,280
TOTAL EXPENSES PAID	1,910,544	4,219,370	313,835	2,203	(11,663)	0	163	6,434,452
NET CASH CHANGE	4,120,763	(4,267,802)	(313,835)	(2,203)	11,663	0	(163)	(451,577)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	393,627	1,488,625	46,301	243,000	1	2,500	0	2,174,054
LOSS ADJUSTMENT EXPENSES	38,432	145,343	4,521	23,725	0	244	0	212,265
UNEARNED PREMIUMS	5,056,028	7,780,194	0	0	0	0	0	12,836,222
ADD:(PRIOR PERIOD)								
LOSSES (INCL. IBNR)	0	10,089,368	306,358	238,500	1	2,500	0	10,636,727
LOSS ADJUSTMENT EXPENSES	0	1,125,049	35,033	27,273	0	286	0	1,187,641
UNEARNED PREMIUMS	0	13,370,595	0	0	0	0	0	13,370,595
NET RESERVE CHANGE	(5,488,087)	15,170,850	290,569	(952)	0	42	0	9,972,422
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	25,188	0	0	0	0	0	0	25,188
TOTAL NET OTHER CHANGES	25,188	0	0	0	0	0	0	25,188
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(2,326,426)	(2,326,426)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' EQUITY	(1,342,136)	10,903,048	(23,266)	(3,155)	11,663	42	(2,326,589)	7,219,607

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO PERIOD ENDING DECEMBER 31, 2005

	2006	2005	2004	2003	2002	2001	2000	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	5,833,429	23,220,145	26,235,796	20,357,754	17,509,012	15,494,428	14,629,409	123,279,973
INTEREST RECEIVED	198,242	418,985	168,902	218,827	259,922	795,169	1,250,277	3,310,324
MISCELLANEOUS INCOME	(364)	(13,041)	(43,556)	2,946	7,389	258	(1,271)	(47,639)
TOTAL INCOME	6,031,307	23,626,089	26,361,142	20,579,527	17,776,323	16,289,855	15,878,415	126,542,658
EXPENSES PAID								
LOSSES	159,050	7,385,024	12,756,493	17,509,109	9,287,307	7,594,078	9,150,828	63,841,889
LOSS ADJUSTMENT EXPENSES	91,961	946,465	1,167,840	1,924,821	691,126	580,188	763,049	6,165,450
COMMISSION	839,197	3,355,404	3,803,425	2,956,416	2,592,873	2,269,582	1,471,361	17,288,258
PREMIUM TAX	157,056	701,486	655,512	583,115	503,873	443,154	424,956	3,469,152
ADMINISTRATIVE EXPENSES	663,280	3,118,977	3,074,619	3,018,670	2,779,410	2,188,612	2,059,471	16,903,039
TOTAL EXPENSES PAID	1,910,544	15,507,356	21,457,889	25,992,131	15,854,589	13,075,614	13,869,665	107,667,788
NET CASH CHANGE	4,120,763	8,118,733	4,903,253	(5,412,604)	1,921,734	3,214,241	2,008,750	18,874,870
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	393,627	1,488,625	46,301	243,000	1	2,500	0	2,174,054
LOSS ADJUSTMENT EXPENSES	38,432	145,343	4,521	23,725	0	244	0	212,265
UNEARNED PREMIUMS	5,056,028	7,780,194						12,836,222
RESERVES	5,488,087	9,414,162	50,822	266,725	1	2,744	0	15,222,541
NET OTHER CHANGES								
ASSETS NOT ADMITTED	25,188	4,481	158,368	(164,952)	(96,449)	107,469	(66,943)	(32,838)
PRIOR PERIOD ADJUSTMENT	0	(387,591)	69,869	0	0	0	0	(317,722)
MINIMUM PENSION LIABILITY	0	0	(27,883)	39,635	(109,504)	0	0	(97,752)
TOTAL NET OTHER CHANGES	25,188	(383,110)	200,354	(125,317)	(205,953)	107,469	(66,943)	(448,312)
ASSESSMENTS	0	0	0	601,446	462,435	451,213	413,005	1,928,099
DISTRIBUTIONS	0	0	0	0	0	0	(2,326,426)	(2,326,426)
INSOLVENT MEMBERS	0	0	0	0	(3,298)	(4,237)	(28,386)	(35,921)
MEMBERS' EQUITY	(1,342,136)	(1,678,539)	5,052,785	(5,203,200)	2,174,917	3,765,942	(0)	2,769,769

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF DECEMBER 31, 2005

	YEAR TO DATE 2006	YEAR TO DATE 2005	YEAR TO DATE TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	2,846,027	(19,800)	2,826,227
RESIDENTIAL - EC	2,584,110	(27,405)	2,556,705
COMMERCIAL - FIRE	234,743	3,707	238,450
COMMERCIAL - EC	118,561	(5,066)	113,495
CRIME - RESIDENTIAL	48,246	132	48,378
CRIME - COMMERCIAL	1,742	0	1,742
TOTAL	5,833,429	(48,432)	5,784,997
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	6,476,263	6,476,263
RESIDENTIAL - EC	0	5,847,611	5,847,611
COMMERCIAL - FIRE	0	609,541	609,541
COMMERCIAL - EC	0	310,942	310,942
CRIME - RESIDENTIAL	0	124,078	124,078
CRIME - COMMERCIAL	0	2,160	2,160
TOTAL	0	13,370,595	13,370,595
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	2,465,477	3,740,967	6,206,444
RESIDENTIAL - EC	2,239,035	3,416,246	5,655,281
COMMERCIAL - FIRE	207,736	364,838	572,574
COMMERCIAL - EC	100,628	186,156	286,784
CRIME - RESIDENTIAL	41,546	70,940	112,486
CRIME - COMMERCIAL	1,606	1,047	2,653
TOTAL	5,056,028	7,780,194	12,836,222
EARNED PREMIUMS			
RESIDENTIAL - FIRE	380,550	2,715,496	3,096,046
RESIDENTIAL - EC	345,075	2,403,960	2,749,035
COMMERCIAL - FIRE	27,007	248,410	275,417
COMMERCIAL - EC	17,933	119,720	137,653
CRIME - RESIDENTIAL	6,700	53,270	59,970
CRIME - COMMERCIAL	136	1,113	1,249
TOTAL	777,401	5,541,969	6,319,370

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2005**

YEAR TO DATE

	2006	2005	2004	2003	2002	2001	TOTAL YEAR TO DATE
PAID LOSSES							
RESIDENTIAL - FIRE	143,282	1,875,112	82,530	0	(7,000)	0	2,093,924
RESIDENTIAL - EC	15,768	1,921,880	116,445	285	(4,500)	0	2,049,878
COMMERCIAL - FIRE	0	0	52,561	1,056	0	0	53,617
COMMERCIAL - EC	0	96,498	41,738	0	0	0	138,236
CRIME - RESIDENTIAL	0	19,928	275	0	0	0	20,203
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	159,050	3,913,418	293,549	1,341	(11,500)	0	4,355,858
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	261,857	825,591	19,101	0	0	2,500	1,109,049
RESIDENTIAL - EC	112,690	582,237	27,200	243,000	1	0	965,128
COMMERCIAL - FIRE	17,860	68,599	0	0	0	0	86,459
COMMERCIAL - EC	710	7,099	0	0	0	0	7,809
CRIME - RESIDENTIAL	510	5,099	0	0	0	0	5,609
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	393,627	1,488,625	46,301	243,000	1	2,500	2,174,054
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	2,515,337	74,163	0	0	2,500	2,592,000
RESIDENTIAL - EC	0	7,312,708	182,195	238,500	1	0	7,733,404
COMMERCIAL - FIRE	0	30,454	25,000	0	0	0	55,454
COMMERCIAL - EC	0	160,619	25,000	0	0	0	185,619
CRIME - RESIDENTIAL	0	62,450	0	0	0	0	62,450
CRIME - COMMERCIAL	0	7,800	0	0	0	0	7,800
TOTAL	0	10,089,368	306,358	238,500	1	2,500	10,636,727
INCURRED LOSSES							
RESIDENTIAL - FIRE	405,139	185,366	27,468	0	(7,000)	0	610,973
RESIDENTIAL - EC	128,458	(4,808,591)	(38,550)	4,785	(4,500)	0	(4,718,398)
COMMERCIAL - FIRE	17,860	38,145	27,561	1,056	0	0	84,622
COMMERCIAL - EC	710	(57,022)	16,738	0	0	0	(39,574)
CRIME - RESIDENTIAL	510	(37,423)	275	0	0	0	(36,638)
CRIME - COMMERCIAL	0	(7,800)	0	0	0	0	(7,800)
TOTAL	552,677	(4,687,325)	33,492	5,841	(11,500)	0	(4,106,815)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2005

IBNR TOTALS

IBNR (CURRENT PERIOD)	2006	2005	2004	2003	2002	2001	TOTAL
RESIDENTIAL - FIRE	100,822	0	0	0	0	0	100,822
RESIDENTIAL - EC	87,739	0	0	0	0	0	87,739
COMMERCIAL - FIRE	7,860	0	0	0	0	0	7,860
COMMERCIAL - EC	710	0	0	0	0	0	710
CRIME - RESIDENTIAL	510	0	0	0	0	0	510
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	197,641	0	0	0	0	0	197,641
 IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	1,223,689	0	0	0	0	1,223,689
RESIDENTIAL - EC	0	3,669,431	0	0	0	0	3,669,431
COMMERCIAL - FIRE	0	23,454	0	0	0	0	23,454
COMMERCIAL - EC	0	78,519	0	0	0	0	78,519
CRIME - RESIDENTIAL	0	48,752	0	0	0	0	48,752
CRIME - COMMERCIAL	0	300	0	0	0	0	300
TOTAL	0	5,044,145	0	0	0	0	5,044,145

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF DECEMBER 31, 2005**

YEAR TO DATE

	2006	2005	2004	2003	2002	2001	TOTAL YEAR TO DATE
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	39,157	65,780	2,040	372	0	0	107,349
RESIDENTIAL - EC	49,756	235,160	13,028	490	0	0	298,434
COMMERCIAL - FIRE	1,156	1,469	2,553	0	0	0	5,178
COMMERCIAL - EC	1,741	10,412	2,665	0	0	0	14,818
CRIME - RESIDENTIAL	98	396	0	0	0	0	494
CRIME - COMMERCIAL	53	0	0	0	0	0	53
TOTAL	91,961	313,217	20,286	862	0	0	426,326
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	25,567	80,607	1,865	0	0	244	108,283
RESIDENTIAL - EC	11,002	56,847	2,656	23,725	0	0	94,230
COMMERCIAL - FIRE	1,743	6,698	0	0	0	0	8,441
COMMERCIAL - EC	70	693	0	0	0	0	763
CRIME - RESIDENTIAL	50	498	0	0	0	0	548
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	38,432	145,343	4,521	23,725	0	244	212,265
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	280,498	8,481	0	0	286	289,265
RESIDENTIAL - EC	0	815,006	20,834	27,273	0	0	863,113
COMMERCIAL - FIRE	0	3,372	2,859	0	0	0	6,231
COMMERCIAL - EC	0	17,996	2,859	0	0	0	20,855
CRIME - RESIDENTIAL	0	7,319	0	0	0	0	7,319
CRIME - COMMERCIAL	0	858	0	0	0	0	858
TOTAL	0	1,125,049	35,033	27,273	0	286	1,187,641
INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	64,724	(134,111)	(4,576)	372	0	(42)	(73,633)
RESIDENTIAL - EC	60,758	(522,999)	(5,150)	(3,058)	0	0	(470,449)
COMMERCIAL - FIRE	2,899	4,795	(306)	0	0	0	7,388
COMMERCIAL - EC	1,811	(6,891)	(194)	0	0	0	(5,274)
CRIME - RESIDENTIAL	148	(6,425)	0	0	0	0	(6,277)
CRIME - COMMERCIAL	53	(858)	0	0	0	0	(805)
TOTAL	130,393	(666,489)	(10,226)	(2,686)	0	(42)	(549,050)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2005

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
95	10/01/01 09/30/02	09/18/03	HABITATIONAL	0	221,557	0	27,363
95	10/01/01 09/30/02	09/18/03	COMMERCIAL	0	12,913	0	1,197
			TOTAL	0	234,470	0	28,560
95	10/01/02 09/30/03	09/18/03	HABITATIONAL	5,000	7,182,024	500	907,074
95	10/01/02 09/30/03	09/18/03	COMMERCIAL	0	746,460	0	50,970
			TOTAL	5,000	7,928,484	500	958,044
41	10/01/03 09/30/04	03/30/05	HABITATIONAL	0	4,923	0	1,508
41	10/01/03 09/30/04	03/30/05	COMMERCIAL	0	0	0	1,291
			TOTAL	0	4,923	0	2,799
41	10/01/04 09/30/05	03/30/05	HABITATIONAL	4,000	12,567	400	554
41	10/01/04 09/30/05	03/30/05	COMMERCIAL	0	0	0	0
			TOTAL	4,000	12,567	400	554
50	10/01/03 09/30/04	09/13/05	HABITATIONAL	14,000	80,776	1,400	12,025
50	10/01/03 09/30/04	09/13/05	COMMERCIAL	0	41,738	0	2,665
			TOTAL	14,000	122,514	1,400	14,690
50	10/01/04 09/30/05	09/13/05	HABITATIONAL	422,000	1,733,273	42,200	216,356
50	10/01/04 09/30/05	09/13/05	COMMERCIAL	7,000	96,073	700	10,372
			TOTAL	429,000	1,829,346	42,900	226,728
53	10/01/04 09/30/05	10/07/05	HABITATIONAL	29,500	95,162	2,950	14,341
53	10/01/04 09/30/05	10/07/05	COMMERCIAL	3,500	0	350	162
			TOTAL	33,000	95,162	3,300	14,503
53	10/01/05 09/30/06	10/07/05	HABITATIONAL	0	0	0	1,383
53	10/01/05 09/30/06	10/07/05	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	1,383

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2005

AGGREGATE LIABILITY BY COUNTIES

COUNTY	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	24,523,690	386
ALEXANDER	7,369,254	117
ALLEGHANY	3,075,834	32
ANSON	11,322,900	283
ASHE	8,054,700	160
AVERY	4,569,750	59
BEAUFORT	61,742,758	1,158
BERTIE	25,362,224	505
BLADEN	53,363,982	1,183
BRUNSWICK	514,119,733	7,566
BUMCOMBE	26,466,855	484
BURKE	8,782,025	185
CABARRUS	22,618,248	365
CALDWELL	16,534,519	361
CAMDEN	18,735,388	261
CARTERET	210,867,807	3,508
CASWELL	9,206,458	199
CATAWBA	23,216,718	407
CHATHAM	13,244,475	250
CHEROKEE	1,879,500	40
CHOWAN	20,638,354	290
CLAY	691,800	20
CLEVELAND	22,931,917	418
COLUMBUS	150,068,608	3,185
CRAVEN	100,560,493	1,468
CUMBERLAND	168,303,811	2,827
CURRITUCK	75,016,739	933
DARE	78,468,023	745
DAVIDSON	49,590,041	806
DAVIE	2,990,370	48
DUPLIN	52,181,737	1,086
DURHAM	72,963,661	824
EDGECOMBE	30,057,858	620
FORSYTH	62,732,395	755
FRANKLIN	20,687,945	377
GASTON	57,804,334	972
GATES	10,182,031	202
GRAHAM	1,037,500	20
GRANVILLE	7,279,270	121
GREENE	10,174,938	209
GUILFORD	100,512,933	1,401
HALIFAX	41,644,941	907
HARNETT	55,209,004	1,008
HAYWOOD	10,634,990	154
HENDERSON	12,189,225	153
HERTFORD	13,796,733	287

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2005

AGGREGATE LIABILITY BY COUNTIES

COUNTY	FAIR LIABILITY *	FAIR COUNT
HOKE	32,995,321	723
HYDE	10,309,427	193
IREDELL	19,416,079	352
JACKSON	7,607,355	119
JOHNSTON	68,354,890	1,170
JONES	12,666,402	256
LEE	18,683,194	308
LENOIR	64,533,238	1,189
LINCOLN	12,705,351	236
MCDOWELL	7,243,150	184
MACON	5,970,081	103
MADISON	5,227,850	88
MARTIN	21,925,700	477
MECKLENBURG	93,450,497	1,041
MITCHELL	2,238,250	51
MONTGOMERY	15,905,871	317
MOORE	17,471,218	350
NASH	32,561,366	597
NEW HANOVER	440,953,466	4,741
NORTHAMPTON	14,925,884	336
ONSLOW	237,207,339	3,940
ORANGE	15,191,538	174
PAMLICO	22,758,709	454
PASQUOTANK	54,818,224	825
PENDER	118,178,723	1,836
PERQUIMANS	17,201,340	270
PERSON	12,595,055	226
PITT	77,875,327	1,240
POLK	2,564,935	63
RANDOLPH	19,767,868	347
RICHMOND	53,682,129	1,248
ROBESON	240,134,144	5,796
ROCKINGHAM	26,481,521	630
ROWAN	27,063,358	424
RUTHERFORD	15,918,985	287
SAMPSON	55,582,836	1,108
SCOTLAND	26,806,320	613
STANLEY	9,031,866	167
STOKES	4,293,750	77
SURRY	24,731,139	487
SWAIN	689,500	18
TRANSYLVANIA	2,051,100	20
TYRRELL	9,197,496	171
UNION	16,696,944	275
VANCE	32,914,481	593
WAKE	135,473,065	1,312

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2005

AGGREGATE LIABILITY BY COUNTIES

COUNTY	FAIR LIABILITY *	FAIR COUNT
WARREN	13,030,720	273
WASHINGTON	15,341,090	218
WATAUGA	10,515,170	93
WAYNE	99,744,769	1,790
WILKES	16,356,820	317
WILSON	47,430,584	871
YADKIN	6,255,911	115
YANCY	6,105,690	121
	4,672,239,505	76,575

* 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.