



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

**Statutory Financial Statements
June 30, 2025**

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF JUNE 30, 2025

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 70,948,334	\$ 0	\$ 70,948,334
CASH EQUIVALENTS	1,830,051	0	1,830,051
INVESTMENTS	152,312,271	0	152,312,271
INTEREST INCOME DUE OR ACCRUED	1,087,296	0	1,087,296
FIXED ASSETS	195,117	(195,117)	0
DATA PROCESSING EQUIPMENT	27,518	0	27,518
ACCOUNTS RECEIVABLE - CPIP PLAN	1,963,950	0	1,963,950
ACCOUNTS RECEIVABLE - PREMIUM	48,938,035	0	48,938,035
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREMIUM TAX RECOVERABLE	543,841	0	543,841
PREPAID EXPENSES	2,066,556	(2,066,556)	0
TOTAL ASSETS	\$ 279,914,438	\$ (2,263,142)	\$ 277,651,296

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 194,295
BENEFIT PAYABLE	408,371
PREMIUM REFUND	477,947
COMMISSION PAYABLE	4,344,558
ACCRAUL-POST RETIREMENT	3,960,452
ACCRAUL-RENT	197,544
CLAIMS PAYABLE	652,788
PREPAID PREMIUMS	5,656,313
UNCLAIMED CHECKS	3,573,231
CEDED REINSURANCE PREMIUMS PAYABLE	22,235,194
TOTAL LIABILITIES	\$ 42,150,252

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 29,932,014
UNPAID LAE RESERVES	5,383,722
UNEARNED PREMIUMS	140,813,995
TOTAL RESERVES	\$ 176,129,731

MEMBERS' SURPLUS

TOTAL LIABILITIES & MEMBERS' SURPLUS	\$ 277,651,296
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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2025

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 95,691,290	\$ 160,374,221
CEDED REINSURANCE PREMIUM	(27,359,607)	(27,359,607)
NET PREMIUMS EARNED	<u>68,331,683</u>	<u>133,014,614</u>
DEDUCTIONS		
NET LOSSES INCURRED	27,426,613	58,246,253
NET LOSS EXPENSE INCURRED	4,221,138	9,059,065
OPERATING EXPENSE INCURRED	16,376,724	30,910,451
PREMIUM TAXES	2,494,393	4,707,323
TOTAL DEDUCTIONS	<u>50,518,869</u>	<u>102,923,092</u>
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(98,747)	(496,603)
SERVICE CHARGES	250,080	494,200
MISCELLANEOUS INCOME	19,334	44,565
TOTAL OTHER INCOME/(EXPENSE)	<u>170,667</u>	<u>42,162</u>
NET UNDERWRITING GAIN OR (LOSS)	<u>17,983,481</u>	<u>30,133,684</u>
INVESTMENT INCOME	2,021,576	3,536,794
NET INCOME OR (LOSS)	<u><u>\$ 20,005,057</u></u>	<u><u>\$ 33,670,478</u></u>
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 40,236,989	\$ 25,908,414
NET INCOME OR (LOSS)	20,005,057	33,670,478
CHANGE IN ASSETS NOT ADMITTED	(870,733)	(207,579)
NET CHANGE IN MEMBERS' SURPLUS	<u>19,134,324</u>	<u>33,462,899</u>
MEMBERS' SURPLUS (CURRENT PERIOD)	<u><u>\$ 59,371,313</u></u>	<u><u>\$ 59,371,313</u></u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2025

	QUARTER TO DATE						
	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 90,630,089	\$ (1,689,982)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 88,940,107
CEDED REINSURANCE	(21,094,801)	(6,264,806)	0	0	0	0	(27,359,607)
INVESTMENT INCOME	2,021,576	0	0	0	0	0	2,021,576
PREMIUM CHARGED OFF	(98,747)	0	0	0	0	0	(98,747)
SERVICE CHARGES	250,080	0	0	0	0	0	250,080
MISCELLANEOUS INCOME	19,334	0	0	0	0	0	19,334
TOTAL INCOME	71,727,530	(7,954,788)	0	0	0	0	63,772,743
EXPENSES PAID							
LOSSES	8,783,241	20,851,863	1,950,426	158,116	93,508	0	31,837,154
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,481,019	2,155,507	221,563	35,147	4,471	3,271	4,900,978
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	13,385,675	(253,497)	0	0	0	0	13,132,178
PREMIUM TAX	2,494,393	0	0	0	0	0	2,494,393
ADMINISTRATIVE EXPENSES	3,244,546	0	0	0	0	0	3,244,546
TOTAL EXPENSES PAID	30,388,874	22,753,873	2,171,989	193,263	97,979	3,271	55,609,250
NET CASH CHANGE	41,338,656	(30,708,661)	(2,171,989)	(193,263)	(97,979)	(3,271)	8,163,493
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	16,836,309	10,650,618	2,025,262	419,825	0	0	29,932,014
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,028,264	1,915,673	364,274	75,512	0	0	5,383,722
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	106,098,518	34,715,478	0	0	0	0	140,813,995
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR.)	15,003,819	14,061,314	4,715,856	521,080	20,486	20,000	34,342,555
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,649,091	2,482,683	832,637	92,003	3,617	3,531	6,063,562
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	67,098,328	80,466,850	0	0	0	0	147,565,178
NET RESERVE CHANGE	(41,211,853)	49,729,079	3,158,958	117,746	24,103	23,531	11,841,564
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(870,733)	0	0	0	0	0	(870,733)
TOTAL NET OTHER CHANGES	(870,733)	0	0	0	0	0	(870,733)
CHANGE IN MEMBERS' SURPLUS	\$ (743,930)	\$ 19,020,418	\$ 986,969	\$ (75,517)	\$ (73,876)	\$ 20,260	\$ 19,134,324

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING JUNE 30, 2025

YEAR TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 170,967,281	\$ (3,120,211)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 167,847,070
CEDED REINSURANCE	(21,094,801)	(6,264,806)	0	0	0	0	(27,359,607)
INVESTMENT INCOME	3,536,794	0	0	0	0	0	3,536,794
PREMIUM CHARGED OFF	(496,603)	0	0	0	0	0	(496,603)
SERVICE CHARGES	494,200	0	0	0	0	0	494,200
MISCELLANEOUS INCOME	44,565	0	0	0	0	0	44,565
TOTAL INCOME	153,451,436	(9,385,017)	0	0	0	0	144,066,419
EXPENSES PAID							
LOSSES	10,406,461	43,862,133	5,508,216	379,144	341,643	35,000	60,532,598
LOSS ADJUSTMENT EXPENSES	4,100,302	4,250,625	594,690	115,567	39,558	25,244	9,125,985
COMMISSION	25,249,777	(468,032)	0	0	0	0	24,781,745
PREMIUM TAX	4,707,323	0	0	0	0	0	4,707,323
ADMINISTRATIVE EXPENSES	6,128,706	0	0	0	0	0	6,128,706
TOTAL EXPENSES PAID	50,592,569	47,644,726	6,102,906	494,711	381,202	60,244	105,276,357
NET CASH CHANGE	102,858,867	(57,029,742)	(6,102,906)	(494,711)	(381,202)	(60,244)	38,790,062
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	16,836,309	10,650,618	2,025,262	419,825	0	0	29,932,014
LOSS ADJUSTMENT EXPENSES	3,028,264	1,915,673	364,274	75,512	0	0	5,383,722
UNEARNED PREMIUMS	106,098,518	34,715,478	0	0	0	0	140,813,995
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	24,154,187	7,259,421	622,442	162,308	20,000	32,218,358
LOSS ADJUSTMENT EXPENSES	0	4,502,125	853,862	73,212	19,091	2,352	5,450,642
UNEARNED PREMIUMS	0	133,341,147	0	0	0	0	133,341,147
NET RESERVE CHANGE	(125,963,091)	114,715,690	5,723,747	200,318	181,399	22,352	(5,119,585)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(207,579)	0	0	0	0	0	(207,579)
TOTAL NET OTHER CHANGES	(207,579)	0	0	0	0	0	(207,579)
CHANGE IN MEMBERS' SURPLUS	\$ (23,311,803)	\$ 57,685,947	\$ (379,159)	\$ (294,393)	\$ (199,803)	\$ (37,891)	\$ 33,462,899

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2025

	2025	2024	2023	2022	2021	2020	CLOSED YEARS		TOTAL
							2013 - 2019		
INCOME RECEIVED									
PREMIUMS WRITTEN	\$ 170,967,281	\$ 280,255,218	\$ 208,538,152	\$ 155,341,196	\$ 129,248,256	\$ 113,333,487	\$ 0	\$ 0	\$ 1,057,683,590
CEDED REINSURANCE	(21,094,801)	(32,892,263)	(16,800,000)	(14,481,500)	(11,500,000)	(11,712,500)	0	0	(108,481,064)
INVESTMENT INCOME	3,536,794	5,701,486	2,551,939	765,695	397,838	572,710	0	0	13,526,461
PREMIUM CHARGED OFF	(496,603)	(784,788)	(118,337)	(163,003)	(119,239)	(115,696)	0	0	(1,797,666)
SERVICE CHARGES	494,200	859,863	699,487	606,369	537,988	467,796	0	0	3,665,703
MISCELLANEOUS INCOME	44,565	59,196	48,601	32,421	12,913	15,888	0	0	213,583
TOTAL INCOME	153,451,436	253,198,712	194,919,842	142,101,179	118,577,755	102,561,684	0	964,810,607	
EXPENSES PAID									
LOSSES	10,406,461	94,361,677	112,227,896	91,559,429	67,372,942	65,982,281	0	0	441,910,686
LOSS ADJUSTMENT EXPENSES	4,100,302	19,281,609	17,414,406	14,702,624	12,817,475	11,879,356	0	0	80,195,772
COMMISSION	25,249,777	41,205,267	31,034,653	23,115,997	19,241,525	16,841,201	0	0	156,688,420
PREMIUM TAX	4,707,323	7,876,746	5,844,932	4,347,293	3,641,539	3,170,673	0	0	29,588,506
ADMINISTRATIVE EXPENSES	6,128,706	14,026,317	12,651,414	12,512,214	13,388,138	13,150,909	0	0	71,857,697
TOTAL EXPENSES PAID	50,592,569	176,751,616	179,173,301	146,237,557	116,461,618	111,024,419	0	780,241,081	
NET CASH CHANGE	102,858,867	76,447,096	15,746,541	(4,136,378)	2,116,137	(8,462,735)	0	184,569,527	
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	16,836,309	10,650,618	2,025,262	419,825	0	0	0	0	29,932,014
LOSS ADJUSTMENT EXPENSES	3,028,264	1,915,673	364,274	75,512	0	0	0	0	5,383,722
UNEARNED PREMIUMS	106,098,518	34,715,478	0	0	0	0	0	0	140,813,995
RESERVES	125,963,091	47,281,768	2,389,535	495,337	0	0	0	0	176,129,731
NET OTHER CHANGES									
ASSETS NOT ADMITTED	(207,579)	(977,314)	(2,188,333)	39,880	64,700	(179,231)	0	0	(3,447,877)
MINIMUM PENSION LIABILITY	0	83,330	536,956	4,130,250	820,910	292,600	0	0	5,864,046
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	81,040	(81,040)	0	0	0
TOTAL NET OTHER CHANGES	(207,579)	(893,984)	(1,651,377)	4,170,130	966,650	32,330	0	0	2,416,169
ASSESSMENTS	0	0	0	0	0	10,068,990	0	0	10,068,990
CLOSED YEARS	0	0	0	0	0	0	38,446,358	0	38,446,358
MEMBERS' SURPLUS	\$ (23,311,803)	\$ 28,271,343	\$ 11,705,628	\$ (461,585)	\$ 3,082,787	\$ 1,638,585	\$ 38,446,358	\$ 59,371,313	

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING JUNE 30, 2025

	QUARTER TO DATE			YEAR TO DATE		
	2025	2024	TOTAL	2025	2024	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 17,709,727	\$ (304,889)	\$ 17,404,838	\$ 34,373,662	\$ (781,064)	\$ 33,592,599
RESIDENTIAL - EC	53,282,101	(871,499)	52,410,602	101,520,077	(2,191,547)	99,328,530
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	18,833,033	(501,037)	18,331,996	33,532,722	(112,269)	33,420,453
CRIME - RESIDENTIAL	786,757	(12,261)	774,496	1,503,343	(32,325)	1,471,018
CRIME - COMMERCIAL	18,472	(296)	18,176	37,477	(3,006)	34,471
TOTAL	\$ 90,630,089	\$ (1,689,982)	\$ 88,940,107	\$ 170,967,281	\$ (3,120,211)	\$ 167,847,070
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 14,645,778	\$ 16,367,277	\$ 31,013,055	\$ 0	\$ 29,339,454	\$ 29,339,454
RESIDENTIAL - EC	39,891,027	46,778,072	86,669,099	0	76,264,325	76,264,325
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	11,912,775	16,550,579	28,463,354	0	26,351,956	26,351,956
CRIME - RESIDENTIAL	632,038	745,214	1,377,252	0	1,338,008	1,338,008
CRIME - COMMERCIAL	16,710	25,709	42,419	0	47,404	47,404
TOTAL	\$ 67,098,328	\$ 80,466,850	\$ 147,565,178	\$ 0	\$ 133,341,147	\$ 133,341,147
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 25,984,250	\$ 7,090,396	\$ 33,074,645	\$ 25,984,250	\$ 7,090,396	\$ 33,074,645
RESIDENTIAL - EC	59,545,051	20,342,044	79,887,095	59,545,051	20,342,044	79,887,095
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	19,399,063	6,953,237	26,352,300	19,399,063	6,953,237	26,352,300
CRIME - RESIDENTIAL	1,142,186	317,858	1,460,044	1,142,186	317,858	1,460,044
CRIME - COMMERCIAL	27,968	11,943	39,911	27,968	11,943	39,911
TOTAL	\$ 106,098,518	\$ 34,715,478	\$ 140,813,995	\$ 106,098,518	\$ 34,715,478	\$ 140,813,995
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 6,371,255	\$ 8,971,992	\$ 15,343,248	\$ 8,389,413	\$ 21,467,994	\$ 29,857,407
RESIDENTIAL - EC	33,628,077	25,564,528	59,192,605	41,975,026	53,730,734	95,705,760
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	11,346,744	9,096,306	20,443,050	14,133,658	19,286,450	33,420,109
CRIME - RESIDENTIAL	276,610	415,095	691,704	361,158	987,825	1,348,983
CRIME - COMMERCIAL	7,214	13,470	20,683	9,509	32,454	41,963
TOTAL	\$ 51,629,900	\$ 44,061,391	\$ 95,691,290	\$ 64,868,763	\$ 95,505,458	\$ 160,374,221
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	15,628,366	4,641,365	20,269,732	15,628,366	4,641,365	20,269,732
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,466,435	1,623,440	7,089,875	5,466,435	1,623,440	7,089,875
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 21,094,801	\$ 6,264,806	\$ 27,359,607	\$ 21,094,801	\$ 6,264,806	\$ 27,359,607
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 6,371,255	\$ 8,971,992	\$ 15,343,248	\$ 8,389,413	\$ 21,467,994	\$ 29,857,407
RESIDENTIAL - EC	17,999,710	20,923,163	38,922,873	26,346,659	49,089,369	75,436,028
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	5,880,309	7,472,865	13,353,175	8,667,223	17,663,010	26,330,233
CRIME - RESIDENTIAL	276,610	415,095	691,704	361,158	987,825	1,348,983
CRIME - COMMERCIAL	7,214	13,470	20,683	9,509	32,454	41,963
TOTAL	\$ 30,535,098	\$ 37,796,585	\$ 68,331,683	\$ 43,773,962	\$ 89,240,652	\$ 133,014,614

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2025

QUARTER TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 2,768,700	\$ 4,297,418	\$ 219,696	\$ 118,046	\$ 80,506	0	\$ 7,484,366
RESIDENTIAL - EC	4,682,649	12,450,229	1,058,573	40,070	13,002	0	18,244,523
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,298,866	4,083,767	672,158	0	0	0	6,054,791
CRIME - RESIDENTIAL	33,026	20,448	0	0	0	0	53,475
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 8,783,241	\$ 20,851,863	\$ 1,950,426	\$ 158,116	\$ 93,508	0	\$ 31,837,154
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 7,614,129	\$ 2,806,792	\$ 672,112	\$ 96,058	\$ 0	0	\$ 11,189,092
RESIDENTIAL - EC	6,583,630	5,111,847	823,507	184,324	0	0	12,703,308
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,628,588	2,728,357	529,642	139,443	0	0	6,026,029
CRIME - RESIDENTIAL	9,963	3,622	0	0	0	0	13,585
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 16,836,309	\$ 10,650,618	\$ 2,025,262	\$ 419,825	\$ 0	0	\$ 29,932,014
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 5,186,445	\$ 3,681,367	\$ 1,466,536	\$ 179,400	\$ 10,000	0	\$ 10,523,748
RESIDENTIAL - EC	5,334,697	5,548,953	1,846,627	202,237	10,486	0	12,943,000
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	20,000	20,000
COMMERCIAL PROPERTY	4,456,841	4,821,196	1,397,718	139,443	0	0	10,815,198
CRIME - RESIDENTIAL	23,893	9,797	1,599	0	0	0	35,289
CRIME - COMMERCIAL	1,943	0	3,376	0	0	0	5,319
TOTAL	\$ 15,003,819	\$ 14,061,314	\$ 4,715,856	\$ 521,080	\$ 20,486	\$ 20,000	\$ 34,342,555
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	\$ 5,196,384	\$ 3,422,843	\$ (574,728)	\$ 34,704	\$ 70,506	0	\$ 8,149,709
RESIDENTIAL - EC	5,931,582	12,013,123	35,453	22,157	2,516	0	18,004,830
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(20,000)	(20,000)
COMMERCIAL PROPERTY	(529,388)	1,990,928	(195,918)	0	0	0	1,265,621
CRIME - RESIDENTIAL	19,096	14,273	(1,599)	0	0	0	31,771
CRIME - COMMERCIAL	(1,943)	0	(3,376)	0	0	0	(5,319)
TOTAL	\$ 10,615,732	\$ 17,441,167	\$ (740,168)	\$ 56,861	\$ 73,022	\$ (20,000)	\$ 27,426,613

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2025

YEAR TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 3,653,004	\$ 13,699,773	\$ 561,396	\$ 152,430	\$ 271,652	\$ 35,000	\$ 18,373,256
RESIDENTIAL - EC	5,294,366	22,696,089	3,887,263	224,377	66,004	0	32,168,100
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,426,064	7,426,904	1,047,721	2,337	3,987	0	9,907,013
CRIME - RESIDENTIAL	33,026	34,367	644	0	0	0	68,038
CRIME - COMMERCIAL	0	5,000	11,191	0	0	0	16,191
TOTAL	\$ 10,406,461	\$ 43,862,133	\$ 5,508,216	\$ 379,144	\$ 341,643	\$ 35,000	\$ 60,532,598
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 7,614,129	\$ 2,806,792	\$ 672,112	\$ 96,058	\$ 0	\$ 0	\$ 11,189,092
RESIDENTIAL - EC	6,583,630	5,111,847	823,507	184,324	0	0	12,703,308
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,628,588	2,728,357	529,642	139,443	0	0	6,026,029
CRIME - RESIDENTIAL	9,963	3,622	0	0	0	0	13,585
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 16,836,309	\$ 10,650,618	\$ 2,025,262	\$ 419,825	\$ 0	\$ 0	\$ 29,932,014
NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 0	\$ 6,223,462	\$ 2,134,396	\$ 177,400	\$ 144,309	\$ 0	\$ 8,679,567
RESIDENTIAL - EC	0	12,202,895	3,222,298	305,599	17,999	0	15,748,792
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	20,000	20,000
COMMERCIAL PROPERTY	0	5,718,238	1,899,892	139,443	0	0	7,757,572
CRIME - RESIDENTIAL	0	8,128	336	0	0	0	8,464
CRIME - COMMERCIAL	0	1,464	2,499	0	0	0	3,963
TOTAL	\$ 0	\$ 24,154,187	\$ 7,259,421	\$ 622,442	\$ 162,308	\$ 20,000	\$ 32,218,358
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	\$ 11,267,133	\$ 10,283,103	\$ (900,887)	\$ 71,088	\$ 127,343	\$ 35,000	\$ 20,882,781
RESIDENTIAL - EC	11,877,995	15,605,041	1,488,472	103,102	48,005	0	29,122,616
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(20,000)	(20,000)
COMMERCIAL PROPERTY	4,054,652	4,437,022	(322,528)	2,337	3,987	0	8,175,470
CRIME - RESIDENTIAL	42,989	29,861	308	0	0	0	73,159
CRIME - COMMERCIAL	0	3,536	8,692	0	0	0	12,228
TOTAL	\$ 27,242,770	\$ 30,358,564	\$ 274,057	\$ 176,527	\$ 179,335	\$ 15,000	\$ 58,246,253

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING JUNE 30, 2025

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 4,087,981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,087,981
RESIDENTIAL - EC	4,641,206	0	0	0	0	0	4,641,206
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,201,635	0	0	0	0	0	2,201,635
CRIME - RESIDENTIAL	4,963	0	0	0	0	0	4,963
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 10,935,785	\$ 0	\$ 10,935,785				
 NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 3,844,895	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,844,895
RESIDENTIAL - EC	4,728,779	0	0	0	0	0	4,728,779
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	3,958,685	0	0	0	0	0	3,958,685
CRIME - RESIDENTIAL	12,893	0	0	0	0	0	12,893
CRIME - COMMERCIAL	1,943	0	0	0	0	0	1,943
TOTAL	\$ 12,547,195	\$ 0	\$ 12,547,195				

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2025

QUARTER TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 793,236	\$ 320,966	\$ 6,286	\$ 15,991	\$ 1,513	\$ 0	\$ 1,137,991
RESIDENTIAL - EC	1,301,943	1,623,068	181,203	19,156	2,958	3,801	3,132,129
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	382,353	208,956	34,008	0	0	0	625,318
CRIME - RESIDENTIAL	3,488	2,516	66	0	0	(530)	5,540
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 2,481,019	\$ 2,155,507	\$ 221,563	\$ 35,147	\$ 4,471	\$ 3,271	\$ 4,900,978
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 1,369,515	\$ 504,844	\$ 120,889	\$ 17,278	\$ 0	\$ 0	\$ 2,012,526
RESIDENTIAL - EC	1,184,165	919,442	148,120	33,153	0	0	2,284,881
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	472,791	490,736	95,264	25,081	0	0	1,083,871
CRIME - RESIDENTIAL	1,792	651	0	0	0	0	2,444
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,028,264	\$ 1,915,673	\$ 364,274	\$ 75,512	\$ 0	\$ 0	\$ 5,383,722
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 915,725	\$ 649,987	\$ 258,933	\$ 31,675	\$ 1,766	\$ 0	\$ 1,858,085
RESIDENTIAL - EC	941,901	979,730	326,043	35,707	1,851	0	2,285,232
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	3,531	3,531
COMMERCIAL PROPERTY	786,905	851,236	246,783	24,620	0	0	1,909,544
CRIME - RESIDENTIAL	4,218	1,730	282	0	0	0	6,230
CRIME - COMMERCIAL	343	0	596	0	0	0	939
TOTAL	\$ 2,649,091	\$ 2,482,683	\$ 832,637	\$ 92,003	\$ 3,617	\$ 3,531	\$ 6,063,562
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	\$ 1,247,026	\$ 175,823	\$ (131,758)	\$ 1,593	\$ (253)	\$ 0	\$ 1,292,432
RESIDENTIAL - EC	1,544,207	1,562,780	3,281	16,602	1,107	3,801	3,131,778
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(3,531)	(3,531)
COMMERCIAL PROPERTY	68,239	(151,544)	(117,510)	461	0	0	(200,355)
CRIME - RESIDENTIAL	1,062	1,438	(216)	0	0	(530)	1,754
CRIME - COMMERCIAL	(343)	0	(596)	0	0	0	(939)
TOTAL	\$ 2,860,192	\$ 1,588,497	\$ (246,801)	\$ 18,657	\$ 854	\$ (260)	\$ 4,221,138

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING JUNE 30, 2025

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,296,890	\$ 851,405	\$ 36,289	\$ 39,694	\$ 2,297	\$ 15,585	\$ 2,242,159
RESIDENTIAL - EC	1,935,664	2,962,015	453,685	75,792	37,262	9,971	5,474,389
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	862,487.91	430,033	102,707	81	0	218	1,395,527
CRIME - RESIDENTIAL	5,027.89	6,537	66	0	0	(530)	11,101
CRIME - COMMERCIAL	232	635	1,943	0	0	0	2,810
TOTAL	\$ 4,100,302	\$ 4,250,625	\$ 594,690	\$ 115,567	\$ 39,558	\$ 25,244	\$ 9,125,985
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 1,369,515	\$ 504,844	\$ 120,889	\$ 17,278	\$ 0	\$ 0	\$ 2,012,526
RESIDENTIAL - EC	1,184,165	919,442	148,120	33,153	0	0	2,284,881
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	472,791	490,736	95,264	25,081	0	0	1,083,871
CRIME - RESIDENTIAL	1,792	651	0	0	0	0	2,444
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,028,264	\$ 1,915,673	\$ 364,274	\$ 75,512	\$ 0	\$ 0	\$ 5,383,722
NET UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	\$ 0	\$ 1,179,503	\$ 251,050	\$ 20,866	\$ 16,974	\$ 0	\$ 1,468,393
RESIDENTIAL - EC	0	2,247,278	379,011	35,945	2,117	0	2,664,351
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	2,352	2,352
COMMERCIAL PROPERTY	0	1,073,574	223,468	16,401	0	0	1,313,443
CRIME - RESIDENTIAL	0	1,392	40	0	0	0	1,432
CRIME - COMMERCIAL	0	377	294	0	0	0	671
TOTAL	\$ 0	\$ 4,502,125	\$ 853,862	\$ 73,212	\$ 19,091	\$ 2,352	\$ 5,450,642
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	\$ 2,666,406	\$ 176,745	\$ (93,872)	\$ 36,105	\$ (14,677)	\$ 15,585	\$ 2,786,292
RESIDENTIAL - EC	3,119,829	1,634,179	222,795	73,001	35,144	9,971	5,094,919
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(2,352)	(2,352)
COMMERCIAL PROPERTY	1,335,279	(152,805)	(25,496)	8,760	0	218	1,165,955
CRIME - RESIDENTIAL	6,820	5,796	26	0	0	(530)	12,113
CRIME - COMMERCIAL	232	258	1,649	0	0	0	2,139
TOTAL	\$ 7,128,566	\$ 1,664,173	\$ 105,101	\$ 117,866	\$ 20,467	\$ 22,891	\$ 9,059,065

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF JUNE 30, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES			ALLOCATED CLAIMS EXPENSE		
				OUTSTANDING	PAID	OUTSTANDING	PAID		
DEBBY									
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 22,787	\$ 1,997,132	\$ 499	\$ 261,821		
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	173,318	0	26,043		
			TOTAL	<u>22,787</u>	<u>2,170,451</u>	<u>499</u>	<u>287,864</u>		
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	28,558	2,696,680	499	519,751		
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	1,153	132,719	0	21,209		
			TOTAL	<u>\$ 29,712</u>	<u>\$ 2,829,399</u>	<u>\$ 499</u>	<u>\$ 540,960</u>		
			TOTAL DEBBY	\$ 52,499	\$ 4,999,850	\$ 998	\$ 828,824		
HELENE									
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 404,575	\$ 8,402,390	\$ 4,031	\$ 710,994		
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	172,665	0	21,622		
			TOTAL	<u>404,575</u>	<u>8,575,055</u>	<u>4,031</u>	<u>732,615</u>		
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	968,622	23,386,123	16,248	2,316,796		
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	200,316	1,270,760	1,036	150,265		
			TOTAL	<u>\$ 1,168,938</u>	<u>\$ 24,656,883</u>	<u>\$ 17,284</u>	<u>\$ 2,467,061</u>		
			TOTAL HELENE	\$ 1,573,513	\$ 33,231,938	\$ 21,315	\$ 3,199,676		

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2025

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 719,963,713	3,463	\$ 130,166,700	251	\$ 850,130,413	3,714
ALEXANDER	194,890,823	1,144	17,685,300	73	212,576,123	1,217
ALLEGHANY	65,108,564	363	2,007,900	8	67,116,464	371
ANSON	154,346,026	1,089	33,588,300	77	187,934,326	1,166
ASHE	167,287,660	937	17,076,600	28	184,364,260	965
AVERY	175,829,715	753	8,351,800	14	184,181,515	767
BEAUFORT	559,246,457	3,562	182,223,000	446	741,469,457	4,008
BERTIE	223,419,840	1,763	28,168,200	148	251,588,040	1,911
BLADEN	282,109,485	2,683	105,801,600	291	387,911,085	2,974
BRUNSWICK	1,717,359,042	10,787	810,496,100	1,184	2,527,855,142	11,971
BUNCOMBE	934,090,478	3,706	118,113,094	193	1,052,203,572	3,899
BURKE	460,684,865	2,609	42,951,900	98	503,636,765	2,707
CABARRUS	582,845,320	2,341	73,272,200	109	656,117,520	2,450
CALDWELL	439,516,425	2,572	61,082,300	125	500,598,725	2,697
CAMDEN	63,235,070	333	10,002,400	29	73,237,470	362
CARTERET	1,063,857,841	5,993	344,953,390	695	1,408,811,231	6,688
CASWELL	132,138,847	935	2,853,500	15	134,992,347	950
CATAWBA	826,365,650	4,065	91,769,228	202	918,134,878	4,267
CHATHAM	340,787,328	1,698	48,599,200	114	389,386,528	1,812
CHEROKEE	157,845,882	707	7,529,600	18	165,375,482	725
CHOWAN	153,208,070	800	60,481,800	90	213,689,870	890
CLAY	84,524,440	413	4,224,900	8	88,749,340	421
CLEVELAND	662,396,737	3,863	101,993,800	224	764,390,537	4,087
COLUMBUS	533,922,527	4,432	110,865,300	302	644,787,827	4,734
CRAVEN	660,514,082	4,149	355,896,700	604	1,016,410,782	4,753
CUMBERLAND	1,315,478,738	7,548	487,754,200	622	1,803,232,938	8,170
CURRITUCK	270,624,457	1,368	66,403,400	154	337,027,857	1,522
DARE	251,119,166	966	141,329,100	174	392,448,266	1,140
DAVIDSON	694,559,410	4,067	146,760,600	280	841,320,010	4,347
DAVIE	191,107,430	898	20,481,700	26	211,589,130	924
DUPLIN	598,288,468	4,174	152,496,100	695	750,784,568	4,869
DURHAM	987,602,127	3,260	259,296,184	336	1,246,898,311	3,596
EDGECOMBE	481,773,629	3,412	73,905,100	231	555,678,729	3,643
FORSYTH	1,138,755,812	5,308	483,309,713	581	1,622,065,525	5,889
FRANKLIN	364,523,622	2,162	22,405,300	108	386,928,922	2,270
GASTON	903,275,626	4,583	124,815,900	258	1,028,091,526	4,841
GATES	186,702,128	1,029	17,466,900	70	204,169,028	1,099
GRAHAM	116,302,430	437	317,100	3	116,619,530	440
GRANVILLE	271,031,921	1,493	7,940,700	25	278,972,621	1,518
GREENE	173,221,123	1,412	15,078,100	116	188,299,223	1,528
GUILFORD	1,634,989,330	7,338	664,049,300	749	2,299,038,630	8,087
HALIFAX	550,172,225	4,653	78,900,900	179	629,073,125	4,832
HARNETT	681,716,570	4,397	95,645,400	231	777,361,970	4,628
HAYWOOD	425,763,082	1,801	19,311,500	48	445,074,582	1,849
HENDERSON	537,979,075	2,174	29,226,700	36	567,205,775	2,210
HERTFORD	220,807,985	1,702	42,847,500	112	263,655,485	1,814
HOKE	296,213,293	1,966	29,564,100	108	325,777,393	2,074
HYDE	58,486,913	371	28,038,700	75	86,525,613	446
IREDELL	843,036,499	3,866	70,158,500	129	913,194,999	3,995
JACKSON	194,817,072	1,039	20,720,100	39	215,537,172	1,078
JOHNSTON	1,003,446,542	6,168	128,961,500	355	1,132,408,042	6,523
JONES	81,938,130	582	21,580,200	86	103,518,330	668
LEE	267,198,760	1,598	35,345,300	109	302,544,060	1,707
LENOIR	606,870,429	4,842	130,125,700	347	736,996,129	5,189
LINCOLN	410,441,347	2,113	28,407,600	88	438,848,947	2,201
MCDOWELL	269,222,208	1,490	18,795,700	34	288,017,908	1,524
MACON	204,737,352	927	351,100	7	205,088,452	934
MADISON	113,778,668	589	3,648,400	13	117,427,068	602
MARTIN	303,903,885	2,221	74,494,667	311	378,398,552	2,532
MECKLENBURG	1,798,632,836	6,261	865,143,585	1,000	2,663,776,421	7,261
MITCHELL	115,685,408	678	6,126,900	10	121,812,308	688
MONTGOMERY	243,465,856	1,923	28,228,500	92	271,694,356	2,015
MOORE	413,440,170	2,212	35,214,900	96	448,655,070	2,308
NASH	820,111,224	4,832	137,970,860	279	958,082,084	5,111

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2025

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL	COMMERCIAL	TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
NEW HANOVER	1,802,392,256	7,885	1,597,177,400	2,178
NORTHHAMPTON	216,477,760	1,569	13,082,800	58
ONslow	1,166,543,560	7,379	478,428,300	1,206
ORANGE	382,852,053	1,410	143,047,216	193
PAMLICO	163,199,500	1,025	111,733,500	245
PASQUOTANK	374,976,058	2,183	164,906,700	296
PENDER	618,278,441	3,776	151,249,100	326
PERQUIMANS	145,348,067	824	40,956,200	78
PERSON	260,645,646	1,553	16,075,100	38
PITT	1,256,394,119	7,472	267,210,969	509
POLK	150,391,730	590	5,001,800	18
RANDOLPH	592,003,309	3,219	95,771,300	223
RICHMOND	333,812,172	2,638	78,696,500	187
ROBESON	913,067,495	9,300	203,408,643	519
ROCKINGHAM	705,751,307	4,452	97,798,503	161
ROWAN	837,543,980	4,210	125,575,000	197
RUTHERFORD	435,360,500	2,356	59,487,400	168
SAMPSON	627,682,525	4,608	184,802,199	1,199
SCOTLAND	220,541,968	1,704	64,418,400	153
STANLY	316,725,078	1,564	53,046,260	133
STOKES	210,042,290	1,186	7,106,100	29
SURRY	435,396,559	2,484	67,311,900	197
SWAIN	182,848,750	760	25,497,700	25
TRANSYLVANIA	130,704,460	567	4,961,400	20
TYRRELL	57,618,530	416	9,962,800	27
UNION	608,827,849	2,368	65,100,800	128
VANCE	311,205,672	2,847	67,694,800	141
WAKE	2,766,625,074	8,482	794,248,836	903
WARREN	173,015,144	1,269	15,826,800	69
WASHINGTON	131,081,685	1,045	72,055,100	171
WATAUGA	330,069,523	1,010	19,240,000	34
WAYNE	828,953,372	6,139	146,680,600	479
WILKES	427,560,499	2,600	46,245,800	175
WILSON	656,118,696	4,324	130,573,600	367
YADKIN	157,601,708	1,064	92,163,900	289
YANCEY	173,693,940	880	4,180,800	14
TOTAL	\$ 50,498,067,108	280,178	\$ 12,903,496,747	24,711
				\$ 63,401,563,855
				304,889

* 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.