NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2025

Contents

Financial Statements

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

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	$ 67,635,474	$ 0	$ 67,635,474
CASH EQUIVALENTS	881,509	0	881,509
INVESTMENTS	184,410,977	0	184,410,977
INTEREST INCOME DUE OR ACCRUED	1,305,175	0	1,305,175
FIXED ASSETS	175,744	(175,744)	0
DATA PROCESSING EQUIPMENT	23,674	0	23,674
ACCOUNTS RECEIVABLE - CPIP PLAN	2,173,703	0	2,173,703
ACCOUNTS RECEIVABLE - PREMIUM	51,817,793	(130,115)	51,687,678
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	1,891,657	(1,891,657)	0
TOTAL ASSETS	$ 310,317,175	$ (2,198,985)	$ 308,118,190

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES	
ACCOUNTS PAYABLE	$ 138,588
BENEFIT PAYABLE	409,958
PREMIUM REFUND	436,429
COMMISSION PAYABLE	4,118,995
ACCRUAL-PREMIUM TAX	1,650,843
ACCRUAL-POST RETIREMENT	4,082,089
ACCRUAL-RENT	192,160
CLAIMS PAYABLE	1,190,740
PREPAID PREMIUMS	6,204,737
UNCLAIMED CHECKS	3,141,916
CEDED REINSURANCE PREMIUMS PAYABLE	15,378,047
TOTAL LIABILITIES	$ 36,944,502
RESERVES FOR	
UNPAID LOSSES (INCL. IBNR)	$ 23,621,946
UNPAID LAE RESERVES	4,254,750
UNEARNED PREMIUMS	156,213,362
TOTAL RESERVES	$ 184,090,058
MEMBERS' SURPLUS	$ 87,083,630
TOTAL LIABILITIES & MEMBERS' SURPLUS	$ 308,118,190

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2025

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	$ 73,727,576	$ 234,101,797
CEDED REINSURANCE PREMIUM	(1,591,250)	(28,950,857)
NET PREMIUMS EARNED	72,136,326	205,150,940
DEDUCTIONS		
NET LOSSES INCURRED	24,337,022	82,583,276
NET LOSS EXPENSE INCURRED	4,054,898	13,113,963
OPERATING EXPENSE INCURRED	16,728,304	47,638,755
PREMIUM TAXES	1,861,864	6,569,187
TOTAL DEDUCTIONS	46,982,088	149,905,181
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(63,425)	(560,028)
SERVICE CHARGES	261,700	755,900
MISCELLANEOUS INCOME	29,886	74,452
TOTAL OTHER INCOME/(EXPENSE)	228,161	270,324
NET UNDERWRITING GAIN OR (LOSS)	25,382,399	55,516,083
INVESTMENT INCOME	2,095,263	5,632,057
NET INCOME OR (LOSS)	$ 27,477,662	$ 61,148,140
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	$ 59,371,313	$ 25,908,414
NET INCOME OR (LOSS)	27,477,662	61,148,140
CHANGE IN ASSETS NOT ADMITTED	234,655	27,076
NET CHANGE IN MEMBERS' SURPLUS	27,712,317	61,175,216
MEMBERS' SURPLUS (CURRENT PERIOD)	$ 87,083,630	$ 87,083,630

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

QUARTER TO DATE

INCOME RECEIVED	2025	2024	2023	2022	2021	2020	TOTAL
PREMIUMS WRITTEN	$ 89,718,030	$ (591,088)	$ 0	$ 0	$ 0	$ 0	$ 89,126,942
CEDED REINSURANCE	(1,591,250)	0	0	0	0	0	(1,591,250)
INVESTMENT INCOME	2,095,263	0	0	0	0	0	2,095,263
PREMIUM CHARGED OFF	(63,425)	0	0	0	0	0	(63,425)
SERVICE CHARGES	261,700	0	0	0	0	0	261,700
MISCELLANEOUS INCOME	29,886	0	0	0	0	0	29,886
TOTAL INCOME	90,450,204	(591,088)	0	0	0	0	89,859,116
EXPENSES PAID							
LOSSES	15,640,713	13,884,850	893,619	231,369	0	(3,462)	30,647,090
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	3,310,282	1,636,424	128,758	100,100	4,056	4,251	5,183,870
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	13,278,968	(88,663)	0	0	0	0	13,190,305
PREMIUM TAX	1,861,864	0	0	0	0	0	1,861,864
ADMINISTRATIVE EXPENSES	3,537,999	0	0	0	0	0	3,537,999
TOTAL EXPENSES PAID	37,629,826	15,432,611	1,022,377	331,469	4,056	789	54,421,127
NET CASH CHANGE	52,820,378	(16,023,699)	(1,022,377)	(331,469)	(4,056)	(789)	35,437,989
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	15,770,248	6,364,110	1,384,580	99,610	3,398	0	23,621,946
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,841,375	1,145,596	249,237	17,931	612	0	4,254,750
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	147,990,592	8,222,769	0	0	0	0	156,213,362
ADD:(PRIOR 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
NET RESERVE CHANGE	(40,639,125)	31,549,293	755,719	377,796	(4,010)	0	(7,960,327)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	234,655	0	0	0	0	0	234,655
TOTAL NET OTHER CHANGES	234,655	0	0	0	0	0	234,655
CHANGE IN MEMBERS' SURPLUS	$ 12,415,908	$ 15,525,593	$ (266,658)	$ 46,327	$ (8,065)	$ (789)	$ 27,712,317

EXHIBIT 3A

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

YEAR TO DATE

INCOME RECEIVED	2025	2024	2023	2022	2021	2020	TOTAL
PREMIUMS WRITTEN	$ 260,685,312	$ (3,711,299)	$ 0	$ 0	$ 0	$ 0	$ 256,974,012
CEDED REINSURANCE	(22,686,051)	(6,264,806)	0	0	0	0	(28,950,857)
INVESTMENT INCOME	5,632,057	0	0	0	0	0	5,632,057
PREMIUM CHARGED OFF	(560,028)	0	0	0	0	0	(560,028)
SERVICE CHARGES	755,900	0	0	0	0	0	755,900
MISCELLANEOUS INCOME	74,452	0	0	0	0	0	74,452
TOTAL INCOME	243,901,641	(9,976,105)	0	0	0	0	233,925,536
EXPENSES PAID							
LOSSES	26,047,174	57,746,984	6,401,835	610,514	341,643	31,538	91,179,687
LOSS ADJUSTMENT EXPENSES	7,410,584	5,887,048	723,447	215,666	43,614	29,495	14,309,855
COMMISSION	38,528,745	(556,695)	0	0	0	0	37,972,050
PREMIUM TAX	6,569,187	0	0	0	0	0	6,569,187
ADMINISTRATIVE EXPENSES	9,666,705	0	0	0	0	0	9,666,705
TOTAL EXPENSES PAID	88,222,395	63,077,337	7,125,283	826,180	385,257	61,033	159,697,484
NET CASH CHANGE	155,679,246	(73,053,442)	(7,125,283)	(826,180)	(385,257)	(61,033)	74,228,052
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	15,770,248	6,364,110	1,384,580	99,610	3,398	0	23,621,946
LOSS ADJUSTMENT EXPENSES	2,841,375	1,145,596	249,237	17,931	612	0	4,254,750
UNEARNED PREMIUMS	147,990,592	8,222,769	0	0	0	0	156,213,362
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	(166,602,216)	146,264,982	6,479,466	578,114	177,389	22,352	(13,079,911)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	27,076	0	0	0	0	0	27,076
TOTAL NET OTHER CHANGES	27,076	0	0	0	0	0	27,076
CHANGE IN MEMBERS' SURPLUS	$ (10,895,894)	$ 73,211,541	$ (645,817)	$ (248,066)	$ (207,868)	$ (38,680)	$ 61,175,216

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

INCOME RECEIVED	2025	2024	2023	2022	2021	2020	CLOSED YEARS 2013 - 2019	TOTAL
PREMIUMS WRITTEN	$ 260,685,312	$ 279,664,130	$ 208,538,152	$ 155,341,196	$ 129,248,256	$ 113,333,487	$ 0	$ 1,146,810,532
CEDED REINSURANCE	(22,686,051)	(32,892,263)	(16,800,000)	(14,481,500)	(11,500,000)	(11,712,500)	0	(110,072,315)
INVESTMENT INCOME	5,632,057	5,701,486	2,551,939	765,695	397,838	572,710	0	15,621,724
PREMIUM CHARGED OFF	(560,028)	(784,788)	(118,337)	(163,003)	(119,239)	(115,696)	0	(1,861,091)
SERVICE CHARGES	755,900	859,863	699,487	606,369	537,988	467,796	0	3,927,403
MISCELLANEOUS INCOME	74,452	59,196	48,601	32,421	12,913	15,888	0	243,470
TOTAL INCOME	243,901,640	252,607,624	194,919,842	142,101,179	118,577,755	102,561,684	0	1,054,669,724
EXPENSES PAID								
LOSSES	26,047,174	108,246,528	113,121,516	91,790,799	67,372,942	65,978,818	0	472,557,776
LOSS ADJUSTMENT EXPENSES	7,410,585	20,918,033	17,543,163	14,802,723	12,821,531	11,883,607	0	85,379,642
COMMISSION	38,528,745	41,116,604	31,034,653	23,115,997	19,241,525	16,841,201	0	169,878,725
PREMIUM TAX	6,569,187	7,876,746	5,844,932	4,347,293	3,641,539	3,170,673	0	31,450,370
ADMINISTRATIVE EXPENSES	9,666,705	14,026,317	12,651,414	12,512,214	13,388,138	13,150,909	0	75,395,696
TOTAL EXPENSES PAID	88,222,395	192,184,227	180,195,678	146,569,026	116,465,674	111,025,208	0	834,662,208
NET CASH CHANGE	155,679,245	60,423,397	14,724,164	(4,467,847)	2,112,081	(8,463,524)	0	220,007,516
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	15,770,248	6,364,110	1,384,580	99,610	3,398	0	0	23,621,946
LOSS ADJUSTMENT EXPENSES	2,841,375	1,145,596	249,237	17,931	612	0	0	4,254,750
UNEARNED PREMIUMS	147,990,592	8,222,769	0	0	0	0	0	156,213,362
RESERVES	166,602,216	15,732,475	1,633,816	117,541	4,010	0	0	184,090,058
NET OTHER CHANGES								
ASSETS NOT ADMITTED	27,076	(977,314)	(2,188,333)	39,880	64,700	(179,231)	0	(3,213,222)
MINIMUM PENSION LIABILITY	0	83,330	536,956	4,130,250	820,910	292,600	0	5,864,046
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	81,040	(81,040)	0	0
TOTAL NET OTHER CHANGES	27,076	(893,984)	(1,651,377)	4,170,130	966,650	32,330	0	2,650,824
ASSESSMENTS	0	0	0	0	0	10,068,990	0	10,068,990
CLOSED YEARS	0	0	0	0	0	0	38,446,358	38,446,358
MEMBERS' SURPLUS	$ (10,895,895)	$ 43,796,937	$ 11,438,970	$ (415,258)	$ 3,074,722	$ 1,637,796	$ 38,446,358	$ 87,083,630

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

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2025	2024	TOTAL	2025	2024	TOTAL
RESIDENTIAL - FIRE	$ 18,364,722	$ (134,391)	$ 18,230,331	$ 52,738,384	$ (915,455)	$ 51,822,929
RESIDENTIAL - EC	55,589,521	(372,233)	55,217,288	157,109,598	(2,563,781)	154,545,818
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	14,907,522	(79,464)	14,828,057	48,440,243	(191,733)	48,248,510
CRIME - RESIDENTIAL	839,836	(4,988)	834,849	2,343,180	(37,313)	2,305,867
CRIME - COMMERCIAL	16,430	(12)	16,418	53,907	(3,018)	50,889
TOTAL	$ 89,718,030	$ (591,088)	$ 89,126,942	$ 260,685,312	$ (3,711,299)	$ 256,974,012
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	$ 25,984,250	$ 7,090,396	$ 33,074,645	$ 0	$ 29,339,454	$ 29,339,454
RESIDENTIAL - EC	59,545,051	20,342,044	79,887,095	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	19,399,063	6,953,237	26,352,300	0	26,351,956	26,351,956
CRIME - RESIDENTIAL	1,142,186	317,858	1,460,044	0	1,338,008	1,338,008
CRIME - COMMERCIAL	27,968	11,943	39,911	0	47,404	47,404
TOTAL	$ 106,098,518	$ 34,715,478	$ 140,813,995	$ 0	$ 133,341,147	$ 133,341,147
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	$ 33,409,330	$ 1,655,662	$ 35,064,992	$ 33,409,330	$ 1,655,662	$ 35,064,992
RESIDENTIAL - EC	87,404,893	4,827,342	92,232,236	87,404,893	4,827,342	92,232,236
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	25,643,810	1,665,970	27,309,780	25,643,810	1,665,970	27,309,780
CRIME - RESIDENTIAL	1,499,691	71,024	1,570,716	1,499,691	71,024	1,570,716
CRIME - COMMERCIAL	32,868	2,771	35,639	32,868	2,771	35,639
TOTAL	$ 147,990,592	$ 8,222,769	$ 156,213,362	$ 147,990,592	$ 8,222,769	$ 156,213,362
EARNED PREMIUMS						
RESIDENTIAL - FIRE	$ 10,939,642	$ 5,300,343	$ 16,239,984	$ 19,329,054	$ 26,768,337	$ 46,097,391
RESIDENTIAL - EC	27,729,679	15,142,469	42,872,148	69,704,705	68,873,203	138,577,907
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	8,662,775	5,207,802	13,870,577	22,796,433	24,494,253	47,290,686
CRIME - RESIDENTIAL	482,331	241,846	724,177	843,488	1,229,671	2,073,159
CRIME - COMMERCIAL	11,530	9,160	20,690	21,038	41,615	62,653
TOTAL	$ 47,825,956	$ 25,901,620	$ 73,727,576	$ 112,694,719	$ 121,407,078	$ 234,101,797
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
RESIDENTIAL - EC	1,254,395	0	1,254,395	16,882,761	4,641,365	21,524,126
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	336,855	0	336,855	5,803,290	1,623,440	7,426,731
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	$ 1,591,250	$ 0	$ 1,591,250	$ 22,686,051	$ 6,264,806	$ 28,950,857
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	$ 10,939,642	$ 5,300,343	$ 16,239,984	$ 19,329,054	$ 26,768,337	$ 46,097,391
RESIDENTIAL - EC	26,475,284	15,142,469	41,617,753	52,821,944	64,231,838	117,053,781
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	8,325,920	5,207,802	13,533,722	16,993,143	22,870,812	39,863,955
CRIME - RESIDENTIAL	482,331	241,846	724,177	843,488	1,229,671	2,073,159
CRIME - COMMERCIAL	11,530	9,160	20,690	21,038	41,615	62,653
TOTAL	$ 46,234,706	$ 25,901,620	$ 72,136,326	$ 90,008,668	$ 115,142,273	$ 205,150,940

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

QUARTER TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	$ 7,933,818	$ 2,941,810	$ 211,432	$ 0	$ 0	$ 0	$ 11,087,060
RESIDENTIAL - EC	6,682,492	8,029,895	543,427	91,927	0	(3,462)	15,344,278
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,017,414	2,904,246	138,760	139,443	0	0	4,199,863
CRIME - RESIDENTIAL	6,989	8,900	0	0	0	0	15,889
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 15,640,713	$ 13,884,850	$ 893,619	$ 231,369	$ 0	$ (3,462)	$ 30,647,090
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	$ 7,240,913	$ 1,517,130	$ 289,121	$ 56,148	$ 0	$ 0	$ 9,103,312
RESIDENTIAL - EC	6,075,347	3,674,346	540,432	43,462	3,398	0	10,336,986
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,450,062	1,165,814	555,026	0	0	0	4,170,903
CRIME - RESIDENTIAL	3,926	6,820	0	0	0	0	10,746
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 15,770,248	$ 6,364,110	$ 1,384,580	$ 99,610	$ 3,398	$ 0	$ 23,621,946
NET OUTSTANDING LOSSES (PRIOR 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 INCURRED LOSSES							
RESIDENTIAL - FIRE	$ 7,560,602	$ 1,652,148	$ (171,559)	$ (39,911)	$ 0	$ 0	$ 9,001,279
RESIDENTIAL - EC	6,174,209	6,592,395	260,352	(48,935)	3,398	(3,462)	12,977,956
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	838,889	1,341,703	164,145	0	0	0	2,344,736
CRIME - RESIDENTIAL	952	12,098	0	0	0	0	13,050
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 14,574,652	$ 9,598,343	$ 252,937	$ (88,846)	$ 3,398	$ (3,462)	$ 24,337,022

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

YEAR TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	$ 11,586,822	$ 16,641,583	$ 772,829	$ 152,430	$ 271,652	$ 35,000	$ 29,460,316
RESIDENTIAL - EC	11,976,857	30,725,984	4,430,690	316,304	66,004	(3,462)	47,512,378
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,443,478	10,331,149	1,186,481	141,779	3,987	0	14,106,876
CRIME - RESIDENTIAL	40,016	43,267	644	0	0	0	83,927
CRIME - COMMERCIAL	0	5,000	11,191	0	0	0	16,191
TOTAL	$ 26,047,174	$ 57,746,984	$ 6,401,835	$ 610,514	$ 341,643	$ 31,538	$ 91,179,687
NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	$ 7,240,913	$ 1,517,130	$ 289,121	$ 56,148	$ 0	$ 0	$ 9,103,312
RESIDENTIAL - EC	6,075,347	3,674,346	540,432	43,462	3,398	0	10,336,986
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,450,062	1,165,814	555,026	0	0	0	4,170,903
CRIME - RESIDENTIAL	3,926	6,820	0	0	0	0	10,746
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 15,770,248	$ 6,364,110	$ 1,384,580	$ 99,610	$ 3,398	$ 0	$ 23,621,946
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	$ 18,827,735	$ 11,935,251	$ (1,072,446)	$ 31,177	$ 127,343	$ 35,000	$ 29,884,060
RESIDENTIAL - EC	18,052,205	22,197,436	1,748,824	54,167	51,403	(3,462)	42,100,572
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(20,000)	(20,000)
COMMERCIAL PROPERTY	4,893,541	5,778,725	(158,384)	2,337	3,987	0	10,520,206
CRIME - RESIDENTIAL	43,942	41,959	308	0	0	0	86,209
CRIME - COMMERCIAL	0	3,536	8,692	0	0	0	12,228
TOTAL	$ 41,817,422	$ 39,956,907	$ 526,994	$ 87,681	$ 182,733	$ 11,538	$ 82,583,276

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

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	$ 3,325,933	$ 0	$ 0	$ 0	$ 0	$ 0	$ 3,325,933
RESIDENTIAL - EC	3,776,661	0	0	0	0	0	3,776,661
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,514,723	0	0	0	0	0	1,514,723
CRIME - RESIDENTIAL	3,926	0	0	0	0	0	3,926
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 8,621,243	$ 0	$ 0	$ 0	$ 0	$ 0	$ 8,621,243

NET IBNR (PRIOR 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	$ 0	$ 0	$ 0	$ 0	$ 10,935,785

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

QUARTER TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	$ 1,013,090	$ 235,501	$ 39,879	$ 54,152	$ 0	$ 1,103	$ 1,343,725
RESIDENTIAL - EC	1,869,065	1,267,714	78,632	45,898	4,056	3,148	3,268,511
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	426,603	131,904	10,247	50	0	0	568,804
CRIME - RESIDENTIAL	1,524	1,305	0	0	0	0	2,829
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 3,310,282	$ 1,636,424	$ 128,758	$ 100,100	$ 4,056	$ 4,251	$ 5,183,870
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	$ 1,304,428	$ 273,097	$ 52,044	$ 10,107	$ 0	$ 0	$ 1,639,676
RESIDENTIAL - EC	1,094,751	661,415	97,283	7,824	612	0	1,861,883
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	441,488	209,857	99,910	0	0	0	751,255
CRIME - RESIDENTIAL	708	1,228	0	0	0	0	1,936
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 2,841,375	$ 1,145,596	$ 249,237	$ 17,931	$ 612	$ 0	$ 4,254,750
NET UNPAID LOSS EXPENSE (PRIOR 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 INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	$ 948,003	$ 3,754	$ (28,966)	$ 46,982	$ 0	$ 1,103	$ 970,875
RESIDENTIAL - EC	1,779,650	1,009,686	27,794	20,568	4,667	3,148	2,845,514
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	395,301	(148,975)	14,893	(25,031)	0	0	236,188
CRIME - RESIDENTIAL	440	1,881	0	0	0	0	2,321
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 3,123,394	$ 866,347	$ 13,721	$ 42,518	$ 4,667	$ 4,251	$ 4,054,898

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

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	$ 2,309,980	$ 1,086,905	$ 76,168	$ 93,846	$ 2,297	$ 16,688	$ 3,585,884
RESIDENTIAL - EC	3,804,729	4,229,729	532,317	121,690	41,317	13,119	8,742,900
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,289,091.01	561,937	112,954	131	0	218	1,964,331
CRIME - RESIDENTIAL	6,552.10	7,842	66	0	0	(530)	13,930
CRIME - COMMERCIAL	232	635	1,943	0	0	0	2,810
TOTAL	$ 7,410,584	$ 5,887,048	$ 723,447	$ 215,666	$ 43,614	$ 29,495	$ 14,309,855
NET UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	$ 1,304,428	$ 273,097	$ 52,044	$ 10,107	$ 0	$ 0	$ 1,639,676
RESIDENTIAL - EC	1,094,751	661,415	97,283	7,824	612	0	1,861,883
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	441,488	209,857	99,910	0	0	0	751,255
CRIME - RESIDENTIAL	708	1,228	0	0	0	0	1,936
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	$ 2,841,375	$ 1,145,596	$ 249,237	$ 17,931	$ 612	$ 0	$ 4,254,750
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	$ 3,614,408	$ 180,499	$ (122,838)	$ 83,087	$ (14,677)	$ 16,688	$ 3,757,167
RESIDENTIAL - EC	4,899,479	2,643,865	250,589	93,568	39,812	13,119	7,940,432
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(2,352)	(2,352)
COMMERCIAL PROPERTY	1,730,579	(301,780)	(10,604)	(16,270)	0	218	1,402,143
CRIME - RESIDENTIAL	7,260	7,678	26	0	0	(530)	14,434
CRIME - COMMERCIAL	232	258	1,649	0	0	0	2,139
TOTAL	$ 10,251,959	$ 2,530,520	$ 118,822	$ 160,385	$ 25,135	$ 27,142	$ 13,113,963

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES OUTSTANDING	LOSSES PAID	ALLOCATED CLAIMS EXPENSE OUTSTANDING	ALLOCATED CLAIMS EXPENSE PAID
			DEBBY				
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	$ 26,777	$ 2,019,636	$ 500	$ 263,531
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	173,318	0	26,043
			TOTAL	26,777	2,192,955	500	289,574
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	38,852	2,782,670	7,822	525,798
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	132,719	0	21,209
			TOTAL	$ 38,852	$ 2,915,389	$ 7,822	$ 547,007
			TOTAL DEBBY	$ 65,630	$ 5,108,343	$ 8,322	$ 836,581
			HELENE				
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	$ 313,432	$ 8,569,058	$ 30,575	$ 725,366
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	172,665	0	21,622
			TOTAL	313,432	8,741,723	30,575	746,988
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	573,783	23,872,053	11,909	2,364,186
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	50,652	1,277,611	20,072	160,120
			TOTAL	$ 624,435	$ 25,149,664	$ 31,981	$ 2,524,307
			TOTAL HELENE	$ 937,867	$ 33,891,387	$ 62,556	$ 3,271,295

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

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES OUTSTANDING	LOSSES PAID	ALLOCATED CLAIMS EXPENSE OUTSTANDING	ALLOCATED CLAIMS EXPENSE PAID
			CHANTAL				
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	$ 50,898	$ 202,384	$ 1,683	$ 33,925
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	390
			TOTAL	50,898	202,384	1,683	34,315
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	72,370	273,604	374	55,404
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	5,000	33,461	0	7,139
			TOTAL	$ 77,370	$ 307,065	$ 374	$ 62,542
			TOTAL CHANTAL	$ 128,268	$ 509,449	$ 2,057	$ 96,857
			ERIN				
2568	01/01/24 12/31/24	08/18/25 08/22/25	HABITATIONAL	$ 8,704	$ 20,700	$ 598	$ 6,985
2568	01/01/24 12/31/24	08/18/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	8,704	20,700	598	6,985
2568	01/01/25 12/31/25	08/18/25 08/22/25	HABITATIONAL	10,096	67,455	299	13,680
2568	01/01/25 12/31/25	08/18/25 08/22/25	COMMERCIAL	2,999	0	299	1,094
			TOTAL	$ 13,095	$ 67,455	$ 598	$ 14,774
			TOTAL ERIN	$ 21,798	$ 88,155	$ 1,196	$ 21,759

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

AGGREGATE LIABILITY BY COUNTIES

	RESIDENTIAL		COMMERCIAL		TOTAL	
COUNTY	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	$ 761,720,981	3,524	$ 138,001,600	251	$ 899,722,581	3,775
ALEXANDER	209,751,503	1,194	19,293,300	80	229,044,803	1,274
ALLEGHANY	67,298,834	374	2,023,900	8	69,322,734	382
ANSON	161,600,006	1,100	36,197,100	79	197,797,106	1,179
ASHE	175,815,570	957	17,779,100	30	193,594,670	987
AVERY	189,258,635	771	8,407,400	14	197,666,035	785
BEAUFORT	577,849,226	3,551	186,071,600	440	763,920,826	3,991
BERTIE	231,302,290	1,804	29,455,600	151	260,757,890	1,955
BLADEN	296,377,665	2,736	107,487,600	302	403,865,265	3,038
BRUNSWICK	1,794,124,752	10,872	785,561,100	1,144	2,579,685,852	12,016
BUNCOMBE	994,988,964	3,771	78,760,350	135	1,073,749,314	3,906
BURKE	482,333,251	2,611	44,805,000	91	527,138,251	2,702
CABARRUS	617,197,410	2,406	75,687,000	111	692,884,410	2,517
CALDWELL	472,934,335	2,620	67,966,900	129	540,901,235	2,749
CAMDEN	65,782,430	338	11,130,500	30	76,912,930	368
CARTERET	1,100,485,252	6,017	365,233,190	727	1,465,718,442	6,744
CASWELL	137,266,062	950	4,911,200	18	142,177,262	968
CATAWBA	880,256,562	4,141	92,846,128	198	973,102,690	4,339
CHATHAM	360,812,448	1,700	52,135,200	119	412,947,648	1,819
CHEROKEE	168,321,752	722	9,706,000	23	178,027,752	745
CHOWAN	154,969,300	799	61,614,200	91	216,583,500	890
CLAY	92,558,960	426	5,068,400	9	97,627,360	435
CLEVELAND	703,246,597	3,944	107,563,600	227	810,810,197	4,171
COLUMBUS	545,410,884	4,339	115,869,400	307	661,280,284	4,646
CRAVEN	696,348,822	4,221	363,407,100	631	1,059,755,922	4,852
CUMBERLAND	1,386,580,214	7,628	460,814,600	644	1,847,394,814	8,272
CURRITUCK	279,412,457	1,369	62,978,900	148	342,391,357	1,517
DARE	263,471,546	987	138,609,200	178	402,080,746	1,165
DAVIDSON	746,093,028	4,273	160,634,300	304	906,727,328	4,577
DAVIE	196,712,690	902	19,559,800	27	216,272,490	929
DUPLIN	627,613,145	4,197	155,663,700	700	783,276,845	4,897
DURHAM	1,041,559,261	3,309	276,004,584	344	1,317,563,845	3,653
EDGECOMBE	503,806,329	3,443	73,770,000	236	577,576,329	3,679
FORSYTH	1,217,544,982	5,427	491,938,513	582	1,709,483,495	6,009
FRANKLIN	379,352,710	2,191	22,724,100	106	402,076,810	2,297
GASTON	967,517,312	4,691	140,230,000	266	1,107,747,312	4,957
GATES	191,856,688	1,024	15,647,500	65	207,504,188	1,089
GRAHAM	126,464,520	456	349,700	5	126,814,220	461
GRANVILLE	288,588,751	1,531	8,720,700	28	297,309,451	1,559
GREENE	179,413,473	1,420	16,318,900	109	195,732,373	1,529
GUILFORD	1,778,155,295	7,697	668,614,400	750	2,446,769,695	8,447
HALIFAX	572,438,145	4,652	83,760,600	183	656,198,745	4,835
HARNETT	717,122,910	4,426	100,774,800	245	817,897,710	4,671
HAYWOOD	449,671,144	1,822	25,180,100	67	474,851,244	1,889
HENDERSON	570,994,845	2,249	35,850,600	69	606,845,445	2,318
HERTFORD	226,924,935	1,735	45,917,700	117	272,842,635	1,852
HOKE	313,615,113	2,013	33,890,900	108	347,506,013	2,121
HYDE	64,981,143	388	28,567,400	75	93,548,543	463
IREDELL	902,455,058	4,032	79,671,100	140	982,126,158	4,172
JACKSON	210,298,697	1,062	20,392,700	38	230,691,397	1,100
JOHNSTON	1,056,181,062	6,247	137,497,700	366	1,193,678,762	6,613
JONES	84,927,740	591	24,312,400	89	109,240,140	680
LEE	285,336,711	1,636	34,709,300	112	320,046,011	1,748
LENOIR	630,475,962	4,859	134,937,400	387	765,413,362	5,246
LINCOLN	443,526,110	2,176	28,307,600	89	471,833,710	2,265
MCDOWELL	285,221,008	1,517	20,737,900	33	305,958,908	1,550
MACON	215,095,772	934	551,100	8	215,646,872	942
MADISON	121,708,738	604	3,501,500	12	125,210,238	616
MARTIN	314,955,015	2,221	75,283,667	313	390,238,682	2,534
MECKLENBURG	1,894,172,945	6,400	888,372,135	1,013	2,782,545,080	7,413
MITCHELL	129,581,268	702	7,474,200	14	137,055,468	716
MONTGOMERY	250,088,963	1,941	24,880,400	97	274,969,363	2,038
MOORE	447,412,480	2,256	48,940,600	109	496,353,080	2,365
NASH	846,064,814	4,842	179,874,180	316	1,025,938,994	5,158

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

AGGREGATE LIABILITY BY COUNTIES

	RESIDENTIAL		COMMERCIAL		TOTAL	
COUNTY	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
NEW HANOVER	1,836,597,610	7,845	1,348,155,285	1,915	3,184,752,895	9,760
NORTHAMPTON	226,862,660	1,586	13,517,000	59	240,379,660	1,645
ONSLOW	1,211,715,896	7,393	506,543,000	1,258	1,718,258,896	8,651
ORANGE	400,822,644	1,437	150,371,716	200	551,194,360	1,637
PAMLICO	168,382,050	1,032	113,771,700	250	282,153,750	1,282
PASQUOTANK	385,358,857	2,199	142,725,400	280	528,084,257	2,479
PENDER	641,796,279	3,781	150,330,400	336	792,126,679	4,117
PERQUIMANS	153,924,347	824	45,356,600	83	199,280,947	907
PERSON	277,767,386	1,588	14,008,900	36	291,776,286	1,624
PITT	1,308,609,512	7,546	283,202,069	534	1,591,811,581	8,080
POLK	159,093,730	603	8,706,800	23	167,800,530	626
RANDOLPH	636,605,099	3,335	92,102,700	227	728,707,799	3,562
RICHMOND	340,690,183	2,643	80,858,000	186	421,548,183	2,829
ROBESON	940,073,618	9,351	217,329,543	547	1,157,403,161	9,898
ROCKINGHAM	737,719,008	4,476	100,079,903	159	837,798,911	4,635
ROWAN	885,294,253	4,246	132,650,800	208	1,017,945,053	4,454
RUTHERFORD	457,207,900	2,392	63,245,700	176	520,453,600	2,568
SAMPSON	649,457,462	4,593	189,111,599	1,221	838,569,061	5,814
SCOTLAND	234,273,270	1,762	71,250,400	168	305,523,670	1,930
STANLY	334,338,660	1,572	55,013,060	136	389,351,720	1,708
STOKES	220,132,520	1,202	7,385,700	28	227,518,220	1,230
SURRY	459,446,410	2,543	74,418,600	193	533,865,010	2,736
SWAIN	195,155,540	781	24,422,600	24	219,578,140	805
TRANSYLVANIA	146,015,630	598	4,691,400	18	150,707,030	616
TYRRELL	58,777,720	421	9,034,900	25	67,812,620	446
UNION	651,512,548	2,433	65,484,600	137	716,997,148	2,570
VANCE	322,945,343	2,861	61,225,000	127	384,170,343	2,988
WAKE	2,977,038,572	8,812	779,572,536	886	3,756,611,108	9,698
WARREN	182,531,334	1,297	15,260,700	66	197,792,034	1,363
WASHINGTON	130,738,720	1,022	71,487,700	172	202,226,420	1,194
WATAUGA	351,426,213	1,057	18,596,900	35	370,023,113	1,092
WAYNE	872,343,921	6,237	155,756,300	492	1,028,100,221	6,729
WILKES	438,694,909	2,614	47,517,500	174	486,212,409	2,788
WILSON	690,943,593	4,381	138,618,061	380	829,561,654	4,761
YADKIN	169,940,698	1,093	94,477,400	297	264,418,098	1,390
YANCEY	185,741,080	894	5,150,000	15	190,891,080	909
TOTAL	$ 53,185,380,645	284,188	$ 12,914,377,819	24,908	$ 66,099,758,464	309,096

* 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.