

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
BALANCE SHEET  
AS OF MARCH 31, 2010

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
CASH	2,871,145			2,871,145
INVESTMENTS	41,463,081			41,463,081
INTEREST INCOME DUE OR ACCRUED	272,126			272,126
FIXED ASSETS	163,609		(163,609)	0
DATA PROCESSING EQUIPMENT	81,962			81,962
ACCOUNTS RECEIVABLE - BEACH PLAN	407,030			407,030
ACCOUNTS RECEIVABLE - OTHER	40,451			40,451
ACCOUNTS RECEIVABLE - COMMISSION	4,500		(619)	3,881
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,720		(1,720)	0
PREPAID EXPENSES	18,307		(18,307)	0
<b>TOTAL ASSETS</b>	<b>45,323,931</b>	<b>0</b>	<b>(184,255)</b>	<b>45,139,676</b>
<b>LIABILITIES &amp; MEMBERS' SURPLUS</b>				
<b>LIABILITIES</b>				
PREMIUM REFUND				16,395
PREMIUM SUSPENSE				405,189
ACCRUAL-PREMIUM TAX				235,647
ACCRUAL-POST RETIREMENT				528,322
ACCRUAL-PENSION				252,831
ACCRUAL-RENT				94,669
CLAIMS PAYABLE				76,890
PREPAID PREMIUMS				650,349
UNCLAIMED CHECKS				190,802
<b>TOTAL LIABILITIES</b>				<b>2,451,094</b>
<b>RESERVES FOR:</b>				
UNPAID LOSSES (INCL. IBNR)				2,338,006
UNPAID LAE RESERVES				179,788
UNEARNED PREMIUMS				12,327,367
<b>TOTAL RESERVES</b>				<b>14,845,161</b>
<b>MEMBERS' SURPLUS</b>				<b>27,843,421</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' SURPLUS</b>				<b>45,139,676</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
INCOME STATEMENT AND MEMBERS' ACCOUNT  
AS OF MARCH 31, 2010

	QUARTER TO DATE	YEAR TO DATE
<b>UNDERWRITING INCOME</b>		
PREMIUMS EARNED	6,400,860	12,857,224
CEDED REINSURANCE PREMIUM	1,504,428	2,966,911
NET PREMIUMS EARNED	4,896,432	9,890,313
<b>DEDUCTIONS</b>		
LOSSES INCURRED	2,927,565	4,930,285
LOSS EXPENSE INCURRED	190,751	366,709
OPERATING EXPENSE INCURRED	1,527,848	2,954,825
PREMIUM TAXES	166,360	331,982
TOTAL DEDUCTIONS	4,812,524	8,583,801
<b>OTHER INCOME OR (OUTGO)</b>		
MISCELLANEOUS INCOME	(1,369)	(2,406)
NET UNDERWRITING GAIN OR (LOSS)	82,539	1,304,106
<b>INVESTMENT INCOME</b>		
INVESTMENT INCOME	241,754	541,332
NET INCOME OR (LOSS)	324,293	1,845,438
<b>MEMBERS' ACCOUNT</b>		
MEMBERS' SURPLUS (PRIOR PERIOD)	27,500,484	31,190,506
NET INCOME OR (LOSS)	324,293	1,845,438
CHANGE IN ASSETS NOT ADMITTED	20,433	69,875
ASSESSMENTS OR (DISTRIBUTIONS)	0	(5,260,609)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	(1,789)	(1,789)
NET CHANGE IN MEMBERS' SURPLUS	342,937	(3,347,085)
MEMBERS' SURPLUS (CURRENT PERIOD)	27,843,421	27,843,421

The Aggregate Liability for the Association as of March 31, 2010 is \$4,369,074,659.

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
AS OF MARCH 31, 2010

	QUARTER TO DATE							TOTAL	
	2010	2009	2008	2007	2006	2005	2004		2003
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	6,094,001	(120,126)	0	0	0	0	0	0	5,973,875
CEDED REINSURANCE	(1,504,428)	0	0	0	0	0	0	0	(1,504,428)
INTEREST RECEIVED	241,754	0	0	0	0	0	0	0	241,754
MISCELLANEOUS INCOME	(1,369)	0	0	0	0	0	0	0	(1,369)
<b>TOTAL INCOME</b>	<b>4,829,958</b>	<b>(120,126)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,709,832</b>
<b>EXPENSES PAID</b>									
LOSSES	465,363	2,165,083	26,722	3,779	0	0	0	0	2,660,947
LOSS ADJUSTMENT EXPENSES	94,010	78,427	1,482	0	0	0	0	0	173,919
COMMISSION	920,566	(18,019)	0	0	0	0	0	0	902,547
PREMIUM TAX	166,360	0	0	0	0	0	0	0	166,360
ADMINISTRATIVE EXPENSES	625,301	0	0	0	0	0	0	0	625,301
<b>TOTAL EXPENSES PAID</b>	<b>2,271,600</b>	<b>2,225,491</b>	<b>28,204</b>	<b>3,779</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,529,074</b>
<b>NET CASH CHANGE</b>	<b>2,558,358</b>	<b>(2,345,617)</b>	<b>(28,204)</b>	<b>(3,779)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>180,758</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	1,293,051	1,037,855	0	0	7,100	0	0	0	2,338,006
LOSS ADJUSTMENT EXPENSES	99,422	79,820	0	0	546	0	0	0	179,788
UNEARNED PREMIUMS	8,848,513	3,478,854	0	0	0	0	0	0	12,327,367
<b>ADD:(PRIOR PERIOD)</b>									
LOSSES (INCL. IBNR)	867,748	1,171,423	32,217	0	0	0	0	0	2,071,388
LOSS ADJUSTMENT EXPENSES	68,260	92,158	2,538	0	0	0	0	0	162,956
UNEARNED PREMIUMS	5,004,848	7,749,504	0	0	0	0	0	0	12,754,352
<b>NET RESERVE CHANGE</b>	<b>(4,300,130)</b>	<b>4,416,556</b>	<b>34,755</b>	<b>0</b>	<b>(7,646)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>143,535</b>
<b>NET OTHER CHANGES</b>									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	20,433	0	0	0	0	0	0	0	20,433
<b>TOTAL NET OTHER CHANGES</b>	<b>20,433</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,433</b>
ASSESSMENTS	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0	(1,789)	(1,789)
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(1,721,339)</b>	<b>2,070,939</b>	<b>6,551</b>	<b>(3,779)</b>	<b>(7,646)</b>	<b>0</b>	<b>0</b>	<b>(1,789)</b>	<b>342,937</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT  
AS OF MARCH 31, 2010

	YEAR TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	11,862,826	56,694	0	0	0	0	0	0	11,919,520
CEDED REINSURANCE	(1,504,428)	(1,462,483)	0	0	0	0	0	0	(2,966,911)
INTEREST RECEIVED	541,332	0	0	0	0	0	0	0	541,332
MISCELLANEOUS INCOME	(2,406)	0	0	0	0	0	0	0	(2,406)
<b>TOTAL INCOME</b>	<b>10,897,324</b>	<b>(1,405,789)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,491,535</b>
<b>EXPENSES PAID</b>									
LOSSES	509,779	4,185,786	218,227	13,100	13,267	0	0	0	4,940,159
LOSS ADJUSTMENT EXPENSES	163,192	172,390	8,327	277	579	0	0	0	344,765
COMMISSION	1,757,996	8,504	0	0	0	0	0	0	1,766,500
PREMIUM TAX	331,982	0	0	0	0	0	0	0	331,982
ADMINISTRATIVE EXPENSES	1,188,325	0	0	0	0	0	0	0	1,188,325
<b>TOTAL EXPENSES PAID</b>	<b>3,951,274</b>	<b>4,366,680</b>	<b>226,554</b>	<b>13,377</b>	<b>13,846</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,571,731</b>
<b>NET CASH CHANGE</b>	<b>6,946,050</b>	<b>(5,772,469)</b>	<b>(226,554)</b>	<b>(13,377)</b>	<b>(13,846)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>919,804</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	1,293,051	1,037,855	0	0	7,100	0	0	0	2,338,006
LOSS ADJUSTMENT EXPENSES	99,422	79,820	0	0	546	0	0	0	179,788
UNEARNED PREMIUMS	8,848,513	3,478,854	0	0	0	0	0	0	12,327,367
<b>ADD:(PRIOR PERIOD)</b>									
LOSSES (INCL. IBNR)	0	2,091,867	242,013	13,000	0	1,000	0	0	2,347,880
LOSS ADJUSTMENT EXPENSES	0	138,477	18,307	984	0	76	0	0	157,844
UNEARNED PREMIUMS	0	13,265,071	0	0	0	0	0	0	13,265,071
<b>NET RESERVE CHANGE</b>	<b>(10,240,986)</b>	<b>10,898,886</b>	<b>260,320</b>	<b>13,984</b>	<b>(7,646)</b>	<b>1,076</b>	<b>0</b>	<b>0</b>	<b>925,634</b>
<b>NET OTHER CHANGES</b>									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	69,875	0	0	0	0	0	0	0	69,875
<b>TOTAL NET OTHER CHANGES</b>	<b>69,875</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>69,875</b>
ASSESSMENTS	0	0	0	0	0	0	0	5,943,196	5,943,196
DISTRIBUTIONS	0	0	0	(5,943,196)	0	0	0	(5,260,609)	(11,203,805)
INSOLVENT MEMBER	0	0	0	0	0	0	0	(1,789)	(1,789)
<b>CHANGE IN MEMBERS' SURPLUS</b>	<b>(3,225,061)</b>	<b>5,126,417</b>	<b>33,766</b>	<b>(5,942,589)</b>	<b>(21,492)</b>	<b>1,076</b>	<b>0</b>	<b>680,798</b>	<b>(3,347,085)</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
AS OF MARCH 31, 2010

	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
<b>INCOME RECEIVED</b>									
PREMIUMS WRITTEN	11,862,826	25,976,590	27,028,619	27,763,765	25,720,292	22,825,166	26,235,796	20,357,754	187,770,808
CEDED REINSURANCE	(1,504,428)	(5,722,405)	(7,122,013)	(2,973,092)	0	0	0	0	(17,321,938)
INTEREST RECEIVED	541,332	1,176,278	1,366,204	1,420,062	974,043	418,985	168,902	218,827	6,284,633
MISCELLANEOUS INCOME	(2,406)	7,794	5,940	11,056	(6,465)	(13,041)	(43,556)	2,946	(37,732)
<b>TOTAL INCOME</b>	<b>10,897,324</b>	<b>21,438,257</b>	<b>21,278,750</b>	<b>26,221,791</b>	<b>26,687,870</b>	<b>23,231,110</b>	<b>26,361,142</b>	<b>20,579,527</b>	<b>176,695,771</b>
<b>EXPENSES PAID</b>									
LOSSES	509,779	7,511,202	10,060,559	9,597,397	9,383,473	11,903,208	12,872,292	17,813,702	79,651,612
LOSS ADJUSTMENT EXPENSES	163,192	563,714	688,180	670,695	1,018,998	1,193,396	1,142,507	1,932,459	7,373,141
COMMISSION	1,757,996	3,825,718	3,987,012	4,070,567	3,777,738	3,296,157	3,803,425	2,956,416	27,475,029
PREMIUM TAX	331,982	714,852	744,613	743,482	699,572	701,486	655,512	583,115	5,174,614
ADMINISTRATIVE EXPENSES	1,188,325	2,428,623	2,450,882	2,011,767	3,033,088	3,118,977	3,074,619	3,018,670	20,324,951
<b>TOTAL EXPENSES PAID</b>	<b>3,951,274</b>	<b>15,044,109</b>	<b>17,931,246</b>	<b>17,093,908</b>	<b>17,912,869</b>	<b>20,213,224</b>	<b>21,548,355</b>	<b>26,304,362</b>	<b>139,999,347</b>
<b>NET CASH CHANGE</b>	<b>6,946,050</b>	<b>6,394,148</b>	<b>3,347,504</b>	<b>9,127,883</b>	<b>8,775,001</b>	<b>3,017,886</b>	<b>4,812,787</b>	<b>(5,724,835)</b>	<b>36,696,424</b>
<b>RESERVES:</b>									
<b>DEDUCT: (CURRENT PERIOD)</b>									
LOSSES (INCL. IBNR.)	1,293,051	1,037,855	0	0	7,100	0	0	0	2,338,006
LOSS ADJUSTMENT EXPENSES	99,422	79,820	0	0	546	0	0	0	179,788
UNEARNED PREMIUMS	8,848,513	3,478,854	0	0	0	0	0	0	12,327,367
<b>RESERVES</b>	<b>10,240,986</b>	<b>4,596,529</b>	<b>0</b>	<b>0</b>	<b>7,646</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,845,161</b>
<b>NET OTHER CHANGES</b>									
ASSETS NOT ADMITTED	69,875	139,644	(137,890)	(130,305)	4,470	4,481	158,368	(164,952)	(56,309)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	(387,591)	69,869	0	(317,722)
MINIMUM PENSION LIABILITY	0	(191,430)	0	0	0	0	(27,883)	39,635	(179,678)
<b>TOTAL NET OTHER CHANGES</b>	<b>69,875</b>	<b>(51,786)</b>	<b>(137,890)</b>	<b>(130,305)</b>	<b>4,470</b>	<b>(383,110)</b>	<b>200,354</b>	<b>(125,317)</b>	<b>(553,709)</b>
ASSESSMENTS	0	0	0	5,943,196	0	0	0	17,748,447	23,691,643
DISTRIBUTIONS	0	0	0	(5,943,196)	0	0	0	(11,203,805)	(17,147,001)
INSOLVENT MEMBERS	0	0	0	0	0	0	14,917	(13,692)	1,225
<b>MEMBERS' SURPLUS</b>	<b>(3,225,061)</b>	<b>1,745,833</b>	<b>3,209,614</b>	<b>8,997,578</b>	<b>8,771,825</b>	<b>2,634,776</b>	<b>5,028,058</b>	<b>680,798</b>	<b>27,843,421</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF PREMIUMS  
AS OF MARCH 31, 2010

	QUARTER TO DATE 2010	QUARTER TO DATE 2009	QUARTER TO DATE TOTAL	YEAR TO DATE 2010	YEAR TO DATE 2009	YEAR TO DATE TOTAL
<b>PREMIUMS WRITTEN</b>						
RESIDENTIAL - FIRE	2,702,586	(47,401)	2,655,185	5,184,923	35,270	5,220,193
RESIDENTIAL - EC	3,053,107	(69,625)	2,983,482	6,003,187	878	6,004,065
COMMERCIAL - FIRE	172,179	(462)	171,717	334,673	12,946	347,619
COMMERCIAL - EC	102,439	(1,608)	100,831	222,710	9,205	231,915
CRIME - RESIDENTIAL	63,298	(1,030)	62,268	116,941	(1,605)	115,336
CRIME - COMMERCIAL	392	0	392	392	0	392
<b>TOTAL</b>	<b>6,094,001</b>	<b>(120,126)</b>	<b>5,973,875</b>	<b>11,862,826</b>	<b>56,694</b>	<b>11,919,520</b>
<b>UNEARNED PREMIUMS (PRIOR PERIOD)</b>						
RESIDENTIAL - FIRE	2,152,724	3,293,469	5,446,193	0	5,663,833	5,663,833
RESIDENTIAL - EC	2,557,811	3,992,410	6,550,221	0	6,809,135	6,809,135
COMMERCIAL - FIRE	142,801	219,693	362,494	0	381,080	381,080
COMMERCIAL - EC	104,937	178,974	283,911	0	297,434	297,434
CRIME - RESIDENTIAL	46,575	64,909	111,484	0	113,442	113,442
CRIME - COMMERCIAL	0	49	49	0	147	147
<b>TOTAL</b>	<b>5,004,848</b>	<b>7,749,504</b>	<b>12,754,352</b>	<b>0</b>	<b>13,265,071</b>	<b>13,265,071</b>
<b>UNEARNED PREMIUMS (CURRENT PERIOD)</b>						
RESIDENTIAL - FIRE	3,877,327	1,465,709	5,343,036	3,877,327	1,465,709	5,343,036
RESIDENTIAL - EC	4,470,720	1,799,970	6,270,690	4,470,720	1,799,970	6,270,690
COMMERCIAL - FIRE	250,254	100,317	350,571	250,254	100,317	350,571
COMMERCIAL - EC	161,110	84,227	245,337	161,110	84,227	245,337
CRIME - RESIDENTIAL	88,759	28,631	117,390	88,759	28,631	117,390
CRIME - COMMERCIAL	343	0	343	343	0	343
<b>TOTAL</b>	<b>8,848,513</b>	<b>3,478,854</b>	<b>12,327,367</b>	<b>8,848,513</b>	<b>3,478,854</b>	<b>12,327,367</b>
<b>EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	977,983	1,780,359	2,758,342	1,307,596	4,233,394	5,540,990
RESIDENTIAL - EC	1,140,198	2,122,815	3,263,013	1,532,467	5,010,043	6,542,510
COMMERCIAL - FIRE	64,726	118,914	183,640	84,419	293,709	378,128
COMMERCIAL - EC	46,266	93,139	139,405	61,600	222,412	284,012
CRIME - RESIDENTIAL	21,114	35,248	56,362	28,182	83,206	111,388
CRIME - COMMERCIAL	49	49	98	49	147	196
<b>TOTAL</b>	<b>2,250,336</b>	<b>4,150,524</b>	<b>6,400,860</b>	<b>3,014,313</b>	<b>9,842,911</b>	<b>12,857,224</b>
<b>CEDED REINSURANCE PREMIUM</b>						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	1,439,305	0	1,439,305	1,439,305	1,399,152	2,838,457
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	65,123	0	65,123	65,123	63,331	128,454
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,504,428</b>	<b>0</b>	<b>1,504,428</b>	<b>1,504,428</b>	<b>1,462,483</b>	<b>2,966,911</b>
<b>NET EARNED PREMIUMS</b>						
RESIDENTIAL - FIRE	977,983	1,780,359	2,758,342	1,307,596	4,233,394	5,540,990
RESIDENTIAL - EC	(299,107)	2,122,815	1,823,708	93,162	3,610,891	3,704,053
COMMERCIAL - FIRE	64,726	118,914	183,640	84,419	293,709	378,128
COMMERCIAL - EC	(18,857)	93,139	74,282	(3,523)	159,081	155,558
CRIME - RESIDENTIAL	21,114	35,248	56,362	28,182	83,206	111,388
CRIME - COMMERCIAL	49	49	98	49	147	196
<b>TOTAL</b>	<b>745,908</b>	<b>4,150,524</b>	<b>4,896,432</b>	<b>1,509,885</b>	<b>8,380,428</b>	<b>9,890,313</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
STATISTICAL REPORT OF LOSSES  
AS OF MARCH 31, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>PAID LOSSES</b>							
RESIDENTIAL - FIRE	321,962	1,726,471	8,233	0	0	0	2,056,666
RESIDENTIAL - EC	108,356	399,488	18,489	0	0	0	526,333
COMMERCIAL - FIRE	18,006	4,047	0	0	0	0	22,053
COMMERCIAL - EC	6,595	24,202	0	0	0	0	30,797
CRIME - RESIDENTIAL	10,444	10,875	0	3,779	0	0	25,098
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>465,363</b>	<b>2,165,083</b>	<b>26,722</b>	<b>3,779</b>	<b>0</b>	<b>0</b>	<b>2,660,947</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	1,065,685	880,913	0	0	7,100	0	1,953,698
RESIDENTIAL - EC	207,819	156,942	0	0	0	0	364,761
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,599	0	0	0	0	0	1,599
CRIME - RESIDENTIAL	17,948	0	0	0	0	0	17,948
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,293,051</b>	<b>1,037,855</b>	<b>0</b>	<b>0</b>	<b>7,100</b>	<b>0</b>	<b>2,338,006</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	553,049	802,488	19,116	0	0	0	1,374,653
RESIDENTIAL - EC	294,844	332,636	13,101	0	0	0	640,581
COMMERCIAL - FIRE	0	2,500	0	0	0	0	2,500
COMMERCIAL - EC	0	6,500	0	0	0	0	6,500
CRIME - RESIDENTIAL	19,855	27,299	0	0	0	0	47,154
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>867,748</b>	<b>1,171,423</b>	<b>32,217</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,071,388</b>
<b>INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	834,598	1,804,896	(10,883)	0	7,100	0	2,635,711
RESIDENTIAL - EC	21,331	223,794	5,388	0	0	0	250,513
COMMERCIAL - FIRE	18,006	1,547	0	0	0	0	19,553
COMMERCIAL - EC	8,194	17,702	0	0	0	0	25,896
CRIME - RESIDENTIAL	8,537	(16,424)	0	3,779	0	0	(4,108)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>890,666</b>	<b>2,031,515</b>	<b>(5,495)</b>	<b>3,779</b>	<b>7,100</b>	<b>0</b>	<b>2,927,565</b>

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YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>PAID LOSSES</b>							
RESIDENTIAL - FIRE	343,667	3,026,315	177,144	7,041	13,267	0	3,567,434
RESIDENTIAL - EC	125,385	769,158	33,482	2,280	0	0	930,305
COMMERCIAL - FIRE	18,006	349,495	0	0	0	0	367,501
COMMERCIAL - EC	11,507	27,261	7,601	0	0	0	46,369
CRIME - RESIDENTIAL	11,214	13,557	0	3,779	0	0	28,550
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>509,779</b>	<b>4,185,786</b>	<b>218,227</b>	<b>13,100</b>	<b>13,267</b>	<b>0</b>	<b>4,940,159</b>
<b>OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	1,065,685	880,913	0	0	7,100	0	1,953,698
RESIDENTIAL - EC	207,819	156,942	0	0	0	0	364,761
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,599	0	0	0	0	0	1,599
CRIME - RESIDENTIAL	17,948	0	0	0	0	0	17,948
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,293,051</b>	<b>1,037,855</b>	<b>0</b>	<b>0</b>	<b>7,100</b>	<b>0</b>	<b>2,338,006</b>
<b>OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	1,121,749	179,793	13,000	0	0	1,314,542
RESIDENTIAL - EC	0	425,363	47,220	0	0	1,000	473,583
COMMERCIAL - FIRE	0	512,898	0	0	0	0	512,898
COMMERCIAL - EC	0	8,875	15,000	0	0	0	23,875
CRIME - RESIDENTIAL	0	22,982	0	0	0	0	22,982
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>2,091,867</b>	<b>242,013</b>	<b>13,000</b>	<b>0</b>	<b>1,000</b>	<b>2,347,880</b>
<b>INCURRED LOSSES</b>							
RESIDENTIAL - FIRE	1,409,352	2,785,479	(2,649)	(5,959)	20,367	0	4,206,590
RESIDENTIAL - EC	333,204	500,737	(13,738)	2,280	0	(1,000)	821,483
COMMERCIAL - FIRE	18,006	(163,403)	0	0	0	0	(145,397)
COMMERCIAL - EC	13,106	18,386	(7,399)	0	0	0	24,093
CRIME - RESIDENTIAL	29,162	(9,425)	0	3,779	0	0	23,516
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,802,830</b>	<b>3,131,774</b>	<b>(23,786)</b>	<b>100</b>	<b>20,367</b>	<b>(1,000)</b>	<b>4,930,285</b>



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IBNR TOTALS

	2010	2009	2008	2007	2006	2005	TOTAL
<b>IBNR (CURRENT PERIOD)</b>							
RESIDENTIAL - FIRE	746,475	0	0	0	0	0	746,475
RESIDENTIAL - EC	139,369	0	0	0	0	0	139,369
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	8,948	0	0	0	0	0	8,948
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>894,792</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>894,792</b>
<b>IBNR (PRIOR PERIOD)</b>							
RESIDENTIAL - FIRE	529,946	0	0	0	0	0	529,946
RESIDENTIAL - EC	246,952	0	0	0	0	0	246,952
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	15,855	0	0	0	0	0	15,855
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>792,753</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>792,753</b>

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QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	38,200	37,897	0	0	0	0	76,097
RESIDENTIAL - EC	51,605	38,598	1,482	0	0	0	91,685
COMMERCIAL - FIRE	972	0	0	0	0	0	972
COMMERCIAL - EC	2,976	1,932	0	0	0	0	4,908
CRIME - RESIDENTIAL	257	0	0	0	0	0	257
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>94,010</b>	<b>78,427</b>	<b>1,482</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>173,919</b>
<b>UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	81,953	67,750	0	0	546	0	150,249
RESIDENTIAL - EC	15,981	12,070	0	0	0	0	28,051
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121	0	0	0	0	0	121
CRIME - RESIDENTIAL	1,367	0	0	0	0	0	1,367
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>99,422</b>	<b>79,820</b>	<b>0</b>	<b>0</b>	<b>546</b>	<b>0</b>	<b>179,788</b>
<b>UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	43,510	63,217	1,506	0	0	0	108,233
RESIDENTIAL - EC	23,201	26,204	1,032	0	0	0	50,437
COMMERCIAL - FIRE	0	189	0	0	0	0	189
COMMERCIAL - EC	0	490	0	0	0	0	490
CRIME - RESIDENTIAL	1,549	2,058	0	0	0	0	3,607
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>68,260</b>	<b>92,158</b>	<b>2,538</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>162,956</b>
<b>INCURRED LOSS EXPENSE</b>							
RESIDENTIAL - FIRE	76,643	42,430	(1,506)	0	546	0	118,113
RESIDENTIAL - EC	44,385	24,464	450	0	0	0	69,299
COMMERCIAL - FIRE	972	(189)	0	0	0	0	783
COMMERCIAL - EC	3,097	1,442	0	0	0	0	4,539
CRIME - RESIDENTIAL	75	(2,058)	0	0	0	0	(1,983)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>125,172</b>	<b>66,089</b>	<b>(1,056)</b>	<b>0</b>	<b>546</b>	<b>0</b>	<b>190,751</b>

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YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
<b>LOSS EXPENSES PAID</b>							
RESIDENTIAL - FIRE	69,224	82,706	4,507	0	579	0	157,016
RESIDENTIAL - EC	85,476	82,787	3,308	277	0	0	171,848
COMMERCIAL - FIRE	2,882	3,200	0	0	0	0	6,082
COMMERCIAL - EC	5,308	3,622	512	0	0	0	9,442
CRIME - RESIDENTIAL	302	75	0	0	0	0	377
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>163,192</b>	<b>172,390</b>	<b>8,327</b>	<b>277</b>	<b>579</b>	<b>0</b>	<b>344,765</b>
<b>UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	81,953	67,750	0	0	546	0	150,249
RESIDENTIAL - EC	15,981	12,070	0	0	0	0	28,051
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121	0	0	0	0	0	121
CRIME - RESIDENTIAL	1,367	0	0	0	0	0	1,367
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>99,422</b>	<b>79,820</b>	<b>0</b>	<b>0</b>	<b>546</b>	<b>0</b>	<b>179,788</b>
<b>UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)</b>							
RESIDENTIAL - FIRE	0	73,862	13,603	984	0	0	88,449
RESIDENTIAL - EC	0	28,216	3,573	0	0	76	31,865
COMMERCIAL - FIRE	0	34,391	0	0	0	0	34,391
COMMERCIAL - EC	0	470	1,131	0	0	0	1,601
CRIME - RESIDENTIAL	0	1,538	0	0	0	0	1,538
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>138,477</b>	<b>18,307</b>	<b>984</b>	<b>0</b>	<b>76</b>	<b>157,844</b>
<b>INCURRED LOSS EXPENSE</b>							
RESIDENTIAL - FIRE	151,177	76,594	(9,096)	(984)	1,125	0	218,816
RESIDENTIAL - EC	101,457	66,641	(265)	277	0	(76)	168,034
COMMERCIAL - FIRE	2,882	(31,191)	0	0	0	0	(28,309)
COMMERCIAL - EC	5,429	3,152	(619)	0	0	0	7,962
CRIME - RESIDENTIAL	1,669	(1,463)	0	0	0	0	206
CRIME - COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>262,614</b>	<b>113,733</b>	<b>(9,980)</b>	<b>(707)</b>	<b>1,125</b>	<b>(76)</b>	<b>366,709</b>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
 AS OF MARCH 31, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
78	10/01/07 09/30/08	06/10/09 06/18/09	HABITATIONAL	0	58,384	0	1,967
78	10/01/07 09/30/08	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>58,384</u>	<u>0</u>	<u>1,967</u>
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	0	124,020	0	8,122
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	14,789	0	1,013
			TOTAL	<u>0</u>	<u>138,809</u>	<u>0</u>	<u>9,135</u>
6	10/01/07 09/30/08	01/06/10 01/08/10	HABITATIONAL	0	0	0	219
6	10/01/07 09/30/08	01/06/10 01/08/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>0</u>	<u>0</u>	<u>219</u>
72	10/01/08 09/30/09	05/02/09 05/06/09	HABITATIONAL	0	9,371	0	95
72	10/01/08 09/30/09	05/02/09 05/06/09	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>9,371</u>	<u>0</u>	<u>95</u>
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	5,099	167,182	510	32,996
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	2,704	0	1,323
			TOTAL	<u>5,099</u>	<u>169,886</u>	<u>510</u>	<u>34,319</u>
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	14,873	0	3,829
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	4,912	0	638
			TOTAL	<u>0</u>	<u>19,785</u>	<u>0</u>	<u>4,467</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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 REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES  
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CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	16,470	0	2,150
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	1,455	0	0
			TOTAL	<u>0</u>	<u>17,925</u>	<u>0</u>	<u>2,150</u>
90	10/01/09 09/30/10	01/07/10 01/19/10	HABITATIONAL	5,000	7,067	500	605
90	10/01/09 09/30/10	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>5,000</u>	<u>7,067</u>	<u>500</u>	<u>605</u>
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	30,201	122,685	3,020	15,875
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	22,747	0	1,526
			TOTAL	<u>30,201</u>	<u>145,432</u>	<u>3,020</u>	<u>17,401</u>
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	10,100	49,836	1,010	9,951
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	6,595	0	922
			TOTAL	<u>10,100</u>	<u>56,431</u>	<u>1,010</u>	<u>10,873</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	17,297,280	285	1,847,241	7	19,144,521	292
ALEXANDER	6,313,217	118	527,000	4	6,840,217	122
ALLEGHANY	1,242,000	25	20,000	1	1,262,000	26
ANSON	13,564,420	304	33,000	1	13,597,420	305
ASHE	6,432,250	104	127,200	7	6,559,450	111
AVERY	3,241,410	44	430,000	1	3,671,410	45
BEAUFORT	75,645,547	1,249	2,460,399	29	78,105,946	1,278
BERTIE	22,200,074	463	1,635,500	25	23,835,574	488
BLADEN	54,479,888	1,143	1,040,300	17	55,520,188	1,160
BRUNSWICK	493,158,074	7,588	9,323,670	65	502,481,744	7,653
BUMCOMBE	16,763,055	326	1,540,000	6	18,303,055	332
BURKE	9,843,762	172	103,500	3	9,947,262	175
CABARRUS	14,596,359	252	50,000	1	14,646,359	253
CALDWELL	17,688,530	369	842,500	7	18,531,030	376
CAMDEN	19,084,837	220	102,600	2	19,187,437	222
CARTERET	224,535,288	3,452	7,490,924	48	232,026,212	3,500
CASWELL	7,823,804	173	526,000	9	8,349,804	182
CATAWBA	20,896,843	415	535,500	9	21,432,343	424
CHATHAM	10,121,290	184	45,000	2	10,166,290	186
CHEROKEE	1,698,400	37	75,000	1	1,773,400	38
CHOWAN	23,640,424	315	559,000	6	24,199,424	321
CLAY	321,000	6	0	0	321,000	6
CLEVELAND	15,480,928	276	106,000	3	15,586,928	279
COLUMBUS	130,051,117	2,639	3,506,350	52	133,557,467	2,691
CRAVEN	109,998,870	1,538	3,613,000	26	113,611,870	1,564
CUMBERLAND	122,816,709	1,978	4,715,320	47	127,532,029	2,025
CURRITUCK	67,512,159	841	3,157,437	22	70,669,596	863
DARE	67,777,325	690	5,875,150	27	73,652,475	717
DAVIDSON	37,713,147	615	2,068,400	22	39,781,547	637
DAVIE	2,912,950	43	0	0	2,912,950	43
DUPLIN	46,077,083	929	2,157,000	27	48,234,083	956
DURHAM	35,604,321	462	12,941,828	25	48,546,149	487
EDGECOMBE	23,554,533	501	1,657,000	18	25,211,533	519
FORSYTH	33,793,249	512	9,271,800	29	43,065,049	541
FRANKLIN	16,718,030	323	316,000	7	17,034,030	330
GASTON	37,782,176	671	1,791,970	18	39,574,146	689
GATES	9,552,580	162	120,000	3	9,672,580	165
GRAHAM	638,500	11	64,000	1	702,500	12
GRANVILLE	4,673,688	91	100,000	1	4,773,688	92
GREENE	8,030,079	148	349,500	10	8,379,579	158
GUILFORD	62,355,812	963	6,338,848	52	68,694,660	1,015
HALIFAX	38,750,351	851	3,156,000	39	41,906,351	890
HARNETT	40,249,109	754	985,000	14	41,234,109	768
HAYWOOD	4,215,500	94	167,500	5	4,383,000	99
HENDERSON	7,505,550	95	333,000	4	7,838,550	99
HERTFORD	13,178,100	261	489,500	7	13,667,600	268
HOKE	23,467,414	464	558,700	11	24,026,114	475
HYDE	11,076,457	187	2,119,205	16	13,195,662	203
IREDELL	16,856,754	310	809,000	9	17,665,754	319
JACKSON	3,749,857	77	1,510,000	4	5,259,857	81
JOHNSTON	48,802,525	897	3,073,000	52	51,875,525	949
JONES	15,672,138	302	302,000	6	15,974,138	308
LEE	10,488,700	198	217,200	4	10,705,900	202

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
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AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
LENOIR	54,029,855	1,039	2,709,500	36	56,739,355	1,075
LINCOLN	10,119,117	183	173,500	3	10,292,617	186
MCDOWELL	6,179,350	146	70,000	2	6,249,350	148
MACON	2,592,000	57	0	0	2,592,000	57
MADISON	2,823,350	55	837,000	3	3,660,350	58
MARTIN	19,326,971	408	1,672,200	33	20,999,171	441
MECKLENBURG	41,398,544	535	9,036,964	21	50,435,508	556
MITCHELL	4,089,302	68	96,000	1	4,185,302	69
MONTGOMERY	14,841,496	312	367,000	5	15,208,496	317
MOORE	13,958,223	291	271,000	6	14,229,223	297
NASH	26,360,900	530	1,838,000	14	28,198,900	544
NEW HANOVER	463,422,369	4,437	12,361,381	49	475,783,750	4,486
NORTHAMPTON	14,069,960	322	453,500	13	14,523,460	335
ONslow	285,394,692	4,086	7,926,100	59	293,320,792	4,145
ORANGE	6,939,962	97	577,058	4	7,517,020	101
PAMLICO	30,423,484	509	2,120,000	4	32,543,484	513
PASQUOTANK	56,824,015	781	1,759,960	20	58,583,975	801
PENDER	130,084,093	2,051	2,333,207	20	132,417,300	2,071
PERQUIMANS	22,359,500	296	553,500	5	22,913,000	301
PERSON	8,412,305	157	716,393	10	9,128,698	167
PITT	64,388,769	1,030	6,388,908	48	70,777,677	1,078
POLK	1,936,098	42	50,000	1	1,986,098	43
RANDOLPH	16,066,225	272	637,500	12	16,703,725	284
RICHMOND	44,815,626	976	1,752,554	18	46,568,180	994
ROBESON	210,127,008	4,861	8,359,150	98	218,486,158	4,959
ROCKINGHAM	20,852,305	488	1,692,200	19	22,544,505	507
ROWAN	19,040,159	311	298,500	4	19,338,659	315
RUTHERFORD	10,047,019	189	332,000	5	10,379,019	194
SAMPSON	49,822,296	944	1,835,800	28	51,658,096	972
SCOTLAND	23,078,235	526	203,800	4	23,282,035	530
STANLEY	9,799,579	172	45,000	1	9,844,579	173
STOKES	4,209,624	76	577,000	4	4,786,624	80
SURRY	18,335,065	363	1,420,168	18	19,755,233	381
SWAIN	742,000	17	28,000	1	770,000	18
TRANSYLVANIA	2,210,750	16	0	0	2,210,750	16
TYRRELL	8,722,870	155	848,400	12	9,571,270	167
UNION	12,055,080	233	3,770,600	7	15,825,680	240
VANCE	29,095,490	542	222,500	6	29,317,990	548
WAKE	67,988,969	819	62,081,247	54	130,070,216	873
WARREN	11,046,020	250	1,361,000	8	12,407,020	258
WASHINGTON	19,726,267	281	800,000	11	20,526,267	292
WATAUGA	7,796,580	70	17,500	2	7,814,080	72
WAYNE	70,943,764	1,403	5,472,025	67	76,415,789	1,470
WILKES	13,639,677	260	294,250	7	13,933,927	267
WILSON	33,721,374	668	2,113,135	42	35,834,509	710
YADKIN	4,909,967	109	80,000	3	4,989,967	112
YANCY	4,877,350	96	50,000	2	4,927,350	98
	<b>4,121,287,117</b>	<b>66,656</b>	<b>247,787,542</b>	<b>1,602</b>	<b>4,369,074,659</b>	<b>68,258</b>

\* 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.