



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2021

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF SEPTEMBER 30, 2021

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	21,185,344	0	21,185,344
CASH EQUIVALENTS	12,000,785	0	12,000,785
INVESTMENTS	66,298,471	0	66,298,471
INTEREST INCOME DUE OR ACCRUED	309,176	0	309,176
FIXED ASSETS	603,133	(603,133)	0
DATA PROCESSING EQUIPMENT	3,665	0	3,665
ACCOUNTS RECEIVABLE - CPIP PLAN	1,532,190	0	1,532,190
ACCOUNTS RECEIVABLE - PREMIUM	14,960,124	(61,218)	14,898,906
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	291,092	(291,092)	0
REINSURANCE RECOVERABLE	1,759,341	0	1,759,341
TOTAL ASSETS	118,944,790	(956,912)	117,987,878
LIABILITIES & MEMBERS' SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			45,903
BENEFIT PAYABLE			289,416
PREMIUM SUSPENSE			81
PREMIUM REFUND			172,872
COMMISSION PAYABLE			2,079,180
ACCRUAL-PREMIUM TAX			643,924
ACCRUAL-POST RETIREMENT			4,293,991
ACCRUAL-PENSION			3,283,407
ACCRUAL-RENT			212,092
CLAIMS PAYABLE			180,598
PREPAID PREMIUMS			3,089,752
UNCLAIMED CHECKS			2,817,817
TOTAL LIABILITIES			17,109,033
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			15,015,962
UNPAID LAE RESERVES			2,062,960
UNEARNED PREMIUMS			67,347,834
TOTAL RESERVES			84,426,756
MEMBERS' SURPLUS			16,452,089
TOTAL LIABILITIES & MEMBERS' SURPLUS			117,987,878

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

UNDERWRITING INCOME	QUARTER TO DATE	YEAR TO DATE
PREMIUMS EARNED	31,047,967	89,022,087
CEDED REINSURANCE PREMIUM	(2,875,000)	(8,695,833)
NET PREMIUMS EARNED	28,172,967	80,326,254
DEDUCTIONS		
NET LOSSES INCURRED	15,710,270	50,300,936
NET LOSS EXPENSE INCURRED	2,808,280	7,441,397
OPERATING EXPENSE INCURRED	8,503,812	23,505,134
PREMIUM TAXES	1,003,007	2,757,706
TOTAL DEDUCTIONS	28,025,369	84,005,173
OTHER INCOME		
PREMIUM CHARGED OFF	(25,837)	(89,917)
SERVICE CHARGES	138,711	398,924
MISCELLANEOUS INCOME	4,249	14,385
NET UNDERWRITING GAIN OR (LOSS)	264,721	(3,355,527)
INVESTMENT INCOME		
INVESTMENT INCOME	149,410	467,790
NET INCOME OR (LOSS)	414,131	(2,887,737)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	15,975,843	19,176,923
NET INCOME OR (LOSS)	414,131	(2,887,737)
CHANGE IN ASSETS NOT ADMITTED	54,846	121,068
MINIMUM PENSION LIABILITY	7,269	41,835
NET CHANGE IN MEMBERS' SURPLUS	476,246	(2,724,834)
MEMBERS' SURPLUS (CURRENT PERIOD)	16,452,089	16,452,089

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

QUARTER TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	35,891,222	(94,721)	0	0	0	0	35,796,500
CEDED REINSURANCE	(2,875,000)	0	0	0	0	0	(2,875,000)
INVESTMENT INCOME	149,410	0	0	0	0	0	149,410
PREMIUM CHARGED OFF	(25,837)	0	0	0	0	0	(25,837)
SERVICE CHARGES	138,711	0	0	0	0	0	138,711
MISCELLANEOUS INCOME	4,249	0	0	0	0	0	4,249
TOTAL INCOME	33,282,754	(94,721)	0	0	0	0	33,188,033
EXPENSES PAID							
LOSSES	7,453,909	8,477,211	239,612	82,644	278,185	0	16,531,561
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	2,106,880	845,633	4,528	58,862	7,078	0	3,022,981
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	5,361,505	(14,209)	0	0	0	0	5,347,297
PREMIUM TAX	1,003,007	0	0	0	0	0	1,003,007
ADMINISTRATIVE EXPENSES	3,156,515	0	0	0	0	0	3,156,515
TOTAL EXPENSES PAID	19,081,816	9,308,635	244,140	141,506	285,263	0	29,061,360
NET CASH CHANGE	14,200,939	(9,403,357)	(244,140)	(141,506)	(285,263)	0	4,126,672
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	11,231,008	3,239,296	247,634	98,024	200,000	0	15,015,962
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	1,541,594	446,203	34,111	135,536	27,549	0	2,184,993
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(122,033)	0	0	(122,033)
UNEARNED PREMIUMS	63,771,631	3,576,203	0	0	0	0	67,347,834
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	9,654,810	5,297,962	155,499	1,773,178	448,446	0	17,329,895
CEDED LOSSES (INCL. IBNR)	0	0	0	(1,492,642)	0	0	(1,492,642)
LOSS ADJUSTMENT EXPENSES	1,393,634	757,555	22,235	164,433	64,123	0	2,401,980
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(124,320)	0	0	(124,320)
UNEARNED PREMIUMS	48,018,667	14,580,634	0	0	0	0	62,599,301
NET RESERVE CHANGE	(17,477,122)	13,374,448	(104,011)	209,123	285,020	0	(3,712,542)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	54,846	0	0	0	0	0	54,846
CHANGE IN UNREALIZED GAIN/LOSS	7,269	0	0	0	0	0	7,269
TOTAL NET OTHER CHANGES	62,115	0	0	0	0	0	62,115
ASSESSMENTS	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(3,214,068)	3,971,091	(348,151)	67,617	(244)	0	476,246

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

YEAR TO DATE

INCOME RECEIVED	2021	2020	2019	2018	2017	2016	TOTAL
PREMIUMS WRITTEN	100,270,560	(1,863,943)	0	0	0	0	98,406,618
CEDED REINSURANCE	(8,695,833)	0	0	0	0	0	(8,695,833)
INVESTMENT INCOME	467,790	0	0	0	0	0	467,790
PREMIUM CHARGED OFF	(89,917)	0	0	0	0	0	(89,917)
SERVICE CHARGES	398,924	0	0	0	0	0	398,924
MISCELLANEOUS INCOME	14,385	0	0	0	0	0	14,385
TOTAL INCOME	92,365,909	(1,863,943)	0	0	0	0	90,501,966
EXPENSES PAID							
LOSSES	12,025,519	30,968,086	1,725,825	(58,692)	545,190	14,920	45,220,848
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	4,790,427	2,727,070	60,524	159,432	88,559	550	7,826,563
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	14,900,524	(239,079)	0	0	0	0	14,661,445
PREMIUM TAX	2,757,706	0	0	0	0	0	2,757,706
ADMINISTRATIVE EXPENSES	8,843,689	0	0	0	0	0	8,843,689
TOTAL EXPENSES PAID	43,317,865	33,456,077	1,786,350	100,740	633,750	15,470	79,310,251
NET CASH CHANGE	49,048,043	(35,320,020)	(1,786,350)	(100,740)	(633,750)	(15,470)	11,191,715
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	11,231,008	3,239,296	247,634	701,818	200,000	0	15,619,756
CEDED LOSSES (INCL. IBNR)	0	0	0	(603,794)	0	0	(603,794)
LOSS ADJUSTMENT EXPENSES	1,541,594	446,203	34,111	135,536	27,549	0	2,184,993
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(122,033)	0	0	(122,033)
UNEARNED PREMIUMS	63,771,631	3,576,203	0	0	0	0	67,347,834
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	8,574,693	1,187,409	1,545,511	963,645	28,200	12,299,458
CEDED LOSSES (INCL. IBNR)	0	0	0	(2,363,584)	0	0	(2,363,584)
LOSS ADJUSTMENT EXPENSES	0	2,220,860	198,253	(11,172)	160,893	4,708	2,573,542
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(125,416)	0	0	(125,416)
UNEARNED PREMIUMS	0	57,963,304	0	0	0	0	57,963,304
NET RESERVE CHANGE	(76,544,232)	61,497,154	1,103,917	(1,066,187)	896,988	32,908	(14,079,452)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	121,068	0	0	0	0	0	121,068
CHANGE IN UNREALIZED GAIN/LOSS	41,835	0	0	0	0	0	41,835
TOTAL NET OTHER CHANGES	162,903	0	0	0	0	0	162,903
ASSESSMENTS	0	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(27,333,286)	26,177,135	(682,433)	(1,166,928)	263,239	17,439	(2,724,834)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2021

	2021	2020	2019	2018	2017	2016	CLOSED YEARS 2013-2015	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	100,270,560	113,460,402	103,145,804	94,102,765	85,344,994	78,928,621	0	575,253,147
CEDED REINSURANCE	(8,695,833)	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	(7,694,999)	0	(51,582,834)
INVESTMENT INCOME	467,790	572,710	439,775	736,183	909,611	912,559	0	4,038,628
PREMIUM CHARGED OFF	(89,917)	(115,696)	(69,861)	(67,080)	(199,798)	(30,296)	0	(572,648)
SERVICE CHARGES	398,924	467,796	390,576	347,599	318,102	280,579	0	2,203,576
MISCELLANEOUS INCOME	14,385	15,888	7,670	(1,593)	(3,963)	20,048	0	52,435
TOTAL INCOME	92,365,909	102,967,100	96,382,462	86,536,374	78,723,946	72,416,512	0	529,392,303
EXPENSES PAID								
LOSSES	12,025,519	59,635,859	64,170,182	200,021,474	82,950,575	60,674,690	0	479,478,299
CEDED LOSSES	0	0	0	(78,819,488)	0	0	0	(78,819,488)
LOSS ADJUSTMENT EXPENSES	4,790,427	11,046,609	9,191,828	30,289,381	11,239,637	9,159,137	0	75,717,019
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(14,711,277)	0	0	0	(14,711,277)
COMMISSION	14,900,524	16,860,239	15,313,064	14,091,168	12,829,507	11,873,855	0	85,868,357
PREMIUM TAX	2,757,706	3,170,673	2,890,502	2,643,792	2,435,884	2,148,247	0	16,046,804
ADMINISTRATIVE EXPENSES	8,843,689	13,150,909	11,054,871	9,219,679	5,968,097	5,981,628	0	54,218,873
TOTAL EXPENSES PAID	43,317,865	103,864,288	102,620,448	162,734,729	115,423,701	89,837,557	0	617,798,587
NET CASH CHANGE	49,048,044	(897,188)	(6,237,986)	(76,198,355)	(36,699,755)	(17,421,045)	0	(88,406,284)
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	11,231,008	3,239,296	247,634	701,818	200,000	0	0	15,619,756
CEDED LOSSES (INCL. IBNR.)	0	0	0	(603,794)	0	0	0	(603,794)
LOSS ADJUSTMENT EXPENSES	1,541,594	446,203	34,111	135,536	27,549	0	0	2,184,993
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	(122,033)	0	0	0	(122,033)
UNEARNED PREMIUMS	63,771,631	3,576,203	0	0	0	0	0	67,347,834
RESERVES	76,544,232	7,261,703	281,745	111,527	227,549	0	0	84,426,756
NET OTHER CHANGES								
ASSETS NOT ADMITTED	121,068	(179,231)	(93,185)	1,883,237	(802,949)	(482,399)	0	446,541
CHANGE IN UNREALIZED GAIN/LOSS	0	292,601	0	0	0	0	0	292,601
MINIMUM PENSION LIABILITY	41,835	(81,040)	(898,586)	1,704,825	(221,170)	505,530	0	1,051,394
CHANGE IN PROVISION FOR REINSURANCE	0	0	2,726,000	(2,726,000)	0	0	0	0
TOTAL NET OTHER CHANGES	162,903	32,330	1,734,229	862,062	(1,024,119)	23,131	0	1,790,536
ASSESSMENTS	0	10,068,990	25,000,000	108,000,000	0	55,300,000	0	198,368,990
DISTRIBUTIONS	0	0	0	0	0	(18,598,360)	0	(18,598,360)
CLOSED YEARS	0	0	0	0	0	0	7,723,962	7,723,962
MEMBERS' SURPLUS	(27,333,285)	1,942,429	20,214,498	32,552,181	(37,951,423)	19,303,726	7,723,962	16,452,089

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2021	2020	TOTAL	2021	2020	TOTAL
RESIDENTIAL - FIRE	9,855,556	(89,522)	9,766,035	27,860,165.54	(560,469.24)	27,299,696
RESIDENTIAL - EC	23,147,536	(245,275)	22,902,260	63,975,495.31	(1,387,907.35)	62,587,588
COMMERCIAL - FIRE	(164,644)	152,619	(12,025)	286,775.00	125,401.00	412,176
COMMERCIAL - EC	(116,217)	96,957	(19,260)	668,844.00	34,220.00	703,064
COMMERCIAL PROPERTY	2,728,058	(6,044)	2,722,013	6,305,166.62	(55,072.02)	6,250,095
CRIME - RESIDENTIAL	431,178	(3,456)	427,722	1,145,794.36	(19,757.63)	1,126,037
CRIME - COMMERCIAL	9,755	0	9,755	28,319.46	(357.47)	27,962
TOTAL	35,891,222	(94,721)	35,796,500	100,270,560	(1,863,943)	98,406,618
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	13,598,828	3,954,416	17,553,244	0	16,662,176	16,662,176
RESIDENTIAL - EC	30,999,886	8,937,120	39,937,006	0	37,373,230	37,373,230
COMMERCIAL - FIRE	0	530,572	530,572	0	1,113,414	1,113,414
COMMERCIAL - EC	0	862,117	862,117	0	1,817,512	1,817,512
COMMERCIAL PROPERTY	2,863,311	152,812	3,016,123	0	411,190	411,190
CRIME - RESIDENTIAL	544,214	142,499	686,712	0	583,883	583,883
CRIME - COMMERCIAL	12,428	1,099	13,527	0	1,899	1,899
TOTAL	48,018,667	14,580,634	62,599,301	0	57,963,304	57,963,304
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	17,703,167	898,359	18,601,527	17,703,167	898,359	18,601,527
RESIDENTIAL - EC	41,011,104	2,001,570	43,012,674	41,011,104	2,001,570	43,012,674
COMMERCIAL - FIRE	0	220,959	220,959	0	220,959	220,959
COMMERCIAL - EC	0	367,304	367,304	0	367,304	367,304
COMMERCIAL PROPERTY	4,297,714	54,451	4,352,166	4,297,714	54,451	4,352,166
CRIME - RESIDENTIAL	742,893	32,973	775,866	742,893	32,973	775,866
CRIME - COMMERCIAL	16,753	586	17,339	16,753	586	17,339
TOTAL	63,771,631	3,576,203	67,347,834	63,771,631	3,576,203	67,347,834
EARNED PREMIUMS						
RESIDENTIAL - FIRE	5,751,217	2,966,535	8,717,752	10,156,998	15,203,347	25,360,346
RESIDENTIAL - EC	13,136,317	6,690,275	19,826,592	22,964,391	33,983,753	56,948,144
COMMERCIAL - FIRE	(164,644)	462,232	297,588	286,775	1,017,856	1,304,631
COMMERCIAL - EC	(116,217)	591,770	475,553	668,844	1,484,427	2,153,271
COMMERCIAL PROPERTY	1,293,655	92,316	1,385,971	2,007,452	301,667	2,309,119
CRIME - RESIDENTIAL	232,499	106,070	338,568	402,902	531,153	934,055
CRIME - COMMERCIAL	5,431	513	5,943	11,567	955	12,522
TOTAL	20,138,258	10,909,709	31,047,967	36,498,929	52,523,158	89,022,087
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,571,528	0	2,571,528	7,826,365	0	7,826,365
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	(2,163)	0	(2,163)	87,916	0	87,916
COMMERCIAL PROPERTY	305,635	0	305,635	781,553	0	781,553
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	2,875,000	0	2,875,000	8,695,833	0	8,695,833
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	5,751,217	2,966,535	8,717,752	10,156,998	15,203,347	25,360,346
RESIDENTIAL - EC	10,564,790	6,690,275	17,255,065	15,138,027	33,983,753	49,121,780
COMMERCIAL - FIRE	(164,644)	462,232	297,588	286,775	1,017,856	1,304,631
COMMERCIAL - EC	(114,054)	591,770	477,715	580,928	1,484,427	2,065,355
COMMERCIAL PROPERTY	988,020	92,316	1,080,336	1,225,899	301,667	1,527,566
CRIME - RESIDENTIAL	232,499	106,070	338,568	402,902	531,153	934,055
CRIME - COMMERCIAL	5,431	513	5,943	11,567	955	12,522
TOTAL	17,263,258	10,909,709	28,172,967	27,803,096	52,523,158	80,326,254

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

QUARTER TO DATE

NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	2,747,889	2,458,685	(5,612)	971	243,075	0	5,445,009
RESIDENTIAL - EC	4,195,185	4,362,281	185,603	120,497	35,111	0	8,898,678
COMMERCIAL - FIRE	3,686	1,423,452	0	0	0	0	1,427,138
COMMERCIAL - EC	1,001	190,962	59,621	(38,825)	0	0	212,759
COMMERCIAL PROPERTY	471,409	26,808	0	0	0	0	498,217
CRIME - RESIDENTIAL	34,737	15,022	0	0	0	0	49,760
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,453,909	8,477,211	239,612	82,644	278,185	0	16,531,561
NET OUTSTANDING LOSSES							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	5,622,777	1,254,919	160,867	7,497	20,000	0	7,066,060
RESIDENTIAL - EC	4,846,837	1,738,402	88,961	55,527	180,000	0	6,909,728
COMMERCIAL - FIRE	41,173	37,075	0	0	0	0	78,248
COMMERCIAL - EC	252,589	163,097	(2,194)	35,000	0	0	448,491
COMMERCIAL PROPERTY	452,282	38,061	0	0	0	0	490,343
CRIME - RESIDENTIAL	15,349	7,743	0	0	0	0	23,092
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	11,231,008	3,239,296	247,634	98,024	200,000	0	15,015,962
NET OUTSTANDING LOSSES							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	4,286,904	1,907,373	160,867	2,499	264,799	0	6,622,442
RESIDENTIAL - EC	3,429,483	1,867,521	(89,686)	258,037	183,647	0	5,649,002
COMMERCIAL - FIRE	1,587,546	1,424,801	0	0	0	0	3,012,347
COMMERCIAL - EC	222,795	74,881	84,318	20,000	0	0	401,994
COMMERCIAL PROPERTY	84,702	9,407	0	0	0	0	94,110
CRIME - RESIDENTIAL	43,379	13,979	0	0	0	0	57,358
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	9,654,810	5,297,962	155,499	280,536	448,446	0	15,837,253
NET INCURRED LOSSES							
RESIDENTIAL - FIRE	4,083,763	1,806,230.94	(5,612)	5,969	(1,724)	0	5,888,627
RESIDENTIAL - EC	5,612,540	4,233,162.49	364,250	(82,013)	31,464	0	10,159,404
COMMERCIAL - FIRE	(1,542,687)	35,726.08	0	0	0	0	(1,506,961)
COMMERCIAL - EC	30,795	279,176.97	(26,891)	(23,825)	0	0	259,256
COMMERCIAL PROPERTY	838,988	55,462.03	0	0	0	0	894,450
CRIME - RESIDENTIAL	6,707	8,786.62	0	0	0	0	15,494
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	9,030,107	6,418,545	331,747	(99,868)	29,739	0	15,710,270

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

YEAR TO DATE

NET PAID LOSSES	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	4,809,290	11,871,883	128,757	4,471	248,075	578	17,063,053
RESIDENTIAL - EC	6,549,480	15,627,403	1,422,502	(266,547)	240,631	14,342	23,587,811
COMMERCIAL - FIRE	3,686	2,493,480	3,900	0	0	0	2,501,066
COMMERCIAL - EC	35,981	662,305	156,381	203,384	56,485	0	1,114,535
COMMERCIAL PROPERTY	581,122	264,182	0	0	0	0	845,304
CRIME - RESIDENTIAL	45,961	48,833	14,286	0	0	0	109,080
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	12,025,519	30,968,086	1,725,825	(58,692)	545,190	14,920	45,220,848

NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	5,622,777	1,254,919	160,867	7,497	20,000	0	7,066,060
RESIDENTIAL - EC	4,846,837	1,738,402	88,961	55,527	180,000	0	6,909,728
COMMERCIAL - FIRE	41,173	37,075	0	0	0	0	78,248
COMMERCIAL - EC	252,589	163,097	(2,194)	35,000	0	0	448,491
COMMERCIAL PROPERTY	452,282	38,061	0	0	0	0	490,343
CRIME - RESIDENTIAL	15,349	7,743	0	0	0	0	23,092
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	11,231,008	3,239,296	247,634	98,024	200,000	0	15,015,962

NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	0	4,226,100	259,931	7,497	2,499	28,200	4,524,227
RESIDENTIAL - EC	0	3,287,632	889,931	(827,026)	261,146	0	3,611,682
COMMERCIAL - FIRE	0	148,287	4,998	0	0	0	153,285
COMMERCIAL - EC	0	879,268	32,550	1,456	700,000	0	1,613,274
COMMERCIAL PROPERTY	0	7,156	0	0	0	0	7,156
CRIME - RESIDENTIAL	0	26,250	0	0	0	0	26,250
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	8,574,693	1,187,409	(818,073)	963,645	28,200	9,928,718

NET INCURRED LOSSES

RESIDENTIAL - FIRE	10,432,067	8,900,701	29,694	4,471	265,576	(27,622)	19,604,887
RESIDENTIAL - EC	11,396,317	14,078,173	621,532	616,006	159,485	14,342	26,885,856
COMMERCIAL - FIRE	44,859	2,382,268	(1,098)	0	0	0	2,426,029
COMMERCIAL - EC	288,570	(53,866)	121,637	236,928	(643,515)	0	(50,247)
COMMERCIAL PROPERTY	1,033,404	295,087	0	0	0	0	1,328,491
CRIME - RESIDENTIAL	61,310	30,326	14,286	0	0	0	105,922
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	23,256,527	25,632,689	786,051	857,405	(218,455)	(13,280)	50,300,936

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	3,718,045	0	0	0	0	0	3,718,045
RESIDENTIAL - EC	3,584,594	0	0	0	0	0	3,584,594
COMMERCIAL - FIRE	41,173	0	0	0	0	0	41,173
COMMERCIAL - EC	247,091	0	0	0	0	0	247,091
COMMERCIAL PROPERTY	258,010	0	0	0	0	0	258,010
CRIME - RESIDENTIAL	12,151	0	0	0	0	0	12,151
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,861,064	0	0	0	0	0	7,861,064
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	3,484,620	0	0	0	0	0	3,484,620
RESIDENTIAL - EC	2,849,600	0	0	0	0	0	2,849,600
COMMERCIAL - FIRE	1,585,047	0	0	0	0	0	1,585,047
COMMERCIAL - EC	220,296	0	0	0	0	0	220,296
COMMERCIAL PROPERTY	49,519	0	0	0	0	0	49,519
CRIME - RESIDENTIAL	30,181	0	0	0	0	0	30,181
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	8,219,263	0	0	0	0	0	8,219,263

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

QUARTER TO DATE

NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	669,782	134,852	1,143	435	3,917	0	810,130
RESIDENTIAL - EC	1,110,488	671,121	3,212	40,630	2,836	0	1,828,287
COMMERCIAL - FIRE	250,986	14,672	0	0	0	0	265,657
COMMERCIAL - EC	39,140	15,593	173	17,797	325	0	73,028
COMMERCIAL PROPERTY	24,631	5,449	0	0	0	0	30,080
CRIME - RESIDENTIAL	11,852	3,946	0	0	0	0	15,798
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,106,880	845,633	4,528	58,862	7,078	0	3,022,981

**NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	782,476	172,861	22,159	1,033	2,755	0	981,284
RESIDENTIAL - EC	653,043	239,460	12,254	7,649	24,794	0	937,200
COMMERCIAL - FIRE	5,759	5,107	0	0	0	0	10,866
COMMERCIAL - EC	35,322	22,466	(302)	4,821	0	0	62,307
COMMERCIAL PROPERTY	62,852	5,243	0	0	0	0	68,095
CRIME - RESIDENTIAL	2,141	1,067	0	0	0	0	3,207
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,541,594	446,203	34,111	13,503	27,549	0	2,062,960

**NET UNPAID LOSS EXPENSE
(PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	602,798	272,735	23,002	357	37,864	0	936,757
RESIDENTIAL - EC	519,171	267,036	(12,824)	36,897	26,260	0	836,539
COMMERCIAL - FIRE	222,370	203,732	0	0	0	0	426,102
COMMERCIAL - EC	31,213	10,707	12,057	2,860	0	0	56,837
COMMERCIAL PROPERTY	11,967	1,345	0	0	0	0	13,312
CRIME - RESIDENTIAL	6,114	1,999	0	0	0	0	8,113
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,393,634	757,555	22,235	40,114	64,123	0	2,277,660

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	849,460	34,979	299	1,110	(31,192)	0	854,657
RESIDENTIAL - EC	1,244,360	643,544	28,291	11,382	1,371	0	1,928,948
COMMERCIAL - FIRE	34,374	(183,953)	0	0	0	0	(149,579)
COMMERCIAL - EC	43,249	27,352	(12,186)	19,758	325	0	78,498
COMMERCIAL PROPERTY	75,517	9,347	0	0	0	0	84,863
CRIME - RESIDENTIAL	7,879	3,014	0	0	0	0	10,893
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,254,839	534,282	16,404	32,251	(29,496)	0	2,808,280

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2021

YEAR TO DATE

NET LOSS EXPENSES PAID	2021	2020	2019	2018	2017	2016	TOTAL
RESIDENTIAL - FIRE	1,732,169	455,598	8,552	501	14,217	550	2,211,587
RESIDENTIAL - EC	2,307,659	2,134,467	48,857	115,420	60,937	0	4,667,340
COMMERCIAL - FIRE	493,559	32,927	530	0	0	0	527,016
COMMERCIAL - EC	178,349	71,907	1,241	43,236	13,405	0	308,137
COMMERCIAL PROPERTY	58,506	16,784	0	0	0	0	75,290
CRIME - RESIDENTIAL	20,186	15,388	1,345	275	0	0	37,194
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	4,790,427	2,727,070	60,524	159,432	88,559	550	7,826,563

**NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	782,476	172,861	22,159	1,033	2,755	0	981,284
RESIDENTIAL - EC	653,043	239,460	12,254	7,649	24,794	0	937,200
COMMERCIAL - FIRE	5,759	5,107	0	0	0	0	10,866
COMMERCIAL - EC	35,322	22,466	(302)	4,821	0	0	62,307
COMMERCIAL PROPERTY	62,852	5,243	0	0	0	0	68,095
CRIME - RESIDENTIAL	2,141	1,067	0	0	0	0	3,207
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,541,594	446,203	34,111	13,503	27,549	0	2,062,960

**NET UNPAID LOSS EXPENSE
(PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	0	942,639	43,399	1,252	417	4,708	992,415
RESIDENTIAL - EC	0	1,004,756	148,585	(138,082)	43,602	0	1,058,860
COMMERCIAL - FIRE	0	32,789	834	0	0	0	33,624
COMMERCIAL - EC	0	233,349	5,435	243	116,874	0	355,900
COMMERCIAL PROPERTY	0	1,570	0	0	0	0	1,570
CRIME - RESIDENTIAL	0	5,758	0	0	0	0	5,758
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,220,860	198,253	(136,588)	160,893	4,708	2,448,126

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	2,514,645	(314,180)	(12,688)	282	16,555	(4,158)	2,200,456
RESIDENTIAL - EC	2,960,702	1,369,171	(87,474)	261,152	42,130	0	4,545,680
COMMERCIAL - FIRE	499,318	5,244	(304)	0	0	0	504,258
COMMERCIAL - EC	213,671	(138,976)	(4,496)	47,814	(103,469)	0	14,544
COMMERCIAL PROPERTY	121,358	20,457	0	0	0	0	141,815
CRIME - RESIDENTIAL	22,326	10,697	1,345	275	0	0	34,643
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	6,332,021	952,414	(103,618)	309,522	(44,784)	(4,158)	7,441,397

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMINE							
1646	01/01/15 12/31/15	09/02/16 09/04/16	HABITATIONAL	0	322,663	0	50,001
	01/01/15 12/31/15	09/02/16 09/04/16	COMMERCIAL	0	91,494	0	3,315
			TOTAL	0	414,158	0	53,316
1646	01/01/16 12/31/16	09/02/16 09/04/16	HABITATIONAL	0	747,112	0	130,522
	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	34,248	0	8,374
			TOTAL	0	781,360	0	138,896
			TOTAL HERMINE	0	1,195,517	0	192,211
MATTHEW							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	0	5,732,925	0	854,427
	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	339,137	0	35,406
			TOTAL	0	6,072,062	0	889,833
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	0	25,646,940	0	3,815,071
	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	0	745,638	0	121,299
			TOTAL	0	26,392,578	0	3,936,370
			TOTAL MATTHEW	0	32,464,640	0	4,826,203

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
FLORENCE							
1852	01/01/17 12/31/17	09/11/18 09/18/18	HABITATIONAL	170,000	45,308,561	17,554	4,326,717
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,959,255	0	115,983
			TOTAL	170,000	47,267,816	17,554	4,442,700
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	40,999	140,567,336	15,655	13,184,785
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	35,000	12,613,762	4,315	543,906
			TOTAL	75,999	153,181,097	19,969	13,728,690
			TOTAL FLORENCE	245,999	200,448,913	37,523	18,171,390
MICHAEL							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	902,857	0	112,742
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	902,857	0	112,742
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	3,998,805	0	487,990
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,754
			TOTAL	0	4,124,593	0	498,744
			TOTAL MICHAEL	0	5,027,450	0	611,486

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2021

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
DORIAN							
1954	01/01/18 12/31/18	09/03/19 09/06/19	HABITATIONAL	0	1,906,833	0	253,680
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	73,739	0	4,735
			TOTAL	0	1,980,572	0	258,415
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	4,999	5,008,471	457	634,351
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	308,056	0	26,737
			TOTAL	4,999	5,316,527	457	661,088
			TOTAL DORIAN	4,999	7,297,098	457	919,503
ISAIAS							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	53,256	3,202,164	4,872	399,637
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	404,324	0	18,856
			TOTAL	53,256	3,606,488	4,872	418,493
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	55,703	5,388,175	5,096	631,057
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	535,707	0	27,505
			TOTAL	55,703	5,923,882	5,096	658,562
			TOTAL ISAIAS	108,959	9,530,370	9,968	1,077,055

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2021

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	326,343,696	2,791	33,701,621	99	360,045,317	2,890
ALEXANDER	81,086,742	884	8,846,770	56	89,933,512	940
ALLEGHANY	32,555,047	317	673,600	5	33,228,647	322
ANSON	85,661,146	982	10,698,100	44	96,359,246	1,026
ASHE	66,242,739	611	3,353,300	12	69,596,039	623
AVERY	85,116,840	576	2,482,600	6	87,599,440	582
BEAUFORT	321,758,864	3,203	61,261,300	268	383,020,164	3,471
BERTIE	139,101,486	1,631	12,703,870	109	151,805,356	1,740
BLADEN	180,431,376	2,505	43,151,370	186	223,582,746	2,691
BRUNSWICK	1,080,521,803	10,037	27,931,516	164	1,108,453,319	10,201
BUNCOMBE	440,322,503	2,851	9,899,800	31	450,222,303	2,882
BURKE	196,846,523	1,996	22,336,200	74	219,182,723	2,070
CABARRUS	244,131,967	1,777	16,636,500	55	260,768,467	1,832
CALDWELL	193,634,522	2,053	14,171,100	60	207,805,622	2,113
CAMDEN	45,704,463	332	1,619,800	13	47,324,263	345
CARTERET	645,128,702	5,496	49,120,769	242	694,249,471	5,738
CASWELL	61,067,279	728	2,468,600	18	63,535,879	746
CATAWBA	379,043,813	3,188	25,588,696	105	404,632,509	3,293
CHATHAM	162,307,153	1,330	13,601,920	53	175,909,073	1,383
CHEROKEE	58,386,965	461	4,170,100	12	62,557,065	473
CHOWAN	82,894,101	701	11,914,900	40	94,809,001	741
CLAY	36,196,591	314	1,456,000	1	37,652,591	315
CLEVELAND	288,206,990	3,134	32,669,668	138	320,876,658	3,272
COLUMBUS	365,398,150	4,484	33,574,400	182	398,972,550	4,666
CRAVEN	349,172,975	3,544	49,747,500	204	398,920,475	3,748
CUMBERLAND	671,136,816	7,060	80,345,435	235	751,482,251	7,295
CURRITUCK	162,082,552	1,224	13,109,600	73	175,192,152	1,297
DARE	160,984,621	911	46,775,400	104	207,760,021	1,015
DAVIDSON	318,418,657	3,332	27,514,794	120	345,933,451	3,452
DAVIE	68,518,714	593	568,000	6	69,086,714	599
DUPLIN	351,689,815	3,734	40,591,100	272	392,280,915	4,006
DURHAM	379,540,935	2,314	25,268,400	74	404,809,335	2,388
EDGECOMBE	255,476,135	2,989	33,574,500	163	289,050,635	3,152
FORSYTH	479,955,623	3,918	82,711,249	194	562,666,872	4,112
FRANKLIN	154,065,294	1,646	8,707,700	24	162,772,994	1,670
GASTON	377,853,130	3,564	29,286,599	140	407,139,729	3,704
GATES	108,510,861	885	2,727,300	18	111,238,161	903
GRAHAM	41,352,300	261	187,400	2	41,539,700	263
GRANVILLE	125,765,036	1,144	4,907,900	16	130,672,936	1,160
GREENE	99,644,654	1,293	7,428,200	87	107,072,854	1,380
GUILFORD	656,954,567	5,365	97,052,056	193	754,006,623	5,558
HALIFAX	317,247,686	4,096	16,191,990	120	333,439,676	4,216
HARNETT	339,902,908	3,882	14,644,250	84	354,547,158	3,966
HAYWOOD	184,756,670	1,278	2,292,300	11	187,048,970	1,289
HENDERSON	220,683,168	1,515	4,421,900	14	225,105,068	1,529
HERTFORD	128,005,675	1,532	21,032,618	82	149,038,293	1,614
HOKE	158,051,778	1,786	16,849,700	100	174,901,478	1,886
HYDE	28,902,435	300	3,831,661	39	32,734,096	339
IREDELL	336,031,742	2,804	14,667,190	60	350,698,932	2,864
JACKSON	93,917,944	845	4,508,900	14	98,426,844	859
JOHNSTON	491,834,867	5,504	19,120,100	138	510,954,967	5,642
JONES	43,752,525	492	4,363,700	34	48,116,225	526
LEE	125,488,760	1,355	15,697,700	63	141,186,460	1,418
LENOIR	333,125,882	4,362	63,237,800	236	396,363,682	4,598
LINCOLN	183,910,779	1,573	11,844,270	36	195,755,049	1,609
MACON	127,328,874	1,295	8,896,700	23	136,225,574	1,318
MADISON	102,527,025	782	187,500	5	102,714,525	787
MARTIN	60,441,698	492	2,828,400	13	63,270,098	505

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2021

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MCDOWELL	188,973,363	2,074	20,682,291	213	209,655,654	2,287
MECKLENBURG	718,548,652	4,103	114,365,600	206	832,914,252	4,309
MITCHELL	64,451,623	600	1,635,200	8	66,086,823	608
MONTGOMERY	136,675,874	1,624	14,486,294	75	151,162,168	1,699
MOORE	167,622,866	1,589	14,085,891	73	181,708,757	1,662
NASH	400,992,277	4,139	32,374,570	132	433,366,847	4,271
NEW HANOVER	1,061,896,093	7,376	102,118,735	287	1,164,014,828	7,663
NORTHAMPTON	131,280,214	1,472	5,224,900	45	136,505,114	1,517
ONSLOW	650,899,471	6,449	74,689,130	399	725,588,601	6,848
ORANGE	156,352,249	947	8,253,700	16	164,605,949	963
PAMLICO	96,110,361	933	10,643,507	39	106,753,868	972
PASQUOTANK	209,706,392	1,789	29,982,900	135	239,689,292	1,924
PENDER	361,742,412	3,501	29,804,530	114	391,546,942	3,615
PERQUIMANS	84,018,654	663	6,990,700	30	91,009,354	693
PERSON	126,766,286	1,222	6,005,800	31	132,772,086	1,253
PITT	719,119,319	6,795	61,565,068	220	780,684,387	7,015
POLK	57,182,451	344	2,520,000	12	59,702,451	356
RANDOLPH	253,434,719	2,396	20,230,200	111	273,664,919	2,507
RICHMOND	182,488,356	2,360	19,416,000	97	201,904,356	2,457
ROBESON	605,915,623	9,091	54,459,308	308	660,374,931	9,399
ROCKINGHAM	356,277,611	3,830	27,461,197	86	383,738,808	3,916
ROWAN	355,906,998	3,249	26,062,980	85	381,969,978	3,334
RUTHERFORD	205,093,771	1,888	23,157,800	110	228,251,571	1,998
SAMPSON	341,599,717	3,960	38,771,080	314	380,370,797	4,274
SCOTLAND	123,206,437	1,673	15,341,700	69	138,548,137	1,742
STANLY	135,474,795	1,196	18,160,800	86	153,635,595	1,282
STOKES	84,441,003	797	1,899,700	14	86,340,703	811
SURRY	191,813,826	1,839	16,957,100	86	208,770,926	1,925
SWAIN	100,444,518	666	3,907,200	28	104,351,718	694
TRANSYLVANIA	47,487,180	346	600,000	1	48,087,180	347
TYRRELL	31,790,720	339	5,376,400	47	37,167,120	386
UNION	255,166,898	1,818	12,921,800	73	268,088,698	1,891
VANCE	178,884,978	2,746	16,934,100	75	195,819,078	2,821
WAKE	1,055,020,009	5,604	92,920,093	192	1,147,940,102	5,796
WARREN	86,501,224	1,088	6,460,100	46	92,961,324	1,134
WASHINGTON	79,559,302	955	10,562,800	59	90,122,102	1,014
WATAUGA	156,743,943	812	6,715,500	18	163,459,443	830
WAYNE	478,057,985	5,790	60,994,952	305	539,052,937	6,095
WILKES	176,744,320	1,879	14,344,900	74	191,089,220	1,953
WILSON	343,014,333	3,796	34,791,201	190	377,805,534	3,986
YADKIN	66,248,542	756	3,725,000	32	69,973,542	788
YANCEY	77,631,798	666	3,822,400	11	81,454,198	677
	<u>24,936,409,725</u>	<u>235,212</u>	<u>2,290,575,439</u>	<u>9,522</u>	<u>27,226,985,164</u>	<u>244,734</u>

* 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.