



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2022

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2022

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	26,140,742	0	26,140,743
CASH EQUIVALENTS	21,738,879	0	21,738,879
INVESTMENTS	68,814,894	0	68,814,894
INTEREST INCOME DUE OR ACCRUED	370,343	0	370,343
FIXED ASSETS	454,617	(454,617)	0
DATA PROCESSING EQUIPMENT	1,466	0	1,466
ACCOUNTS RECEIVABLE - CPIP PLAN	3,093,192	0	3,093,192
ACCOUNTS RECEIVABLE - PREMIUM	18,249,280	0	18,249,279
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREMIUM TAX RECOVERABLE	0	0	0
PREPAID EXPENSES	428,595	(428,595)	0
TOTAL ASSETS	139,293,477	(884,681)	138,408,796
LIABILITIES & MEMBERS' SURPLUS			
LIABILITIES			
ACCOUNTS PAYABLE			1,485,714
BENEFIT PAYABLE			320,325
PREMIUM REFUND			203,971
COMMISSION PAYABLE			2,213,764
ACCRUAL-PREMIUM TAX			705,755
ACCRUAL-POST RETIREMENT			3,013,162
ACCRUAL-PENSION			1,884,295
ACCRUAL-RENT			234,558
CLAIMS PAYABLE			282,391
PREPAID PREMIUMS			3,240,952
UNCLAIMED CHECKS			2,674,378
FUNDS WITHHELD FOR REINSURANCE			6,314
TOTAL LIABILITIES			16,265,579
RESERVES FOR			
UNPAID LOSSES (INCL. IBNR)			16,826,256
UNPAID LAE RESERVES			3,373,744
UNEARNED PREMIUMS			79,857,151
TOTAL RESERVES			100,057,151
MEMBERS' SURPLUS			22,086,066
TOTAL LIABILITIES & MEMBERS' SURPLUS			138,408,796

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2022

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	38,430,502	142,005,708
CEDED REINSURANCE PREMIUM	0	(13,487,666)
NET PREMIUMS EARNED	38,430,502	128,518,042
DEDUCTIONS		
NET LOSSES INCURRED	22,658,950	79,172,205
NET LOSS EXPENSE INCURRED	5,117,005	14,258,459
OPERATING EXPENSE INCURRED	9,780,524	35,597,874
PREMIUM TAXES	1,049,795	4,347,293
TOTAL DEDUCTIONS	38,606,274	133,375,831
OTHER INCOME		
PREMIUM CHARGED OFF	(61,549)	(163,003)
SERVICE CHARGES	159,056	606,370
MISCELLANEOUS INCOME	4,091	32,421
NET UNDERWRITING GAIN OR (LOSS)	(74,174)	(4,382,001)
INVESTMENT INCOME		
INVESTMENT INCOME	318,881	765,695
NET INCOME OR (LOSS)	244,707	(3,616,306)
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	17,786,551	21,532,242
NET INCOME OR (LOSS)	244,707	(3,616,306)
CHANGE IN ASSETS NOT ADMITTED	(75,442)	39,880
MINIMUM PENSION LIABILITY	4,130,250	4,130,250
NET CHANGE IN MEMBERS' SURPLUS	4,299,515	553,824
MEMBERS' SURPLUS (CURRENT PERIOD)	22,086,066	22,086,066

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2022

QUARTER TO DATE							
	2022	2021	2020	2019	2018	CLOSED 2017	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	37,592,427	(133,093)	0	0	0	0	37,459,335
CEDED REINSURANCE	0	0	0	0	0	0	0
INVESTMENT INCOME	318,881	0	0	0	0	0	318,881
PREMIUM CHARGED OFF	(61,549)	0	0	0	0	0	(61,549)
SERVICE CHARGES	159,055	0	0	0	0	0	159,055
MISCELLANEOUS INCOME	4,091	0	0	0	0	0	4,091
TOTAL INCOME	38,012,905	(133,093)	0	0	0	0	37,879,813
EXPENSES PAID							
LOSSES	14,846,688	4,509,171	106,882	76,406	28,847	0	19,567,993
CEDED LOSSES	0	0	0	0	(1,265)	0	(1,265)
LOSS ADJUSTMENT EXPENSES	3,113,301	658,388	35,065	11,503	7,016	0	3,825,273
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(116)	0	(115)
COMMISSION	5,586,070	(19,964)	0	0	0	0	5,566,106
PREMIUM TAX	1,049,795	0	0	0	0	0	1,049,795
ADMINISTRATIVE EXPENSES	4,214,418	0	0	0	0	0	4,214,418
TOTAL EXPENSES PAID	28,810,272	5,147,595	141,948	87,909	34,481	0	34,222,206
NET CASH CHANGE	9,202,634	(5,280,688)	(141,948)	(87,909)	(34,481)	0	3,657,607
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	13,550,243	2,888,236	360,570	10,000	37,318	0	16,846,367
CEDED LOSSES (INCL. IBNR)	0	0	0	0	(20,111)	0	(20,111)
LOSS ADJUSTMENT EXPENSES	2,831,744	477,844	59,654	1,654	35,736	0	3,406,633
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(32,889)	0	(32,889)
UNEARNED PREMIUMS	79,857,151	0	0	0	0	0	79,857,151
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	8,818,118	4,091,353	580,841	240,986	593,043	0	14,324,341
CEDED LOSSES (INCL. IBNR)	0	0	0		(590,306)	0	(590,306)
LOSS ADJUSTMENT EXPENSES	1,286,359	662,100	93,997	38,999	129,136	0	2,210,591
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(128,694)	0	(128,694)
UNEARNED PREMIUMS	77,098,581	3,729,737	0	0	0	0	80,828,319
NET RESERVE CHANGE	(9,036,080)	5,117,110	254,614	268,330	(16,874)	0	(3,412,901)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	4,130,250	0	0	0	0	0	4,130,250
ASSETS NOT ADMITTED	(75,442)	0	0	0	0	0	(75,442)
TOTAL NET OTHER CHANGES	4,054,808	0	0	0	0	0	4,054,808
CHANGE IN MEMBERS' SURPLUS	4,221,362	(163,578)	112,666	180,421	(51,356)	0	4,299,515

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2022

YEAR TO DATE							
	2022	2021	2020	2019	2018	CLOSED 2017	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	157,825,498	(2,686,554)	0	0	0	0	155,138,945
CEDED REINSURANCE	(13,487,666)	0	0	0	0	0	(13,487,666)
INVESTMENT INCOME	765,695	0	0	0	0	0	765,695
PREMIUM CHARGED OFF	(163,003)	0	0	0	0	0	(163,003)
SERVICE CHARGES	606,369	0	0	0	0	0	606,369
MISCELLANEOUS INCOME	32,421	0	0	0	0	0	32,421
TOTAL INCOME	145,579,314	(2,686,554)	0	0	0	0	142,892,760
EXPENSES PAID							
LOSSES	31,740,390	39,756,864	2,204,052	390,797	(16,767)	6,380	74,081,717
CEDED LOSSES	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	8,404,337	4,642,537	299,119	29,818	28,380	47,757	13,451,947
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
COMMISSION	23,488,642	(402,983)	0	0	0	0	23,085,659
PREMIUM TAX	4,347,293	0	0	0	0	0	4,347,293
ADMINISTRATIVE EXPENSES	12,512,216	0	0	0	0	0	12,512,216
TOTAL EXPENSES PAID	80,492,878	43,996,418	2,503,171	420,615	11,612	54,137	127,478,832
NET CASH CHANGE	65,086,436	(46,682,971)	(2,503,171)	(420,615)	(11,612)	(54,137)	15,413,928
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	13,550,242	2,888,236	360,570	10,000	37,318	0	16,846,366
CEDED LOSSES (INCL. IBNR)	0	0	0	0	(20,111)	0	(20,111)
LOSS ADJUSTMENT EXPENSES	2,831,744	477,844	59,654	1,654	35,736	0	3,406,633
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(32,889)	0	(32,889)
UNEARNED PREMIUMS	79,857,151	0	0	0	0	0	79,857,151
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	9,090,625	2,270,659	350,425	414,365	200,000	12,326,074
CEDED LOSSES (INCL. IBNR)	0	0	0		(590,306)	0	(590,306)
LOSS ADJUSTMENT EXPENSES	0	2,118,586	385,130	59,436	98,852	33,922	2,695,926
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0		(128,694)	0	(128,694)
UNEARNED PREMIUMS	0	66,723,915	0	0	0	0	66,723,915
NET RESERVE CHANGE	(96,239,138)	74,567,045	2,235,565	398,206	(225,837)	233,922	(19,030,236)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	4,130,250	0	0	0	0	0	4,130,250
ASSETS NOT ADMITTED	39,880	0	0	0	0	0	39,880
TOTAL NET OTHER CHANGES	4,170,130	0	0	0	0	0	4,170,130
CLOSED YEARS	0	0	0	0	37,546,529	(37,546,529)	0
CHANGE IN MEMBERS' SURPLUS	(26,982,572)	27,884,074	(267,606)	(22,409)	37,309,080	(37,366,744)	553,824

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF DECEMBER 31, 2022

	CLOSED YEARS						
INCOME RECEIVED	2022	2021	2020	2019	2018	2013 - 2017	TOTAL
PREMIUMS WRITTEN	157,825,498	129,248,256	113,333,487	103,145,804	94,102,765	85,344,994	683,000,804
CEDED REINSURANCE	(13,487,666)	(11,570,833)	(11,434,000)	(7,531,502)	(8,581,500)	(7,645,000)	(60,250,502)
INVESTMENT INCOME	765,695	397,838	572,710	439,775	736,183	909,611	3,821,812
PREMIUM CHARGED OFF	(163,003)	(119,239)	(115,696)	(69,861)	(67,080)	(199,798)	(734,677)
SERVICE CHARGES	606,369	537,988	467,796	390,576	347,599	318,102	2,668,430
MISCELLANEOUS INCOME	32,421	12,913	15,888	7,670	(1,593)	(3,963)	63,336
TOTAL INCOME	145,579,314	118,506,923	102,840,185	96,382,462	86,536,374	78,723,946	628,569,204
EXPENSES PAID							
LOSSES	31,740,391	63,001,195	65,452,550	64,713,059	200,038,062	82,716,237	507,661,493
CEDED LOSSES	0	0	0	0	(78,819,488)	0	(78,819,488)
LOSS ADJUSTMENT EXPENSES	8,404,339	11,892,302	11,753,182	9,238,788	30,319,280	11,296,631	82,904,523
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(14,711,277)	0	(14,711,277)
COMMISSION	23,488,642	19,241,525	16,841,201	15,313,064	14,091,168	12,829,507	101,805,107
PREMIUM TAX	4,347,293	3,641,539	3,170,673	2,890,502	2,643,792	2,435,884	19,129,683
ADMINISTRATIVE EXPENSES	12,512,214	13,388,138	13,150,909	11,054,871	9,219,679	5,968,097	65,293,907
TOTAL EXPENSES PAID	80,492,878	111,164,698	110,368,515	103,210,284	162,781,216	115,246,357	683,263,949
NET CASH CHANGE	65,086,436	7,342,224	(7,528,330)	(6,827,822)	(76,244,842)	(36,522,411)	(54,694,745)
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	13,550,243	2,888,236	360,570	10,000	37,318	0	16,846,365
CEDED LOSSES (INCL. IBNR.)	0	0	0	0	(20,111)	0	(20,111)
LOSS ADJUSTMENT EXPENSES	2,831,744	477,844	59,654	1,654	35,736	0	3,406,633
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	(32,889)	0	(32,889)
UNEARNED PREMIUMS	79,857,151	0	0	0	0	0	79,857,151
RESERVES	96,239,139	3,366,081	420,224	11,654	20,054	0	100,057,150
NET OTHER CHANGES							
ASSETS NOT ADMITTED	39,880	64,700	(179,231)	(93,184)	1,883,237	(802,949)	912,454
MINIMUM PENSION LIABILITY	4,130,250	820,910	292,600	(898,586)	1,704,825	(221,170)	5,828,829
CHANGE IN UNREALIZED GAIN/LOSS	0	81,040	(81,040)	0	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	2,726,000	(2,726,000)	0	0
TOTAL NET OTHER CHANGES	4,170,130	966,650	32,330	1,734,230	862,062	(1,024,119)	6,741,283
ASSESSMENTS	0	0	10,068,990	25,000,000	108,000,000	0	143,068,990
CLOSED YEARS	0	0	0	0	0	27,027,688	27,027,688
MEMBERS' SURPLUS	(26,982,573)	4,942,794	2,152,765	19,894,753	32,597,166	(10,518,841)	22,086,066

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING DECEMBER 31, 2022

	QUARTER TO DATE			YEAR TO DATE		
PREMIUMS WRITTEN	2022	2021	TOTAL	2022	2021	TOTAL
RESIDENTIAL - FIRE	9,436,510	(34,229)	9,402,282	40,109,100	(694,669)	39,414,431
RESIDENTIAL - EC	23,596,460	(89,883)	23,506,577	101,491,470	(1,771,896)	99,719,574
COMMERCIAL - FIRE	0	0	0	40	(3,805)	(3,765)
COMMERCIAL - EC	0	0	0	(40)	(17,197)	(17,237)
COMMERCIAL PROPERTY	4,125,692	(8,084)	4,117,608	14,345,486	(171,373)	14,174,114
CRIME - RESIDENTIAL	421,718	(896)	420,821	1,820,285	(28,053)	1,792,233
CRIME - COMMERCIAL	12,047	0	12,047	59,157	439	59,596
TOTAL	37,592,427	(133,093)	37,459,335	157,825,498	(2,686,554)	155,138,945
UNEARNED PREMIUMS						
(PRIOR PERIOD)						
RESIDENTIAL - FIRE	19,544,315	987,948	20,532,263	0	18,122,848	18,122,848
RESIDENTIAL - EC	50,062,145	2,413,403	52,475,548	0	42,815,705	42,815,705
COMMERCIAL - FIRE	0	0	0	0	50,082	50,082
COMMERCIAL - EC	0	0	0	0	87,607	87,607
COMMERCIAL PROPERTY	6,556,856	285,412	6,842,268	0	4,860,852	4,860,852
CRIME - RESIDENTIAL	904,422	42,319	946,741	0	772,090	772,090
CRIME - COMMERCIAL	30,844	655	31,499	0	14,730	14,730
TOTAL	77,098,581	3,729,737	80,828,319	0	66,723,915	66,723,915
UNEARNED PREMIUMS						
(CURRENT PERIOD)						
RESIDENTIAL - FIRE	20,094,771	0	20,094,771	20,094,771	0	20,094,771
RESIDENTIAL - EC	51,156,444	0	51,156,444	51,156,444	0	51,156,444
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,653,902	0	7,653,902	7,653,902	0	7,653,902
CRIME - RESIDENTIAL	922,530	0	922,530	922,530	0	922,530
CRIME - COMMERCIAL	29,504	0	29,504	29,504	0	29,504
TOTAL	79,857,151	0	79,857,151	79,857,151	0	79,857,151
EARNED PREMIUMS						
RESIDENTIAL - FIRE	8,886,055	953,719	9,839,774	20,014,329	17,428,179	37,442,508
RESIDENTIAL - EC	22,502,161	2,323,520	24,825,681	50,335,026	41,043,809	91,378,835
COMMERCIAL - FIRE	0	0	0	40	46,277	46,317
COMMERCIAL - EC	0	0	0	(40)	70,410	70,370
COMMERCIAL PROPERTY	3,028,646	277,328	3,305,974	6,691,584	4,689,479	11,381,063
CRIME - RESIDENTIAL	403,609	41,423	445,032	897,755	744,037	1,641,792
CRIME - COMMERCIAL	13,387	655	14,041	29,653	15,169	44,822
TOTAL	34,833,858	3,596,644	38,430,502	77,968,347	64,037,361	142,005,708
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	0	0	0	11,810,909	0	11,810,909
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	(2,042)	0	(2,042)
COMMERCIAL PROPERTY	0	0	0	1,678,799	0	1,678,799
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	0	0	0	13,487,666	0	13,487,666
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	8,886,055	953,719	9,839,774	20,014,329	17,428,179	37,442,508
RESIDENTIAL - EC	22,502,161	2,323,520	24,825,681	38,524,118	41,043,809	79,567,927
COMMERCIAL - FIRE	0	0	0	40	46,277	46,317
COMMERCIAL - EC	0	0	0	2,002	70,410	72,412
COMMERCIAL PROPERTY	3,028,646	277,328	3,305,974	5,012,785	4,689,479	9,702,264
CRIME - RESIDENTIAL	403,609	41,423	445,032	897,755	744,037	1,641,792
CRIME - COMMERCIAL	13,387	655	14,041	29,653	15,169	44,822
TOTAL	34,833,858	3,596,644	38,430,502	64,480,681	64,037,361	128,518,042

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2022

QUARTER TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	5,142,409	1,355,720	15,002	0	0	0	6,513,131
RESIDENTIAL - EC	8,990,084	3,010,215	90,224	74,069	27,701	0	12,192,292
COMMERCIAL - FIRE	0	0	0	0	(119)	0	(119)
COMMERCIAL - EC	0	0	1,657	2,336	0	0	3,993
COMMERCIAL PROPERTY	685,134	127,246	0	0	0	0	812,380
CRIME - RESIDENTIAL	29,062	15,989	0	0	0	0	45,051
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	14,846,688	4,509,171	106,882	76,406	27,582	0	19,566,728

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	5,655,118	1,401,635	233,483	0	0	0	7,290,236
RESIDENTIAL - EC	6,809,263	1,314,130	50,755	10,000	0	0	8,184,148
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	57,559	0	73,343	0	17,207	0	148,109
COMMERCIAL PROPERTY	1,016,225	170,809	0	0	0	0	1,187,035
CRIME - RESIDENTIAL	8,038	1,662	2,988	0	0	0	12,688
CRIME - COMMERCIAL	4,040	0	0	0	0	0	4,040
TOTAL	13,550,243	2,888,236	360,570	10,000	17,207	0	16,826,257

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	3,293,617	1,858,027	307,988	31,481	2,499	0	5,493,612
RESIDENTIAL - EC	4,460,498	1,946,625	180,919	208,514	5,975	0	6,802,531
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	79,912	0	91,935	991	(5,737)	0	167,101
COMMERCIAL PROPERTY	975,375	282,101	0	0	0	0	1,257,476
CRIME - RESIDENTIAL	8,716	4,599	0	0	0	0	13,315
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	8,818,118	4,091,353	580,841	240,986	2,737	0	13,734,035

NET INCURRED LOSSES							
RESIDENTIAL - FIRE	7,503,910	899,327.59	(59,502)	(31,481)	(2,499)	0	8,309,755
RESIDENTIAL - EC	11,338,848	2,377,719.21	(39,940)	(124,445)	21,727	0	13,573,910
COMMERCIAL - FIRE	0	0.00	0	0	(119)	0	(119)
COMMERCIAL - EC	(22,353)	0.00	(16,935)	1,345	22,944	0	(14,998)
COMMERCIAL PROPERTY	725,985	15,954.16	0	0	0	0	741,939
CRIME - RESIDENTIAL	28,384	13,052.94	2,988	0	0	0	44,424
CRIME - COMMERCIAL	4,040	0	0	0	0	0	4,040
TOTAL	19,578,813	3,306,054	(113,389)	(154,581)	42,052	0	22,658,950

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2022

YEAR TO DATE

NET PAID LOSSES	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	10,198,012	15,770,917	524,490	95,760	0	0	26,589,180
RESIDENTIAL - EC	17,954,752	22,567,716	1,646,902	171,290	(16,274)	6,380	42,330,766
COMMERCIAL - FIRE	0	228	(40,014)	0	(119)	0	(39,906)
COMMERCIAL - EC	0	26,425	61,609	123,747	0	0	211,781
COMMERCIAL PROPERTY	3,497,010	1,314,628	9,407	0	0	0	4,821,045
CRIME - RESIDENTIAL	80,388	75,903	1,659	0	(374)	0	157,577
CRIME - COMMERCIAL	10,228	1,047	0	0	0	0	11,275
TOTAL	31,740,390	39,756,864	2,204,052	390,797	(16,767)	6,380	74,081,717

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	5,655,118	1,401,635	233,483	0	0	0	7,290,236
RESIDENTIAL - EC	6,809,263	1,314,130	50,755	10,000	0	0	8,184,148
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	57,559	0	73,343	0	17,207	0	148,109
COMMERCIAL PROPERTY	1,016,225	170,809	0	0	0	0	1,187,035
CRIME - RESIDENTIAL	8,038	1,662	2,988	0	0	0	12,688
CRIME - COMMERCIAL	4,040	0	0	0	0	0	4,040
TOTAL	13,550,243	2,888,236	360,570	10,000	17,207	0	16,826,257

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	5,142,160	1,152,358	128,294	4,998	20,000	6,447,810
RESIDENTIAL - EC	0	3,129,202	1,021,638	209,364	(193,254)	180,000	4,346,950
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	99,802	93,265	12,767	12,315	0	218,149
COMMERCIAL PROPERTY	0	688,345	1,799	0	0	0	690,144
CRIME - RESIDENTIAL	0	31,116	1,599	0	0	0	32,715
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	9,090,625	2,270,659	350,425	(175,941)	200,000	11,735,768

NET INCURRED LOSSES							
RESIDENTIAL - FIRE	15,853,131	12,030,392	(394,384)	(32,534)	(4,998)	(20,000)	27,431,606
RESIDENTIAL - EC	24,764,015	20,752,644	676,019	(28,074)	176,980	(173,620)	46,167,964
COMMERCIAL - FIRE	0	228	(40,014)	0	(119)	0	(39,906)
COMMERCIAL - EC	57,559	(73,377)	41,687	110,980	4,892	0	141,741
COMMERCIAL PROPERTY	4,513,235	797,092	7,608	0	0	0	5,317,936
CRIME - RESIDENTIAL	88,426	46,450	3,047	0	(374)	0	137,551
CRIME - COMMERCIAL	14,268	1,047	0	0	0	0	15,315
TOTAL	45,290,634	33,554,475	293,963	50,373	176,381	(193,620)	79,172,205

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2022

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	2,780,722	0	0	0	0	0	2,780,722
RESIDENTIAL - EC	3,110,975	0	0	0	0	0	3,110,975
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	57,559	0	0	0	0	0	57,559
COMMERCIAL PROPERTY	452,772	0	0	0	0	0	452,772
CRIME - RESIDENTIAL	4,840	0	0	0	0	0	4,840
CRIME - COMMERCIAL	1,541	0	0	0	0	0	1,541
TOTAL	6,408,409	0	0	0	0	0	6,408,409
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	2,276,562	0	0	0	0	0	2,276,562
RESIDENTIAL - EC	2,737,339	0	0	0	0	0	2,737,339
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	79,912	0	0	0	0	0	79,912
COMMERCIAL PROPERTY	521,100	0	0	0	0	0	521,100
CRIME - RESIDENTIAL	5,518	0	0	0	0	0	5,518
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	5,620,431	0	0	0	0	0	5,620,431

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING DECEMBER 31, 2022

QUARTER TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	891,159	98,351	2,057	2,335	0	0	993,902
RESIDENTIAL - EC	2,046,395	529,632	9,184	8,453	6,907	0	2,600,571
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,602	0	23,310	715	(8)	0	37,619
COMMERCIAL PROPERTY	157,426	22,094	0	0	0	0	179,519
CRIME - RESIDENTIAL	4,355	8,312	515	0	0	0	13,182
CRIME - COMMERCIAL	364	0	0	0	0	0	364
TOTAL	3,113,301	658,388	35,065	11,503	6,900	0	3,825,157

NET UNPAID LOSS EXPENSE
(CURRENT PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	1,201,916	231,893	38,629	0	0	0	1,472,438
RESIDENTIAL - EC	1,400,694	217,416	8,397	1,654	0	0	1,628,161
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	15,035	0	12,134	0	2,847	0	30,016
COMMERCIAL PROPERTY	211,491	28,260	0	0	0	0	239,750
CRIME - RESIDENTIAL	1,793	275	494	0	0	0	2,562
CRIME - COMMERCIAL	816	0	0	0	0	0	816
TOTAL	2,831,744	477,844	59,654	1,654	2,847	0	3,373,744

NET UNPAID LOSS EXPENSE
(PRIOR PERIOD INCL. IBNR)

RESIDENTIAL - FIRE	543,537	300,683	49,841	5,095	404	0	899,560
RESIDENTIAL - EC	567,829	315,021	29,278	33,744	967	0	946,838
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	13,302	0	14,878	160	(928)	0	27,412
COMMERCIAL PROPERTY	160,256	45,652	0	0	0	0	205,908
CRIME - RESIDENTIAL	1,436	744	0	0	0	0	2,180
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,286,359	662,100	93,997	38,999	443	0	2,081,897

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	1,549,538	29,562	(9,156)	(2,760)	(404)	0	1,566,780
RESIDENTIAL - EC	2,879,260	432,027	(11,697)	(23,636)	5,940	0	3,281,895
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	15,335	0	20,566	555	3,768	0	40,223
COMMERCIAL PROPERTY	208,660	4,701	0	0	0	0	213,361
CRIME - RESIDENTIAL	4,712	7,843	1,009	0	0	0	13,564
CRIME - COMMERCIAL	1,181	0	0	0	0	0	1,181
TOTAL	4,658,687	474,133	723	(25,841)	9,304	0	5,117,005

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING DECEMBER 31, 2022

YEAR TO DATE

NET LOSS EXPENSES PAID	2022	2021	2020	2019	2018	2017	TOTAL
RESIDENTIAL - FIRE	2,657,591	874,172	67,289	4,940	2,110	2,679	3,608,781
RESIDENTIAL - EC	5,013,352	3,548,056	197,096	20,801	22,171	44,843	8,846,319
COMMERCIAL - FIRE	0	360	744	0	0	0	1,104
COMMERCIAL - EC	60,966	3,950	32,479	4,077	4,099	235	105,807
COMMERCIAL PROPERTY	654,297	183,627	360	0	0	0	838,283
CRIME - RESIDENTIAL	16,291	32,012	1,150	0	0	0	49,453
CRIME - COMMERCIAL	1,839	360	0	0	0	0	2,199
TOTAL	8,404,337	4,642,537	299,119	29,818	28,380	47,757	13,451,947
NET UNPAID LOSS EXPENSE							
(CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	1,201,916	231,893	38,629	0	0	0	1,472,438
RESIDENTIAL - EC	1,400,694	217,416	8,397	1,654	0	0	1,628,161
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	15,035	0	12,134	0	2,847	0	30,016
COMMERCIAL PROPERTY	211,491	28,260	0	0	0	0	239,750
CRIME - RESIDENTIAL	1,793	275	494	0	0	0	2,562
CRIME - COMMERCIAL	816	0	0	0	0	0	816
TOTAL	2,831,744	477,844	59,654	1,654	2,847	0	3,373,744
NET UNPAID LOSS EXPENSE							
(PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,181,928	195,453	21,760	848	3,392	1,403,382
RESIDENTIAL - EC	0	751,403	173,281	35,511	(32,778)	30,530	957,947
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	28,498	15,819	2,165	2,089	0	48,571
COMMERCIAL PROPERTY	0	149,907	305	0	0	0	150,212
CRIME - RESIDENTIAL	0	6,849	271	0	0	0	7,120
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,118,586	385,130	59,436	(29,842)	33,922	2,567,232
NET INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	3,859,507	(75,863)	(89,536)	(16,820)	1,262	(713)	3,677,838
RESIDENTIAL - EC	6,414,045	3,014,069	32,212	(13,055)	54,949	14,313	9,516,533
COMMERCIAL - FIRE	0	360	744	0	0	0	1,104
COMMERCIAL - EC	76,001	(24,548)	28,795	1,912	4,857	235	87,252
COMMERCIAL PROPERTY	865,787	61,980	55	0	0	0	927,822
CRIME - RESIDENTIAL	18,084	25,438	1,373	0	0	0	44,895
CRIME - COMMERCIAL	2,656	360	0	0	0	0	3,016
TOTAL	11,236,081	3,001,795	(26,357)	(27,964)	61,068	13,835	14,258,459

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

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	0	43,964,674	25,313	4,240,047
	01/01/17 12/31/17	09/11/18 09/18/18	COMMERCIAL	0	1,796,293	0	110,092
			TOTAL	0	45,760,967	25,313	4,350,139
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	143,000,486	0	13,384,442
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	7,395	516,571
			TOTAL	20,000	154,774,779	7,395	13,901,013
			TOTAL FLORENCE	20,000	200,535,746	32,708	18,251,151
MICHAEL							
1857	01/01/17 12/31/17	10/10/18 10/12/18	HABITATIONAL	0	870,293	0	109,383
	01/01/17 12/31/17	10/10/18 10/12/18	COMMERCIAL	0	0	0	0
			TOTAL	0	870,293	0	109,383
1857	01/01/18 12/31/18	10/10/18 10/12/18	HABITATIONAL	0	4,046,185	0	491,791
	01/01/18 12/31/18	10/10/18 10/12/18	COMMERCIAL	0	125,787	0	10,747
			TOTAL	0	4,171,972	0	502,538
			TOTAL MICHAEL	0	5,042,265	0	611,921

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

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	1,907,825	0	253,614
	01/01/18 12/31/18	09/03/19 09/06/19	COMMERCIAL	0	73,739	0	4,735
	TOTAL		0	1,981,564	0	258,349	
1954	01/01/19 12/31/19	09/03/19 09/06/19	HABITATIONAL	0	5,012,412	0	634,771
	01/01/19 12/31/19	09/03/19 09/06/19	COMMERCIAL	0	308,056	0	29,064
	TOTAL		0	5,320,468	0	663,835	
TOTAL DORIAN				0	7,302,032	0	922,184
ISAIAS							
2044	01/01/19 12/31/19	08/02/20 08/05/20	HABITATIONAL	0	3,269,867	18,826	408,814
	01/01/19 12/31/19	08/02/20 08/05/20	COMMERCIAL	0	404,324	0	18,856
	TOTAL		0	3,674,191	18,826	427,670	
2044	01/01/20 12/31/20	08/02/20 08/05/20	HABITATIONAL	0	5,421,843	0	637,609
	01/01/20 12/31/20	08/02/20 08/05/20	COMMERCIAL	0	535,707	0	27,505
	TOTAL		0	5,957,550	0	665,114	
TOTAL ISAIAS				0	9,631,741	18,826	1,092,784

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2022

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	220,306	1,073,963	11,911	165,361
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	4,999	32,444	499	3,890
			TOTAL	225,305	1,106,406	12,410	169,251
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	693,985	4,403,062	17,074	611,575
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	18,828	71,857	1,497	10,850
			TOTAL	712,813	4,474,919	18,571	622,425
			TOTAL IAN	938,117	5,581,325	30,981	791,675

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2022

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	400,569,044	2,917	39,000,400	143	439,569,444	3,060
ALEXANDER	93,075,182	910	10,370,600	56	103,445,782	966
ALLEGHANY	36,727,856	326	1,709,000	8	38,436,856	334
ANSON	100,036,216	996	12,943,700	48	112,979,916	1,044
ASHE	86,366,419	701	5,197,200	14	91,563,619	715
AVERY	103,312,130	601	1,416,400	4	104,728,530	605
BEAUFORT	401,949,636	3,431	97,725,200	323	499,674,836	3,754
BERTIE	150,653,676	1,655	16,304,800	122	166,958,476	1,777
BLADEN	201,535,676	2,556	56,640,800	224	258,176,476	2,780
BRUNSWICK	1,256,676,540	10,180	120,459,000	295	1,377,135,540	10,475
BUNCOMBE	550,615,479	3,029	18,613,800	46	569,229,279	3,075
BURKE	239,756,592	2,051	21,568,400	66	261,324,992	2,117
CABARRUS	305,236,807	1,862	24,512,200	60	329,749,007	1,922
CALDWELL	245,769,992	2,183	26,543,400	77	272,313,392	2,260
CAMDEN	48,463,564	324	3,156,200	26	51,619,764	350
CARTERET	761,762,728	5,595	87,929,900	347	849,692,628	5,942
CASWELL	73,089,984	764	2,346,300	14	75,436,284	778
CATAWBA	468,124,573	3,340	36,765,300	128	504,889,873	3,468
CHATHAM	201,920,001	1,398	12,899,000	52	214,819,001	1,450
CHEROKEE	75,994,082	515	4,398,200	15	80,392,282	530
CHOWAN	103,082,811	708	16,407,400	42	119,490,211	750
CLAY	45,310,272	345	1,457,100	1	46,767,372	346
CLEVELAND	380,167,062	3,325	43,208,300	166	423,375,362	3,491
COLUMBUS	398,337,626	4,496	51,613,900	207	449,951,526	4,703
CRAVEN	412,394,631	3,632	71,052,900	258	483,447,531	3,890
CUMBERLAND	773,333,607	6,812	108,827,500	270	882,161,107	7,082
CURRITUCK	193,429,848	1,229	24,768,100	92	218,197,948	1,321
DARE	179,117,786	907	62,792,300	126	241,910,086	1,033
DAVIDSON	373,593,379	3,363	45,374,100	152	418,967,479	3,515
DAVIE	87,932,974	647	1,930,400	7	89,863,374	654
DUPLIN	397,705,562	3,789	44,267,600	275	441,973,162	4,064
DURHAM	509,351,749	2,442	32,378,800	79	541,730,549	2,521
EDGECOMBE	302,369,570	3,042	43,428,500	181	345,798,070	3,223
FORSYTH	607,773,773	4,188	96,364,400	215	704,138,173	4,403
FRANKLIN	190,027,051	1,713	10,343,600	76	200,370,651	1,789
GASTON	479,078,303	3,682	45,985,700	178	525,064,003	3,860
GATES	124,849,377	931	7,319,200	22	132,168,577	953
GRAHAM	62,351,710	329	123,600	1	62,475,310	330
GRANVILLE	158,807,356	1,237	5,445,700	14	164,253,056	1,251
GREENE	108,988,306	1,310	7,813,300	90	116,801,606	1,400
GUILFORD	786,446,013	5,525	145,226,200	243	931,672,213	5,768
HALIFAX	366,652,706	4,260	21,622,800	108	388,275,506	4,368
HARNETT	409,581,871	3,970	18,948,000	91	428,529,871	4,061
HAYWOOD	234,380,956	1,394	4,958,300	16	239,339,256	1,410
HENDERSON	292,603,415	1,669	5,153,000	20	297,756,415	1,689
HERTFORD	146,272,977	1,578	22,121,500	82	168,394,477	1,660
HOKE	187,720,106	1,799	20,109,300	105	207,829,406	1,904
HYDE	36,327,498	314	12,583,800	67	48,911,298	381
IREDELL	418,320,344	2,978	32,338,100	74	450,658,444	3,052
JACKSON	117,360,043	891	5,283,800	18	122,643,843	909
JOHNSTON	599,060,195	5,609	37,742,900	197	636,803,095	5,806
JONES	53,049,168	523	6,273,600	27	59,322,768	550
LEE	151,067,397	1,378	18,593,500	87	169,660,897	1,465
LENOIR	373,306,875	4,368	69,530,700	244	442,837,575	4,612
LINCOLN	225,102,468	1,701	15,950,000	50	241,052,468	1,751
MCDOWELL	156,363,854	1,334	7,238,700	23	163,602,554	1,357
MACON	123,087,457	785	1,550,100	12	124,637,557	797
MADISON	72,953,398	509	2,683,700	14	75,637,098	523

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2022

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MARTIN	217,272,562	2,115	39,130,800	277	256,403,362	2,392
MECKLENBURG	877,894,238	4,268	154,850,500	242	1,032,744,738	4,510
MITCHELL	75,013,223	597	2,197,000	8	77,210,223	605
MONTGOMERY	152,997,532	1,710	21,659,900	89	174,657,432	1,799
MOORE	210,223,226	1,801	18,308,300	82	228,531,526	1,883
NASH	493,115,521	4,220	39,540,200	134	532,655,721	4,354
NEW HANOVER	1,239,118,572	7,318	167,579,500	448	1,406,698,072	7,766
NORTHAMPTON	148,814,995	1,497	10,147,500	47	158,962,495	1,544
ONSLOW	754,467,205	6,587	122,081,200	507	876,548,405	7,094
ORANGE	191,126,397	1,032	8,740,200	14	199,866,597	1,046
PAMLICO	115,553,061	973	16,907,500	53	132,460,561	1,026
PASQUOTANK	248,070,978	1,920	42,248,500	169	290,319,478	2,089
PENDER	426,257,056	3,564	70,564,700	213	496,821,756	3,777
PERQUIMANS	104,452,164	730	11,818,900	44	116,271,064	774
PERSON	157,818,740	1,321	6,810,000	29	164,628,740	1,350
PITT	821,152,931	6,881	114,558,500	299	935,711,431	7,180
POLK	81,555,116	422	4,373,400	20	85,928,516	442
RANDOLPH	320,695,488	2,538	28,719,800	138	349,415,288	2,676
RICHMOND	221,955,599	2,488	24,491,000	108	246,446,599	2,596
ROBESON	671,253,185	9,279	88,484,900	436	759,738,085	9,715
ROCKINGHAM	435,071,370	3,991	42,496,100	112	477,567,470	4,103
ROWAN	454,097,535	3,538	40,138,600	104	494,236,135	3,642
RUTHERFORD	262,531,280	2,046	32,232,600	139	294,763,880	2,185
SAMPSON	391,363,037	4,110	50,577,100	408	441,940,137	4,518
SCOTLAND	139,126,040	1,693	21,513,600	76	160,639,640	1,769
STANLY	178,237,577	1,326	15,061,200	81	193,298,777	1,407
STOKES	110,795,535	881	3,343,800	18	114,139,335	899
SURRY	224,557,737	1,926	28,694,800	121	253,252,537	2,047
SWAIN	114,736,503	674	8,904,400	23	123,640,903	697
TRANSYLVANIA	64,159,460	424	1,040,000	5	65,199,460	429
TYRRELL	38,052,270	359	5,118,700	46	43,170,970	405
UNION	309,650,989	1,891	15,527,400	80	325,178,389	1,971
VANCE	211,900,461	2,756	22,413,200	98	234,313,661	2,854
WAKE	1,359,604,597	6,104	129,937,300	246	1,489,541,897	6,350
WARREN	103,792,623	1,105	7,569,200	45	111,361,823	1,150
WASHINGTON	88,457,682	953	32,683,300	113	121,140,982	1,066
WATAUGA	178,606,633	792	7,463,300	20	186,069,933	812
WAYNE	541,855,917	5,814	70,061,100	340	611,917,017	6,154
WILKES	226,475,698	2,041	18,442,500	88	244,918,198	2,129
WILSON	412,891,889	3,934	65,023,100	261	477,914,989	4,195
YADKIN	86,518,541	842	16,357,300	82	102,875,841	924
YANCEY	104,156,888	730	2,725,300	13	106,882,188	743
	30,004,743,722	243,237	3,399,846,400	11,874	33,404,590,122	255,111

* 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.