



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
March 31, 2017

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF MARCH 31, 2017

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	11,724,660	0	0	11,724,660
INVESTMENTS	67,797,875	0	0	67,797,875
INTEREST INCOME DUE OR ACCRUED	367,368	0	0	367,368
FIXED ASSETS	200,737	0	(200,737)	0
DATA PROCESSING EQUIPMENT	129,165	0	(22,045)	107,120
ACCOUNTS RECEIVABLE - CPIP PLAN	1,263,040	0	0	1,263,040
ACCOUNTS RECEIVABLE - OTHER	6,727,571	0	0	6,727,571
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	0	(1,469)	0
ACCOUNTS RECEIVABLE - COMMISSION	2,201	0	(2,106)	95
ACCOUNTS RECEIVABLE - LATE FEES	170	0	0	170
PREPAID EXPENSES	1,674,759	0	(1,674,759)	0
TOTAL ASSETS	89,889,015	0	(1,901,116)	87,987,899
LIABILITIES & MEMBERS' SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				146,385
BENEFIT PAYABLE				790
PREMIUM SUSPENSE				431,129
PREMIUM REFUND				17,658
COMMISSION PAYABLE				1,790,151
ACCRUAL-PREMIUM TAX				565,533
ACCRUAL-POST RETIREMENT				2,423,845
ACCRUAL-PENSION				1,380,433
ACCRUAL-RENT				188,921
CLAIMS PAYABLE				89,574
PREPAID PREMIUMS				2,697,557
UNCLAIMED CHECKS				1,375,137
TOTAL LIABILITIES				11,107,113
RESERVES FOR				
UNPAID LOSSES (INCL. IBNR)				5,446,391
UNPAID LAE RESERVES				658,566
UNEARNED PREMIUMS				40,311,020
TOTAL RESERVES				46,415,977
MEMBERS' SURPLUS				30,464,809
TOTAL LIABILITIES & MEMBERS' SURPLUS				87,987,899

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2017

	YEAR TO DATE
<u>UNDERWRITING INCOME</u>	
PREMIUMS EARNED	19,830,876
CEDED REINSURANCE PREMIUM	1,923,750
NET PREMIUMS EARNED	<u>17,907,126</u>
<u>DEDUCTIONS</u>	
LOSSES INCURRED	8,383,321
LOSS EXPENSE INCURRED	108,241
OPERATING EXPENSE INCURRED	4,434,179
PREMIUM TAXES	565,533
TOTAL DEDUCTIONS	<u>13,491,274</u>
<u>OTHER INCOME</u>	
PREMIUM CHARGED OFF	(167,626)
SERVICE CHARGES	77,310
MISCELLANEOUS INCOME	(1,338)
NET UNDERWRITING GAIN OR (LOSS)	<u>4,324,198</u>
<u>INVESTMENT INCOME</u>	
INVESTMENT INCOME	272,173
NET INCOME OR (LOSS)	<u>4,596,371</u>
<u>MEMBERS' ACCOUNT</u>	
MEMBERS' SURPLUS (PRIOR PERIOD)	<u>25,905,707</u>
NET INCOME OR (LOSS)	4,596,371
CHANGE IN ASSETS NOT ADMITTED	(37,269)
NET CHANGE IN MEMBERS' SURPLUS	<u>4,559,102</u>
MEMBERS' SURPLUS (CURRENT PERIOD)	<u><u>30,464,809</u></u>

The Aggregate Liability for the Association as of March 31, 2017 is \$17,560,681,415.

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDED MARCH 31, 2017

	YEAR TO DATE					
	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED						
PREMIUMS WRITTEN	20,591,998	(453,450)	0	0	0	20,138,548
CEDED REINSURANCE	0	(1,923,750)	0	0	0	(1,923,750)
INTEREST RECEIVED	272,173	0	0	0	0	272,173
PREMIUM CHARGED OFF	(167,626)	0	0	0	0	(167,626)
SERVICE CHARGES	77,310	0	0	0	0	77,310
MISCELLANEOUS INCOME	(1,338)	0	0	0	0	(1,338)
TOTAL INCOME	20,772,517	(2,377,200)	0	0	0	18,395,317
EXPENSES PAID						
LOSSES	456,005	9,305,185	1,013,419	15,476	346	10,790,431
LOSS ADJUSTMENT EXPENSES	584,304	682,623	120,950	4,889	2,518	1,395,284
COMMISSION	3,206,164	(68,018)	0	0	0	3,138,146
PREMIUM TAX	565,533	0	0	0	0	565,533
ADMINISTRATIVE EXPENSES	1,296,033	0	0	0	0	1,296,033
TOTAL EXPENSES PAID	6,108,039	9,919,790	1,134,369	20,365	2,864	17,185,427
NET CASH CHANGE	14,664,478	(12,296,990)	(1,134,369)	(20,365)	(2,864)	1,209,890
RESERVES:						
DEDUCT: (CURRENT PERIOD)						
LOSSES (INCL. IBNR)	2,941,293	2,229,035	209,564	17,499	49,000	5,446,391
LOSS ADJUSTMENT EXPENSES	355,800	269,544	25,231	2,214	5,777	658,566
UNEARNED PREMIUMS	18,061,125	22,249,895	0	0	0	40,311,020
ADD: (PRIOR PERIOD)						
LOSSES (INCL. IBNR)	0	7,156,980	632,521	16,000	48,000	7,853,501
LOSS ADJUSTMENT EXPENSES	0	1,856,873	80,981	2,100	5,655	1,945,609
UNEARNED PREMIUMS	0	40,003,348	0	0	0	40,003,348
NET RESERVE CHANGE	(21,358,218)	24,268,727	478,707	(1,613)	(1,122)	3,386,481
NET OTHER CHANGES						
MINIMUM PENSION LIABILITY	0	0	0	0	0	0
ASSETS NOT ADMITTED	(37,269)	0	0	0	0	(37,269)
TOTAL NET OTHER CHANGES	(37,269)	0	0	0	0	(37,269)
ASSESSMENTS	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0
CLOSED YEARS	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(6,731,009)	11,971,737	(655,662)	(21,978)	(3,986)	4,559,102

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF MARCH 31, 2017

	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED						
PREMIUMS WRITTEN	20,591,998	79,441,478	72,727,436	63,420,647	51,883,482	288,065,041
CEDED REINSURANCE	0	(7,053,749)	(8,244,266)	(11,656,004)	(11,099,303)	(38,053,322)
INTEREST RECEIVED	272,173	912,559	722,752	590,770	146,252	2,644,506
PREMIUM CHARGED OFF	(167,626)	(30,296)	(26,549)	9,744	13,430	(201,297)
SERVICE CHARGES	77,310	280,579	245,247	192,990	105,384	901,510
MISCELLANEOUS INCOME	(1,338)	20,048	(46)	(108,797)	(22,636)	(112,769)
TOTAL INCOME	20,772,517	73,570,619	65,424,574	52,449,350	41,026,609	253,243,669
EXPENSES PAID						
LOSSES	456,005	47,770,851	36,583,736	28,974,398	23,579,789	137,364,779
LOSS ADJUSTMENT EXPENSES	584,304	7,314,425	4,752,932	3,132,807	2,464,908	18,249,376
COMMISSION	3,206,164	11,950,783	11,031,577	9,858,257	7,896,417	43,943,198
PREMIUM TAX	565,533	2,148,247	2,045,876	1,733,829	1,474,974	7,968,459
ADMINISTRATIVE EXPENSES	1,296,033	5,981,628	5,095,289	5,574,135	4,383,744	22,330,829
TOTAL EXPENSES PAID	6,108,039	75,165,934	59,509,410	49,273,426	39,799,832	229,856,641
NET CASH CHANGE	14,664,478	(1,595,315)	5,915,164	3,175,924	1,226,777	23,387,028
RESERVES:						
DEDUCT: (CURRENT PERIOD)						
LOSSES (INCL. IBNR.)	2,941,293	2,229,035	209,564	17,499	49,000	5,446,391
LOSS ADJUSTMENT EXPENSES	355,800	269,544	25,231	2,214	5,777	658,566
UNEARNED PREMIUMS	18,061,125	22,249,895	0	0	0	40,311,020
RESERVES	21,358,218	24,748,474	234,795	19,713	54,777	46,415,977
NET OTHER CHANGES						
ASSETS NOT ADMITTED	(37,269)	(482,399)	(729,252)	(224,483)	(236,573)	(1,709,976)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0
MINIMUM PENSION LIABILITY	0	505,530	(186,680)	(766,990)	221,614	(226,526)
TOTAL NET OTHER CHANGES	(37,269)	23,131	(915,932)	(991,473)	(14,959)	(1,936,502)
ASSESSMENTS	0	55,300,000	0	0	0	55,300,000
DISTRIBUTIONS	0	0	0	0	0	0
INSOLVENT MEMBERS	0	0	0	130,260	0	130,260
CLOSED YEARS	0	0	0	0	0	0
MEMBERS' SURPLUS	(6,731,009)	28,979,342	4,764,437	2,294,998	1,157,041	30,464,809

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDED MARCH 31, 2017

	YEAR TO DATE		
	2017	2016	TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	8,731,895	(195,236)	8,536,659
RESIDENTIAL - EC	10,747,660	(256,705)	10,490,955
COMMERCIAL - FIRE	415,384	3,606	418,990
COMMERCIAL - EC	614,277	(8,921)	605,356
CRIME - RESIDENTIAL	81,698	3,291	84,989
CRIME - COMMERCIAL	1,084	515	1,599
TOTAL	20,591,998	(453,450)	20,138,548
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	16,830,390	16,830,390
RESIDENTIAL - EC	0	21,485,409	21,485,409
COMMERCIAL - FIRE	0	596,419	596,419
COMMERCIAL - EC	0	914,066	914,066
CRIME - RESIDENTIAL	0	175,862	175,862
CRIME - COMMERCIAL	0	1,202	1,202
TOTAL	0	40,003,348	40,003,348
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	7,659,678	9,360,213	17,019,891
RESIDENTIAL - EC	9,438,300	11,958,493	21,396,793
COMMERCIAL - FIRE	362,874	330,225	693,099
COMMERCIAL - EC	526,686	501,791	1,028,477
CRIME - RESIDENTIAL	72,184	98,647	170,831
CRIME - COMMERCIAL	1,403	526	1,929
TOTAL	18,061,125	22,249,895	40,311,020
EARNED PREMIUMS			
RESIDENTIAL - FIRE	1,072,217	7,274,941	8,347,158
RESIDENTIAL - EC	1,309,360	9,270,211	10,579,571
COMMERCIAL - FIRE	52,510	269,800	322,310
COMMERCIAL - EC	87,591	403,354	490,945
CRIME - RESIDENTIAL	9,514	80,506	90,020
CRIME - COMMERCIAL	(319)	1,191	872
TOTAL	2,530,873	17,300,003	19,830,876
CEDED REINSURANCE PREMIUM			
RESIDENTIAL - FIRE	0	0	0
RESIDENTIAL - EC	0	1,858,748	1,858,748
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	65,002	65,002
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
TOTAL	0	1,923,750	1,923,750
NET EARNED PREMIUMS			
RESIDENTIAL - FIRE	1,072,217	7,274,941	8,347,158
RESIDENTIAL - EC	1,309,360	7,411,463	8,720,823
COMMERCIAL - FIRE	52,510	269,800	322,310
COMMERCIAL - EC	87,591	338,352	425,943
CRIME - RESIDENTIAL	9,514	80,506	90,020
CRIME - COMMERCIAL	(319)	1,191	872
TOTAL	2,530,873	15,376,253	17,907,126

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2017

	YEAR TO DATE					
	2017	2016	2015	2014	2013	TOTAL
PAID LOSSES						
RESIDENTIAL - FIRE	356,683	5,368,388	224,907	0	(1,260)	5,948,718
RESIDENTIAL - EC	99,322	3,502,729	664,884	15,476	1,606	4,284,017
COMMERCIAL - FIRE	0	230,033	90,465	0	0	320,498
COMMERCIAL - EC	0	189,388	33,163	0	0	222,551
CRIME - RESIDENTIAL	0	14,647	0	0	0	14,647
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	456,005	9,305,185	1,013,419	15,476	346	10,790,431
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)						
RESIDENTIAL - FIRE	1,870,257	1,433,035	145,480	0	48,000	3,496,772
RESIDENTIAL - EC	1,026,056	749,905	64,084	17,499	1,000	1,858,544
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	42,456	43,497	0	0	0	85,953
CRIME - RESIDENTIAL	2,524	2,598	0	0	0	5,122
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	2,941,293	2,229,035	209,564	17,499	49,000	5,446,391
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)						
RESIDENTIAL - FIRE	0	4,195,156	332,156	6,000	48,000	4,581,312
RESIDENTIAL - EC	0	2,797,950	287,868	10,000	0	3,095,818
COMMERCIAL - FIRE	0	14,784	0	0	0	14,784
COMMERCIAL - EC	0	124,061	12,497	0	0	136,558
CRIME - RESIDENTIAL	0	25,029	0	0	0	25,029
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	0	7,156,980	632,521	16,000	48,000	7,853,501
INCURRED LOSSES						
RESIDENTIAL - FIRE	2,226,940	2,606,267	38,231	(6,000)	(1,260)	4,864,178
RESIDENTIAL - EC	1,125,378	1,454,684	441,100	22,975	2,606	3,046,743
COMMERCIAL - FIRE	0	215,249	90,465	0	0	305,714
COMMERCIAL - EC	42,456	108,824	20,666	0	0	171,946
CRIME - RESIDENTIAL	2,524	(7,784)	0	0	0	(5,260)
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	3,397,298	4,377,240	590,462	16,975	1,346	8,383,321

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDED MARCH 31, 2017

IBNR TOTALS

	2017	2016	2015	2014	2013	TOTAL
IBNR (CURRENT PERIOD)						
RESIDENTIAL - FIRE	1,723,191	0	0	0	0	1,723,191
RESIDENTIAL - EC	915,881	0	0	0	0	915,881
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	42,357	0	0	0	0	42,357
CRIME - RESIDENTIAL	2,524	0	0	0	0	2,524
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	2,683,953	0	0	0	0	2,683,953
IBNR (PRIOR PERIOD)						
RESIDENTIAL - FIRE	0	2,257,647	0	0	0	2,257,647
RESIDENTIAL - EC	0	1,525,603	0	0	0	1,525,603
COMMERCIAL - FIRE	0	7,286	0	0	0	7,286
COMMERCIAL - EC	0	67,295	0	0	0	67,295
CRIME - RESIDENTIAL	0	12,334	0	0	0	12,334
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	0	3,870,165	0	0	0	3,870,165

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDED MARCH 31, 2017

	YEAR TO DATE					
	2017	2016	2015	2014	2013	TOTAL
LOSS EXPENSES PAID						
RESIDENTIAL - FIRE	150,466	174,468	21,554	4,275	2,518	353,281
RESIDENTIAL - EC	409,335	481,073	94,619	614	0	985,641
COMMERCIAL - FIRE	1,407	1,529	503	0	0	3,439
COMMERCIAL - EC	20,281	21,489	4,274	0	0	46,044
CRIME - RESIDENTIAL	2,815	4,064	0	0	0	6,879
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	584,304	682,623	120,950	4,889	2,518	1,395,284
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)						
RESIDENTIAL - FIRE	225,674	168,668	17,123	0	5,650	417,115
RESIDENTIAL - EC	124,686	94,881	8,108	2,214	127	230,016
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	5,135	5,689	0	0	0	10,824
CRIME - RESIDENTIAL	305	306	0	0	0	611
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	355,800	269,544	25,231	2,214	5,777	658,566
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)						
RESIDENTIAL - FIRE	0	1,068,910	39,135	707	5,655	1,114,407
RESIDENTIAL - EC	0	745,337	40,110	1,393	0	786,840
COMMERCIAL - FIRE	0	3,596	0	0	0	3,596
COMMERCIAL - EC	0	32,943	1,736	0	0	34,679
CRIME - RESIDENTIAL	0	6,087	0	0	0	6,087
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	0	1,856,873	80,981	2,100	5,655	1,945,609
INCURRED LOSS EXPENSE						
RESIDENTIAL - FIRE	376,140	(725,774)	(458)	3,568	2,513	(344,011)
RESIDENTIAL - EC	534,021	(169,383)	62,617	1,435	127	428,817
COMMERCIAL - FIRE	1,407	(2,067)	503	0	0	(157)
COMMERCIAL - EC	25,416	(5,765)	2,538	0	0	22,189
CRIME - RESIDENTIAL	3,120	(1,717)	0	0	0	1,403
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	940,104	(904,706)	65,200	5,003	2,640	108,241

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF MARCH 31, 2017

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HERMAINE							
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	720,542	0	122,976
	01/01/16 12/31/16	09/02/16 09/04/16	COMMERCIAL	0	34,248	0	8,374
			TOTAL	0	754,790	0	131,350
TOTAL HERMAINE				0	1,168,948	0	184,666
MATTHEW							
1650	01/01/15 12/31/15	10/06/16 10/10/16	HABITATIONAL	38,492	5,506,203	3,849	798,951
	01/01/15 12/31/15	10/06/16 10/10/16	COMMERCIAL	0	322,037	0	27,210
			TOTAL	38,492	5,828,240	3,849	826,162
1650	01/01/16 12/31/16	10/06/16 10/10/16	HABITATIONAL	198,350	24,513,828	19,835	3,579,089
	01/01/16 12/31/16	10/06/16 10/10/16	COMMERCIAL	20,000	572,739	2,000	71,476
			TOTAL	218,350	25,086,567	21,835	3,650,565
1650	01/01/17 12/31/17	10/06/16 10/10/16	HABITATIONAL	4,500	0	450	0
	01/01/17 12/31/17	10/06/16 10/10/16	COMMERCIAL	0	0	0	0
			TOTAL	4,500	0	450	0
TOTAL MATTHEW				261,342	30,914,807	26,134	4,476,726

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF MARCH 31, 2017

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	182,401,772	1,570	7,542,521	21	189,944,293	1,591
ALEXANDER	49,215,393	515	1,312,000	11	50,527,393	526
ALLEGHANY	16,856,850	168	285,000	4	17,141,850	172
ANSON	53,636,752	711	3,862,700	17	57,499,452	728
ASHE	39,323,911	365	100,000	1	39,423,911	366
AVERY	41,524,238	352	781,400	2	42,305,638	354
BEAUFORT	233,072,272	2,427	19,062,853	92	252,135,125	2,519
BERTIE	90,797,071	1,116	5,577,800	42	96,374,871	1,158
BLADEN	141,158,866	2,007	5,301,022	37	146,459,888	2,044
BRUNSWICK	947,010,524	9,835	14,203,800	82	961,214,324	9,917
BUNCOMBE	220,120,121	1,655	2,911,000	9	223,031,121	1,664
BURKE	120,659,905	1,227	6,262,880	17	126,922,785	1,244
CABARRUS	152,487,037	1,179	6,460,100	18	158,947,137	1,197
CALDWELL	123,612,807	1,327	3,514,950	16	127,127,757	1,343
CAMDEN	39,304,384	302	311,600	6	39,615,984	308
CARTERET	462,192,119	4,601	13,437,343	64	475,629,462	4,665
CASWELL	30,951,184	411	823,000	12	31,774,184	423
CATAWBA	207,994,227	1,811	12,445,696	43	220,439,923	1,854
CHATHAM	93,038,921	804	2,843,500	11	95,882,421	815
CHEROKEE	31,228,452	298	1,830,800	6	33,059,252	304
CHOWAN	55,710,245	495	2,717,955	20	58,428,200	515
CLAY	29,694,139	251	264,000	1	29,958,139	252
CLEVELAND	171,236,178	1,365	7,358,283	30	178,594,461	1,395
COLUMBUS	291,726,923	3,791	9,866,800	64	301,593,723	3,855
CRAVEN	298,990,828	2,587	15,968,014	63	314,958,842	2,650
CUMBERLAND	475,029,335	4,543	46,589,762	83	521,619,097	4,626
CURRITUCK	150,857,407	1,225	6,114,318	27	156,971,725	1,252
DARE	118,896,256	889	13,294,900	48	132,191,156	937
DAVIDSON	191,077,765	1,639	15,005,960	47	206,083,725	1,686
DAVIE	34,326,590	298	105,000	1	34,431,590	299
DUPLIN	236,520,183	2,590	11,318,572	66	247,838,755	2,656
DURHAM	218,619,741	1,665	16,039,041	36	234,658,782	1,701
EDGECOMBE	164,629,624	1,693	10,612,164	48	175,241,788	1,741
FORSYTH	326,721,813	2,479	14,996,770	35	341,718,583	2,514
FRANKLIN	82,651,192	916	2,399,200	17	85,050,392	933
GASTON	244,273,831	2,201	23,653,321	80	267,927,152	2,281
GATES	67,794,921	632	1,211,300	6	69,006,221	638
GRAHAM	18,981,963	150	64,000	1	19,045,963	151
GRANVILLE	76,304,640	702	1,671,800	7	77,976,440	709
GREENE	76,020,532	804	3,894,900	23	79,915,432	827
GUILFORD	402,549,712	3,267	122,395,671	87	524,945,383	3,354
HALIFAX	221,588,175	2,439	8,214,080	74	229,802,255	2,513
HARNETT	248,187,050	2,522	4,458,520	35	252,645,570	2,557
HAYWOOD	120,733,152	848	2,803,000	6	123,536,152	854
HENDERSON	102,976,221	813	2,149,400	12	105,125,621	825
HERTFORD	87,434,298	905	5,643,674	22	93,077,972	927
HOKE	101,703,367	1,256	6,040,460	23	107,743,827	1,279
HYDE	19,857,418	256	3,779,604	19	23,637,022	275
IREDELL	188,680,558	1,570	7,018,419	26	195,698,977	1,596
JACKSON	64,615,082	467	2,967,600	8	67,582,682	475
JOHNSTON	355,296,887	3,425	13,395,350	90	368,692,237	3,515
JONES	31,927,296	415	1,255,700	9	33,182,996	424
LEE	74,121,564	730	2,353,480	15	76,475,044	745

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF MARCH 31, 2017

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
LENOIR	228,282,354	2,401	26,919,940	60	255,202,294	2,461
LINCOLN	111,526,850	933	2,841,270	15	114,368,120	948
MCDOWELL	79,228,925	886	1,550,500	7	80,779,425	893
MACON	56,859,797	495	0	0	56,859,797	495
MADISON	32,480,126	296	1,325,000	4	33,805,126	300
MARTIN	135,042,403	1,360	9,539,680	61	144,582,083	1,421
MECKLENBURG	366,075,125	2,382	12,665,200	31	378,740,325	2,413
MITCHELL	41,290,818	374	250,000	1	41,540,818	375
MONTGOMERY	90,865,284	1,090	7,320,624	34	98,185,908	1,124
MOORE	89,463,839	909	3,225,500	16	92,689,339	925
NASH	265,921,137	2,394	10,586,625	43	276,507,762	2,437
NEW HANOVER	949,068,458	6,405	17,704,735	83	966,773,193	6,488
NORTHAMPTON	87,667,129	1,047	1,081,666	16	88,748,795	1,063
ONSLOW	564,955,749	5,264	26,483,050	77	591,438,799	5,341
ORANGE	90,335,968	601	1,738,800	5	92,074,768	606
PAMLICO	65,664,490	751	4,297,100	11	69,961,590	762
PASQUOTANK	165,143,070	1,375	10,393,689	42	175,536,759	1,417
PENDER	264,828,060	2,891	4,698,030	29	269,526,090	2,920
PERQUIMANS	70,001,055	571	1,032,700	11	71,033,755	582
PERSON	67,929,176	725	1,665,662	14	69,594,838	739
PITT	546,280,675	4,263	22,946,645	93	569,227,320	4,356
POLK	33,550,861	253	1,522,800	6	35,073,661	259
RANDOLPH	146,990,521	1,412	5,337,385	24	152,327,906	1,436
RICHMOND	123,170,104	1,621	8,819,780	42	131,989,884	1,663
ROBESON	493,032,257	7,363	21,922,924	126	514,955,181	7,489
ROCKINGHAM	187,976,654	2,112	8,949,471	40	196,926,125	2,152
ROWAN	205,661,300	1,584	8,631,068	28	214,292,368	1,612
RUTHERFORD	97,414,765	939	6,534,800	28	103,949,565	967
SAMPSON	237,393,773	2,863	8,453,812	60	245,847,585	2,923
SCOTLAND	72,029,637	969	3,512,000	12	75,541,637	981
STANLEY	76,178,247	707	2,661,000	7	78,839,247	714
STOKES	48,732,772	522	849,000	7	49,581,772	529
SURRY	116,908,447	1,330	4,468,190	29	121,376,637	1,359
SWAIN	63,284,873	409	1,960,900	7	65,245,773	416
TRANSYLVANIA	19,978,320	157	65,000	1	20,043,320	158
TYRRELL	22,138,444	252	1,267,000	11	23,405,444	263
UNION	150,881,302	1,162	4,822,283	17	155,703,585	1,179
VANCE	116,727,238	1,374	2,699,000	21	119,426,238	1,395
WAKE	567,101,868	3,390	65,156,126	56	632,257,994	3,446
WARREN	56,998,366	685	2,303,700	19	59,302,066	704
WASHINGTON	50,283,202	519	3,020,320	16	53,303,522	535
WATAUGA	81,879,984	457	2,537,100	8	84,417,084	465
WAYNE	322,240,086	3,667	26,898,012	100	349,138,098	3,767
WILKES	105,321,035	1,131	1,316,440	18	106,637,475	1,149
WILSON	211,941,883	1,931	14,058,552	79	226,000,435	2,010
YADKIN	38,011,856	472	1,193,300	11	39,205,156	483
YANCY	47,195,578	431	708,500	7	47,904,078	438
	16,688,255,553	157,634	872,425,862	3,073	17,560,681,415	160,707

* 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.