



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
September 30, 2024

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF SEPTEMBER 30, 2024

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 39,141,060	\$ 0	\$ 39,141,060
CASH EQUIVALENTS	4,336,744	0	4,336,744
INVESTMENTS	140,721,686	0	140,721,686
INTEREST INCOME DUE OR ACCRUED	926,297	0	926,297
FIXED ASSETS	262,795	(262,795)	0
DATA PROCESSING EQUIPMENT	39,048	0	39,048
ACCOUNTS RECEIVABLE - CPIP PLAN	2,020,981	0	2,020,981
ACCOUNTS RECEIVABLE - PREMIUM	43,286,702	0	43,286,702
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	1,340,882	(1,340,882)	0
TOTAL ASSETS	\$ 232,077,664	\$ (1,605,146)	\$ 230,472,518

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 149,898
BENEFIT PAYABLE	419,622
INVESTMENTS PAYABLE	499,890
PREMIUM REFUND	487,465
COMMISSION PAYABLE	3,943,345
ACCRUAL-PREMIUM TAX	2,037,638
ACCRUAL-POST RETIREMENT	3,725,092
ACCRUAL-RENT	219,178
CLAIMS PAYABLE	663,722
PREPAID PREMIUMS	4,189,009
UNCLAIMED CHECKS	3,597,322
CEDED REINSURANCE PREMIUMS PAYABLE	15,234,868
TOTAL LIABILITIES	\$ 35,167,049

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 32,235,173
UNPAID LAE RESERVES	5,788,077
UNEARNED PREMIUMS	126,460,603
TOTAL RESERVES	\$ 164,483,853

MEMBERS' SURPLUS

\$ 30,821,616

TOTAL LIABILITIES & MEMBERS' SURPLUS

\$ 230,472,518

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 58,796,630	\$ 195,695,062
CEDED REINSURANCE PREMIUM	0	(32,227,458)
NET PREMIUMS EARNED	58,796,630	163,467,604
DEDUCTIONS		
NET LOSSES INCURRED	36,046,881	99,055,086
NET LOSS EXPENSE INCURRED	6,983,849	17,397,266
OPERATING EXPENSE INCURRED	14,524,637	40,851,315
PREMIUM TAXES	2,110,743	5,934,260
TOTAL DEDUCTIONS	59,666,110	163,237,927
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(71,351)	(678,119)
SERVICE CHARGES	222,504	628,945
MISCELLANEOUS INCOME	13,502	50,986
TOTAL OTHER INCOME/(EXPENSE)	164,655	1,812
NET UNDERWRITING GAIN OR (LOSS)	(704,825)	231,489
INVESTMENT INCOME	1,525,422	4,127,183
NET INCOME OR (LOSS)	<u>\$ 820,597</u>	<u>\$ 4,358,672</u>
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 30,039,237	\$ 27,785,798
NET INCOME OR (LOSS)	820,597	4,358,672
CHANGE IN ASSETS NOT ADMITTED	(38,218)	(1,322,854)
NET CHANGE IN MEMBERS' SURPLUS	782,379	3,035,818
MEMBERS' SURPLUS (CURRENT PERIOD)	<u>\$ 30,821,616</u>	<u>\$ 30,821,616</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

QUARTER TO DATE

INCOME RECEIVED	2024	2023	2022	2021	2020	2019	TOTAL
PREMIUMS WRITTEN	\$ 75,413,582	\$ (126,687)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75,286,895
CEDED REINSURANCE	0	0	0	0	0	0	0
INVESTMENT INCOME	1,525,422	0	0	0	0	0	1,525,422
PREMIUM CHARGED OFF	(71,351)	0	0	0	0	0	(71,351)
SERVICE CHARGES	222,504	0	0	0	0	0	222,504
MISCELLANEOUS INCOME	13,502	0	0	0	0	0	13,502
TOTAL INCOME	77,103,659	(126,687)	0	0	0	0	76,976,972
EXPENSES PAID							
LOSSES	10,675,957	13,323,693	558,122	109,618	25,850	(5,822)	24,687,417
LOSS ADJUSTMENT EXPENSES	3,360,210	1,433,357	111,282	52,807	4,800	0	4,962,455
COMMISSION	11,191,255	(19,003)	0	0	0	0	11,172,252
PREMIUM TAX	2,110,743	0	0	0	0	0	2,110,743
ADMINISTRATIVE EXPENSES	3,352,385	0	0	0	0	0	3,352,385
TOTAL EXPENSES PAID	30,690,549	14,738,046	669,404	162,425	30,649	(5,822)	46,285,251
NET CASH CHANGE	46,413,110	(14,864,733)	(669,404)	(162,425)	(30,649)	5,822	30,691,721
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	21,039,250	10,112,782	838,912	214,229	10,000	20,000	32,235,173
LOSS ADJUSTMENT EXPENSES	3,777,762	1,815,829	150,633	38,467	1,796	3,591	5,788,077
UNEARNED PREMIUMS	136,249,000	(9,788,397)	0	0	0	0	126,460,603
ADD:(PRIOR PERIOD)							
LOSSES (INCL. IBNR)	10,081,505	9,147,344	1,162,968	441,976	21,916	20,000	20,875,709
LOSS ADJUSTMENT EXPENSES	1,819,045	1,650,489	209,839	79,747	3,954	3,609	3,766,683
UNEARNED PREMIUMS	105,293,304	4,677,034	0	0	0	0	109,970,338
NET RESERVE CHANGE	(43,872,158)	13,334,654	383,261	269,027	14,075	18	(29,871,123)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(38,218)	0	0	0	0	0	(38,218)
TOTAL NET OTHER CHANGES	(38,218)	0	0	0	0	0	(38,218)
CHANGE IN MEMBERS' SURPLUS	\$ 2,502,734	\$ (1,530,080)	\$ (286,143)	\$ 106,602	\$ (16,574)	\$ 5,840	\$ 782,379

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

	YEAR TO DATE						
	2024	2023	2022	2021	2020	2019	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 213,954,720	\$ (2,313,864)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 211,640,856
CEDED REINSURANCE	(26,627,458)	(5,600,000)	0	0	0	0	(32,227,458)
INVESTMENT INCOME	4,127,183	0	0	0	0	0	4,127,183
PREMIUM CHARGED OFF	(678,119)	0	0	0	0	0	(678,119)
SERVICE CHARGES	628,945	0	0	0	0	0	628,945
MISCELLANEOUS INCOME	50,986	0	0	0	0	0	50,986
TOTAL INCOME	191,456,257	(7,913,864)	0	0	0	0	183,542,393
EXPENSES PAID							
LOSSES	18,792,053	61,948,438	3,829,477	549,012	30,870	(5,684)	85,144,166
LOSS ADJUSTMENT EXPENSES	9,003,916	5,685,712	515,427	161,689	10,586	225	15,377,555
COMMISSION	31,739,153	(347,080)	0	0	0	0	31,392,073
PREMIUM TAX	5,934,260	0	0	0	0	0	5,934,260
ADMINISTRATIVE EXPENSES	9,459,242	0	0	0	0	0	9,459,242
TOTAL EXPENSES PAID	74,928,624	67,287,070	4,344,904	710,701	41,455	(58,078)	147,254,677
NET CASH CHANGE	116,527,633	(75,200,934)	(4,344,904)	(710,701)	(41,455)	58,078	36,287,717
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	21,039,249	10,112,782	838,912	214,229	10,000	20,000	32,235,173
LOSS ADJUSTMENT EXPENSES	3,777,762	1,815,829	150,633	38,467	1,796	3,591	5,788,077
UNEARNED PREMIUMS	136,249,000	(9,788,397)	0	0	0	0	126,460,603
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	14,108,772	3,554,561	604,506	20,167	0	18,288,006
LOSS ADJUSTMENT EXPENSES	0	3,201,893	467,877	79,569	2,655	0	3,751,994
UNEARNED PREMIUMS	0	110,514,809	0	0	0	0	110,514,809
NET RESERVE CHANGE	(161,066,011)	125,685,260	3,032,893	431,379	11,026	(23,591)	(31,929,044)
NET OTHER CHANGES							
ASSETS NOT ADMITTED	(1,322,854)	0	0	0	0	0	(1,322,854)
TOTAL NET OTHER CHANGES	(1,322,854)	0	0	0	0	0	(1,322,854)
CHANGE IN MEMBERS' SURPLUS	\$ (45,861,233)	\$ 50,484,326	\$ (1,312,011)	\$ (279,322)	\$ (30,429)	\$ 34,487	\$ 3,035,818

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2024

	2024	2023	2022	2021	2020	2019	CLOSED YEARS 2013 - 2018	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	\$ 213,954,720	\$ 208,689,192	\$ 155,341,196	\$ 129,248,256	\$ 113,333,487	\$ 103,145,804	\$ 0	\$ 923,712,655
CEDED REINSURANCE	(26,627,458)	(16,800,000)	(14,481,500)	(11,500,000)	(11,712,500)	(11,157,167)	0	(92,278,625)
INVESTMENT INCOME	4,127,183	2,551,939	765,695	397,838	572,710	439,775	0	8,855,140
PREMIUM CHARGED OFF	(678,119)	(118,337)	(163,003)	(119,239)	(115,696)	(69,861)	0	(1,264,255)
SERVICE CHARGES	628,945	699,487	606,369	537,988	467,796	390,576	0	3,331,161
MISCELLANEOUS INCOME	50,986	48,601	32,421	12,913	15,888	7,670	0	168,478
TOTAL INCOME	191,456,257	195,070,882	142,101,179	118,577,756	102,561,684	92,756,797	0	842,524,554
EXPENSES PAID								
LOSSES	18,792,053	93,048,909	90,801,191	66,940,088	65,931,728	64,688,018	0	400,201,987
LOSS ADJUSTMENT EXPENSES	9,003,915	15,553,615	14,494,124	12,695,076	11,816,017	9,238,581	0	72,801,328
COMMISSION	31,739,153	31,057,309	23,115,997	19,241,525	16,841,201	15,313,064	0	137,308,250
PREMIUM TAX	5,934,260	5,844,932	4,347,293	3,641,539	3,170,673	2,890,502	0	25,829,199
ADMINISTRATIVE EXPENSES	9,459,242	12,651,414	12,512,214	13,388,138	13,150,909	11,054,871	0	72,216,787
TOTAL EXPENSES PAID	74,928,623	158,156,179	145,270,818	115,906,365	110,910,528	103,185,037	0	708,357,550
NET CASH CHANGE	116,527,634	36,914,703	(3,169,640)	2,671,391	(8,348,844)	(10,428,240)	0	134,167,004
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	21,039,249	10,112,782	838,912	214,229	10,000	20,000	0	32,235,173
LOSS ADJUSTMENT EXPENSES	3,777,762	1,815,829	150,633	38,467	1,796	3,591	0	5,788,077
UNEARNED PREMIUMS	136,249,000	(9,788,397)	0	0	0	0	0	126,460,603
RESERVES	161,066,011	2,140,214	989,546	252,696	11,796	23,591	0	164,483,853
NET OTHER CHANGES								
ASSETS NOT ADMITTED	(1,322,854)	(2,188,333)	39,880	64,700	(179,231)	(93,184)	0	(3,679,021)
MINIMUM PENSION LIABILITY	0	536,955	4,130,250	820,910	292,600	(898,586)	0	4,882,129
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	81,040	(81,040)	0	0	0
CHANGE IN PROVISION FOR REINSURANCE	0	0	0	0	0	2,726,000	0	2,726,000
TOTAL NET OTHER CHANGES	(1,322,854)	(1,651,378)	4,170,130	966,650	32,330	1,734,230	0	3,929,107
ASSESSMENTS	0	0	0	0	10,068,990	25,000,000	0	35,068,990
CLOSED YEARS	0	0	0	0	0	0	22,140,368	22,140,368
MEMBERS' SURPLUS	\$ (45,861,232)	\$ 33,123,111	\$ 10,945	\$ 3,385,345	\$ 1,740,680	\$ 16,282,399	\$ 22,140,368	\$ 30,821,616

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

	QUARTER TO DATE			YEAR TO DATE		
	2024	2023	TOTAL	2024	2023	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 15,487,021	\$ (109,446)	\$ 15,377,576	\$ 44,319,844	\$ (705,763)	\$ 43,614,080
RESIDENTIAL - EC	44,035,035	(291,570)	43,743,465	123,962,471	(1,955,147)	122,007,325
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	15,122,347	279,207	15,401,554	43,575,317	384,268	43,959,585
CRIME - RESIDENTIAL	748,415	(4,879)	743,537	2,035,662	(32,303)	2,003,360
CRIME - COMMERCIAL	20,763	-	20,763	61,426	(4,920)	56,506
TOTAL	\$ 75,413,582	\$ (126,687)	\$ 75,286,895	\$ 213,954,720	\$ (2,313,864)	\$ 211,640,856
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 21,774,028	\$ 5,937,277	\$ 27,711,305	\$ 0	\$ 24,163,813	\$ 24,163,813
RESIDENTIAL - EC	60,592,154	(213,216)	60,378,937	0	66,802,652	66,802,652
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	21,917,373	(1,323,652)	20,593,721	0	18,386,261	18,386,261
CRIME - RESIDENTIAL	978,516	264,446	1,242,962	0	1,111,073	1,111,073
CRIME - COMMERCIAL	31,233	12,180	43,413	0	51,010	51,010
TOTAL	\$ 105,293,304	\$ 4,677,034	\$ 109,970,338	\$ 0	\$ 110,514,809	\$ 110,514,809
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 28,082,550	\$ 1,396,129	\$ 29,478,679	\$ 28,082,550	\$ 1,396,129	\$ 29,478,679
RESIDENTIAL - EC	79,008,619	(8,147,865)	70,860,753	79,008,619	(8,147,865)	70,860,753
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	27,809,493	(3,098,497)	24,710,996	27,809,493	(3,098,497)	24,710,996
CRIME - RESIDENTIAL	1,309,340	59,163	1,368,503	1,309,340	59,163	1,368,503
CRIME - COMMERCIAL	38,999	2,673	41,672	38,999	2,673	41,672
TOTAL	\$ 136,249,000	\$ (9,788,397)	\$ 126,460,603	\$ 136,249,000	\$ (9,788,397)	\$ 126,460,603
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 9,178,499	\$ 4,431,702	\$ 13,610,202	\$ 16,237,294	\$ 22,061,921	\$ 38,299,215
RESIDENTIAL - EC	25,618,570	7,643,079	33,261,649	44,953,853	72,995,371	117,949,224
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	9,230,227	2,054,052	11,284,279	15,765,823	21,869,026	37,634,849
CRIME - RESIDENTIAL	417,592	200,404	617,996	726,323	1,019,607	1,745,930
CRIME - COMMERCIAL	12,997	9,507	22,504	22,427	43,417	65,844
TOTAL	\$ 44,457,886	\$ 14,338,744	\$ 58,796,630	\$ 77,705,720	\$ 117,989,342	\$ 195,695,062
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	0	0	0	18,878,071	4,187,313	23,065,384
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	0	0	0	7,749,387	1,412,687	9,162,074
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 0	\$ 0	\$ 0	\$ 26,627,458	\$ 5,600,000	\$ 32,227,458
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 9,178,499	\$ 4,431,702	\$ 13,610,202	\$ 16,237,294	\$ 22,061,921	\$ 38,299,215
RESIDENTIAL - EC	25,618,570	7,643,079	33,261,649	26,075,782	68,808,058	94,883,840
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	9,230,227	2,054,052	11,284,279	8,016,436	20,456,339	28,472,775
CRIME - RESIDENTIAL	417,592	200,404	617,996	726,323	1,019,607	1,745,930
CRIME - COMMERCIAL	12,997	9,507	22,504	22,427	43,417	65,844
TOTAL	\$ 44,457,886	\$ 14,338,744	\$ 58,796,630	\$ 51,078,262	\$ 112,389,342	\$ 163,467,604

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

QUARTER TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 2,612,243	\$ 3,892,510	\$ 81,128	\$ 18,056	\$ 10,753	\$ 0	\$ 6,614,691
RESIDENTIAL - EC	7,085,822	8,058,728	352,900	91,562	15,096	(5,822)	15,598,285
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	966,351	1,366,620	124,093	0	0	0	2,457,064
CRIME - RESIDENTIAL	11,541	5,835	0	0	0	0	17,376
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 10,675,957	\$ 13,323,693	\$ 558,122	\$ 109,618	\$ 25,850	\$ (5,822)	\$ 24,687,417

**NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 4,098,690	\$ 3,001,518	\$ 306,728	\$ 144,309	\$ 0	\$ 0	\$ 7,551,246
RESIDENTIAL - EC	13,636,647	4,914,414	392,741	69,920	0	0	19,013,723
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	20,000	31,327
COMMERCIAL PROPERTY	3,264,360	2,195,960	139,443	0	10,000	0	5,609,763
CRIME - RESIDENTIAL	28,225	890	0	0	0	0	29,115
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 21,039,249	\$ 10,112,782	\$ 838,912	\$ 214,229	\$ 10,000	\$ 20,000	\$ 32,235,173

**NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 3,665,903	\$ 3,451,054	\$ 392,950	\$ 193,812	\$ 0	\$ 0	\$ 7,703,719
RESIDENTIAL - EC	4,894,659	3,898,718	602,969	248,164	11,916	0	9,656,426
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	20,000	31,327
COMMERCIAL PROPERTY	1,500,303	1,789,973	167,049	0	10,000	0	3,467,325
CRIME - RESIDENTIAL	9,313	7,599	0	0	0	0	16,912
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 10,081,505	\$ 9,147,344	\$ 1,162,968	\$ 441,976	\$ 21,916	\$ 20,000	\$ 20,875,709

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 3,045,030	\$ 3,442,974	\$ (5,093)	\$ (31,446)	\$ 10,753	\$ 0	\$ 6,462,218
RESIDENTIAL - EC	15,827,810	9,074,424	142,673	(86,682)	3,180	(5,822)	24,955,583
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,730,408	1,772,607	96,487	0	0	0	4,599,502
CRIME - RESIDENTIAL	30,453	(874)	0	0	0	0	29,578
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 21,633,701	\$ 14,289,131	\$ 234,066	\$ (118,128)	\$ 13,933	\$ (5,822)	\$ 36,046,881

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

YEAR TO DATE

NET PAID LOSSES	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 4,552,764	\$ 19,589,640	\$ 1,150,681	\$ 161,843	\$ 12,351	\$ 0	\$ 25,467,279
RESIDENTIAL - EC	12,788,226	33,664,761	2,268,782	387,169	18,518	(41,931)	49,085,525
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,420,990	8,654,114	410,014	0	0	0	10,485,119
CRIME - RESIDENTIAL	30,073	34,923	0	0	0	0	64,996
CRIME - COMMERCIAL	0	5,000	0	0	0	0	5,000
TOTAL	\$ 18,792,053	\$ 61,948,438	\$ 3,829,477	\$ 549,012	\$ 30,870	\$ (41,931)	\$ 85,107,919

**NET OUTSTANDING LOSSES
(CURRENT PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 4,098,690	\$ 3,001,518	\$ 306,728	\$ 144,309	\$ 0	\$ 0	\$ 7,551,246
RESIDENTIAL - EC	13,636,647	4,914,414	392,741	69,920	0	0	19,013,723
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	20,000	31,327
COMMERCIAL PROPERTY	3,264,360	2,195,960	139,443	0	10,000	0	5,609,763
CRIME - RESIDENTIAL	28,225	890	0	0	0	0	29,115
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 21,039,249	\$ 10,112,782	\$ 838,912	\$ 214,229	\$ 10,000	\$ 20,000	\$ 32,235,173

**NET OUTSTANDING LOSSES
(PRIOR PERIOD INCL. IBNR)**

RESIDENTIAL - FIRE	\$ 0	\$ 6,582,321	\$ 1,217,645	\$ 235,495	\$ 0	\$ 0	\$ 8,035,462
RESIDENTIAL - EC	0	5,749,162	1,805,189	369,010	10,167	0	7,933,529
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	10,455	0	0	0	0	10,455
COMMERCIAL PROPERTY	0	1,760,900	531,728	0	10,000	0	2,302,628
CRIME - RESIDENTIAL	0	5,933	0	0	0	0	5,933
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 0	\$ 14,108,772	\$ 3,554,561	\$ 604,506	\$ 20,167	\$ 0	\$ 18,288,006

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 8,651,455	\$ 16,008,838	\$ 239,764	\$ 70,657	\$ 12,351	\$ 0	\$ 24,983,064
RESIDENTIAL - EC	26,424,873	32,830,012	856,335	88,079	8,351	(41,931)	60,165,719
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	(10,455)	0	0	0	20,000	20,872
COMMERCIAL PROPERTY	4,685,350	9,089,174	17,729	0	0	0	13,792,254
CRIME - RESIDENTIAL	58,298	29,880	0	0	0	0	88,177
CRIME - COMMERCIAL	0	5,000	0	0	0	0	5,000
TOTAL	\$ 39,831,303	\$ 57,952,448	\$ 1,113,828	\$ 158,736	\$ 20,702	\$ (21,931)	\$ 99,055,086

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 2,730,296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,730,296
RESIDENTIAL - EC	6,874,771	0	0	0	0	0	6,874,771
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	0	11,327
COMMERCIAL PROPERTY	2,028,316	0	0	0	0	0	2,028,316
CRIME - RESIDENTIAL	10,527	0	0	0	0	0	10,527
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 11,655,237	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11,655,237

NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 2,785,425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,785,425
RESIDENTIAL - EC	3,491,463	0	0	0	0	0	3,491,463
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,327	0	0	0	0	0	11,327
COMMERCIAL PROPERTY	1,253,677	0	0	0	0	0	1,253,677
CRIME - RESIDENTIAL	6,115	0	0	0	0	0	6,115
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 7,548,007	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,548,007

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

QUARTER TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 640,655	\$ 219,607	\$ 26,429	\$ 13,366	\$ 424	\$ 0	\$ 900,481
RESIDENTIAL - EC	2,296,250	1,122,491	84,387	39,441	4,376	0	3,546,944
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,809	0	0	0	0	0	1,809
COMMERCIAL PROPERTY	418,238	89,458	467	0	0	0	508,164
CRIME - RESIDENTIAL	3,257	1,800	0	0	0	0	5,057
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,360,210	\$ 1,433,357	\$ 111,282	\$ 52,807	\$ 4,800	\$ 0	\$ 4,962,455

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

RESIDENTIAL - FIRE	\$ 735,952	\$ 538,946	\$ 55,075	\$ 25,912	\$ 0	\$ 0	\$ 1,355,885
RESIDENTIAL - EC	2,448,567	882,421	70,520	12,555	0	0	3,414,062
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,034	0	0	0	0	3,591	5,625
COMMERCIAL PROPERTY	586,141	394,302	25,038	0	1,796	0	1,007,277
CRIME - RESIDENTIAL	5,068	160	0	0	0	0	5,228
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,777,762	\$ 1,815,829	\$ 150,633	\$ 38,467	\$ 1,796	\$ 3,591	\$ 5,788,077

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

RESIDENTIAL - FIRE	\$ 661,453	\$ 622,687	\$ 70,901	\$ 34,970	\$ 0	\$ 0	\$ 1,390,011
RESIDENTIAL - EC	883,162	703,460	108,796	44,777	2,150	0	1,742,345
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,044	0	0	0	0	3,609	5,653
COMMERCIAL PROPERTY	270,706	322,971	30,141	0	1,804	0	625,623
CRIME - RESIDENTIAL	1,680	1,371	0	0	0	0	3,051
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 1,819,045	\$ 1,650,489	\$ 209,839	\$ 79,747	\$ 3,954	\$ 3,609	\$ 3,766,683

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	\$ 715,154	\$ 135,866	\$ 10,603	\$ 4,308	\$ 424	\$ 0	\$ 866,355
RESIDENTIAL - EC	3,861,654	1,301,453	46,111	7,218	2,226	0	5,218,661
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,799	0	0	0	0	(18)	1,782
COMMERCIAL PROPERTY	733,674	160,789	(4,636)	0	(9)	0	889,818
CRIME - RESIDENTIAL	6,644	589	0	0	0	0	7,233
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 5,318,927	\$ 1,598,696	\$ 52,077	\$ 11,526	\$ 2,641	\$ (18)	\$ 6,983,849

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING SEPTEMBER 30, 2024

YEAR TO DATE

NET LOSS EXPENSES PAID	2024	2023	2022	2021	2020	2019	TOTAL
RESIDENTIAL - FIRE	\$ 2,579,608	\$ 985,706	\$ 86,617	\$ 33,345	\$ 493	\$ 0	\$ 3,685,770
RESIDENTIAL - EC	5,097,319	4,360,018	421,628	128,344	6,448	(16,148)	9,997,609
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	9,001	0	0	0	0	0	9,001
COMMERCIAL PROPERTY	1,308,760.51	334,073	7,182	0	3,645	0	1,653,660
CRIME - RESIDENTIAL	9,227.57	5,280	0	0	0	0	14,508
CRIME - COMMERCIAL	0	635	0	0	0	0	635
TOTAL	\$ 9,003,916	\$ 5,685,712	\$ 515,427	\$ 161,689	\$ 10,586	\$ (16,148)	\$ 15,361,183

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

RESIDENTIAL - FIRE	\$ 735,952	\$ 538,946	\$ 55,075	\$ 25,912	\$ 0	\$ 0	\$ 1,355,885
RESIDENTIAL - EC	2,448,567	882,421	70,520	12,555	0	0	3,414,062
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	2,034	0	0	0	0	3,591	5,625
COMMERCIAL PROPERTY	586,141	394,302	25,038	0	1,796	0	1,007,277
CRIME - RESIDENTIAL	5,068	160	0	0	0	0	5,228
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 3,777,762	\$ 1,815,829	\$ 150,633	\$ 38,467	\$ 1,796	\$ 3,591	\$ 5,788,077

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

RESIDENTIAL - FIRE	\$ 0	\$ 1,456,649	\$ 160,275	\$ 30,998	\$ 0	\$ 0	\$ 1,647,922
RESIDENTIAL - EC	0	1,339,495	237,612	48,572	1,338	0	1,627,017
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	3,613	0	0	0	0	3,613
COMMERCIAL PROPERTY	0	400,919	69,990	0	1,316	0	472,225
CRIME - RESIDENTIAL	0	1,217	0	0	0	0	1,217
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 0	\$ 3,201,893	\$ 467,877	\$ 79,569	\$ 2,655	\$ 0	\$ 3,751,994

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	\$ 3,315,560	\$ 68,003	\$ (18,582)	\$ 28,259	\$ 493	\$ 0	\$ 3,393,733
RESIDENTIAL - EC	7,545,886	3,902,944	254,536	92,327	5,110	(16,148)	11,784,655
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	11,035	(3,613)	0	0	0	3,591	11,013
COMMERCIAL PROPERTY	1,894,902	327,456	(37,770)	0	4,124	0	2,188,711
CRIME - RESIDENTIAL	14,295	4,223	0	0	0	0	18,518
CRIME - COMMERCIAL	0	635	0	0	0	0	635
TOTAL	\$ 12,781,678	\$ 4,299,648	\$ 198,183	\$ 120,586	\$ 9,727	\$ (12,556)	\$ 17,397,266

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2024

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	\$ 0	\$ 4,241,482
	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	0	4,351,574
1852	01/01/18 12/31/18	09/11/18 09/18/18	HABITATIONAL	0	142,998,780	0	13,385,712
	01/01/18 12/31/18	09/11/18 09/18/18	COMMERCIAL	20,000	11,774,293	35,000	518,371
			TOTAL	\$ 20,000	\$ 154,773,072	\$ 35,000	\$ 13,904,083
			TOTAL FLORENCE	\$ 20,000	\$ 200,534,039	\$ 35,000	\$ 18,255,657
ELSA							
2141	01/01/20 12/31/20	07/07/21 07/09/21	HABITATIONAL	\$ 0	\$ 284,007	\$ 0	\$ 53,341
2141	01/01/20 12/31/20	07/07/21 07/09/21	COMMERCIAL	0	55,931	0	2,681
			TOTAL	0	339,939	0	56,022
2141	01/01/21 12/31/21	07/07/21 07/09/21	HABITATIONAL	16,707	850,133	90,496	226,288
2141	01/01/21 12/31/21	07/07/21 07/09/21	COMMERCIAL	0	14,724	0	1,066
			TOTAL	\$ 16,707	\$ 864,858	\$ 90,496	\$ 227,354
			TOTAL ELSA	\$ 16,707	\$ 1,204,796	\$ 90,496	\$ 283,376

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2024

AS OF SEPTEMBER 30, 2024							
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	\$ 0	\$ 1,292,132	\$ 0	\$ 241,395
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	43,246	0	5,555
			TOTAL	0	1,335,379	0	246,950
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	36,044	5,435,943	0	706,466
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	97,579	0	19,138
			TOTAL	\$ 36,044	\$ 5,533,522	\$ 0	\$ 725,604
			TOTAL IAN	\$ 36,044	\$ 6,868,901	\$ 0	\$ 972,554
IDALIA							
2368	01/01/22 12/31/22	08/29/23 09/01/23	HABITATIONAL	\$ 0	\$ 341,834	\$ 0	\$ 65,831
2368	01/01/22 12/31/22	08/29/23 09/01/23	COMMERCIAL	0	0	0	2,930
			TOTAL	0	341,834	0	68,761
2368	01/01/23 12/31/23	08/29/23 09/01/23	HABITATIONAL	12,315	773,223	299	118,016
2368	01/01/23 12/31/23	08/29/23 09/01/23	COMMERCIAL	0	83,804	0	8,540
			TOTAL	\$ 12,315	\$ 857,027	\$ 299	\$ 126,555
			TOTAL IDALIA	\$ 12,315	\$ 1,198,861	\$ 299	\$ 195,316

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2024

AS OF SEPTEMBER 30, 2024							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
OPHELIA							
2374	01/01/22 12/31/22	09/22/23 09/24/23	HABITATIONAL	\$ 3,015	\$ 369,778	\$ 0	\$ 53,950
2374	01/01/22 12/31/22	09/22/23 09/24/23	COMMERCIAL	0	31,223	0	4,998
			TOTAL	3,015	401,001	0	58,948
2374	01/01/23 12/31/23	09/22/23 09/24/23	HABITATIONAL	46,437	1,862,715	0	237,990
2374	01/01/23 12/31/23	09/22/23 09/24/23	COMMERCIAL	0	166,548	0	12,643
			TOTAL	\$ 46,437	\$ 2,029,263	\$ 0	\$ 250,633
			TOTAL OPHELIA	\$ 49,453	\$ 2,430,264	\$ 0	\$ 309,581
DEBBY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 445,417	\$ 1,477,781	\$ 21,154	\$ 198,383
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	27,994	50,519	6,172	12,255
			TOTAL	473,411	1,528,300	27,326	210,638
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	611,457	1,946,608	51,196	376,756
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	50,329	74,211	2,570	9,930
			TOTAL	\$ 661,787	\$ 2,020,819	\$ 53,766	\$ 386,686
			TOTAL DEBBY	\$ 1,135,197	\$ 3,549,119	\$ 81,093	\$ 597,324

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF SEPTEMBER 30, 2024

AS OF SEPTEMBER 30, 2024							
CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HELENE							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 1,019,752	\$ 1,000	\$ 119,528	\$ 0
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	14,998	0	1,498	0
			TOTAL	1,034,750	1,000	121,026	\$ 0
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	3,317,623	2,000	369,932	0
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	95,490	0	7,820	0
			TOTAL	\$ 3,413,113	\$ 2,000	\$ 377,752	\$ 0
			TOTAL HELENE	\$ 4,447,863	\$ 3,000	\$ 498,778	\$ 0

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2024

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 612,125,061	3,280	\$ 116,320,400	238	\$ 728,445,461	3,518
ALEXANDER	157,117,973	1,055	14,605,800	68	171,723,773	1,123
ALLEGHANY	54,234,864	339	2,535,900	9	56,770,764	348
ANSON	136,211,606	1,066	15,258,300	55	151,469,906	1,121
ASHE	142,659,490	859	14,202,400	25	156,861,890	884
AVERY	154,799,335	717	7,204,500	13	162,003,835	730
BEAUFORT	517,623,667	3,605	155,254,000	430	672,877,667	4,035
BERTIE	204,727,472	1,781	24,488,000	149	229,215,472	1,930
BLADEN	257,043,985	2,626	79,340,600	238	336,384,585	2,864
BRUNSWICK	1,623,377,566	10,749	1,108,617,300	1,579	2,731,994,866	12,328
BUNCOMBE	810,197,454	3,529	93,131,294	164	903,328,748	3,693
BURKE	386,571,005	2,437	29,963,300	83	416,534,305	2,520
CABARRUS	477,476,480	2,172	45,676,200	84	523,152,680	2,256
CALDWELL	351,705,685	2,334	49,631,500	107	401,337,185	2,441
CAMDEN	59,765,390	337	6,936,600	35	66,701,990	372
CARTERET	1,000,783,582	5,998	279,597,300	629	1,280,380,882	6,627
CASWELL	110,228,013	898	2,203,800	13	112,431,813	911
CATAWBA	701,514,720	3,775	82,014,128	180	783,528,848	3,955
CHATHAM	292,888,757	1,582	35,596,000	91	328,484,757	1,673
CHEROKEE	133,287,632	641	5,598,100	16	138,885,732	657
CHOWAN	134,511,608	775	53,269,900	82	187,781,508	857
CLAY	66,756,270	386	4,183,400	8	70,939,670	394
CLEVELAND	548,806,907	3,602	67,013,600	190	615,820,507	3,792
COLUMBUS	497,994,767	4,497	100,902,400	301	598,897,167	4,798
CRAVEN	582,596,632	4,013	275,013,200	502	857,609,832	4,515
CUMBERLAND	1,117,676,202	7,300	222,885,400	421	1,340,561,602	7,721
CURRITUCK	246,506,497	1,320	62,068,700	152	308,575,197	1,472
DARE	246,905,253	965	167,511,900	192	414,417,153	1,157
DAVIDSON	572,141,730	3,971	101,631,400	230	673,773,130	4,201
DAVIE	144,638,010	797	16,271,200	21	160,909,210	818
DUPLIN	545,646,138	4,130	120,804,500	611	666,450,638	4,741
DURHAM	830,556,132	2,995	300,085,800	383	1,130,641,932	3,378
EDGECOMBE	426,334,334	3,342	58,919,700	215	485,254,034	3,557
FORSYTH	935,595,924	4,949	349,182,500	464	1,284,778,424	5,413
FRANKLIN	311,760,242	2,069	22,497,000	108	334,257,242	2,177
GASTON	732,154,200	4,231	99,763,300	234	831,917,500	4,465
GATES	174,248,458	1,016	11,672,300	55	185,920,758	1,071
GRAHAM	104,948,930	423	147,100	1	105,096,030	424
GRANVILLE	236,256,531	1,406	4,787,500	20	241,044,031	1,426
GREENE	154,705,633	1,392	10,680,400	108	165,386,033	1,500
GUILFORD	1,285,749,709	6,665	566,281,120	703	1,852,030,829	7,368
HALIFAX	488,320,444	4,563	55,876,800	170	544,197,244	4,733
HARNETT	576,349,090	4,214	91,225,800	185	667,574,890	4,399
HAYWOOD	350,044,692	1,633	18,226,600	47	368,271,292	1,680
HENDERSON	459,183,045	2,007	20,729,900	27	479,912,945	2,034
HERTFORD	198,560,365	1,684	36,043,100	93	234,603,465	1,777
HOKE	261,254,633	1,933	25,674,800	103	286,929,433	2,036
HYDE	55,230,013	376	27,465,500	80	82,695,513	456
IREDELL	669,879,939	3,516	61,653,988	105	731,533,927	3,621
JACKSON	170,850,042	1,009	17,846,800	39	188,696,842	1,048
JOHNSTON	849,823,413	5,929	93,482,700	305	943,306,113	6,234
JONES	70,117,950	557	17,687,900	77	87,805,850	634
LEE	228,601,340	1,543	32,388,600	102	260,989,940	1,645
LENOIR	532,418,570	4,720	111,258,200	320	643,676,770	5,040
LINCOLN	354,742,704	2,010	24,498,300	69	379,241,004	2,079
MCDOWELL	229,495,658	1,503	14,349,100	31	243,844,758	1,534
MACON	189,193,142	917	832,200	8	190,025,342	925
MADISON	101,822,038	566	4,660,200	15	106,482,238	581
MARTIN	277,374,175	2,206	63,652,200	296	341,026,375	2,502
MECKLENBURG	1,412,447,944	5,493	660,334,910	792	2,072,782,854	6,285
MITCHELL	101,256,508	656	3,323,200	8	104,579,708	664

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2024

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
MONTGOMERY	209,458,758	1,888	27,537,600	99	236,996,358	1,987
MOORE	316,504,770	2,021	39,145,100	95	355,649,870	2,116
NASH	715,172,484	4,684	99,742,900	225	814,915,384	4,909
NEW HANOVER	1,694,940,896	7,872	1,546,633,400	2,107	3,241,574,296	9,979
NORTHAMPTON	191,011,600	1,536	6,702,500	48	197,714,100	1,584
ONSLOW	1,072,612,666	7,285	400,972,300	1,099	1,473,584,966	8,384
ORANGE	314,867,693	1,282	140,391,962	152	455,259,655	1,434
PAMLICO	155,433,732	1,006	29,333,500	81	184,767,232	1,087
PASQUOTANK	336,090,668	2,146	114,871,900	255	450,962,568	2,401
PENDER	570,101,901	3,775	138,597,500	311	708,699,401	4,086
PERQUIMANS	133,001,937	792	26,969,800	67	159,971,737	859
PERSON	230,936,946	1,499	11,283,800	34	242,220,746	1,533
PITT	1,102,460,690	7,242	212,875,400	434	1,315,336,090	7,676
POLK	125,394,140	533	7,325,600	25	132,719,740	558
RANDOLPH	506,026,580	3,021	69,888,000	193	575,914,580	3,214
RICHMOND	285,992,828	2,578	66,538,900	173	352,531,728	2,751
ROBESON	846,274,015	9,373	155,958,700	478	1,002,232,715	9,851
ROCKINGHAM	604,256,928	4,249	81,668,200	148	685,925,128	4,397
ROWAN	696,675,075	3,973	96,483,600	168	793,158,675	4,141
RUTHERFORD	377,418,450	2,213	50,084,800	162	427,503,250	2,375
SAMPSON	535,527,335	4,399	130,435,600	853	665,962,935	5,252
SCOTLAND	196,862,398	1,748	49,596,600	124	246,458,998	1,872
STANLY	260,625,448	1,447	29,097,000	94	289,722,448	1,541
STOKES	171,812,390	1,057	4,286,900	19	176,099,290	1,076
SURRY	353,301,992	2,305	61,403,000	196	414,704,992	2,501
SWAIN	167,233,590	728	21,695,900	23	188,929,490	751
TRANSYLVANIA	105,898,340	496	2,416,000	9	108,314,340	505
TYRRELL	53,159,740	408	12,663,200	34	65,822,940	442
UNION	506,329,109	2,247	68,561,500	119	574,890,609	2,366
VANCE	272,897,015	2,777	55,052,500	130	327,949,515	2,907
WAKE	2,243,413,608	7,566	680,882,440	784	2,924,296,048	8,350
WARREN	155,416,164	1,247	13,049,000	64	168,465,164	1,311
WASHINGTON	118,690,105	1,024	62,942,800	167	181,632,905	1,191
WATAUGA	280,398,883	975	18,601,800	31	299,000,683	1,006
WAYNE	732,491,884	6,112	113,324,500	451	845,816,384	6,563
WILKES	365,856,929	2,442	35,508,500	144	401,365,429	2,586
WILSON	585,985,102	4,216	103,409,200	312	689,394,302	4,528
YADKIN	130,778,008	994	53,639,300	179	184,417,308	1,173
YANCEY	151,174,840	830	3,999,200	16	155,174,040	846
TOTAL	\$43,530,281,186	269,045	\$ 11,008,528,942	22,182	\$ 54,538,810,128	291,227

* 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.