EXHIBIT 1

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF JUNE 30, 2010

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	5,557,017			5,557,017
INVESTMENTS	41,751,944			41,751,944
INTEREST INCOME DUE OR ACCRUED	272,917			272,917
FIXED ASSETS	138,993		(138,993)	0
DATA PROCESSING EQUIPMENT	70,217			70,217
ACCOUNTS RECEIVABLE - OTHER	34,557			34,557
ACCOUNTS RECEIVABLE - COMMISSION	5,374		(1,478)	3,896
ACCOUNTS RECEIVABLE - ASSESSMENTS	464		(464)	(0)
PREPAID EXPENSES	25,166		(25,166)	0
TOTAL ASSETS	47,856,649	0	(166,101)	47,690,548
LIABILITIES & MEMBERS' SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE - BEACH PLAN				1,704,949
PREMIUM REFUND				23,636
PREMIUM SUSPENSE				542,398
ACCRUAL-PREMIUM TAX				(38,048)
ACCRUAL-POST RETIREMENT				544,445
ACCRUAL-PENSION				252,831
ACCRUAL-RENT				91,567
CLAIMS PAYABLE				60,913
PREPAID PREMIUMS				674,006
UNCLAIMED CHECKS				289,356
TOTAL LIABILITIES				4,146,053
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				2,185,189
UNPAID LAE RESERVES				165,530
UNEARNED PREMIUMS				12,618,429
TOTAL RESERVES				14,969,148
MEMBERS' SURPLUS				28,575,347
TOTAL LIABILITIES & MEMBERS' SURPLUS				47,690,548

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
AS OF JUNE 30, 2010

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	6,412,113	19,269,337
CEDED REINSURANCE PREMIUM	2,097,716	5,064,627
NET PREMIUMS EARNED	4,314,397	14,204,710
DEDUCTIONS		
LOSSES INCURRED	2,052,795	6,983,080
LOSS EXPENSE INCURRED	103,604	470,313
OPERATING EXPENSE INCURRED	1,537,548	4,492,373
PREMIUM TAXES	186,697	518,679
TOTAL DEDUCTIONS	3,880,644	12,464,445
OTHER INCOME OR (OUTGO)		
MISCELLANEOUS INCOME	1,980	(426)
NET UNDERWRITING GAIN OR (LOSS)	435,733	1,739,839
INVESTMENT INCOME		
INVESTMENT INCOME	289,655	830,987
NET INCOME OR (LOSS)	725,388	2,570,826
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	27,843,421	31,190,506
NET INCOME OR (LOSS)	725,388	2,570,826
CHANGE IN ASSETS NOT ADMITTED	18,153	88,028
ASSESSMENTS OR (DISTRIBUTIONS)	(11,615)	(5,272,224)
MINIMUM PENSION LIABILITY	0	0
INSOLVENT COMPANY	0	(1,789)
NET CHANGE IN MEMBERS' SURPLUS	731,926	(2,615,159)
MEMBERS' SURPLUS (CURRENT PERIOD)	28,575,347	28,575,347

The Aggregate Liability for the Association as of June 30, 2010 is $4,394,666,360.

EXHIBIT 3A

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
AS OF JUNE 30, 2010

	QUARTER TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	6,752,039	(48,864)	0	0	0	0	0	0	6,703,175
CEDED REINSURANCE	(596,805)	(1,500,911)	0	0	0	0	0	0	(2,097,716)
INTEREST RECEIVED	289,655	0	0	0	0	0	0	0	289,655
MISCELLANEOUS INCOME	1,980	0	0	0	0	0	0	0	1,980
TOTAL INCOME	6,446,869	(1,549,775)	0	0	0	0	0	0	4,897,094
EXPENSES PAID									
LOSSES	821,125	1,368,781	5,903	2,703	7,100	0	0	0	2,205,612
LOSS ADJUSTMENT EXPENSES	80,008	32,255	971	0	4,628	0	0	0	117,862
COMMISSION	998,906	(7,329)	0	0	0	0	0	0	991,577
PREMIUM TAX	186,697	0	0	0	0	0	0	0	186,697
ADMINISTRATIVE EXPENSES	545,971	0	0	0	0	0	0	0	545,971
TOTAL EXPENSES PAID	2,632,707	1,393,707	6,874	2,703	11,728	0	0	0	4,047,719
NET CASH CHANGE	3,814,162	(2,943,482)	(6,874)	(2,703)	(11,728)	0	0	0	849,375
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	1,705,247	479,942	0	0	0	0	0	0	2,185,189
LOSS ADJUSTMENT EXPENSES	129,088	36,442	0	0	0	0	0	0	165,530
UNEARNED PREMIUMS	11,760,842	857,587	0	0	0	0	0	0	12,618,429
ADD:(PRIOR PERIOD)									
LOSSES (INCL. IBNR)	1,293,051	1,037,855	0	0	7,100	0	0	0	2,338,006
LOSS ADJUSTMENT EXPENSES	99,422	79,820	0	0	546	0	0	0	179,788
UNEARNED PREMIUMS	8,848,513	3,478,854	0	0	0	0	0	0	12,327,367
NET RESERVE CHANGE	(3,354,191)	3,222,558	0	0	7,646	0	0	0	(123,987)
NET OTHER CHANGES									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	18,153	0	0	0	0	0	0	0	18,153
TOTAL NET OTHER CHANGES	18,153	0	0	0	0	0	0	0	18,153
ASSESSMENTS	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(11,615)	0	(11,615)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	478,124	279,076	(6,874)	(2,703)	(4,082)	0	(11,615)	0	731,926

EXHIBIT 3A

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
AS OF JUNE 30, 2010

	YEAR TO DATE								
	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	18,614,865	7,830	0	0	0	0	0	0	18,622,695
CEDED REINSURANCE	(2,101,233)	(2,963,394)	0	0	0	0	0	0	(5,064,627)
INTEREST RECEIVED	830,987	0	0	0	0	0	0	0	830,987
MISCELLANEOUS INCOME	(426)	0	0	0	0	0	0	0	(426)
TOTAL INCOME	17,344,193	(2,955,564)	0	0	0	0	0	0	14,388,629
EXPENSES PAID									
LOSSES	1,330,904	5,554,567	224,130	15,803	20,367	0	0	0	7,145,771
LOSS ADJUSTMENT EXPENSES	243,200	204,645	9,298	277	5,207	0	0	0	462,627
COMMISSION	2,756,902	1,175	0	0	0	0	0	0	2,758,077
PREMIUM TAX	518,679	0	0	0	0	0	0	0	518,679
ADMINISTRATIVE EXPENSES	1,734,296	0	0	0	0	0	0	0	1,734,296
TOTAL EXPENSES PAID	6,583,981	5,760,387	233,428	16,080	25,574	0	0	0	12,619,450
NET CASH CHANGE	10,760,212	(8,715,951)	(233,428)	(16,080)	(25,574)	0	0	0	1,769,179
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	1,705,247	479,942	0	0	0	0	0	0	2,185,189
LOSS ADJUSTMENT EXPENSES	129,088	36,442	0	0	0	0	0	0	165,530
UNEARNED PREMIUMS	11,760,842	857,587	0	0	0	0	0	0	12,618,429
ADD:(PRIOR PERIOD)									
LOSSES (INCL. IBNR)	0	2,091,867	242,013	13,000	0	1,000	0	0	2,347,880
LOSS ADJUSTMENT EXPENSES	0	138,477	18,307	984	0	76	0	0	157,844
UNEARNED PREMIUMS	0	13,265,071	0	0	0	0	0	0	13,265,071
NET RESERVE CHANGE	(13,595,177)	14,121,444	260,320	13,984	0	1,076	0	0	801,647
NET OTHER CHANGES									
MINIMUM PENSION LIABILITY	0	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	88,028	0	0	0	0	0	0	0	88,028
TOTAL NET OTHER CHANGES	88,028	0	0	0	0	0	0	0	88,028
ASSESSMENTS	0	0	0	0	0	0	0	5,943,196	5,943,196
DISTRIBUTIONS	0	0	0	(5,943,196)	0	0	(11,615)	(5,260,609)	(11,215,420)
INSOLVENT MEMBER	0	0	0	0	0	0	0	(1,789)	(1,789)
CHANGE IN MEMBERS' SURPLUS	(2,746,937)	5,405,493	26,892	(5,945,292)	(25,574)	1,076	(11,615)	680,798	(2,615,159)

EXHIBIT 3B

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF JUNE 30, 2010

	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED									
PREMIUMS WRITTEN	18,614,865	25,927,726	27,028,619	27,763,765	25,720,292	22,825,166	26,235,796	20,357,754	194,473,983
CEDED REINSURANCE	(2,101,233)	(7,223,316)	(7,122,013)	(2,973,092)	0	0	0	0	(19,419,654)
INTEREST RECEIVED	830,987	1,176,278	1,366,204	1,420,062	974,043	418,985	168,902	218,827	6,574,288
MISCELLANEOUS INCOME	(426)	7,794	5,940	11,056	(6,465)	(13,041)	(43,556)	2,946	(35,752)
TOTAL INCOME	17,344,193	19,888,482	21,278,750	26,221,791	26,687,870	23,231,110	26,361,142	20,579,527	181,592,865
EXPENSES PAID									
LOSSES	1,330,904	8,879,983	10,066,462	9,600,100	9,390,573	11,903,208	12,872,292	17,813,702	81,857,224
LOSS ADJUSTMENT EXPENSES	243,200	595,969	689,151	670,695	1,023,626	1,193,396	1,142,507	1,932,459	7,491,003
COMMISSION	2,756,902	3,818,389	3,987,012	4,070,567	3,777,738	3,296,157	3,803,425	2,956,416	28,466,606
PREMIUM TAX	518,679	714,852	744,613	743,482	699,572	701,486	655,512	583,115	5,361,311
ADMINISTRATIVE EXPENSES	1,734,296	2,428,623	2,450,882	2,011,767	3,033,088	3,118,977	3,074,619	3,018,670	20,870,922
TOTAL EXPENSES PAID	6,583,981	16,437,816	17,938,120	17,096,611	17,924,597	20,213,224	21,548,355	26,304,362	144,047,066
NET CASH CHANGE	10,760,212	3,450,666	3,340,630	9,125,180	8,763,273	3,017,886	4,812,787	(5,724,835)	37,545,799
RESERVES:									
DEDUCT: (CURRENT PERIOD)									
LOSSES (INCL. IBNR.)	1,705,247	479,942	0	0	0	0	0	0	2,185,189
LOSS ADJUSTMENT EXPENSES	129,088	36,442	0	0	0	0	0	0	165,530
UNEARNED PREMIUMS	11,760,842	857,587	0	0	0	0	0	0	12,618,429
RESERVES	13,595,177	1,373,971	0	0	0	0	0	0	14,969,148
NET OTHER CHANGES									
ASSETS NOT ADMITTED	88,028	139,644	(137,890)	(130,305)	4,470	4,481	158,368	(164,952)	(38,156)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	(387,591)	69,869	0	(317,722)
MINIMUM PENSION LIABILITY	0	(191,430)	0	0	0	0	(27,883)	39,635	(179,678)
TOTAL NET OTHER CHANGES	88,028	(51,786)	(137,890)	(130,305)	4,470	(383,110)	200,354	(125,317)	(535,556)
ASSESSMENTS	0	0	0	5,943,196	0	0	0	17,748,447	23,691,643
DISTRIBUTIONS	0	0	0	(5,943,196)	0	0	(11,615)	(11,203,805)	(17,158,616)
INSOLVENT MEMBERS	0	0	0	0	0	0	14,917	(13,692)	1,225
MEMBERS' SURPLUS	(2,746,937)	2,024,909	3,202,740	8,994,875	8,767,743	2,634,776	5,016,443	680,798	28,575,347

EXHIBIT 4A

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF JUNE 30, 2010

	QUARTER TO DATE 2010	QUARTER TO DATE 2009	QUARTER TO DATE TOTAL	YEAR TO DATE 2010	YEAR TO DATE 2009	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	2,871,729	(19,491)	2,852,238	8,056,652	15,779	8,072,431
RESIDENTIAL - EC	3,564,555	(28,281)	3,536,274	9,567,742	(27,403)	9,540,339
COMMERCIAL - FIRE	126,704	(856)	125,848	461,377	12,090	473,467
COMMERCIAL - EC	125,157	140	125,297	347,867	9,345	357,212
CRIME - RESIDENTIAL	63,894	(376)	63,518	180,835	(1,981)	178,854
CRIME - COMMERCIAL	0	0	0	392	0	392
TOTAL	6,752,039	(48,864)	6,703,175	18,614,865	7,830	18,622,695
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	3,877,327	1,465,709	5,343,036	0	5,663,833	5,663,833
RESIDENTIAL - EC	4,470,720	1,799,970	6,270,690	0	6,809,135	6,809,135
COMMERCIAL - FIRE	250,254	100,317	350,571	0	381,080	381,080
COMMERCIAL - EC	161,110	84,227	245,337	0	297,434	297,434
CRIME - RESIDENTIAL	88,759	28,631	117,390	0	113,442	113,442
CRIME - COMMERCIAL	343	0	343	0	147	147
TOTAL	8,848,513	3,478,854	12,327,367	0	13,265,071	13,265,071
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	5,074,556	359,381	5,433,937	5,074,556	359,381	5,433,937
RESIDENTIAL - EC	6,076,671	441,501	6,518,172	6,076,671	441,501	6,518,172
COMMERCIAL - FIRE	278,561	27,805	306,366	278,561	27,805	306,366
COMMERCIAL - EC	216,013	21,594	237,607	216,013	21,594	237,607
CRIME - RESIDENTIAL	114,796	7,306	122,102	114,796	7,306	122,102
CRIME - COMMERCIAL	245	0	245	245	0	245
TOTAL	11,760,842	857,587	12,618,429	11,760,842	857,587	12,618,429
EARNED PREMIUMS						
RESIDENTIAL - FIRE	1,674,500	1,086,837	2,761,337	2,982,096	5,320,231	8,302,327
RESIDENTIAL - EC	1,958,604	1,330,188	3,288,792	3,491,071	6,340,231	9,831,302
COMMERCIAL - FIRE	98,397	71,656	170,053	182,816	365,365	548,181
COMMERCIAL - EC	70,254	62,773	133,027	131,854	285,185	417,039
CRIME - RESIDENTIAL	37,857	20,949	58,806	66,039	104,155	170,194
CRIME - COMMERCIAL	98	0	98	147	147	294
TOTAL	3,839,710	2,572,403	6,412,113	6,854,023	12,415,314	19,269,337
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	571,196	1,435,938	2,007,134	2,010,501	2,835,090	4,845,591
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	25,609	64,973	90,582	90,732	128,304	219,036
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	596,805	1,500,911	2,097,716	2,101,233	2,963,394	5,064,627
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	1,674,500	1,086,837	2,761,337	2,982,096	5,320,231	8,302,327
RESIDENTIAL - EC	1,387,408	(105,750)	1,281,658	1,480,570	3,505,141	4,985,711
COMMERCIAL - FIRE	98,397	71,656	170,053	182,816	365,365	548,181
COMMERCIAL - EC	44,645	(2,200)	42,445	41,122	156,881	198,003
CRIME - RESIDENTIAL	37,857	20,949	58,806	66,039	104,155	170,194
CRIME - COMMERCIAL	98	0	98	147	147	294
TOTAL	3,242,905	1,071,492	4,314,397	4,752,790	9,451,920	14,204,710

EXHIBIT 4B

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF JUNE 30, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	666,613	1,185,525	2,100	2,703	7,100	0	1,864,041
RESIDENTIAL - EC	141,575	166,786	3,803	0	0	0	312,164
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,621	16,470	0	0	0	0	20,091
CRIME - RESIDENTIAL	9,316	0	0	0	0	0	9,316
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	821,125	1,368,781	5,903	2,703	7,100	0	2,205,612
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	901,857	351,807	0	0	0	0	1,253,664
RESIDENTIAL - EC	371,783	81,937	0	0	0	0	453,720
COMMERCIAL - FIRE	380,581	29,599	0	0	0	0	410,180
COMMERCIAL - EC	15,762	13,500	0	0	0	0	29,262
CRIME - RESIDENTIAL	35,264	3,099	0	0	0	0	38,363
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,705,247	479,942	0	0	0	0	2,185,189
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	1,065,685	880,913	0	0	7,100	0	1,953,698
RESIDENTIAL - EC	207,819	156,942	0	0	0	0	364,761
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	1,599	0	0	0	0	0	1,599
CRIME - RESIDENTIAL	17,948	0	0	0	0	0	17,948
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,293,051	1,037,855	0	0	7,100	0	2,338,006
INCURRED LOSSES							
RESIDENTIAL - FIRE	502,785	656,419	2,100	2,703	0	0	1,164,007
RESIDENTIAL - EC	305,539	91,781	3,803	0	0	0	401,123
COMMERCIAL - FIRE	380,581	29,599	0	0	0	0	410,180
COMMERCIAL - EC	17,784	29,970	0	0	0	0	47,754
CRIME - RESIDENTIAL	26,632	3,099	0	0	0	0	29,731
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,233,321	810,868	5,903	2,703	0	0	2,052,795

EXHIBIT 4B

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF JUNE 30, 2010

YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	1,010,280	4,211,840	179,244	9,744	20,367	0	5,431,475
RESIDENTIAL - EC	266,960	935,944	37,285	2,280	0	0	1,242,469
COMMERCIAL - FIRE	18,006	349,495	0	0	0	0	367,501
COMMERCIAL - EC	15,128	43,731	7,601	0	0	0	66,460
CRIME - RESIDENTIAL	20,530	13,557	0	3,779	0	0	37,866
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,330,904	5,554,567	224,130	15,803	20,367	0	7,145,771
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	901,857	351,807	0	0	0	0	1,253,664
RESIDENTIAL - EC	371,783	81,937	0	0	0	0	453,720
COMMERCIAL - FIRE	380,581	29,599	0	0	0	0	410,180
COMMERCIAL - EC	15,762	13,500	0	0	0	0	29,262
CRIME - RESIDENTIAL	35,264	3,099	0	0	0	0	38,363
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,705,247	479,942	0	0	0	0	2,185,189
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,121,749	179,793	13,000	0	0	1,314,542
RESIDENTIAL - EC	0	425,363	47,220	0	0	1,000	473,583
COMMERCIAL - FIRE	0	512,898	0	0	0	0	512,898
COMMERCIAL - EC	0	8,875	15,000	0	0	0	23,875
CRIME - RESIDENTIAL	0	22,982	0	0	0	0	22,982
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,091,867	242,013	13,000	0	1,000	2,347,880
INCURRED LOSSES							
RESIDENTIAL - FIRE	1,912,137	3,441,898	(549)	(3,256)	20,367	0	5,370,597
RESIDENTIAL - EC	638,743	592,518	(9,935)	2,280	0	(1,000)	1,222,606
COMMERCIAL - FIRE	398,587	(133,804)	0	0	0	0	264,783
COMMERCIAL - EC	30,890	48,356	(7,399)	0	0	0	71,847
CRIME - RESIDENTIAL	55,794	(6,326)	0	3,779	0	0	53,247
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	3,036,151	3,942,642	(17,883)	2,803	20,367	(1,000)	6,983,080

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF JUNE 30, 2010

IBNR TOTALS

	2010	2009	2008	2007	2006	2005	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	480,068	0	0	0	0	0	480,068
RESIDENTIAL - EC	173,744	0	0	0	0	0	173,744
COMMERCIAL - FIRE	156,481	0	0	0	0	0	156,481
COMMERCIAL - EC	11,163	0	0	0	0	0	11,163
CRIME - RESIDENTIAL	16,764	0	0	0	0	0	16,764
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	838,220	0	0	0	0	0	838,220
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	746,475	473,877	0	0	0	0	1,220,352
RESIDENTIAL - EC	139,369	170,721	0	0	0	0	310,090
COMMERCIAL - FIRE	0	186,398	0	0	0	0	186,398
COMMERCIAL - EC	0	8,677	0	0	0	0	8,677
CRIME - RESIDENTIAL	8,948	8,482	0	0	0	0	17,430
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	894,792	848,155	0	0	0	0	1,742,947

EXHIBIT 4C

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF JUNE 30, 2010

QUARTER TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	40,304	16,386	0	0	4,628	0	61,318
RESIDENTIAL - EC	38,864	15,071	971	0	0	0	54,906
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	840	798	0	0	0	0	1,638
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	80,008	32,255	971	0	4,628	0	117,862
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	68,333	26,732	0	0	0	0	95,065
RESIDENTIAL - EC	28,179	6,226	0	0	0	0	34,405
COMMERCIAL - FIRE	28,723	2,232	0	0	0	0	30,955
COMMERCIAL - EC	1,191	1,018	0	0	0	0	2,209
CRIME - RESIDENTIAL	2,662	234	0	0	0	0	2,896
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	129,088	36,442	0	0	0	0	165,530
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	81,953	67,750	0	0	546	0	150,249
RESIDENTIAL - EC	15,981	12,070	0	0	0	0	28,051
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	121	0	0	0	0	0	121
CRIME - RESIDENTIAL	1,367	0	0	0	0	0	1,367
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	99,422	79,820	0	0	546	0	179,788
INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	26,684	(24,632)	0	0	4,082	0	6,134
RESIDENTIAL - EC	51,062	9,227	971	0	0	0	61,260
COMMERCIAL - FIRE	28,723	2,232	0	0	0	0	30,955
COMMERCIAL - EC	1,910	1,816	0	0	0	0	3,726
CRIME - RESIDENTIAL	1,295	234	0	0	0	0	1,529
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	109,674	(11,123)	971	0	4,082	0	103,604

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF JUNE 30, 2010

YEAR TO DATE

	2010	2009	2008	2007	2006	2005	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	109,528	99,092	4,507	0	5,207	0	218,334
RESIDENTIAL - EC	124,340	97,858	4,279	277	0	0	226,754
COMMERCIAL - FIRE	2,882	3,200	0	0	0	0	6,082
COMMERCIAL - EC	6,148	4,420	512	0	0	0	11,080
CRIME - RESIDENTIAL	302	75	0	0	0	0	377
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	243,200	204,645	9,298	277	5,207	0	462,627
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	68,333	26,732	0	0	0	0	95,065
RESIDENTIAL - EC	28,179	6,226	0	0	0	0	34,405
COMMERCIAL - FIRE	28,723	2,232	0	0	0	0	30,955
COMMERCIAL - EC	1,191	1,018	0	0	0	0	2,209
CRIME - RESIDENTIAL	2,662	234	0	0	0	0	2,896
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	129,088	36,442	0	0	0	0	165,530
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	73,862	13,603	984	0	0	88,449
RESIDENTIAL - EC	0	28,216	3,573	0	0	76	31,865
COMMERCIAL - FIRE	0	34,391	0	0	0	0	34,391
COMMERCIAL - EC	0	470	1,131	0	0	0	1,601
CRIME - RESIDENTIAL	0	1,538	0	0	0	0	1,538
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	138,477	18,307	984	0	76	157,844
INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	177,861	51,962	(9,096)	(984)	5,207	0	224,950
RESIDENTIAL - EC	152,519	75,868	706	277	0	(76)	229,294
COMMERCIAL - FIRE	31,605	(28,959)	0	0	0	0	2,646
COMMERCIAL - EC	7,339	4,968	(619)	0	0	0	11,688
CRIME - RESIDENTIAL	2,964	(1,229)	0	0	0	0	1,735
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	372,288	102,610	(9,009)	(707)	5,207	(76)	470,313

EXHIBIT 6

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES OUTSTANDING	LOSSES PAID	ALLOCATED CLAIMS EXPENSE OUTSTANDING	ALLOCATED CLAIMS EXPENSE PAID
78	10/01/07 09/30/08	06/10/09 06/18/09	HABITATIONAL	0	58,384	0	1,967
78	10/01/07 09/30/08	06/10/09 06/18/09	COMMERCIAL	0	0	0	0
			TOTAL	0	58,384	0	1,967
78	10/01/08 09/30/09	06/10/09 06/18/09	HABITATIONAL	0	124,020	0	8,122
78	10/01/08 09/30/09	06/10/09 06/18/09	COMMERCIAL	0	14,789	0	1,013
			TOTAL	0	138,809	0	9,135
6	10/01/07 09/30/08	01/06/10 01/08/10	HABITATIONAL	0	0	0	219
6	10/01/07 09/30/08	01/06/10 01/08/10	COMMERCIAL	0	0	0	0
			TOTAL	0	0	0	219
72	10/01/08 09/30/09	05/02/09 05/06/09	HABITATIONAL	0	9,371	0	95
72	10/01/08 09/30/09	05/02/09 05/06/09	COMMERCIAL	0	0	0	0
			TOTAL	0	9,371	0	95
89	10/01/08 09/30/09	11/10/09 11/14/09	HABITATIONAL	0	172,403	0	33,983
89	10/01/08 09/30/09	11/10/09 11/14/09	COMMERCIAL	0	2,704	0	1,323
			TOTAL	0	175,107	0	35,306
89	10/01/09 09/30/10	11/10/09 11/14/09	HABITATIONAL	0	14,873	0	3,829
89	10/01/09 09/30/10	11/10/09 11/14/09	COMMERCIAL	0	4,912	0	638
			TOTAL	0	19,785	0	4,467

EXHIBIT 6

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF JUNE 30, 2010

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES OUTSTANDING	LOSSES PAID	ALLOCATED CLAIMS EXPENSE OUTSTANDING	ALLOCATED CLAIMS EXPENSE PAID
90	10/01/08 09/30/09	01/07/10 01/19/10	HABITATIONAL	0	19,404	0	2,353
90	10/01/08 09/30/09	01/07/10 01/19/10	COMMERCIAL	0	1,455	0	0
			TOTAL	0	20,859	0	2,353
90	10/01/09 09/30/10	01/07/10 01/19/10	HABITATIONAL	0	18,489	0	1,417
90	10/01/09 09/30/10	01/07/10 01/19/10	COMMERCIAL	0	0	0	0
			TOTAL	0	18,489	0	1,417
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	5,099	137,149	510	17,272
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	23,424	0	1,526
			TOTAL	5,099	160,573	510	18,798
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	84,691	0	11,513
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	9,159	0	922
			TOTAL	0	93,850	0	12,435
97	10/01/08 09/30/09	03/28/10 03/29/10	HABITATIONAL	0	24,370	0	4,028
97	10/01/08 09/30/09	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
			TOTAL	0	24,370	0	4,028
97	10/01/09 09/30/10	03/28/10 03/29/10	HABITATIONAL	500	23,685	50	3,712
97	10/01/09 09/30/10	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
			TOTAL	500	23,685	50	3,712

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2010

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL FAIR LIABILITY *	RESIDENTIAL FAIR COUNT	COMMERCIAL FAIR LIABILITY *	COMMERCIAL FAIR COUNT	TOTAL FAIR LIABILITY *	TOTAL FAIR COUNT
ALAMANCE	18,013,480	300	1,836,741	6	19,850,221	306
ALEXANDER	6,492,474	119	527,000	4	7,019,474	123
ALLEGHANY	1,168,500	24	20,000	1	1,188,500	25
ANSON	13,072,300	296	33,000	1	13,105,300	297
ASHE	6,613,250	103	151,200	8	6,764,450	111
AVERY	3,249,410	45	430,000	1	3,679,410	46
BEAUFORT	76,528,077	1,260	2,882,528	28	79,410,605	1,288
BERTIE	21,600,374	457	1,770,500	28	23,370,874	485
BLADEN	53,897,483	1,136	1,043,300	17	54,940,783	1,153
BRUNSWICK	501,357,647	7,671	8,903,490	62	510,261,137	7,733
BUNCOMBE	17,245,555	329	1,540,000	6	18,785,555	335
BURKE	10,379,762	174	103,500	3	10,483,262	177
CABARRUS	14,966,363	252	144,000	2	15,110,363	254
CALDWELL	17,426,130	364	682,500	6	18,108,630	370
CAMDEN	19,874,837	219	102,600	2	19,977,437	221
CARTERET	231,263,701	3,503	7,385,824	46	238,649,525	3,549
CASWELL	7,492,504	167	484,000	8	7,976,504	175
CATAWBA	21,646,143	428	535,500	9	22,181,643	437
CHATHAM	9,955,240	183	80,000	2	10,035,240	185
CHEROKEE	1,668,400	36	75,000	1	1,743,400	37
CHOWAN	24,280,304	313	633,000	6	24,913,304	319
CLAY	311,000	5	0	0	311,000	5
CLEVELAND	16,108,347	284	86,000	2	16,194,347	286
COLUMBUS	128,653,917	2,593	3,605,350	51	132,259,267	2,644
CRAVEN	111,577,205	1,542	3,568,800	24	115,146,005	1,566
CUMBERLAND	125,072,756	1,982	4,901,320	44	129,974,076	2,026
CURRITUCK	66,459,868	826	3,183,437	23	69,643,305	849
DARE	69,758,979	704	5,717,150	26	75,476,129	730
DAVIDSON	38,720,567	620	1,922,400	20	40,642,967	640
DAVIE	2,930,350	45	0	0	2,930,350	45
DUPLIN	46,365,024	932	2,136,000	26	48,501,024	958
DURHAM	35,503,608	457	12,872,828	25	48,376,436	482
EDGECOMBE	23,457,833	501	1,481,000	18	24,938,833	519
FORSYTH	33,640,951	510	9,487,800	29	43,128,751	539
FRANKLIN	16,580,159	317	316,000	7	16,896,159	324
GASTON	36,164,792	656	1,749,970	17	37,914,762	673
GATES	9,735,880	164	120,000	3	9,855,880	167
GRAHAM	638,500	11	64,000	1	702,500	12
GRANVILLE	4,327,688	91	829,000	2	5,156,688	93
GREENE	8,150,079	146	626,000	10	8,776,079	156
GUILFORD	61,697,772	956	5,759,948	51	67,457,720	1,007
HALIFAX	38,559,151	848	3,257,000	40	41,816,151	888
HARNETT	39,527,509	747	925,500	14	40,453,009	761
HAYWOOD	4,300,500	98	167,500	5	4,468,000	103
HENDERSON	6,705,050	94	333,000	4	7,038,050	98
HERTFORD	12,956,300	258	524,500	8	13,480,800	266
HOKE	24,221,129	466	508,700	10	24,729,829	476
HYDE	11,260,317	192	2,165,205	15	13,425,522	207
IREDELL	16,833,354	314	809,000	9	17,642,354	323
JACKSON	3,890,857	77	1,285,000	3	5,175,857	80
JOHNSTON	46,828,125	887	2,984,000	52	49,812,125	939
JONES	15,470,368	305	252,000	5	15,722,368	310
LEE	10,474,600	200	217,200	4	10,691,800	204

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF JUNE 30, 2010

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL FAIR LIABILITY *	RESIDENTIAL FAIR COUNT	COMMERCIAL FAIR LIABILITY *	COMMERCIAL FAIR COUNT	TOTAL FAIR LIABILITY *	TOTAL FAIR COUNT
LENOIR	53,790,238	1,028	2,764,500	38	56,554,738	1,066
LINCOLN	10,551,617	184	159,500	4	10,711,117	188
MCDOWELL	6,084,850	141	70,000	2	6,154,850	143
MACON	2,598,000	60	0	0	2,598,000	60
MADISON	3,291,550	56	785,000	2	4,076,550	58
MARTIN	19,053,826	398	1,585,400	33	20,639,226	431
MECKLENBURG	41,373,954	538	8,678,964	18	50,052,918	556
MITCHELL	4,206,302	69	96,000	1	4,302,302	70
MONTGOMERY	16,060,296	318	367,000	5	16,427,296	323
MOORE	14,213,100	293	256,000	5	14,469,100	298
NASH	26,216,370	529	1,396,000	13	27,612,370	542
NEW HANOVER	473,796,745	4,479	12,102,300	50	485,899,045	4,529
NORTHAMPTON	13,945,950	320	401,500	12	14,347,450	332
ONSLOW	288,594,413	4,140	7,468,460	59	296,062,873	4,199
ORANGE	7,878,162	96	577,058	4	8,455,220	100
PAMLICO	30,311,184	511	2,120,000	4	32,431,184	515
PASQUOTANK	59,500,915	795	1,743,960	22	61,244,875	817
PENDER	131,426,282	2,076	1,821,000	17	133,247,282	2,093
PERQUIMANS	22,172,100	304	553,500	5	22,725,600	309
PERSON	8,391,005	160	737,393	10	9,128,398	170
PITT	64,315,254	1,013	5,049,408	45	69,364,662	1,058
POLK	1,851,098	40	50,000	1	1,901,098	41
RANDOLPH	15,560,225	264	577,500	11	16,137,725	275
RICHMOND	43,786,726	955	2,006,891	23	45,793,617	978
ROBESON	206,993,362	4,811	7,996,150	95	214,989,512	4,906
ROCKINGHAM	20,986,525	489	1,793,700	19	22,780,225	508
ROWAN	18,268,193	299	298,500	4	18,566,693	303
RUTHERFORD	10,570,019	198	292,000	4	10,862,019	202
SAMPSON	49,547,981	939	2,160,900	31	51,708,881	970
SCOTLAND	22,846,435	522	203,800	4	23,050,235	526
STANLEY	9,976,479	179	45,000	1	10,021,479	180
STOKES	4,330,624	80	658,000	5	4,988,624	85
SURRY	18,141,965	360	1,292,668	17	19,434,633	377
SWAIN	711,000	15	28,000	1	739,000	16
TRANSYLVANIA	1,620,500	21	0	0	1,620,500	21
TYRRELL	8,796,638	156	848,400	12	9,645,038	168
UNION	12,768,580	236	3,770,600	7	16,539,180	243
VANCE	28,710,940	544	222,500	6	28,933,440	550
WAKE	66,944,586	802	61,376,927	50	128,321,513	852
WARREN	11,670,279	261	1,295,000	7	12,965,279	268
WASHINGTON	19,330,067	284	820,000	12	20,150,067	296
WATAUGA	8,062,480	71	382,000	4	8,444,480	75
WAYNE	69,111,964	1,384	5,203,275	64	74,315,239	1,448
WILKES	13,713,297	266	299,700	7	14,012,997	273
WILSON	33,759,038	661	2,187,215	42	35,946,253	703
YADKIN	4,960,467	108	50,000	2	5,010,467	110
YANCY	4,964,350	99	25,000	1	4,989,350	100
	4,150,830,400	66,759	243,835,960	1,574	4,394,666,360	68,333

* 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.