

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
BALANCE SHEET  
AS OF DECEMBER 31, 2007

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
CASH	226,149			226,149 (Note 1)
INVESTMENTS	37,495,217			37,495,217
FIXED ASSETS	184,920		(184,920)	0
DATA PROCESSING EQUIPMENT	112,995			112,995
ACCOUNTS RECEIVABLE-BEACH	1,498,842			1,498,842
ACCOUNTS RECEIVABLE-OTHER	43,711			43,711
ASSESSMENT RECEIVABLE	26,190		(26,190)	0
PREPAID EXPENSES	19,765		(19,765)	0
<b>TOTAL ASSETS</b>	<b>39,607,789</b>	<b>0</b>	<b>(230,875)</b>	<b>39,376,914</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>LIABILITIES</b>				
PREMIUM REFUND				23,296
PREMIUMS SUSPENSE				471,340
ACCRUAL-PREMIUM TAX				118,210
ACCRUAL-POST RETIREMENT				518,108
ACCRUAL-PENSION				69,621
ACCRUAL-RENT				151,398
CLAIMS PAYABLE				20,128
PREPAID PREMIUMS				465,537
UNCLAIMED CHECKS				396,078
DISTRIBUTION PAYABLE				42,949
<b>TOTAL LIABILITIES</b>				<b>2,276,665</b>
<b>RESERVES FOR:</b>				
UNPAID LOSSES (INCL. IBNR)				1,937,441
UNPAID LAE RESERVES				179,126
UNEARNED PREMIUMS				13,739,826
<b>TOTAL RESERVES</b>				<b>15,856,393</b>
<b>MEMBERS' EQUITY</b>				<b>21,243,856</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>				<b>39,376,914</b>

Note 1- Each night, all funds remaining in the Association's checking account are invested overnight in repurchase agreements and returned to the account the next morning, with interest. This transaction along with the reclassification (\$433,180) of the claim checkspayable account may create a credit balance in the cash account. The overnight investments are included in the investment account.

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
FAIR PLAN  
INCOME STATEMENT AND EQUITY ACCOUNT  
AS OF DECEMBER 31, 2007

	YEAR TO DATE
<b>UNDERWRITING INCOME</b>	
PREMIUM EARNED	6,920,585
CEDED REINSURANCE PREMIUM	743,273
NET PREMIUM EARNED	6,177,312
<b>DEDUCTIONS</b>	
LOSSES INCURRED	1,397,934
LOSS EXPENSE INCURRED	103,565
OPERATING EXPENSE INCURRED	1,401,193
PREMIUM TAXES	166,783
TOTAL DEDUCTIONS	3,069,475
NET UNDERWRITING GAIN OR (LOSS)	3,107,837
<b>OTHER INCOME OR (OUTGO)</b>	
INVESTMENT INCOME	418,873
MISCELLANEOUS INCOME	1,497
NET OTHER INCOME	420,370
NET INCOME OR (LOSS)	3,528,207
<b>EQUITY ACCOUNT</b>	
MEMBERS' EQUITY (PRIOR PERIOD)	17,690,641
NET INCOME OR (LOSS)	3,528,207
CHANGE IN ASSETS NOT ADMITTED	25,008
ASSESSMENTS OR (DISTRIBUTIONS)	0
PRIOR PERIOD ADJUSTMENT	0
NET CHANGE IN EQUITY	3,553,215
MEMBERS' EQUITY (CURRENT PERIOD)	21,243,856

The Aggregate Liability for the Association as of December 31, 2007 is \$4,645,220,072.

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
 FAIRPLAN  
 MEMBERS'ACCOUNT  
 ASOFDECEMBER31,2007

	YEARTODATE							TOTAL
	2008	2007	2006	2005	2004	2003	2002	
<b>INCOMERECEIVED</b>								
PREMIUMSWRITTEN	6,228,043	(714,819)	0	0	0	0	0	5,513,224
INTERESTRECEIVED	418,873	0	0	0	0	0	0	418,873
MISCELLANEOUSINCOME	1,497	0	0	0	0	0	0	1,497
<b>TOTALINCOME</b>	<b>6,648,413</b>	<b>(714,819)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,933,594</b>
<b>EXPENSESPAID</b>								
LOSSES	31,479	1,382,597	90,007	0	0	0	0	1,504,083
LOSSADJUSTMENTEXPENSES	58,458	51,388	2,800	0	7,372	(1,324)	0	118,694
COMMISSION	898,458	4,268	0	0	0	0	0	902,726
PREMIUMTAX	166,783	0	0	0	0	0	0	166,783
ADMINISTRATIVEEXPENSES	498,467	0	0	0	0	0	0	498,467
<b>TOTALEXPENSESPAID</b>	<b>1,653,645</b>	<b>1,438,253</b>	<b>92,807</b>	<b>0</b>	<b>7,372</b>	<b>(1,324)</b>	<b>0</b>	<b>3,190,753</b>
<b>NETCASHCHANGE</b>	<b>4,994,768</b>	<b>(2,153,072)</b>	<b>(92,807)</b>	<b>0</b>	<b>(7,372)</b>	<b>1,324</b>	<b>0</b>	<b>2,742,841</b>
<b>RESERVES:</b>								
<b>DEDUCT:(CURRENTPERIOD)</b>								
LOSSES(INCL.IBNR.)	785,816	1,118,746	28,679	1,099	600	2,501	0	1,937,441
LOSSADJUSTMENTEXPENSES	72,656	103,429	2,653	102	55	231	0	179,126
UNEARNEDPREMIUMS	5,402,580	8,337,246	0	0	0	0	0	13,739,826
<b>ADD:(PRIORPERIOD)</b>								
LOSSES(INCL.IBNR.)	0	1,848,337	191,052	1,100	600	2,501	0	2,043,590
LOSSADJUSTMENTEXPENSES	0	176,227	17,641	101	55	231	0	194,255
UNEARNEDPREMIUMS	0	14,403,914	0	0	0	0	0	14,403,914
<b>NETRESERVECHANGE</b>	<b>(6,261,052)</b>	<b>6,869,057</b>	<b>177,361</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>785,366</b>
<b>NETOTHERCHANGES</b>								
PRIORPERIODADJUSTMENT	0	0	0	0	0	0	0	0
ASSETSNOTADMITTED	25,008	0	0	0	0	0	0	25,008
<b>TOTALNETOTHERCHANGES</b>	<b>25,008</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25,008</b>
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENTMEMBER	0	0	0	0	0	0	0	0
<b>CHANGEINMEMBERS'EQUITY</b>	<b>(1,241,276)</b>	<b>4,715,985</b>	<b>84,554</b>	<b>0</b>	<b>(7,372)</b>	<b>1,324</b>	<b>0</b>	<b>3,553,215</b>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
MEMBERS'ACCOUNTFORUNSETTLEDYEARS  
ASOFDECEMBER31,2007

	2008	2007	2006	2005	2004	2003	2002	TOTAL
<b>INCOMERECEIVED</b>								
PREMIUMSWRITTEN	6,228,043	25,841,868	25,720,292	22,825,166	26,235,796	20,357,754	17,509,012	144,717,931
INTERESTRECEIVED	418,873	1,420,062	974,043	418,985	168,902	218,827	259,922	3,879,614
MISCELLANEOUSINCOME	1,497	11,056	(6,465)	(13,041)	(43,556)	2,946	7,389	(40,174)
<b>TOTALINCOME</b>	<b>6,648,413</b>	<b>27,272,986</b>	<b>26,687,870</b>	<b>23,231,110</b>	<b>26,361,142</b>	<b>20,579,527</b>	<b>17,776,323</b>	<b>148,557,371</b>
<b>EXPENSESPAID</b>								
LOSSES	31,479	5,077,242	9,253,644	11,842,159	12,879,019	17,813,702	9,287,307	66,184,552
LOSSADJUSTMENTEXPENSES	58,458	468,304	925,785	1,193,058	1,189,223	1,929,981	691,126	6,455,935
COMMISSION	898,458	4,116,755	3,777,738	3,296,157	3,803,425	2,956,416	2,592,873	21,441,822
PREMIUMTAX	166,783	743,482	699,572	701,486	655,512	583,115	503,873	4,053,823
ADMINISTRATIVEEXPENSES	498,467	2,011,767	3,033,088	3,118,977	3,074,619	3,018,670	2,779,410	17,534,998
<b>TOTALEXPENSESPAID</b>	<b>1,653,645</b>	<b>12,417,550</b>	<b>17,689,827</b>	<b>20,151,837</b>	<b>21,601,798</b>	<b>26,301,884</b>	<b>15,854,589</b>	<b>115,671,130</b>
<b>NETCASHCHANGE</b>	<b>4,994,768</b>	<b>14,855,436</b>	<b>8,998,043</b>	<b>3,079,273</b>	<b>4,759,344</b>	<b>(5,722,357)</b>	<b>1,921,734</b>	<b>32,886,241</b>
<b>RESERVES:</b>								
<b>DEDUCT:(CURRENTPERIOD)</b>								
LOSSES(INCL.IBNR.)	785,816	1,118,746	28,679	1,099	600	2,501	0	1,937,441
LOSSADJUSTMENTEXPENSES	72,656	103,429	2,653	102	55	231	0	179,126
UNEARNEDPREMIUMS	5,402,580	8,337,246	0	0	0	0	0	13,739,826
<b>RESERVES</b>	<b>6,261,052</b>	<b>9,559,421</b>	<b>31,332</b>	<b>1,201</b>	<b>655</b>	<b>2,732</b>	<b>0</b>	<b>15,856,393</b>
<b>NETOTHERCHANGES</b>								
ASSETSNOTADMITTED	25,008	(130,305)	4,470	4,481	158,368	(164,952)	(96,449)	(199,379)
PRIORPERIODADJUSTMENT	0	0	0	(387,591)	69,869	0	0	(317,722)
MINIMUMPENSIONLIABILITY	0	0	0	0	(27,883)	39,635	(109,504)	(97,752)
<b>TOTALNETOTHERCHANGES</b>	<b>25,008</b>	<b>(130,305)</b>	<b>4,470</b>	<b>(383,110)</b>	<b>200,354</b>	<b>(125,317)</b>	<b>(205,953)</b>	<b>(614,853)</b>
ASSESSMENTS	0	0	0	0	0	601,446	4,230,713	4,832,159
DISTRIBUTIONS	0	0	0	0	0	0	0	0
INSOLVENTMEMBERS	0	0	0	0	0	0	(3,298)	(3,298)
<b>MEMBERS'EQUITY</b>	<b>(1,241,276)</b>	<b>5,165,710</b>	<b>8,971,181</b>	<b>2,694,962</b>	<b>4,959,043</b>	<b>(5,248,960)</b>	<b>5,943,196</b>	<b>21,243,856</b>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
STATISTICALREPORTTOPREMIUMS  
ASOFDECEMBER31,2007

	YEAR TODATE 2008	YEAR TODATE 2007	YEAR TODATE TOTAL
<b>PREMIUMSWRITTEN</b>			
RESIDENTIAL-FIRE	2,679,669	32,083	2,711,752
RESIDENTIAL-EC	3,024,637	6,689	3,031,326
COMMERCIAL-FIRE	243,705	(6,994)	236,711
COMMERCIAL-EC	232,369	(3,020)	229,349
CRIME-RESIDENTIAL	47,204	(304)	46,900
CRIME-COMMERCIAL	459	0	459
<b>TOTAL</b>	<b>6,228,043</b>	<b>28,454</b>	<b>6,256,497</b>
<b>UNEARNEDPREMIUMS (PRIORPERIOD)</b>			
RESIDENTIAL-FIRE	0	6,223,281	6,223,281
RESIDENTIAL-EC	0	7,157,891	7,157,891
COMMERCIAL-FIRE	0	580,183	580,183
COMMERCIAL-EC	0	323,545	323,545
CRIME-RESIDENTIAL	0	117,011	117,011
CRIME-COMMERCIAL	0	2,003	2,003
<b>TOTAL</b>	<b>0</b>	<b>14,403,914</b>	<b>14,403,914</b>
<b>UNEARNEDPREMIUMS (CURRENTPERIOD)</b>			
RESIDENTIAL-FIRE	2,319,870	3,586,009	5,905,879
RESIDENTIAL-EC	2,619,287	4,165,339	6,784,626
COMMERCIAL-FIRE	216,339	330,152	546,491
COMMERCIAL-EC	206,000	187,977	393,977
CRIME-RESIDENTIAL	40,721	66,877	107,598
CRIME-COMMERCIAL	363	892	1,255
<b>TOTAL</b>	<b>5,402,580</b>	<b>8,337,246</b>	<b>13,739,826</b>
<b>EARNEDPREMIUMS</b>			
RESIDENTIAL-FIRE	359,799	2,669,355	3,029,154
RESIDENTIAL-EC	405,350	2,999,241	3,404,591
COMMERCIAL-FIRE	27,366	243,037	270,403
COMMERCIAL-EC	26,369	132,548	158,917
CRIME-RESIDENTIAL	6,483	49,830	56,313
CRIME-COMMERCIAL	96	1,111	1,207
<b>TOTAL</b>	<b>825,463</b>	<b>6,095,122</b>	<b>6,920,585</b>
<b>CEDEDREINSURANCEPREMIUM</b>			
RESIDENTIAL-FIRE	0	0	0
RESIDENTIAL-EC	0	691,244	691,244
COMMERCIAL-FIRE	0	0	0
COMMERCIAL-EC	0	52,029	52,029
CRIME-RESIDENTIAL	0	0	0
CRIME-COMMERCIAL	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>743,273</b>	<b>743,273</b>
<b>NETEARNEDPREMIUMS</b>			
RESIDENTIAL-FIRE	359,799	2,669,355	3,029,154
RESIDENTIAL-EC	405,350	2,307,997	2,713,347
COMMERCIAL-FIRE	27,366	243,037	270,403
COMMERCIAL-EC	26,369	80,519	106,888
CRIME-RESIDENTIAL	6,483	49,830	56,313
CRIME-COMMERCIAL	96	1,111	1,207
<b>TOTAL</b>	<b>825,463</b>	<b>5,351,849</b>	<b>6,177,312</b>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
STATISTICALREPORTOFFLOSSES  
ASOFDECEMBER31,2007

	YEARTODATE						YEAR TODATE TOTAL
	2008	2007	2006	2005	2004	2003	
<b>PAIDLOSSES</b>							
RESIDENTIAL-FIRE	9,468	1,149,758	44,253	0	0	0	1,203,479
RESIDENTIAL-EC	0	122,234	45,420	0	0	0	167,654
COMMERCIAL-FIRE	22,011	92,739	0	0	0	0	114,750
COMMERCIAL-EC	0	10,566	334	0	0	0	10,900
CRIME-RESIDENTIAL	0	7,300	0	0	0	0	7,300
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>31,479</b>	<b>1,382,597</b>	<b>90,007</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,504,083</b>
<b>OUTSTANDINGLOSSES (CURRENTPERIODINCL.IBNR)</b>							
RESIDENTIAL-FIRE	639,026	893,045	13,580	0	0	2,500	1,548, 151
RESIDENTIAL-EC	67,751	90,701	15,099	1,099	600	1	175,251
COMMERCIAL-FIRE	2,928	3,000	0	0	0	0	5,928
COMMERCIAL-EC	62,653	130,000	0	0	0	0	192,653
CRIME-RESIDENTIAL	13,458	2,000	0	0	0	0	15,458
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>785,816</b>	<b>1,118,746</b>	<b>28,679</b>	<b>1,099</b>	<b>600</b>	<b>2,501</b>	<b>1,937,441</b>
<b>OUTSTANDINGLOSSES (PRIORPERIODINCL.IBNR)</b>							
RESIDENTIAL-FIRE	0	1,224,048	80,002	0	0	2,500	1,306,550
RESIDENTIAL-EC	0	544,306	111,050	1,099	600	1	657,056
COMMERCIAL-FIRE	0	48,924	0	0	0	0	48,924
COMMERCIAL-EC	0	14,988	0	1	0	0	14,989
CRIME-RESIDENTIAL	0	16,071	0	0	0	0	16,071
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>1,848,337</b>	<b>191,052</b>	<b>1,100</b>	<b>600</b>	<b>2,501</b>	<b>2,043,590</b>
<b>INCURREDLOSSES</b>							
RESIDENTIAL-FIRE	648,494	818,755	(22,169)	0	0	0	1,445,08 0
RESIDENTIAL-EC	67,751	(331,371)	(50,531)	0	0	0	(314,151)
COMMERCIAL-FIRE	24,939	46,815	0	0	0	0	71,754
COMMERCIAL-EC	62,653	125,578	334	(1)	0	0	188,564
CRIME-RESIDENTIAL	13,458	(6,771)	0	0	0	0	6,687
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>817,295</b>	<b>653,006</b>	<b>(72,366)</b>	<b>(1)</b>	<b>0</b>	<b>0</b>	<b>1,397,934</b>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
STATISTICALREPORTOFLOSSES  
ASOFDECEMBER31,2007

IBNRTOTALS

	2008	2007	2006	2005	2004	2003	TOTAL
<b>IBNR(CURRENTPERIOD)</b>							
RESIDENTIAL-FIRE	516,326	0	0	0	0	0	516,326
RESIDENTIAL-EC	58,448	0	0	0	0	0	58,448
COMMERCIAL-FIRE	1,928	0	0	0	0	0	1,928
COMMERCIAL-EC	62,653	0	0	0	0	0	62,653
CRIME-RESIDENTIAL	6,458	0	0	0	0	0	6,458
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>645,813</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>645,813</b>
<b>IBNR(PRIORPERIOD)</b>							
RESIDENTIAL-FIRE	0	707,172	0	0	0	0	707,172
RESIDENTIAL-EC	0	355,633	0	0	0	0	355,633
COMMERCIAL-FIRE	0	25,424	0	0	0	0	25,424
COMMERCIAL-EC	0	7,789	0	0	0	0	7,789
CRIME-RESIDENTIAL	0	11,071	0	0	0	0	11,071
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>1,107,089</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,107,089</b>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
STATISTICALREPORTOFFLOSSADJUSTMENTEXPENSES  
ASOFDECEMBER31,2007

YEARTODATE

YEAR  
TODATE  
TOTAL

	2008	2007	2006	2005	2004	2003	
<b>LOSSEXPENSPAID</b>							
RESIDENTIAL-FIRE	44,120	38,462	1,154	0	7,372	(209)	90,899
RESIDENTIAL-EC	10,222	10,133	1,646	0	0	(1,115)	20,886
COMMERCIAL-FIRE	3,805	2,455	0	0	0	0	6,260
COMMERCIAL-EC	311	338	0	0	0	0	649
CRIME-RESIDENTIAL	0	0	0	0	0	0	0
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>58,458</b>	<b>51,388</b>	<b>2,800</b>	<b>0</b>	<b>7,372</b>	<b>(1,324)</b>	<b>118,694</b>

**UNPAIDLOSSEXPE  
(CURRENTPERIODINCL.IBNR)**

RESIDENTIAL-FIRE	59,087	82,606	1,256	0	0	231	143,180
RESIDENTIAL-EC	6,264	8,390	1,397	102	55	0	16,208
COMMERCIAL-FIRE	270	276	0	0	0	0	546
COMMERCIAL-EC	5,793	11,973	0	0	0	0	17,766
CRIME-RESIDENTIAL	1,242	184	0	0	0	0	1,426
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>72,656</b>	<b>103,429</b>	<b>2,653</b>	<b>102</b>	<b>55</b>	<b>231</b>	<b>179,126</b>

**UNPAIDLOSSEXPE  
(PRIORPERIODINCL.IBNR)**

RESIDENTIAL-FIRE	0	116,466	7,387	0	0	231	124,084
RESIDENTIAL-EC	0	51,991	10,254	101	55	0	62,401
COMMERCIAL-FIRE	0	4,461	0	0	0	0	4,461
COMMERCIAL-EC	0	1,367	0	0	0	0	1,367
CRIME-RESIDENTIAL	0	1,942	0	0	0	0	1,942
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>176,227</b>	<b>17,641</b>	<b>101</b>	<b>55</b>	<b>231</b>	<b>194,255</b>

**INCURREDLOSSEXPE**

RESIDENTIAL-FIRE	103,207	4,602	(4,977)	0	7,372	(209)	109,995
RESIDENTIAL-EC	16,486	(33,468)	(7,211)	1	0	(1,115)	(25,307)
COMMERCIAL-FIRE	4,075	(1,730)	0	0	0	0	2,345
COMMERCIAL-EC	6,104	10,944	0	0	0	0	17,048
CRIME-RESIDENTIAL	1,242	(1,758)	0	0	0	0	(516)
CRIME-COMMERCIAL	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>131,114</b>	<b>(21,410)</b>	<b>(12,188)</b>	<b>1</b>	<b>7,372</b>	<b>(1,324)</b>	<b>103,565</b>

NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
REPORTOFCATASTROPHELOSSESTOMEMBERCOMPANIES  
ASOFDECEMBER31,2007

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATEDCLAIMSEXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
82	10/01/04 09/30/05	10/07/05 10/14/05	HABITATIONAL	0	56,033	0	6,883
82	10/01/04 09/30/05	10/07/05 10/14/05	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>56,033</u>	<u>0</u>	<u>6,883</u>
82	10/01/05 09/30/06	10/07/05 10/14/05	HABITATIONAL	0	476,424	0	81,342
82	10/01/05 09/30/06	10/07/05 10/14/05	COMMERCIAL	0	12,539	0	1,429
			TOTAL	<u>0</u>	<u>488,963</u>	<u>0</u>	<u>82,771</u>
98	10/01/05 09/30/06	04/13/07 04/17/07	HABITATIONAL	0	194,816	0	27,503
98	10/01/05 09/30/06	04/13/07 04/17/07	COMMERCIAL	0	1,330	0	371
			TOTAL	<u>0</u>	<u>196,146</u>	<u>0</u>	<u>27,874</u>
98	10/01/06 09/30/07	04/13/07 04/17/07	HABITATIONAL	0	163,264	0	24,330
98	10/01/06 09/30/07	04/13/07 04/17/07	COMMERCIAL	0	18,109	0	1,464
			TOTAL	<u>0</u>	<u>181,373</u>	<u>0</u>	<u>25,794</u>

**NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
FAIRPLAN  
ASOFDECEMBER31,2007**

**AGGREGATELIABILITYBYCOUNTIES**

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT
ALAMANCE	19,226,986	311	2,206,241	11	21,433,227	322
ALEXANDER	6,492,574	120	595,000	5	7,087,574	125
ALLEGHANY	1,792,534	27	110,000	2	1,902,534	29
ANSON	10,984,000	255	33,000	1	11,017,000	256
ASHE	7,295,700	117	222,500	8	7,518,200	125
AVERY	4,437,450	51	430,000	1	4,867,450	52
BEAUFORT	71,703,652	1,253	2,924,245	32	74,627,897	1,285
BERTIE	21,848,174	475	2,522,500	31	24,370,674	506
BLADEN	54,072,977	1,146	1,161,100	23	55,234,077	1,169
BRUNSWICK	505,611,526	7,625	19,985,033	95	525,596,559	7,720
BUMCOMBE	19,305,213	394	2,024,000	9	21,329,213	403
BURKE	8,940,283	170	315,210	6	9,255,493	176
CABARRUS	19,634,460	316	459,500	6	20,093,960	322
CALDWELL	17,498,513	372	673,500	7	18,172,013	379
CAMDEN	17,795,671	236	438,100	4	18,233,771	240
CARTERET	218,044,069	3,541	10,029,030	61	228,073,099	3,602
CASWELL	8,821,158	186	696,000	11	9,517,158	197
CATAWBA	20,370,138	392	708,000	15	21,078,138	407
CHATHAM	11,483,390	224	77,000	3	11,560,390	227
CHEROKEE	1,062,000	26	95,000	2	1,157,000	28
CHOWAN	23,091,093	310	4,980,693	7	28,071,786	317
CLAY	744,842	14	0	0	744,842	14
CLEVELAND	18,775,702	340	141,000	4	18,916,702	344
COLUMBUS	143,508,892	2,934	4,556,350	56	148,065,242	2,990
CRAVEN	112,335,480	1,619	5,399,143	31	117,734,623	1,650
CUMBERLAND	138,330,680	2,355	6,297,453	68	144,628,133	2,423
CURRITUCK	62,143,053	835	4,640,316	33	66,783,369	868
DARE	73,932,613	747	8,782,151	33	82,714,764	780
DAVIDSON	41,888,580	700	2,929,002	22	44,817,582	722
DAVIE	2,523,250	41	11,000	1	2,534,250	42
DUPLIN	48,908,067	991	2,946,000	42	51,854,067	1,033
DURHAM	43,485,079	566	16,581,036	32	60,066,115	598
EDGECOMBE	28,579,867	589	2,128,133	22	30,708,000	611
FORSYTH	39,325,079	596	9,986,250	34	49,311,329	630
FRANKLIN	18,679,221	346	715,000	12	19,394,221	358
GASTON	42,979,600	763	1,771,651	22	44,751,251	785
GATES	10,160,080	182	189,000	5	10,349,080	187
GRAHAM	670,900	14	64,000	1	734,900	15
GRANVILLE	6,158,921	113	839,000	3	6,997,921	116
GREENE	8,532,529	169	836,000	13	9,368,529	182
GUILFORD	69,792,702	1,051	9,860,745	64	79,653,447	1,115
HALIFAX	42,973,493	915	3,654,000	42	46,627,493	957
HARNETT	46,320,198	867	1,785,500	16	48,105,698	883
HAYWOOD	6,867,690	123	339,500	6	7,207,190	129
HENDERSON	7,652,534	110	603,000	7	8,255,534	117
HERTFORD	14,207,156	282	850,000	10	15,057,156	292
HOKE	27,887,083	603	864,500	18	28,751,583	621
HYDE	10,824,325	193	1,386,905	15	12,211,230	208
IREDELL	17,693,974	336	1,050,000	10	18,743,974	346
JACKSON	4,691,177	90	1,270,000	2	5,961,177	92
JOHNSTON	59,219,190	1,019	3,563,300	55	62,782,490	1,074
JONES	15,504,883	290	484,500	6	15,989,383	296
LEE	13,837,119	244	762,200	9	14,599,319	253

**NORTHCAROLINAJOINTUNDERWRITINGASSOCIATION  
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**AGGREGATELIABILITYBYCOUNTIES**

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT	FAIR LIABILITY*	FAIR COUNT
LENOIR	58,461,368	1,088	4,337,500	40	62,798,868	1,128
LINCOLN	13,076,346	227	417,189	5	13,493,535	232
MCDOWELL	6,571,250	166	105,000	2	6,676,250	168
MACON	4,530,470	80	0	0	4,530,470	80
MADISON	3,103,350	64	83,000	2	3,186,350	66
MARTIN	21,859,798	448	1,559,700	34	23,419,498	482
MECKLENBURG	47,199,926	647	11,977,364	35	59,177,290	682
MITCHELL	2,931,540	50	96,000	1	3,027,540	51
MONTGOMERY	16,320,171	333	1,156,500	8	17,476,671	341
MOORE	16,984,509	322	611,000	10	17,595,509	332
NASH	30,218,666	586	1,766,000	16	31,984,666	602
NEWHANOVER	484,554,204	4,784	14,614,012	67	499,168,216	4,851
NORTHAMPTON	15,687,420	335	655,900	11	16,343,320	346
ONSLow	254,266,151	3,869	7,732,921	69	261,999,072	3,938
ORANGE	13,004,707	145	597,058	5	13,601,765	150
PAMLICO	29,738,320	504	4,131,726	11	33,870,046	515
PASQUOTANK	58,762,123	839	4,191,734	28	62,953,857	867
PENDER	130,353,254	2,028	4,277,706	22	134,630,960	2,050
PERQUIMANS	20,404,410	298	387,000	4	20,791,410	302
PERSON	9,669,633	188	1,037,876	10	10,707,509	198
PITT	70,200,649	1,109	12,467,158	65	82,667,807	1,174
POLK	2,473,498	49	50,000	1	2,523,498	50
RANDOLPH	17,715,527	303	609,500	12	18,325,027	315
RICHMOND	47,134,550	1,074	1,847,100	20	48,981,650	1,094
ROBESON	229,462,009	5,324	11,748,250	145	241,210,259	5,469
ROCKINGHAM	22,476,813	527	2,020,000	21	24,496,813	548
ROWAN	20,057,951	332	2,800,500	8	22,858,451	340
RUTHERFORD	12,346,793	239	205,000	4	12,551,793	243
SAMPSON	51,633,370	1,012	2,996,295	39	54,629,665	1,051
SCOTLAND	28,028,525	630	402,700	6	28,431,225	636
STANLEY	9,592,999	171	120,000	3	9,712,999	174
STOKES	4,511,224	82	855,000	6	5,366,224	88
SURRY	20,484,024	419	1,542,978	22	22,027,002	441
SWAIN	534,500	13	28,000	1	562,500	14
TRANSYLVANIA	2,719,600	18	0	0	2,719,600	18
TYRRELL	8,224,866	148	1,897,400	15	10,122,266	163
UNION	13,437,179	248	1,045,600	4	14,482,779	252
VANCE	30,683,490	556	476,000	9	31,159,490	565
WAKE	72,763,099	943	46,111,937	57	118,875,036	1,000
WARREN	12,746,615	282	1,507,000	9	14,253,615	291
WASHINGTON	19,209,450	286	1,231,500	14	20,440,950	300
WATAUGA	8,209,180	76	335,000	4	8,544,180	80
WAYNE	84,089,404	1,565	9,043,775	87	93,133,179	1,652
WILKES	14,911,064	282	413,000	6	15,324,064	288
WILSON	36,191,906	756	2,278,735	45	38,470,641	801
YADKIN	4,942,020	115	190,000	2	5,132,020	117
YANCY	6,141,730	121	25,000	1	6,166,730	122
	<b>4,337,265,171</b>	<b>71,265</b>	<b>307,954,901</b>	<b>2,020</b>	<b>4,645,220,072</b>	<b>73,285</b>

\*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.