



**North Carolina
Insurance Underwriting Association**

Beach Plan

**North Carolina
Joint Underwriting Association**

FAIR Plan

February 23, 2012

North Carolina Joint Underwriting Association (FAIR Plan)
Financial Reports For
October 1, 2010 Through September 30, 2011

Enclosed you will find the following:

1. Balance Sheet as of September 30, 2011 (Exhibit 1)
2. Income Statement and Members' Account as of September 30, 2011 (Exhibit 2)
3. Members' Account as of September 30, 2011 (Exhibit 3A)
4. Members' Account for Unsettled Years - Inception to Policy Year ending September 30, 2011 (Exhibit 3B)
5. Statistical Report of Premiums as of September 30, 2011 (Exhibit 4A)
6. Statistical Report of Losses as of September 30, 2011 (Exhibit 4B)
7. Statistical Report of Loss Adjustment Expenses as of September 30, 2011 (Exhibit 4C)
8. Report of Catastrophe Losses to Member Companies as of September 30, 2011 (Exhibit 6)
9. Aggregate Liability by Counties as of September 30, 2011

Sincerely,

Alvin L. Ashworth, Jr.

Alvin L. Ashworth, Jr., AIS, AIAF
Accounting Manager

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF SEPTEMBER 30, 2011

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
CASH	(778,210)	0	0	(778,210)
INVESTMENTS	32,588,144	0	0	32,588,144
INTEREST INCOME DUE OR ACCRUED	228,000	0	0	228,000
FIXED ASSETS	39,500	0	(39,500)	0
DATA PROCESSING EQUIPMENT	72,124	0	0	72,124
ACCOUNTS RECEIVABLE - BEACH PLAN	195,509	0	0	195,509
ACCOUNTS RECEIVABLE - OTHER	41,362	0	0	41,362
ACCOUNTS RECEIVABLE - COMMISSION	3,613	0	(1,259)	2,354
ACCOUNTS RECEIVABLE - ASSESSMENTS	457	0	(457)	0
ACCOUNTS RECEIVABLE - LATE FEES	1,555	0	(1,555)	0
PREPAID EXPENSES	53,566	0	(53,566)	0
TOTAL ASSETS	32,445,620	0	(96,337)	32,349,283
LIABILITIES & MEMBERS' SURPLUS				
LIABILITIES				
ACCOUNTS PAYABLE				34,102
PREMIUM SUSPENSE				512,126
PREMIUM REFUND				0
ACCRUAL-PREMIUM TAX				139,314
ACCRUAL-POST RETIREMENT				575,135
ACCRUAL-PENSION				204,819
ACCRUAL-RENT				73,527
CLAIMS PAYABLE				21,232
PREPAID PREMIUMS				588,241
UNCLAIMED CHECKS				223,381
TOTAL LIABILITIES				2,371,877
RESERVES FOR:				
UNPAID LOSSES (INCL. IBNR)				19,202,859
UNPAID LAE RESERVES				2,124,823
UNEARNED PREMIUMS				13,388,798
TOTAL RESERVES				34,716,480
MEMBERS' SURPLUS				(4,739,074)
TOTAL LIABILITIES & MEMBERS' SURPLUS				32,349,283

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
INCOME STATEMENT AND MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2011

	QUARTER TO DATE	YEAR TO DATE
<u>UNDERWRITING INCOME</u>		
PREMIUMS EARNED	6,397,597	25,652,591
CEDED REINSURANCE PREMIUM	3,107,641	10,965,829
NET PREMIUMS EARNED	3,289,956	14,686,762
<u>DEDUCTIONS</u>		
LOSSES INCURRED	23,663,251	36,986,351
LOSS EXPENSE INCURRED	2,801,385	3,970,463
OPERATING EXPENSE INCURRED	1,622,783	6,194,587
PREMIUM TAXES	204,171	697,226
TOTAL DEDUCTIONS	28,291,590	47,848,627
<u>OTHER INCOME OR (OUTGO)</u>		
MISCELLANEOUS INCOME	320	32,118
NET UNDERWRITING GAIN OR (LOSS)	(25,001,314)	(33,129,747)
<u>INVESTMENT INCOME</u>		
INVESTMENT INCOME	583,469	1,502,084
NET INCOME OR (LOSS)	(24,417,845)	(31,627,663)
<u>MEMBERS' ACCOUNT</u>		
MEMBERS' SURPLUS (PRIOR PERIOD)	19,748,086	26,840,733
NET INCOME OR (LOSS)	(24,417,845)	(31,627,663)
CHANGE IN ASSETS NOT ADMITTED ASSESSMENTS OR (DISTRIBUTIONS)	(19,709)	102,126
MINIMUM PENSION LIABILITY	0	(4,664)
INSOLVENT COMPANY	(49,606)	(49,606)
	0	0
NET CHANGE IN MEMBERS' SURPLUS	(24,487,160)	(31,579,807)
MEMBERS' SURPLUS (CURRENT PERIOD)	(4,739,074)	(4,739,074)

The Aggregate Liability for the Association as of September 30, 2011 is \$4,613,998,952.

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2011

	2011	2010	2009	2008	QUARTER TO DATE		2005	2004	2003	TOTAL
					2007	2006				
INCOME RECEIVED										
PREMIUMS WRITTEN	7,343,332	(13,615)	0	0	0	0	0	0	0	7,329,717
CEDED REINSURANCE	(3,107,641)	0	0	0	0	0	0	0	0	(3,107,641)
INTEREST RECEIVED	583,469	0	0	0	0	0	0	0	0	583,469
MISCELLANEOUS INCOME	320	0	0	0	0	0	0	0	0	320
TOTAL INCOME	4,819,480	(13,615)	0	0	0	0	0	0	0	4,805,865
EXPENSES PAID										
LOSSES	7,563,016	1,913,265	12,720	0	0	0	0	0	0	9,489,001
LOSS ADJUSTMENT EXPENSES	922,379	159,607	4,077	0	965	0	0	0	0	1,087,028
COMMISSION	1,069,645	(2,042)	0	0	0	0	0	0	0	1,067,603
PREMIUM TAX	204,171	0	0	0	0	0	0	0	0	204,171
ADMINISTRATIVE EXPENSES	555,180	0	0	0	0	0	0	0	0	555,180
TOTAL EXPENSES PAID	10,314,391	2,070,830	16,797	0	965	0	0	0	0	12,402,983
NET CASH CHANGE	(5,494,911)	(2,084,445)	(16,797)	0	(965)	0	0	0	0	(7,597,118)
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR.)	16,952,734	2,149,715	100,410	0	0	0	0	0	0	19,202,859
LOSS ADJUSTMENT EXPENSES	1,881,260	232,587	10,976	0	0	0	0	0	0	2,124,823
UNEARNED PREMIUMS	13,388,798	0	0	0	0	0	0	0	0	13,388,798
ADD: (PRIOR PERIOD)										
LOSSES (INCL. IBNR)	3,750,816	1,139,254	138,539	0	0	0	0	0	0	5,028,609
LOSS ADJUSTMENT EXPENSES	306,226	92,945	11,295	0	0	0	0	0	0	410,466
UNEARNED PREMIUMS	11,599,812	856,866	0	0	0	0	0	0	0	12,456,678
NET RESERVE CHANGE	(16,565,938)	(293,237)	38,448	0	0	0	0	0	0	(16,820,727)
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	(49,606)	0	0	0	0	0	0	0	0	(49,606)
ASSETS NOT ADMITTED	(19,709)	0	0	0	0	0	0	0	0	(19,709)
TOTAL NET OTHER CHANGES	(69,315)	0	0	0	0	0	0	0	0	(69,315)
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	0	0	0	0
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(22,130,164)	(2,377,682)	21,651	0	(965)	0	0	0	0	(24,487,160)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
AS OF SEPTEMBER 30, 2011

	YEAR TO DATE									
	2011	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	25,652,486	(63,293)	0	0	0	0	0	0	0	25,589,193
CEDED REINSURANCE	(5,781,437)	(5,184,392)	0	0	0	0	0	0	0	(10,965,829)
INTEREST RECEIVED	1,502,084	0	0	0	0	0	0	0	0	1,502,084
MISCELLANEOUS INCOME	32,118	0	0	0	0	0	0	0	0	32,118
TOTAL INCOME	21,405,251	(5,247,685)	0	0	0	0	0	0	0	16,157,566
EXPENSES PAID										
LOSSES	11,487,716	9,399,665	188,069	4,423	0	900	0	0	0	21,080,773
LOSS ADJUSTMENT EXPENSES	1,410,733	640,652	45,983	1,745	1,108	185	0	0	0	2,100,406
COMMISSION	3,790,159	(9,494)	0	0	0	0	0	0	0	3,780,665
PREMIUM TAX	697,226	0	0	0	0	0	0	0	0	697,226
ADMINISTRATIVE EXPENSES	2,413,922	0	0	0	0	0	0	0	0	2,413,922
TOTAL EXPENSES PAID	19,799,756	10,030,823	234,052	6,168	1,108	1,085	0	0	0	30,072,992
NET CASH CHANGE	1,605,495	(15,278,508)	(234,052)	(6,168)	(1,108)	(1,085)	0	0	0	(13,915,426)
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR.)	16,952,734	2,149,715	100,410	0	0	0	0	0	0	19,202,859
LOSS ADJUSTMENT EXPENSES	1,881,260	232,587	10,976	0	0	0	0	0	0	2,124,823
UNEARNED PREMIUMS	13,388,798	0	0	0	0	0	0	0	0	13,388,798
ADD: (PRIOR PERIOD)										
LOSSES (INCL. IBNR)	0	3,033,340	258,842	0	5,099	0	0	0	0	3,297,281
LOSS ADJUSTMENT EXPENSES	0	235,137	19,249	0	380	0	0	0	0	254,766
UNEARNED PREMIUMS	0	13,452,196	0	0	0	0	0	0	0	13,452,196
NET RESERVE CHANGE	(32,222,792)	14,338,371	166,705	0	5,479	0	0	0	0	(17,712,237)
NET OTHER CHANGES										
MINIMUM PENSION LIABILITY	(49,606)	0	0	0	0	0	0	0	0	(49,606)
ASSETS NOT ADMITTED	102,126	0	0	0	0	0	0	0	0	102,126
TOTAL NET OTHER CHANGES	52,520	0	0	0	0	0	0	0	0	52,520
ASSESSMENTS	0	0	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(4,664)	0	0	(4,664)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' SURPLUS	(30,564,777)	(940,137)	(67,347)	(6,168)	4,371	(1,085)	(4,664)	0	0	(31,579,807)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2011

	2011	2010	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED										
PREMIUMS WRITTEN	25,652,486	25,870,913	25,907,860	27,028,619	27,763,765	25,720,292	22,825,166	26,235,796	20,357,754	227,362,651
CEDED REINSURANCE	(5,781,437)	(10,479,060)	(7,223,316)	(7,122,013)	(2,973,092)	0	0	0	0	(33,578,918)
INTEREST RECEIVED	1,502,084	1,087,329	1,176,278	1,366,204	1,420,062	974,043	418,985	168,902	218,827	8,332,714
MISCELLANEOUS INCOME	32,118	29	7,794	5,940	11,056	(6,465)	(13,041)	(43,556)	2,946	(3,179)
TOTAL INCOME	21,405,251	16,479,211	19,868,616	21,278,750	26,221,791	26,687,870	23,231,110	26,361,142	20,579,527	202,113,268
EXPENSES PAID										
LOSSES	11,487,716	12,512,536	9,451,545	10,071,811	9,602,525	9,391,473	11,903,208	12,872,292	17,813,702	105,106,808
LOSS ADJUSTMENT EXPENSES	1,410,733	1,011,517	677,121	691,453	672,155	1,027,784	1,193,396	1,142,507	1,932,459	9,759,125
COMMISSION	3,790,159	3,816,885	3,815,409	3,987,012	4,070,567	3,777,738	3,296,157	3,803,425	2,956,416	33,313,768
PREMIUM TAX	697,226	706,604	714,852	744,613	743,482	699,572	701,486	655,512	583,115	6,246,462
ADMINISTRATIVE EXPENSES	2,413,922	2,270,960	2,428,623	2,450,882	2,011,767	3,033,088	3,118,977	3,074,619	3,018,670	23,821,508
TOTAL EXPENSES PAID	19,799,756	20,318,502	17,087,550	17,945,771	17,100,496	17,929,655	20,213,224	21,548,355	26,304,362	178,247,671
NET CASH CHANGE	1,605,495	(3,839,291)	2,781,066	3,332,979	9,121,295	8,758,215	3,017,886	4,812,787	(5,724,835)	23,865,597
RESERVES:										
DEDUCT: (CURRENT PERIOD)										
LOSSES (INCL. IBNR)	16,952,734	2,149,715	100,410	0	0	0	0	0	0	19,202,859
LOSS ADJUSTMENT EXPENSES	1,881,260	232,587	10,976	0	0	0	0	0	0	2,124,823
UNEARNED PREMIUMS	13,388,798	0	0	0	0	0	0	0	0	13,388,798
RESERVES	32,222,792	2,382,302	111,386	0	0	0	0	0	0	34,716,480
NET OTHER CHANGES										
ASSETS NOT ADMITTED	102,126	55,667	139,644	(137,890)	(130,305)	4,470	4,481	158,368	(164,952)	31,609
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	(387,591)	69,869	0	(317,722)
MINIMUM PENSION LIABILITY	(49,606)	97,618	(191,430)	0	0	0	0	(27,883)	39,635	(131,666)
TOTAL NET OTHER CHANGES	52,520	153,285	(51,786)	(137,890)	(130,305)	4,470	(383,110)	200,354	(125,317)	(417,779)
ASSESSMENTS	0	0	0	0	5,943,196	0	0	0	17,748,447	23,691,643
DISTRIBUTIONS	0	0	0	0	(5,943,196)	0	(4,664)	(11,615)	(11,203,805)	(17,163,280)
INSOLVENT MEMBERS	0	0	0	0	0	0	0	14,917	(13,692)	1,225
MEMBERS' SURPLUS	(30,564,777)	(6,068,308)	2,617,894	3,195,089	8,990,990	8,762,685	2,630,112	5,016,443	680,798	(4,739,074)

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF SEPTEMBER 30, 2011

	QUARTER TO DATE 2011	QUARTER TO DATE 2010	QUARTER TO DATE TOTAL	YEAR TO DATE 2011	YEAR TO DATE 2010	YEAR TO DATE TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	3,105,557	(5,662)	3,099,895	11,135,044	(10,474)	11,124,570
RESIDENTIAL - EC	3,877,955	(7,284)	3,870,671	13,200,014	(49,093)	13,150,921
COMMERCIAL - FIRE	127,051	(416)	126,635	520,176	913	521,089
COMMERCIAL - EC	166,803	(145)	166,658	532,035	(1,526)	530,509
CRIME - RESIDENTIAL	65,966	(108)	65,858	264,825	(2,069)	262,756
CRIME - COMMERCIAL	0	0	0	392	(1,044)	(652)
TOTAL	7,343,332	(13,615)	7,329,717	25,652,486	(63,293)	25,589,193
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	5,068,700	361,688	5,430,388	0	5,712,729	5,712,729
RESIDENTIAL - EC	5,928,179	448,316	6,376,495	0	7,045,160	7,045,160
COMMERCIAL - FIRE	244,372	21,436	265,808	0	303,511	303,511
COMMERCIAL - EC	233,911	18,172	252,083	0	266,339	266,339
CRIME - RESIDENTIAL	124,405	7,254	131,659	0	123,244	123,244
CRIME - COMMERCIAL	245	0	245	0	1,213	1,213
TOTAL	11,599,812	856,866	12,456,678	0	13,452,196	13,452,196
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	5,753,432	0	5,753,432	5,753,432	0	5,753,432
RESIDENTIAL - EC	6,959,726	0	6,959,726	6,959,726	0	6,959,726
COMMERCIAL - FIRE	257,394	0	257,394	257,394	0	257,394
COMMERCIAL - EC	286,149	0	286,149	286,149	0	286,149
CRIME - RESIDENTIAL	131,950	0	131,950	131,950	0	131,950
CRIME - COMMERCIAL	147	0	147	147	0	147
TOTAL	13,388,798	0	13,388,798	13,388,798	0	13,388,798
EARNED PREMIUMS						
RESIDENTIAL - FIRE	2,420,825	356,026	2,776,851	5,381,612	5,702,255	11,083,867
RESIDENTIAL - EC	2,846,408	441,032	3,287,440	6,240,288	6,996,067	13,236,355
COMMERCIAL - FIRE	114,029	21,020	135,049	262,782	304,424	567,206
COMMERCIAL - EC	114,565	18,027	132,592	245,886	264,813	510,699
CRIME - RESIDENTIAL	58,421	7,146	65,567	132,875	121,175	254,050
CRIME - COMMERCIAL	98	0	98	245	169	414
TOTAL	5,554,346	843,251	6,397,597	12,263,688	13,388,903	25,652,591
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	0	0	0	0	0	0
RESIDENTIAL - EC	2,996,654	0	2,996,654	5,574,957	4,972,784	10,547,741
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	110,987	0	110,987	206,480	211,608	418,088
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	3,107,641	0	3,107,641	5,781,437	5,184,392	10,965,829
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	2,420,825	356,026	2,776,851	5,381,612	5,702,255	11,083,867
RESIDENTIAL - EC	(150,246)	441,032	290,786	665,331	2,023,283	2,688,614
COMMERCIAL - FIRE	114,029	21,020	135,049	262,782	304,424	567,206
COMMERCIAL - EC	3,578	18,027	21,605	39,406	53,205	92,611
CRIME - RESIDENTIAL	58,421	7,146	65,567	132,875	121,175	254,050
CRIME - COMMERCIAL	98	0	98	245	169	414
TOTAL	2,446,705	843,251	3,289,956	6,482,251	8,204,511	14,686,762

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF SEPTEMBER 30, 2011

QUARTER TO DATE

	2011	2010	2009	2008	2007	2006	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	1,155,663	515,111	5,939	0	0	0	1,676,713
RESIDENTIAL - EC	6,202,624	1,001,980	6,781	0	0	0	7,211,385
COMMERCIAL - FIRE	15,610	367,219	0	0	0	0	382,829
COMMERCIAL - EC	185,769	25,364	0	0	0	0	211,133
CRIME - RESIDENTIAL	3,350	3,591	0	0	0	0	6,941
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	7,563,016	1,913,265	12,720	0	0	0	9,489,001
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,215,017	695,895	100,410	0	0	0	3,011,322
RESIDENTIAL - EC	14,213,585	1,228,798	0	0	0	0	15,442,383
COMMERCIAL - FIRE	39,274	194,923	0	0	0	0	234,197
COMMERCIAL - EC	452,160	30,099	0	0	0	0	482,259
CRIME - RESIDENTIAL	32,698	0	0	0	0	0	32,698
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	16,952,734	2,149,715	100,410	0	0	0	19,202,859
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,188,538	749,753	134,940	0	0	0	3,073,231
RESIDENTIAL - EC	1,456,830	380,402	3,599	0	0	0	1,840,831
COMMERCIAL - FIRE	14,481	5,000	0	0	0	0	19,481
COMMERCIAL - EC	81,868	4,099	0	0	0	0	85,967
CRIME - RESIDENTIAL	9,099	0	0	0	0	0	9,099
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	3,750,816	1,139,254	138,539	0	0	0	5,028,609
INCURRED LOSSES							
RESIDENTIAL - FIRE	1,182,142	461,253	(28,591)	0	0	0	1,614,804
RESIDENTIAL - EC	18,959,379	1,850,376	3,182	0	0	0	20,812,937
COMMERCIAL - FIRE	40,403	557,142	0	0	0	0	597,545
COMMERCIAL - EC	556,061	51,364	0	0	0	0	607,425
CRIME - RESIDENTIAL	26,949	3,591	0	0	0	0	30,540
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	20,764,934	2,923,726	(25,409)	0	0	0	23,663,251

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF SEPTEMBER 30, 2011

YEAR TO DATE

	2011	2010	2009	2008	2007	2006	TOTAL
PAID LOSSES							
RESIDENTIAL - FIRE	2,192,946	4,210,793	111,361	0	0	900	6,516,000
RESIDENTIAL - EC	8,764,820	4,461,436	65,089	4,423	0	0	13,295,768
COMMERCIAL - FIRE	15,610	407,333	10,793	0	0	0	433,736
COMMERCIAL - EC	494,125	298,895	0	0	0	0	793,020
CRIME - RESIDENTIAL	20,215	21,208	826	0	0	0	42,249
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	11,487,716	9,399,665	188,069	4,423	0	900	21,080,773
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	2,215,017	695,895	100,410	0	0	0	3,011,322
RESIDENTIAL - EC	14,213,585	1,228,798	0	0	0	0	15,442,383
COMMERCIAL - FIRE	39,274	194,923	0	0	0	0	234,197
COMMERCIAL - EC	452,160	30,099	0	0	0	0	482,259
CRIME - RESIDENTIAL	32,698	0	0	0	0	0	32,698
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	16,952,734	2,149,715	100,410	0	0	0	19,202,859
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	2,078,850	220,725	0	0	0	2,299,575
RESIDENTIAL - EC	0	903,913	35,518	0	5,099	0	944,530
COMMERCIAL - FIRE	0	25,088	2,500	0	0	0	27,588
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	25,489	99	0	0	0	25,588
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	3,033,340	258,842	0	5,099	0	3,297,281
INCURRED LOSSES							
RESIDENTIAL - FIRE	4,407,963	2,827,838	(8,954)	0	0	900	7,227,747
RESIDENTIAL - EC	22,978,405	4,786,321	29,571	4,423	(5,099)	0	27,793,621
COMMERCIAL - FIRE	54,884	577,168	8,293	0	0	0	640,345
COMMERCIAL - EC	946,285	328,994	0	0	0	0	1,275,279
CRIME - RESIDENTIAL	52,913	(4,281)	727	0	0	0	49,359
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	28,440,450	8,516,040	29,637	4,423	(5,099)	900	36,986,351

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF SEPTEMBER 30, 2011

IBNR TOTALS

	2011	2010	2009	2008	2007	2006	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	410,633	0	0	0	0	0	410,633
RESIDENTIAL - EC	2,105,768	0	0	0	0	0	2,105,768
COMMERCIAL - FIRE	34,274	0	0	0	0	0	34,274
COMMERCIAL - EC	70,576	0	0	0	0	0	70,576
CRIME - RESIDENTIAL	0	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,621,251	0	0	0	0	0	2,621,251
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	1,340,744	1,076,001	0	0	0	0	2,416,745
RESIDENTIAL - EC	803,091	441,958	0	0	0	0	1,245,049
COMMERCIAL - FIRE	8,083	15,489	0	0	0	0	23,572
COMMERCIAL - EC	35,669	0	0	0	0	0	35,669
CRIME - RESIDENTIAL	0	15,489	0	0	0	0	15,489
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,187,587	1,548,937	0	0	0	0	3,736,524

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF SEPTEMBER 30, 2011

QUARTER TO DATE

	2011	2010	2009	2008	2007	2006	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	77,563	20,588	3,401	0	965	0	102,517
RESIDENTIAL - EC	823,050	132,769	676	0	0	0	956,495
COMMERCIAL - FIRE	1,717	3,904	0	0	0	0	5,621
COMMERCIAL - EC	19,985	2,346	0	0	0	0	22,331
CRIME - RESIDENTIAL	64	0	0	0	0	0	64
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	922,379	159,607	4,077	0	965	0	1,087,028
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	247,384	76,067	10,976	0	0	0	334,427
RESIDENTIAL - EC	1,580,661	134,318	0	0	0	0	1,714,979
COMMERCIAL - FIRE	4,679	19,232	0	0	0	0	23,911
COMMERCIAL - EC	46,267	2,970	0	0	0	0	49,237
CRIME - RESIDENTIAL	2,269	0	0	0	0	0	2,269
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,881,260	232,587	10,976	0	0	0	2,124,823
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	178,565	61,130	11,002	0	0	0	250,697
RESIDENTIAL - EC	118,855	31,016	293	0	0	0	150,164
COMMERCIAL - FIRE	1,221	439	0	0	0	0	1,660
COMMERCIAL - EC	6,964	360	0	0	0	0	7,324
CRIME - RESIDENTIAL	621	0	0	0	0	0	621
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	306,226	92,945	11,295	0	0	0	410,466
INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	146,382	35,525	3,375	0	965	0	186,247
RESIDENTIAL - EC	2,284,856	236,071	383	0	0	0	2,521,310
COMMERCIAL - FIRE	5,175	22,697	0	0	0	0	27,872
COMMERCIAL - EC	59,288	4,956	0	0	0	0	64,244
CRIME - RESIDENTIAL	1,712	0	0	0	0	0	1,712
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	2,497,413	299,249	3,758	0	965	0	2,801,385

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF SEPTEMBER 30, 2011

YEAR TO DATE

	2011	2010	2009	2008	2007	2006	TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	179,979	123,304	38,871	0	965	0	343,119
RESIDENTIAL - EC	1,193,211	496,677	6,440	1,745	143	185	1,698,401
COMMERCIAL - FIRE	2,839	5,285	672	0	0	0	8,796
COMMERCIAL - EC	34,640	15,386	0	0	0	0	50,026
CRIME - RESIDENTIAL	64	0	0	0	0	0	64
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,410,733	640,652	45,983	1,745	1,108	185	2,100,406
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	247,384	76,067	10,976	0	0	0	334,427
RESIDENTIAL - EC	1,580,661	134,318	0	0	0	0	1,714,979
COMMERCIAL - FIRE	4,679	19,232	0	0	0	0	23,911
COMMERCIAL - EC	46,267	2,970	0	0	0	0	49,237
CRIME - RESIDENTIAL	2,269	0	0	0	0	0	2,269
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	1,881,260	232,587	10,976	0	0	0	2,124,823
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	161,318	16,428	0	0	0	177,746
RESIDENTIAL - EC	0	69,985	2,643	0	380	0	73,008
COMMERCIAL - FIRE	0	1,903	171	0	0	0	2,074
COMMERCIAL - EC	0	0	0	0	0	0	0
CRIME - RESIDENTIAL	0	1,931	7	0	0	0	1,938
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	235,137	19,249	0	380	0	254,766
INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	427,363	38,053	33,419	0	965	0	499,800
RESIDENTIAL - EC	2,773,872	561,010	3,797	1,745	(237)	185	3,340,372
COMMERCIAL - FIRE	7,518	22,614	501	0	0	0	30,633
COMMERCIAL - EC	80,907	18,356	0	0	0	0	99,263
CRIME - RESIDENTIAL	2,333	(1,931)	(7)	0	0	0	395
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	3,291,993	638,102	37,710	1,745	728	185	3,970,463

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
92	10/01/08 09/30/09	02/04/10 02/11/10	HABITATIONAL	0	575,415	0	73,129
92	10/01/08 09/30/09	02/04/10 02/11/10	COMMERCIAL	0	93,696	0	6,104
			TOTAL	<u>0</u>	<u>669,111</u>	<u>0</u>	<u>79,233</u>
92	10/01/09 09/30/10	02/04/10 02/11/10	HABITATIONAL	0	343,756	0	46,052
92	10/01/09 09/30/10	02/04/10 02/11/10	COMMERCIAL	0	36,636	0	3,688
			TOTAL	<u>0</u>	<u>380,392</u>	<u>0</u>	<u>49,740</u>
97	10/01/08 09/30/09	03/28/10 03/29/10	HABITATIONAL	0	88,524	0	15,537
97	10/01/08 09/30/09	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>88,524</u>	<u>0</u>	<u>15,537</u>
97	10/01/09 09/30/10	03/28/10 03/29/10	HABITATIONAL	0	122,926	0	20,010
97	10/01/09 09/30/10	03/28/10 03/29/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>122,926</u>	<u>0</u>	<u>20,010</u>
18	10/01/08 09/30/09	06/10/10 06/16/10	HABITATIONAL	0	16,602	0	1,451
18	10/01/08 09/30/09	06/10/10 06/16/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>16,602</u>	<u>0</u>	<u>1,451</u>
18	10/01/09 09/30/10	06/10/10 06/16/10	HABITATIONAL	0	7,933	0	556
18	10/01/09 09/30/10	06/10/10 06/16/10	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>7,933</u>	<u>0</u>	<u>556</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
5	10/01/08 09/30/09	09/03/10 09/05/10	HABITATIONAL	0	6,351	0	1,162
5	10/01/08 09/30/09	09/03/10 09/05/10	COMMERCIAL	0	0	0	0
			TOTAL	0	6,351	0	1,162
5	10/01/09 09/30/10	09/03/10 09/05/10	HABITATIONAL	0	23,079	0	5,729
5	10/01/09 09/30/10	09/03/10 09/05/10	COMMERCIAL	0	0	0	0
			TOTAL	0	23,079	0	5,729
30	10/01/08 09/30/09	09/25/10 10/03/10	HABITATIONAL	0	12,824	0	507
30	10/01/08 09/30/09	09/25/10 10/03/10	COMMERCIAL	0	0	0	0
			TOTAL	0	12,824	0	507
30	10/01/09 09/30/10	09/25/10 10/03/10	HABITATIONAL	5,000	1,028,973	500	156,427
30	10/01/09 09/30/10	09/25/10 10/03/10	COMMERCIAL	0	24,269	0	2,625
			TOTAL	5,000	1,053,242	500	159,052
42	10/01/09 09/30/10	04/03/11 04/05/11	HABITATIONAL	0	205,633	0	12,566
42	10/01/09 09/30/10	04/03/11 04/05/11	COMMERCIAL	0	0	0	0
			TOTAL	0	205,633	0	12,566
42	10/01/10 09/30/11	04/03/11 04/05/11	HABITATIONAL	198	155,215	20	15,688
42	10/01/10 09/30/11	04/03/11 04/05/11	COMMERCIAL	99	1,189	10	0
			TOTAL	297	156,404	30	15,688

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
43	10/01/09 09/30/10	04/08/11 04/11/11	HABITATIONAL	29,297	369,228	2,930	46,731
43	10/01/09 09/30/10	04/08/11 04/11/11	COMMERCIAL	0	5,753	0	737
			TOTAL	<u>29,297</u>	<u>374,981</u>	<u>2,930</u>	<u>47,468</u>
43	10/01/10 09/30/11	04/08/11 04/11/11	HABITATIONAL	84,074	388,731	8,407	47,975
43	10/01/10 09/30/11	04/08/11 04/11/11	COMMERCIAL	0	15,890	0	1,306
			TOTAL	<u>84,074</u>	<u>404,621</u>	<u>8,407</u>	<u>49,281</u>
44	10/01/09 09/30/10	04/14/11 04/16/11	HABITATIONAL	11,396	1,511,696	1,140	139,635
44	10/01/09 09/30/10	04/14/11 04/16/11	COMMERCIAL	0	213,400	0	8,905
			TOTAL	<u>11,396</u>	<u>1,725,096</u>	<u>1,140</u>	<u>148,540</u>
44	10/01/10 09/30/11	04/14/11 04/16/11	HABITATIONAL	13,297	1,837,396	1,330	178,875
44	10/01/10 09/30/11	04/14/11 04/16/11	COMMERCIAL	0	299,899	0	10,334
			TOTAL	<u>13,297</u>	<u>2,137,295</u>	<u>1,330</u>	<u>189,209</u>
47	10/01/09 09/30/10	05/10/11 05/13/11	HABITATIONAL	500	13,814	50	1,595
47	10/01/09 09/30/10	05/10/11 05/13/11	COMMERCIAL	0	0	0	0
			TOTAL	<u>500</u>	<u>13,814</u>	<u>50</u>	<u>1,595</u>
47	10/01/10 09/30/11	05/10/11 05/13/11	HABITATIONAL	0	9,705	0	1,303
47	10/01/10 09/30/11	05/10/11 05/13/11	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>9,705</u>	<u>0</u>	<u>1,303</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF SEPTEMBER 30, 2011

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
48	10/01/09 09/30/10	05/20/11 05/27/11	HABITATIONAL	0	1,936	0	1,001
48	10/01/09 09/30/10	05/20/11 05/27/11	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>1,936</u>	<u>0</u>	<u>1,001</u>
48	10/01/10 09/30/11	05/20/11 05/27/11	HABITATIONAL	19,599	19,785	1,960	2,843
48	10/01/10 09/30/11	05/20/11 05/27/11	COMMERCIAL	0	5,546	0	590
			TOTAL	<u>19,599</u>	<u>25,331</u>	<u>1,960</u>	<u>3,433</u>
53	10/01/09 09/30/10	06/16/11 06/22/11	HABITATIONAL	0	44,869	0	6,665
53	10/01/09 09/30/10	06/16/11 06/22/11	COMMERCIAL	0	586	0	0
			TOTAL	<u>0</u>	<u>45,455</u>	<u>0</u>	<u>6,665</u>
53	10/01/10 09/30/11	06/16/11 06/22/11	HABITATIONAL	78,859	207,435	7,886	14,085
53	10/01/10 09/30/11	06/16/11 06/22/11	COMMERCIAL	0	0	0	99
			TOTAL	<u>78,859</u>	<u>207,435</u>	<u>7,886</u>	<u>14,184</u>
59	10/01/09 09/30/10	08/26/11 08/28/11	HABITATIONAL	1,282,751	628,843	128,275	81,574
59	10/01/09 09/30/10	08/26/11 08/28/11	COMMERCIAL	30,000	19,650	3,000	1,644
			TOTAL	<u>1,312,751</u>	<u>648,493</u>	<u>131,275</u>	<u>83,218</u>
59	10/01/10 09/30/11	08/26/11 08/28/11	HABITATIONAL	12,735,813	5,712,571	1,273,581	724,714
59	10/01/10 09/30/11	08/26/11 08/28/11	COMMERCIAL	371,188	163,347	37,119	16,824
			TOTAL	<u>13,107,001</u>	<u>5,875,918</u>	<u>1,310,700</u>	<u>741,538</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2011

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	18,753,655	289	1,786,741	6	20,540,396	295
ALEXANDER	7,847,339	126	61,000	2	7,908,339	128
ALLEGHANY	1,730,000	25	20,000	1	1,750,000	26
ANSON	13,934,640	309	1,570,500	6	15,505,140	315
ASHE	5,620,400	94	54,200	3	5,674,600	97
AVERY	4,237,410	51	0	0	4,237,410	51
BEAUFORT	83,461,320	1,301	2,638,974	28	86,100,294	1,329
BERTIE	21,726,274	459	1,601,500	24	23,327,774	483
BLADEN	52,145,272	1,060	1,173,000	18	53,318,272	1,078
BRUNSWICK	563,326,937	8,036	5,133,190	46	568,460,127	8,082
BUNCOMBE	18,136,019	337	1,431,000	6	19,567,019	343
BURKE	9,685,629	166	170,500	5	9,856,129	171
CABARRUS	16,748,019	253	124,000	2	16,872,019	255
CALDWELL	19,628,200	362	788,000	8	20,416,200	370
CAMDEN	20,308,119	221	211,600	4	20,519,719	225
CARTERET	245,687,016	3,618	5,468,033	44	251,155,049	3,662
CASWELL	7,093,179	163	514,000	10	7,607,179	173
CATAWBA	21,560,923	402	683,600	11	22,244,523	413
CHATHAM	9,712,040	171	25,000	1	9,737,040	172
CHEROKEE	2,141,660	38	434,860	4	2,576,520	42
CHOWAN	25,583,584	317	445,000	5	26,028,584	322
CLAY	234,000	5	0	0	234,000	5
CLEVELAND	15,732,007	286	196,500	3	15,928,507	289
COLUMBUS	120,136,908	2,421	3,075,200	41	123,212,108	2,462
CRAVEN	125,258,424	1,619	1,011,470	22	126,269,894	1,641
CUMBERLAND	126,240,364	1,932	4,511,320	42	130,751,684	1,974
CURRITUCK	67,522,708	859	2,011,518	16	69,534,226	875
DARE	71,366,183	693	5,490,200	25	76,856,383	718
DAVIDSON	38,301,343	614	2,180,350	21	40,481,693	635
DAVIE	2,892,550	41	0	0	2,892,550	41
DUPLIN	44,897,633	894	2,446,300	28	47,343,933	922
DURHAM	37,744,182	467	6,856,828	21	44,601,010	488
EDGECOMBE	23,555,118	502	1,700,564	21	25,255,682	523
FORSYTH	36,365,825	541	4,773,300	24	41,139,125	565
FRANKLIN	15,945,857	319	295,000	5	16,240,857	324
GASTON	36,447,421	652	1,619,730	17	38,067,151	669
GATES	8,242,780	146	125,000	2	8,367,780	148
GRAHAM	541,500	10	64,000	1	605,500	11
GRANVILLE	4,146,117	89	829,000	2	4,975,117	91
GREENE	8,236,424	140	598,000	8	8,834,424	148
GUILFORD	63,022,907	951	5,905,402	48	68,928,309	999
HALIFAX	38,388,537	821	3,279,900	46	41,668,437	867
HARNETT	42,382,617	732	1,144,735	15	43,527,352	747
HAYWOOD	5,594,800	108	142,200	5	5,737,000	113
HENDERSON	7,885,600	99	277,000	3	8,162,600	102
HERTFORD	12,721,595	242	752,800	7	13,474,395	249
HOKE	26,756,050	492	718,700	12	27,474,750	504
HYDE	11,273,033	207	1,525,205	13	12,798,238	220
IREDELL	16,773,965	312	753,970	10	17,527,935	322
JACKSON	5,105,000	81	1,303,000	3	6,408,000	84
JOHNSTON	47,245,302	878	3,023,950	51	50,269,252	929
JONES	14,811,902	294	415,000	6	15,226,902	300
LEE	10,746,800	198	220,200	4	10,967,000	202

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF SEPTEMBER 30, 2011

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
LENOIR	52,549,992	1,025	2,793,900	29	55,343,892	1,054
LINCOLN	11,733,817	188	149,500	3	11,883,317	191
MCDOWELL	5,703,820	131	10,000	1	5,713,820	132
MACON	2,229,930	57	0	0	2,229,930	57
MADISON	3,691,930	62	832,000	3	4,523,930	65
MARTIN	20,550,736	413	1,342,900	31	21,893,636	444
MECKLENBURG	47,395,906	592	2,636,200	19	50,032,106	611
MITCHELL	4,172,252	71	96,000	1	4,268,252	72
MONTGOMERY	16,203,896	324	258,500	4	16,462,396	328
MOORE	14,857,290	295	331,000	7	15,188,290	302
NASH	26,853,198	513	963,000	11	27,816,198	524
NEW HANOVER	539,119,638	4,804	5,261,252	35	544,380,890	4,839
NORTHAMPTON	12,589,340	290	649,166	13	13,238,506	303
ONslow	315,704,464	4,330	5,969,600	48	321,674,064	4,378
ORANGE	8,250,662	91	508,058	3	8,758,720	94
PAMLICO	32,738,282	549	2,027,000	4	34,765,282	553
PASQUOTANK	66,206,875	838	1,681,460	17	67,888,335	855
PENDER	147,894,071	2,236	2,279,000	17	150,173,071	2,253
PERQUIMANS	25,539,080	330	547,500	6	26,086,580	336
PERSON	8,749,805	172	714,162	9	9,463,967	181
PITT	73,281,629	1,021	4,256,908	43	77,538,537	1,064
POLK	1,950,600	40	0	0	1,950,600	40
RANDOLPH	16,627,745	271	1,536,000	13	18,163,745	284
RICHMOND	42,027,006	911	1,513,554	21	43,540,560	932
ROBESON	200,967,780	4,659	8,371,381	83	209,339,161	4,742
ROCKINGHAM	20,997,830	470	1,641,000	18	22,638,830	488
ROWAN	17,943,930	297	263,600	4	18,207,530	301
RUTHERFORD	12,316,679	200	152,000	3	12,468,679	203
SAMPSON	50,812,881	940	1,292,490	23	52,105,371	963
SCOTLAND	22,232,205	514	195,800	4	22,428,005	518
STANLEY	9,498,643	172	45,000	1	9,543,643	173
STOKES	4,444,700	84	526,390	5	4,971,090	89
SURRY	17,811,017	348	1,273,668	17	19,084,685	365
SWAIN	951,000	18	28,000	1	979,000	19
TRANSYLVANIA	1,750,100	21	0	0	1,750,100	21
TYRRELL	9,006,588	163	513,400	10	9,519,988	173
UNION	13,820,989	237	2,863,600	6	16,684,589	243
VANCE	29,247,005	537	254,500	7	29,501,505	544
WAKE	68,428,488	797	69,421,554	44	137,850,042	841
WARREN	11,093,929	240	1,372,000	9	12,465,929	249
WASHINGTON	21,469,971	302	470,500	9	21,940,471	311
WATAUGA	8,697,380	72	33,000	3	8,730,380	75
WAYNE	65,926,725	1,338	4,534,305	55	70,461,030	1,393
WILKES	15,309,545	287	256,000	7	15,565,545	294
WILSON	35,138,236	646	2,539,835	47	37,678,071	693
YADKIN	5,862,207	123	57,500	3	5,919,707	126
YANCY	3,997,850	86	25,000	1	4,022,850	87
	<u>4,399,930,729</u>	<u>67,548</u>	<u>214,068,223</u>	<u>1,454</u>	<u>4,613,998,952</u>	<u>69,002</u>

* 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.