

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2008

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS	
ASSETS					
CASH	3,530,450			3,530,450	(Note 1)
INVESTMENTS	37,970,835			37,970,835	
FIXED ASSETS	306,216		(306,216)	0	
DATA PROCESSING EQUIPMENT	90,916			90,916	
ACCOUNTS RECEIVABLE - BEACH	648,532			648,532	
ACCOUNTS RECEIVABLE - OTHER	30,922			30,922	
ACCOUNTS RECEIVABLE - COMMISSION	1,505		(838)	667	
ASSESSMENT RECEIVABLE	75		(75)	0	
PREPAID EXPENSES	17,439		(17,439)	0	
TOTAL ASSETS	42,596,890	0	(324,568)	42,272,322	
LIABILITIES & EQUITY					
LIABILITIES					
PAYROLL TAXES				898	
PREMIUM REFUND				21,867	
PREMIUM SUSPENSE				342,154	
ACCRUAL-PREMIUM TAX				105,957	
ACCRUAL-POST RETIREMENT				445,381	
ACCRUAL-PENSION				80,456	
ACCRUAL-RENT				106,809	
CLAIMS PAYABLE				57,401	
PREPAID PREMIUMS				509,483	
UNCLAIMED CHECKS				274,942	
TOTAL LIABILITIES				1,945,348	
RESERVES FOR:					
UNPAID LOSSES (INCL. IBNR)				1,946,636	
UNPAID LAE RESERVES				157,637	
UNEARNED PREMIUMS				13,326,731	
TOTAL RESERVES				15,431,004	
MEMBERS' EQUITY				24,895,970	
TOTAL LIABILITIES & MEMBERS' EQUITY				42,272,322	

Note 1- Each night, all funds remaining in the Associations' checking account are invested overnight in Repurchase Agreements and returned to the account the next morning , with interest. This transaction along with the reclassification (\$580,697) of the claim checks payable account may create a credit balance in the cash account. The overnight investments are included in the Investment account .

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
 FAIR PLAN
 INCOME STATEMENT AND EQUITY ACCOUNT
 AS OF DECEMBER 31, 2008

	YEAR TO DATE
<hr/>	
UNDERWRITING INCOME	
<hr/>	
PREMIUM EARNED	6,726,818
CEDED REINSURANCE PREMIUM	1,796,242
<hr/>	
NET PREMIUMS EARNED	4,930,576
DEDUCTIONS	
<hr/>	
LOSSES INCURRED	1,852,027
LOSS EXPENSE INCURRED	137,394
OPERATING EXPENSE INCURRED	1,412,856
PREMIUM TAXES	166,275
TOTAL DEDUCTIONS	<hr/> 3,568,552
OTHER INCOME OR (OUTGO)	
<hr/>	
MISCELLANEOUS INCOME	1,642
NET UNDERWRITING GAIN OR (LOSS)	<hr/> 1,363,666 <hr/>
INVESTMENT INCOME	
<hr/>	
INVESTMENT INCOME	300,713
NET INCOME OR (LOSS)	<hr/> 1,664,379 <hr/>
EQUITY ACCOUNT	
<hr/>	
MEMBERS' EQUITY (PRIOR PERIOD)	23,177,304
NET INCOME OR (LOSS)	1,664,379
CHANGE IN ASSETS NOT ADMITTED	69,204
ASSESSMENTS OR (DISTRIBUTIONS)	(14,917)
PRIOR PERIOD ADJUSTMENT	0
NET CHANGE IN EQUITY	<hr/> 1,718,666
MEMBERS' EQUITY (CURRENT PERIOD)	<hr/> 24,895,970 <hr/>

The Aggregate Liability for the Association as of December 31, 2008 is \$4,512,125,675.

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
AS OF DECEMBER 31, 2008

	YEAR TO DATE							TOTAL
	2009	2008	2007	2006	2005	2004	2003	
INCOME RECEIVED								
PREMIUMS WRITTEN	5,975,497	(5,536)	0	0	0	0	0	5,969,961
CEDED REINSURANCE	0	(1,796,242)	0	0	0	0	0	(1,796,242)
INTEREST RECEIVED	300,713	0	0	0	0	0	0	300,713
MISCELLANEOUS INCOME	1,642	0	0	0	0	0	0	1,642
TOTAL INCOME	6,277,852	(1,801,778)	0	0	0	0	0	4,476,074
EXPENSES PAID								
LOSSES	173,588	1,943,993	171,281	(8,937)	1,417	0	0	2,281,342
LOSS ADJUSTMENT EXPENSES	71,382	86,468	10,203	9,960	0	0	0	178,013
COMMISSION	870,660	(830)	0	0	0	0	0	869,830
PREMIUM TAX	166,275	0	0	0	0	0	0	166,275
ADMINISTRATIVE EXPENSES	543,026	0	0	0	0	0	0	543,026
TOTAL EXPENSES PAID	1,824,931	2,029,631	181,484	1,023	1,417	0	0	4,038,486
NET CASH CHANGE	4,452,921	(3,831,409)	(181,484)	(1,023)	(1,417)	0	0	437,588
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	745,627	1,148,908	39,002	12,000	1,099	0	0	1,946,636
LOSS ADJUSTMENT EXPENSES	60,377	93,042	3,157	972	89	0	0	157,637
UNEARNED PREMIUMS	5,184,155	8,142,576	0	0	0	0	0	13,326,731
ADD: (PRIOR PERIOD)								
LOSSES (INCL. IBNR)	0	2,188,653	176,199	10,000	1,099	0	0	2,375,951
LOSS ADJUSTMENT EXPENSES	0	180,374	16,818	959	105	0	0	198,256
UNEARNED PREMIUMS	0	14,083,588	0	0	0	0	0	14,083,588
NET RESERVE CHANGE	(5,990,159)	7,068,089	150,858	(2,013)	16	0	0	1,226,791
NET OTHER CHANGES								
PRIOR PERIOD ADJUSTMENT	0	0	0	0	0	0	0	0
ASSETS NOT ADMITTED	69,204	0	0	0	0	0	0	69,204
TOTAL NET OTHER CHANGES	69,204	0	0	0	0	0	0	69,204
ASSESSMENTS	0	0	0	0	0	0	0	0
DISTRIBUTIONS	0	0	0	0	0	0	(14,917)	(14,917)
INSOLVENT MEMBER	0	0	0	0	0	0	0	0
CHANGE IN MEMBERS' EQUITY	(1,468,034)	3,236,680	(30,626)	(3,036)	(1,401)	0	(14,917)	1,718,666

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF DECEMBER 31, 2008

	2009	2008	2007	2006	2005	2004	2003	TOTAL
INCOME RECEIVED								
PREMIUMS WRITTEN	5,975,497	27,276,893	27,763,765	25,720,292	22,825,166	26,235,796	20,357,754	156,155,163
CEDED REINSURANCE	0	(5,388,726)	(2,973,092)	0	0	0	0	(8,361,818)
INTEREST RECEIVED	300,713	1,366,204	1,420,062	974,043	418,985	168,902	218,827	4,867,736
MISCELLANEOUS INCOME	1,642	5,940	11,056	(6,465)	(13,041)	(43,556)	2,946	(41,478)
TOTAL INCOME	6,277,852	23,260,311	26,221,791	26,687,870	23,231,110	26,361,142	20,579,527	152,619,603
EXPENSES PAID								
LOSSES	173,588	5,843,929	9,541,067	9,299,699	11,895,942	12,879,019	17,813,702	67,446,946
LOSS ADJUSTMENT EXPENSES	71,382	580,580	659,890	952,012	1,193,058	1,142,147	1,932,459	6,531,528
COMMISSION	870,660	4,024,253	4,070,567	3,777,738	3,296,157	3,803,425	2,956,416	22,799,216
PREMIUM TAX	166,275	744,613	743,482	699,572	701,486	655,512	583,115	4,294,055
ADMINISTRATIVE EXPENSES	543,026	2,450,882	2,011,767	3,033,088	3,118,977	3,074,619	3,018,670	17,251,029
TOTAL EXPENSES PAID	1,824,931	13,644,257	17,026,773	17,762,109	20,205,620	21,554,722	26,304,362	118,322,774
NET CASH CHANGE	4,452,921	9,616,054	9,195,018	8,925,761	3,025,490	4,806,420	(5,724,835)	34,296,829
RESERVES:								
DEDUCT: (CURRENT PERIOD)								
LOSSES (INCL. IBNR.)	745,627	1,148,908	39,002	12,000	1,099	0	0	1,946,636
LOSS ADJUSTMENT EXPENSES	60,377	93,042	3,157	972	89	0	0	157,637
UNEARNED PREMIUMS	5,184,155	8,142,576	0	0	0	0	0	13,326,731
RESERVES	5,990,159	9,384,526	42,159	12,972	1,188	0	0	15,431,004
NET OTHER CHANGES								
ASSETS NOT ADMITTED	69,204	(137,890)	(130,305)	4,470	4,481	158,368	(164,952)	(196,624)
PRIOR PERIOD ADJUSTMENT	0	0	0	0	(387,591)	69,869	0	(317,722)
MINIMUM PENSION LIABILITY	0	0	0	0	0	(27,883)	39,635	11,752
TOTAL NET OTHER CHANGES	69,204	(137,890)	(130,305)	4,470	(383,110)	200,354	(125,317)	(502,594)
ASSESSMENTS	0	0	0	0	0	0	6,544,642	6,544,642
DISTRIBUTIONS	0	0	0	0	0	0	(14,917)	(14,917)
INSOLVENT MEMBERS	0	0	0	0	0	0	3,014	3,014
MEMBERS' EQUITY	(1,468,034)	93,638	9,022,554	8,917,259	2,641,192	5,006,774	682,587	24,895,970

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
AS OF DECEMBER 31, 2008

	YEAR TO DATE 2009	YEAR TO DATE 2008	YEAR TO DATE TOTAL
PREMIUMS WRITTEN			
RESIDENTIAL - FIRE	2,995,163	(11,754)	2,983,409
RESIDENTIAL - EC	2,572,460	(41,802)	2,530,658
COMMERCIAL - FIRE	213,750	15,476	229,226
COMMERCIAL - EC	144,551	34,040	178,591
CRIME - RESIDENTIAL	49,114	(1,496)	47,618
CRIME - COMMERCIAL	459	0	459
TOTAL	5,975,497	(5,536)	5,969,961
UNEARNED PREMIUMS (PRIOR PERIOD)			
RESIDENTIAL - FIRE	0	6,003,464	6,003,464
RESIDENTIAL - EC	0	7,137,425	7,137,425
COMMERCIAL - FIRE	0	459,206	459,206
COMMERCIAL - EC	0	369,514	369,514
CRIME - RESIDENTIAL	0	113,237	113,237
CRIME - COMMERCIAL	0	742	742
TOTAL	0	14,083,588	14,083,588
UNEARNED PREMIUMS (CURRENT PERIOD)			
RESIDENTIAL - FIRE	2,232,278	3,440,148	5,672,426
RESIDENTIAL - EC	2,597,886	4,128,423	6,726,309
COMMERCIAL - FIRE	186,488	273,612	460,100
COMMERCIAL - EC	124,662	236,195	360,857
CRIME - RESIDENTIAL	42,478	63,839	106,317
CRIME - COMMERCIAL	363	359	722
TOTAL	5,184,155	8,142,576	13,326,731
EARNED PREMIUMS			
RESIDENTIAL - FIRE	762,885	2,551,562	3,314,447
RESIDENTIAL - EC	(25,426)	2,967,200	2,941,774
COMMERCIAL - FIRE	27,262	201,070	228,332
COMMERCIAL - EC	19,889	167,359	187,248
CRIME - RESIDENTIAL	6,636	47,902	54,538
CRIME - COMMERCIAL	96	383	479
TOTAL	791,342	5,935,476	6,726,818
CEDED REINSURANCE PREMIUM			
RESIDENTIAL - FIRE	0	0	0
RESIDENTIAL - EC	0	1,688,467	1,688,467
COMMERCIAL - FIRE	0	0	0
COMMERCIAL - EC	0	107,775	107,775
CRIME - RESIDENTIAL	0	0	0
CRIME - COMMERCIAL	0	0	0
TOTAL	0	1,796,242	1,796,242
NET EARNED PREMIUMS			
RESIDENTIAL - FIRE	762,885	2,551,562	3,314,447
RESIDENTIAL - EC	(25,426)	1,278,733	1,253,307
COMMERCIAL - FIRE	27,262	201,070	228,332
COMMERCIAL - EC	19,889	59,584	79,473
CRIME - RESIDENTIAL	6,636	47,902	54,538
CRIME - COMMERCIAL	96	383	479
TOTAL	791,342	4,139,234	4,930,576

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2008

	YEAR TO DATE						YEAR TO DATE TOTAL
	2009	2008	2007	2006	2005	2004	
PAID LOSSES							
RESIDENTIAL - FIRE	112,714	1,309,814	95,675	(8,937)	1,417	0	1,510,683
RESIDENTIAL - EC	51,869	415,630	50,606	0	0	0	518,105
COMMERCIAL - FIRE	0	0	25,000	0	0	0	25,000
COMMERCIAL - EC	0	192,829	0	0	0	0	192,829
CRIME - RESIDENTIAL	9,005	25,720	0	0	0	0	34,725
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	173,588	1,943,993	171,281	(8,937)	1,417	0	2,281,342
OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	533,709	843,669	33,501	10,000	0	0	1,420,879
RESIDENTIAL - EC	170,545	261,039	3,001	2,000	1,099	0	437,684
COMMERCIAL - FIRE	14,424	10,199	0	0	0	0	24,623
COMMERCIAL - EC	10,800	19,001	0	0	0	0	29,801
CRIME - RESIDENTIAL	16,149	15,000	2,500	0	0	0	33,649
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	745,627	1,148,908	39,002	12,000	1,099	0	1,946,636
OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	1,586,174	110,636	10,000	0	0	1,706,810
RESIDENTIAL - EC	0	300,645	59,563	0	1,099	0	361,307
COMMERCIAL - FIRE	0	9,412	2,500	0	0	0	11,912
COMMERCIAL - EC	0	246,128	1,000	0	0	0	247,128
CRIME - RESIDENTIAL	0	46,294	2,500	0	0	0	48,794
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	2,188,653	176,199	10,000	1,099	0	2,375,951
INCURRED LOSSES							
RESIDENTIAL - FIRE	646,423	567,309	18,540	(8,937)	1,417	0	1,224,752
RESIDENTIAL - EC	222,414	376,024	(5,956)	2,000	0	0	594,482
COMMERCIAL - FIRE	14,424	787	22,500	0	0	0	37,711
COMMERCIAL - EC	10,800	(34,298)	(1,000)	0	0	0	(24,498)
CRIME - RESIDENTIAL	25,154	(5,574)	0	0	0	0	19,580
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	919,215	904,248	34,084	(6,937)	1,417	0	1,852,027

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
AS OF DECEMBER 31, 2008

IBNR TOTALS

	2009	2008	2007	2006	2005	2004	TOTAL
IBNR (CURRENT PERIOD)							
RESIDENTIAL - FIRE	477,509	0	0	0	0	0	477,509
RESIDENTIAL - EC	147,091	0	0	0	0	0	147,091
COMMERCIAL - FIRE	8,924	0	0	0	0	0	8,924
COMMERCIAL - EC	10,800	0	0	0	0	0	10,800
CRIME - RESIDENTIAL	13,149	0	0	0	0	0	13,149
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	657,473	0	0	0	0	0	657,473
IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	0	626,231	0	0	0	0	626,231
RESIDENTIAL - EC	0	132,564	0	0	0	0	132,564
COMMERCIAL - FIRE	0	4,412	0	0	0	0	4,412
COMMERCIAL - EC	0	91,527	0	0	0	0	91,527
CRIME - RESIDENTIAL	0	17,444	0	0	0	0	17,444
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	872,178	0	0	0	0	872,178

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
AS OF DECEMBER 31, 2008

YEAR TO DATE

	2009	2008	2007	2006	2005	2004	YEAR TO DATE TOTAL
LOSS EXPENSES PAID							
RESIDENTIAL - FIRE	35,173	34,644	7,002	9,960	0	0	86,779
RESIDENTIAL - EC	32,212	45,465	3,201	0	0	0	80,878
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	3,674	5,845	0	0	0	0	9,519
CRIME - RESIDENTIAL	323	514	0	0	0	0	837
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	71,382	86,468	10,203	9,960	0	0	178,013
UNPAID LOSS EXPENSE (CURRENT PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	43,224	68,353	2,714	810	0	0	115,101
RESIDENTIAL - EC	13,811	21,149	243	162	89	0	35,454
COMMERCIAL - FIRE	1,163	817	0	0	0	0	1,980
COMMERCIAL - EC	874	1,522	0	0	0	0	2,396
CRIME - RESIDENTIAL	1,305	1,201	200	0	0	0	2,706
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	60,377	93,042	3,157	972	89	0	157,637
UNPAID LOSS EXPENSE (PRIOR PERIOD INCL. IBNR)							
RESIDENTIAL - FIRE	0	132,703	10,613	959	0	0	144,275
RESIDENTIAL - EC	0	24,721	5,714	0	105	0	30,540
COMMERCIAL - FIRE	0	702	208	0	0	0	910
COMMERCIAL - EC	0	18,806	83	0	0	0	18,889
CRIME - RESIDENTIAL	0	3,442	200	0	0	0	3,642
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	0	180,374	16,818	959	105	0	198,256
INCURRED LOSS EXPENSE							
RESIDENTIAL - FIRE	78,397	(29,706)	(897)	9,811	0	0	57,605
RESIDENTIAL - EC	46,023	41,893	(2,270)	162	(16)	0	85,792
COMMERCIAL - FIRE	1,163	115	(208)	0	0	0	1,070
COMMERCIAL - EC	4,548	(11,439)	(83)	0	0	0	(6,974)
CRIME - RESIDENTIAL	1,628	(1,727)	0	0	0	0	(99)
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	131,759	(864)	(3,458)	9,973	(16)	0	137,394

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF CATASTROPHE LOSSES TO MEMBER COMPANIES
AS OF DECEMBER 31, 2008

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
98	10/01/05 09/30/06	04/13/07 04/17/07	HABITATIONAL	0	196,558	0	27,766
98	10/01/05 09/30/06	04/13/07 04/17/07	COMMERCIAL	0	1,330	0	371
			TOTAL	<u>0</u>	<u>197,888</u>	<u>0</u>	<u>28,137</u>
98	10/01/06 09/30/07	04/13/07 04/17/07	HABITATIONAL	2,000	163,264	200	24,330
98	10/01/06 09/30/07	04/13/07 04/17/07	COMMERCIAL	0	18,109	0	1,464
			TOTAL	<u>2,000</u>	<u>181,373</u>	<u>200</u>	<u>25,794</u>
12	10/01/06 09/30/07	03/08/08 03/11/08	HABITATIONAL	0	178,908	0	24,475
12	10/01/06 09/30/07	03/08/08 03/11/08	COMMERCIAL	0	3,293	0	655
			TOTAL	<u>0</u>	<u>182,201</u>	<u>0</u>	<u>25,130</u>
12	10/01/07 09/30/08	03/08/08 03/11/08	HABITATIONAL	0	69,142	0	13,200
12	10/01/07 09/30/08	03/08/08 03/11/08	COMMERCIAL	0	7,867	0	530
			TOTAL	<u>0</u>	<u>77,009</u>	<u>0</u>	<u>13,730</u>
59	10/01/06 09/30/07	09/05/08 09/06/08	HABITATIONAL	0	22,170	0	5,030
59	10/01/06 09/30/07	09/05/08 09/06/08	COMMERCIAL	0	0	0	0
			TOTAL	<u>0</u>	<u>22,170</u>	<u>0</u>	<u>5,030</u>
59	10/01/07 09/30/08	09/05/08 09/06/08	HABITATIONAL	12,099	452,259	1,210	75,821
59	10/01/07 09/30/08	09/05/08 09/06/08	COMMERCIAL	0	77,571	0	4,104
			TOTAL	<u>12,099</u>	<u>529,830</u>	<u>1,210</u>	<u>79,925</u>
8	10/01/07 09/30/08	09/23/08 09/26/08	HABITATIONAL	8,001	131,925	800	6,602
8	10/01/07 09/30/08	09/23/08 09/26/08	COMMERCIAL	0	0	0	0
			TOTAL	<u>8,001</u>	<u>131,925</u>	<u>800</u>	<u>6,602</u>

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2008**

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	17,259,956	294	1,954,241	8	19,214,197	302
ALEXANDER	7,068,474	123	595,000	5	7,663,474	128
ALLEGHANY	2,028,286	29	20,000	1	2,048,286	30
ANSON	10,935,920	245	33,000	1	10,968,920	246
ASHE	6,895,200	114	107,000	2	7,002,200	116
AVERY	3,337,800	45	430,000	1	3,767,800	46
BEAUFORT	75,645,544	1,261	3,316,645	36	78,962,189	1,297
BERTIE	23,052,774	481	2,328,500	26	25,381,274	507
BLADEN	54,235,101	1,143	913,300	18	55,148,401	1,161
BRUNSWICK	501,564,418	7,558	13,514,970	82	515,079,388	7,640
BUMCOMBE	16,981,470	352	1,780,000	8	18,761,470	360
BURKE	10,557,683	176	204,500	4	10,762,183	180
CABARRUS	17,033,025	280	316,000	2	17,349,025	282
CALDWELL	17,153,675	363	965,500	8	18,119,175	371
CAMDEN	19,844,489	232	166,100	2	20,010,589	234
CARTERET	220,914,746	3,471	11,073,325	55	231,988,071	3,526
CASWELL	7,900,304	173	739,000	12	8,639,304	185
CATAWBA	19,521,943	406	493,500	11	20,015,443	417
CHATHAM	10,708,890	202	32,000	1	10,740,890	203
CHEROKEE	1,547,500	36	283,000	3	1,830,500	39
CHOWAN	23,158,480	318	1,024,393	4	24,182,873	322
CLAY	648,842	12	0	0	648,842	12
CLEVELAND	17,588,738	311	95,000	3	17,683,738	314
COLUMBUS	139,458,735	2,821	4,597,500	53	144,056,235	2,874
CRAVEN	111,287,165	1,575	4,349,643	29	115,636,808	1,604
CUMBERLAND	129,509,071	2,159	4,953,623	55	134,462,694	2,214
CURRITUCK	60,583,313	820	4,703,476	30	65,286,789	850
DARE	70,954,513	721	6,555,550	33	77,510,063	754
DAVIDSON	38,474,818	634	2,408,502	20	40,883,320	654
DAVIE	2,903,950	46	11,000	1	2,914,950	47
DUPLIN	48,335,535	946	2,243,500	32	50,579,035	978
DURHAM	39,447,973	504	7,907,536	26	47,355,509	530
EDGECOMBE	25,561,572	541	2,105,133	22	27,666,705	563
FORSYTH	36,806,959	551	9,696,750	30	46,503,709	581
FRANKLIN	18,153,506	344	685,000	11	18,838,506	355
GASTON	37,867,242	693	2,077,870	20	39,945,112	713
GATES	8,806,480	158	130,000	4	8,936,480	162
GRAHAM	551,500	12	64,000	1	615,500	13
GRANVILLE	4,767,177	93	839,000	3	5,606,177	96
GREENE	8,690,129	164	747,500	9	9,437,629	173
GUILFORD	61,011,510	959	8,764,620	57	69,776,130	1,016
HALIFAX	42,301,593	907	4,201,000	47	46,502,593	954
HARNETT	42,355,745	821	1,824,500	14	44,180,245	835
HAYWOOD	5,717,890	106	150,000	3	5,867,890	109
HENDERSON	8,187,250	105	333,000	4	8,520,250	109
HERTFORD	12,753,787	259	639,500	8	13,393,287	267
HOKE	25,794,359	540	809,500	14	26,603,859	554
HYDE	10,753,605	194	1,525,905	15	12,279,510	209
IREDELL	16,762,610	312	1,039,000	8	17,801,610	320
JACKSON	3,654,757	79	1,270,000	2	4,924,757	81
JOHNSTON	51,404,375	951	3,261,200	52	54,665,575	1,003
JONES	15,150,447	292	479,000	6	15,629,447	298
LEE	12,200,600	220	824,200	10	13,024,800	230

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2008**

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
LENOIR	54,138,268	1,027	3,170,500	36	57,308,768	1,063
LINCOLN	11,870,117	210	252,000	3	12,122,117	213
MCDOWELL	6,971,850	166	105,000	2	7,076,850	168
MACON	3,063,580	68	0	0	3,063,580	68
MADISON	3,046,350	63	806,000	2	3,852,350	65
MARTIN	21,021,971	431	1,490,471	21	22,512,442	452
MECKLENBURG	44,313,393	586	10,818,964	34	55,132,357	620
MITCHELL	3,276,940	51	96,000	1	3,372,940	52
MONTGOMERY	15,902,442	323	922,500	5	16,824,942	328
MOORE	15,373,370	310	261,000	5	15,634,370	315
NASH	28,963,056	565	1,469,000	15	30,432,056	580
NEW HANOVER	493,052,399	4,764	18,428,782	63	511,481,181	4,827
NORTHAMPTON	14,706,839	326	707,900	12	15,414,739	338
ONSLOW	262,666,531	3,921	8,086,400	62	270,752,931	3,983
ORANGE	7,777,662	118	609,058	5	8,386,720	123
PAMLICO	29,782,123	491	4,397,000	8	34,179,123	499
PASQUOTANK	58,292,800	821	2,907,712	23	61,200,512	844
PENDER	129,603,579	2,035	3,655,206	21	133,258,785	2,056
PERQUIMANS	23,403,485	304	604,500	6	24,007,985	310
PERSON	8,533,305	169	1,199,926	10	9,733,231	179
PITT	68,079,685	1,077	8,135,658	53	76,215,343	1,130
POLK	1,766,098	43	50,000	1	1,816,098	44
RANDOLPH	14,627,045	277	592,500	11	15,219,545	288
RICHMOND	45,091,050	1,014	1,921,554	20	47,012,604	1,034
ROBESON	221,634,955	5,163	11,190,750	112	232,825,705	5,275
ROCKINGHAM	19,879,966	469	1,882,700	20	21,762,666	489
ROWAN	19,300,969	310	668,500	5	19,969,469	315
RUTHERFORD	11,113,819	206	272,000	4	11,385,819	210
SAMPSON	49,541,546	958	2,567,800	28	52,109,346	986
SCOTLAND	28,520,530	609	362,700	5	28,883,230	614
STANLEY	10,171,721	174	45,000	1	10,216,721	175
STOKES	3,834,524	70	415,000	3	4,249,524	73
SURRY	19,990,728	403	1,567,668	21	21,558,396	424
SWAIN	616,000	15	28,000	1	644,000	16
TRANSYLVANIA	2,118,750	16			2,118,750	16
TYRRELL	8,529,400	149	1,052,400	14	9,581,800	163
UNION	13,397,309	230	97,000	2	13,494,309	232
VANCE	30,114,990	546	262,500	6	30,377,490	552
WAKE	67,034,266	845	63,733,937	56	130,768,203	901
WARREN	12,082,220	265	1,547,000	8	13,629,220	273
WASHINGTON	19,072,820	288	1,795,500	15	20,868,320	303
WATAUGA	8,224,940	68	297,500	1	8,522,440	69
WAYNE	76,710,579	1,493	7,517,775	75	84,228,354	1,568
WILKES	14,387,849	263	453,000	7	14,840,849	270
WILSON	35,360,094	717	2,318,635	44	37,678,729	761
YADKIN	4,895,970	113	187,000	3	5,082,970	116
YANCY	5,919,390	106	25,000	1	5,944,390	107
	4,223,568,697	68,788	288,556,978	1,763	4,512,125,675	70,551

* 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.