



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

Statutory Financial Statements
December 31, 2025

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Financial Statements

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NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
BALANCE SHEET
AS OF DECEMBER 31, 2025

ASSETS	LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
CASH	\$ 84,295,494	\$ 0	\$ 84,295,494
CASH EQUIVALENTS	1,236,298	0	1,236,298
INVESTMENTS	196,078,189	0	196,078,189
INTEREST INCOME DUE OR ACCRUED	1,330,441	0	1,330,441
FIXED ASSETS	237,642	(237,642)	0
DATA PROCESSING EQUIPMENT	19,831	0	19,831
ACCOUNTS RECEIVABLE - CPIP PLAN	3,330,013	0	3,330,013
ACCOUNTS RECEIVABLE - PREMIUM	47,805,334	(153,153)	47,652,181
ACCOUNTS RECEIVABLE - ASSESSMENTS	1,469	(1,469)	0
PREPAID EXPENSES	2,448,050	(2,448,050)	0
TOTAL ASSETS	\$ 336,782,761	\$ (2,840,314)	\$ 333,942,447

LIABILITIES & MEMBERS' SURPLUS

LIABILITIES

ACCOUNTS PAYABLE	\$ 1,326,781
BENEFIT PAYABLE	613,922
PREMIUM REFUND	388,134
COMMISSION PAYABLE	3,798,348
ACCRUAL-PREMIUM TAX	1,261,681
ACCRUAL-POST RETIREMENT	4,329,076
ACCRUAL-RENT	196,571
CLAIMS PAYABLE	486,749
PREPAID PREMIUMS	5,200,330
UNCLAIMED CHECKS	3,321,000
CEDED REINSURANCE PREMIUMS PAYABLE	8,739,745
TOTAL LIABILITIES	\$ 29,662,337

RESERVES FOR

UNPAID LOSSES (INCL. IBNR)	\$ 32,696,781
UNPAID LAE RESERVES	5,082,219
UNEARNED PREMIUMS	158,755,749
TOTAL RESERVES	\$ 196,534,749

MEMBERS' SURPLUS

\$ 107,745,361

TOTAL LIABILITIES & MEMBERS' SURPLUS

\$ 333,942,447

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
 FAIR PLAN
 INCOME STATEMENT AND MEMBERS' ACCOUNT
 FOR THE PERIOD ENDING DECEMBER 31, 2025

	QUARTER TO DATE	YEAR TO DATE
UNDERWRITING INCOME		
PREMIUMS EARNED	\$ 76,594,151	\$ 310,695,948
CEDED REINSURANCE PREMIUM	(1,591,250)	(30,542,107)
NET PREMIUMS EARNED	75,002,901	280,153,841
DEDUCTIONS		
NET LOSSES INCURRED	31,061,911	113,645,186
NET LOSS EXPENSE INCURRED	5,844,493	18,958,456
OPERATING EXPENSE INCURRED	16,901,057	64,539,813
PREMIUM TAXES	2,125,480	8,694,667
TOTAL DEDUCTIONS	55,932,941	205,838,122
OTHER INCOME/(EXPENSE)		
PREMIUM CHARGED OFF	(288,142)	(848,170)
SERVICE CHARGES	268,384	1,024,284
MISCELLANEOUS INCOME	13,726	88,177
TOTAL OTHER INCOME/(EXPENSE)	(6,033)	264,291
NET UNDERWRITING GAIN OR (LOSS)	19,063,928	74,580,010
INVESTMENT INCOME	2,293,547	7,925,604
NET INCOME OR (LOSS)	\$ 21,357,475	\$ 82,505,614
MEMBERS' ACCOUNT		
MEMBERS' SURPLUS (PRIOR PERIOD)	\$ 87,083,630	\$ 25,908,414
NET INCOME OR (LOSS)	21,357,475	82,505,614
CHANGE IN ASSETS NOT ADMITTED	658,342	685,419
MINIMUM PENSION LIABILITY	(1,354,086)	(1,354,086)
NET CHANGE IN MEMBERS' SURPLUS	20,661,731	81,836,947
MEMBERS' SURPLUS (CURRENT PERIOD)	\$ 107,745,361	\$ 107,745,361

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2025

QUARTER TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 79,437,909	\$ (301,371)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 79,136,538
CEDED REINSURANCE	(1,591,250)	0	0	0	0	0	(1,591,250)
INVESTMENT INCOME	2,293,547	0	0	0	0	0	2,293,547
PREMIUM CHARGED OFF	(288,142)	0	0	0	0	0	(288,142)
SERVICE CHARGES	268,384	0	0	0	0	0	268,384
MISCELLANEOUS INCOME	13,726	0	0	0	0	0	13,726
TOTAL INCOME	80,134,174	(301,371)	0	0	0	0	79,832,803
EXPENSES PAID							
LOSSES	15,079,960	5,908,362	917,954	75,163	5,637	0	21,987,076
LOSS ADJUSTMENT EXPENSES	4,174,937	683,500	122,892	24,204	11,491	0	5,017,024
COMMISSION	11,795,849	(45,206)	0	0	0	0	11,750,643
PREMIUM TAX	2,125,480	0	0	0	0	0	2,125,480
ADMINISTRATIVE EXPENSES	5,150,414	0	0	0	0	0	5,150,414
TOTAL EXPENSES PAID	38,326,640	6,546,656	1,040,845	99,367	17,128	0	46,030,637
NET CASH CHANGE	41,807,534	(6,848,026)	(1,040,845)	(99,367)	(17,128)	(0)	33,802,166
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	28,171,040	3,672,713	781,377	71,651	0	0	32,696,781
CEDED LOSSES (INCL. IBNR)	0	0	0	0	0	0	0
LOSS ADJUSTMENT EXPENSES	4,519,271	456,842	97,194	8,913	0	0	5,082,219
CEDED LOSS ADJUSTMENT EXPENSES	0	0	0	0	0	0	0
UNEARNED PREMIUMS	158,755,749	0	0	0	0	0	158,755,749
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	15,770,248	6,364,110	1,384,580	99,610	3,398	0	23,621,946
LOSS ADJUSTMENT EXPENSES	2,841,375	1,145,596	249,237	17,931	612	0	4,254,750
UNEARNED PREMIUMS	147,990,592	8,222,769	0	0	0	0	156,213,362
NET RESERVE CHANGE	(24,843,844)	11,602,921	755,245	36,977	4,010	0	(12,444,691)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(1,354,086)	0	0	0	0	0	(1,354,086)
ASSETS NOT ADMITTED	658,342	0	0	0	0	0	658,342
TOTAL NET OTHER CHANGES	(695,744)	0	0	0	0	0	(695,744)
CHANGE IN MEMBERS' SURPLUS	\$ 16,267,946	\$ 4,754,894	\$ (285,600)	\$ (62,390)	\$ (13,119)	\$ (0)	\$ 20,661,731

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT
FOR THE PERIOD ENDING DECEMBER 31, 2025

YEAR TO DATE

	2025	2024	2023	2022	2021	2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 340,123,220	\$ (4,012,670)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 336,110,550
CEDED REINSURANCE	(24,277,301)	(6,264,806)	0	0	0	0	(30,542,107)
INVESTMENT INCOME	7,925,604	0	0	0	0	0	7,925,604
PREMIUM CHARGED OFF	(848,170)	0	0	0	0	0	(848,170)
SERVICE CHARGES	1,024,284	0	0	0	0	0	1,024,284
MISCELLANEOUS INCOME	88,177	0	0	0	0	0	88,177
TOTAL INCOME	324,035,814	(10,277,475)	0	0	0	0	313,758,339
EXPENSES PAID							
LOSSES	41,127,133	63,655,345	7,319,789	685,677	347,280	31,538	113,166,763
LOSS ADJUSTMENT EXPENSES	11,585,522	6,570,548	846,339	239,870	55,105	29,495	19,326,879
COMMISSION	50,324,594	(601,900)	0	0	0	0	49,722,694
PREMIUM TAX	8,694,667	0	0	0	0	0	8,694,667
ADMINISTRATIVE EXPENSES	14,817,119	0	0	0	0	0	14,817,119
TOTAL EXPENSES PAID	126,549,035	69,623,994	8,166,128	925,547	402,386	61,033	205,728,122
NET CASH CHANGE	197,486,779	(79,901,469)	(8,166,128)	(925,547)	(402,386)	(61,033)	108,030,217
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR)	28,171,040	3,672,713	781,377	71,651	0	0	32,696,781
LOSS ADJUSTMENT EXPENSES	4,519,271	456,842	97,194	8,913	0	0	5,082,219
UNEARNED PREMIUMS	158,755,749	0	0	0	0	0	158,755,749
ADD: (PRIOR PERIOD)							
LOSSES (INCL. IBNR)	0	24,154,187	7,259,421	622,442	162,308	20,000	32,218,358
LOSS ADJUSTMENT EXPENSES	0	4,502,125	853,862	73,212	19,091	2,352	5,450,642
UNEARNED PREMIUMS	0	133,341,147	0	0	0	0	133,341,147
NET RESERVE CHANGE	(191,446,060)	157,867,903	7,234,712	615,091	181,399	22,352	(25,524,602)
NET OTHER CHANGES							
MINIMUM PENSION LIABILITY	(1,354,086)	0	0	0	0	0	(1,354,086)
ASSETS NOT ADMITTED	685,419	0	0	0	0	0	685,419
TOTAL NET OTHER CHANGES	(668,668)	0	0	0	0	0	(668,668)
CHANGE IN MEMBERS' SURPLUS	\$ 5,372,052	\$ 77,966,434	\$ (931,417)	\$ (310,456)	\$ (220,986)	\$ (38,681)	\$ 81,836,947

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF DECEMBER 31, 2025

	2025	2024	2023	2022	2021	CLOSED YEARS 2013-2020	TOTAL
INCOME RECEIVED							
PREMIUMS WRITTEN	\$ 340,123,220	\$ 279,362,759	\$ 208,538,152	\$ 155,341,196	\$ 129,248,256	\$ 113,333,487	\$ 1,225,947,070
CEDED REINSURANCE	(24,277,301)	(32,892,263)	(16,800,000)	(14,481,500)	(11,500,000)	(11,712,500)	(111,663,565)
INVESTMENT INCOME	7,925,604	5,701,486	2,551,939	765,695	397,838	572,710	17,915,271
PREMIUM CHARGED OFF	(848,170)	(784,788)	(118,337)	(163,003)	(119,239)	(115,696)	(2,149,233)
SERVICE CHARGES	1,024,284	859,863	699,487	606,369	537,988	467,796	4,195,787
MISCELLANEOUS INCOME	88,177	59,196	48,601	32,421	12,913	15,888	257,195
TOTAL INCOME	324,035,814	252,306,253	194,919,842	142,101,179	118,577,755	102,561,684	1,134,502,527
EXPENSES PAID							
LOSSES	41,127,133	114,154,890	114,039,469	91,865,962	67,378,579	65,978,822	494,544,855
LOSS ADJUSTMENT EXPENSES	11,585,522	21,601,533	17,666,055	14,826,927	12,833,022	11,883,603	90,396,662
COMMISSION	50,324,594	41,071,398	31,034,653	23,115,997	19,241,525	16,841,201	181,629,368
PREMIUM TAX	8,694,667	7,876,746	5,844,932	4,347,293	3,641,539	3,170,673	33,575,850
ADMINISTRATIVE EXPENSES	14,817,119	14,026,317	12,651,414	12,512,214	13,388,138	13,150,910	80,546,110
TOTAL EXPENSES PAID	126,549,035	198,730,883	181,236,524	146,668,393	116,482,802	111,025,209	880,692,845
NET CASH CHANGE	197,486,779	53,575,370	13,683,318	(4,567,214)	2,094,953	(8,463,525)	253,809,681
RESERVES:							
DEDUCT: (CURRENT PERIOD)							
LOSSES (INCL. IBNR.)	28,171,040	3,672,713	781,377	71,651	0	0	32,696,781
LOSS ADJUSTMENT EXPENSES	4,519,271	456,842	97,194	8,913	0	0	5,082,219
UNEARNED PREMIUMS	158,755,749	0	0	0	0	0	158,755,749
RESERVES	191,446,060	4,129,555	878,571	80,564	0	0	196,534,749
NET OTHER CHANGES							
ASSETS NOT ADMITTED	685,419	(977,314)	(2,188,333)	39,880	64,700	(179,231)	(2,554,880)
MINIMUM PENSION LIABILITY	(1,354,086)	83,330	536,956	4,130,250	820,910	292,600	4,509,960
CHANGE IN UNREALIZED GAIN/LOSS	0	0	0	0	81,040	(81,040)	0
TOTAL NET OTHER CHANGES	(668,668)	(893,984)	(1,651,377)	4,170,130	966,650	32,330	1,955,081
ASSESSMENTS	0	0	0	0	0	10,068,990	10,068,990
CLOSED YEARS	0	0	0	0	0	38,446,358	38,446,358
MEMBERS' SURPLUS	\$ 5,372,051	\$ 48,551,830	\$ 11,153,370	\$ (477,648)	\$ 3,061,604	\$ 40,084,153	\$ 107,745,361

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF PREMIUMS
FOR THE PERIOD ENDING DECEMBER 31, 2025

	QUARTER TO DATE			YEAR TO DATE		
	2025	2024	TOTAL	2025	2024	TOTAL
PREMIUMS WRITTEN						
RESIDENTIAL - FIRE	\$ 16,870,358	\$ (42,346)	\$ 16,828,013	\$ 69,608,742	\$ (957,800)	\$ 68,650,942
RESIDENTIAL - EC	48,949,223	(128,062)	48,821,160	206,058,821	(2,691,843)	203,366,978
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	12,874,316	(116,826)	12,757,489	61,314,559	(308,559)	61,005,999
CRIME - RESIDENTIAL	716,914	(14,137)	702,778	3,060,094	(51,449)	3,008,644
CRIME - COMMERCIAL	27,098	0	27,098	81,005	(3,018)	77,987
TOTAL	\$ 79,437,909	\$ (301,371)	\$ 79,136,538	\$ 340,123,220	\$ (4,012,670)	\$ 336,110,550
UNEARNED PREMIUMS (PRIOR PERIOD)						
RESIDENTIAL - FIRE	\$ 33,409,330	\$ 1,655,662	\$ 35,064,992	\$ 0	\$ 29,339,454	\$ 29,339,454
RESIDENTIAL - EC	87,404,893	4,827,342	92,232,236	0	76,264,325	76,264,325
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	25,643,810	1,665,970	27,309,780	0	26,351,956	26,351,956
CRIME - RESIDENTIAL	1,499,691	71,024	1,570,716	0	1,338,008	1,338,008
CRIME - COMMERCIAL	32,868	2,771	35,639	0	47,404	47,404
TOTAL	\$ 147,990,592	\$ 8,222,769	\$ 156,213,362	\$ 0	\$ 133,341,147	\$ 133,341,147
UNEARNED PREMIUMS (CURRENT PERIOD)						
RESIDENTIAL - FIRE	\$ 34,934,520	\$ 0	\$ 34,934,520	\$ 34,934,520	\$ 0	\$ 34,934,520
RESIDENTIAL - EC	95,802,229	0	95,802,229	95,802,229	0	95,802,229
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	26,439,176	0	26,439,176	26,439,176	0	26,439,176
CRIME - RESIDENTIAL	1,538,221	0	1,538,221	1,538,221	0	1,538,221
CRIME - COMMERCIAL	41,603	0	41,603	41,603	0	41,603
TOTAL	\$ 158,755,749	\$ 0	\$ 158,755,749	\$ 158,755,749	\$ 0	\$ 158,755,749
EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 15,345,168	\$ 1,613,316	\$ 16,958,485	\$ 34,674,222	\$ 28,381,653	\$ 63,055,875
RESIDENTIAL - EC	40,551,887	4,699,280	45,251,167	110,256,592	73,572,482	183,829,075
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	12,078,949	1,549,144	13,628,093	34,875,382	26,043,396	60,918,779
CRIME - RESIDENTIAL	678,385	56,888	735,272	1,521,873	1,286,559	2,808,432
CRIME - COMMERCIAL	18,363	2,771	21,134	39,402	44,386	83,787
TOTAL	\$ 68,672,752	\$ 7,921,399	\$ 76,594,151	\$ 181,367,471	\$ 129,328,477	\$ 310,695,948
CEDED REINSURANCE PREMIUM						
RESIDENTIAL - FIRE	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDENTIAL - EC	1,261,585	0	1,261,585	18,144,346	4,641,365	22,785,711
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	329,665	0	329,665	6,132,956	1,623,440	7,756,396
CRIME - RESIDENTIAL	0	0	0	0	0	0
CRIME - COMMERCIAL	0	0	0	0	0	0
TOTAL	\$ 1,591,250	\$ 0	\$ 1,591,250	\$ 24,277,301	\$ 6,264,806	\$ 30,542,107
NET EARNED PREMIUMS						
RESIDENTIAL - FIRE	\$ 15,345,168	\$ 1,613,316	\$ 16,958,485	\$ 34,674,222	\$ 28,381,653	\$ 63,055,875
RESIDENTIAL - EC	39,290,303	4,699,280	43,989,583	92,112,246	68,931,117	161,043,364
COMMERCIAL - FIRE	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0
COMMERCIAL PROPERTY	11,749,284	1,549,144	13,298,427	28,742,427	24,419,956	53,162,383
CRIME - RESIDENTIAL	678,385	56,888	735,272	1,521,873	1,286,559	2,808,432
CRIME - COMMERCIAL	18,363	2,771	21,134	39,402	44,386	83,787
TOTAL	\$ 67,081,502	\$ 7,921,399	\$ 75,002,901	\$ 157,090,169	\$ 123,063,671	\$ 280,153,841

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2025

QUARTER TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 7,044,358	\$ 1,005,993	\$ 161,834	\$ 1,100	\$ 0	\$ 0	\$ 8,213,285
RESIDENTIAL - EC	5,606,765	4,053,025	436,161	74,063	5,637	0	10,175,651
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,424,837	842,818	319,959	0	0	0	3,587,614
CRIME - RESIDENTIAL	4,000	6,526	0	0	0	0	10,526
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 15,079,960	\$ 5,908,362	\$ 917,954	\$ 75,163	\$ 5,637	\$ 0	\$ 21,987,076

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

RESIDENTIAL - FIRE	\$ 14,732,248	\$ 952,521	\$ 179,299	\$ 62,155	\$ 0	\$ 0	\$ 15,926,223
RESIDENTIAL - EC	5,531,400	1,717,127	425,072	9,497	0	0	7,683,096
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,890,212	1,001,466	177,005	0	0	0	9,068,683
CRIME - RESIDENTIAL	17,180	1,599	0	0	0	0	18,779
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 28,171,040	\$ 3,672,713	\$ 781,377	\$ 71,651	\$ 0	\$ 0	\$ 32,696,781

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

RESIDENTIAL - FIRE	\$ 7,240,913	\$ 1,517,130	\$ 289,121	\$ 56,148	\$ 0	\$ 0	\$ 9,103,312
RESIDENTIAL - EC	6,075,347	3,674,346	540,432	43,462	3,398	0	10,336,986
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,450,062	1,165,814	555,026	0	0	0	4,170,903
CRIME - RESIDENTIAL	3,926	6,820	0	0	0	0	10,746
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 15,770,248	\$ 6,364,110	\$ 1,384,580	\$ 99,610	\$ 3,398	\$ 0	\$ 23,621,946

NET INCURRED LOSSES

RESIDENTIAL - FIRE	\$ 14,535,693	\$ 441,384	\$ 52,012	\$ 7,107	\$ 0	\$ 0	\$ 15,036,196
RESIDENTIAL - EC	5,062,817	2,095,806	320,802	40,097	2,239	0	7,521,761
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,864,987	678,470	(58,062)	0	0	0	8,485,394
CRIME - RESIDENTIAL	17,254	1,305	0	0	0	0	18,560
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 27,480,751	\$ 3,216,965	\$ 314,751	\$ 47,204	\$ 2,239	\$ 0	\$ 31,061,911

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2025

YEAR TO DATE

NET PAID LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 18,631,180	\$ 17,647,576	\$ 934,662	\$ 153,530	\$ 271,652	\$ 35,000	\$ 37,673,600
RESIDENTIAL - EC	17,583,622	34,779,009	4,866,851	390,367	71,641	(3,462)	57,688,029
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,868,315	11,173,968	1,506,440	141,779	3,987	0	17,694,489
CRIME - RESIDENTIAL	44,016	49,793	644	0	0	0	94,453
CRIME - COMMERCIAL	0	5,000	11,191	0	0	0	16,191
TOTAL	\$ 41,127,133	\$ 63,655,345	\$ 7,319,789	\$ 685,677	\$ 347,280	\$ 31,538	\$ 113,166,763

NET OUTSTANDING LOSSES (CURRENT PERIOD INCL. IBNR)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 14,732,248	\$ 952,521	\$ 179,299	\$ 62,155	\$ 0	\$ 0	\$ 15,926,223
RESIDENTIAL - EC	5,531,400	1,717,127	425,072	9,497	0	0	7,683,096
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	7,890,212	1,001,466	177,005	0	0	0	9,068,683
CRIME - RESIDENTIAL	17,180	1,599	0	0	0	0	18,779
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 28,171,040	\$ 3,672,713	\$ 781,377	\$ 71,651	\$ 0	\$ 0	\$ 32,696,781

NET OUTSTANDING LOSSES (PRIOR PERIOD INCL. IBNR)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 0	\$ 6,223,462	\$ 2,134,396	\$ 177,400	\$ 144,309	\$ 0	\$ 8,679,567
RESIDENTIAL - EC	0	12,202,895	3,222,298	305,599	17,999	0	15,748,792
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	20,000	20,000
COMMERCIAL PROPERTY	0	5,718,238	1,899,892	139,443	0	0	7,757,572
CRIME - RESIDENTIAL	0	8,128	336	0	0	0	8,464
CRIME - COMMERCIAL	0	1,464	2,499	0	0	0	3,963
TOTAL	\$ 0	\$ 24,154,187	\$ 7,259,421	\$ 622,442	\$ 162,308	\$ 20,000	\$ 32,218,358

NET INCURRED LOSSES	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 33,363,428	\$ 12,376,634	\$ (1,020,434)	\$ 38,284	\$ 127,343	\$ 35,000	\$ 44,920,256
RESIDENTIAL - EC	23,115,022	24,293,242	2,069,625	94,265	53,642	(3,462)	49,622,333
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(20,000)	(20,000)
COMMERCIAL PROPERTY	12,758,527	6,457,196	(216,446)	2,337	3,987	0	19,005,601
CRIME - RESIDENTIAL	61,196	43,264	308	0	0	0	104,768
CRIME - COMMERCIAL	0	3,536	8,692	0	0	0	12,228
TOTAL	\$ 69,298,173	\$ 43,173,872	\$ 841,745	\$ 134,886	\$ 184,972	\$ 11,538	\$ 113,645,186

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSSES
FOR THE PERIOD ENDING DECEMBER 31, 2025

IBNR TOTALS

NET IBNR (CURRENT PERIOD)	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 7,025,751	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,025,751
RESIDENTIAL - EC	3,389,348	0	0	0	0	0	3,389,348
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	4,000,591	0	0	0	0	0	4,000,591
CRIME - RESIDENTIAL	8,284	0	0	0	0	0	8,284
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 14,423,974	\$ 0	\$ 14,423,974				
NET IBNR (PRIOR PERIOD)							
RESIDENTIAL - FIRE	\$ 3,325,933	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,325,933
RESIDENTIAL - EC	3,776,661	0	0	0	0	0	3,776,661
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,514,723	0	0	0	0	0	1,514,723
CRIME - RESIDENTIAL	3,926	0	0	0	0	0	3,926
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 8,621,243	\$ 0	\$ 8,621,243				

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING DECEMBER 31, 2025

QUARTER TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 1,763,087	\$ 67,809	\$ 4,493	\$ 11,097	\$ 4,186	\$ 0	\$ 1,850,673
RESIDENTIAL - EC	1,506,342	560,949	73,569	13,076	7,305	0	2,161,241
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	903,020	53,547	44,830	31	0	0	1,001,428
CRIME - RESIDENTIAL	2,487	1,195	0	0	0	0	3,682
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 4,174,937	\$ 683,500	\$ 122,892	\$ 24,204	\$ 11,491	\$ 0	\$ 5,017,024

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

RESIDENTIAL - FIRE	\$ 2,326,973	\$ 118,482	\$ 22,303	\$ 7,731	\$ 0	\$ 0	\$ 2,475,489
RESIDENTIAL - EC	926,576	213,590	52,874	1,181	0	0	1,194,221
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,263,001	124,570	22,017	0	0	0	1,409,589
CRIME - RESIDENTIAL	2,721	199	0	0	0	0	2,919
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 4,519,271	\$ 456,842	\$ 97,194	\$ 8,913	\$ 0	\$ 0	\$ 5,082,219

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

RESIDENTIAL - FIRE	\$ 1,304,428	\$ 273,097	\$ 52,044	\$ 10,107	\$ 0	\$ 0	\$ 1,639,676
RESIDENTIAL - EC	1,094,751	661,415	97,283	7,824	612	0	1,861,883
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	441,488	209,857	99,910	0	0	0	751,255
CRIME - RESIDENTIAL	708	1,228	0	0	0	0	1,936
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 2,841,375	\$ 1,145,596	\$ 249,237	\$ 17,931	\$ 612	\$ 0	\$ 4,254,750

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	\$ 2,785,633	\$ (86,805)	\$ (25,249)	\$ 8,722	\$ 4,186	\$ 0	\$ 2,686,486
RESIDENTIAL - EC	1,338,167	113,124	29,160	6,433	6,694	0	1,493,578
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,724,533	(31,740)	(33,062)	31	0	0	1,659,762
CRIME - RESIDENTIAL	4,500	166	0	0	0	0	4,666
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 5,852,833	\$ (5,254)	\$ (29,151)	\$ 15,185	\$ 10,880	\$ 0	\$ 5,844,493

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE PERIOD ENDING DECEMBER 31, 2025

YEAR TO DATE

NET LOSS EXPENSES PAID	2025	2024	2023	2022	2021	2020	TOTAL
RESIDENTIAL - FIRE	\$ 4,073,068	\$ 1,154,715	\$ 80,661	\$ 104,943	\$ 6,483	\$ 16,688	\$ 5,436,557
RESIDENTIAL - EC	5,311,071	4,790,678	605,886	134,765	48,622	13,119	10,904,141
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	2,192,111.26	615,484	157,785	162	0	218	2,965,759
CRIME - RESIDENTIAL	9,039.37	9,037	66	0	0	(530)	17,612
CRIME - COMMERCIAL	232	635	1,943	0	0	0	2,810
TOTAL	\$ 11,585,522	\$ 6,570,548	\$ 846,339	\$ 239,870	\$ 55,105	\$ 29,495	\$ 19,326,879

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

RESIDENTIAL - FIRE	\$ 2,326,973	\$ 118,482	\$ 22,303	\$ 7,731	\$ 0	\$ 0	\$ 2,475,489
RESIDENTIAL - EC	926,576	213,590	52,874	1,181	0	0	1,194,221
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	0	0
COMMERCIAL PROPERTY	1,263,001	124,570	22,017	0	0	0	1,409,589
CRIME - RESIDENTIAL	2,721	199	0	0	0	0	2,919
CRIME - COMMERCIAL	0	0	0	0	0	0	0
TOTAL	\$ 4,519,271	\$ 456,842	\$ 97,194	\$ 8,913	\$ 0	\$ 0	\$ 5,082,219

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

RESIDENTIAL - FIRE	\$ 0	\$ 1,179,503	\$ 251,050	\$ 20,866	\$ 16,974	\$ 0	\$ 1,468,393
RESIDENTIAL - EC	0	2,247,278	379,011	35,945	2,117	0	2,664,351
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	2,352	2,352
COMMERCIAL PROPERTY	0	1,073,574	223,468	16,401	0	0	1,313,443
CRIME - RESIDENTIAL	0	1,392	40	0	0	0	1,432
CRIME - COMMERCIAL	0	377	294	0	0	0	671
TOTAL	\$ 0	\$ 4,502,125	\$ 853,862	\$ 73,212	\$ 19,091	\$ 2,352	\$ 5,450,642

NET INCURRED LOSS EXPENSE

RESIDENTIAL - FIRE	\$ 6,400,041	\$ 93,694	\$ (148,087)	\$ 91,809	\$ (10,491)	\$ 16,688	\$ 6,443,654
RESIDENTIAL - EC	6,237,647	2,756,989	279,749	100,001	46,505	13,119	9,434,011
COMMERCIAL - FIRE	0	0	0	0	0	0	0
COMMERCIAL - EC	0	0	0	0	0	(2,352)	(2,352)
COMMERCIAL PROPERTY	3,455,113	(333,520)	(43,666)	(16,240)	0	218	3,061,905
CRIME - RESIDENTIAL	11,760	7,844	26	0	0	(530)	19,100
CRIME - COMMERCIAL	232	258	1,649	0	0	0	2,139
TOTAL	\$ 16,104,792	\$ 2,525,266	\$ 89,671	\$ 175,570	\$ 36,014	\$ 27,143	\$ 18,958,456

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
IAN							
2261	01/01/21 12/31/21	09/28/22 10/01/22	HABITATIONAL	\$ 0	\$ 1,292,132	\$ 0	\$ 313,087
2261	01/01/21 12/31/21	09/28/22 10/01/22	COMMERCIAL	0	43,246	0	5,555
			TOTAL	<u>0</u>	<u>1,335,379</u>	<u>0</u>	<u>318,642</u>
2261	01/01/22 12/31/22	09/28/22 10/01/22	HABITATIONAL	0	5,425,921	4,139	752,328
2261	01/01/22 12/31/22	09/28/22 10/01/22	COMMERCIAL	0	99,916	0	19,168
			TOTAL	<u>\$ 0</u>	<u>\$ 5,525,837</u>	<u>\$ 4,139</u>	<u>\$ 771,496</u>
			TOTAL IAN	<u>\$ 0</u>	<u>\$ 6,861,215</u>	<u>\$ 4,139</u>	<u>\$ 1,090,138</u>
DEBBY							
2468	01/01/23 12/31/23	08/05/24 08/09/24	HABITATIONAL	\$ 15,000	\$ 2,026,912	\$ 0	\$ 263,766
2468	01/01/23 12/31/23	08/05/24 08/09/24	COMMERCIAL	0	173,318	0	26,118
			TOTAL	<u>15,000</u>	<u>2,200,231</u>	<u>0</u>	<u>289,884</u>
2468	01/01/24 12/31/24	08/05/24 08/09/24	HABITATIONAL	42,030	2,828,549	7,323	528,363
2468	01/01/24 12/31/24	08/05/24 08/09/24	COMMERCIAL	0	132,719	0	21,209
			TOTAL	<u>\$ 42,030</u>	<u>\$ 2,961,268</u>	<u>\$ 7,323</u>	<u>\$ 549,572</u>
			TOTAL DEBBY	<u>\$ 57,030</u>	<u>\$ 5,161,499</u>	<u>\$ 7,323</u>	<u>\$ 839,456</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
REPORT OF NAMED STORM LOSSES
AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
HELENE							
2477	01/01/23 12/31/23	09/25/24 09/28/24	HABITATIONAL	\$ 218,563	\$ 8,729,380	\$ 26,282	\$ 734,592
2477	01/01/23 12/31/23	09/25/24 09/28/24	COMMERCIAL	0	172,665	0	21,622
			TOTAL	<u>218,563</u>	<u>8,902,045</u>	<u>26,282</u>	<u>756,214</u>
2477	01/01/24 12/31/24	09/25/24 09/28/24	HABITATIONAL	283,354	24,127,003	17,639	2,387,058
2477	01/01/24 12/31/24	09/25/24 09/28/24	COMMERCIAL	36,363	1,277,611	18,774	167,049
			TOTAL	<u>\$ 319,717</u>	<u>\$ 25,404,614</u>	<u>\$ 36,413</u>	<u>\$ 2,554,107</u>
			TOTAL HELENE	<u>\$ 538,280</u>	<u>\$ 34,306,659</u>	<u>\$ 62,695</u>	<u>\$ 3,310,320</u>
CHANTAL							
2551	01/01/24 12/31/24	07/05/25 07/07/25	HABITATIONAL	\$ 16,843	\$ 236,270	\$ 0	\$ 43,284
2551	01/01/24 12/31/24	07/05/25 07/07/25	COMMERCIAL	0	0	0	390
			TOTAL	<u>16,843</u>	<u>236,270</u>	<u>0</u>	<u>43,674</u>
2551	01/01/25 12/31/25	07/05/25 07/07/25	HABITATIONAL	28,058	312,763	299	56,849
2551	01/01/25 12/31/25	07/05/25 07/07/25	COMMERCIAL	0	33,461	0	7,139
			TOTAL	<u>\$ 28,058</u>	<u>\$ 346,224</u>	<u>\$ 299</u>	<u>\$ 63,987</u>
			TOTAL CHANTAL	<u>\$ 44,901</u>	<u>\$ 582,494</u>	<u>\$ 299</u>	<u>\$ 107,662</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
 FAIR PLAN
 REPORT OF NAMED STORM LOSSES
 AS OF DECEMBER 31, 2025

CAT NUMBER	POLICY YEAR	CAT DATE	BUSINESS	LOSSES		ALLOCATED CLAIMS EXPENSE	
				OUTSTANDING	PAID	OUTSTANDING	PAID
ERIN							
2568	01/01/24 12/31/24	08/18/25 08/22/25	HABITATIONAL	\$ 1,913	\$ 36,370	\$ 0	\$ 9,340
2568	01/01/24 12/31/24	08/18/25 08/22/25	COMMERCIAL	0	0	0	0
			TOTAL	<u>1,913</u>	<u>36,370</u>	<u>0</u>	<u>9,340</u>
2568	01/01/25 12/31/25	08/18/25 08/22/25	HABITATIONAL	4,371	84,083	0	17,050
2568	01/01/25 12/31/25	08/18/25 08/22/25	COMMERCIAL	0	0	0	4,792
			TOTAL	<u>\$ 4,371</u>	<u>\$ 84,083</u>	<u>\$ 0</u>	<u>\$ 21,843</u>
			TOTAL ERIN	<u>\$ 6,284</u>	<u>\$ 120,453</u>	<u>\$ 0</u>	<u>\$ 31,183</u>

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2025

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
ALAMANCE	\$ 803,357,291	3,598	\$ 136,040,400	252	\$ 939,397,691	3,850
ALEXANDER	221,187,942	1,205	22,923,900	91	244,111,842	1,296
ALLEGHANY	73,351,194	397	2,059,800	8	75,410,994	405
ANSON	165,261,341	1,111	37,039,400	78	202,300,741	1,189
ASHE	190,014,370	994	20,431,800	33	210,446,170	1,027
AVERY	206,069,545	808	5,991,700	13	212,061,245	821
BEAUFORT	593,456,966	3,508	197,214,100	459	790,671,066	3,967
BERTIE	240,243,820	1,820	29,583,100	146	269,826,920	1,966
BLADEN	300,747,055	2,724	113,142,700	305	413,889,755	3,029
BRUNSWICK	1,810,670,410	10,791	623,981,100	943	2,434,651,510	11,734
BUNCOMBE	1,069,848,068	3,886	91,160,950	147	1,161,009,018	4,033
BURKE	508,659,201	2,674	42,078,900	88	550,738,101	2,762
CABARRUS	650,621,880	2,470	67,412,100	101	718,033,980	2,571
CALDWELL	500,264,455	2,654	62,562,500	122	562,826,955	2,776
CAMDEN	67,532,230	342	11,386,900	31	78,919,130	373
CARTERET	1,118,530,990	5,994	357,764,790	697	1,476,295,780	6,691
CASWELL	139,615,667	935	4,560,100	17	144,175,767	952
CATAWBA	920,308,842	4,219	102,980,328	213	1,023,289,170	4,432
CHATHAM	382,900,509	1,733	44,804,400	110	427,704,909	1,843
CHEROKEE	180,503,492	751	9,498,400	24	190,001,892	775
CHOWAN	157,617,170	785	61,222,300	90	218,839,470	875
CLAY	94,626,140	431	5,068,400	9	99,694,540	440
CLEVELAND	754,018,650	4,047	115,572,300	229	869,590,950	4,276
COLUMBUS	549,832,344	4,310	118,934,100	306	668,766,444	4,616
Craven	722,679,187	4,225	369,234,400	610	1,091,913,587	4,835
CUMBERLAND	1,450,897,655	7,658	454,045,100	624	1,904,942,755	8,282
CURRITUCK	283,525,596	1,374	67,131,400	152	350,656,996	1,526
DARE	262,956,706	974	112,294,000	170	375,250,706	1,144
DAVIDSON	789,933,058	4,346	159,139,300	302	949,072,358	4,648
DAVIE	206,429,160	924	19,606,200	27	226,035,360	951
DUPLIN	642,888,885	4,167	144,241,500	634	787,130,385	4,801
DURHAM	1,126,099,431	3,439	292,678,320	359	1,418,777,751	3,798
EDGECOMBE	523,613,664	3,452	68,395,600	221	592,009,264	3,673
FORSYTH	1,310,810,745	5,592	492,303,813	590	1,803,114,558	6,182
FRANKLIN	400,277,180	2,215	22,477,000	57	422,754,180	2,272
GASTON	1,020,488,122	4,794	131,969,100	235	1,152,457,222	5,029
GATES	199,362,290	1,034	15,486,600	64	214,848,890	1,098
GRAHAM	131,803,380	460	349,700	5	132,153,080	465
GRANVILLE	302,907,371	1,569	9,438,400	30	312,345,771	1,599
GREENE	185,543,147	1,434	16,929,600	114	202,472,747	1,548
GUILFORD	1,889,352,760	7,847	701,529,288	779	2,590,882,048	8,626
HALIFAX	590,152,481	4,629	69,422,700	174	659,575,181	4,803
HARNETT	771,585,950	4,594	104,104,800	256	875,690,750	4,850
HAYWOOD	477,282,018	1,886	28,405,200	70	505,687,218	1,956
HENDERSON	601,535,913	2,306	36,031,000	68	637,566,913	2,374
HERTFORD	235,391,348	1,720	47,980,100	119	283,371,448	1,839
HOKE	330,670,203	2,034	36,927,000	119	367,597,203	2,153
HYDE	63,452,213	388	23,975,000	73	87,427,213	461
IREDELL	954,927,990	4,112	63,242,300	126	1,018,170,290	4,238
JACKSON	216,862,597	1,067	18,275,600	37	235,138,197	1,104
JOHNSTON	1,112,601,518	6,279	137,551,000	361	1,250,152,518	6,640
JONES	88,035,640	605	27,672,300	102	115,707,940	707
LEE	296,038,051	1,645	42,517,900	128	338,555,951	1,773
LENOIR	643,538,995	4,851	120,802,300	360	764,341,295	5,211
LINCOLN	458,067,170	2,164	30,549,400	106	488,616,570	2,270
MCDOWELL	297,084,008	1,535	21,131,900	33	318,215,908	1,568
MACON	220,789,338	944	234,000	2	221,023,338	946
MADISON	123,470,798	612	3,532,200	12	127,002,998	624
MARTIN	330,339,137	2,241	77,718,167	321	408,057,304	2,562
MECKLENBURG	2,008,092,265	6,606	874,570,252	1,072	2,882,662,517	7,678
MITCHELL	132,851,418	708	7,657,000	18	140,508,418	726
MONTGOMERY	262,910,263	1,960	26,583,600	93	289,493,863	2,053
MOORE	480,989,466	2,338	59,570,100	130	540,559,566	2,468
NASH	882,243,824	4,873	173,517,880	300	1,055,761,704	5,173

NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
FAIR PLAN
AS OF DECEMBER 31, 2025

AGGREGATE LIABILITY BY COUNTIES

COUNTY	RESIDENTIAL		COMMERCIAL		TOTAL	
	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT	FAIR LIABILITY *	FAIR COUNT
NEW HANOVER	1,893,121,920	7,934	1,140,080,685	1,628	3,033,202,605	9,562
NORTHAMPTON	239,164,580	1,618	17,918,900	62	257,083,480	1,680
ONSLow	1,233,372,486	7,387	478,688,900	1,231	1,712,061,386	8,618
ORANGE	413,852,814	1,459	153,806,116	203	567,658,930	1,662
PAMLICO	171,501,100	1,031	114,774,500	250	286,275,600	1,281
PASQUOTANK	400,654,359	2,226	175,759,700	297	576,414,059	2,523
PENDER	657,434,933	3,816	154,699,100	329	812,134,033	4,145
PERQUIMANS	164,661,337	844	45,544,600	81	210,205,937	925
PERSON	292,674,526	1,614	18,755,000	41	311,429,526	1,655
PITT	1,366,870,201	7,693	311,028,669	552	1,677,898,870	8,245
POLK	165,942,180	621	8,744,000	23	174,686,180	644
RANDOLPH	675,573,053	3,417	94,424,100	228	769,997,153	3,645
RICHMOND	351,721,877	2,628	76,864,900	211	428,586,777	2,839
ROBESON	972,592,733	9,363	222,837,646	563	1,195,430,379	9,926
ROCKINGHAM	772,157,719	4,529	94,725,903	152	866,883,622	4,681
ROWAN	930,031,268	4,270	120,414,600	194	1,050,445,868	4,464
RUTHERFORD	488,254,350	2,451	71,859,500	178	560,113,850	2,629
SAMPSON	672,584,537	4,627	191,827,139	1,147	864,411,676	5,774
SCOTLAND	243,815,670	1,775	71,649,500	169	315,465,170	1,944
STANLY	341,726,712	1,570	55,711,260	140	397,437,972	1,710
STOKES	229,670,630	1,208	9,297,400	33	238,968,030	1,241
SURRY	491,989,930	2,624	79,207,100	197	571,197,030	2,821
SWAIN	207,139,090	809	20,846,400	27	227,985,490	836
TRANSYLVANIA	155,768,930	612	5,006,400	18	160,775,330	630
TYRRELL	61,400,200	419	9,110,000	26	70,510,200	445
UNION	679,637,240	2,467	69,502,400	145	749,139,640	2,612
VANCE	332,548,233	2,840	64,374,900	131	396,923,133	2,971
WAKE	3,112,123,302	8,958	946,946,166	1,011	4,059,069,468	9,969
WARREN	190,456,634	1,331	20,006,520	70	210,463,154	1,401
WASHINGTON	131,955,060	1,021	71,168,400	168	203,123,460	1,189
WATAUGA	375,699,676	1,081	19,829,200	35	395,528,876	1,116
WAYNE	906,837,659	6,267	151,686,000	490	1,058,523,659	6,757
WILKES	456,408,629	2,651	47,337,500	170	503,746,129	2,821
WILSON	723,316,203	4,383	150,047,361	393	873,363,564	4,776
YADKIN	179,795,637	1,109	97,353,300	296	277,148,937	1,405
YANCEY	193,109,390	896	5,225,300	15	198,334,690	911
TOTAL	\$ 55,603,285,311	287,337	\$ 12,779,694,553	24,469	\$ 68,382,979,864	311,806

* 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.