

**ACTUARIAL SERVICES**

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Commissioner of Insurance  
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**Subject: 2015 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area**  
**Due Date: February 1, 2016 if applicable or March 15, 2016**

According to North Carolina General Statutes §58-45-71, each member of the North Carolina Insurance Underwriting Association shall report to the Commissioner the amount of homeowners' coverage, including separate

beach area and the coastal area. For those companies whose data is available by the statutory deadline, all data should be submitted by **February 1, 2016** pursuant to N.C.G.S. §58-45-71. For those companies whose data is not available by the statutory deadline, the final date for submission is **March 15, 2016**.

**Changes from Last Year's Data Call**

Instructions below in red are the new changes from last year.

**General Instructions:**

1. Save this excel file into your local drive and replace "**CoNAICCodeXXXXX**" in this file name by the five-digit NAIC code of your company.
2. Complete the contact information in this ContactInfo worksheet. Input the information only in the green highlighted area.
3. Input the data in the DataInput worksheet only in the green highlighted area.
4. Save this excel file after completing inputting.
5. Email the complete excel file to us via the email address [DataCall@ncdoi.gov](mailto:DataCall@ncdoi.gov) with the subject "CoNAICCodeXXXXX-2015 NC Homeowners' Coverage in the Beach and Coastal Area"  
Replace "**CoNAICCodeXXXXX**" with your company's 5 digit NAIC code.

**Specific Instructions to Input Contact Information**

1. Input your company 5 digit NAIC Code (in red) in the worksheet ContactInfo, then the most recent contact info will pop up.
2. When the information is not available, the cell appears as blank or when the information needs to be updated, just type the needed info in the green highlighted area.

**Specific Instructions to Input Data**

1. If your company has no data to report, please leave the worksheet DataInput blank. No need to input 0s.
2. Input numbers with decimal points allowed.
3. Full or X-Wind, column (5):  
Full: Policies for which all perils have been covered.  
X-Wind: Policies for which the wind peril(s) has been excluded.
4. Territory, column (6):  
**The new territory definitions (after June 1, 2015) are applicable to all Forms, except Dwelling and Mobilehome**  
**Beach Area: Territories 5, 6, 7, or 8; after June 1, 2015: Territories 110 or 120.**  
**Coastal Area: Territories 42, 43, 48, 49, or 52; after June 1, 2015: Territories 130, 140, 150 or 160.**  
Remainder of State: all other territories.
5. Consent-to-Rate?, column (7):  
Yes when policy written at a premium greater than the manual rate of the North Carolina Rate Bureau.
6. Written House Years, column (8):  
Consider policies with effective dates from **January 1, 2015** through **December 30, 2015**. If policy was still in effect as of **December 31, 2015**, count each residential unit in the policy as 1.0 written house year. Policies that were cancelled during **2015**, pro-rate the written house-year.
7. Coverage A (or C) Insured Amount, column (9):  
Consider policies with effective dates from **January 1, 2015** through **December 30, 2015**. If policy was still in effect as of **December 31, 2015**, coverage insured amount for each residential unit in the policy is the actual dollar coverage insurance amount. Policies that were cancelled during **2015**, pro-rate the coverage amount in the same manner as with the written house-year.
8. Written Premium (Excludes Coastal Pool or Beach Plan Portion), column (10):  
Consider policies with effective dates from **January 1, 2015** through **December 30, 2015**. If policy was still in effect as of **December 31, 2015**, the written premium for each residential unit in the policy is the actual written premium amount. Policies that were cancelled during **2015**, pro-rate the written premium in the same manner as with the written house-year.
9. If column (8), or (9), or (10) is inputted, the worksheet expects the other two columns would be inputted too; otherwise "Input Error" message will appear.
10. Please observe the Self-Audit segment columns (11), (12) and (13) of the DataInput worksheet. If you see "Input Error" or cell is filled with yellow color, you need to recheck your input data and/or let us know.

If you have any question or concern, please email to [DataCall@ncdoi.gov](mailto:DataCall@ncdoi.gov).

We greatly appreciate your co-operation in this matter.

North Carolina Insurance Department  
General Statutes of North Carolina §58-45-71  
2015 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area  
Due Date: **February 1, 2016 if applicable or March 15, 2016**

**Contact Information**

Input Company NAIC Code (5 digits): **99999**

Company Name: **ALL COMPANIES**  
Address (line 1): **999 Street Blvd**  
Address (line 2): **PO Box 999**  
City: **Raleigh**  
State (abbreviation, 2 letters): **NC**  
Zip Code: **27603**

Contact Person: **Nicole M Williams**  
First Name M.I. Last Name

Phone Number (123-456-7890): **999-999-9999** Ext. **999**

Email Address: **Nicole.Williams@ISPCompany.com**

Alternate Contact Person: **Kevin Conley**  
First Name M.I. Last Name

Phone Number (123-456-7890): **999-999-9990** Ext. **990**

Email Address: **Kevin.Conley@ISPCompany.com**

**Calculation Examples**

An Insurance Company wrote 5 Consent-to-rate policies for Homeowners forms, Full coverage in Beach Area

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Year	Company NAIC Code	Company Name	Form	Full or X- Wind	Territory	Consent-To-Rate?	Written House-Years	Actual Dollar Coverage A Insured Amount (Coverage C for HO-4 and HO-6)	Actual Written Premium (Exclude Coastal Pool or Beach Plan Portion)

<b>2014</b>	<b>99999</b>	<b>An Insurance Company</b>	<b>Homeowners (HO-1,2,3,5,8)</b>	<b>Full</b>	<b>Beach Area</b>	<b>Yes</b>	<b>2.50</b>	<b>1,250,000</b>	<b>1,750.00</b>
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Beginning Data Year: **Jan 01, 2015**  
 Ending Data Year: **Dec 31, 2015**

(a)	(b)	(c)	(e)	(d)	(f)	(g)	(8)	(9)	(10)	
Policy Effective Date	Policy Expiration Date	Policy Cancelled/Expired Date	Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)	2014 Data Report Beginning Ending Effective Date		Report Written House-Yrs	Report Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	Report Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)	
Policy 1	<b>Jan 01, 2015</b>	<b>Dec 31, 2015</b>	<b>Dec 31, 2015</b>	<b>300,000</b>	<b>500.00</b>	Jan 01, 2015	Dec 31, 2015	1.00	300,000	500.00
Policy 2	<b>Sep 01, 2014</b>	<b>Aug 31, 2015</b>	<b>Aug 31, 2015</b>	<b>400,000</b>	<b>600.00</b>	N/A	N/A	0.00	0	0.00
Policy 3	<b>May 01, 2015</b>	<b>Apr 30, 2016</b>	<b>Nov 01, 2015</b>	<b>500,000</b>	<b>700.00</b>	May 01, 2015	Nov 01, 2015	0.50	250,000	350.00
Policy 4	<b>Dec 15, 2015</b>	<b>Dec 14, 2016</b>	<b>Dec 14, 2016</b>	<b>700,000</b>	<b>900.00</b>	Dec 15, 2015	N/A	1.00	700,000	900.00
Policy 5	<b>Sep 01, 2014</b>	<b>Aug 31, 2015</b>	<b>Jul 04, 2015</b>	<b>800,000</b>	<b>1,000.00</b>	N/A	N/A	0.00	0	0.00
<b>TOTAL TO REPORT</b>								<b>2.50</b>	<b>1,250,000</b>	<b>1,750.00</b>

North Carolina Insurance Department  
 General Statutes of North Carolina §58-45-71  
 2015 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area  
 Due Date: February 1, 2016 if applicable or March 15, 2016

Company Name: ALL COMPANIES  
 Company NAIC Code: 99999  
 Coverage Year as of 12/31/YYYY: 2015

(1) Year	(2) Company NAIC Code	(3) Company Name	(4) Form	(5) Full or X-Wind	(6) Territory	(7) Consent-To-Rate?	(8) Written House-Years	(9) Actual Dollar Insured Amount (Coverage C for HO-4 and HO-6)	(10) Actual Written Premium (Exclude Coastal Pool or Beach Plan Portion)	Self-Audit		
										(11) Average Coverage Insured Amount	(12) Average Premium	(13) [(10) / (9)] *1000 Average Rate Per 000s
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,072	350,179,348	4,448,696	326,645	4,149.71	12.70
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	802	418,789,304	3,792,807	522,031	4,727.82	9.06
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	18,187	3,909,274,367	34,353,015	214,944	1,888.84	8.79
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	11,586	2,884,024,171	21,409,546	248,914	1,847.81	7.42
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	813,419	187,202,942,838	840,621,646	230,143	1,033.44	4.49
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,063,831	286,065,123,129	965,579,215	268,901	907.64	3.38
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	10,706	3,903,971,765	9,081,263	364,645	848.22	2.33
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	21,417	5,849,671,373	11,449,961	273,135	534.63	1.96
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	33,023	7,244,767,436	19,619,641	219,386	594.12	2.71
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	80,351	19,938,847,384	41,347,364	248,148	514.59	2.07
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Remainder of State	Yes	6,539	1,537,117,248	5,340,263	235,082	816.72	3.47
2015	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Remainder of State	No	10,701	3,271,560,312	7,754,318	305,723	724.63	2.37
2015	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	53	23,389,512	137,238	441,617	2,591.19	5.87
2015	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	721	133,090,095	1,417,312	184,502	1,964.81	10.65
2015	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	587	152,739,923	736,544	259,989	1,253.72	4.82
2015	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	7,342	1,036,058,047	8,790,502	141,109	1,197.25	8.48
2015	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	11,991	2,853,301,095	11,046,036	237,948	921.17	3.87
2015	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	244,154	33,029,435,086	152,902,826	135,281	626.26	4.63
2015	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	122	33,734,799	203,464	277,280	1,672.35	6.03
2015	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,226	443,522,027	2,005,740	199,265	901.13	4.52
2015	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	463	85,173,351	450,532	183,763	972.03	5.29
2015	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	25,037	3,000,023,590	12,945,340	119,825	517.06	4.32
2015	99999	ALL COMPANIES	Dwelling	X Wind	Remainder of State	Yes	7	1,142,937	7,304	163,277	1,043.43	6.39
2015	99999	ALL COMPANIES	Dwelling	X Wind	Remainder of State	No	3	564,979	2,582	170,547	779.46	4.57
2015	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	64	3,895,204	92,034	60,641	1,432.79	23.63
2015	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	1,101	68,558,211	775,098	62,255	703.84	11.31
2015	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	213	11,697,008	172,028	54,846	806.62	14.71
2015	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	4,092	304,574,489	2,829,920	74,424	691.50	9.29
2015	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	10,705	530,799,968	5,866,870	49,586	548.06	11.05
2015	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	68,039	6,883,016,123	32,336,742	101,162	475.27	4.70
2015	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	96	4,145,998	73,036	42,993	757.37	17.62
2015	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,507	210,807,578	696,087	139,885	461.90	3.30
2015	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	339	15,355,577	166,314	45,242	490.01	10.83
2015	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	2,235	229,499,498	863,691	102,701	386.50	3.76
2015	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Remainder of State	Yes	220	13,043,200	97,654	59,377	444.55	7.49
2015	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Remainder of State	No	383	18,607,100	94,752	48,527	247.11	5.09
2015	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	746	19,014,277	234,208	25,487	313.93	12.32
2015	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	1,065	32,041,392	333,962	30,082	313.54	10.42
2015	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	21,336	340,938,011	2,054,217	15,980	96.28	6.03
2015	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	15,115	385,185,642	3,275,713	25,484	216.73	8.50
2015	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	65,528	1,811,210,527	13,918,069	27,640	212.40	7.68
2015	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	342,584	10,649,478,232	55,423,266	31,086	161.78	5.20
2015	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	197	4,884,868	34,235	24,813	173.90	7.01
2015	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	510	18,076,027	70,740	35,420	138.62	3.91
2015	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	1,279	32,446,455	187,572	25,366	146.64	5.78
2015	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	3,728	120,104,242	428,192	32,216	114.86	3.57
2015	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Remainder of State	Yes	716	22,816,600	123,953	31,888	173.23	5.43
2015	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Remainder of State	No	1,033	66,386,700	236,058	64,259	228.49	3.56
2015	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	0	0	0			
2015	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	290	13,847,828	237,845	47,833	821.56	17.18
2015	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	6	170,349	4,171	28,392	695.17	24.49
2015	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	11,494	526,842,394	10,365,792	45,838	901.87	19.68
2015	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	360	15,524,287	262,533	43,093	728.75	16.91
2015	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	156,573	8,150,682,411	105,183,755	52,057	671.79	12.90
2015	99999	ALL COMPANIES	Mobilehome ALL Forms	X Wind	Beach Area	Yes	3	163,000	1,819	54,333	606.33	11.16
2015	99999	ALL COMPANIES	Mobilehome ALL Forms	X Wind	Beach Area	No	211	91,063,157	99,799	432,376	473.85	1.10
2015	99999	ALL COMPANIES	Mobilehome ALL Forms	X Wind	Coastal Area	Yes	1	75,000	740	5,000	740.00	9.87
2015	99999	ALL COMPANIES	Mobilehome ALL Forms	X Wind	Coastal Area	No	3,103	269,266,997	1,333,573	86,780	429.79	4.95
2015	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Remainder of State	Yes	0	0	0			
2015	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Remainder of State	No	23	1,456,295	11,503	62,739	495.55	7.90