



Mike Causey  
Commissioner of Insurance  
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Raleigh, NC 27699-1201

Actuarial Services Division  
[DataCall@ncdoi.gov](mailto:DataCall@ncdoi.gov)

**Subject:** 2016 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area  
**Due Date:** February 1, 2017 if applicable or March 15, 2017

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 coverage for homeowners' wind and hail, written in the preceding calendar year by that member company in the 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, 2017** 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, 2017**.

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

There are two major changes in this data call from last year and the Instructions are below in red.

1. A Verification Form worksheet that requires Contact Person and Company's Officer signatures.
2. Comparison of the NC written premium in this data call with the NC written premium in the Annual Statement.

#### **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. Input the information and the data only in the green highlighted area.
3. Save this excel file after completing inputting.
4. Email the complete excel file to us via the email address [DataCall@ncdoi.gov](mailto:DataCall@ncdoi.gov) with the subject "CoNAICCodeXXXXX-2016 NC Homeowners' Coverage in the Beach and Coastal Area"  
Replace "**CoNAICCodeXXXXX**" with your company's 5 digit NAIC code.

#### **Specific Instructions to Complete the Verification Form**

1. Input your company 5 digit NAIC Code (in blue) in the worksheet **Verification**, 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.
3. **It is required that the Contact Person and the Officer / Director / Manager's sign the Form.**

#### **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):  
Beach Area: Territories 110 and 120 for Homeowners, Condos and Tenants; Territories 5, 6, 7, and 8 for Dwelling and Mobilehome  
Coastal Area: Territories 130, 140, 150 and 160 for Homeowners, Condos and Tenants; Territories 42, 43, 48, 49, and 52 for Dwelling and Mobilehome  
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, 2016** through **December 30, 2016**. If policy was still in effect as of **December 31, 2016**, count each residential unit in the policy as 1.0 written house year. For policies that were cancelled during **2016**, pro-rate the written house-year.
7. Coverage A (or C) Insured Amount, column (9):  
Consider policies with effective dates from **January 1, 2016** through **December 30, 2016**. If policy was still in effect as of **December 31, 2016**, coverage insured amount for each residential unit in the policy is the actual dollar coverage insurance amount. For policies that were cancelled during **2016**, 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, 2016** through **December 30, 2016**. If policy was still in effect as of **December 31, 2016**, the written premium for each residential unit in the policy is the actual written premium amount. For policies that were cancelled during **2016**, 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.
11. **Input the Direct Premium Written of Line 4 Homeowners multiple peril, NC Statutory Page 14, Annual Statement in the Reconcile Actual Written Premium with Data from Annual Statement. Provide explanation if there is any difference.**

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 DEPARTMENT OF INSURANCE**

2016 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area  
Due Date: **February 1, 2017 if applicable or March 15, 2017**

**Verification Form**

In complying with the North Carolina General Statutes §58-45-71, the company provides the information and data in this Data Call that are true and accurate to the best of the knowledge of the Contact Person and the Company Officer, Director, or Manager whose signatures appear below.

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: **Sharon Holt**

First Name M.I. Last Name

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

Email Address: **Sharon.Holt@ISPCompany.com**

*Sharon Holt*

Contact Person's signature

Officer / Director / Manager: **Kevin Conley**

First Name M.I. Last Name

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

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

*Kevin Conley*

Officer, Director, or Manager's signature

**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>2016</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>
Beginning Data Year:	<b>Jan 01, 2016</b>								
Ending Data Year:	<b>Dec 31, 2016</b>								
(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)	2016 Data Report Beginning Effective Date	2016 Data Report 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, 2016</b>	<b>Dec 31, 2016</b>	<b>300,000</b>	<b>500.00</b>	Jan 01, 2016	Dec 31, 2016	1.00	300,000	500.00
Policy 2	<b>Sep 01, 2015</b>	<b>Aug 31, 2016</b>	<b>400,000</b>	<b>600.00</b>	N/A	N/A	0.00	0	0.00
Policy 3	<b>May 01, 2016</b>	<b>Apr 30, 2017</b>	<b>500,000</b>	<b>700.00</b>	May 01, 2016	Nov 01, 2016	0.50	250,000	350.00
Policy 4	<b>Dec 15, 2016</b>	<b>Dec 14, 2017</b>	<b>700,000</b>	<b>900.00</b>	Dec 15, 2016	N/A	1.00	700,000	900.00
Policy 5	<b>Sep 01, 2015</b>	<b>Aug 31, 2016</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  
 2016 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area  
 Due Date: **February 1, 2017 if applicable or March 15, 2017**

Company Name: **ALL COMPANIES**  
 Company NAIC Code: **99999**  
 Coverage Year as of 12/31/ **2016**

(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 Coverage A 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) (10) / (8) Average Premium	(13) [(10) / (9)] *1000 Average Rate Per 000s
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,978	1,095,806,094	7,240,561	553,870	3,659.71	6.61
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	1,746	1,062,660,382	6,945,088	608,719	3,978.32	6.54
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	26,270	8,161,266,025	47,836,495	310,666	1,820.94	5.86
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	35,411	10,536,742,359	60,122,964	297,557	1,697.87	5.71
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	862,733	241,162,629,446	902,773,075	279,533	1,046.41	3.74
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,133,647	352,372,708,194	1,041,251,262	310,831	1,918.50	2.95
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	11,191	3,985,293,384	9,663,169	356,114	863.47	2.42
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	22,503	6,798,741,105	12,502,436	302,123	555.58	1.84
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	37,706	10,034,659,930	23,630,019	266,132	626.70	2.35
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	86,194	26,064,140,785	43,095,023	302,388	499.97	1.65
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Remainder of State	Yes	823	243,108,326	538,972	295,278	654.63	2.22
2016	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Remainder of State	No	305	101,879,790	172,547	334,438	566.42	1.69
2016	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	175	109,164,894	335,286	625,443	1,920.97	3.07
2016	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	496	257,103,470	939,354	517,926	1,892.30	3.65
2016	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	1,448	777,123,072	1,794,928	536,821	1,239.90	2.31
2016	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	5,093	1,765,106,133	5,610,359	346,599	1,101.66	3.18
2016	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	13,491	3,408,879,771	10,134,170	252,683	751.19	2.97
2016	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	231,242	73,282,031,781	129,821,996	316,906	561.41	1.77
2016	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	197	57,684,974	332,380	293,189	1,689.35	5.76
2016	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,705	690,357,975	2,397,995	255,262	886.67	3.47
2016	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	674	130,365,566	716,073	193,325	1,061.90	5.49
2016	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	26,304	6,136,516,821	13,271,731	233,290	504.55	2.16
2016	99999	ALL COMPANIES	Dwelling	X Wind	Remainder of State	Yes	3	524,000	4,130	174,667	1,376.67	7.88
2016	99999	ALL COMPANIES	Dwelling	X Wind	Remainder of State	No	2	310,000	1,480	155,000	740.00	4.77
2016	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	108	5,502,800	142,428	50,839	1,315.87	25.88
2016	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	1,244	51,011,332	719,950	41,001	578.67	14.11
2016	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	342	21,197,748	281,356	61,946	822.20	13.27
2016	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	5,073	196,652,645	2,249,250	38,766	443.40	11.44
2016	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	11,692	750,806,016	6,940,809	64,217	593.65	9.24
2016	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	69,628	3,830,128,340	25,270,887	55,008	362.94	6.60
2016	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	123	5,215,630	65,112	42,431	529.71	12.48
2016	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,440	55,861,310	449,531	38,799	312.22	8.05
2016	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	520	30,565,303	199,562	58,791	383.85	6.53
2016	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	2,632	150,387,093	777,268	57,146	295.36	5.17
2016	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Remainder of State	Yes	63	5,795,080	28,826	91,927	457.27	4.97
2016	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Remainder of State	No	431	30,028,829	177,361	69,632	411.27	5.91
2016	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	809	21,261,049	256,027	26,277	316.43	12.04
2016	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	662	22,084,403	243,205	33,338	367.13	11.01
2016	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	2,376	64,320,534	498,578	27,072	209.84	7.75
2016	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	17,217	508,913,922	4,046,060	29,559	235.01	7.95
2016	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	88,230	3,092,298,177	16,415,232	35,048	186.05	5.31
2016	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	401,994	12,814,673,125	64,258,976	31,878	159.85	5.01
2016	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	311	7,751,997	50,885	24,936	163.68	6.56
2016	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	591	24,347,612	70,947	41,175	119.98	2.91
2016	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	3,358	109,877,245	559,202	32,719	166.52	5.09
2016	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	4,637	185,696,691	520,917	40,043	112.33	2.81
2016	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Remainder of State	Yes	152	5,433,885	29,345	35,720	192.90	5.40
2016	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Remainder of State	No	843	42,899,666	167,365	50,903	198.59	3.90
2016	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	0	0	0			
2016	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	279	16,224,844	253,891	58,129	909.61	15.65
2016	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	0	0	0			
2016	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	10,178	535,749,421	10,830,802	52,636	1,064.09	20.22
2016	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	546	34,298,332	537,760	62,817	984.91	15.68
2016	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	219,179	7,814,988,927	103,823,330	35,656	473.69	13.29
2016	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	4	292,500	2,255	73,125	563.75	7.71
2016	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	31	1,350,978	10,759	44,055	350.84	7.96
2016	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	1	70,500	484	70,500	484.00	6.87
2016	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,724	135,381,048	998,894	49,697	366.68	7.38
2016	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Remainder of State	Yes	0	0	0			
2016	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Remainder of State	No	1	53,780	500	49,613	461.25	9.30

**Reconcile Actual Written Premium with Data from Annual Statement**

2016	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	2,396,649,363
2016	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	2,396,956,823

Difference  
 Explanation for Difference

-307,560  
 Annual Statement includes policies effective prior 1/1/2016 but not in this call; Line 04 includes coverages like earthquake, sump pump, water liability, but not in this call; rounding error.