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Commissioner of Insurance
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Actuarial Services Division
DataCall@ncdoi.gov

Subject: 2018 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: February 1, 2019 if applicable or March 15, 2019

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, 2019 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, 2019.

Changes from Last Year's Data Call

All new info are in red.

Beach area and coastal area of Homeowners, Dwelling, Condos, Tenants, and Mobilehome now have the same territories.

General Instructions:

1. Save this excel file into your local drive and replace "XXXXX" 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 with the subject "XXXXX-2018 NC Homeowners' Coverage in the Beach and Coastal Area". Replace "XXXXX" with your company's 5-digit NAIC code.

Specific Instructions to Complete the Verification Form

1. Input your company's 5-digit NAIC Code (in blue) in the worksheet Verification, then the most recent contact info will generate.
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 by typing the names of the Contact and the Officer as signatures in the Form.

Specific Instructions to Input Data

1. The calculation of the data in this report should be consistent with the NAIC Annual Statement.
2. If your company has no data to report, please leave the worksheet DataInput blank (no need to input 0s.)
3. Input numbers with decimal points allowed.
4. 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.
5. Territory, column (6):
Beach Area: Territories 110 and 120 for Homeowners, Dwelling, Condos, Tenants, and Mobilehome.
Coastal Area: Territories 130, 140, 150 and 160 for Homeowners, Dwelling, Condos, Tenants, and Mobilehome.
Remainder of State: all other territories.
6. Consent-to-Rate?, column (7):
Yes when policy written at a premium greater than the manual rate of the North Carolina Rate Bureau.
7. Written House Years, column (8):
Consider policies that were effective during 2018. If a policy was still in effect as of December 31, 2018, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2018, pro-rate the written house-years.
8. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2018. If a policy was still in effect as of December 31, 2018, the coverage insured amount for each residential unit in the policy is the actual dollar coverage insurance amount. For policies that were cancelled before the expiration date and during 2018, pro-rate the coverage insured amounts in the same manner as the written house-years.
9. Written Premium (Excludes Coastal Pool or Beach Plan Portion), column (10):
Consider policies that were effective during 2018. If a policy was still in effect as of December 31, 2018, the written premium for each residential unit in the policy is the actual written premium amount. For policies that were cancelled before the expiration date and during 2018, pro-rate the written premium amounts in the same manner as the written house-years. Calculate the written premiums consistently with the NAIC Annual Statement instructions, specifically, include fees and exclude return premiums.
10. 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.
11. 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.
12. 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.

We greatly appreciate your co-operation in this matter.

NORTH CAROLINA DEPARTMENT OF INSURANCE

2018 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: **February 1, 2019 if applicable or March 15, 2019**

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):
Address (line 2):
City:
State (abbreviation, 2 letters):
Zip Code:

Contact Person: **Marciana Paul**

First Name M.I. Last Name

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

Email Address: **Marciana.Paul@ISPCompany.com**

Marciana Paul

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)
2018	99999	An Insurance Company	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	2.25	1,050,000	1,500.00

Beginning Data Year: **Jan 01, 2018**
 Ending Data Year: **Dec 31, 2018**

(a)	(b)	(c)	(e)	(d)	(f)	(g)	(8)	(9)	(10)
Policy Effective Date	Policy Expiration Date	Policy Cancelled/(Assumed) 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)	2018 Data Report Beginning Effective Date	2018 Data Report Ending Date	Report Written House-Yrs	(8) x (e) Report Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	(8) x (d) Report Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)
Policy 1	Jan 01, 2018	Dec 31, 2018	300,000	500.00	Jan 01, 2018	Dec 31, 2018	1.00	300,000	500.00
Policy 2	Sep 01, 2017	Aug 31, 2018	400,000	600.00	Aug 31, 2018	Aug 31, 2018	0.00	0	0.00
Policy 3	May 01, 2018	Apr 30, 2019	500,000	700.00	May 01, 2018	Nov 01, 2018	0.50	250,000	350.00
Policy 4	Dec 15, 2018	Dec 14, 2019	700,000	900.00	Dec 15, 2018	Dec 14, 2019	1.00	700,000	900.00
Policy 5	Sep 01, 2017	Aug 31, 2018	800,000	1,000.00	Aug 31, 2018	Jun 01, 2018	-0.25	-200,000	-250.00
TOTAL TO REPORT							2.25	1,050,000	1,500.00

Some included and excluded coverages/items in the Homeowners' Coverage in the Beach and Coastal Area

Including:

- 1) Written premiums include fees, less returned (canceled refund) premiums;
- 2) Full coverage includes sump pump coverage and wind only policies.

Excluding:

- 1) Watercraft liability coverage;
- 2) Earthquake coverage;
- 3) Umbrella coverage;
- 4) Inland marine coverage;
- 5) General liability coverage;
- 7) Creditor-placed homeowners (whether reported in line 28 or not).

North Carolina Insurance Department															
General Statutes of North Carolina §58-45-71															
2018 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area															
Due Date: February 1, 2019 if applicable or March 15, 2019															
Company Name:		ALL COMPANIES													
Company NAIC Code:		99999													
Coverage Year as of 12/31/		2018													
											Self-Audit				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
Year	Company NAIC Code	Company Name	Form	Full or X-Wind	Territory	Consent-To-Rate?	Written House-Years	Actual Dollar Insured Amount (Coverage C for HO-4 and HO-6)	Actual Coverage A Written Premium (Exclude Coastal Pool or Beach Plan Portion)	Average Coverage Insured Amount (9) / (8)	Average Premium (10) / (8)	[(10) / (9)] *1000 Average Rate Per 000s			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,687	667,412,370	6,574,081	395,716	3,897.84	9.85			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	12,129	5,463,468,675	46,090,241	450,461	3,800.12	8.44			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	19,343	5,327,642,854	39,975,445	275,429	2,066.65	7.50			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	52,792	15,364,156,097	90,284,048	291,031	1,710.18	5.88			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	829,898	229,199,070,046	979,533,890	276,178	1,180.31	4.27			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,186,671	350,672,011,163	1,126,248,958	295,509	949.08	3.21			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	9,131	3,205,391,231	8,278,766	351,058	906.70	2.58			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	18,697	6,165,091,997	11,740,030	329,730	627.90	1.90			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	34,144	7,955,345,947	23,272,062	232,996	681.59	2.93			
2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	91,035	23,998,379,063	47,600,371	263,618	522.88	1.98			
2018	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	114	33,472,667	339,000	293,191	2,969.34	10.13			
2018	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	291	73,579,106	414,334	252,777	1,423.42	5.63			
2018	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	546	112,406,500	852,503	205,998	1,562.31	7.58			
2018	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	4,468	922,742,611	4,729,234	206,534	1,058.53	5.13			
2018	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	12,453	2,689,676,163	10,900,019	215,979	875.26	4.05			
2018	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	210,179	40,054,028,511	126,841,632	190,571	603.49	3.17			
2018	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	222	58,438,231	252,850	262,939	1,137.68	4.33			
2018	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,421	566,913,823	1,228,168	234,132	507.23	2.17			
2018	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,163	231,260,581	970,764	198,806	834.53	4.20			
2018	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	23,480	3,337,330,923	9,217,005	142,135	392.55	2.76			
2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	86	4,009,007	99,426	46,843	1,161.75	24.80			
2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	452	17,086,525	339,041	37,804	750.12	19.84			
2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	277	15,791,797	222,178	57,010	802.08	14.07			
2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	5,543	200,149,280	2,653,355	36,111	478.72	13.26			
2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	15,133	729,088,824	8,286,554	48,178	547.57	11.37			
2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	68,740	3,640,472,486	27,325,074	52,960	397.51	7.51			
2018	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	156	5,929,903	98,512	37,971	630.81	16.61			
2018	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,474	55,252,384	541,824	37,492	367.66	9.81			
2018	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	477	21,422,628	217,560	44,914	456.13	10.16			
2018	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	3,023	142,630,180	1,032,160	47,175	341.39	7.24			
2018	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	44	1,457,157	21,888	32,785	492.47	15.02			
2018	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	479	13,927,400	186,612	29,077	389.60	13.40			
2018	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	4,488	110,967,860	1,430,822	24,727	318.82	12.89			
2018	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	20,923	599,411,442	4,697,482	28,648	224.51	7.84			
2018	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	98,455	2,509,242,632	19,041,188	25,486	193.40	7.59			
2018	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	436,092	13,257,839,558	68,567,039	30,401	157.23	5.17			
2018	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	97	2,637,109	23,624	27,076	242.55	8.96			
2018	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	549	17,127,018	71,703	31,211	130.67	4.19			
2018	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	2,468	61,435,570	415,788	24,897	168.50	6.77			
2018	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	5,107	155,623,253	578,474	30,473	113.27	3.72			
2018	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	15	585,060	12,555	39,004	837.00	21.46			
2018	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	288	16,485,657	290,622	57,172	1,007.88	17.63			
2018	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	687	35,768,044	733,244	52,064	1,067.31	20.50			
2018	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	8,790	485,740,408	9,692,868	55,259	1,102.68	19.95			
2018	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	654	40,225,502	621,302	61,507	950.00	15.45			
2018	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	139,922	7,731,990,576	105,863,383	55,259	756.59	13.69			
2018	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	4	354,500	2,871	88,625	717.75	8.10			
2018	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	32	1,635,658	11,350	51,514	357.46	6.94			
2018	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	3	202,000	1,202	67,333	400.67	5.95			
2018	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,470	128,595,351	729,625	52,067	295.42	5.67			
Reconcile Actual Written Premium with Data from Annual Statement															
2018	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms								2,633,407,219				
2018	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written								2,581,658,066				
Difference: This Report - Annual Statement										51,749,153			2.00% of Annual Statement		
Explanation for Difference: The major difference is caused by a company that reports Wind Only policies included in this call under the Allied Line of Business in the Annual Statement. Another difference is caused by the fact that the Annual Statement includes policies effective prior to 1/1/2018 that aren't included in this call. In addition, Line 04 in the Annual Statement includes coverages like earthquake, sump pump, water liability, etc. that are not included in this call.															