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Actuarial Services Division
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Subject: 2019 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: February 1, 2020 if applicable or March 15, 2020

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, 2020 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, 2020.

Changes from Last Year's Data Call

Only companies that have data to report must complete this data call.

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-2019 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. 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, 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.
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 that were effective during 2019. If a policy was still in effect as of December 31, 2019, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2019, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2019. If a policy was still in effect as of December 31, 2019, 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 2019, pro-rate the coverage insured amounts in the same manner as the written house-years.
8. Written Premium (Excludes Coastal Pool or Beach Plan Portion), column (10):
Consider policies that were effective during 2019. If a policy was still in effect as of December 31, 2019, 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 2019, 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.
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.

We greatly appreciate your co-operation in this matter.

NORTH CAROLINA DEPARTMENT OF INSURANCE

2019 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: **February 1, 2020 if applicable or March 15, 2020**

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: [Redacted]

First Name	M.I.	Last Name
[Redacted]		Ext. [Redacted]

Phone Number (123-456-7890): [Redacted]

Email Address: [Redacted]

Contact Person's signature

Officer / Director / Manager: [Redacted]

First Name	M.I.	Last Name
[Redacted]		Ext. [Redacted]

Phone Number (123-456-7890): [Redacted]

Email Address: [Redacted]

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) 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)
2019	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, 2019**
Ending Data Year: **Dec 31, 2019**

(a) Policy Effective Date	(b) Policy Expiration Date	(c) Policy Cancelled/(Assumed) Expired Date	(e) Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	(d) Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)	(f) 2019 Data Report Beginning Effective Date	(g) 2019 Data Report Ending Effective Date	(8) Report Written House-Yrs	(9) (8) x (e) Report Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	(10) (8) x (d) Report Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)
Policy 1	Jan 01, 2019	Dec 31, 2019	300,000	500.00	Jan 01, 2019	Dec 31, 2019	1.00	300,000	500.00
Policy 2	Sep 01, 2018	Aug 31, 2019	400,000	600.00	Aug 31, 2019	Aug 31, 2019	0.00	0	0.00
Policy 3	May 01, 2019	Apr 30, 2020	500,000	700.00	May 01, 2019	Nov 01, 2019	0.50	250,000	350.00
Policy 4	Dec 15, 2019	Dec 14, 2020	700,000	900.00	Dec 15, 2019	Dec 14, 2020	1.00	700,000	900.00
Policy 5	Sep 01, 2018	Aug 31, 2019	800,000	1,000.00	Aug 31, 2019	Jun 01, 2019	-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).

Company Name: **ALL COMPANIES**
 Company NAIC Code: **99999**
 Coverage Year as of 12/31/ **2019**

(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
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,807.64	703,996,185	7,351,267	389,456	4,066.77	10.44
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	16,588.80	7,301,396,615	57,329,589	440,140	3,455.92	7.85
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	25,288.81	7,839,424,399	53,687,642	309,996	2,122.98	6.85
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	67,332.27	20,907,628,090	123,214,201	310,514	1,829.94	5.89
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	888,206.60	253,756,831,631	1,099,810,783	285,696	1,238.24	4.33
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,207,057.72	370,747,508,676	1,162,185,766	307,150	962.83	3.13
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	7,782.88	2,560,731,622	8,901,300	329,021	1,143.70	3.48
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	18,209.83	6,233,738,768	13,041,418	342,328	716.17	2.09
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	27,737.67	6,495,532,757	22,265,198	234,177	802.71	3.43
2019	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	98,499.22	26,531,678,758	54,569,971	269,359	554.01	2.06
2019	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	168.25	44,844,744	367,586	266,536	2,184.76	8.20
2019	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	164.52	36,113,968	238,594	219,510	1,450.24	6.61
2019	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	942.42	194,030,116	1,360,358	205,885	1,443.48	7.01
2019	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	2,928.93	579,169,595	3,269,266	197,741	1,116.20	5.64
2019	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	28,191.82	6,045,773,097	23,692,704	214,451	840.41	3.92
2019	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	152,924.77	30,894,227,624	88,724,387	202,022	580.18	2.87
2019	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	283.33	71,812,497	228,810	253,456	807.56	3.19
2019	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,279.98	534,188,803	1,442,694	234,296	632.77	2.70
2019	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,880.75	365,523,199	1,292,301	194,350	687.12	3.54
2019	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	21,625.74	2,725,819,702	9,626,536	126,045	445.14	3.53
2019	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	111.83	6,096,467	109,871	54,515	982.46	18.02
2019	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	419.73	20,058,114	365,192	47,788	870.07	18.21
2019	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	678.32	39,315,597	504,345	57,960	743.52	12.83
2019	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	5,928.31	221,220,532	3,087,048	37,316	520.73	13.95
2019	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	19,585.79	1,013,531,115	10,556,685	51,748	539.00	10.42
2019	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	65,754.77	3,694,074,812	28,254,048	56,180	429.69	7.65
2019	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	200.87	7,758,865	132,745	38,626	660.85	17.11
2019	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,489.69	69,840,247	617,483	46,882	414.50	8.84
2019	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	519.83	23,451,683	293,223	45,114	564.07	12.50
2019	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	3,091.83	161,428,184	1,245,823	52,211	402.94	7.72
2019	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	28.83	842,966	20,017	29,240	694.31	23.75
2019	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	620.95	18,466,447	202,781	29,739	326.56	10.98
2019	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	3,883.60	85,356,446	1,145,926	21,979	295.07	13.43
2019	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	19,569.82	511,464,508	4,510,959	26,135	230.51	8.82
2019	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	92,563.15	2,108,748,963	18,685,352	22,782	201.87	8.86
2019	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	437,646.67	12,737,294,407	68,246,420	29,104	155.94	5.36
2019	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	81.54	1,625,248	24,374	19,931	298.91	15.00
2019	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	436.73	15,406,190	66,050	35,276	151.24	4.29
2019	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	1,884.12	44,050,402	398,970	23,380	211.75	9.06
2019	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	4,691.93	141,263,516	637,299	30,108	135.83	4.51
2019	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	0.00	0	0	60,975	1,027.65	16.85
2019	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	315.18	19,218,062	323,896	63,600	249.00	3.92
2019	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	1.00	63,600	249	57,523	1,128.11	19.61
2019	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	9,046.98	520,413,233	10,206,018	66,139	1,014.58	15.34
2019	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	659.92	43,646,155	669,542	58,984	781.66	13.25
2019	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	136,369.67	8,043,630,074	106,594,776	54,691	306.61	5.61
2019	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	2.00	217,000	2,064	57,884	379.43	6.55
2019	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	47.00	2,720,543	17,833	57,884	379.43	6.55
2019	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	0.00	0	0	54,691	306.61	5.61
2019	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,404.80	131,521,668	737,327	54,691	306.61	5.61

Reconcile Actual Written Premium with Data from Annual Statement

2019	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	2,860,013,450
2019	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	2,807,109,436

Difference: This Report - Annual Statement Explanation for Difference **52,904,014** **1.88%** of Annual Statement

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 1/1/2019 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.