



Mike Causey
Commissioner of Insurance
www.ncdoi.com

1201 Mail Service Center
Raleigh, NC 27699-1201

Actuarial Services Division
DataCall@ncdoi.gov

Subject: 2020 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: February 1, 2021 if applicable or April 12, 2021

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, 2021 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 April 12, 2021.

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

Format Changes from Last Year's Data Call

None

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-2020 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 2020. If a policy was still in effect as of December 31, 2020, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2020, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2020. If a policy was still in effect as of December 31, 2020, 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 2020, 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 2020. If a policy was still in effect as of December 31, 2020, 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 2020, 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, 2020 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

2020 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area

Due Date: **February 1, 2021 if applicable or April 12, 2021**

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:

First Name M.I. Last Name

Phone Number (123-456-7890): Ext.

Email Address:

Contact Person's signature

Officer / Director / Manager:

First Name M.I. Last Name

Phone Number (123-456-7890): Ext.

Email Address:

Officer, Director, or Manager's signature

Company Name: ALL COMPANIES
 Company NAIC Code: 99999
 Coverage Year as of 12/31/ 2020

(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) (10) / (8) Average Premium	(13) [(10) / (9)] *1000 Average Rate Per 000s
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,540	593,799,455	7,201,920	385,612	4,676.91	12.13
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	22,028	9,341,162,883	70,361,650	424,058	3,194.19	7.53
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	21,628	5,631,217,451	48,832,745	260,363	2,257.82	8.67
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	80,986	25,380,911,873	150,933,111	313,398	1,863.69	5.95
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	894,882	251,935,379,748	1,167,865,771	281,529	1,305.05	4.64
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,267,967	402,416,947,187	1,250,556,572	317,372	986.27	3.11
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	8,064	2,674,318,961	9,365,898	331,631	1,161.42	3.50
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	14,519	4,805,006,543	10,551,538	330,955	726.76	2.20
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	29,658	7,196,572,335	24,544,028	242,650	827.56	3.41
2020	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	99,106	27,107,451,963	58,074,747	273,519	585.98	2.14
2020	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	169	43,966,344	409,535	259,516	2,417.32	9.31
2020	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	91	21,093,638	133,042	232,697	1,467.67	6.31
2020	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	1,232	263,889,035	1,909,896	214,115	1,549.66	7.24
2020	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	3,215	627,785,801	3,929,507	195,280	1,222.32	6.26
2020	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	34,438	7,773,704,178	32,999,097	225,727	958.20	4.24
2020	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	136,758	25,648,555,232	79,665,377	187,547	582.53	3.11
2020	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	327	86,193,409	288,298	263,992	883.00	3.34
2020	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,070	484,487,549	1,430,894	234,022	691.17	2.95
2020	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	2,101	449,548,368	1,665,304	213,969	792.62	3.70
2020	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	19,767	2,394,371,928	8,554,327	121,128	432.75	3.57
2020	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	116	7,302,223	136,360	62,891	1,174.41	18.67
2020	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	435	20,700,241	374,969	47,593	862.12	18.11
2020	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	605	32,154,393	521,239	53,107	860.89	16.21
2020	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	6,095	232,728,725	3,397,261	38,181	557.34	14.60
2020	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	24,291	1,299,016,358	13,444,065	53,478	553.46	10.35
2020	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	64,753	3,642,609,045	29,105,715	56,254	449.49	7.99
2020	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	255	12,862,067	173,162	50,413	678.71	13.46
2020	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,546	73,718,249	695,266	47,693	449.82	9.43
2020	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	633	28,715,124	354,856	45,395	560.98	12.36
2020	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	3,157	164,180,755	1,336,128	52,002	423.20	8.14
2020	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	20	834,060	13,302	41,223	657.46	15.95
2020	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	745	23,870,378	184,237	32,027	247.19	7.72
2020	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	4,204	91,543,405	1,290,063	21,775	306.86	14.09
2020	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	23,142	640,389,785	5,413,013	27,672	233.90	8.45
2020	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	98,148	2,264,649,322	19,951,571	23,074	203.28	8.81
2020	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	482,541	14,377,574,919	75,755,697	29,796	156.99	5.27
2020	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	94	2,174,916	30,767	23,245	328.83	14.15
2020	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	454	14,031,980	70,401	30,930	155.18	5.02
2020	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	1,744	42,611,269	367,620	24,427	210.74	8.63
2020	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	5,058	154,240,801	718,500	30,493	142.04	4.66
2020	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	0	0	0	50,713	943.72	18.61
2020	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	75	3,804,969	70,807	24,790	1,541.00	62.16
2020	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	2	49,579	3,082	57,512	1,163.65	20.23
2020	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	9,161	526,877,697	10,660,362	66,135	1,040.70	15.74
2020	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	683	45,175,756	710,889	60,310	817.06	13.55
2020	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	135,509	8,172,621,733	110,719,406			
2020	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	2	152,000	1,451	76,000	725.50	9.55
2020	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	211	12,148,428	71,066	57,507	336.40	5.85
2020	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	1	12,000	115	12,000	115.00	9.58
2020	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,264	129,463,771	719,066	57,195	317.67	5.55

Reconcile Actual Written Premium with Data from Annual Statement

2020	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	3,074,578,415
2020	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	3,026,049,711

Difference: This Report - Annual Statement Explanation for Difference **48,528,704** **1.60%** 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 1/1/2020 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.