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Commissioner of Insurance
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Actuarial Services Division
DataCall@ncdoi.gov

Subject: 2021 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: February 1, 2022 if applicable or April 20, 2022

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, 2022 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 20, 2022.

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-2021 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 2021. If a policy was still in effect as of December 31, 2021, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2021, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2021. If a policy was still in effect as of December 31, 2021, 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 2021, 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 2021. If a policy was still in effect as of December 31, 2021, 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 2021, 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, 2021 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

2021 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: **February 1, 2022 if applicable or April 20, 2022**

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

North Carolina Insurance Department
 General Statutes of North Carolina §58-45-71
 2021 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
 Due Date: **February 1, 2022 if applicable or April 20, 2022**

Company Name: **ALL COMPANIES**
 Company NAIC Code: **99999**
 Coverage Year as of 12/31/ **2021**

(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) (9) / (8) Average Coverage Insured Amount	(12) (10) / (8) Average Premium	(13) [(10) / (9)] *1000 Average Rate Per 000s
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,364.08	467,680,891	6,691,736	342,855	4,905.68	14.31
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	22,244.03	9,800,180,630	76,552,396	440,576	3,441.48	7.81
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	24,202.23	6,190,591,966	57,854,327	255,786	2,390.45	9.35
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	83,013.64	26,863,806,706	152,424,490	323,607	1,836.14	5.67
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	891,441.16	251,467,392,467	1,233,641,527	282,091	1,383.87	4.91
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,279,845.92	426,122,789,493	1,323,075,863	332,949	1,033.78	3.10
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	7,867.04	2,559,164,881	9,372,394	325,302	1,191.35	3.66
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	14,045.30	4,823,777,753	10,486,812	343,444	746.64	2.17
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	28,878.62	6,741,211,109	24,789,898	233,433	858.42	3.68
2021	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	103,569.44	27,724,418,558	61,981,158	267,689	598.45	2.74
2021	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	155.58	45,640,595	441,728	293,351	2,839.17	9.68
2021	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	81.54	15,227,130	123,434	186,736	1,513.71	8.11
2021	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	2,477.78	592,875,575	4,586,011	239,277	1,850.86	7.74
2021	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	3,899.44	902,391,278	3,832,050	231,415	982.72	4.25
2021	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	43,348.30	11,042,659,858	46,778,956	254,743	1,079.14	4.24
2021	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	145,908.11	31,145,163,862	87,954,192	213,457	602.81	2.82
2021	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	278.90	77,037,830	239,473	276,217	858.62	3.11
2021	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,022.44	494,874,457	1,537,669	244,692	760.31	3.11
2021	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,572.59	363,964,767	1,348,997	231,443	857.82	3.71
2021	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	19,377.26	2,432,181,197	8,418,210	125,517	434.44	3.46
2021	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	122.23	7,680,661	139,583	62,839	1,141.99	18.17
2021	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	421.45	21,941,609	374,465	52,062	888.51	17.07
2021	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	689.16	38,663,750	609,291	56,103	884.11	15.76
2021	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	5,773.04	237,441,430	3,376,566	41,129	584.88	14.22
2021	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	24,820.12	1,403,264,459	14,585,416	56,537	587.64	10.39
2021	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	64,133.04	3,766,596,634	30,493,114	58,731	475.47	8.10
2021	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	254.25	12,330,910	188,259	48,499	740.45	15.27
2021	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,521.72	76,084,610	718,182	49,999	471.95	9.44
2021	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	534.81	24,833,825	314,312	46,435	587.71	12.66
2021	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	3,268.04	180,782,048	1,462,299	55,318	447.45	8.09
2021	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	14.54	452,458	8,465	31,118	582.20	18.71
2021	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	1,399.34	39,629,191	298,780	28,320	213.51	7.54
2021	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	4,401.40	113,109,657	1,344,028	25,699	305.36	11.88
2021	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	24,825.41	690,649,591	5,191,264	27,820	209.11	7.52
2021	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	98,341.00	2,468,288,484	21,070,795	25,099	214.26	8.54
2021	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	540,579.85	16,908,418,254	77,507,483	31,278	143.38	4.58
2021	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	84.17	2,359,337	29,104	28,031	345.78	12.34
2021	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	751.63	17,970,924	147,729	23,909	196.54	8.22
2021	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	1,462.73	38,318,200	316,725	26,196	216.53	8.27
2021	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	7,489.90	194,670,713	1,317,516	25,991	175.91	6.77
2021	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	3.00	90,000	5,002	30,000	1,667.33	55.58
2021	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	415.04	28,216,904	455,749	67,986	1,098.08	16.15
2021	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	52.00	2,321,078	98,670	44,636	1,897.50	42.51
2021	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	9,290.15	558,154,695	10,762,989	60,080	1,158.54	19.28
2021	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	1,810.13	106,333,699	2,079,922	58,744	1,149.05	19.56
2021	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	140,903.91	8,886,292,547	115,825,549	63,066	822.02	13.03
2021	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	4.00	288,500	3,713	72,125	928.25	12.87
2021	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	533.26	31,929,269	181,915	59,876	341.14	5.70
2021	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	38.00	2,269,130	39,552	59,714	1,040.84	17.43
2021	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,070.77	126,826,211	737,214	61,246	356.01	5.81

Reconcile Actual Written Premium with Data from Annual Statement

2021	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	3,246,554,249
2021	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	3,194,916,489

Difference: This Report - Annual Statement Explanation for Difference: **51,637,760** **1.62%** 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.