



Mike Causey  
Commissioner of Insurance  
[www.ncdoi.com](http://www.ncdoi.com)

1201 Mail Service Center  
Raleigh, NC 27699-1201

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

**Subject: 2022 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area**  
**Due Date: April 1, 2023**

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 April 1, 2023 pursuant to N.C.G.S. §58-45-71.

**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](mailto:DataCall@ncdoi.gov) with the subject "XXXXX-2022 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 2022. If a policy was still in effect as of December 31, 2022, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2022, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):  
Consider policies that were effective during 2022. If a policy was still in effect as of December 31, 2022, 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 2022, 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 2022. If a policy was still in effect as of December 31, 2022, 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 2022, 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, 2022 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**

2022 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area  
Due Date: **April 1, 2023**

**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/ **2022**

(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) (9) / (8) Average Coverage Insured Amount	(12) (10) / (8) Average Premium	(13) [(10) / (9)] *1000 Average Rate Per 000s
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,221.28	703,913,648	7,757,968	576,375	6,352.34	11.02
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	20,052.20	9,780,361,051	83,477,459	487,745	4,163.01	8.54
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	12,387.10	4,045,878,414	35,057,637	326,620	2,830.17	8.67
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	75,847.53	26,514,044,364	150,645,765	349,570	1,986.17	5.68
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	848,546.41	290,960,595,780	1,325,815,381	342,893	1,562.45	4.56
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,330,265.83	502,280,163,490	1,509,659,194	377,579	1,134.86	3.01
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	9,687.63	3,705,032,470	13,308,814	382,450	1,373.80	3.59
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	12,040.86	4,509,167,646	9,392,790	374,489	780.08	2.08
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	25,199.05	7,229,111,617	25,223,836	286,880	1,000.98	3.49
2022	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	110,755.70	35,223,272,010	76,273,114	318,027	688.66	2.17
2022	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	137.16	39,917,432	408,188	291,033	2,976.06	10.23
2022	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	79.94	20,271,319	144,296	253,572	1,804.99	7.12
2022	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	369.91	75,744,328	613,674	204,766	1,659.00	8.10
2022	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	2,893.95	635,483,187	2,904,478	219,590	1,003.64	4.57
2022	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	29,458.95	6,319,805,230	26,201,799	214,529	889.43	4.15
2022	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	126,786.80	30,213,587,287	87,995,491	238,302	694.04	2.91
2022	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	186.39	53,963,616	205,688	289,513	1,103.51	3.81
2022	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,163.97	594,665,264	2,000,469	274,803	924.44	3.36
2022	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,154.78	245,761,696	1,070,994	212,821	927.44	4.36
2022	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	18,544.65	2,570,773,995	8,850,432	138,626	477.25	3.44
2022	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	128.99	7,070,820	146,093	54,818	1,132.61	20.66
2022	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	666.78	33,577,961	632,254	50,358	948.22	18.83
2022	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	537.66	27,156,182	481,447	50,508	895.45	17.73
2022	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	6,011.05	268,441,634	3,798,875	44,658	631.98	14.15
2022	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	25,979.66	1,503,952,231	16,657,165	57,890	641.16	11.08
2022	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	65,350.73	4,088,585,304	33,934,239	62,564	519.26	8.30
2022	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	219.26	11,880,149	186,585	54,183	850.98	15.71
2022	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,526.62	76,644,556	878,319	50,205	575.33	11.46
2022	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	464.10	22,030,256	331,298	47,468	713.85	15.04
2022	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	3,355.43	193,398,597	1,850,667	57,637	551.54	9.57
2022	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	22.68	518,735	11,712	22,870	516.34	22.58
2022	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	1,083.95	31,162,885	279,639	28,749	257.98	8.97
2022	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	4,731.13	98,577,281	1,451,509	20,836	306.80	14.72
2022	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	25,798.43	716,012,226	6,024,040	27,754	233.50	8.41
2022	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	101,520.69	2,716,273,109	21,923,709	26,756	215.95	8.07
2022	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	537,297.06	16,999,520,992	86,332,135	31,639	160.68	5.08
2022	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	68.92	1,576,911	23,738	22,881	344.44	15.05
2022	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	435.06	13,407,794	72,664	30,819	167.02	5.42
2022	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	1,208.93	36,476,385	284,781	30,172	235.56	7.81
2022	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	5,271.34	165,834,438	788,766	31,460	149.63	4.76
2022	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	14.07	598,605	24,901	42,558	1,770.34	41.60
2022	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	282.17	21,022,279	433,505	74,502	1,536.33	20.62
2022	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	402.82	19,102,004	676,742	47,421	1,680.01	35.43
2022	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	7,093.78	477,374,458	10,448,203	67,295	1,472.87	21.89
2022	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	9,353.16	511,306,285	11,400,432	54,667	1,218.89	22.30
2022	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	125,440.96	8,893,383,924	115,548,675	70,897	921.14	12.99
2022	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	38.00	2,173,724	42,814	57,203	1,126.69	19.70
2022	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	574.93	37,714,177	224,993	65,598	391.34	5.97
2022	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	215.09	12,708,635	236,087	59,084	1,097.61	18.58
2022	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,429.13	174,611,444	1,232,249	71,882	507.28	7.06

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

2022	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	3,552,970,193
2022	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	3,510,156,808

Difference: This Report - Annual Statement **42,813,385** **1.22%** 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 1/1/2022 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.