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Actuarial Services Division
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Subject: 2023 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: April 1, 2024

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, 2024 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 with the subject "XXXXX-2023 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 2023. If a policy was still in effect as of December 31, 2023, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2023, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2023. If a policy was still in effect as of December 31, 2023, 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 2023, 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 2023. If a policy was still in effect as of December 31, 2023, 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 2023, 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) has input, the worksheet expects the other two columns to also have input; 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, 2023 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

2023 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: **April 1, 2024**

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):

Email Address:

Contact Person's signature

Officer / Director / Manager:

| First Name | M.I. | Last Name |
|------------|------|-----------|
| | | |

Phone Number (123-456-7890):

Email Address:

Officer, Director, or Manager's signature

Company Name: **ALL COMPANIES**
 Company NAIC Code: **99999**
 Coverage Year as of 12/31/ **2023**

| (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 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | Full | Beach Area | Yes | 8,219.90 | 4,776,962,889 | 49,092,433 | 581,146 | 5,972.39 | 10.28 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | Full | Beach Area | No | 9,589.86 | 4,922,231,032 | 40,344,748 | 513,274 | 4,207.02 | 8.20 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | Full | Coastal Area | Yes | 25,432.32 | 10,230,055,813 | 77,206,076 | 402,246 | 3,035.75 | 7.55 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | Full | Coastal Area | No | 60,303.14 | 22,233,874,522 | 129,096,504 | 368,702 | 2,140.79 | 5.81 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | Full | Remainder of State | Yes | 843,350.50 | 311,617,663,961 | 1,557,259,975 | 369,500 | 1,846.52 | 5.00 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | Full | Remainder of State | No | 1,163,150.89 | 466,240,924,011 | 1,449,679,633 | 400,843 | 1,246.34 | 3.11 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | X Wind | Beach Area | Yes | 8,436.75 | 3,494,488,862 | 13,766,066 | 414,198 | 1,631.68 | 3.94 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | X Wind | Beach Area | No | 11,536.76 | 4,959,527,633 | 11,453,678 | 429,889 | 992.80 | 2.31 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | X Wind | Coastal Area | Yes | 21,047.41 | 6,451,769,109 | 25,917,842 | 306,535 | 1,231.40 | 4.02 |
| 2023 | 99999 | ALL COMPANIES | Homeowners (HO-1,2,3,5,8) | X Wind | Coastal Area | No | 109,157.00 | 38,925,860,973 | 92,790,001 | 356,604 | 850.06 | 2.38 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | Full | Beach Area | Yes | 148.40 | 44,788,634 | 541,752 | 301,814 | 3,650.67 | 12.10 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | Full | Beach Area | No | 88.01 | 27,677,582 | 204,812 | 314,498 | 2,327.27 | 7.40 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | Full | Coastal Area | Yes | 452.18 | 97,287,529 | 825,382 | 215,152 | 1,825.34 | 8.48 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | Full | Coastal Area | No | 2,847.86 | 699,738,095 | 3,165,197 | 245,707 | 1,111.43 | 4.52 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | Full | Remainder of State | Yes | 31,781.61 | 7,620,936,332 | 35,321,045 | 239,791 | 1,111.37 | 4.63 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | Full | Remainder of State | No | 121,077.85 | 30,855,189,870 | 96,396,398 | 254,838 | 796.15 | 3.12 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | X Wind | Beach Area | Yes | 306.09 | 93,458,605 | 406,678 | 305,334 | 1,328.64 | 4.35 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | X Wind | Beach Area | No | 2,205.31 | 672,889,543 | 2,453,672 | 305,122 | 1,112.62 | 3.65 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | X Wind | Coastal Area | Yes | 1,620.88 | 378,676,288 | 1,709,138 | 233,625 | 1,054.45 | 4.51 |
| 2023 | 99999 | ALL COMPANIES | Dwelling | X Wind | Coastal Area | No | 18,918.39 | 2,844,984,358 | 10,751,863 | 150,382 | 568.33 | 3.78 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | Full | Beach Area | Yes | 543.15 | 24,444,462 | 700,776 | 45,005 | 1,290.21 | 28.67 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | Full | Beach Area | No | 645.03 | 32,924,655 | 629,257 | 51,044 | 975.55 | 19.11 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | Full | Coastal Area | Yes | 1,280.34 | 67,322,865 | 1,281,794 | 52,582 | 1,001.14 | 19.04 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | Full | Coastal Area | No | 5,264.47 | 240,692,399 | 3,467,633 | 45,720 | 658.69 | 14.41 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | Full | Remainder of State | Yes | 26,326.58 | 1,465,560,298 | 18,943,832 | 55,668 | 719.57 | 12.93 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | Full | Remainder of State | No | 58,419.42 | 3,827,714,594 | 33,534,173 | 65,521 | 574.02 | 8.76 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | X Wind | Beach Area | Yes | 171.29 | 8,938,006 | 179,288 | 52,180 | 1,046.69 | 20.06 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | X Wind | Beach Area | No | 1,394.60 | 73,956,345 | 870,654 | 53,030 | 624.30 | 11.77 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | X Wind | Coastal Area | Yes | 364.47 | 19,469,765 | 323,596 | 53,420 | 887.86 | 16.62 |
| 2023 | 99999 | ALL COMPANIES | Condos (HO-6) | X Wind | Coastal Area | No | 3,479.19 | 211,591,710 | 2,164,086 | 60,816 | 622.01 | 10.23 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | Full | Beach Area | Yes | 31.17 | 1,490,562 | 19,093 | 47,816 | 612.48 | 12.81 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | Full | Beach Area | No | 530.72 | 18,154,533 | 119,050 | 34,207 | 224.32 | 6.56 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | Full | Coastal Area | Yes | 3,094.67 | 64,483,898 | 970,201 | 20,837 | 313.51 | 15.05 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | Full | Coastal Area | No | 18,061.49 | 534,213,735 | 3,784,271 | 29,578 | 209.52 | 7.08 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | Full | Remainder of State | Yes | 99,116.86 | 2,537,892,815 | 22,026,564 | 25,605 | 222.23 | 8.68 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | Full | Remainder of State | No | 404,651.75 | 13,322,755,377 | 63,443,919 | 32,924 | 156.79 | 4.76 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | X Wind | Beach Area | Yes | 71.50 | 1,622,622 | 27,222 | 22,694 | 380.74 | 16.78 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | X Wind | Beach Area | No | 361.40 | 12,259,333 | 70,583 | 33,922 | 195.30 | 5.76 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | X Wind | Coastal Area | Yes | 848.51 | 32,570,844 | 215,486 | 38,386 | 253.96 | 6.62 |
| 2023 | 99999 | ALL COMPANIES | Tenants (HO-4) | X Wind | Coastal Area | No | 5,288.28 | 171,949,507 | 828,898 | 32,515 | 156.74 | 4.82 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | Full | Beach Area | Yes | 10.60 | 462,441 | 21,401 | 43,638 | 2,019.47 | 46.28 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | Full | Beach Area | No | 11.13 | 946,632 | 21,016 | 85,052 | 1,888.26 | 22.20 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | Full | Coastal Area | Yes | 346.07 | 15,064,687 | 631,388 | 43,530 | 1,824.43 | 41.91 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | Full | Coastal Area | No | 2,984.19 | 181,808,407 | 4,542,137 | 63,036 | 1,574.84 | 24.98 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | Full | Remainder of State | Yes | 8,580.37 | 481,332,981 | 11,078,640 | 56,097 | 1,291.16 | 23.02 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | Full | Remainder of State | No | 95,204.21 | 6,717,358,863 | 98,164,404 | 70,557 | 1,031.09 | 14.61 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | X Wind | Beach Area | Yes | 41.96 | 3,040,992 | 54,902 | 72,466 | 1,308.30 | 18.05 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | X Wind | Beach Area | No | 521.68 | 37,589,879 | 241,118 | 72,055 | 462.19 | 6.41 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | X Wind | Coastal Area | Yes | 221.76 | 14,286,637 | 261,850 | 64,425 | 1,180.80 | 18.33 |
| 2023 | 99999 | ALL COMPANIES | Mobilehome All Forms | X Wind | Coastal Area | No | 2,659.93 | 212,778,360 | 1,551,085 | 79,994 | 583.13 | 7.29 |

Reconcile Actual Written Premium with Data from Annual Statement

| | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|---------------|-----------------------------------------------------------------------------------------------------------|------------------|
| 2023 | 99999 | ALL COMPANIES | Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms | 3,716,775,274 |
| 2023 | 99999 | ALL COMPANIES | Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written | 3,687,072,680 |
| Difference: This Report - Annual Statement Explanation for Difference | | | | 29,702,693 0.81% |
| 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 1/1/2023 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. | | | | |