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Actuarial Services Division
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Data Call for Hurricane Florence

Catastrophe Claims As Of Date: 9/25/2019

NAIC Group Code: 9999 Group Name: ALL GROUPS / COMPANIES COMBINED

NAIC Company Codes:	Company Names:
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Insert more rows above if needed

Data Call Reporting Schedule:

Data Call Report Number	Cumulative Catastrophe Claims Data Reported As Of	Due Date
1st Report	Wed Oct 3, 2018	Wed Oct 10, 2018
2nd Report	Wed Oct 17, 2018	Wed Oct 24, 2018
3rd Report	Wed Oct 31, 2018	Wed Nov 7, 2018
4nd Report	Wed Nov 28, 2018	Wed Dec 5, 2018
5th Report	Wed Feb 27, 2019	Wed Mar 6, 2019
6th Report	Wed Sept 25, 2019	Wed Oct 2, 2019

Contact Person:

Name:

Title:

Telephone:

E-Mail:

General Instructions:

- 1) Only include claims related to Hurricane Florence.
- 2) Company information submitted in this report will be kept confidential. Data will only be released in aggregate form on an industry basis.
- 3) This data call applies to all licensed property & casualty insurers, authorized surplus line insurers, NC Insurance Underwriting Association (Beach Plan) and NC Joint Underwriting Association (FAIR Plan). This does NOT apply to life or health insurers, monoline financial guaranty, mortgage guaranty, title, fidelity and surety, workers' compensation, medical malpractice insurers, professional liability insurers, reinsurers and town or county mutual insurers.
- 4) If a company has multiple admitted insurers within a holding company group, it will NOT be necessary to complete an excel sheet for each insurer. The holding company group should aggregate the information into the one excel spreadsheet.
NOTE: in the case of surplus lines insurers, please submit surplus line reports on an individual company basis.
- 5) In the event a company has no claims to report and does not anticipate any claims to be reported, only one report is required indicating that there are no claims. If the company receives relevant claims at a later date, then it should begin reporting in subsequent submission windows.
- 6) Please change XXXXX in the excel file title (DataCall_HurricaneFlorence2018_XXXXX_Y.xlsx) to your group NAIC code or your company NAIC code; change Y to the report number (1 to 6). Please note also that some cells in this spreadsheet are protected. Insurers should not be typing or changing anything in these cells.
- 7) Questions/Concerns should be emailed to DataCall@ncdoi.gov

Specific Instructions in Inputting Info/Data:

COMPANIES EXCLUDE THE CLAIMS THAT ARE PAID BY THE BEACH PLAN OR THE FAIR PLAN; IF UNABLE TO EXCLUDE THESE CLAIMS, PLEASE LET US KNOW.

- 1) One file is to be submitted for the group (except in the case of surplus lines insurers as noted above).
- 2) Data should be inception-to-date (cumulative from the beginning of the event) as of the Wednesday prior to the report due date. Click on cell D/E4 in Instructions tab, select the Catastrophe Claims As Of Date by clicking the arrow down next to cell D/E4, to select the date. See due dates above.
- 3) If company does not have Group, leave Group Code and Group Name blank and enter the Company Code and Name.
- 4) Provide a row for each individual zip code with claim activity on DataByZipCode tab. Zip codes with no activity can be omitted. Please do not insert or delete columns. Please do not change rows 1-4. Start inputting data from row 5. Row 4 contains the formula up to row 5000, if you need additional rows, you can insert rows or contact us.
- 5) You must input zip codes, and county data in order for your submission to be considered complete. If you have claims data where the zip code is unknown, provide that data on a separate row where the zip code column is labeled as "UNKNOWN".
- 6) Keep a copy of the file for your record. E-mail the report in Excel format to DataCall@ncdoi.gov with the subject of the email: DataCall_HurricaneFlorence2018_XXXXX_Y (change XXXXX to your group NAIC code or your company NAIC code; change Y to the report number)

Definitions:

- **All data are on direct basis.**
- **"Claims Reported"** means total number of claims reported regardless of whether a payment was made or not.
- **"Claims Closed with Payments"** means number of claims closed where a loss payment was made regardless of the date of loss or when the claim was received. Exclude claims closed where loss adjustment was incurred but no payment to the insured was made.
- **"Claims Closed without Payments"** means number of claims closed where no loss payment was made regardless of the date of loss or when the claim was received. Include claims closed where loss adjustment was incurred but no payment to the insured was made.
- **"Paid Losses"** means indemnity payments but exclude loss adjustment expenses. Payment should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with the loss of use, additional living expense, fair rental value, etc.
- **"Case Incurred Losses"** means indemnity case reserves plus claim payments made to date but exclude loss adjustment expenses. Estimates of IBNR should not be included.
- **"Residential Property"** is defined as any type of personal lines insurance provided against loss to real and personal property as defined in the standard fire policy and extended coverage thereon, a dwelling policy, the homeowners, tenants, and condominium unit owners multiple peril policy, mobile homeowners insurance policy, insurance against the perils of vandalism, malicious mischief, burglary, or theft, or liability insurance, or any combination thereof, delivered or issued for delivery in the State.
- **"Commercial Property"** includes all commercial property losses, including those on commercial Dwelling Fire and Allied Lines policies. Business interruption losses should be excluded from these columns, but included under the separate "Business Interruption" columns.
- **"Personal Auto"** is defined as liability and physical damage insurance that covers a vehicle driven for personal use. This coverage includes automobiles, motorcycles and recreational vehicles. Experiences for these vehicles is reported on lines 19.1, 19.2 and 21.1 of the P&C annual statement.
- **"Commercial Auto"** is defined as liability and physical damage insurance that covers a vehicles used for commercial purposes. Experience for these vehicles is reported on lines 19.3, 19.4 and 21.2 of the P&C annual statement.
- **"Business interruption"** is defined as insurance that covers the loss of income, continuing fixed expenses or extra expenses a business suffers after a disaster while its facility is either closed because of the disaster on in the process of being rebuilt after it. Losses under business interruption coverage should be reported under "Business Interruption" and not under "Commercial Property" of this call.
- **"Federal Flood"** is defined as coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Experience for this coverage is reported on line 2.3 of the P&C annual statement.
- **"Private Flood"** is defined as specific insurance coverage against property loss from flooding under any policy or endorsement that is not offered through the **National Flood Insurance Program**. Flood coverage provided as an additional peril without endorsement under a residential or commercial property policy may be included with the associated property policy. Experience for this coverage is reported on line 2.5 of the P&C annual statement.
- **"All Other Lines"** is defined as any line of business or coverage that is not included in any of the above line/coverage definitions for which claims attributable to the disaster subject to this date call were reported. "All Other Lines" excludes Mortgage guaranty, Financial guaranty, Medical malpractice, Professional liability insurance lines of business, Workers' compensation, Fidelity, Surety, or Title. In general, exclude other than property damage claims, and non-property/casualty claims.

Insurer Comments:

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North Carolina Hurricane Florence Data Call Summary

Group: 9999 - ALL GROUPS / COMPANIES COMBINED

Claims as of: 9/25/2019

	Claims Reported	Claims Closed With Payment	Claims Closed Without Payment	Paid Losses	Case Incurred Losses	% Closed
Residential Property	287,477	209,994	72,061	2,386,179,999	2,542,172,380	98.1%
Commercial Property	21,020	11,318	7,063	1,230,017,774	1,631,458,689	87.4%
Personal Auto	26,522	21,289	4,703	114,671,063	117,880,513	98.0%
Commercial Auto	1,269	998	227	13,926,244	18,475,220	96.5%
Business Interruption	1,950	1,065	709	53,324,844	98,500,062	91.0%
Private Flood	3,314	2,474	733	37,564,431	45,681,001	96.8%
Federal Flood *	15,287	13,026	2,165	620,404,007	620,404,007	99.4%
All Other Lines	11,444	8,569	2,391	170,702,571	192,916,549	95.8%
Totals	368,283	268,733	90,052	4,626,790,934	5,267,488,423	97.4%

* From FEMA as of Oct 21, 2019