



Mike Causey
Commissioner of Insurance
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Raleigh, NC 27699-1201

Actuarial Services Division
DataCall@ncdoi.gov

Subject: 2017 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: February 1, 2018 if applicable or March 15, 2018

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, 2018** 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 **March 15, 2018**.

Changes from Last Year's Data Call

All new info are in red.

1. The calculation of the data in this report should be consistent with the NAIC Annual Statement.
2. For X Wind policies, only need to report data for Beach and Coastal Areas.

General Instructions:

1. Save this excel file into your local drive and replace "CoNAICCodeXXXXX" 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 "CoNAICCodeXXXXX-2017 NC Homeowners' Coverage in the Beach and Coastal Area"
Replace "CoNAICCodeXXXXX" 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 doing the following:
 - a) Type the names of the Contact and the Officer as signatures in the Form;
 - b) Print the Form, sign and scan as pdf file, then email it along with the complete excel file submission.

Specific Instructions to Input Data

1. If your company has no data to report, please leave the worksheet DataInput blank (no need to input 0s.)
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, Condos and Tenants; Territories 5, 6, 7, and 8 for Dwelling and Mobilehome
Coastal Area: Territories 130, 140, 150 and 160 for Homeowners, Condos and Tenants; Territories 42, 43, 48, 49, and 52 for Dwelling 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 2017. If a policy was still in effect as of December 31, 2017, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2017, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2017. If a policy was still in effect as of December 31, 2017, 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 2017, 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 2017. If a policy was still in effect as of December 31, 2017, 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 2017, 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, 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

2017 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: **February 1, 2018 if applicable or March 15, 2018**

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: **Marciana Paul**
First Name M.I. Last Name
Phone Number (123-456-7890): **999-9999** Ext. **999**
Email Address: **Marciana.Paul@ISPCompany.com**
Marciana Paul
Contact Person's signature

Officer / Director / Manager: **Kevin Conley**
First Name M.I. Last Name
Phone Number (123-456-7890): **999-9990** Ext. **990**
Email Address:
Kevin Conley
Officer, Director, or Manager's signature

Calculation Examples

An Insurance Company wrote 5 Consent-to-rate policies for Homeowners forms, Full coverage in Beach Area

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Year	Company NAIC Code	Company Name	Form	Full or X- Wind	Territory	Consent-To-Rate?	Written House-Years	Actual Dollar Coverage A Insured Amount (Coverage C for HO-4 and HO-6)	Actual Written Premium (Exclude Coastal Pool or Beach Plan Portion)
2017	99999	An Insurance Company	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	2.25	1,050,000	1,500.00

Beginning Data Year: **Jan 01, 2017**
 Ending Data Year: **Dec 31, 2017**

(a)	(b)	(c)	(e)	(d)	(f)	(g)	(8)	(9)	(10)
Policy Effective Date	Policy Expiration Date	Policy Cancelled/(Assumed) Expired Date	Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)	2017 Data Report Beginning Effective Date	2017 Data Report Ending	Report Written House-Yrs	Report Actual Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	Report Actual Written Prem (Exclude Coastal Pool or Beach Plan Portion)
Policy 1	Jan 01, 2017	Dec 31, 2017	300,000	500.00	Jan 01, 2017	Dec 31, 2017	1.00	300,000	500.00
Policy 2	Sep 01, 2016	Aug 31, 2017	400,000	600.00	Aug 31, 2017	Aug 31, 2017	0.00	0	0.00
Policy 3	May 01, 2017	Apr 30, 2018	500,000	700.00	May 01, 2017	Nov 01, 2017	0.50	250,000	350.00
Policy 4	Dec 15, 2017	Dec 14, 2018	700,000	900.00	Dec 15, 2017	Dec 14, 2018	1.00	700,000	900.00
Policy 5	Sep 01, 2016	Aug 31, 2017	800,000	1,000.00	Aug 31, 2017	Jun 01, 2017	-0.25	-200,000	-250.00
TOTAL TO REPORT							2.25	1,050,000	1,500.00

North Carolina Insurance Department															
General Statutes of North Carolina §58-45-71															
2017 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area															
Due Date: February 1, 2018 if applicable or March 15, 2018															
Company Name:		ALL COMPANIES													
Company NAIC Code:		99999													
Coverage Year as of 12/31/		2017													
										Self-Audit					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
Year	Company NAIC Code	Company Name	Form	Full or X-Wind	Territory	Consent-To-Rate?	Written House-Years	Actual Dollar Coverage A Insured Amount (Coverage C for HO-4 and HO-6)	Actual Written Premium (Exclude Coastal Pool or Beach Plan Portion)	Average Coverage Insured Amount (9) / (8)	(10) / (8) Average Premium	[(10) / (9)] *1000 Average Rate Per 000s			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,872	698,767,890	6,974,578	373,351	3,726.51	9.98			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	14,857	5,027,243,506	41,541,862	338,372	2,796.09	8.26			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	25,440	6,575,311,713	47,574,352	258,460	1,870.03	7.24			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	44,934	12,943,289,687	74,712,696	288,054	1,662.74	5.77			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	921,996	240,914,543,447	990,996,914	261,297	1,074.84	4.11			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,078,884	314,571,877,550	1,010,776,583	291,571	936.87	3.21			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	9,932	3,433,986,931	8,582,850	345,743	864.14	2.50			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	17,992	5,958,060,858	10,883,688	331,145	604.91	1.83			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	40,239	9,286,030,819	25,554,994	230,770	635.07	2.75			
2017	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	87,038	22,870,825,560	44,122,420	262,770	506.94	1.93			
2017	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	200	63,689,340	503,255	318,909	2,519.93	7.90			
2017	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	337	76,877,932	567,353	228,020	1,682.77	7.38			
2017	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	955	214,638,228	1,271,833	224,847	1,332.32	5.93			
2017	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	4,248	874,908,039	4,544,818	205,976	1,069.97	5.19			
2017	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	13,856	3,003,331,410	11,375,366	216,759	820.99	3.79			
2017	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	210,462	39,656,781,851	126,520,791	188,427	601.16	3.19			
2017	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	291	75,572,960	389,199	259,330	1,335.54	5.15			
2017	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,452	560,294,114	1,334,025	228,465	543.96	2.38			
2017	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,730	335,704,987	1,645,581	194,040	951.16	4.90			
2017	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	24,241	3,433,337,593	9,718,225	141,633	400.90	2.83			
2017	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	88	3,874,642	107,210	44,071	1,219.44	27.67			
2017	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	532	20,695,125	387,365	38,895	728.03	18.72			
2017	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	296	15,106,048	240,234	51,106	812.74	15.90			
2017	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	5,395	189,326,379	2,430,304	35,091	450.45	12.84			
2017	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	12,804	642,510,768	7,559,434	50,179	590.38	11.77			
2017	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	68,489	3,578,839,833	26,049,631	52,254	380.35	7.28			
2017	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	170	7,194,551	86,011	42,289	505.56	11.96			
2017	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,406	51,856,207	520,461	36,874	370.10	10.04			
2017	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	529	24,756,002	225,150	46,820	425.81	9.09			
2017	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	2,907	136,506,595	935,004	46,953	321.61	6.85			
2017	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	47	1,504,850	25,746	32,088	548.99	17.11			
2017	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	442	12,853,160	171,209	29,062	387.12	13.32			
2017	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	3,468	82,707,290	879,529	23,862	253.65	10.63			
2017	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	19,209	571,419,869	4,431,409	29,748	230.70	7.76			
2017	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	80,906	2,268,394,595	16,168,460	28,037	199.84	7.13			
2017	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	510,766	13,075,054,668	66,281,152	25,599	129.77	5.07			
2017	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	107	3,329,982	27,434	31,212	257.14	8.24			
2017	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	551	16,882,964	62,589	30,645	113.61	3.71			
2017	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	3,038	76,639,735	494,858	25,225	162.88	6.46			
2017	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	5,196	164,552,322	584,049	31,668	112.40	3.55			
2017	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	0	0	0	52,526	926.36	17.64			
2017	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	303	15,923,229	280,826	52,526	926.36	17.64			
2017	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	0	0	0	51,576	1,075.06	20.84			
2017	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	9,708	500,724,752	10,437,148	61,012	938.87	15.39			
2017	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	597	36,414,690	560,358	51,012	938.87	15.39			
2017	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	140,788	7,663,888,266	103,333,722	54,436	733.97	13.48			
2017	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	3	271,000	2,034	90,333	678.00	7.51			
2017	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	33	1,558,403	11,696	46,987	352.64	7.51			
2017	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	1	70,500	578	70,500	578.00	8.20			
2017	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,542	129,354,601	845,966	50,894	332.84	6.54			
Reconcile Actual Written Premium with Data from Annual Statement															
2017	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms								2,504,860,503				
2017	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written								2,468,101,436				
Difference: This Report - Annual Statement										36,759,067			1.49% 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 1/1/2017 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.					