Mike Causey Commissioner of Insurance <u>www.ncdoi.com</u>



1201 Mail Service Center Raleigh, NC 27699-1201 Actuarial Services Division DataCall@ncdoi.gov

Subject: Due Date: 2018 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area February 1, 2019 if applicable or March 15, 2019

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, 2019 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, 2019.

Changes from Last Year's Data Call

All new info are in red.

Beach area and coastal area of Homeowners, Dwelling, Condos, Tenants, and Mobilehome now have the same territories.

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-2018 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.
- 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. If your company has no data to report, please leave the worksheet DataInput blank (no need to input 0s.)
- 3. Input numbers with decimal points allowed.
- 4. 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.
- 5. 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.

6. Consent-to-Rate?, column (7):

Yes when policy written at a premium greater than the manual rate of the North Carolina Rate Bureau.

- 7. Written House Years, column (8):
- Consider policies that were effective during 2018. If a policy was still in effect as of December 31, 2018, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2018, pro-rate the written house-years.
- 8. Coverage A (or C) Insured Amount, column (9):

Consider policies that were effective during 2018. If a policy was still in effect as of December 31, 2018, 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 2018, pro-rate the coverage insured amounts in the same manner as the written house-years.

9. Written Premium (Excludes Coastal Pool or Beach Plan Portion), column (10):

Consider policies that were effective during 2018. If a policy was still in effect as of December 31, 2018, 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 2018, 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.

- 10. 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.
- 11. 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.
- 12. 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

2018 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area Due Date: February 1, 2019 if applicable or March 15, 2019

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.

99999					
ALL COMPANIES					
Marciana		Paul			
First Name 999-999-9999 Marciana.Paul@ISI		Last Name t. 999			
Marcíana Paul					
Contact Person's signature					
Kevin		Conley			
First Name	M.I.	Last Name			
999-999-9990		t. 990			
Kevin.Conley@ISP					
Kevin Conley					
Officer, Director, or	Manager's signatur	Э			
	ALL COMPANIES Marciana First Name 999-999-9999 Marciana.Paul@ISI Marcíana Paul Contact Person's sig Kevin First Name 999-999-9990 Kevin.Conley@ISP	ALL COMPANIES Marciana First Name M.I. 999-999-9999 Exi Marciana.Paul@ISPCompany.com Marcíana Paul Contact Person's signature Kevin First Name M.I. 999-999-9990 Exi Kevin M.I. Sontact Person's signature Exi Kevin M.I. Sontact Person's signature Exi First Name M.I. Sontact Person's signature Exi			

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)
	2018	99999	An Insurance Company	Homeowners (HO- 1,2,3,5,8)	Full	Beach Area	Yes	2.25	1,050,000	1,500.00
Beginning Ending Da	Data Year: ata Year:	Jan 01, 2018 Dec 31, 2018								
	(a)	(b)	(C)	(e) Actual	(d) Actual	(f)	(g)	(8)	(9) (8) x (e) Report Actual	(10) (8) x (d) Report Actual
	Policy Effective Date	Policy Expiration Date	Policy Cancelled/(Assumed) Expired Date	Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	Written Prem (Exclude Coastal Pool or Beach Plan Portion)	Beginning	3 Data Report Ending tive Date	Report Written House-Yrs	Coverage A Insured Amt (Coverage C for HO-4 and HO-6)	Written Prem (Exclude Coastal Pool or Beach Plan Portion)
Policy 1	Jan 01, 2018	Dec 31, 2018	Dec 31, 2018	300,000	500.00	Jan 01, 2018	Dec 31, 2018	1.00	300,000	500.00
Policy 2	Sep 01, 2017	Aug 31, 2018	Aug 31, 2018	400,000	600.00	Aug 31, 2018	Aug 31, 2018	0.00	0	0.00
Policy 3	May 01, 2018	Apr 30, 2019	Nov 01, 2018	500,000	700.00	May 01, 2018	Nov 01, 2018	0.50	250,000	350.00
Policy 4	Dec 15, 2018	Dec 14, 2019	Dec 14, 2019	700,000	900.00	Dec 15, 2018	Dec 14, 2019	1.00	700,000	900.00
Policy 5	Sep 01, 2017	Aug 31, 2018	Jun 01, 2018	800,000	1,000.00	Aug 31, 2018	Jun 01, 2018	-0.25	-200,000	-250.00
TOTAL TO	O REPORT							2.25	1,050,000	1,500.00

Some included and excluded coverages/items in the Homeowners' Coverage in the Beach and Coastal Area

Including:

- 1) Written premiums include fees, less returned (canceled refund) premiums;
- 2) Full coverage includes sump pump coverage and wind only policies.

Excluding:

- 1) Watercraft liability coverage;
- 2) Earthquake coverage;
- 3) Umbrella coverage;
- 4) Inland marine coverage;
- 5) General liability coverage;
- 7) Creditor-placed homeowners (whether reported in line 28 or not).

General Statues of North Carolina §58-45-71 Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage in the Beach Area and Coastal Area Image: Coverage Area	North Carolina	Insurance Depar	tment	1									
Date Strate Strae Strae Strae													
Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	2018 North Ca	rolina Homeowne	ers' Coverage in the Be	each Area and Coastal Area									
Character Loss PPP Image	Due Date:	February 1, 201	9 if applicable or	March 15, 2019									
Character Loss PPP Image													
Change Ver of 199 Part Part Part Part Part Part Part Part			ALL COMPANIES										
Image: construction of the second s													
Image: Description of the second se	Coverage Year	r as of 12/31/	2018										
Vac Company Number of the second second accord													
Ver Constrait Constrait Frant Inform Virtuing Constrait Anal Line (Constraint) Array (C	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
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Var NAC Con - Con Con Con Back Pain (CN) Back Pa													[(10) / (9)] *1000
100 10000 1000 1000 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Average Rate</td></th<>													Average Rate
Dit Sector Sector <td>Year</td> <td>NAIC Code</td> <td>Company Name</td> <td>Form</td> <td>X- Wind</td> <td>Territory</td> <td>To-Rate?</td> <td>Years</td> <td>C for HO-4 and HO-6)</td> <td>Beach Plan Portion)</td> <td>Insured Amount</td> <td>Premium</td> <td>Per 000s</td>	Year	NAIC Code	Company Name	Form	X- Wind	Territory	To-Rate?	Years	C for HO-4 and HO-6)	Beach Plan Portion)	Insured Amount	Premium	Per 000s
Dist Dist <thdis< th=""> <thdist< th=""> Dist Di</thdist<></thdis<>													
Diff System List Constrain Tut Constrain Co	2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	1,687	667,412,370	6,574,081	395,716	3,897.84	9.85
2010 9800 ALL CORPANSE Homeware (C) 23.5.6 Fall South (C)	2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	12,129	5,463,468,675	46,090,241	450,461	3,800.12	8.44
Bits Open Status Provide Status Participation Paritipatitipation Partitipation	2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	19,343	5,327,642,854	39,975,445	275,429	2,066.65	7.50
DDD 9900 ALL COMPANES Framework (PD-12.3.5) Framework (PD-12.3.5) <th< td=""><td>2018</td><td>99999</td><td>ALL COMPANIES</td><td>Homeowners (HO-1,2,3,5,8)</td><td>Full</td><td>Coastal Area</td><td>No</td><td>52,792</td><td>15,364,156,097</td><td>90,284,048</td><td>291,031</td><td>1,710.18</td><td>5.88</td></th<>	2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	52,792	15,364,156,097	90,284,048	291,031	1,710.18	5.88
0000 0000 0000 0000 0000 0000 0000 0000 000000 000000 000000 000000 000000 0000000 0000000 00000000 00000000000 000000000000000000000000000000000000	2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	829,898	229,199,070,046	979,533,890	276,178	1,180.31	4.27
0000 0000 0000 0000 0000 0000 0000 0000 000000 000000 000000 000000 000000 0000000 0000000 00000000 00000000000 000000000000000000000000000000000000	2018	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	1,186,671	350,672,011,163	1,126,248,958	295,509	949.08	3.21
2010 9999 ALL COMPANES Nume No. 18.47 6.16.091.07 11.74.080 323.75 67.78 2010 9999 ALL COMPANES Intersement InC1.23.5.8 XVIII State Area 10 9.78 9.787.56 9.787.56 9.727.56 9.929.5 11.247.56.36 9.929.5 11.247.56.36 9.929.5 11.247.56.36 9.929.5 11.247.56.36 9.929.5 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.57.37 11.247.57.37 11.247.5													
2010 9999 ALL COMPANES Nume No. 18.47 6.16.091.07 11.74.080 323.75 67.78 2010 9999 ALL COMPANES Intersement InC1.23.5.8 XVIII State Area 10 9.78 9.787.56 9.787.56 9.727.56 9.929.5 11.247.56.36 9.929.5 11.247.56.36 9.929.5 11.247.56.36 9.929.5 11.247.56.36 9.929.5 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.56.36 11.247.57.37 11.247.57.37 11.247.5	2018	99999	ALL COMPANIES	Homeowners (HO-1.2.3.5.8)	X Wind	Beach Area	Yes	9,131	3.205.391.231	8.278.766	351.058	906.70	2.58
2019 9999 ALL COMPARES Noncomment Pro1/23.5.8 Nume Costati Area Yes 94.14 7.955.445.37 92.22.96 92.22.97 92.22.96 92.22.97 92.22.96 92.22.97 92.22.96 92.22.97 92.22.96 92.22.97 92.22.96 92.22.97 92.22.96 92.22.97 92.22.97 92.22.97 92.22.97 92.22.97 92.22.97 92.22.98 92.22.97 92.22.98 92.22.97 92.22.98 92.22.97 92.22.98 92.22.97	2018	99999	ALL COMPANIES	Homeowners (HO-1.2.3.5.8)	X Wind	Beach Area	No	18.697	6.165.091.997			627.90	1.90
2010 9909 ALL COMPARIES Numerowes (I) C12.3.5.6 XVm2 Desta Area No 9108 2234(3) 9200 47(30,37) 25116 9208 (J) 2010 9909 ALL COMPARIES Desting Full Best/Area No 9108 9208 (J)													2.93
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2015 9999 AL-COMPARES Desing Full Beach Area No 201 173,7018 414338 22,277 L123,212 2016 0909 AL-COMPARES Desing Full Desing Area No 439 113,406,00 413,33 22,627 L123,412 2016 0909 AL-COMPARES Desing Full Remarked Gase No 248,47 113,406,00 92,529 633,31 2016 0909 AL-COMPARES Desing X/Vird Bash Area Yes 128,47 128,48,17 128,417 128,418 24,413<								0.,000	20,000,01 3,000	,,			
233 9999 ALL COMPARES Desting Full Beach Area No 231 173,70,108 414334 22,277 L123,212 213 6099 ALL COMPARES Desting Full Resader of Site Yes 132,405,40 413,34 22,227 L123,212 213 6999 ALL COMPARES Desting Full Resader of Site Yes 132,405,40 132,405,40 132,405,40 132,405,40 132,412 133,412 133,412 133,412 133,412 134,412 134,413 134,413,412 134,413,412 <td< td=""><td>2018</td><td>99999</td><td>ALL COMPANIES</td><td>Dwelling</td><td>Full</td><td>Beach Area</td><td>Yes</td><td>114</td><td>33,472 667</td><td>339.000</td><td>293 191</td><td>2,969.34</td><td>10.13</td></td<>	2018	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	114	33,472 667	339.000	293 191	2,969.34	10.13
2010 00000 ALL COMPANES Desiring Full Costal Anal View 4466 822/02 82/02 82/02 82/02													5.63
Biolog Biological Dealing Full Costati Area No 448 92(24,211 4/26,234 202,54 106,53 2018 0909 ALCOMPARES Dealing Full Remander Stein No 2016 6(16,633,13) 108,811,333 109,37 6(35,43) 2018 0909 ALCOMPARES Dealing Xivind Beach Area No 2017 6(48,23) 923,93													7.58
1018 0909 ALL COMPARIES Deteling Full Remarker of State Yes 213 2909 ALL COMPARIES Deteling Full Remarker of State No 210 2010											206,530		5.13
2010 99999 ALL COMPARES Dealing Full Remaindur of Saue No. 2010 409.4428.511 192.541.632 192.541													4.05
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DTB 9999 ALL COMPANIES Overlig XVmcl General And Mark No 2421 966,013,020 128,188 224,125 967,33 2016 9999 ALL COMPANIES Overlig XVmcl Coatilit Area No 216,23 217,05,022 927,022 927,026 927,026 927,026 92,025 42,013 323,023 2018 9999 ALL COMPANIES Condus (PC-9) Full Basch Area No 442 17,006,027 339,041 37,040 760,12 2018 9999 ALL COMPANIES Condus (PC-9) Full Basch Area No 452 17,006,027 339,041 37,040 760,12 2018 9999 ALL COMPANIES Condus (PC-9) Full Basch Area No 452,027,02 359,041 37,040 460,04 364,042,08 37,925,07 52,960 327,55 42,021,02 47,92 46,01 46,01 46,04 46,01 46,04 46,01 46,04 46,01 46,01 46,01	2010	00000						210,175		120,041,002	100,071	000.43	0.17
DTB 9999 ALL COMPANIES Overlig XVmcl General And Mark No 2421 966,013,020 128,188 224,125 967,33 2016 9999 ALL COMPANIES Overlig XVmcl Coatilit Area No 216,23 217,05,022 927,022 927,026 927,026 927,026 92,025 42,013 323,023 2018 9999 ALL COMPANIES Condus (PC-9) Full Basch Area No 442 17,006,027 339,041 37,040 760,12 2018 9999 ALL COMPANIES Condus (PC-9) Full Basch Area No 452 17,006,027 339,041 37,040 760,12 2018 9999 ALL COMPANIES Condus (PC-9) Full Basch Area No 452,027,02 359,041 37,040 460,04 364,042,08 37,925,07 52,960 327,55 42,021,02 47,92 46,01 46,01 46,04 46,01 46,04 46,01 46,04 46,01 46,01 46,01	2018	99999	ALL COMPANIES	Dwelling	X Wind	Reach Area	Yes	222	58 438 231	252 850	262 939	1 137 68	4.33
Diffs 99999 ALL COMPANES Develop X Wind Costal Area Yes 1,163 231/240,891 977/24 198,080 884.55 2018 99999 ALL COMPANES Condo (Ho-6) Full Bach Area Yes 8 4099.0337330.053 934.05 142.133 932.95 2018 99999 ALL COMPANES Condo (Ho-6) Full Bach Area Yes 8 4099.037 323.041 97.012 720.12 2018 99999 ALL COMPANES Condo (Ho-6) Full Condo (Ho-6) Full Condo (Ho-6) Full Condo (Ho-6) Full Remained of State Yes 15.13 72.048.280 2.653.85 55.111 67.77 72.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 55.21.03 95.91 77.771 5													2.17
2018 99999 ALL COMPANES Dealing X //m Z Conduct Area No 221,480 3.37/30.923 9.21/08 142,125 3925 2018 99999 ALL COMPANES Conduct (N-G) Full Bach Area Yes 86 4.000,007 97.40 49.40 11,157,7 2018 99999 ALL COMPANES Conduct (N-G) Full Conduct Area No 5.543 200,149,200 2.653,38 56,111 47.672 2018 99999 ALL COMPANES Conduct (N-G) Full Remainder diste No 5.543 200,149,200 2.653,38 56,111 47.672 2018 99999 ALL COMPANES Conduct (N-G) Full Remainder diste No 1.674 5.252,324 454,452 3.777 65,861 2018 99999 ALL COMPANES Conduct (N-G) X ///div Conduct Area No 3.023 154,747 214,862 217,590 327,671 65,861 2018 99999 ALL COMPANES													4.20
Other Part Ording (H-G) Full Beach Area Yes All Output Output </td <td></td> <td>2.76</td>													2.76
2016 99999 ALL COMPANES Conde (H-G) Full Beach Area No 452 17,086,055 338,041 37,864 779.12 2018 99999 ALL COMPANES Conde (H-G) Full Costal Area No 5,545 2014,8,209 2,853,35 3,511 6,71,72 2018 99999 ALL COMPANES Conde (H-G) Full Costal Area No 5,545 2014,8,209 2,853,35 3,511 6,71,72 2018 99999 ALL COMPANES Conde (H-G) XWind Beach Area No 1,86 5,829,801 9,812 3,7791 630,61 2018 99999 ALL COMPANES Conde (H-G) XWind Beach Area No 1,474 5,529,801 9,812 3,7791 630,61 2018 99999 ALL COMPANES Conde (H-G) XWind Beach Area No 1,477 42,42,824 41,432 41,717 2,328 2,375 42,47 2018 99999 ALL COMPANES Tomai	2010	33333		Dweining	A WING	Coastal Alea	INO	20,400	3,337,330,323	3,217,003	142,133	332.33	2.70
2016 99999 ALL COMPANES Conde (H-G) Full Beach Area No 452 17,086,055 338,041 37,864 779.12 2018 99999 ALL COMPANES Conde (H-G) Full Costal Area No 5,545 2014,8,209 2,853,35 3,511 6,71,72 2018 99999 ALL COMPANES Conde (H-G) Full Costal Area No 5,545 2014,8,209 2,853,35 3,511 6,71,72 2018 99999 ALL COMPANES Conde (H-G) XWind Beach Area No 1,86 5,829,801 9,812 3,7791 630,61 2018 99999 ALL COMPANES Conde (H-G) XWind Beach Area No 1,474 5,529,801 9,812 3,7791 630,61 2018 99999 ALL COMPANES Conde (H-G) XWind Beach Area No 1,477 42,42,824 41,432 41,717 2,328 2,375 42,47 2018 99999 ALL COMPANES Tomai	2019	00000		Condec (HO 6)	Eull	Roach Area	Voc	90	4 000 007	00.426	46 942	1 161 75	24.80
2018 99999 ALL COMPANES Condo (HO-6) Full Coastal Area Yes 977 15,731 770 222,78 97,610 902,68 2018 99999 ALL COMPANES Condo (HO-6) Full Remainder of State Yes 15,133 720,088,28 8,266,55 44,178 54,757 2018 99999 ALL COMPANES Condo (HO-6) X Wind Beach Area Yes 15,133 720,088,28 8,266,55 44,178 54,757 2018 99999 ALL COMPANES Condos (HO-6) X Wind Beach Area Yes 14,474 5522,500 98,512 27,971 552,81 2018 99999 ALL COMPANES Condos (HO-6) X Wind Coastal Area Yes 477 21,426,63 21,756 44,514 45,162 22,775 44,514 44,944 46,813,184 27,492 356,66 13,826 14,842 22,787 44,244 14,845,110 14,882 22,422 14,351,90 14,318,20 24,364 14,130													19.84
2018 99999 ALL COMPANES Condo (HO-6) Full Constal Area No 5.543 200,149,200 2,853,355 36,111 477,72 2018 99999 ALL COMPANES Condo (HO-6) Full Remander of State Yes 3,240,85,245 45,275 323,574 523,557 523,577 553,377 535,674 523,557 523,577 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,377 535,53 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,377 553,372,97 453,57 537,57													
2018 9999 ALL COMPANES Condos (HO-G) Full Remander of Stele Yes 15,133 720,088,224 9,286,54 44,178 54,757 2018 9999 ALL COMPANES Condos (HO-G) Full Remander of Stele No 56,874,94 3,566,472,495 72,325,074 52,860 <td></td> <td>14.07</td>													14.07
2018 99999 ALL COMPANES Condos (HO-G) Full Remainder of State No 68,740 3,646,472,486 27,225,074 52,960 397,51 2018 09999 ALL COMPANES Condos (HO-G) X Wind Beach Area Yes 156 5,229,03 98,551 37,971 60,001 2018 09999 ALL COMPANES Condos (HO-G) X Wind Beach Area Yes 44,22,238 31,424 45,124 37,422 32,745 44,94 44,914,345 14,82,843 32,745 44,24 44,914,345 14,82,843 32,745 44,24 42,777 31,827,400 14,82,842 24,727 31,825 24,855 24,848 11,327,400 14,554,54 24,551 24,551													13.26
Construction Xind Beach Area Yes 528,903 98,812 37,7742 37,742													11.37
2018 99999 ALL COMPANIES Condos (H-O-E) X Wind Beach Area No 1,474 55,252,394 541,824 37,492 367,66 2018 99999 ALL COMPANIES Condos (H-O-E) X Wind Coastal Area No 3,023 142,53,180 1,322,160 47,175 341,39 2018 99999 ALL COMPANIES Terants (HO-4) Full Beach Area No 479 1332,740 186,62 29,777 388,60 2018 99999 ALL COMPANIES Terants (HO-4) Full Beach Area No 479 1332,740 186,62 24,777 388,60 2018 99999 ALL COMPANIES Terants (HO-4) Full Coastal Area No 449 1,430,82 24,61,22 24,277 318,320 2018 99999 ALL COMPANIES Terants (HO-4) Full Remainder of State Yes 94,455 2,309,44,483 10,471,85 24,64 24,451 2018 99999 ALL COMPANIES Terants (H	2018	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	NO	68,740	3,640,472,486	27,325,074	52,960	397.51	7.51
2018 99999 ALL COMPANIES Condos (HO-6) X Wind Beach Area No 1,474 55,253,294 541,824 37,492 367,66 2018 99999 ALL COMPANIES Condos (HO-6) X Wind Cosstal Area No 3,023 142,53,180 1,322,160 47,175 341,39 2018 99999 ALL COMPANIES Tenants (HO-4) Full Beach Area No 3,023 142,53,180 1,332,160 47,175 341,39 2018 99999 ALL COMPANIES Tenants (HO-4) Full Beach Area No 479 1,332,740 186,612 26,077 388,60 2018 99999 ALL COMPANIES Tenants (HO-4) Full Cosstal Area No 44,88 110,967,860 1,430,82 24,612 24,612 24,612 24,612 24,612 24,612 24,641 24,612 24,641 24,612 24,612 24,612 24,612 24,612 24,612 24,612 24,612 24,612 24,613 24,612	0010												
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2018 99999 ALL COMPANIES Mobilehome All Forms X Wind Beach Area No 32 1,635,658 11,350 51,514 357,46 2018 99999 ALL COMPANIES Mobilehome All Forms X Wind Coastal Area Yes 3 202,000 1,202 67,333 400.67 2018 99999 ALL COMPANIES Mobilehome All Forms X Wind Coastal Area Yes 3 202,000 1,202 67,333 400.67 2018 99999 ALL COMPANIES Mobilehome All Forms X Wind Coastal Area No 2,470 128,595,351 729,625 52,067 295.42 Reconcile Actual Written Premium with Data from Annual Statement 2018 99999 ALL COMPANIES Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms 2,633,407,219									l				
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2018 99999 ALL COMPANIES Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms 2,633,407,219 2018 99999 ALL COMPANIES Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written 2,633,407,219 2018 99999 ALL COMPANIES Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written 2,581,658,066 2019 Difference: This Report - Annual Statement 51,749,153 2.00% of Annual Statement 2019 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 2019 Statement. Another difference is caused by the fact that the Annual Statement includes policies effective prior to 11/1/2018 that aren't included in this call.	2018	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,470	128,595,351	729,625	52,067	295.42	5.67
2018 99999 ALL COMPANIES Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms 2,633,407,219 2018 99999 ALL COMPANIES Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written 2,633,407,219 2018 99999 ALL COMPANIES Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written 2,581,658,066 2019 Difference: This Report - 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 2019 Explanation for Difference Statement. Another difference is caused by the fact that the Annual Statement includes policies effective prior to 11/1/2018 that aren't included in this call.			l										
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2018 99999 ALL COMPANIES Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written 2,581,658,066 Image: Comparison of the state of	2018	99999	ALL COMPANIES							2,633,407,219			
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Statement. Another difference is caused by the fact that the Annual Statement includes policies effective prior to 1/1/2018 that aren't included in this call.						The major difference					ine of Business in t	he Annual	
In addition, Line 04 in the Annual Statement includes coverages like earthquake, sump pump, water liability,etc. that are not included in this call.						Statement. Another	difference is	caused by the fact th	at the Annual Statement include	s policies effective prior to 1	/1/2018 that aren't in	ncluded in this call.	
						In addition, Line 04 in	the Annual	Statement includes c	overages like earthquake, sump	pump, water liability,etc. th	at are not included in	n this call.	