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Actuarial Services Division
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Subject: 2025 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: April 1, 2026

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, 2026 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-2025 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 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 2025. If a policy was still in effect as of December 31, 2025, count each residential unit in the policy as 1.00 written house-year. For policies that were cancelled before the expiration date and during 2025, pro-rate the written house-years.
7. Coverage A (or C) Insured Amount, column (9):
Consider policies that were effective during 2025. If a policy was still in effect as of December 31, 2025, 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 2025, 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 2025. If a policy was still in effect as of December 31, 2025, 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 2025, 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, 2025 Annual Statement in the Reconcile Actual Written Premium with Data from Annual Statement box. 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

2025 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
Due Date: **April 1, 2026**

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/ **2025**

(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 Insured Amount (Coverage C for HO-4 and HO-6)	(10) Actual Written Premium (Exclude Coastal Pool or Beach Plan Portion)	Self-Audit		
										(11) Average Coverage Insured Amount	(12) Average Premium	(13) [(10) / (9)] *1000 Average Rate Per 000s
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	10,339.66	6,911,181,173	74,004,420	668,415	7,157.34	10.71
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	1,008.70	818,768,438	6,896,052	811,706	6,836.57	8.42
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	35,738.09	15,149,326,418	116,786,334	423,899	3,267.84	7.71
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	47,292.15	17,389,018,540	97,864,770	367,694	2,069.37	5.63
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	1,103,156.58	487,525,944,126	2,455,330,623	441,937	2,225.73	5.04
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	709,998.17	341,832,308,560	1,024,153,570	481,455	1,442.47	3.00
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	7,380.54	3,557,154,104	13,373,558	481,964	1,812.00	3.76
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	6,893.99	3,401,511,762	6,932,896	493,403	1,005.64	2.04
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	32,334.83	13,046,961,914	46,123,530	403,496	1,426.44	3.54
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	53,405.91	22,194,229,001	41,184,760	415,576	771.16	1.86
2025	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	113.33	35,545,691	606,349	313,638	5,350.14	17.06
2025	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	46.72	16,695,418	166,595	357,358	3,565.88	9.98
2025	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	245.89	55,372,405	657,413	225,193	2,673.62	11.87
2025	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	2,321.63	644,252,727	3,450,310	277,501	1,486.16	5.36
2025	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	26,384.95	7,283,045,001	39,050,378	276,030	1,480.02	5.36
2025	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	37,932.68	15,086,930,310	41,533,268	397,729	1,094.92	2.75
2025	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	373.85	125,913,585	622,180	336,801	1,664.24	4.94
2025	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	998.40	372,209,401	1,477,943	372,808	1,480.32	3.97
2025	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,803.76	506,487,097	2,481,816	280,795	1,375.91	4.90
2025	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	4,316.24	1,241,200,071	6,555,098	287,565	1,518.71	5.28
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	1,165.70	55,756,757	1,741,779	47,831	1,494.20	31.24
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	173.54	6,822,746	200,771	39,316	1,156.69	29.42
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	2,273.76	123,925,227	2,557,190	54,502	1,124.65	20.63
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	4,750.58	211,742,773	3,907,950	44,572	822.63	18.46
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	24,157.73	1,620,016,708	23,079,371	67,060	955.36	14.25
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	58,129.84	3,920,799,081	40,940,784	67,449	704.30	10.44
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	175.17	9,956,386	229,418	56,840	1,309.72	23.04
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	721.89	51,606,636	622,184	71,488	861.88	12.06
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	238.53	16,636,666	256,715	69,747	1,076.25	15.43
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	1,936.10	152,191,095	1,558,854	78,607	805.15	10.24
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	300.57	7,068,300	144,095	23,516	479.41	20.39
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	402.29	10,451,348	151,396	25,980	376.34	14.49
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	10,870.67	225,032,237	3,366,056	20,701	309.65	14.96
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	22,191.48	753,093,876	4,988,396	33,936	224.79	6.62
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	178,256.27	4,109,549,129	37,733,722	23,054	211.68	9.18
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	398,159.54	13,316,245,400	64,540,468	33,444	162.10	4.85
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	67.41	2,147,121	35,860	31,852	531.98	16.70
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	139.05	4,809,341	34,308	34,587	246.73	7.13
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	432.20	11,529,720	111,612	26,677	258.24	9.68
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	1,134.05	46,063,103	240,797	40,618	212.33	5.23
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	325.49	25,755,578	608,103	79,130	1,868.29	23.61
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	4.00	557,499	15,408	139,375	3,852.00	27.64
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	4,267.32	313,866,213	7,601,657	73,551	1,781.36	24.22
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	2,286.39	157,849,952	4,106,361	68,951	1,796.00	26.05
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	41,038.23	3,379,452,096	45,830,090	82,349	1,116.77	13.56
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	80,751.90	6,659,460,868	106,186,234	82,468	1,314.97	15.95
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	36.99	2,496,902	51,150	67,504	1,382.85	20.49
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	28.50	3,017,988	36,587	105,894	1,283.75	12.12
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	223.10	17,065,371	297,999	76,490	1,335.69	17.46
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	730.15	79,411,382	913,915	108,760	1,251.67	11.51

Reconcile Actual Written Premium with Data from Annual Statement

2025	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	4,234,739,703
2025	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	4,151,844,705

Difference: This Report - Annual Statement **82,894,998** **2.00%** 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 1/1/2025 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.