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Commissioner of Insurance
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Actuarial Services Division
DataCall@ncdoi.gov

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

North Carolina Insurance Department
 General Statutes of North Carolina §58-45-71
 2025 North Carolina Homeowners' Coverage in the Beach Area and Coastal Area
 Due Date: **April 1, 2026**

Company Name: **ALL COMPANIES**
 Company NAIC Code: **99999**
 Coverage Year as of 12/31/ **2025**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Self-Audit		
										(11)	(12)	(13)
Year	Company NAIC Code	Company Name	Form	Full or X- Wind	Territory	Consent-To- Rate?	Written House- Years	Actual Dollar Insured Amount (Coverage C for HO-4 and HO-6)	Actual Written Premium (Exclude Coastal Pool or Beach Plan Portion)	(9) / (8) Average Coverage Insured Amount	(10) / (8) Average Premium	[(10) / (9)] *1000 Average Rate Per 000s
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	Yes	11,271.52	6,856,318,040	71,382,804	608,287	6,333.03	10.41
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Beach Area	No	1,093.62	726,101,540	6,563,383	663,943	6,001.52	9.04
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	Yes	35,172.42	13,985,486,098	111,915,027	397,626	3,181.90	8.00
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Coastal Area	No	50,119.86	17,843,609,448	97,669,251	356,019	1,948.71	5.47
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	Yes	1,094,151.65	423,825,916,982	2,138,381,055	387,356	1,954.37	5.05
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	Full	Remainder of State	No	946,794.95	414,390,814,142	1,286,751,949	437,677	1,359.06	3.11
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	Yes	7,126.95	3,166,612,846	12,374,075	444,315	1,736.24	3.91
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Beach Area	No	11,842.21	5,428,762,828	13,163,524	458,425	1,111.58	2.42
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	Yes	24,969.12	8,391,656,660	33,575,240	336,081	1,344.67	4.00
2025	99999	ALL COMPANIES	Homeowners (HO-1,2,3,5,8)	X Wind	Coastal Area	No	102,883.08	39,098,099,308	91,375,216	380,025	888.15	2.34
2025	99999	ALL COMPANIES	Dwelling	Full	Beach Area	Yes	126.27	36,934,186	541,809	292,513	4,291.04	14.67
2025	99999	ALL COMPANIES	Dwelling	Full	Beach Area	No	62.39	19,856,188	145,187	318,266	2,327.14	7.31
2025	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	Yes	290.48	64,508,727	712,643	222,078	2,453.34	11.05
2025	99999	ALL COMPANIES	Dwelling	Full	Coastal Area	No	2,078.17	552,445,046	2,940,143	265,832	1,414.77	5.32
2025	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	Yes	30,251.91	8,072,959,708	41,607,275	266,858	1,375.36	5.15
2025	99999	ALL COMPANIES	Dwelling	Full	Remainder of State	No	115,610.14	30,437,551,823	103,212,148	263,278	892.76	3.39
2025	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	Yes	350.70	112,590,778	529,833	321,050	1,510.81	4.71
2025	99999	ALL COMPANIES	Dwelling	X Wind	Beach Area	No	2,269.31	739,003,035	2,839,168	325,650	1,251.11	3.84
2025	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	Yes	1,779.26	483,087,281	2,296,994	271,510	1,290.98	4.75
2025	99999	ALL COMPANIES	Dwelling	X Wind	Coastal Area	No	18,826.96	3,134,253,989	12,113,551	166,477	643.42	3.86
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	Yes	1,024.70	47,783,716	1,438,090	46,632	1,403.43	30.10
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Beach Area	No	212.65	11,333,385	232,722	53,297	1,094.41	20.53
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	Yes	2,606.82	157,603,299	2,515,030	60,458	964.79	15.96
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Coastal Area	No	4,432.03	198,497,222	3,050,464	44,787	688.28	15.37
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	Yes	30,729.96	1,890,259,369	24,873,301	61,512	809.42	13.16
2025	99999	ALL COMPANIES	Condos (HO-6)	Full	Remainder of State	No	55,526.98	3,778,080,941	35,683,000	68,040	642.62	9.44
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	Yes	218.55	11,524,203	260,450	52,731	1,191.74	22.60
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Beach Area	No	1,373.96	76,857,859	934,056	55,939	679.83	12.15
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	Yes	477.37	39,205,121	448,703	82,128	939.96	11.45
2025	99999	ALL COMPANIES	Condos (HO-6)	X Wind	Coastal Area	No	3,612.83	248,136,375	2,462,030	68,682	681.47	9.92
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	Yes	255.03	5,922,557	106,559	23,223	417.83	17.99
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Beach Area	No	221.75	6,029,321	78,483	27,189	353.92	13.02
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	Yes	11,280.35	244,923,022	3,326,198	21,712	294.87	13.58
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Coastal Area	No	18,140.12	582,045,734	3,818,673	32,086	210.51	6.56
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	Yes	210,112.33	5,179,888,359	44,534,318	24,653	211.95	8.60
2025	99999	ALL COMPANIES	Tenants (HO-4)	Full	Remainder of State	No	401,308.32	13,882,994,868	63,289,398	34,594	157.71	4.56
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	Yes	76.95	2,526,984	36,846	32,841	478.85	14.58
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Beach Area	No	382.09	12,653,565	81,819	33,117	214.14	6.47
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	Yes	755.00	29,631,883	203,129	39,248	269.05	6.86
2025	99999	ALL COMPANIES	Tenants (HO-4)	X Wind	Coastal Area	No	5,031.10	164,176,604	811,769	32,632	161.35	4.94
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	Yes	245.83	18,707,699	464,053	76,100	1,887.70	24.81
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Beach Area	No	12.00	1,142,822	26,173	95,235	2,181.12	22.90
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	Yes	4,196.67	297,792,171	7,289,943	70,959	1,737.08	24.48
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Coastal Area	No	2,683.91	179,456,640	4,655,976	66,864	1,734.77	25.94
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	Yes	38,755.19	3,012,342,658	42,587,475	77,727	1,098.88	14.14
2025	99999	ALL COMPANIES	Mobilehome All Forms	Full	Remainder of State	No	92,818.05	7,770,982,332	110,147,247	83,723	1,186.70	14.17
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	Yes	41.50	2,652,107	54,430	63,904	1,311.53	20.52
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Beach Area	No	398.24	31,528,988	236,926	79,170	594.93	7.51
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	Yes	228.98	16,336,442	286,457	71,344	1,251.01	17.53
2025	99999	ALL COMPANIES	Mobilehome All Forms	X Wind	Coastal Area	No	2,822.74	243,189,250	1,921,006	86,154	680.55	7.90

Reconcile Actual Written Premium with Data from Annual Statement

2025	99999	ALL COMPANIES	Actual Written Premium of Homeowners, Condos, Tenants, and Mobilehome All Forms	4,219,006,246
2025	99999	ALL COMPANIES	Annual Statement, NC Statutory Page 14, Line 4 Homeowners Multiple Peril, Column 1 Direct Premium Written	4,385,944,998
Difference: This Report - Annual Statement				-166,938,752
Explanation for Difference				-3.81% of Annual Statement
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 1/1/2024 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.				