



July 22, 2026

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Request for Copies of Responses to NCDOI Data Call on Net Cost of Reinsurance

Summary:

- The North Carolina Rate Bureau (NCRB) requests all data and information provided to the North Carolina Department of Insurance (NCDOI) in response to NCDOI Bulletin 26-B-10 NCOR to also be provided to the NCRB via email to PropertyFiling@ncrb.org.
- Submissions are requested no later than July 27, 2026.
- Any data provided to the NCRB in response to this request will be handled by the NCRB in accordance with its Statement of Policy on Data Confidentiality.

The NCDOI issued a data call regarding Net Cost of Reinsurance (NCOR) in NCDOI Bulletin 26-B-10 NCOR dated June 17, 2026. The NCRB requests that all data and information provided to NCDOI in response to that data call also be provided to the NCRB.

Who is Required to Report?

Per the instructions of the NCDOI data call, the data call must be completed by any company that has collected premium for homeowners, personal dwelling, or mobile home policies under the jurisdiction of the NCRB during the calendar years 2025 and/or 2026, as well as the North Carolina Joint Underwriting Association and the North Carolina Insurance Underwriting Association. No response is required from other providers.

The Data Reporting Process to NCRB:

The NCDOI included an Excel file on which responding companies are to input data. Each company should send all completed copies of that Excel file to the NCRB via email to PropertyFiling@ncrb.org. In the event the company provides any explanatory or follow-up material, resubmissions, corrections, or other responses to the NCDOI with regard to the NCDOI data call, that information, data, and material should also be provided to the NCRB via email. The NCDOI data call requested completion of the NCDOI request no later than July 24, 2026. The requested copies should be submitted to the NCRB contemporaneously with submission of responses to the NCDOI or no later than July 27, 2026.

Any data provided to the NCRB in response to this request may be used for ratemaking purposes. All such data and information will be handled by the NCRB in accordance with its Statement of Policy on Data Confidentiality, a copy of which is included on the NCRB website (www.ncrb.org).

Please share this information with the personnel responsible for data reporting. If you have any questions, you may contact 919-783-9790 or PropertyFiling@ncrb.org.

Sincerely,

Jarred Chappell
Chief Operating Officer
P-26-7