



August 3, 2023

CIRCULAR LETTER TO ALL PROPERTY MEMBER COMPANIES

**Re: 2023 Mobile Homeowners Statistical Data Call**

The North Carolina Rate Bureau (NCRB) requires Mobile Home data to support the North Carolina Mobile Homeowners insurance products, also known as the Mobile Home (C) and Mobile Home (F) programs. Carriers which do not write mobile homeowners in these programs are not required to respond to this data call. The data collected will be used for preparation of a 2023 rate review.

NCRB appreciates your assistance in contributing to the North Carolina Mobile Homeowners database that will serve as the basis of NCRB’s 2024 review of its Mobile Homeowners insurance programs. A full description of the data to be collected is in the attached “2023 Mobile Homeowners Statistical Data Call” document.

Please provide to the Rate Bureau via email to **Karen Ott (klo@ncrb.org)** your appointed contact(s) who will submit the data for this call, including which Companies (by NAIC # and Company Name) and which program (MHF or MHC) will be submitted. *Appointed contact(s) should be provided no later than August 15, 2023.*

Thirty (30) days before the due date of the data call, your appointed contact(s) will receive a request for submission of data from Karen Ott via email. Secure Transmission of data will occur through the Workspaces tool, and the email request, which your assigned Contact will receive from Karen Ott, will have a link where data can be submitted. *For this upcoming Mobile Homeowners data call, the final due date for completed data submissions is September 15, 2023.*

The timely submission of your company’s data is vital to the workflow process.

Transmission Schedule	Due Dates
1. Provide Data Contact to NCRB	August 15, 2023
2. Completed Data due to NCRB via Workspaces	September 15, 2023

Sincerely,

Andy Montano  
Director, Personal Lines

AM:ko  
P-23-4  
Attachment



## North Carolina Rate Bureau 2023 Mobile Homeowners Statistical Data Call

### INTRODUCTION

The North Carolina Rate Bureau (NCRB) and Milliman are pleased to assist North Carolina member insurance companies by collecting and analyzing industry data in support of the North Carolina Mobile Homeowners insurance products maintained by the NCRB. The NCRB and Milliman appreciate your assistance in contributing to the North Carolina Mobile Homeowners database that will serve as the basis of the NCRB's 2024 review of its Mobile Homeowners insurance programs.

**Purpose:** The data collected in response to this statistical data call will support the NCRB's review of the MH(C) and MH(F) Mobile Homeowners insurance programs in North Carolina.

**Transmission:** Data will be submitted securely via the Workspaces tool. Additional details about this transmission can be found in the NCRB Circular which accompanies this data call.

**Timing of Delivery:** The timely submission of your company's premium, claims, severe weather, and loss development data is vital to the workflow process. The NCRB asks that companies deliver the requested data by **September 15, 2023**.

**Data Format:**

In the tables on the following pages, we have listed the data fields that are critical to the NCRB's Mobile Homeowners rate review, as well as additional fields that enhance the robustness of the analysis. For each data element, we have provided a brief description of the field, the maximum length for each field, as well as clarification regarding the data type (e.g., character, numeric, or date). Missing values for any field should be reported as blanks or zeros. Where appropriate, we have also presented a sample value reflecting the anticipated format.

Please note that the preferred file format is .txt because it presents the data in the cleanest, most trouble-free manner. We also accept .csv files for this purpose. If a member company would prefer another data format, please let us know and we will likely be able to accommodate your preference.

**Data Specifications:**

*Premium Data:*

Companies shall provide policy-level data for seven (7) policy years, with the latest policy year ending on the most recent December 31 relative to the issuance of this statistical data call. For example, for a statistical data call issued July 1, 2023, the NCRB is requesting that data be provided corresponding to policies with effective dates ranging from 1/1/2016 through 12/31/2022.

The data shall be evaluated as of the latest date included in the policy year experience period provided. For example, if the experience period includes policies with effective dates ranging from 1/1/2016 through 12/31/2022, the data shall be evaluated as of 12/31/2022.

For MH(C) policies, separate records should be provided for each insured coverage. (Note: MH(F) policies are sold as package policies with multiple coverages included on a policy. As such, we anticipate one record per policy would be sufficient for each policy period.)

In the event of mid-term policy changes (or endorsements), separate records for each unique combination of policy attributes should be provided. For the record corresponding to the policy effective date, written premium should reflect the full-term premium based on the policy attributes in effect on the policy effective date. Written premium for any mid-term policy changes should reflect the pro-rated incremental change in full-term policy premium; this could be a positive or negative amount. Earned premium for each record should reflect the pro-rated amount based on the number of days out of the policy period in which the policy attributes were in effect. Earned premium for cancelled policies should be pro-rated to only reflect the portion of the policy period in which the policy was in effect.

*Claims Data:*

Companies shall provide claims-level data for seven (7) accident years, with the latest accident year ending on the most recent December 31 relative to the issuance of this statistical data call. For example, for a statistical data call issued July 1, 2023, losses with accident dates ranging from 1/1/2016 through 12/31/2022 shall be provided.

The losses shall be evaluated one (1) quarter after the latest date included in the accident year experience period provided. For example, if the experience period includes losses with accident dates ranging from 1/1/2016 through 12/31/2022, the losses shall be evaluated as of 3/31/2023.

*Summarized Loss Data (for Excess Wind and Excess Flood provisions):*

Companies shall provide summarized loss data for 25 accident years (or as many years as reasonably available, with a minimum of 15 years), with the latest accident year ending on the most recent December 31 relative to the issuance of this statistical data call. For example, for a statistical data call issued July 1, 2023, losses with accident dates ranging from 1/1/1998 through 12/31/2022 shall be provided.

The losses shall be evaluated one (1) quarter after the latest date included in the accident year experience period provided. For example, if the experience period includes losses with accident dates ranging from 1/1/1998 through 12/31/2022, the losses shall be evaluated as of 3/31/2023.

Losses should be gross of reinsurance (i.e., direct business) and should exclude loss adjustment expense. In addition, losses should include all non-liability perils and should include all events (catastrophic and non-catastrophic).

*Loss Development Data:*

Companies shall provide aggregated data for twelve (12) accident years, with the latest accident year ending on the most recent December 31 relative to the issuance of this statistical data call. For example, for a statistical data call issued July 1, 2023, losses with accident dates ranging from 1/1/2011 through 12/31/2022 shall be provided.

For each accident year provided, successive March 31 evaluations of the cumulative losses, allocated loss adjustment expense, and claim counts shall be provided, beginning 15 months after the inception of the accident year through the latest March 31 evaluation available (i.e., months of development equal to 15, 27, 39 ... 123, 135, and 147).

Losses should include only non-catastrophe losses and should exclude loss adjustment expense.

## PREMIUM DATA DICTIONARY

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
1	Policy Number	Identifier to distinguish between policies. May contain numbers and characters and may be anonymized by providing a unique random number for each policy number.	R	Character	40	123456789
2	MH Program	MHC or MHF	R	Character	3	MHF
3	Policy Form	MH(C): 1 = Named Perils 2 = Comprehensive 9 = All Other (or N/A)  MH(F): 2 = Broad Form 3 = Comprehensive Form 4 = Contents Broad Form	R	Numeric	1	3
4	Coverage Identifier	MH(C): 1 = Mobile Home Structures 2 = Adjacent Structures 3 = Personal Effects 4 = Liability 5 = Additional Living Expense  MH(F): 9 = All Other (or N/A)	R	Numeric	1	9
5	Policy Effective Date		R	Date	10	1/1/2019
6	Policy Expiration Date		R	Date	10	12/31/2019

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
7	Mid-term Endorsement Date	May be left blank if not applicable	R	Date	10	4/1/2019
8	Policy Cancellation Date	May be left blank if not applicable	R	Date	10	6/30/2019
9	Zip Code	The zip code for the insured address	R	Numeric	5	27616
10	County FIPS Code	The county FIPS code for the insured address	R	Numeric	3	001
11	Territory	The rated territory during the period in which the policy was written	R (for policies written on or after 6/1/20)	Numeric	3	123
12	Coverage A	Insured amount of Coverage A  For MH(C), the insured amount of Mobile Home Structures Coverage (Coverage Identifier = 1); blank for records corresponding to MH(C) coverages other than Mobile Home Structures	R	Numeric	10	100000
13	Coverage B	Insured amount of Coverage B  For MH(C), the insured amount of Adjacent Structures Coverage (Coverage Identifier = 2); blank for records corresponding to MH(C) coverages other than Adjacent Structures	R	Numeric	10	10000

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
14	Coverage C	Insured amount of Coverage C  For MH(C), the insured amount of Personal Effects Coverage (Coverage Identifier = 3); blank for records corresponding to MH(C) coverages other than Personal Effects	R	Numeric	10	30000
15	Coverage D	Insured amount of Coverage D  For MH(C), the amount of Additional Living Expense Coverage (per day) (Coverage Identifier = 5); blank for records corresponding to MH(C) coverages other than Additional Living Expense	R	Numeric	10	10000
16	Coverage E	Insured amount of Coverage E  For MH(C), the insured amount of Liability Coverage (Coverage Identifier = 4); blank for records corresponding to MH(C) coverages other than Liability	R	Numeric	10	25000
17	All Other Perils Deductible	0, 50, 100, 250, 500, 1000	R	Numeric	5	1000
18	Wind/Hail Deductible	1000, 2000, 5000	R	Numeric	5	5000
19	Named Storm Deductible	Yes/No identifier for whether policy has 1% Named Storm Deductible	R	Character	3	No

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
20	Replacement Cost Coverage	Yes/No identifier to distinguish whether coverage is provided on a replacement cost basis; applies to MH(C) Mobile Home Structures or MH(F) Coverages A and B	R	Character	3	Yes
21	Year Built	The year in which construction was completed on the insured address	R (O for Tenants)	Numeric	4	1990
22	Tie-Down Credit	Yes/No identifier to distinguish whether the policy received a tie-down credit during rating	R	Character	3	Yes
23	Occupancy	MH(C): 1 = Primary Residence Owner Occupied 2 = Primary Residence Non-Owner Occupied 3 = Seasonal/Vacation 4 = Tenant  MH(F): 9 = All Other (or N/A)	R	Numeric	1	1
24	Windstorm or Hail Exclusion Credit	Yes/No identifier to distinguish whether wind coverage is excluded	R	Character	3	Yes
25	Manual Written Premium	This should exclude premium for optional coverages, except for Cov D for MH(C) and increased Cov B or C for MH(F)	O	Numeric	12	1200.00

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		Although this field is optional, companies are encouraged to provide, if available				
26	Written Premium	This should exclude premium for optional coverages, except for Cov D for MH(C) and increased Cov B or C for MH(F)	R	Numeric	12	1300.00
27	Manual Earned Premium	This should exclude premium for optional coverages, except for Cov D for MH(C) and increased Cov B or C for MH(F)  Although this field is optional, companies are encouraged to provide, if available	O	Numeric	12	600.00
28	Earned Premium	This should exclude premium for optional coverages, except for Cov D for MH(C) and increased Cov B or C for MH(F)	R	Numeric	12	650.00
29	Written Exposure	This should be measured in house years	R	Numeric	6	1.000
30	Calendar Year 2016 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.000

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
31	Calendar Year 2017 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.000
32	Calendar Year 2018 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.000
33	Calendar Year 2019 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.000
34	Calendar Year 2020 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.500

PREMIUM DATA DICTIONARY (7 policy years; 2016-2022; evaluated as of 12/31/2022)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
35	Calendar Year 2021 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.000
36	Calendar Year 2022 Earned Exposure	This should be measured in earned house years. If multiple records are provided for the same policy period, the earned exposure provided for each record should correspond to the exposure earned during the period of time in which the record was in effect.	R	Numeric	6	0.000

## CLAIMS DATA DICTIONARY

CLAIMS DATA DICTIONARY (7 accident years; 2016-2022; evaluated as of 3/31/2023)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
<b>General Information</b>						
1	Policy Number	<p>Identifier to distinguish between policies. May contain numbers and characters and may be anonymized by providing a unique random number for each policy number.</p> <p>Companies insuring multiple locations under a single policy should provide separate policy numbers for each insured property.</p>	R	Character	40	123456789
2	Claim Number	Identifier to distinguish claims. May contain numbers and characters and may be anonymized by providing a unique random number for each policy number.	R	Character	40	2020_654321
3	Policy Effective Date		R	Date	10	1/1/2019
4	MH Program	MHC or MHF	R	Character	3	MHF
5	Policy Form	<p>MH(C):</p> <p>1 = Named Perils 2 = Comprehensive 9 = All Other (or N/A)</p> <p>MH(F):</p> <p>2 = Broad Form 3 = Comprehensive Form 4 = Contents Broad Form</p>	R	Numeric	1	3

CLAIMS DATA DICTIONARY (7 accident years; 2016-2022; evaluated as of 3/31/2023)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
6	Coverage Identifier	MH(C): 1 = Mobile Home Structures 2 = Adjacent Structures 3 = Personal Effects 4 = Liability 5 = Additional Living Expense  MH(F): 9 = All Other (or N/A)	R	Numeric	1	9
7	Date of Loss	Date on which loss occurred	R	Date	10	6/1/2019
8	Cause of Loss	1 = Fire, Lightning, & Removal 2 = Wind & Hail 3 = Water Damage & Freezing 4 = Theft 5 = Vandalism & Malicious Mischief 6 = Credit Cards, Debit Cards, Fund Transfer Cards, Forgery, and Counterfeit Money 7 = Damage to Property of Others 8 = Hurricane (incl. Storm Surge) 9 = Flood (excl. Storm Surge) 10 = Bodily Injury and Property Damage Liability 11 = Medical Payments 12 = Fungi, Wet or Dry Rot, or Bacteria (Mold) 13 = All Other	R	Numeric	2	2
9	Paid Loss	Net of deductible	R	Numeric	12	50000.00

CLAIMS DATA DICTIONARY (7 accident years; 2016-2022; evaluated as of 3/31/2023)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
10	Paid ALAE		R	Numeric	12	5000.00
11	Incurred Loss	Net of deductible	R	Numeric	12	60000.00
12	Incurred ALAE		R	Numeric	12	6000.00

## SUMMARIZED LOSS DATA DICTIONARY

SUMMARIZED LOSS DATA DICTIONARY (25 accident years, or as many years as reasonably available with a minimum of 15; 1998-2022; evaluated as of 3/31/2023)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
1	Accident Year		R	Numeric	4	2019
2	MH Program	MHC or MHF	R	Character	3	MHF
3	Policy Form	MH(C): 9 = All Other (or N/A)  MH(F): 2 = Broad Form 3 = Comprehensive Form 4 = Contents Broad Form	R	Numeric	1	3
4	Coverage Identifier	MH(C): 1 = Mobile Home Structures 2 = Adjacent Structures 3 = Personal Effects 9 = All Other  MH(F): 9 = All Other (or N/A)	R	Numeric	1	9
5	Incurred Loss	Losses should be gross of reinsurance, should exclude loss adjustment expense, should include all non-liability perils, and should include <u>all</u> events (catastrophic and non-catastrophic). Losses by peril should reconcile to losses provided in the Claims Data.	R	Numeric	12	1000000.00
6	Incurred Non-Hurricane Wind Loss		R	Numeric	12	200000.00

SUMMARIZED LOSS DATA DICTIONARY (25 accident years, or as many years as reasonably available with a minimum of 15; 1998-2022; evaluated as of 3/31/2023)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
7	Incurred Hurricane Loss	Should <u>include</u> Storm Surge	R	Numeric	12	100000.00
8	Incurred Flood Loss	Should <u>exclude</u> Storm Surge	R	Numeric	12	50000.00
9	Incurred ALAE	Should exclude ALAE from liability claims but include ALAE from all other non-liability perils, including catastrophic and non-catastrophic events.	R	Numeric	12	150000.00
10	Incurred Non-Hurricane Wind ALAE		R	Numeric	12	30000.00
11	Incurred Hurricane ALAE	Should <u>include</u> ALAE from Storm Surge claims	R	Numeric	12	15000.00
12	Incurred Flood ALAE	Should <u>exclude</u> ALAE from Storm Surge claims	R	Numeric	12	7500.00

## LOSS DEVELOPMENT DATA DICTIONARY

LOSS DEVELOPMENT DATA DICTIONARY (12 accident years; 2011-2022; evaluated at successive 3/31 evaluation dates)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
<b>General Information</b>						
1	MH Program	MHC or MHF	R	Character	3	MHF
2	Policy Form	MH(C): 9 = All Other (or N/A)  MH(F): 2 = Broad Form 3 = Comprehensive Form 4 = Contents Broad Form	R	Numeric	1	3
2	Coverage Identifier	MH(C): 1 = Mobile Home Structures 2 = Adjacent Structures 3 = Personal Effects 4 = Liability 9 = All Other  MH(F): 9 = All Other (or N/A)	R	Numeric	1	9
3	Accident Year	2010 through 2021	R	Date	10	2015
4	Evaluation Year	Evaluations should be as of 3/31 for each year	R	Numeric	4	2019
5	Cumulative Paid Loss	Net of deductible; Excluding catastrophes	R	Numeric	12	50000.00
6	Cumulative Paid ALAE		R	Numeric	12	5000.00

LOSS DEVELOPMENT DATA DICTIONARY (12 accident years; 2011-2022; evaluated at successive 3/31 evaluation dates)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
7	Cumulative Incurred Loss	Net of deductible; Excluding catastrophes	R	Numeric	12	100000.00
8	Cumulative Incurred ALAE		R	Numeric	12	10000.00
9	Cumulative Reported Claims	Should only include claims where there is either an indemnity payment or in which a case reserve has been established for indemnity as of the evaluation date	R	Numeric	12	450
10	Cumulative Open Claims	Should only include claims where there is an indemnity case reserve established as of the evaluation date	R	Numeric	12	150