



South Carolina Department of Insurance

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MARK SANFORD
Governor

SCOTT H. RICHARDSON
Director of Insurance

DATE: October 23, 2007

RE: Clarification for the Data Call Request for Policy Information on Risks Written in the South Carolina Wind & Hail Underwriting Association Territory

On October 8, 2007 the South Carolina Department of Insurance issued the Data Call Request for Policy Information on Risks Written in the South Carolina Wind Pool Territory. To reiterate, this data call solicits information that will enable the Department to determine the impact of the Wind Pool expansion on the South Carolina property insurance market. Specifically, the Department is trying to determine how many policies are being written in the coastal areas of the state with and without wind coverage.

For clarification in regards to the data call notice and to provide answers to common inquiries received concerning this data call request, please be advised of the following:

- Affected Parties:** Only companies who are (1) licensed to write personal and/or commercial property insurance coverage in SC and (2) actively wrote over \$1 Million in premium for such policies in 2006 are expected to respond. If none of these policies were written in the Wind Pool Territory as currently defined by statute, then please respond with a worksheet filled out as N/A.
 - Personal Lines:** Includes dwelling, tenant, condo and mobile-homeowners.
 - Commercial Lines:** Includes Business Owners Policy (BOP) and Special Multi Peril (SMP).
 - Surplus Lines:** No response is currently required from surplus lines insurers.
 - Agents:** No response is expected from any agents.
- Initial Response:** By November 15, 2007 we are requesting data for:
 - January through September 2006 (i.e. "prior year"), and
 - January through September 2007 (i.e. "current year") only.Data for October through December 2006 and October through December 2007 is requested by the subsequent Jan 15, 2008 filing deadline.
- Location of Data Call Notice and Worksheets:** The Data Call link may be found by visiting <http://www.doi.sc.gov/company/windpooldatacall/>, which contains a list of all Wind Pool related information, including press releases, relevant Orders, FAQs, as well as the Data Call Notice and Worksheet.
- Definition of Wind Pool Territory:** Please use the expanded Wind Pool area, as currently defined by statute in [Order 2007-3](#).
- Data:** Please enter the total number of policies processed in each month and NOT the dollar amount of premium written.
 - Please disregard the xxxx's in the first row (January) of the initial version of the worksheet. These have no significance other than as a placeholder to indicate where data should be entered. For clarity, January data is required for the initial response due by Nov 15.
 - Cancellations should include only all types of terminations that are instigated by the insurer. An insured that non-renews or lapses or requests to cancel should not be included.
- Further Questions:** Please contact Derek McKee via email with any questions concerning this data call request at windpooldatacall@doi.sc.gov. This email address is now working properly.