

**NAIC 2026 HOMEOWNERS MARKET DATA CALL
FREQUENTLY ASKED QUESTIONS AND ANSWERS**

Updated April 23, 2026

PURPOSE AND SCOPE:

Assist state insurance regulators in better assessing their markets and insurer underwriting practices by developing property market data intelligence so regulators can better understand how markets are performing in their states, and identify potential new coverage gaps, including changes in deductibles and coverage types, and affordability and availability issues.

SURVEY—GENERAL QUESTIONS:

Which insurers must complete the survey?

- Insurers that received a data call letter and wrote \$50,000 in homeowners and dwelling fire coverage in any of the requested year 2018 – 2025.

Why am I receiving this notice?

- The data call letter went to those listed as Annual Statement, Market Conduct, and Government Relations contacts for each requested company.

Can I file one response for an insurance group or multiple companies?

- Responses should be provided on an individual company basis.

What are the steps I need to take to prepare for survey data submission?

Step 1: Obtain a User ID and Password

You should **request your User IDs and role assignments now**, so you will be prepared to submit the data call by the deadline. Here's what you need to do:

If submitting data for your company, you should obtain a User ID and password by contacting the NAIC Helpdesk at help@naic.org. Indicate that you will need access to RDC for submission of the 2026 HMDC data call and identify the role to be assigned, **RDC_HMDC2026_USER_PR**.

Once the permission is assigned, the report must be submitted by logging into the NAIC reporting portal, selecting "PAC" as the "datacall group," and selecting "HMDC_2026."

Please note users will be required to use Multi-Factor Authentication (MFA). MFA adds an extra layer of security for users, helping protect against unauthorized access by requiring an additional form of authentication beyond username and password. After logging in, users will be prompted to set an MFA type of their choice including Okta Verify, Google Authenticator, Voice Call Authentication, Email Authentication, and SMS Authentication. There are help documents for implementing specific MFA factors on the NAIC Help Page.

Step 2: Read the documents on this website to familiarize yourself with the definitions needed to be understood to accurately complete the survey.

Step 3: Complete the Data Call Report

1. Read the Resource documents for common questions about the data call and data call process.
2. Review the "How to Upload the Homeowners Data Call" resource for technical details involved with the RDC uploading process.
3. In RDC, submit the survey.
 - See "[RDC User Guide](#)" resource for assistance.
 - See "[Field Formatting and Validations](#)" resource to assist with any validation errors.

For questions regarding the content of the data call please send an e-mail to propertydata@naic.org.

Are our answers confidential and is data safe?

- Individual company responses will be kept confidential per the authorizing state's examination authority.
- The NAIC maintains commercially reasonable security protocols consistent with industry standards. Security protocol documentation is available upon request. The NAIC undergoes annual external security audits and will provide a copy of any SOC 2 audit report upon request.

How can I get help?

- For questions about interpretation of the survey questions, please email propertydata@naic.org.
- For questions about the user ID or RDC, please contact the NAIC Help Desk at help@naic.org.

DEFINITIONS

How is ____ defined?

See Property Homeowners Definitions at this link: [Property Homeowners Definitions](#)

RESPONDENT INFORMATION

Can I use the same report for multiple companies?

- No, one file should be completed for one company.

What if I cannot provide some of the required data?

- Please email propertydata@naic.org with any data issues. States will be contacted by the NAIC with any questions about data concerns.

VALIDATION INFORMATION

Why am I receiving a “File Rejected System” status message?

- If you receive this message it is because the report has triggered a validation error. Please see the link under the Exceptions column to view the errors. For detailed information see page 8 of the RDC User Guide.

DATA ELEMENT INFORMATION

If we use a “blanket” limit across all coverages (B,C,D, etc.), should we apply the normal breakdown of 10%-B/70%-C/20%-D?

- Yes

If a policy is written in one year (2019) and cancelled in the next year (2020) in which year should the cancellation be reported?

- The cancellation should be reported in the year the policy was cancelled, even if the policy inception date was in the previous year.

If a claim is opened in one year (2019) and closed the following year (2020), in which year should the closed claim be reported?

- Claim counts and losses should be reported in the year in which the claim was closed or loss was paid, regardless of what year the claim was opened.

Should endorsement activity be reported? If a policy is reported as “new” should we report endorsement activity as “new”?

- Endorsement activity that pertains to the coverages included in the data call (i.e. directly related to coverages on the dwelling) should be reported with the policy premium. If the policy is reported as “new” and includes endorsement activity, that activity should be included with the “new” reported policy premium.

For aggregate deductibles should the deductibles be added together?

- Yes, percentage deductibles should be converted to a dollar amount and added to dollar deductibles.

Is the Minimum and Maximum Deductible related to all perils/all other perils deductibles, or any deductible offered?

- Report the lowest and highest deductible written, including peril-specific deductibles.

If we do not offer peril-specific deductibles, should we report the AOP deductible in the peril specific column?

- If a peril specific deductible is not offered or written, leave columns related to those peril-specific deductibles blank.

If coverage limits or deductibles change during the policy year, how should those be reported?

- Report the coverage limits or deductible that was effective for the majority of the policy.

Are Umbrella Policies included if they are endorsed to a homeowner policy?

- No, umbrella policies/endorsements should not be included.

Should California Earthquake Authority data be included in our submission?

- No, CEA data should not be included.

How should companies handle seasonal or non-occupied dwelling policies? Should they be included in the data call?

- Seasonal and non-occupied dwellings should be included if they are written on the requested Homeowners policy forms.

How should companies calculate average discounts in the mitigation section?

- The average should be calculated based on the policy reported for the Count of PIF for each type of mitigation discount, not the total Count of PIF.

How should deductibles be reported for HO-4 and HO-6 policies that do not carry Coverage A?

- Typically, these policies would use a percentage of Coverage C to determine the deductible. That percentage should be reported for HO-4 and HO-6 where necessary.

Can we submit a mailing address zip code for a reported policy.

- No, zip codes must match the reported jurisdiction and should reflect the location of the risk.

Do we include our DP3 policies in the data call if they are not owner occupied?

- No, this data call is only collecting owner-occupied policy information

Do you want the total premium inforce as of year-end or direct premium written on the Annual Statement?

- This data call is asking for total premium in-force as of year-end. We understand this may not equal the written premium on the NAIC Annual Statement.

If a Policy holder is sent a cancellation notice, but then reinstated without a lapse in coverage, would we could this as a cancellation?

- No, only cancellations that result in a lapse of coverage should be counted.

Should we include only policies with an effective date within the reporting year (e.g., 2018–2025), or should we include any policy that has a cancellation during the reporting year?

- Cancellation counts should be reported in the year the cancellation occurred, even if the effective date is in the previous year.

Should we report Private Passenger policies with a renters endorsement coverage?

- These policies should report only the renters coverage as an HO4 policy.

How should endorsements that change coverage in the following year be reported? Should that be included in the previous year's premium?

- Premium should be reported as what is known at year end. If an Oct. 2018 policy has an endorsement in Feb. 2019 that changes the premium, you would not report that changed premium in 2018 because it was not in-force at the end of the year. If that endorsement

is still tied to the policy at renewal, you would include the endorsement premium in the 2019 year end premium.

Should DIC policies be included in the data submission?

- No, do not include DIC policies.

For claims and losses, should only property coverages be included?

- No, you should include both property and liability claims and losses. Do not include PUP in either claims and losses, or premium amounts.

Should Service Water Line coverage be included in Water Damage and Freezing losses and claims?

- No, this coverage would be included in All Other Perils.