

Potential Metrics from Homeowners Market Data Call, Grouped by Questions to Answer within a Public Report

September 17, 2026

Any of these metrics can be shown by state; year; policy type (dwelling, homeowners, renters, condo, etc.); and new/renewed policies.

For instance, for each category, consider state-by-state, and year-by-year tables of results, along with percentage change since 2018, other than frequency and severity which should be multiyear averages. Split data elements by form (e.g. dwelling; homeowners; renters).

Context will be provided on how data should be interpreted within the analysis. Hazard, risk and census data can also be leveraged in the narrative for each section.

What are availability trends in homeowners insurance coverage by state?

- Number of companies and policies in force
- Number of companies writing new business
- Nonrenewals per 1000 policies in force
- Company-initiated cancellations per 1000 policies in force
- Nonpayment cancellations per 1000 policies in force
- Average claims frequency (multiyear)
- Average claims severity (multiyear). Adjust for inflation.
- % of ZIPs with increasing/decreasing number of companies
- Change in exclusions (Policies In Force not providing specific coverages)

Cost - How has the cost of residential homeowners' insurance changed over time and by geography?

- Average premium
- Average premium per \$1000 Coverage A
- Claims/Losses paid by peril/Direct Written Premium (multiyear). Rolling 3-5 year average.
- Third party: average income data; average home value; risk factors
- Change in deductibles
- Replacement cost compared to Actual Cash Value
- Hazard/risk data, such as Cat Modeling data or FEMA Risk Index

Are insurers changing limits, deductibles and policy coverages in policies to shift more risk back on consumers?

- Percentage of policies with Actual Cash Value or Replacement Cost
- Deductibles – shifting in buckets over time (percentage in each bucket)
- Average all perils deductibles

- Change in exclusions
- Change in policies with/without cosmetic damage on roof/siding
- Count of policies with mitigation discounts/Policies In Force

How has the competitiveness of homeowners' insurance markets changed?

- Number of insurers or groups with policies in force
- New/renewal by individual company and group
- Variability in premiums
- Data from NAIC Competition Report, such as HHI, top writers, etc.
- Residual market data

Have insurers concentrated their underwriting exposures in geographic areas that are exposed to catastrophic events? What is the impact of increasing catastrophe risk on the homeowners insurance market?

- Policies in force compared to risk indices
- Third party data: FEMA Risk Index and Cat Modeling Risk
- Average claims frequency
- Average claims severity
- Claims and Losses paid by peril (fire; wind/hail; water damage; wildfire; all other perils)

Are insurers moving into or out of certain geographic areas?

- Insurance Company initiated cancellations (other than non-payment of premium) as a percentage of admitted market policies
- Non-renewals as a percentage of admitted market policies
- Percentage of policies in high-risk zones

For Reference Only: Full List of HMDC Data Elements

- Number of Companies
- Written premium
- Policies in Force
- Coverage Limits (A, B, C, D)
- Policies not providing coverage for wildfire; earthquake; cosmetic damage on roof; cosmetic damage on siding
- Policies in force and average premium for wind endorsement
- Count of policies with Replacement Cost or Average Cash Value on Dwelling; Roof; Siding
- Count of policies in force with 100% replacement cost; extended replacement cost between 100% and 150%; extended replacement cost greater than 125%

- Maximum RC written
- Deductibles - Aggregate all perils; hurricane/named storm; wind/hail
- Buckets for dollar deductibles and Percentage deductibles
- Min/max fixed and percentage deductibles
- Count of paid claims (total; fire; wind/hail; water damage; wildfire; all other perils)
- Losses paid (total; fire; wind/hail; water damage; wildfire; all other perils)
- Nonpayment Cancellations
- Company initiated cancellations (total and in time buckets)
- Cancelled policies and returned premium
- Nonrenewals
- Policies in force and average premium for discounts (state required and non-state required for fortified; wind; fire; hail; water)