

Overview: 2026 Homeowners Market Data Call

BACKGROUND

State insurance regulators are gathering data from insurance companies to better understand homeowners insurance across the United States, down to the ZIP Code level. This information will help them see how coverage options and deductibles affect costs and availability. It also helps regulators assess the impact of mitigation efforts, monitor the financial strength of insurance companies, and understand how well consumers understand their insurance options.

The 2026 data call covers policy years 2018-2025 and will request the following from insurance companies writing at least \$50,000 in relevant premium:

- Policy Type: Home, Renter, Condo, and Mobile Home
- Non-renewals
- Cancellations
- Coverage Limits
- Replacement Cost
- Claims by Peril
- Losses by Peril
- Deductibles
- Mitigation Discounts
- Premiums
- Actual Cash Value

States will request this data in March 2026, with submissions due June 15, 2026.

PUBLIC REPORT

After data validation and analysis, a public report analyzing the data is targeted for release in early 2027. The public and interested parties will have an opportunity to comment prior to its release. Meeting times and instructions for comment will be posted to [NAIC.org](https://www.naic.org) as they are available.

HOMEOWNERS MARKET DATA CALL TASK FORCE & WORKING GROUP

The NAIC's Homeowners Market Data Call Task Force is responsible for developing and overseeing data call matters and communicating any updates or issues to NAIC Membership. More information about the Task Force's Members, its 2026 charges, and data call definitions and templates can be found on [NAIC.org](https://www.naic.org). A Working Group of state regulators will lead the drafting and release of the public report.

QUESTIONS

For questions from the media, please contact news@naic.org. For general inquiries, please contact [Aaron Brandenburg](#), Director of Property & Casualty Regulatory Services.