

DEFINITIONS FOR STATE REGULATOR

HOMEOWNERS MARKET DATA CALL

Dwelling Fire Policies – Policies that provide coverage for dwellings, other detached structures, and contents, caused by specified perils. It may also provide liability coverage and additional living expenses, and is usually written when a residential property does not qualify according to the minimum requirements of a homeowner's policy, or because of a requirement for the insured to select several different kinds of coverage and limits on this protection.

Include:

- Dwelling Fire and Dwelling Liability policies ONLY IF the policies written under these programs are for owner-occupied residential dwellings, not policies written for tenant-occupied dwellings, written under a commercial program and/or on a commercial lines policy form.

Homeowners Policies – Policies that provide comprehensive coverage for personal liability, medical payments, dwelling and other structures property damage, contents/personal property damage, and additional living expenses.

Include:

- Mobile/Manufactured homes intended for use as a dwelling regardless of where [or what line] on the Statutory Annual Statement state page associated premium is reported.
- Policies covering log homes, land homes, and site-built homes.
- Policies written on the HO-1, HO-2, HO-3, HO-4 HO-5, HO-6, HO-7 and HO-8 policy forms.

Exclude:

- Farmowners policies, as coverage is considered to be Commercial Lines for purposes of this data call.
- Umbrella policies.
- Lender-placed or creditor-placed policies.

If policies are written on different forms, match to the following:

~~Any of the following dwelling Fire Policy Forms should be reported as "DF"~~

- **DP-1 (Basic Form)** – Covers the dwelling structure and attached structures against specific named perils like fire, lightning, and windstorm.
- **DP-2 (Broad Form)** – Covers the perils included in DP-1, plus additional named perils such as falling objects, weight of snow, and vandalism.
- **DP-3 (Special Form)** – Offers "all-risks" coverage for the dwelling and attached structures. Covers all perils except those explicitly excluded in the policy, such as floods or earthquakes.

Homeowners Policy Forms:

- **HO-1 (Basic Form)** – Covers named perils such as fire, lightning, windstorm, and theft.

- **HO-2 (Broad Form)** – Covers additional named perils than HO-1, including falling objects and water damage from specific causes.
- **HO-3 (Special Form)** – Covers all perils except those explicitly excluded, such as floods or earthquakes.
- **HO-4 (Renter's Form)** – Covers unscheduled personal property on a broad named perils basis
- **HO-5 (Comprehensive Form)** – Provides comprehensive coverage, including open perils for both dwelling and personal property.
- **HO-6 (Condo Owner's Form)** – Covers the real property interest and the personal property of insureds who own a unit in a condominium or share an ownership interest in a cooperative building
- **HO-7 (Mobile home/Manufactured Home Form)** – Covers mobile home and manufactured home structures on an open perils basis; personal property is covered on a named perils basis. Policies written on other forms that cover mobile homes/manufactured homes should be reported as HO-7.
- **HO-8 (Modified Coverage)** – Provides limited coverage for older or high-risk homes.
- **Other** – Specially designed coverage forms, including wind only policies.

If data elements are not applicable to certain policies, such as renters or other, please leave those columns blank.

Coverage A – Dwelling: Provides coverage for damage to the dwelling and/or other attached structures caused by an insured peril.

Coverage B – Other Structures: Provides coverage for damage to other detached structures on the residence premises (1) separated from the dwelling by a clear space or (2) connect to the dwelling by a fence, wall, wire, or other form of connection but not otherwise attached caused by an insured peril.

Coverage C – Personal Property: Provides coverage for damage to dwelling contents or other covered personal property caused by an insured peril.

Coverage D – Loss of Use: Provides coverage for additional living expenses incurred by the insured or fair rental value when the insured dwelling becomes uninhabitable as the result of an insured loss or when access to the dwelling is barred by civil authority.

Fixed-Dollar Deductible – A maximum fixed dollar amount the insured must pay toward any claim against the homeowners insurance policy.

Percentage Deductible – A specified maximum percentage of the homeowners policy's total Coverage A amount the insured must pay toward any claim against the policy.

Data Element Definitions

RESPONDENTCOMPANY INFORMATION

NAIC Company Code – The five-digit code assigned by the NAIC to all U.S. domiciled companies which filed a Financial Annual Statement with the NAIC.

Company Name: The company's full legal name as registered with the NAIC.

Contact Name: The name of the individual at the company submitting the data available to answer questions about the company's submission.

~~Contact~~ **Contact Title:** The individual's title at the company.

~~Contact~~ **Contact Phone Number:** The individual's phone number where they can be reached to answer questions about the company's submission.

Contact Email Address: The individual's email address where they can be reached to answer questions about the company's submission.

COMPOUNDING VARIABLES

Reporting Year – 4-digit year during which policy was written (2024, 2023, 2022, 2021, 2020, 2019, 2018).

State Abbreviation – Two-character state abbreviation for location of insured property

Zip Code – 5-digit numerical zip code for location of insured property. Zip Code should must match to the reported state.

~~Reporting Year – 4-digit year during which policy was written (2022, 2021, 2020, 2019, 2018).~~

Policy Form – Dwelling or Homeowners policy forms (~~DF or~~ DP-1, DP-2, DP-3, HO-1, HO-2, HO-3, HO-4, HO-5, HO-6, HO-7, HO-8 or the equivalent form in states without standard policy forms. See individual policy form definitions above. Specially designed policies, including wind only policies should be reported as "Other")

New or Renewed Policies for Reporting Year – Report "New" if policy was written for the first time in reporting year for your company. Report "Renewed" if the policy is a renewal in the reporting year.

PART I: PREMIUM, COVERAGE, AND- DEDUCTIBLE INFORMATION FOR POLICIES IN FORCE (PIF)

Direct Written Premium ~~as of Dec. 31 of Reporting Year~~ – Sum of direct written premium for all policies reported in 'Written House Months in Reporting Year' This includes direct premium written during the calendar year specified in force as of Dec. 31 of reporting year. Include premium for endorsements and coverages added and deleted during the year.

~~Premium Net of Cancellations – Sum of premium for all policies reported in 'House Months Net of Cancellations'. If a policy is cancelled, premium should be reported on a net basis for the time the policy was in effect.~~

~~Policies in Force as of Dec. 31 of at End of the Reporting Year~~ **Count of Policies in Force PIF** – Count of all policies in which coverage is in effect as of Dec. 31 of the reporting year.

~~Written House Months in Reporting Year—Total count house months for all policies written in reporting year. (e.g., If 3 1-year policies are written in a particular zip code, report 36 house months. Report on a written basis, where a 12-month policy written in any month of a particular year would be reported as 12 house months for that year, coinciding with the full written premium amount for the 12 months of the policy.)~~

~~House Months Net of Cancellations—Total count house months for all policies written in reporting year. If a policy is cancelled, house months should be reported on a net basis for the time the policy was in effect.~~

~~Count of Paid Claims in Reporting Year—Total number of claims closed with payment where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported. Does not include claims where the loss amount is zero (claims closed without payment). In the case of partial payments, only one paid claim is included—successive payments are included as paid losses but without adding to the paid claim count.~~

~~Losses Paid in Reporting Year—Total sum of losses paid during the reporting year. Direct losses paid should include losses paid less salvage & subrogation, not including case loss reserves or unpaid claim amounts. Losses are not developed or adjusted for trend and exclude loss adjustment expenses.~~

Coverage A Aggregate Limits – Aggregate sum of Coverage A Limits for all policies ~~reported in ‘Written House Months in Reporting Year’~~ in force as of Dec. 31 of reporting year.

Coverage B Aggregate Limits – Aggregate sum of Coverage B Limits for all policies in force as of Dec. 31 of reporting year. ~~reported in ‘Written House Months in Reporting Year’.~~

Coverage C Aggregate Limits – Aggregate sum of Coverage C Limits for all policies in force as of Dec. 31 of reporting year. ~~reported in ‘Written House Months in Reporting Year’.~~

Coverage D Aggregate Limits – Aggregate sum of Coverage D Limits for all policies in force as of Dec. 31 of reporting year. ~~reported in ‘Written House Months in Reporting Year’.~~

~~Written House Months in Reporting Year Providing for policies with Wind Coverage—Total house months for those policies that include coverage for wind events.~~

~~**Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year for policies Not Providing Wind Coverage**—Total house months for all Count of policies in force as of Dec. 31 that do not provide coverage for claims relating to wind events.~~

~~“Written House Months Policies in Force in Reporting Year as of Dec 31 for policies with Wind Coverage” + “Policies in Force Written House Months as of Dec 31 in Reporting Year for policies Not Providing Wind Coverage” = “Policies in Force as of Dec 31 Written House Months in Reporting Year”~~

~~**Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year for policies Not Providing Wildfire Coverage**—Total house months for Count of all policies in force as of Dec. 31 that do not provide coverage for claims relating to wildfire events.~~

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year for policies Not Providing Earthquake Coverage~~ – ~~Count of Total house months for all policies in force as of Dec. 31~~ that do not provide coverage for claims relating to earthquake events.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year for policies Not Providing Cosmetic Damage on Roof~~ – ~~Count of Total house months for all policies in force as of Dec. 31~~ that do not provide coverage for damage to roof structures that affects only the appearance and not the function of the roof.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year for policies Not Providing Cosmetic Damage on Siding~~ – ~~Count of Total house months for all policies in force as of Dec. 31~~ that do not provide coverage for damage to siding that affects only the appearance and not the function of the siding.

Count of ~~Policies-PIF~~ or Endorsements ~~with Earthquake w/EQ Coverage~~ – Total number of policies in force or endorsements as of Dec. 31 that provide coverage for claims relating to an earthquake event. Only included policies or endorsements where the earthquake premium is explicitly rated and priced.

Aggregate Premium for Earthquake Coverage – Total sum of written premium for the earthquake coverage portion of a policy or endorsement.

Count of ~~Policies-PIF withw/~~ Wind Endorsement – Total numbers of policies in force as of Dec. 31 that include an endorsement for coverage for claims relating to a wind event.

Aggregate Premium for Wind Endorsement – Total sum of premium charged for endorsements that provide coverage for claims relating to a wind event.

Count of ~~Policies-PIF w/with~~ Standalone Wind Coverage – Total number of policies in force as of Dec. 31 that provide coverage for claims relating to a wind event, written separate from a homeowners policy.

Aggregate Premium for Standalone Wind Coverage – Total sum of premium charged for a policy providing coverage for claims relating to a wind event, written separate from a homeowners policy.

Note: For Hawaii only, where the data call asks for **Wind** data in “~~Count of Written House Months in Reporting Year for Policies-PIF with Not Providing~~ Wind Coverage” Column, and Columns asking for “~~Policies-Count of PIF with Wind~~ Endorsement,” “Aggregate Premium for Wind Endorsement,” “Count of ~~Policies-PIF~~ with Standalone Wind Coverage,” and “Aggregate Premium for Standalone Wind Coverage,” it means **Hurricane**.

If a policy dictates ACV based on the peril, please report as ACV.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year with RC Coverage on Dwelling~~ – ~~Count of Total house months for all policies in force as of Dec. 31~~ that provide replacement cost coverage on dwelling structures.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with ACV Coverage on Dwelling – ~~Count of Total house months for all policies in force as of Dec. 31~~ that provide actual cash value coverage on dwelling structures. This includes policies with roof service policy schedules (RPS).

~~“Count of PIF in force as of Dec. 31 of reporting year with RC Coverage on Dwelling” + “Count of PIF in force as of Dec. 31 of reporting year with ACV Coverage on Dwelling” = “Count of PIF as of Dec. 31 of reporting year.”~~

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with RC Coverage on Roof – ~~Count of Total house months for all policies in force as of Dec. 31~~ that provide replacement cost coverage on roof structures.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with ACV Coverage on Roof – ~~Count of Total house months for all policies in force as of Dec. 31~~ that provide actual cash value coverage on roof structures. This includes policies with roof service policy schedules (RPS).

~~“Count of PIF in force as of Dec. 31 of reporting year with RC Coverage on Roof” + “Count of PIF in force as of Dec. 31 of reporting year with ACV Coverage on Roof” = “Count of PIF as of Dec. 31 of reporting year.”~~

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with RC Coverage on Siding – ~~Count of Total house months for all policies in force as of Dec. 31~~ that provide replacement cost coverage on siding materials.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with ACV Coverage on Siding – ~~Count of Total house months for all policies in force as of Dec. 31~~ that provide actual cash value coverage on siding materials.

~~“Count of Policies in force as of Dec. 31 of reporting year with RC Coverage on Siding” + “Count of Policies in force as of Dec. 31 of reporting year with ACV Coverage on Siding” = “Count of Policies in Force as of Dec. 31 of reporting year.”~~

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with 100% RC – ~~Count of Total house months for all policies in force as of Dec. 31~~ where coverage is up to and equal to 100% of replacement cost for Coverage A.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with Extended Replacement Cost greater than 100% but less than or equal to 125% – ~~Count of Total house months for all policies in force as of Dec. 31~~ where coverage is greater than 100% but less than or equal to 125% of replacement cost for Coverage A.

~~Count of PIF in force as of Dec. 31 of reporting year Written House Months in Reporting Year~~ with Extended Replacement Cost Greater than 125% – ~~Count of Total house months for all policies in force as of Dec. 31~~ where coverage is greater than 125% of replacement cost for Coverage A. Guaranteed Replacement Cost policies should be reported here.

Maximum % RC Written – The maximum percentage of extended replacement cost coverage written on the reported Policy Form. Guaranteed Replacement Cost policies should be reported as 126%. Input as a whole number (10, 25, etc.)

Aggregate All Perils Policy Deductible - Total sum of deductibles in policies providing “all-perils” coverage or “all other perils” coverage. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits. In the case of “named perils” policies, report the total policy deductible for all covered perils.

Aggregate Tropical Cyclone/Hurricane/~~Named Storm~~ Deductible – Total sum of deductibles relating to tropical cyclone, ~~or~~ hurricane, or named storm events. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits.

Aggregate Wind/Hail Deductible - Total sum of deductibles relating to wind or hail events. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits.

~~Aggregate Named Storm Deductible – Total sum of deductibles relating to named storm events. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits.~~

For All Peril ~~or All Other Perils Policies~~

- Policies should only be reported ONCE for the below

Count of ~~Policies-PIF with/~~ \$500 or Lower Deductible – Total number of policies where all deductible amounts equal \$500 or less.

Count of ~~Policies-PIF with/~~ Deductible between \$500 and \$2,000 – Total number of policies where all deductible amounts are greater than \$500 and less than \$2,000.

Count of ~~Policies-PIF with/~~ \$2,000 or Greater Deductible – Total number of policies where all deductible amounts equal \$2,000 or greater.

- ~~Policies should only be reported ONCE for the below~~

Count of ~~Policies-PIF with/~~ 2% or less Deductible – Total number of policies where the ~~(non-wind/hail)~~ deductible is stated as 2% or less than the Coverage A amount.

Count of ~~Policies-PIF with~~ Deductible between 2% and 5% - Total number of policies where the deductible is stated as a percentage between 2% and 5% of the Coverage A amount.

Count of ~~Policies-PIF with~~ 5% or Greater Deductible – Total number of policies where the deductible is stated as 5% or more of the Coverage A amount.

~~[*Add example]~~

For Policies Covering Specific Perils

For ~~Tropical Cyclone/Hurricane/Named Storm Deductibles~~

- Policies should only be reported ONCE for the below

Count of ~~Policies-PIF with/~~ \$500 or Lower Deductible – Total number of policies where the deductible for claims relating to a tropical cyclone, hurricane or named storm event is stated as \$500 or less.

Count of ~~Policies-PIF with/~~ Deductible between \$500 and \$2,000 – Total number of policies where the deductible for claims relating to a tropical cyclone, hurricane or named storm event is stated greater than \$500 and less than \$2,000.

Count of ~~Policies-PIF with/~~ \$2,000 or Greater Deductible – Total number of policies where the deductible for claims relating to a tropical cyclone, hurricane or named storm event is equal or greater than \$2,000.

- ~~Policies should only be reported ONCE for the below~~

Count of ~~Policies-PIF with/~~ 2% or less Deductible - Total number of policies where the deductible for claims relating to a tropical cyclone, hurricane or named storm event is stated as 2% or less than the Coverage A amount.

Count of ~~Policies-PIF with~~ Deductible between 2% and 5% - Total number of policies where the deductible for claims relating to a tropical cyclone, hurricane or named storm event is stated as a percentage between 2% and 5% of the Coverage A amount.

Count of ~~Policies-PIF with~~ 5% or Greater Deductible – Total number of policies where the deductible for claims relating to a tropical cyclone, hurricane or named storm event is stated as 5% or more of the Coverage A amount.

For Wind-Hail Deductibles

- ~~Policies should only be reported ONCE for the below~~

Count of ~~Policies-PIF with/~~ \$500 or Lower Deductible – Total number of policies where the deductible for claims relating to a wind or hail event is stated as \$500 or less.

Count of ~~Policies-PIF with/~~ Deductible between \$500 and \$2,000 – Total number of policies where the deductible for claims relating to a wind or hail event is stated as greater than \$500 and less than \$2,000.

Count of ~~Policies-PIF with/~~ \$2,000 or Greater Deductible – Total number of policies where the deductible for claims relating to a wind or hail event is equal or greater than \$2,000.

- ~~Policies should only be reported ONCE for the below~~

Count of ~~Policies-PIF with/~~ 2% or less Deductible - Total number of policies where the deductible for claims relating to a wind or hail event is stated as 2% or less than the Coverage A amount.

Count of ~~Policies-PIF with~~ Deductible between 2% and 5% - Total number of policies where the deductible for claims relating to a wind or hail event is stated as a percentage between 2% and 5% of the Coverage A amount.

Count of ~~Policies-PIF with~~ 5% or Greater Deductible – Total number of policies where the deductible for claims relating to a wind or hail event is stated as 5% or more of the Coverage A amount.

For Earthquake Deductibles

Count of Policies-PIF with any Fixed \$ Deductible – Total number of policies where the deductible is a fixed dollar amount, rather than a percentage.

- Policies should only be reported ONCE for the below

Count of Policies-PIF with/ ~~less than 5%~~ **5% or less Deductible less than 5%** - Total number of policies where the deductible for claims relating to an earthquake event is stated as less than 5% the Coverage A amount.

Count of Policies-PIF with Deductible 5% or greater and less than 10% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 5% and less than 10% of the Coverage A amount.

Count of Policies-PIF with Deductible 10% or greater and less than 15% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 10% and less than 15% of the Coverage A amount.

Count of Policies-PIF with Deductible 15% or greater and less than 20% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 15% and less than 20% of the Coverage A amount.

Count of Policies-PIF with Deductible 20% or greater and less than 25% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 20% and less than 25% of the Coverage A amount.

Count of Policies-PIF with 25% or Greater Deductible – Total number of policies where the deductible for claims relating to an earthquake event is stated as equal to 25% or greater of the Coverage A amount.

DEDUCTIBLE INFORMATION

Minimum Deductible for Fixed Deductible – Minimum fixed-dollar deductible selected by the policyholder, for the reported Policy Form.

Maximum Deductible for Fixed Deductible – Maximum fixed-dollar deductible selected by the policyholder, for the reported Policy Form. Do not aggregate deductibles for all policies within the record. Select only the highest deductible within the record.

Minimum Deductible for Percentage Deductible – Minimum percentage deductible selected by the policyholder, for the reported Policy Form.

Maximum Deductible for Percentage Deductible – Maximum percentage deductible selected by the policyholder, for the reported Policy Form. Do not aggregate deductibles for all policies within the record. Select only the highest deductible within the record.

Count of Paid Claims in Reporting Year – Total number of claims closed with payment where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported. Does not include claims where the loss amount is zero (claims closed without payment). In the case of partial payments, only one paid claim is included --successive payments are included as paid losses but without adding to the paid claim count.

Losses Paid in Reporting Year – Total sum of losses paid during the reporting year. Direct losses paid should include losses paid less salvage & subrogation, not including case loss reserves or unpaid claim amounts. Losses are not developed or adjusted for trend and exclude loss adjustment expenses.

Count of Paid Claims for Fire and Removal and Fire caused by Lightning in Reporting Year – Total number of claims closed for payment for fire and removal and fire caused by lightning where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported.

Losses Paid for Fire and Removal and Fire caused by Lightning in Reporting Year - Total sum of losses paid during the reporting year for fire and removal and fire caused by lightning.

Count of Paid Claims for Wind and Hail in Reporting Year – Total number of claims closed for payment for wind and hail where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported.

Losses Paid for Wind and Hail in Reporting Year - Total sum of losses paid during the reporting year for wind and hail damage.

Count of Paid Claims for Water Damage and Freezing in Reporting Year – Total number of claims closed for payment for water damage and freezing where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported.

Losses Paid for Water Damage and Freezing in Reporting Year - Total sum of losses paid during the reporting year for water damage and freezing.

Count of Paid Claims for Wildfire in Reporting Year – Total number of claims closed for payment for wildfire where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported.

Losses Paid for Wildfire in Reporting Year - Total sum of losses paid during the reporting year for wildfire damage.

Count of Paid Claims for All Other Perils in Reporting Year – Total number of claims closed for payment for damage caused by all other perils where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported.

Losses Paid for All Other Perils in Reporting Year - Total sum of losses paid during the reporting year for damage caused by all other perils.

PART III: CANCELLATIONS AND NONRENEWALS

Count of Nonpayment ~~C~~cancellations in Reporting Year – Total number of cancellations due to nonpayment by the insured where the cancellation effective date is during the reporting year.

~~Count of Nonrenewals in Reporting Year~~ – ~~Total number of existing policies that the insurer elected not to renew the coverage for circumstances allowed under the “non-renewal” clause of the policy during the reporting year.~~

Count of Company Initiated ~~C~~cancellations for ~~O~~ther than ~~N~~on-payment of ~~P~~remium – Total number of policy cancellations that were initiated by the reporting company for reasons other than non-payment of premium during the reporting year. (These would be separate from non-renewals, as cancellations occur at anytime during the policy period. Non-renewals allow for the policy to remain in-force through the end of the policy period, and then is not renewed for the next policy year.) Do not include policies rescinded or voided where there is no liability. Do not include “cancel rewrites” where an insurer merely rewrites an existing policy, such as to align policy due dates.

Number of Company-initiated Cancellations that Occur in the First 59 days After Effective Date of Policy - Company-initiated cancellations for new business where the notice of cancellation was issued within the first 59 days after the original effective date of the policy.

- The calculation of the number of days is from the original inception date of the policy, not the renewal date.
- This time frame should be used regardless of individual state requirements related to the ‘underwriting’ period for new business.
- The notice of cancellation is the date the cancellation notice was mailed to the insured.

Number of Company-initiated Cancellations that Occur 60 to 90 days After Effective Date of Policy - Company-initiated cancellations where the notice of cancellation was issued 60 to 90 days after the original effective date of the policy.

- The calculation of the number of days is from the original inception date of the policy, not the renewal date.
- This time frame should be used regardless of individual state requirements related to the ‘underwriting’ period for new business.
- The notice of cancellation is the date the cancellation notice was mailed to the insured.

Number of Company-initiated Cancellations That Occur Greater than 90 days After Effective Date of Policy - Cancellations greater than 90 days—Company-initiated cancellations where the notice of cancellation was issued more than 90 days after the original effective date of the policy.

- The calculation of the number of days is from the original inception date of the policy, not the renewal date.
- This time frame should be used regardless of individual state requirements related to the ‘underwriting’ period for new business.
- The notice of cancellation is the date the cancellation notice was mailed to the insured.

Written Premium for Cancelled Policies in Reporting Year – Total premium written for policies that were written during reporting year but cancelled before year end. Premium reported would not be included in ‘Written Premium’ reported in Part I.

Returned Premium for Policies Cancelled Policies in Reporting Year – Total amount of premium returned to insureds after policy cancellation. Report return premium in the year the policy was cancelled even if the policy was written and reported in a previous year.

Count of Nonrenewals in Reporting Year – Total number of existing policies that the insurer elected not to renew the coverage for circumstances allowed under the “non-renewal” clause of the policy during the reporting year.

PART IV: MITIGATION DISCOUNTS FOR POLICIES IN FORCE

Count of PIF with State Required Mitigation Discounts – Total number of policies that include discounts for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines.

Count of PIF with State Required Fortified Standard Discounts – Total number of policies in ‘Count of PIF with State Required Mitigation Discounts’ with discounts for mitigation efforts related to a “Fortified Standard” program.

Average Percentage of State Required Fortified Standard Discounts – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of PIF with State Required Fortified Standard Discounts’.

Count of PIF with State Required Wind Discounts – Total number of policies in ‘Count of PIF with State Required Discounts’ with discounts for mitigation efforts related to wind.

Average Percentage of State Required Wind Discounts – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of PIF with State Required Wind Discounts’.

Count of PIF with State Required Fire/Wildfire Discounts – Total number of policies in ‘Count of PIF with State Required Discounts’ with discounts for mitigation efforts related to fire/wildfire.

Average Percentage of State Required Fire/Wildfire Discounts – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of Policies PIF with State Required Fire/Wildfire Discounts’.

Count of PIF with State Required Impact/Hail Discounts – Total number of policies in ‘Count of PIF with State Required Discounts’ with discounts for mitigation efforts related to impact/hail.

Average Percentage of State Required Impact/Hail Discounts – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of PIF with State Required Impact/Hail Discounts’.

Count of PIF with State Required Water Discounts – Total number of policies in ‘Count of PIF with State Required Discounts’ with discounts for mitigation efforts related to water damage.

Average Percentage of State Required Water Discounts – Average percentage of discounts given for efforts to mitigate potential loss in accordance with state established guidelines, based on the policies reported in ‘Count of PIF with State Required Water Discounts’.

Count of PIF with Non-State Required Mitigation Discounts – Total number of policies that include voluntary, non-state required, discounts for efforts by the insured to mitigate potential loss to the dwelling structure (e.g. Roof strapping, installing impact resistant roofing material, installing storm shutters etc.). This should not include common discounts such as smoke alarms, security systems, etc.

Count of PIF with Non-State Required Fortified Standard Discounts – Total number of policies in ‘Count of PIF with Non-State Required Discounts’ with discounts for mitigation efforts related to a “Fortified Standard” program.

Average Percentage of Non-State Required Fortified Standard Discounts – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in ‘Count of Policies with Non-State Required Fortified Standard Discounts’.

Count of PIF with Non-State Required Wind Discounts – Total number of policies in ‘Count of PIF with Non-State Required Discounts’ with discounts for mitigation efforts related to wind.

Average Percentage of Non-State Required Wind Discounts – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in ‘Count of PIF with Non-State Required Wind Discounts’.

Count of PIF with Non-State Required Fire/Wildfire Discounts – Total number of policies in ‘Count of PIF with Non-State Required Discounts’ with discounts for mitigation efforts related to fire/wildfire.

Average Percentage of Non-State Required Fire/Wildfire Discounts – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in ‘Count of PIF with Non-State Required Fire/Wildfire Discounts’.

Count of PIF with Non-State Required Impact/Hail Discounts – Total number of policies in ‘Count of PIF with Non-State Required Discounts’ with discounts for mitigation efforts related to impact/hail.

Average Percentage of Non-State Required Impact/Hail Discounts – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in ‘Count of PIF with Non-State Required Impact/Hail Discounts’.

Count of PIF with Non-State Required Water Discounts – Total number of policies in ‘Count of PIF with Non-State Required Discounts’ with discounts for mitigation efforts related to water damage.

Average Percentage of Non-State Required Water Discounts – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in ‘Count of Policies with Non-State Required Water Discounts’.

Count of Policies with Programmatic Mitigation Discounts – Total number of policies that include discounts for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines.

Aggregate Amount of Programmatic Mitigation Discounts – Total sum of discounts for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of Policies with Mitigation Discounts’.

Count of Policies with Non-Programmatic Mitigation Discounts – Total number of policies that include discounts for efforts by the insured to mitigate potential loss to the dwelling structure from natural hazards (e.g. Roof strapping, installing impact resistant roofing material, installing storm shutters etc.); This should not include common discounts such as smoke alarms, security systems, etc.

Aggregate Amount of Non-Programmatic Mitigation Discounts – Total sum of discounts for efforts by the insured to mitigate potential loss to the dwelling structure from natural hazards. See above definition for examples of discounts that should be either included or excluded.