

**HOMEOWNERS MARKET DATA CALL (C) TASK FORCE**  
**SUMMARY OF RECOMMENDED REVISIONS TO**  
**HOMEOWNERS MARKET DATA CALL TEMPLATE AND REVISIONS**  
**AUG. 6, 2025**

The Homeowners Market Data Call (C) Drafting Group (Drafting Group) has met weekly since June 2024 to review and analyze the data received in what was formerly known as the Property and Casualty Market Intelligence (PCMI) Data Call, issued in March of 2024. The name of the data call has since changed to the Homeowners Market Data Call (Data Call).

The Drafting Group recommended revisions to the Homeowners Market Data Call (C) Task Force (Task Force) to both the Data Call template and definitions, based on its review of data received in 2024 and discussions with industry and regulators.

The Task Force believes the final recommendations to the template and definitions will lead to better quality and more useful data to regulators in terms of how coverages, deductibles, and discounts impact homeowners insurance affordability and availability.

A summary of the major proposed enhancements to the Data Call include:

- Dwelling fire policies are reported separately by Basic, Broad, and Special.
- Renters (HO-4), Condo Owners (HO-6), Mobile Home (HO-7), and Other Policy Forms are added. Regulators feel there is a strong need to understand these markets as a subset of the overall homeowners market.
- Data fields for Direct Written Premium and Policies in Force, as well as coverage limits, are being collected as of Dec. 31 of the reporting year, rather than on a house-months basis. Regulators believe this will eliminate confusion and ultimately, be more feasible for insurers to submit.
- Columns for Written Premium for Cancelled Policies in Reporting Year and Returned Premium for Cancelled Policies in Reporting Year were added to capture premium amounts that would not be captured in Column L – Direct Premium Written due to this column only including premium in force as of December 31 of the reporting year.
- Definitions for claims and losses are clarified.
- Claims and losses are grouped by type of peril. This data is already submitted to statistical agents in accordance with the NAIC Statistical Handbook. The new fields by peril will be valuable for regulators as they understand changes in risks and markets, as well as in creating mitigation programs, by assessing geographic areas where losses by peril might be relatively higher and how mitigation can reduce losses.
- Company-initiated cancellations are grouped by the time of cancellation as are reported in the Market Conduct Annual Statement (MCAS).
- Mitigation Discounts have been redefined as “State Mandated” and “Non-State Mandated” to clarify the data being requested.
- Mitigation Discount Counts and Average Percentage Discounts are by type of mitigation discount (Fortified, Wind, Fire/Wildfire, Impact/Hail, Water). In the prior Data Call, companies faced challenges providing aggregate discount amounts. Therefore, Aggregate Discount Amounts are

revised to Average Percentage Discounts. The mitigation discount data will help regulators gauge the level of consumer participation in mitigation programs and how mitigation efforts are improving markets, whether through state-mandated programs or voluntary efforts.

The Task Force continues to discuss the timing of the Data Call. The current template suggests companies will report data for years 2018 through 2024. Depending on the timing of issuing the data call, the 2025 reporting year may be included.

Though not included in this version of the Data Call, regulators discussed the need for square footage of dwellings. In addition to the changes summarized above, the Task Force is additionally seeking feedback on the availability of square footage of dwelling data and how this data could be requested from companies for future iterations of the data call.