

Homeowners (2025)

Homeowners Interrogatories

		Yes No Response	Explanation
01	Were there policies in-force during the reporting period that provided Dwelling coverage?		_____
02	Were there policies in-force during the reporting period that provided Personal Property coverage?		_____
03	Were there policies in-force during the reporting period that provided Liability coverage?		_____
04	Were there policies in-force during the reporting period that provided Medical Payments coverage?		_____
05	Were there policies in-force during the reporting period that provided Loss of Use coverage?		_____
06	Was the company still actively writing policies in the state at year end?		_____
07	Does the company write in the non-standard market?		_____
08	If Yes, what percentage of your business is non-standard?	_____	
09	If Yes, how is non-standard defined?	_____	
10	Has the company had a significant event/business strategy that would affect data for this reporting period?		_____
11	If yes, add additional comments.	_____	
12	Has all or part of this block of business been sold, closed or moved to another company during the reporting period?		_____
13	If yes, add additional comments.	_____	
14	How does the company treat subsequent supplemental or additional payments on previously closed claims?	_____	
15	Does the company use Managing General Agents (MGAs)?		_____
16	If yes, list the names of the MGAs.	_____	
17	Does the company use Third Party Administrators (TPAs)?		_____
18	If yes, list the names of the TPAs.	_____	
19	Does the company use digital claim settlement?		_____
20	If yes, list the names of the vendors providing third-party data and algorithms used in the digital claim settlement process.	_____	
21	Additional state specific Claims comments (optional):	_____	
22	Additional state specific Underwriting comments (optional):	_____	

Homeowners Claims Activity

	Dwelling				Personal Property				Liability	Medical Payments	Loss of Use
	Digital	Hybrid	Non-Digital	All	Digital	Hybrid	Non-Digital	All			
23	Number of claims open at the beginning of the period.			_____				_____			
24	Number of claims opened during the period.			_____				_____			
25	Number of claims closed with payment during the period.			_____				_____			
26	Number of claims closed without payment during the period.			_____				_____			
27	Number of claims open at the end of the period.			_____				_____			
28	Median days to final payment.			_____				_____			
29	Number of claims closed with payment within 0-30 days.			_____				_____			

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Homeowners Claims Activity

		Dwelling				Personal Property				Liability	Medical Payments	Loss of Use
		Digital	Hybrid	Non-Digital	All	Digital	Hybrid	Non-Digital	All			
30	Number of claims closed with payment within 31-60 days.				_____				_____			
31	Number of claims closed with payment within 61-90 days.				_____				_____			
32	Number of claims closed with payment within 91-180 days.				_____				_____			
33	Number of claims closed with payment within 181-365 days.				_____				_____			
34	Number of claims closed with payment beyond 365 days.				_____				_____			
35	Number of claims closed without payment within 0-30 days.				_____				_____			
36	Number of claims closed without payment within 31-60 days.				_____				_____			
37	Number of claims closed without payment within 61-90 days.				_____				_____			
38	Number of claims closed without payment within 91-180 days.				_____				_____			
39	Number of claims closed without payment within 181-365 days.				_____				_____			
40	Number of claims closed without payment beyond 365 days.				_____				_____			

Homeowners Underwriting Activity

Total											
41	Number of dwellings which have policies in force at the end of the period.										
42	Number of dwelling fire policies in force at the end of the period.										
43	Number of homeowner policies in force at the end of the period.										
44	Number of tenant/renter/condo policies in force at the end of the period.										
45	Number of all other residential property policies in force at the end of the period.										
46	Number of new business policies written during the period.										
47	Dollar amount of direct premium written during the period.										
48	Number of company-initiated non-renewals during the period.										
49	Number of cancellations for non-pay or non-sufficient funds.										
50	Number of cancellations at the insured's request										
51	Number of company-initiated cancellations that occur in the first 59 days after effective date, excluding rewrites to a related company.										
52	Number of company-initiated cancellations that occur 60 to 90 days after effective date, excluding rewrites to a related company.										
53	Number of company-initiated cancellations that occur greater than 90 days after effective date, excluding rewrites to a related company.										
54	Number of complaints received directly from any person or entity other than the DOI.										

Lawsuit Activity

		Dwelling	Personal Property	Liability	Medical Payments	Loss of Use	Non-Claim Related
55	Number of lawsuits open at beginning of the period						
56	Number of lawsuits opened during the period						
57	Number of lawsuits closed during the period						
58	Number of lawsuits open at end of period						
59	Number of lawsuits closed with consideration for the consumer						

Homeowners Attestation

		First Name	Middle Name	Last Name	Suffix
60	First Attestor Information				
61	Second Attestor Information				
62	Overall Comments for the Filing Period	_____	_____	_____	_____