

Tennessee state data call regarding 2024 Hurricane Helene

Submission of worksheets

In order to access to the data collection software, all company contacts who plan to submit data on behalf of the company or group will need to send an email to help@naic.org requesting that they be assigned role highlighted below. In order to avoid unnecessary delays filing your first report, please send the email to NAIC help desk as soon as you know who will be submitting the data on your company or group's behalf.

The report must be submitted using the prescribed template.

The template, "TN_2024_HELENE", includes all coverage types and should be submitted to the data call in RDC labeled TN_2024_HELENE. The role to request from the NAIC for this data call is **RDC_TN2024HELENE_USER_PR**.

Once the permission is assigned, the report must be submitted by logging into the [NAIC reporting portal](#), selecting "PAC" as the "datacall group," and "TN_2024_HELENE" as the data call. Before attempting to submit a file, please review the "RDC User Guide."

The first report is due by **November 5, 2024**, containing cumulative claims data as of October 31, 2024. Below is the reporting schedule:

Data Call Reporting Schedule:

Data Call Report Number	Cumulative Claims Data Reported As Of	Report Due Date
1st Report	October 31, 2024	November 5, 2024
2nd Report	November 30, 2024	December 5, 2024
3rd Report	December 31, 2024	January 6, 2025
4th Report	January 31, 2025	February 5, 2025
5th Report	February 28, 2025	March 5, 2025
6th Report	March 31, 2021	April 7, 2025

TN_2024_HELENE

INTRO TAB

Please note the intro tab has yellow highlighted data fields that must be completed. NAIC Group Code is a required field. Your file will fail without it. If you are not part of a group and therefore have no group code/name, please include your company code and name.

RESIDENTIAL PROPERTY TAB

The intent of this tab is to collect cumulative losses on an aggregate level for all residential property coverage.

COMMERCIAL PROPERTY TAB

The intent of this tab is to collect cumulative losses on an aggregate level for all commercial property coverage.

PERSONAL AUTO TAB

The intent of this tab is to collect cumulative losses on an aggregate level for all private personal auto coverages.

COMMERCIAL AUTO TAB

The intent of this tab is to collect cumulative losses on an aggregate level for all commercial auto coverages.

BUSINESS INTERRUPTION TAB

The intent of this tab is to collect cumulative losses on an aggregate level only for the BI coverage found within commercial property policies.

PRIVATE FLOOD RESIDENTIAL TAB

The intent of this tab is to collect cumulative losses on an aggregate level only for all private flood residential coverage.

PRIVATE FLOOD COMMERCIAL TAB

The intent of this tab is to collect cumulative losses on an aggregate level only for all private flood commercial coverage.

ALL OTHER LINES OF BUSINESS TAB

The intent of this tab is to collect cumulative losses on an aggregate level for any line of business not identified in the previous tabs.

DATA DEFINITIONS

Paid Loss means indemnity payments on closed claims excluding adjustment expense. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

Case Incurred Loss means indemnity case reserves plus claim payments made to date. Estimates of IBNR should not be included.

Residential Property is defined as any type of personal lines insurance provided against loss to real and personal property as defined in the standard fire policy and extended coverage thereon, a dwelling policy, the homeowners, tenants, and condominium unit owners multiple peril policy, mobile homeowners insurance policy, insurance against the perils of vandalism, malicious mischief, burglary, or theft, or liability insurance, or any combination thereof, delivered or issued for delivery in the State.

Commercial Property includes all commercial property losses, including those on commercial Dwelling Fire and Allied Lines policies. Business interruption losses should be excluded from this tab but included under the separate "Business Interruption" tab.

Business interruption includes losses under a commercial policy for loss of income, operating expenses, and extra expenses while a business is restoring operations.

Flood shall include private insurance only (exclude NFIP "write-your-own").

All Other Lines of Business shall exclude Workers Compensation, other than property damage claims, and non-Property/Casualty Claims.