



2026 SPRING NATIONAL MEETING
SAN DIEGO, CA



Draft date: 3/6/26

*2026 Spring National Meeting
San Diego, California*

HOMEOWNERS MARKET DATA CALL (C) TASK FORCE

Tuesday, March 24, 2026

1:00 – 2:00 p.m.

Manchester Grand Hyatt—Grand Hall D—Level 1

ROLL CALL

NAIC Member	Representative	State/Territory
Michael Yaworsky, Chair	Michael Yaworsky	Florida
John F. King, Vice Chair	John F. King	Georgia
Mark Fowler	Dan Gates	Alabama
Peter M. Fuimaono	Elizabeth Perri	American Samoa
Charles Bassett	Tom Zuppan	Arizona
Ricardo Lara	Mike Peterson	California
Michael Conway	Michael Conway	Colorado
Joshua Hershman	George Bradner	Connecticut
Trinidad Navarro	Susan Jennette	Delaware
Karima M. Woods	Angela King	District of Columbia
Scott Saiki	Jerry Bump	Hawaii
Dean L. Cameron	Shannon Hohl	Idaho
Ann Gillespie	Ann Gillespie	Illinois
Doug Ommen	Jared Kirby	Iowa
Timothy J. Temple	Adam Patrick	Louisiana
Robert L. Carey	Robert L. Carey	Maine
Marie Grant	Marie Grant	Maryland
Grace Arnold	Peter Brickwedde	Minnesota
Mike Chaney	Andy Case	Mississippi
Angela L. Nelson	Jo A. LeDuc	Missouri
James E. Brown	Amber Thorvilson	Montana
Eric Dunning	Connie Van Slyke	Nebraska
Ned Gaines	Derick Dennis	Nevada
Susan Ochs	Susan Ochs	New Jersey
Jon Godfread	Blaine Bergstedt	North Dakota
Remedio C. Mafnas	Charlette C. Borja	Northern Mariana Islands
Judith L. French	Stewart Trego	Ohio
Glen Mulready	Landon Hubbart	Oklahoma



TK Keen	Spencer Peacock	Oregon
Michael Humphreys	Michael Humphreys	Pennsylvania
Suzette M. Del Valle	Suzette M. Del Valle	Puerto Rico
Elizabeth Kelleher Dwyer	Matthew Gendron	Rhode Island
Michael Wise	Will Davis	South Carolina
Larry D. Deiter	Larry D. Deiter	South Dakota
Amanda Crawford	Mark Worman	Texas
Kaj Samsom	Rosemary Raszka	Vermont
Allan L. McVey	Allan L. McVey	West Virginia

NAIC Committee Support: Aaron Brandenburg

AGENDA

1. Consider Adoption of its 2025 Fall National Meeting Minutes
—*Commissioner Michael Yaworsky (FL)* Attachments One
2. Hear an Update on the Status of the 2026 Homeowners Data Call
—*Commissioner Michael Yaworsky (FL)*
3. Receive a Report from the Homeowners Market Report Working Group
—*Commissioner Marie Grant (MD)*
4. Hear From States on Usage of Data from the Homeowners Market Data Call—*Brad Gerling (MO) and Raymond Guzman (MD)*
5. Discuss Any Other Matters Brought Before the Task Force
—*Commissioner Michael Yaworsky (FL)*
6. Adjournment

Draft Pending Adoption

Draft: 12/16/25

Homeowners Market Data Call (C) Task Force
Hollywood, Florida
December 10, 2025

The Homeowners Market Data Call (C) Task Force met in Hollywood, FL, Dec. 10, 2025. The following Task Force members participated: Michael Yaworsky, Chair (FL); Ann Gillespie, Vice Chair, represented by Adam Flores (IL); Ricardo Lara (CA); Michael Conway (CO); John F. King (GA); Marie Grant represented by Mary Kwei (MD); Angela L. Nelson (MO); Michael Humphreys represented by Michael McKenney (PA); Elizabeth Kelleher Dwyer (RI); Michael Wise (SC); Larry D. Deiter (SD); Cassie Brown (TX); and Scott A. White and Eric Lowe (VA).

1. Adopted its Oct. 28 and Summer National Meeting Minutes

Commissioner Yaworsky said the Task Force met Oct. 28 and took the following action: 1) adopted the data call template and definitions, and 2) discussed next steps for the data call.

The Task Force also met Nov. 20, Oct. 29, and Sept. 23 in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to discuss data call matters.

Commissioner Lara made a motion, seconded by Commissioner Conway, to adopt the Task Force's Oct. 28 (Attachment One) and Summer National Meeting (*see NAIC Proceedings – Summer 2025, Homeowners Market Data Call (C) Task Force*) minutes. The motion passed unanimously.

2. Discussed the Drafting Group Proposal on Data Call Threshold

Lowe said the drafting group's charge was to determine at what level a threshold could be established to accommodate the needs of states. He said the drafting group decided on a threshold of \$50,000 in written homeowners insurance premium that would require any company that wrote \$50,000 or more in homeowners insurance premiums in any of the years 2018–2025 in a participating state to report the requested data for all years included in the data call. Going forward, the \$50,000 threshold will apply to the single requested year.

Lowe noted the threshold was consistent with Market Conduct Annual Statement (MCAS) reporting requirements currently in place. He said the drafting group sought a balance between providing states with all the information they need to understand what is happening in their markets and offering consistency to support the committee, states, and insurers. He also noted that any state requesting Fair Access to Insurance Requirements (FAIR) Plan data or data from companies not required to file the NAIC annual statement would need to contact those entities with their participation request and then work with the NAIC to obtain access to the filing system for those entities.

Lowe also said the drafting group provided an exhibit showing, at various attachment points, the amount of each state's total market that would be received depending on the threshold selected. Notably, the data included in the exhibit encompasses all business written in the state reported on the NAIC annual statement, including surplus lines and certain FAIR Plans. The actual percentage of the market received may not reflect the total percentage a state would receive if the surplus lines companies are not subject to report.

Commissioner Lara thanked the drafting group membership for their recommendation and said he supports the proposed threshold. He said the threshold reinforces the value of consistency across data collection efforts, and

Draft Pending Adoption

consistent, reliable data is essential to understand insights into their markets. Timely and accurate data will allow states to respond to market challenges and emerging risks.

Commissioner Yaworsky said this threshold differs from last year's data call, but this proposal will meet the needs of states. The Task Force agreed to the proposed \$50,000 written premium threshold.

3. Received an Update on the Status, Timetable, and Next Steps for the Data Call

Commissioner Yaworsky noted that the Task Force adopted the revised data call template and definitions for the next data call on Oct. 28, and these documents would be considered for adoption by the Property and Casualty Insurance (C) Committee and the full membership on Dec. 11. He said insurers should begin to review the template and understand the data requested, including the data definitions. The template and data definitions are located on the Task Force's web page. He said the data call will provide regulators with tools to understand the markets and result in productive dialogue about what would benefit states from a policy perspective, helping to frame the overall discussion on national insurance trends.

Commissioner Yaworsky said, as for next steps, state attorneys are finalizing the sharing agreement that states have with the NAIC, after which a data call letter will be drafted that includes the state authority under which data is being collected, participating states, market threshold, and instructions, along with due dates for the data call. He said the hope is for states to issue the data call by February, with data likely due in June 2026. He noted that this should provide companies with ample time to prepare their data submissions, ensuring they are both timely and accurate. Companies should use this period to ensure their data is ready for a timely and accurate submission.

Commissioner Yaworsky also noted that when the data call letter is issued, validation checks will be posted on the NAIC website. Similar to last year's data call, a webinar will be scheduled where drafting group leadership will walk through the template, explain how to submit data, and answer questions.

Having no further business, the Homeowners Market Data Call (C) Task Force adjourned.

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