



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.

SharePoint/NAICSupportStaffHub/Committees/CCMTE/2025_Fall/Homeowners Market Data TF/121025 Minutes HMDCTF FNM.docx



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Missouri Department of Commerce & Insurance

HOMEOWNERS MARKET DATA CALL TASK FORCE

EXAMPLES OF WORK WITH ZIP CODE-LEVEL DATA

MO Data Analytics Office

- Established circa 1970
- Team of three
- Responsible for data analytics needs of insurance staff and market reporting
- Currently collect 14 data sets annually
 - Including the P&C ZIP Code data collection

MO P&C ZIP Code Data Call

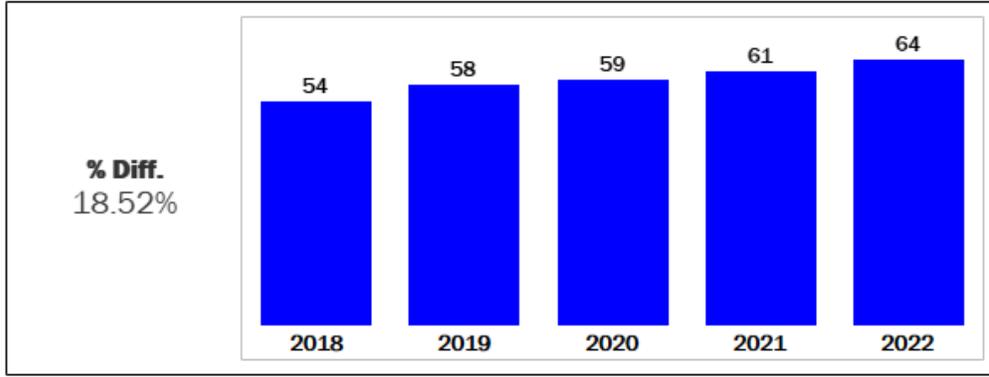
- Created 1988
- Collect exposures, premiums, claim totals, and claim amounts
 - By year, company, ZIP, policy type, coverage/loss type
 - Homeowners, Private Passenger Auto, Mobile Homes, Farmowners, Earthquake
- Historical collection helps with validation checks

What will MO do with HMDC?

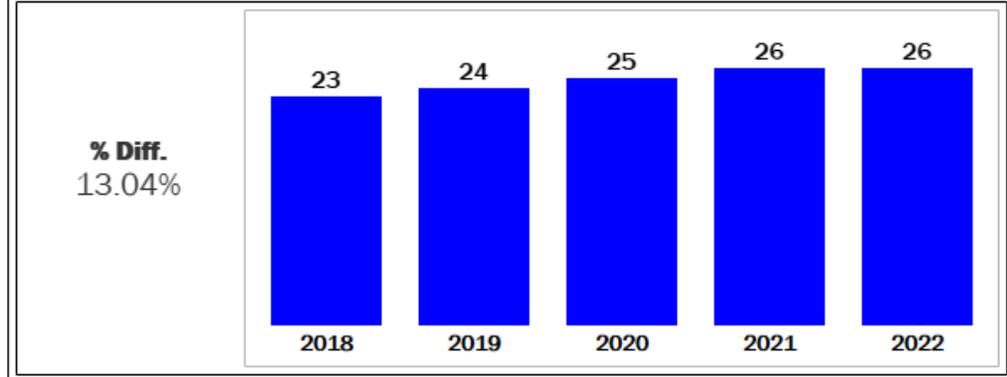
- Expanded look at the the homeowners market
- Look at the increasing premiums with the addition of deductibles
- Original PCMI was not heavily utilized by MO
 - Could not reconcile the PCMI data with MO ZIP data



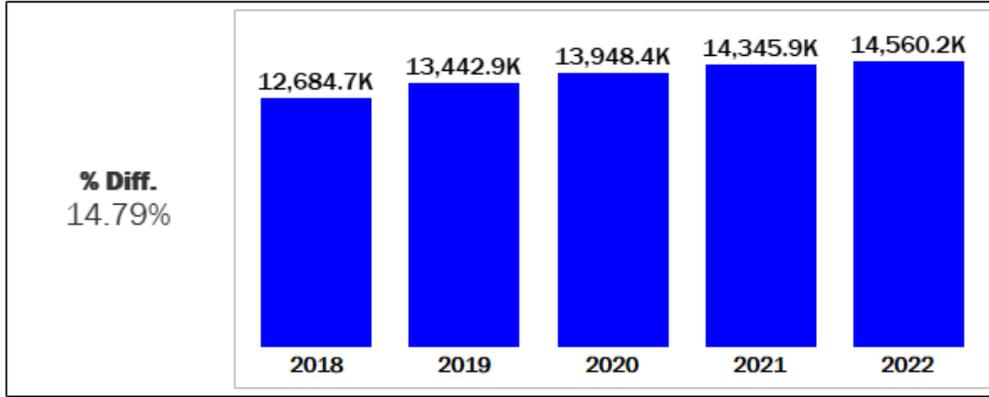
NUMBER OF COMPANIES WITH PREMIUM



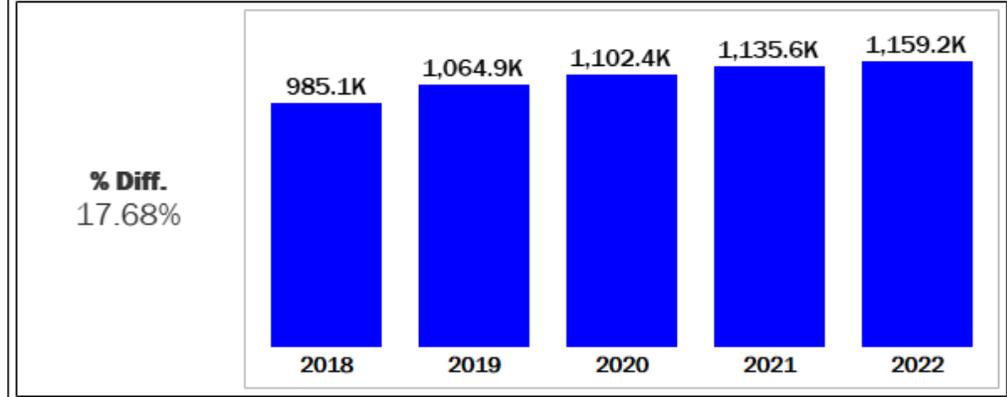
NUMBER OF GROUPS WITH PREMIUM



NUMBER OF HOUSE MONTHS



NUMBER OF POLICIES IN FORCE



Companies

(All) ▼

Zip Code

(All) ▼

New/Renewed

(All) ▼

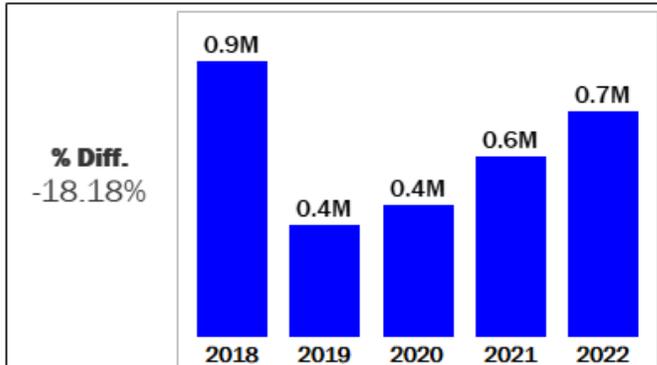
Policy Form

(All) ▼

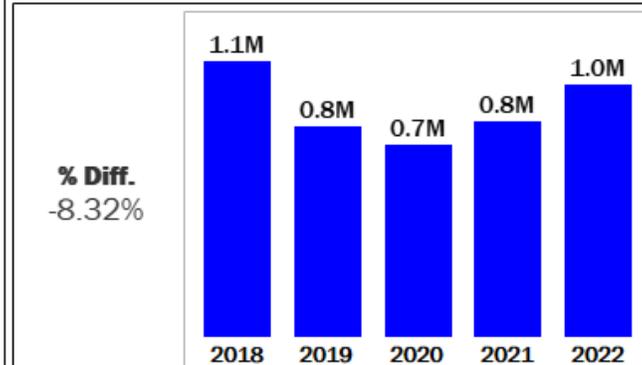
Reported Jurisdiction

MO ▼

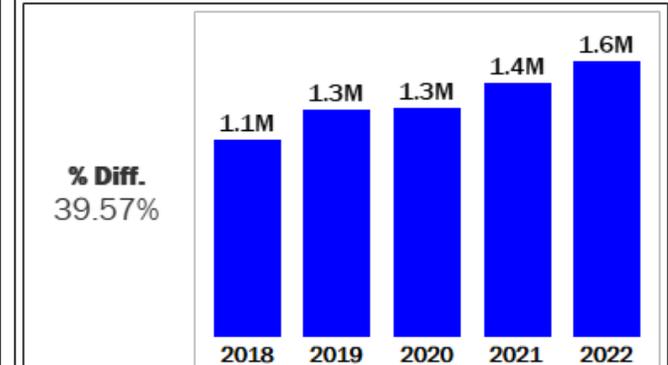
NONRENEWALS PER 1K IN FORCE



CI CANCELLATIONS PER 1K IN FORCE



NP CANCELLATIONS PER 1K IN FORCE

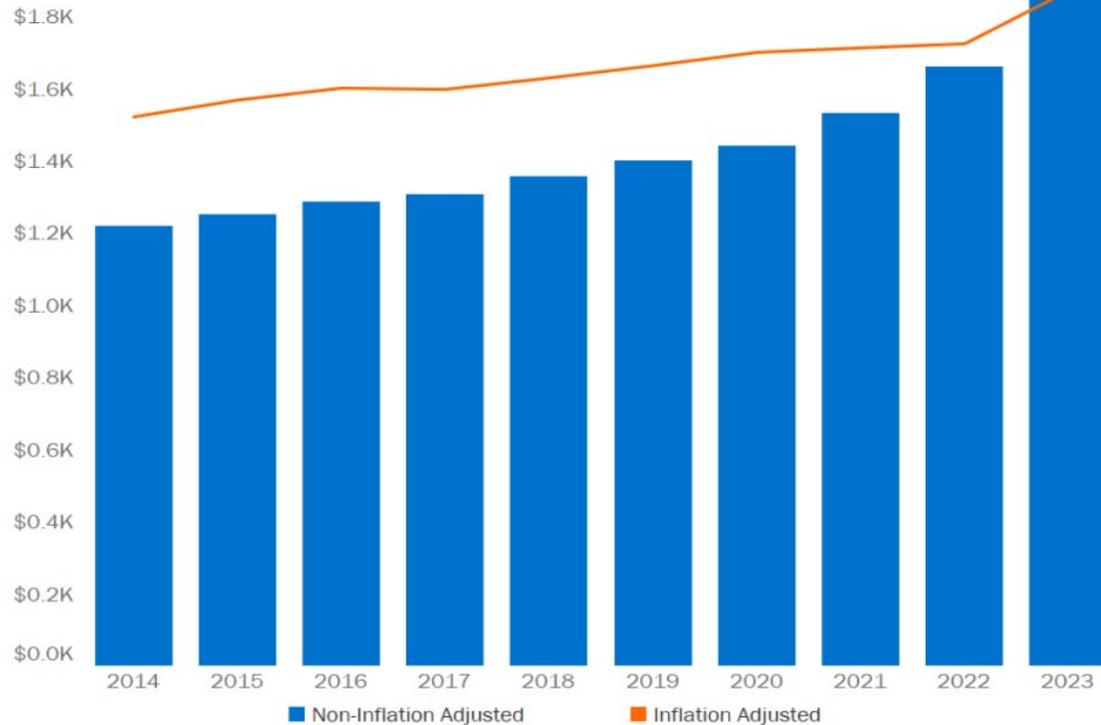


Availability Map

Investigating Premium Rate Increases

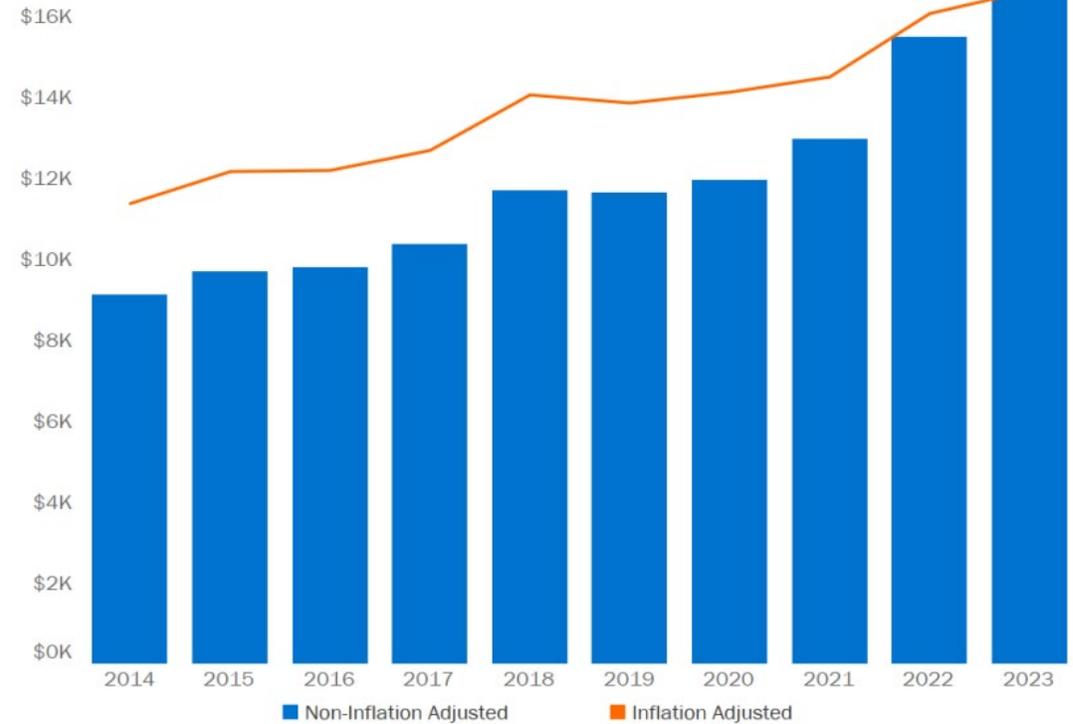
HOMEOWNERS - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023



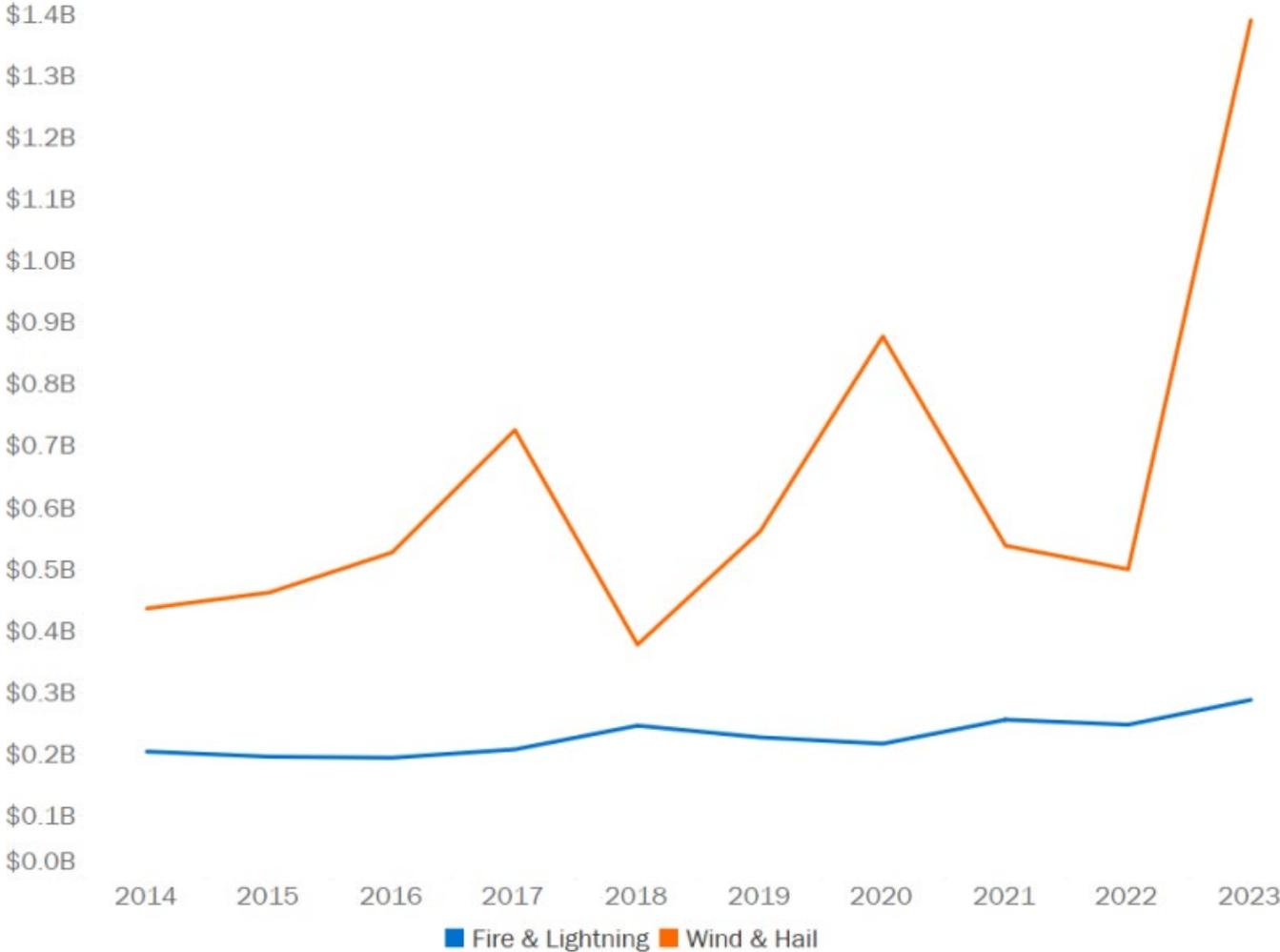
HOMEOWNERS - LOSS SEVERITY

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023



HOMEOWNERS LOSSES BY CAUSE OF LOSS

PRIOR TEN YEARS

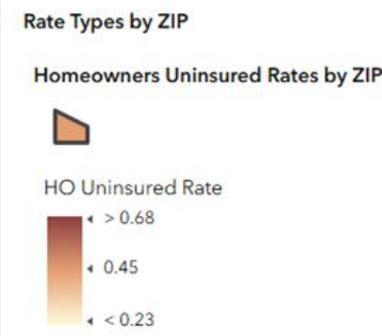
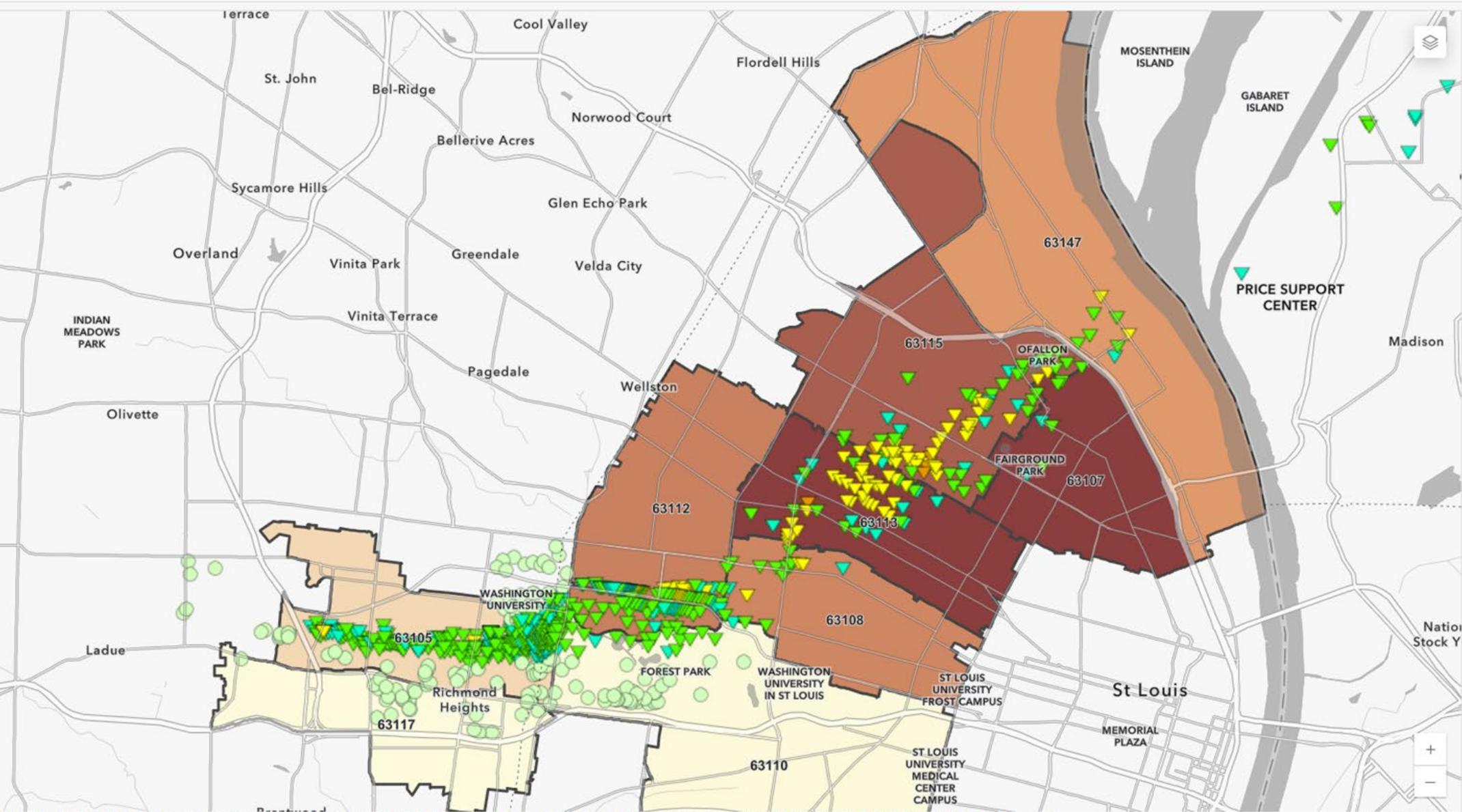


St. Louis Tornado

- EF3 with max wind speeds of 152 mph
- Estimated cost of \$1.6 billion
- Costliest weather event in Missouri since Joplin (2011)
- Insured losses are projected at only \$330 million (21% of total)
- Indicative of high uninsured rates

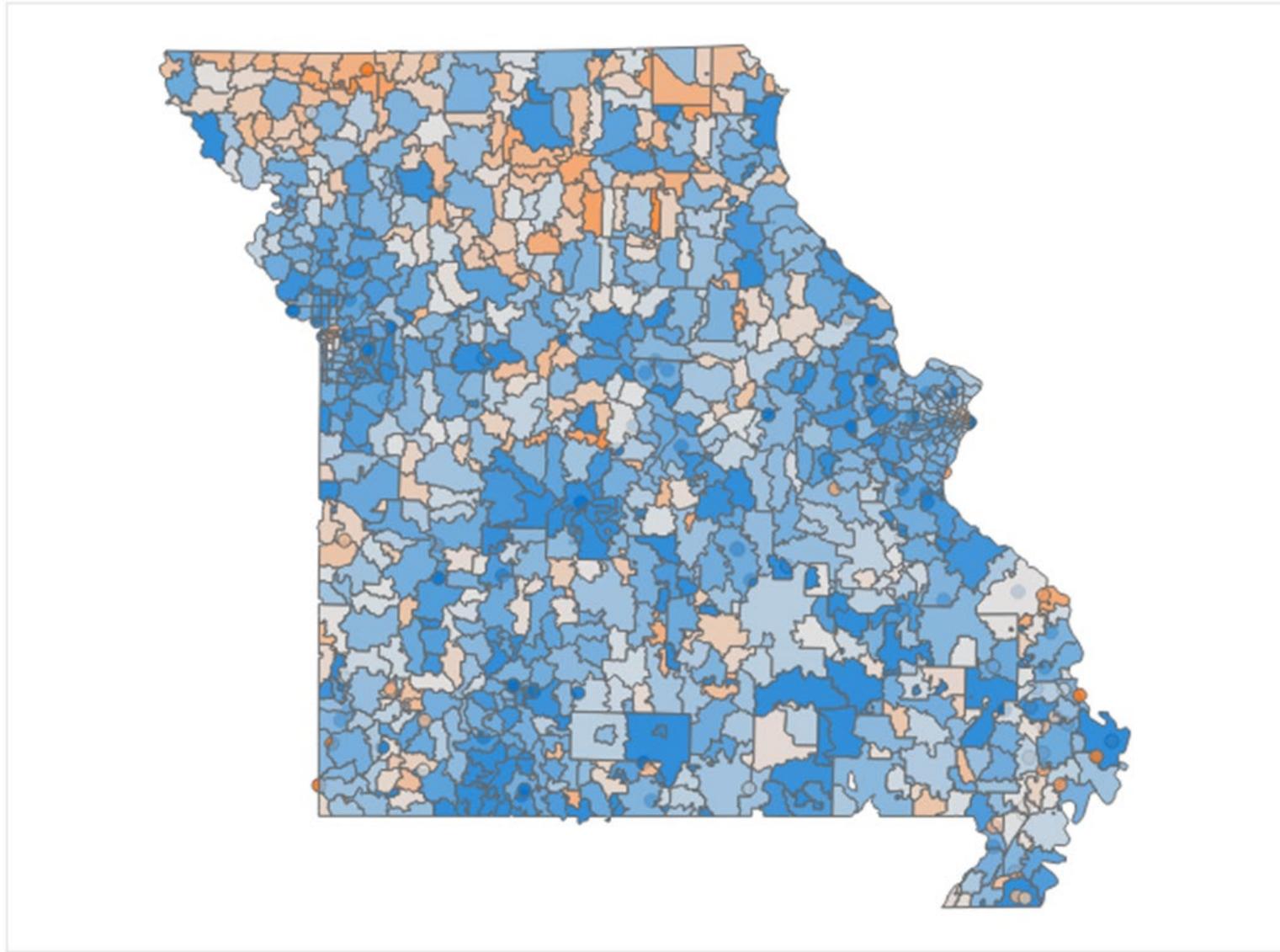
American Community Survey

- Common metrics used in our reports
 - Median household income
 - Median house value
 - Estimated number of dwellings
 - Estimated number of dwellings with mortgages



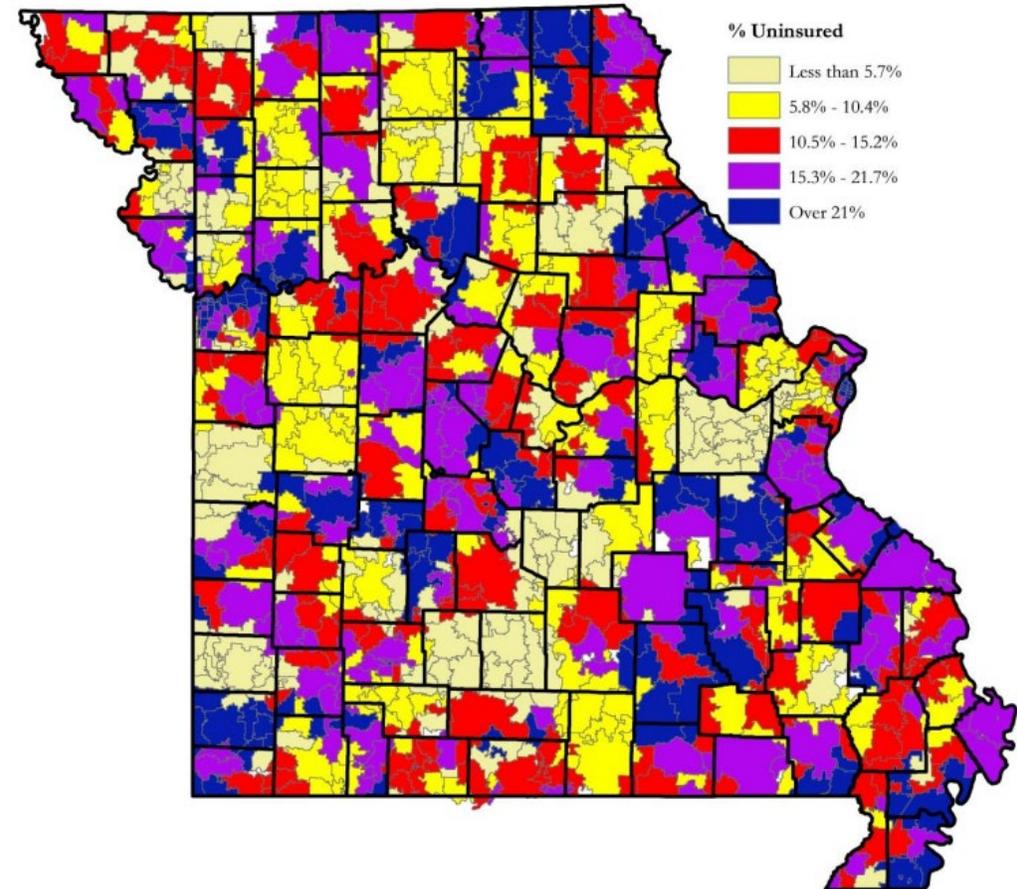
Metro East Park and Rec District, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA, IJSEWS, NOAA/NWS, Powered by Esri

Map legend About



Private Passenger Auto Uninsured

- In 2017, Missouri produced an uninsured estimate study for personal auto
- Compared exposures from ZIP data with motor vehicle registrations





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QUESTIONS





Property and Casualty Market Intelligence Data Call (Data Years 2018 – 2022)

Market Regulation and Professional Licensing Unit
Moderator: Raymond Guzman, Chief of Market Analysis
Raymond.guzman@maryland.gov



Agenda

1. Inter-Agency Group Meeting Presentation – Based on Internally Drafted Report
 1. Topics of Concern: Climate Change, Homeowners Rates Rising, Discriminatory Practices, Availability of Insurance (Specialty Products)
2. PCMI Data in the Market Analysis Process
3. Responding to Stakeholder and Legislative Requests for Information
4. Severe Events
5. Future Use

1. Inter-Agency Meeting Presentation: The 2024 PCMI Data Call

- The Property & Casualty Market Intelligence Data Call (PCMI) was developed to “assist state insurance regulators in better assessing their markets and insurer underwriting practices by developing property market data intelligence so regulators can better understand how markets are performing in their states, and identify potential new coverage gaps, including changes in deductibles and coverage types, and affordability and availability issues.”
- In 2024, the data call was issued to more than 80% of the U.S. property insurance market by premium volume on the national level. Maryland was a participating jurisdiction.

Some of the Questions We Were Looking to Answer

- Are insurers altering their coverage types?
- Are insurers increasing deductibles to revert risk back to consumers/policyholders?
- Are insurers limiting coverage in higher risk parts of the country/state?
- Has the competitiveness of the market changed on either state level or zip code level?
- Have insurers pulled out of certain areas or have insurers entered certain areas?
- How has the cost of residential homeowners insurance changed by geographic areas?

The Maryland Data Set

- The PCMI data set for Maryland captured roughly 93.94% of the market, when the reporting insurers in the data call are compared to a 2022 market share report (by total annual premium written) of the homeowners insurance market in Maryland.
- 85 different data points were collected.
- Data was submitted by individual company and separate entries were made for each zip code to account for every year the data collected, as well as for each policy form type, and further a separate entry for new and renewal business.

The Internal Report

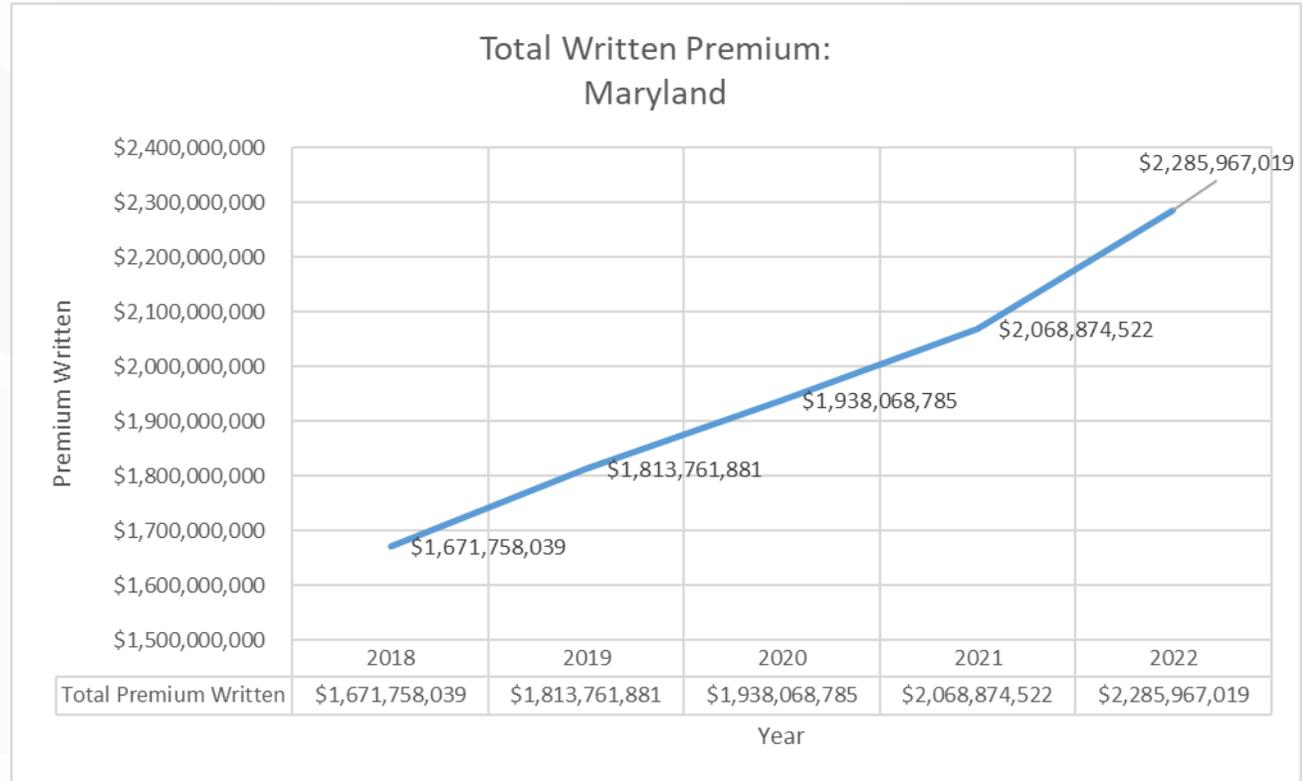
- This preliminary review focused primarily on the state of Maryland as a whole and on the following key cities/counties: Baltimore City, Montgomery County, Prince George’s County, and Worcester County.
- These jurisdictions were chosen primarily because of the unique challenges each jurisdiction is facing in regards to its homeowners insurance market. The data presented for each of these individual jurisdictions helped to highlight how some geographic areas of Maryland are facing differing challenges

Availability

Total Written Premium (Both New and Renewed)

Maryland

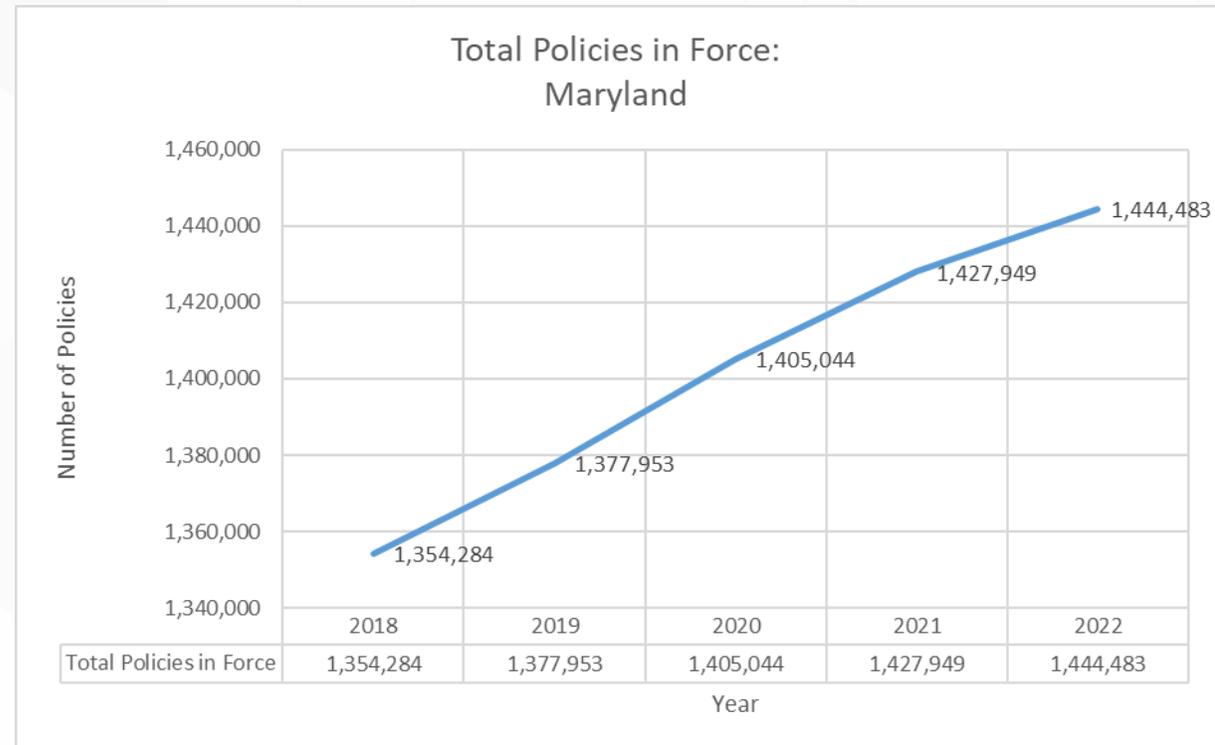
Year	Total Premium Written	% Change from the Prior Year
2018	\$1,671,758,039	-
2019	\$1,813,761,881	8.49%
2020	\$1,938,068,785	6.85%
2021	\$2,068,874,522	6.75%
2022	\$2,285,967,019	10.49%



Policies in Force (Both New and Renewed)

Maryland

Year	Total Policies in Force	% Change from the Prior Year
2018	1,354,284	-
2019	1,377,953	1.75%
2020	1,405,044	1.97%
2021	1,427,949	1.63%
2022	1,444,483	1.16%



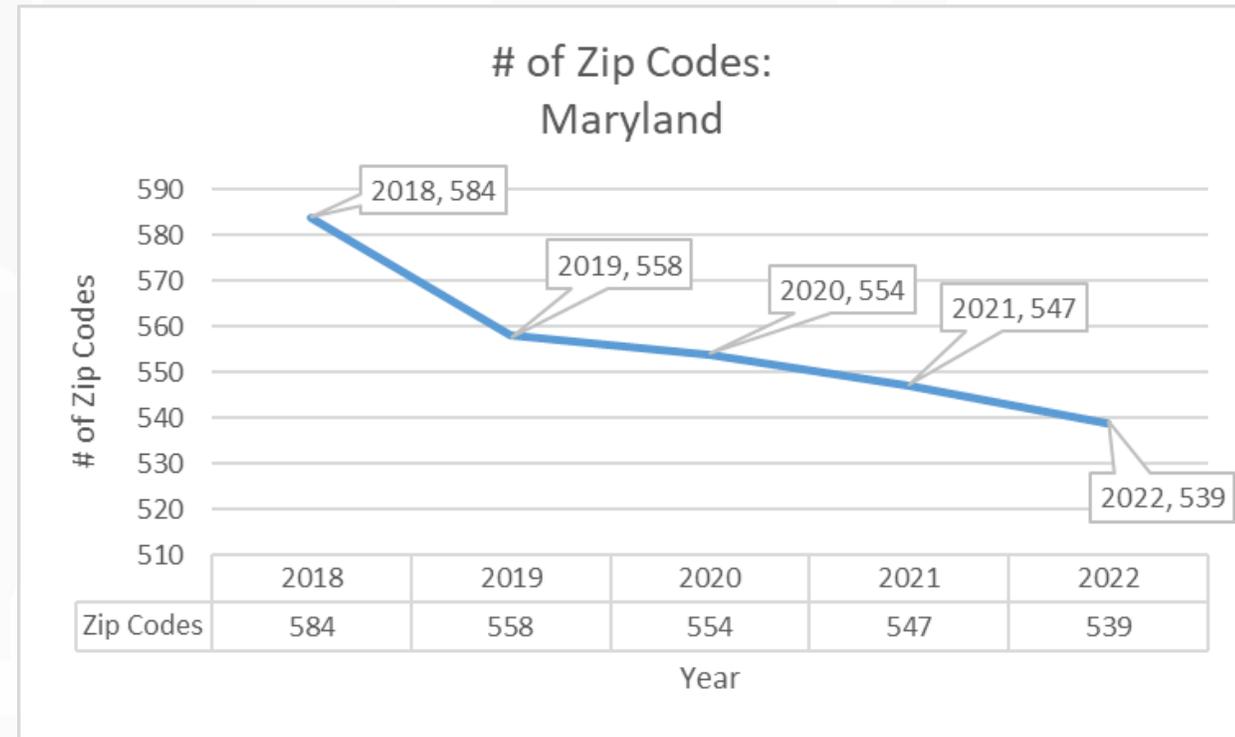
Coverage Types (Both New and Renewed, MD)

Coverage Type	2018 Policies in Force	2019 Policies in Force	2020 Policies in Force	2021 Policies in Force	2022 Policies in Force	% Change from 2018 to 2019	% Change from 2019 to 2020	% Change from 2020 to 2021	% Change from 2021 to 2022
HO3	991,160	1,012,883	1,037,186	1,061,288	1,076,188	2.19%	2.40%	2.32%	1.40%
HO5	194,599	197,617	200,608	202,295	205,356	1.55%	1.51%	0.84%	1.51%
Other	115,197	115,563	116,329	116,435	116,873	0.32%	0.66%	0.09%	0.38%
Dwelling Fire	48,174	46,567	45,109	42,612	40,958	-3.34%	-3.13%	-5.54%	-3.88%
HO2	4,820	5,035	5,637	5,153	4,948	4.46%	11.96%	-8.59%	-3.98%
HO1	179	182	172	164	158	1.68%	-5.49%	-4.65%	-3.66%
HO8	155	106	3	2	2	-31.61%	-97.17%	-33.33%	0.00%
Total	1,354,284	1,377,953	1,405,044	1,427,949	1,444,483	1.75%	1.97%	1.63%	1.16%

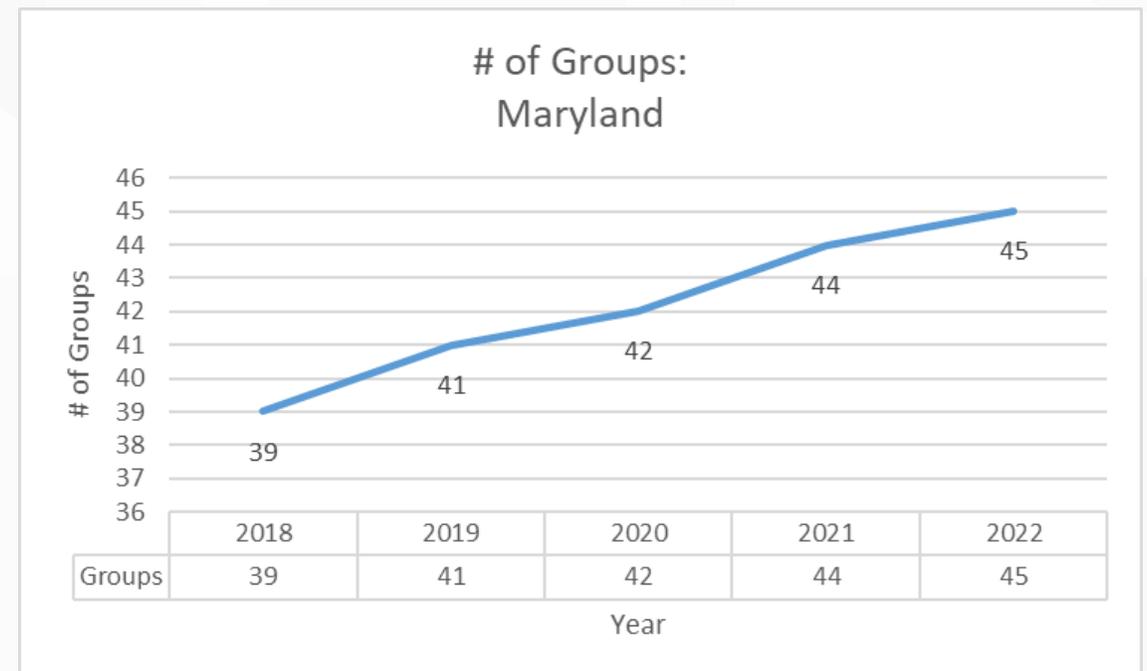
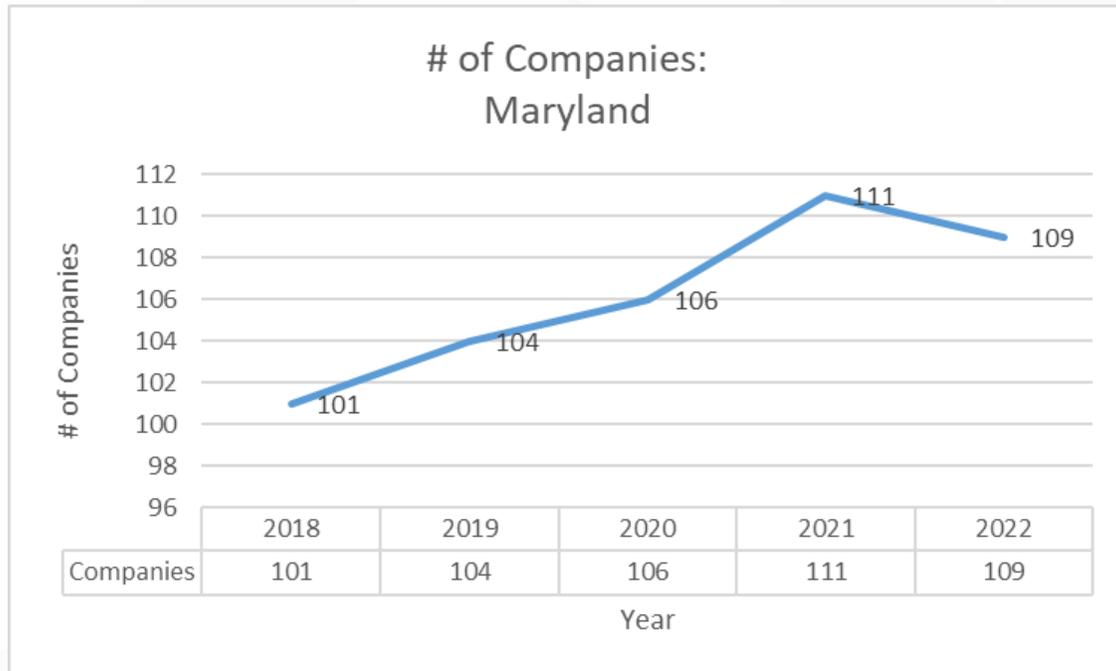
The Number of Zip Codes, Insurers, and Insurer Groups (Both New and Renewed)

Maryland

	2018	2019	2020	2021	2022
Zip Codes (Both)	584	558	554	547	539
Companies (Both)	101	104	106	111	109
Groups (Both)	39	41	42	44	45



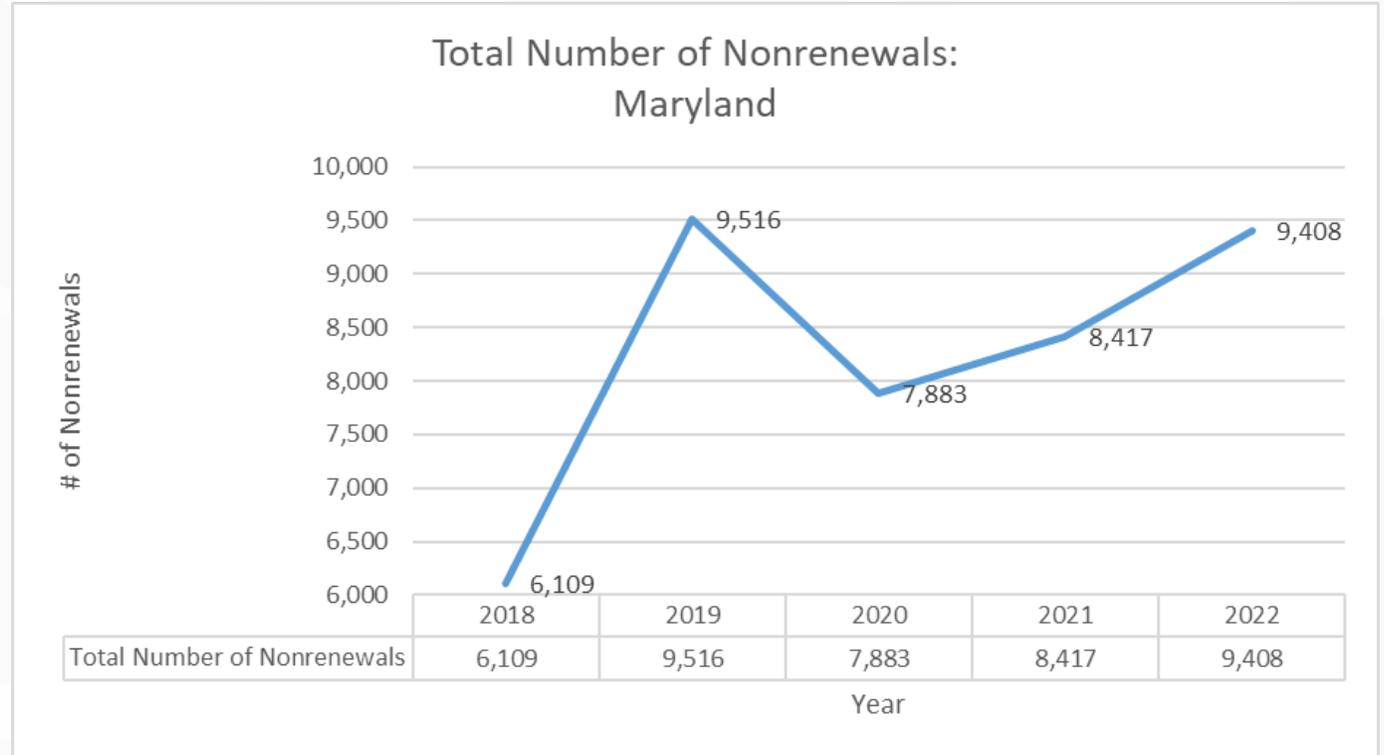
The Number of Zip Codes, Insurers, and Insurer Groups (Both New and Renewed)



Total Policy Nonrenewals

Maryland

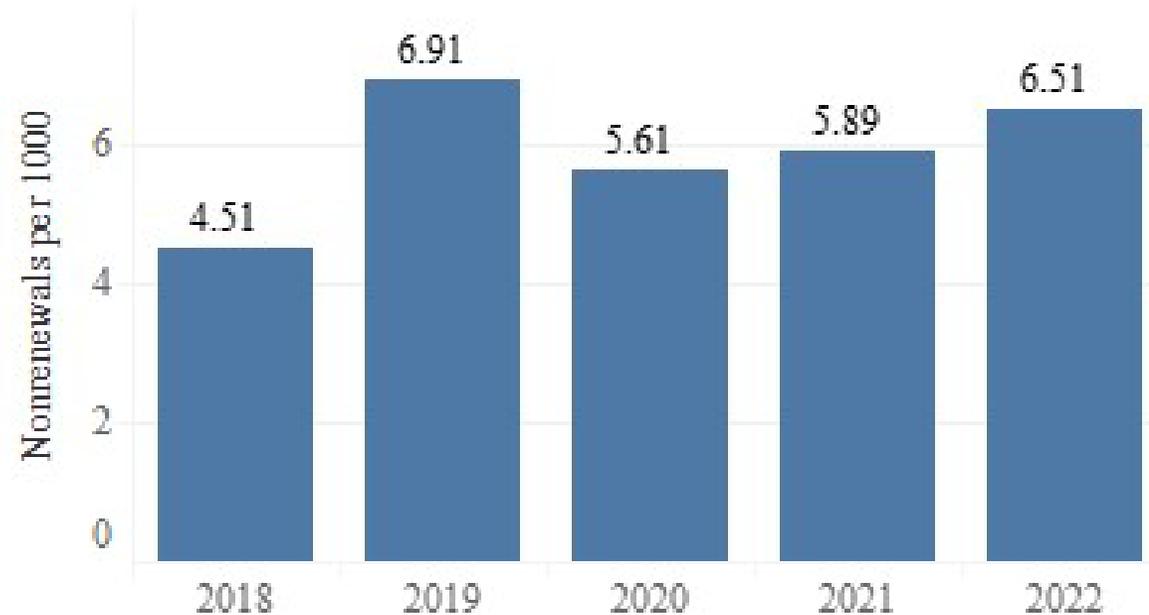
Year	Total Number of Nonrenewals	% Change from the Prior Year
2018	6,109	-
2019	9,516	55.77%
2020	7,883	-17.16%
2021	8,417	6.77%
2022	9,408	11.77%



Nonrenewals Per 1000 (MD)

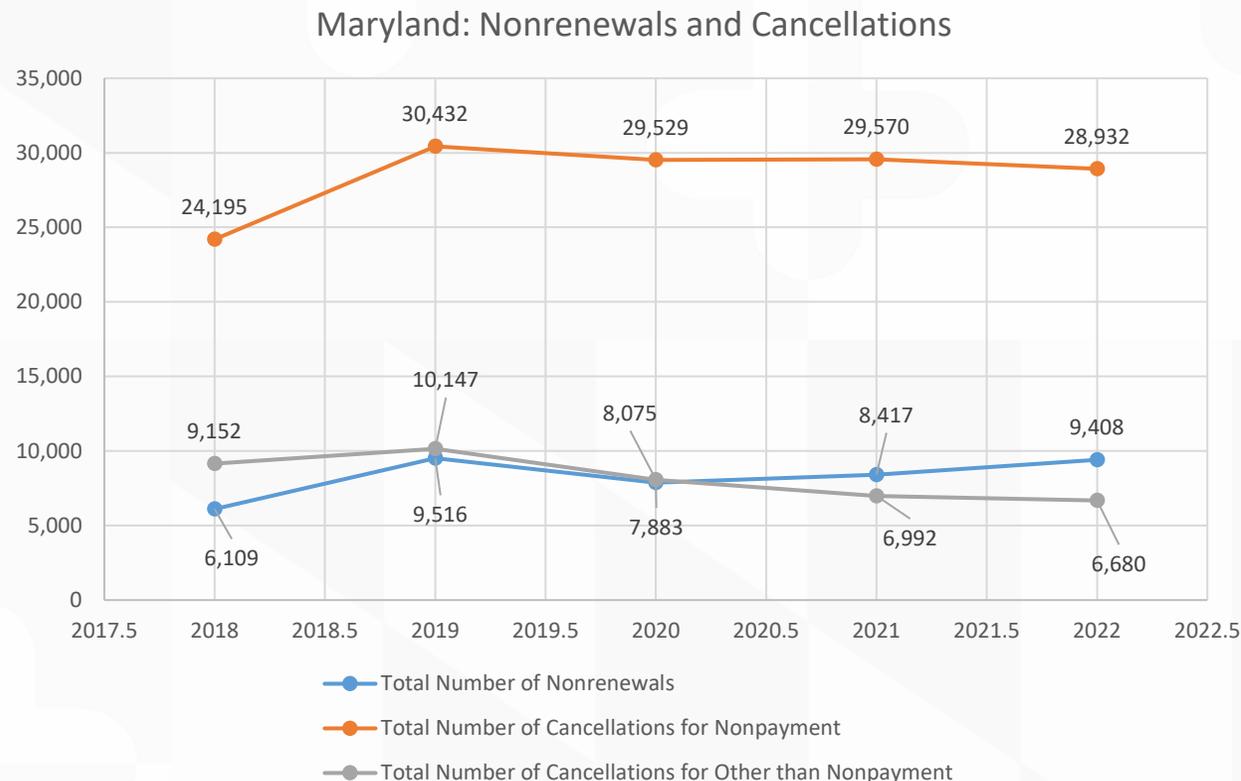
Year	Nonrenewals per 1000
2018	5
2019	7
2020	6
2021	6
2022	7

Nonrenewals per 1000



Nonrenewal/Cancellations Comparison (MD)

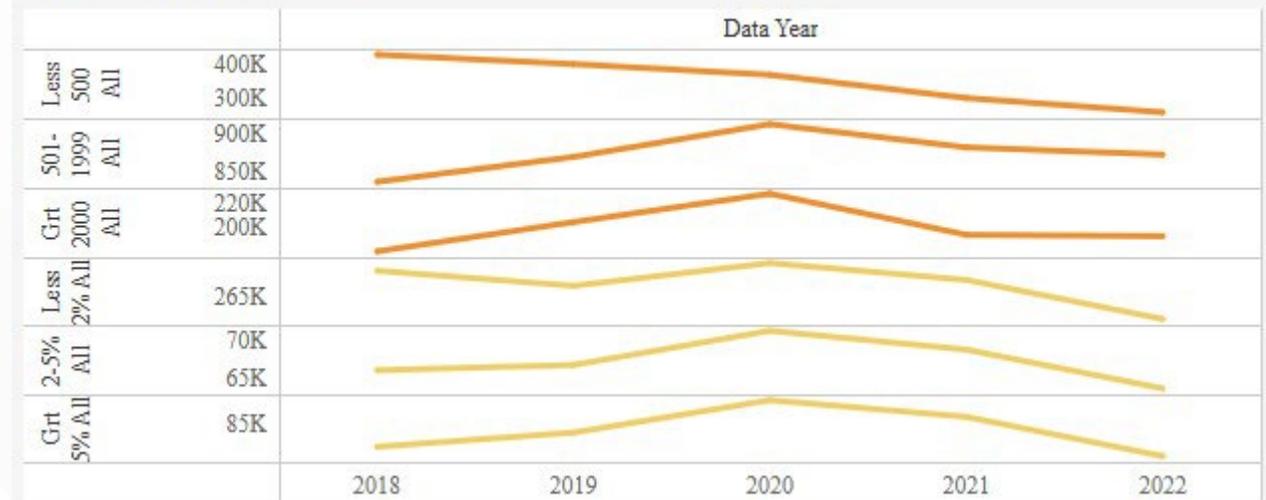
Year	Total Number of Nonrenewals	Total Number of Cancellations for Nonpayment	Total Number of Cancellations for Other than Nonpayment
2018	6,109	24,195	9,152
2019	9,516	30,432	10,147
2020	7,883	29,529	8,075
2021	8,417	29,570	6,992
2022	9,408	28,932	6,680



All Perils Deductible – Number of Policies within Each Bucket

- *Less 500:* 2018 – 408,681 2022 – 262,302
- *501 – 1999:* 2018 – 842,242 2022 – 873,314
- *Greater 2000:* 2018 – 182,313 2022 – 193,777
- *Less 2%:* 2018 – 269,412 2022 – 261,250
- *2-5%:* 2018 – 66,366 2022 – 64,393
- *Greater 5%:* 2018 – 81,761 2022 – 80,443

All Perils Deductible



Policy Coverages (MD)

% of Coverages - MD									
	2018	2019	2020	2021	2022	% Change from 2018 to 2019	% Change from 2019 to 2020	% Change from 2020 to 2021	% Change from 2021 to 2022
No Cosmetic Roof	29.10%	28.75%	28.28%	27.72%	27.38%	-1.2%	-1.6%	-2.0%	-1.2%
No Cosmetic Siding	24.01%	23.74%	23.12%	22.81%	22.76%	-1.1%	-2.6%	-1.3%	-0.2%
No EQ	96.22%	96.32%	96.33%	96.44%	96.41%	0.1%	0.0%	0.1%	0.0%
No Wildfire	2.43%	2.35%	2.23%	2.07%	1.96%	-3.3%	-5.1%	-7.2%	-5.3%
No Wind	0.68%	0.69%	0.59%	0.54%	0.56%	1.5%	-14.5%	-8.5%	3.7%
With Wind	98.75%	98.72%	98.79%	98.83%	98.78%	0.0%	0.1%	0.0%	-0.1%

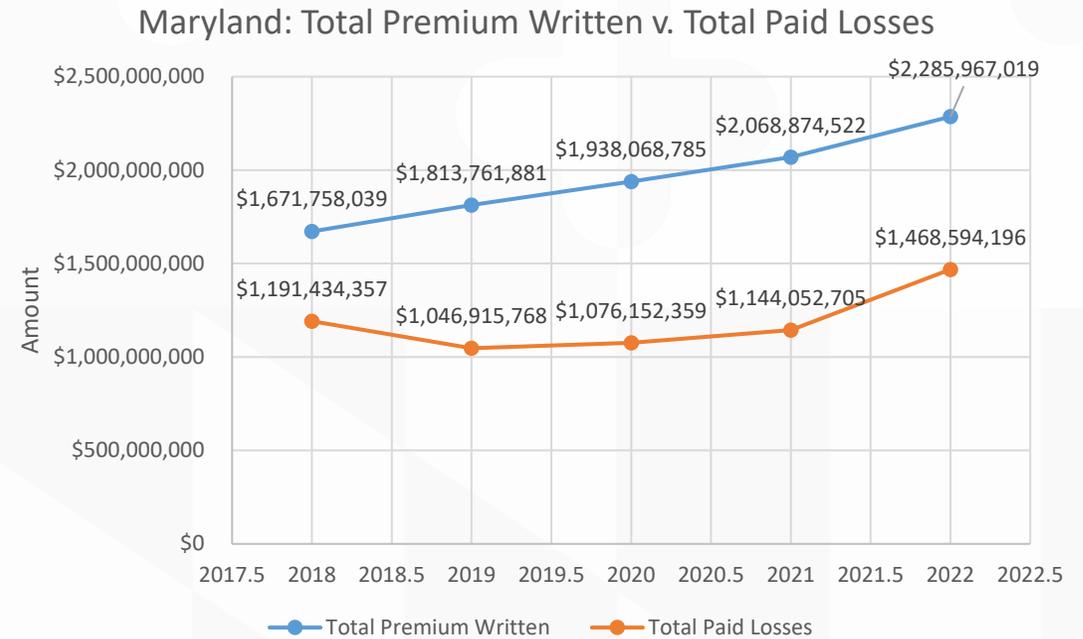
Policy Coverages (MD): Replacement Cost Coverage v. Actual Cash Value

RC ACV % - MD									
	2018	2019	2020	2021	2022	% Change from 2018 to 2019	% Change from 2019 to 2020	% Change from 2020 to 2021	% Change from 2021 to 2022
RC Cov Dwell %	85.19%	85.46%	85.61%	86.02%	86.27%	0.3%	0.2%	0.5%	0.3%
RC Cov Roof %	76.53%	77.19%	77.85%	79.02%	79.71%	0.9%	0.9%	1.5%	0.9%
RC Cov Siding %	72.97%	73.44%	72.75%	72.21%	72.07%	0.6%	-0.9%	-0.7%	-0.2%
ACV Cov Dwell %	1.89%	1.80%	1.97%	2.00%	1.95%	-4.8%	9.4%	1.5%	-2.5%
ACV Cov Roof %	4.65%	4.52%	4.29%	4.14%	4.01%	-2.8%	-5.1%	-3.5%	-3.1%
ACV Cov Siding %	2.09%	2.09%	2.44%	3.25%	3.83%	0.0%	16.7%	33.2%	17.8%

Affordability

Loss Ratio: Written Premium v. Total Losses Paid (Maryland)

Year	Total Premium Written	Total Paid Losses	Loss Ratio	% Change in Loss Ratio
2018	\$1,671,758,039	\$1,191,434,357	71.3%	-
2019	\$1,813,761,881	\$1,046,915,768	57.7%	-19.0%
2020	\$1,938,068,785	\$1,076,152,359	55.5%	-3.8%
2021	\$2,068,874,522	\$1,144,052,705	55.3%	-0.4%
2022	\$2,285,967,019	\$1,468,594,196	64.2%	16.2%



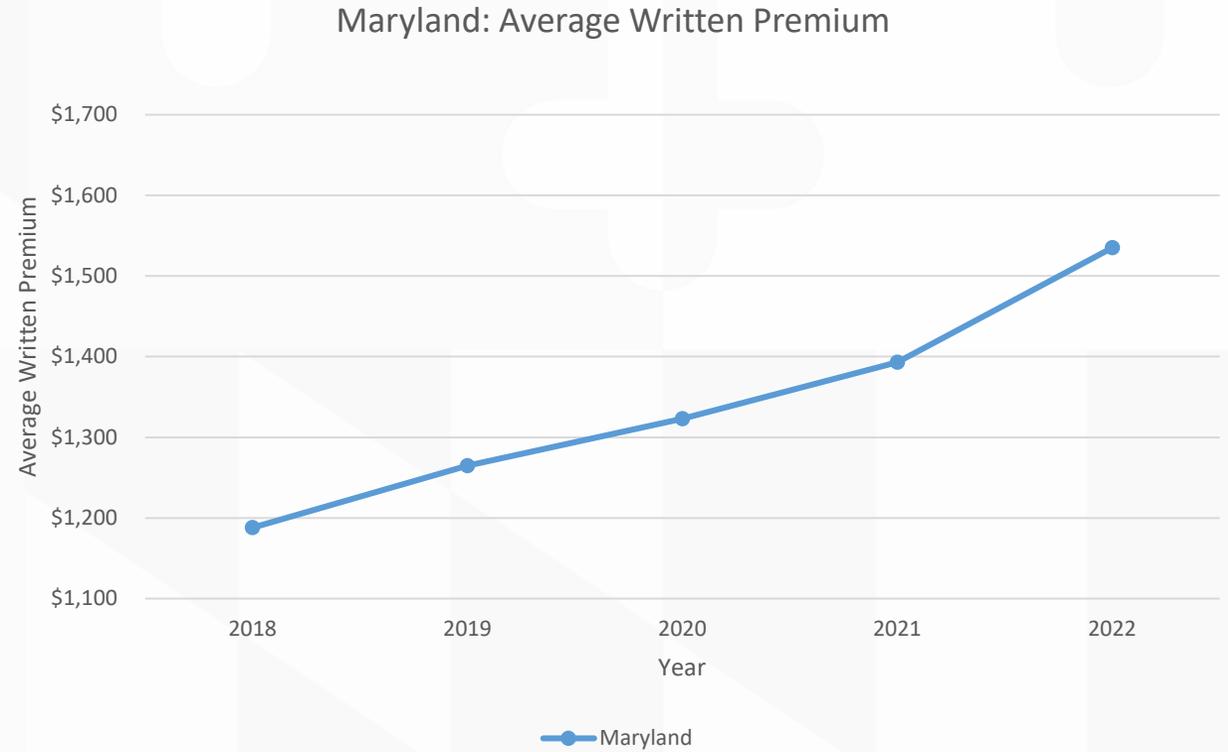
Average Written Premium per Policy (All Policy Forms/Types) (New and Renewed)

Maryland

	2018	2019	2020	2021	2022
Maryland Average Written Premium Per Policy (All Policy Forms/Types)	\$1,188	\$1,265	\$1,323	\$1,393	\$1,535

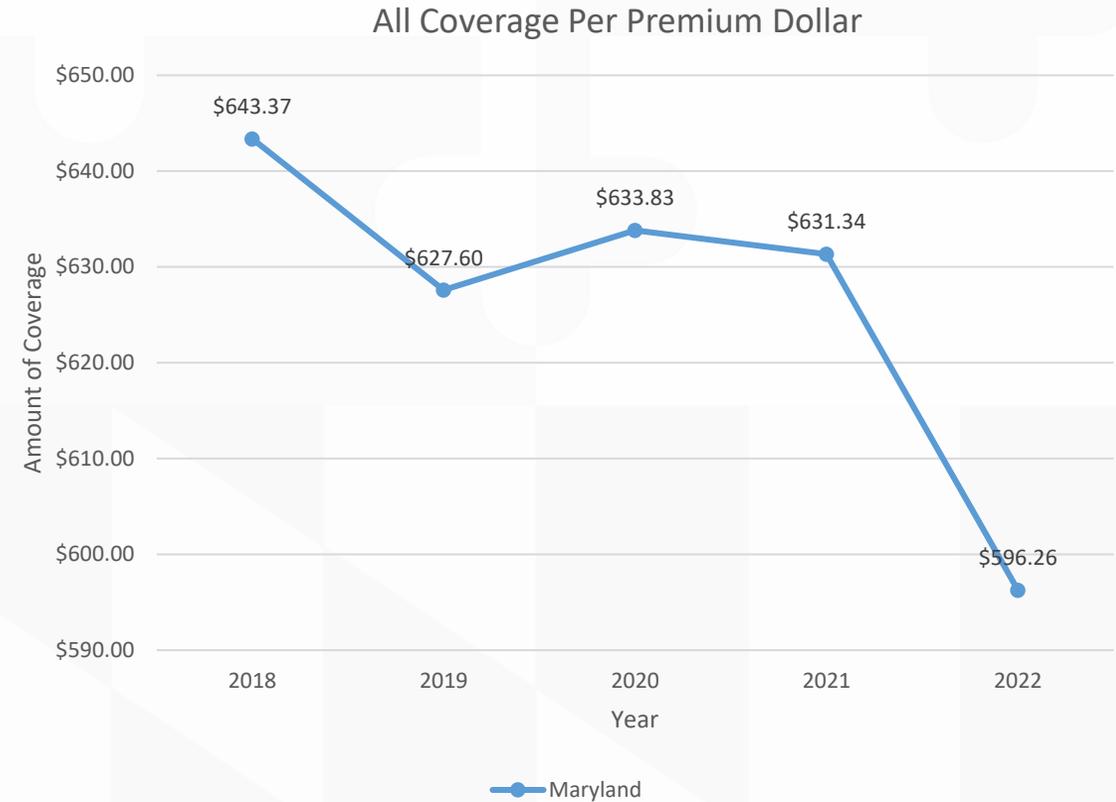
Average Written Premium Comparison

	2018	2019	2020	2021	2022
Maryland	\$1,188	\$1,265	\$1,323	\$1,393	\$1,535



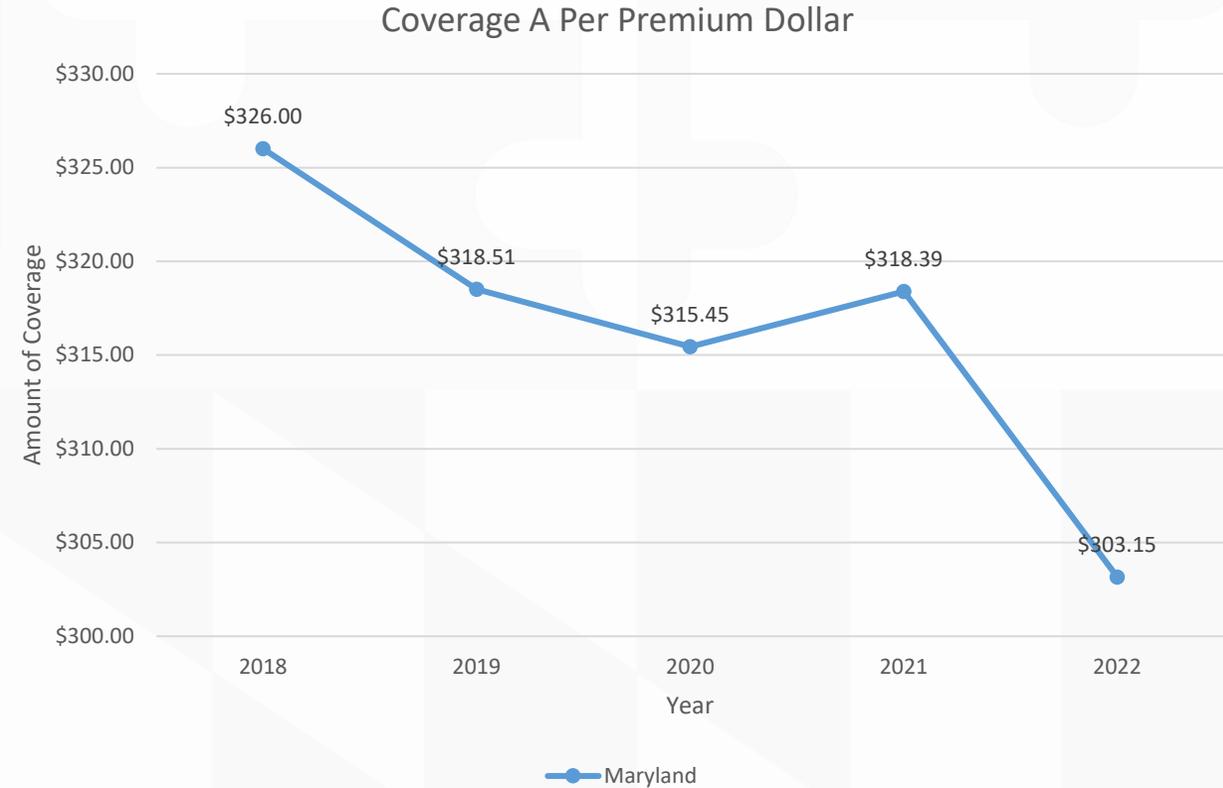
All Coverage Per Premium Dollar - Comparison

All Coverage Per Premium Dollar	2018	2019	2020	2021	2022
Maryland	\$643.37	\$627.60	\$633.83	\$631.34	\$596.26



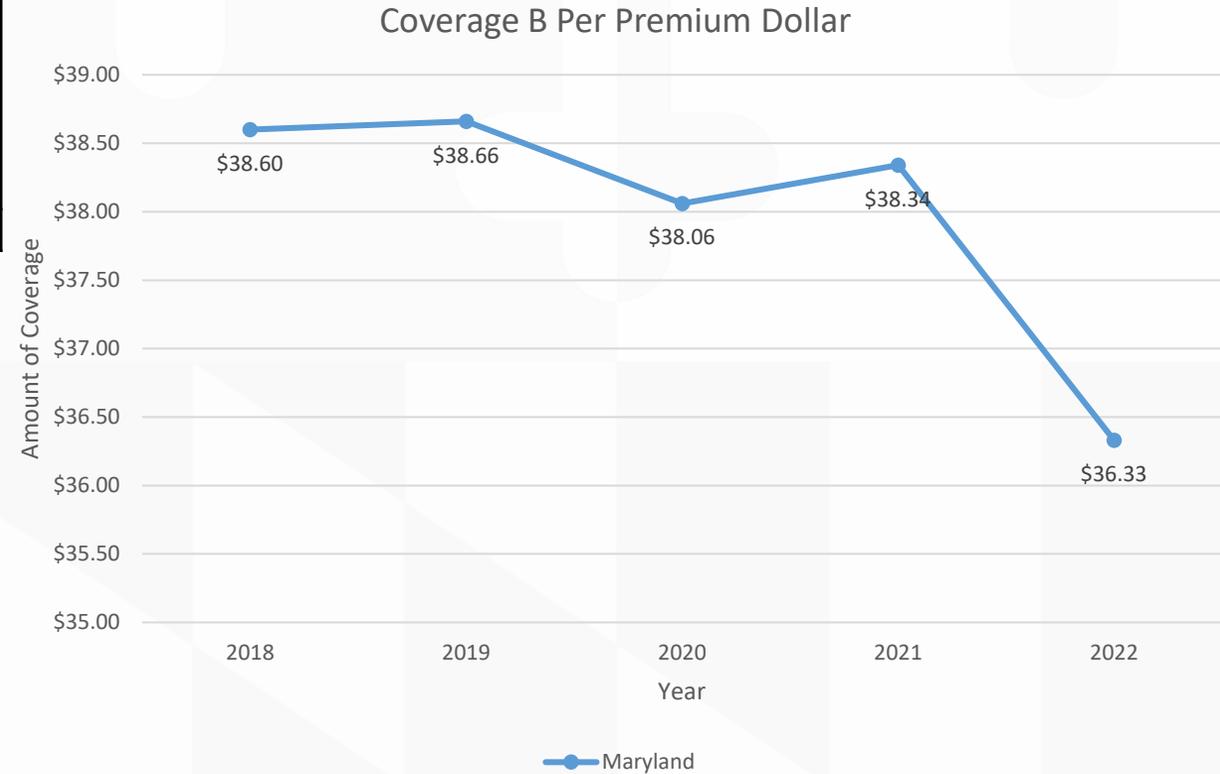
Coverage A Per Premium Dollar - Comparison

Coverage A Per Premium Dollar	2018	2019	2020	2021	2022
Maryland	\$326.00	\$318.51	\$315.45	\$318.39	\$303.15



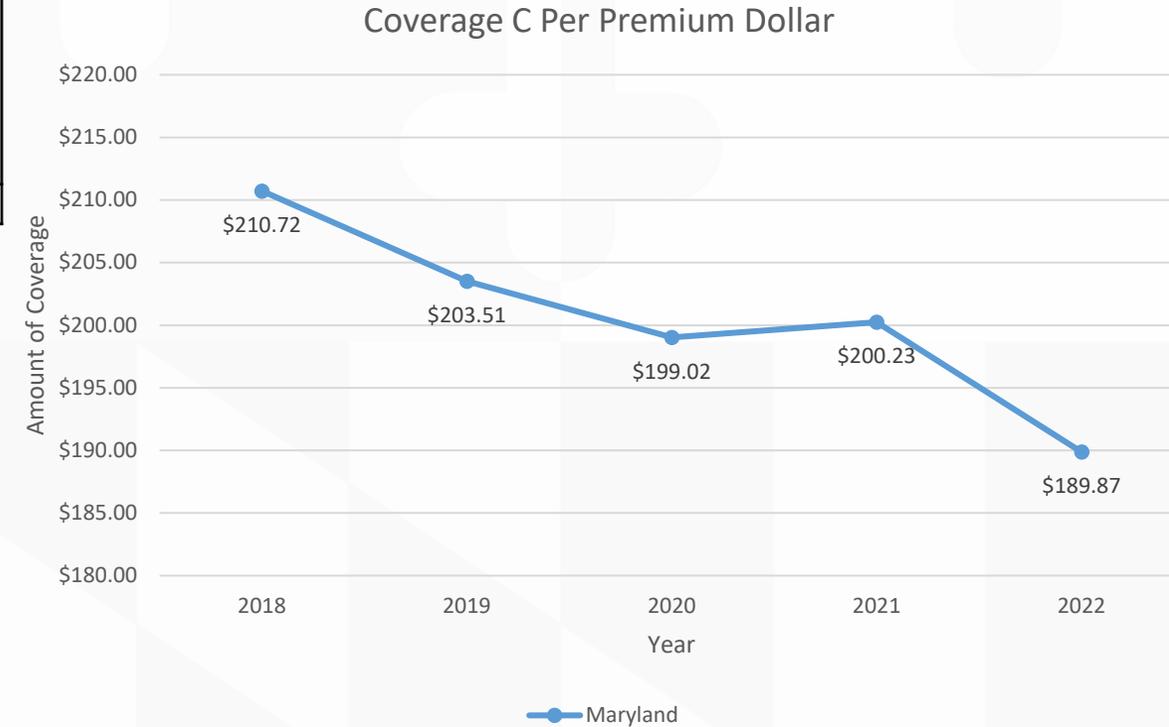
Coverage B Per Premium Dollar - Comparison

Coverage B Per Premium Dollar	2018	2019	2020	2021	2022
Maryland	\$38.60	\$38.66	\$38.06	\$38.34	\$36.33



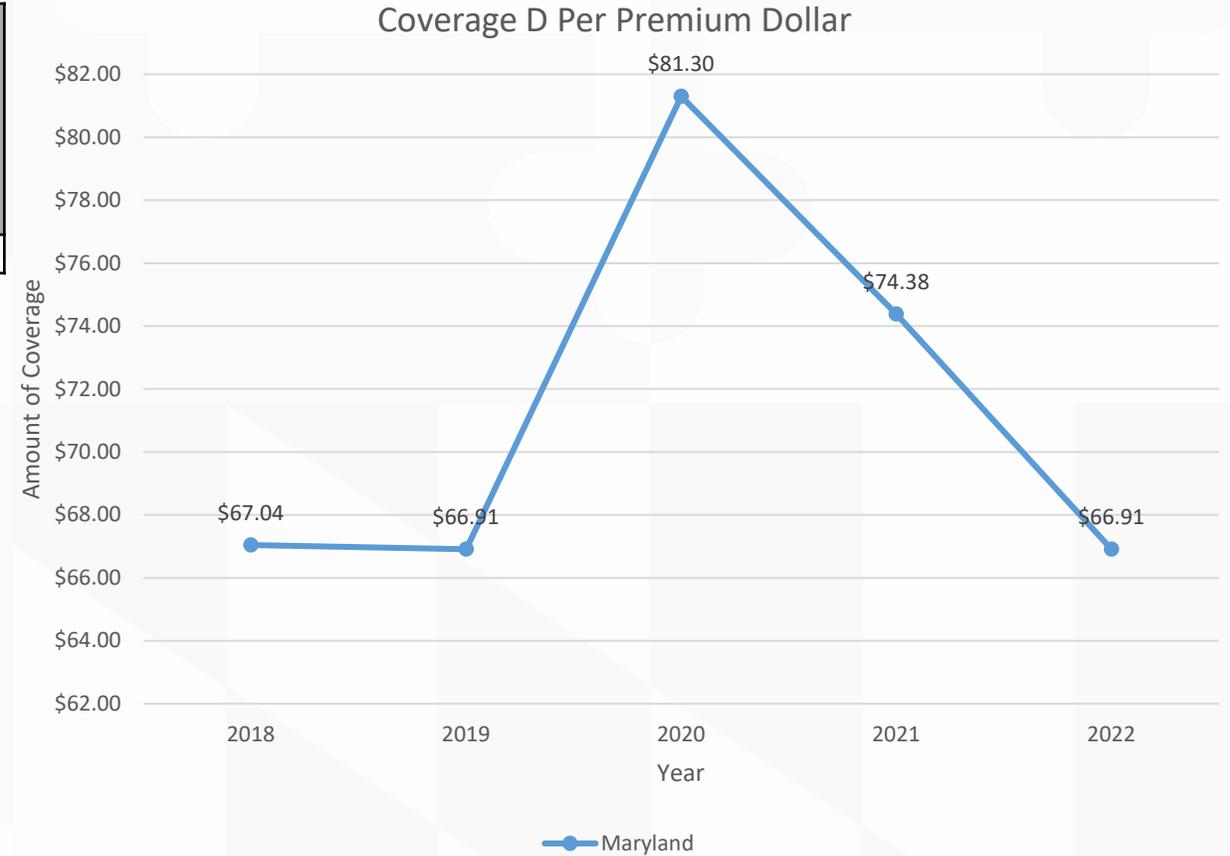
Coverage C Per Premium Dollar - Comparison

Coverage C Per Premium Dollar	2018	2019	2020	2021	2022
Maryland	\$210.72	\$203.51	\$199.02	\$200.23	\$189.87



Coverage D Per Premium Dollar - Comparison

Coverage D Per Premium Dollar	2018	2019	2020	2021	2022
Maryland	\$67.04	\$66.91	\$81.30	\$74.38	\$66.91



General Insights/Conclusions

- From 2018 through 2022, the total in-force policies, both new and renewed, increased slightly each year, although the number of policies providing limited coverage decreased as the number providing more comprehensive coverage increased.
- The number of insurers operating in the state remains robust, and ensures a competitive market.
- The increasing price of insurance is largely due to inflation.
- The internal report does contain additional information.

Epilogue: Adopting Market Analysis Techniques for Analysis of the PCMI Data

- In the Market Analysis Process, A Lot of Time is Spent Comparing Company Market Activity to the Industry as a Whole
- For this Preliminary Review, Companies were Replaced with Jurisdictions
- Effective Approach for Identifying Specific Areas in a State that Are of Concern

2. PCMI Data in the Market Analysis Process

- Enhancing the Overall Market Surveillance Framework
 - Market Analysis Prioritization Tool – Baseline Analysis
 - Level 1 Reviews
 - Level 2 Reviews
 - Ad Hoc Data Calls
 - MCAS Data

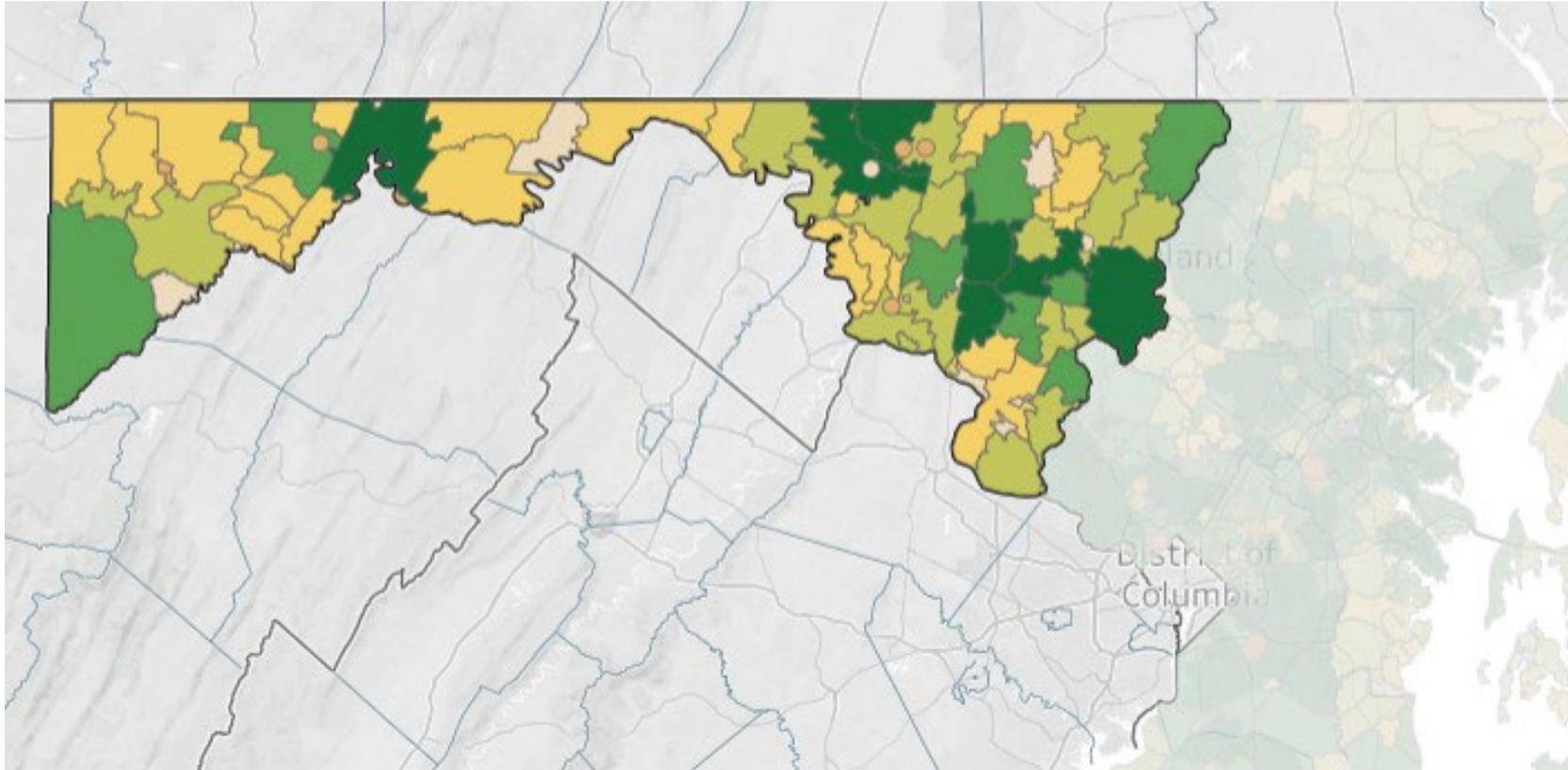
3. Responding to Stakeholder and Legislative Requests for Information

- Stakeholders Requests are Oftentimes Regarding Specific Areas of the State
- Market Conduct Annual Statement Data, Market Share Data, Market Conduct Databases (iSite), are all Generally Statewide
- Ability to Provide Targeted Insights

4. Severe Events

- The Western Part of Maryland Experienced Catastrophic Flooding in May 2025
- The Consumer Education and Advocacy Unit Reaches Out to Insurers to be Ready to Assist MD Consumers
- Which Insurers Had the Largest Exposure?

Pulling Data from Tableau Dashboard



5. Future Use

- CAT Risk Data Overlays
 - Are jurisdictions within Maryland of similar risk, experiencing different average rates in the cost of homeowners insurance?
- Census Data Overlays
 - Are there jurisdictions within Maryland that have a more significant affordability issue than others? Is the cost of insurance as a percentage of median or average income significantly higher in some areas than others? What are potential solutions?
- MCAS Data
 - We know there are issues with, for example, non-renewals in the state of Maryland for a carrier. What part of the state are those issues most present in?

Recap

1. Inter-Agency Group Meeting Presentation – Based on Internally Drafted Report
 1. Topics of Concern: Climate Change, Homeowners Rates Rising, Discriminatory Practices, Availability of Insurance (Specialty Products)
2. PCMI Data in the Market Analysis Process
3. Responding to Stakeholder and Legislative Requests for Information
4. Severe Events
5. Future Use

Contact Information

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Questions?

