



Draft date: 11/25/25

2025 Fall National Meeting
Hollywood, Florida

HOMEOWNERS MARKET DATA CALL (C) TASK FORCE

Wednesday, December 10, 2025

2:00 – 3:00 p.m.

Diplomat Convention Center—Atlantic Ballroom—Level 2

ROLL CALL

NAIC Member	Representative	State/Territory
Michael Yaworsky, Chair	Michael Yaworsky, Chair	Florida
Ann Gillespie, Vice Chair	Ann Gillespie, Vice Chair	Illinois
Ricardo Lara	Ricardo Lara	California
Michael Conway	Michael Conway	Colorado
John F. King	John F. King	Georgia
Marie Grant	Marie Grant	Maryland
Angela L. Nelson	Angela L. Nelson	Missouri
Michael Humphreys	Michael Humphreys	Pennsylvania
Elizabeth Kelleher Dwyer	Elizabeth Kelleher Dwyer	Rhode Island
Michael Wise	Michael Wise	South Carolina
Larry D. Deiter	Larry D. Deiter	South Dakota
Cassie Brown	Cassie Brown	Texas
Scott A. White	Scott A. White	Virginia

NAIC Committee Support: Aaron Brandenburg

AGENDA

1. Consider Adoption of its Oct. 28 and Summer National Meeting Minutes —*Michael Yaworsky (FL)* Attachment One
Attachment Two
2. Discuss the Drafting Group Proposal on Data Call Threshold —*Michael Yaworsky (FL)* Attachment Three
3. Receive an Update on the Status, Timetable, and Next Steps for the Data Call—*Michael Yaworsky (FL)*
4. Discuss Any Other Matters Brought Before the Task Force —*Michael Yaworsky (FL)*
5. Adjournment

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Draft: 8/20/25

Homeowners Market Data Call (C) Task Force
Minneapolis, Minnesota
August 12, 2025

Homeowners Market Data Call (C) Task Force met in Minneapolis, MN, Aug. 12, 2025. The following Task Force members participated: Michael Yaworsky, Chair (FL); Ann Gillespie, Vice Chair (IL); Ricardo Lara represented by Michael Peterson (CA); Michael Conway represented by Jason Lapham (CO); Marie Grant represented by Raymond A. Guzman (MD); Angela L. Nelson and Jo A. LeDuc (MO); Michael Humphreys and Michael McKenney (PA); Elizabeth Kelleher Dwyer represented by Matthew Gendron (RI); Michael Wise (SC); Larry D. Deiter represented by Tony Dorschner (SD); Cassie Brown, Marianne Baker, and Nicole Elliott (TX); and Scott A. White and Eric Lowe (VA). Also participating were: Lori Dreaver Munn (AZ); Wanchin Chou and George Bradner (CT); Ann Gillespie and Nicole Crockett (FL); Robert L. Carey (ME); Christian Citarella (NH); Peter Brickwedde and Phil Vigliaturo (MN); Justin Zimmerman (NJ); and Tom Botsko (OH).

1. Adopted its May 12 Minutes

The Task Force met May 12. During this meeting, the Task Force took the following action: 1) reviewed its 2025 purpose and charges; 2) heard from Kay Noonan (NAIC) regarding confidentiality protections and data sharing; 3) heard an overview from Jeff Czajkowski (NAIC) on Center for Insurance Policy and Research (CIPR) research to assist the launch of Oklahoma's Strengthen Oklahoma Homes pilot; and 4) heard from the Data Call Drafting Group.

The Task Force also met Aug. 4, June 16, June 2, and April 28 in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings.

Director Nelson made a motion, seconded by Director Deiter, to adopt the Task Force's May 12 minutes (Attachment One). The motion passed unanimously.

2. Discussed Potential Revisions to the Homeowners Market Data Call Template and Definitions

Commissioner Yaworsky said proposed revisions to the homeowners data call template and definitions were exposed Aug. 6 for a public comment period ending Sept. 8. A summary document describes the process and changes. The Drafting Group has been reviewing the data collected since it was received in June 2024 and has worked with companies to understand and improve the data quality moving forward. The Drafting Group, led by Sandra Darby (ME) and Eric Lowe (VA), held weekly meetings with regulators to discuss how to improve definitions and data elements and consider what other elements might be needed.

Commissioner Yaworsky said the Task Force provided feedback on those recommendations and is now accepting input from interested parties. The new template collects additional policy forms, such as renters, condominium owners, and mobile home. Premium and policies in force, as well as coverage limits, are being asked on an "as of Dec. 31" basis, which the Task Force hopes will be easier for insurers to submit. Losses and claims are split by peril. Mitigation discounts are split by type of mitigation discount and collected on an average percentage discount rather than an aggregate dollar amount.

Commissioner Yaworsky explained that the data template notes that regulators are catching up with at least 2023 and 2024 data, but depending on timing, may request 2025 data in the next iteration as well. In addition, the Task Force is seeking feedback on how to collect square footage of dwellings data. That data point will not be included

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on the next data call, but regulators want to hear from companies how this data element could be requested and submitted by companies.

Commissioner Yaworsky said that this iteration of the data call, though it includes new elements, has been pared down from what the Drafting Group originally discussed and considered. He noted that in future years, additional elements may be added to the data call. He said comments on the template and definitions are due Sept. 8. The Task Force hopes to meet in open session in late September to discuss the comments.

Michael DeLong (Consumer Federation of America—CFA) said he is pleased the Task Force is proposing to collect data policy forms that cover renters, condominium owners, and mobile home. He also said that the CFA welcomes the collection of data on mitigation discounts broken down by the type of mitigation discount. There is a desire to have information on how many consumers are participating in these programs, how many are getting discounts, and to what extent those discounts are helping markets and lowering costs.

DeLong said data from residual markets should also be collected in the data call, as more consumers are enrolled in these plans in recent years. He said these homeowners tend to face the highest risks and highest premiums, and any picture of the homeowner's insurance market is going to be incomplete without them. DeLong also urged the Task Force to commit to making this data, or at least some of the data, public for policymakers, researchers, and advocates.

Ken Klein (Individual Consumer Advocate) said collecting good data on the adequacy and availability of coverage in the property/casualty (P/C) insurance space has been his primary research for a decade. He agreed that residual markets should be included and the data, even if aggregated, should be made public. He also said extended replacement cost (ERC) endorsements and incurred losses should be collected. He also said data on homes that are categorized as a total loss would be valuable, as well as catastrophe versus non-catastrophe losses. Klein said data on the insurance company's estimate of what would be the adequate amount to completely reconstruct a home would be valuable, as well as whether this matches Coverage A.

Commissioner Lara emphasized the overall value of this data as extremely valuable for understanding markets in real time, as catastrophes are happening, for planning purposes, communication purposes, and responding in real time to the press, consumers, governors, and legislators. He said California used the data to try to understand the exposure of the insurance companies that were directly impacted by wildfires in specific areas. California was able to use that information to plan consumer workshops within a couple of days.

Erica Weyhenmeyer (National Association of Mutual Insurance Companies—NAMIC) and Lisa Brown (American Property Casualty Insurance Association—APCIA) said the changes look substantial enough that insurers would need ample lead time to make the necessary system changes in order to fully respond to the data call.

3. Discussed its Next Steps

Director Gillespie explained that the Task Force is still discussing authority, confidentiality, and data sharing issues. At this point, it is likely that states will request the data according to the business written in their state. The Task Force will need to decide on a consistent threshold of data being requested from insurers. The Task Force will evaluate comments on the revised template and definitions and approve a final version. The Task Force will then share information about how the data will be collected and from what companies.

Director Gillespie said the Task Force's goal is to move judiciously and make sure the data call is done right. The work could be completed later in the fall, with data requested through data year 2024 to be submitted early next year, or the data call might not be issued until early 2026, allowing regulators to request data through data year

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2025, and ask for that data perhaps in May or June of next year. Ultimately, the Task Force hopes to get on a regular cycle of when data is requested and submitted, and when enhancements are reviewed and improved.

Superintendent Carey said it would be beneficial to collect data years 2023 and 2024 earlier and not wait until 2025 data is available in 2026. He asked the Task Force to consider a two-phase approach.

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

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Draft: 11/6/25

Homeowners Market Data Call (C) Task Force
Virtual Meeting
October 28, 2025

The Homeowners Market Data Call (C) Task Force met Oct. 28, 2025. The following Task Force members participated: Michael Yaworsky, Chair (FL); Ann Gillespie, Vice Chair (IL); Ricardo Lara and Michael Peterson (CA); Michael Conway (CO); Marie Grant represented by Raymond A. Guzman (MD); Angela L. Nelson represented by Jo A. LeDuc (MO); Michael Humphreys represented by Michael McKenney (PA); Elizabeth Kelleher Dwyer represented by Matthew Gendron (RI); Michael Wise (SC); Cassie Brown represented by Marianne Baker and Nicole Elliott (TX); and Scott A. White represented by Eric Lowe (VA). Also participating was: Sandra Darby (ME).

1. Adopted the Data Call Template and Definitions

Commissioner Yaworsky said the homeowners data call template and definitions were exposed on Aug. 6, with comments accepted through Sept. 15. Comments were received from the American Property Casualty Insurance Association (APCIA), the National Association of Mutual Insurance Companies (NAMIC), Allstate, consumer representatives, the Consumer Federation of America (CFA), the Texas Department of Insurance (TDI), and the California Department of Insurance. He noted that the drafting group reviewed the comments and made revisions.

Darby explained changes made to the template and definitions based on recent comments. Beginning with Written Premium, as suggested by NAMIC and consumer groups, this data element was renamed "Written Premium in Force." Additionally, the definition was adjusted to clarify that endorsement premium should be included. The language about coverages added and deleted was removed, as deleted coverage would not be reflected in an "in force" data element.

The APCIA had a question about reporting multiple cancellations for the same policy in the "Written Premium" and "Returned Premiums for Cancelled Policies" columns. Here, regulators would expect only to see data for the final cancellation. This has been updated in the definition to clarify. Darby said that for "Returned Premium for Cancelled Policies in Reporting Year," the APCIA asked about credits resulting from cancellation. If a policy is reinstated with a credit, that credited amount would be reflected in the "Written Premium in Force" column.

Darby said NAMIC requested clarification on the adjusted carrying value (ACV) based on peril language. This has been updated in the definition document to state that if a policy dictates ACV based on the covered property, report it as ACV. An example has also been added. NAMIC and the APCIA had questions about what should be reported under the "Fire and Removal" and "Fire Caused by Lightning Claims and Losses" columns. These columns were renamed to "Fire, Not Including Wildfire." All claims and losses related to fire, not wildfire, should be reported here. The APCIA asked if expenses should be included in loss reporting. The loss definition states, "Total sum of losses paid during the reporting year. Direct losses paid should include losses paid less salvage & subrogation, not including case loss reserves or unpaid claim amounts. Losses are not developed or adjusted for trend and exclude loss adjustment expenses." The APCIA asked if a company does not write a wildfire-specific policy or endorsement, would they report zero/null in the wildfire claims column? Any claims with wildfire loss causation should be reported in this column.

Darby said there were multiple comments on the mitigation discounts section. She stressed the importance of regulators having the ability to track the growth and impact of these types of discounts. Examples have been included within the definitions. She clarified that for the maximum percentage of replacement cost written, any amount over 125% should be reported as 126%. The definitions also clarify that the percentage of roof coverage

means the percentage of Coverage A and scheduled roof coverage should be reported in the ACV column for the roof.

Darby said the definitions now clarify that HO-6 policies and earthquake endorsement information should not include earthquake loss assessment policies, as these would be commercial policies on a condo building and not a part of the personal lines information being sought.

Darby noted comments requested adding information on frequency of extended replacement cost endorsements and endorsements for changes in building codes, along with the percentage levels of each such endorsement; collecting information specifically on total losses; breaking down policy-in-force (PIF) counts by catastrophic and non-catastrophic losses; policies for housing developers; and reporting the transition of products to different companies within one enterprise. She said the drafting group will include those suggestions for consideration in a future phase of this data call. She noted that comments were received in response to a request for information on how to report square footage information, and those will be considered in the future.

Commissioner Yaworsky also noted that regulators may request surplus lines and residual market data, as that information is valuable. Discussions on the scope of the data call will be held soon. He also noted that regulators will discuss a potential threshold for the data call while understanding that regulators have expressed an interest in receiving data from most of their market players. He said the Task Force will include information on the scope, threshold, and authority of the data call within the data call notice and will work with interested parties. He said data will likely be collected via market conduct authority, and the raw data will not be public, but the Task Force will consider creating public reports in the future.

Dave Snyder (APCIA) said that the industry would prefer for data to be due in the third or fourth quarter of 2026. He said the industry hopes for a full discussion on whether this data call can help limit other state-specific data calls. Yaworsky said the Task Force and states hope to develop a framework that will be valuable to all states for collecting data. Snyder said it would be helpful if instructions had calculations for data exceptions or warnings so companies could conduct data checks before submitting. He requested flexibility with reporting the ZIP code for either mailing or the location of the risk. Lowe said regulators must have ZIP codes reported by the location of the insured property. He noted that most companies were able to do this last year; however, there were some errors where the reported state did not match the corresponding ZIP code.

Michael DeLong (CFA) said that the CFA appreciated the expansion of policy forms and would encourage collecting residual market data. He also said that the data should be made public, if not all of it, at least through public reports.

Ken Klein (California Western School of Law) said if the Task Force wants to understand affordability, availability, and adequacy, it needs to collect losses incurred and extended replacement cost (ERC) endorsements. He also said the ZIP code of the property insured is critical. He said California releases aggregate data.

Commissioner Yaworsky said the Task Force will continue to refine the data call in the future. He noted that Florida collects monthly data from all insurers at a ZIP code level, but the Task Force is balancing the interests and needs of the states. Lowe said the regulators did not want to create such a broad data call from the outset.

Erica Weyenheymer (NAMIC) stated that NAMIC would appreciate feedback on the reporting parameters and is interested in collaborating with the Task Force on the data call letter. Yaworsky said the Task Force will address the scope and scale of the data call next.

Erica Eversman (Automotive Education & Policy Institute—AEPI) noted that ZIP code data is critical, as insurers always seek as much granular data as possible to assess risk. Commissioner Yaworsky reiterated that the data call is seeking the property risk at a ZIP code level.

Commissioner Conway made a motion, seconded by Lowe, to adopt the data call template (Attachment One) and definitions (Attachment Two). The motion passed unanimously.

2. Discussed Next Steps for the Data Call

Director Gillespie said the Task Force will continue to discuss the scope of the data call and determine the number of insurers to be included. She said it is likely that a data call letter will be sent in early 2026, with data due later in the year, possibly in May or June. She noted that, with the template finalized, insurers can begin to conduct the necessary programming to retrieve the requested data.

3. Adopted its 2026 Proposed Charges

Yaworsky noted that the Task Force has exposed its 2026 proposed charges with no major changes from 2025.

Director Gillespie made a motion, seconded by Commissioner Conway, to adopt the Task Force's 2026 charges (Attachment Three). The motion passed unanimously.

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

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MEMORANDUM

TO: Commissioner Michael Yaworsky, Director Ann Gillespie , and the Homeowners Market Data Call (C) Task Force

FROM: Homeowners Market Data Call Drafting Group

DATE: December 4, 2025

RE: Proposed Premium Threshold for Company Participation in the Homeowners Market Data Call

As requested by the Homeowners Market Data Call (C) Task Force, the Homeowners Market Data Call Drafting Group proposes the following threshold for company participation in the Homeowners Market Data Call to be issued in 2026.

- Any company that wrote \$50,000 or more in Homeowners insurance premiums in any of the years 2018-2025 in a participating state will 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.
- Any state that is requesting FAIR Plan information or information from companies not required to file the NAIC Financial Annual Statement should contact those entities with their participation request and work with the NAIC to get access to filing systems for those entities.
- The attached chart shows the percentage of company participation at the noted premium threshold by state. This data includes all business written in the state reported on the NAIC Financial Annual Statement, including surplus lines and certain FAIR plans. The actual percentage shown may not reflect the total percentage a state will receive if surplus lines companies are not subject to report.

Mimumum %	99.873%	99.697%	99.316%	98.302%	96.578%	83.788%	73.037%
Maximum %	100.000%	99.999%	99.996%	99.995%	99.976%	99.945%	99.764%

State	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,500,000	\$5,000,000
TX	100.000%	99.999%	99.996%	99.995%	99.962%	99.827%	99.617%
FL	99.999%	99.998%	99.995%	99.984%	99.959%	99.945%	99.764%
CA	99.998%	99.997%	99.994%	99.985%	99.976%	99.886%	99.700%
NJ	99.998%	99.990%	99.975%	99.947%	99.794%	99.001%	97.556%
CT	99.997%	99.988%	99.946%	99.856%	99.487%	97.656%	95.659%
NY	99.997%	99.996%	99.987%	99.981%	99.926%	99.379%	97.646%
CO	99.997%	99.990%	99.970%	99.963%	99.815%	99.154%	98.172%
NC	99.996%	99.993%	99.982%	99.949%	99.776%	99.343%	97.937%
WA	99.996%	99.986%	99.960%	99.928%	99.831%	99.340%	98.208%
GA	99.996%	99.981%	99.941%	99.873%	99.729%	98.850%	97.627%
PA	99.995%	99.987%	99.957%	99.880%	99.708%	98.691%	97.387%
MD	99.995%	99.986%	99.943%	99.815%	99.527%	98.945%	96.929%
VA	99.994%	99.986%	99.943%	99.813%	99.649%	98.790%	97.475%
TN	99.993%	99.982%	99.925%	99.838%	99.661%	98.277%	96.493%
IL	99.993%	99.986%	99.956%	99.902%	99.814%	99.394%	97.971%
MI	99.992%	99.992%	99.973%	99.928%	99.783%	99.104%	97.405%
SC	99.992%	99.980%	99.969%	99.859%	99.619%	98.704%	95.932%
OH	99.992%	99.983%	99.949%	99.877%	99.687%	99.059%	97.695%
MO	99.992%	99.973%	99.940%	99.892%	99.774%	98.817%	97.125%
OK	99.991%	99.976%	99.932%	99.808%	99.609%	98.056%	96.592%
MN	99.991%	99.978%	99.933%	99.899%	99.761%	99.179%	97.486%
MS	99.991%	99.969%	99.857%	99.640%	99.185%	97.873%	94.140%
AL	99.991%	99.967%	99.915%	99.823%	99.432%	98.165%	95.574%
IN	99.991%	99.974%	99.920%	99.834%	99.516%	97.883%	96.113%
LA	99.991%	99.983%	99.959%	99.916%	99.711%	99.225%	97.507%
MA	99.989%	99.981%	99.938%	99.863%	99.570%	98.324%	96.795%
AZ	99.988%	99.980%	99.933%	99.869%	99.743%	98.488%	96.716%
HI	99.987%	99.939%	99.799%	99.312%	98.251%	96.264%	92.495%
KS	99.987%	99.980%	99.887%	99.748%	99.263%	98.031%	95.028%
WI	99.985%	99.972%	99.905%	99.706%	99.264%	97.789%	93.793%
NV	99.983%	99.916%	99.839%	99.588%	98.758%	96.885%	91.442%
KY	99.982%	99.972%	99.898%	99.773%	99.267%	98.272%	96.087%
IA	99.981%	99.954%	99.868%	99.530%	99.011%	97.194%	93.848%
AR	99.980%	99.949%	99.863%	99.776%	99.314%	97.285%	95.012%
NE	99.980%	99.962%	99.857%	99.735%	99.169%	96.876%	94.699%
OR	99.979%	99.953%	99.876%	99.705%	99.143%	97.266%	94.405%
UT	99.977%	99.950%	99.854%	99.595%	98.705%	96.680%	91.547%
RI	99.975%	99.924%	99.725%	98.992%	98.083%	94.658%	92.032%
NM	99.973%	99.920%	99.804%	99.614%	98.591%	96.465%	90.614%
ME	99.970%	99.889%	99.632%	99.048%	97.460%	94.757%	89.601%
SD	99.963%	99.904%	99.552%	99.266%	97.509%	93.318%	87.078%
ID	99.960%	99.937%	99.890%	99.427%	98.843%	95.041%	86.223%
WV	99.957%	99.877%	99.744%	99.373%	98.561%	94.289%	90.574%
WY	99.954%	99.903%	99.499%	98.879%	96.879%	91.509%	84.229%
AK	99.953%	99.734%	99.385%	98.939%	97.418%	95.458%	94.063%
NH	99.950%	99.836%	99.527%	99.007%	98.100%	91.964%	85.753%
MT	99.947%	99.891%	99.755%	99.429%	98.727%	94.247%	90.295%
DE	99.930%	99.888%	99.421%	98.954%	96.790%	91.302%	80.674%
ND	99.921%	99.734%	99.316%	99.156%	97.496%	93.234%	84.690%
DC	99.883%	99.697%	99.366%	98.957%	96.599%	90.010%	73.037%
VT	99.873%	99.722%	99.420%	98.302%	96.578%	83.788%	73.995%