

HOMEOWNERS MARKET DATA CALL (C) TASK FORCE

Homeowners Market Data Call (C) Task Force March 24, 2026, Minutes

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Homeowners Market Data Call (C) Task Force
San Diego, California
March 24, 2026

The Homeowners Market Data Call (C) Task Force met in San Diego, CA, March 24, 2026. The following Task Force members participated: Michael Yaworsky, Chair (FL); John F. King, Vice Chair (GA); Mark Fowler (AL); Charles Bassett represented by Lori Dreaver Munn (AZ); Ricardo Lara represented by Mike Peterson (CA); Michael Conway (CO); Joshua Hershman represented by George Bradner and Wanchin Chou (CT); Scott Saiki represented by Jerry Bump (HI); Doug Ommen represented by Jordan Esbrook (IA); Dean L. Cameron represented by Shannon Hohl (ID); Ann Gillespie (IL); Timothy J. Temple (LA); Marie Grant and Raymond A. Guzman (MD); Robert L. Carey and Sandra Darby (ME); Grace Arnold represented by Peter Brickwedde (MN); Angela L. Nelson and Brad Gerling (MO); Mike Chaney represented by Andy Case (MS); James E. Brown represented by Amber Thorvilson (MT); Jon Godfread represented by Blaine Bergstedt (ND); Eric Dunning represented by Connie Van Slyke (NE); Ned Gaines represented by Jonathan Wycoff (NV); Judith L. French represented by Stewart Trego (OH); Glen Mulready represented by Landon Hubbart (OK); TK Keen (OR); Elizabeth Kelleher Dwyer represented by represented by Beth Vollucci (RI); Larry D. Deiter represented by Tony Dorschner (SD); Amanda Crawford represented by Nicole Elliott and Mark Worman (TX); and Kaj Samson represented by Rosemary Raszka (VT).

1. Adopted its 2025 Fall National Meeting Minutes

Commissioner King made a motion, seconded by Director Gillespie, to adopt the Task Force's Dec. 10, 2025, minutes (see *NAIC Proceedings – Fall 2025, Homeowners Market Data Call (C) Task Force*). The motion passed unanimously.

2. Heard an Update on the Status of the 2026 Homeowners Data Call

Commissioner Yaworsky said the 2026 homeowners data call letters will be sent this week to insurers meeting the threshold in both the homeowner's line as well as those writing on the fire line on the annual statement. He said many of the companies writing on the fire line may not write the relevant homeowners or renters business. If that is the case, those companies would not have to submit data. The data is due June 15, and the Task Force is not planning to grant exemptions or extensions to the data request. The NAIC's website has been updated with template definitions, instructions, validations, and frequently asked questions (FAQs). In addition, a webinar will be set for early April, and information about it will be posted on the website. He said 50 total jurisdictions have signed on to the data call, and there continues to be strong agreement across the NAIC on the data call's importance.

3. Received a Report from the Homeowners Market Report (C) Working Group

Commissioner Yaworsky reported that the Property and Casualty Insurance (C) Committee exposed new charges on Feb. 23, including a charge to create a new Homeowners Market Report (C) Working Group under this Task Force. The new Working Group would consider drafting a public report related to the homeowners market data call. Commissioner Grant will serve as chair, and Director Nelson will serve as vice chair. The Working Group will oversee the development of metrics and work with state insurance regulators in the Homeowners Market Data Call Drafting Group, the NAIC, and Center for Insurance Policy and Research (CIPR) staff to develop a public report that will be useful to a variety of stakeholders.

Commissioner Grant said she is looking forward to making a public report that reflects what regulators are seeing in the market and that all states are comfortable with. It is important to allow states to have a meaningful say in

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where this data goes and how it is utilized, and to project clear, accurate data to the public about what is taking place within the various markets around the country. She said there is an increasing trend in which publications and other entities are providing data about the status of markets that, when compared to the NAIC's available data, seem far from correct. She said it is vital that regulators put a stake in the ground and make it clear that they are providing accurate data that allows decision makers, including regulators, other people in the public interests, legislatures or other elements of the executive branches, and other policy experts in the space, to access meaningful and reliable data to help everyone make better decisions for our consumers.

4. Heard from States on Usage of Data from the Homeowners Market Data Call

Gerling said the Missouri Department of Commerce and Insurance (DCI) collects 14 data sets annually. He said the data analytics team also builds data tools and resources for other department staff using data collected by the DCI or the NAIC, which help them gain deeper insights than can be gained from a public report. He said one of the annual data calls is a property/casualty (P/C) ZIP code data call, which collects homeowners, personal auto, mobile homes, farmowners, and earthquake data. He said the data elements include exposures, premiums, claim counts by year, company, ZIP code, policy type, and coverage or loss type.

Gerling said the DCI is interested in the data collected by the homeowners market data call because it provides a broader view of the market and will allow for exploration of new data relationships, including the changes in deductibles and the shift between replacement cost and actual cost value.

Gerling said the DCI produced a data visualization with high-level availability metrics using the original P/C market intelligence (PCMI) data collected in 2024. He said the dashboard can be used in tandem with other available data from the NAIC to yield more findings, assist with investigations, and produce greater efficiencies. He said the DCI did not heavily use the PCMI data, as it could not reconcile the data with what companies had historically reported to the DCI in the ZIP code data call.

Gerling said the data analytics team at the DCI created a homeowners market report using its ZIP code data, in part due to ongoing discussions about rate increases. He said the team looked at loss severity and cause of loss, which showed an increase in wind and hail losses that contributed to rising rates. He said that using the ZIP code data to produce maps has been a helpful storytelling tool for the DCI.

Gerling said the DCI team used ZIP code data to analyze the number of covered dwellings after an EF3 tornado swept through parts of St. Louis, MO. He said the estimated cost of the event was \$1.6 billion. He said that despite catastrophic losses, the estimated total insured losses for personal lines are only expected to reach \$330 million. He said that, by incorporating data from the American Community Survey (ACS), the team found that some affected ZIP codes were uninsured upwards of 70%. He said the Missouri State Emergency Management Agency (SEMA) reached out shortly after the storm, and with the uninsured rate analysis, it was able to secure state and federal disaster relief.

Gerling said ZIP code-level data has also been helpful in analyzing the private passenger auto (PPA) insurance market in Missouri. He said that using data from the Missouri Department of Revenue along with the ZIP code data, the DCI was able to examine the accessibility of affordable auto insurance in urban areas, analyzing territorial rating factors and loss ratios.

Chou asked what discrepancies Missouri found between the PCMI data and its own data call. Gerling said he shared a list of discrepancies with regulators on the Homeowners Market Data Call Drafting Group Connect page, but some of the discrepancies included issues with reported house months, written premium, and cancellation metrics. Commissioner Yaworsky noted that some discrepancies could be due to the timing of the data calls and the definition of the data elements.

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Peterson asked if, after building these tools, the DCI feels that it can rapidly produce the same maps in the wake of another tornado. Gerling said an update to the maps with renewed data would be easily replicable in the future.

Schulz asked whether Missouri has been able to reduce the number of data calls, considering a potential overlap with the NAIC's homeowners market data call. Gerling said most of the data calls are not similar to the data collected within this data call, and they have not been able to reduce the total number of data calls. Gerling said the ZIP code data is collected annually, and the files are processed through Software as a Service (SaaS), and some analysis is done through Tableau dashboards.

Guzman said the Maryland Insurance Administration drafted an internal report for an inter-agency group that was concerned about the impact of climate change on the homeowners insurance market, rising homeowners insurance rates, potential discriminatory practices, and insurance availability. He said the PCMI data was primarily intended for regulators to better assess their markets and potential affordability and availability issues.

Guzman said some of the questions regulators were looking to answer with the PCMI data included whether insurers were altering their coverage types, increasing deductibles to revert risk back to policyholders, or limiting coverage in higher risk parts of the state, and if competitiveness of the market changed at the state or zip code level, if insurers pulled out of certain areas of the state, or if the cost of residential homeowners insurance changed by geographic area.

Guzman said the PCMI data collected roughly 93% of Maryland's insurance market. He said the Maryland Insurance Administration's internal report focused on Maryland as a whole, as well as the areas of Baltimore, Montgomery County, Prince George's County, and Worcester County. He said the jurisdictions were chosen primarily because of the unique challenges they faced regarding their homeowners insurance markets.

Guzman said Maryland's internal report showed that total written premium in the state has increased every year; policies in force have increased every year; HO-3 policies have increased every year; dwelling fire policies have decreased every year; both companies and groups writing in the state have increased; reported zip codes that could be due to smaller areas falling into the surplus lines market or the residual market have decreased; non-renewals have increased overall with a decrease in the 2020 data year; the total number of cancellations for nonpayment from 2019 to 2022 have gradually decreased; all perils deductible less than \$500 have decreased; percentage deductibles at every range have decreased; policies not providing cosmetic roof and cosmetic siding coverage have decreased, policies with no wildfire coverage and no wind coverage have decreased, the total number of policies with replacement cost coverage on the dwelling have increased, and policies with actual cash value coverage on the roof have decreased.

Guzman said the report covers the loss ratio for homeowners insurance in Maryland's market, average premium per policy, and coverage per premium dollar. He said some conclusions and insights in the report include 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 from 2018 to 2022, the number of insurers operating in the state remains robust and ensures a competitive market, and the increasing price of insurance is largely due to inflation.

Guzman said the Maryland Insurance Administration has started to incorporate the PCMI data into the market analysis process. He said that having the PCMI data and the NAIC homeowners market data call data in the future will likely lead to Maryland issuing fewer ad hoc data calls.

Guzman said the data has helped Maryland respond to stakeholder requests for information. He said the data can also be used in the aftermath of severe weather events, which helps the Maryland Insurance Administration staff

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locate the companies writing in a particular area, in order for those companies to quickly be ready to respond to customers who have been impacted.

Guzman said future uses for the data include looking at catastrophe risk data overlays to identify areas of the state that have similar risk but may be experiencing different average rates, census data overlays to identify jurisdictions that have a more significant affordability issues, and a comparison to Market Conduct Annual Statement (MCAS) data that will allow regulators to pinpoint areas of the state that are experiencing high rates of non-renewals or cancellations.

Commissioner Yaworsky pointed out that these examples showcase how regulators can use the data and knowledge of their state to understand what the data is saying, especially when it is broken down by jurisdictions that may have unique circumstances.

Amy Bach (United Policyholders) noted the decrease in the amount of coverage per premium dollar and asked if regulators who have seen this issue have come up with strategies for consumers to keep their insurance affordable while not lowering the actual coverage, especially on the dwelling. Guzman said there are ongoing conversations about whether mitigation programs or tax credits can be implemented to bring down the cost of insurance over time as severity decreases. Commissioner Grant agreed that looking into mitigation programs is important and said part of the issue of decreased coverage per premium dollar is the increase in home value, which directly correlates to the increase in costs of insurance.

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

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