Draft date: 11/25/25

2025 Fall National Meeting
Hollywood, Florida

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE
Thursday, December 11, 2025
1:45 – 3:00 p.m.
Diplomat Convention Center—Great Hall 3–6—Level 3

ROLL CALL

Michael Conway, Chair	Colorado	Timothy J. Temple	Louisiana
Michael Yaworsky, Co-Vice Chair	Florida	Grace Arnold	Minnesota
Larry D. Deiter, Co-Vice Chair	South Dakota	Mike Chaney	Mississippi
Mark Fowler	Alabama	James E. Brown	Montana
Jimmy Harris	Arkansas	Alice T. Kane	New Mexico
Ricardo Lara	California	Tregenza A Roach	U.S. Virgin Islands
Jared Kosky	Connecticut	Kaj Samsom	Vermont
Ann Gillespie	Illinois		

NAIC Committee Support: Aaron Brandenburg

AGENDA

1. Consider Adoption of its Nov. 21 and Summer National Meeting Minutes—*Commissioner Michael Conway (CO)* — Attachment One

2. Consider Adoption of the Reports of its Task Forces and Working Groups —*Commissioner Michael Conway (CO)* — Attachment Two
   A. Casualty Actuarial and Statistical (C) Task Force —*Commissioner D.J. Bettencourt (NH)*
   B. Homeowners Market Data Call (C) Task Force —*Commissioner Michael Yaworsky (FL)*
   C. Surplus Lines (C) Task Force—*Director Larry D. Deiter (SD)*
   D. Cannabis Insurance (C) Working Group —*Commissioner Ricardo Lara (CA) and Katey Piciucco (CA)*
   E. Catastrophe Insurance (C) Working Group —*Director Angela L. Nelson (MO)*
   F. NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group—*Commissioner Glen Mulready (OK)*
   G. Terrorism Insurance Implementation (C) Working Group —*Martha Lees (NY)*
   H. Title Insurance (C) Working Group—*Chuck Myers (LA)*

I. Transparency and Readability of Consumer Information (C) Working Group—*George Bradner (CT)*
J. Workers' Compensation (C) Working Group —*Commissioner Allan L. McVey (WV)*

3. Consider Adoption of Homeowners Market Data Call Template and Definitions —*Commissioner Michael Conway (CO)* — Attachments Three and Four

4. Receive an Update on the Affordability and Availability Playbook —*Commissioner Michael Conway (CO)*

5. Hear a Presentation on Regulatory Data —*Nancy Clark (Verisk/Insurance Services Office* — Attachment Five

6. Hear a Presentation on Roof Resilience—*Aaron Schol (Brava)* — Attachment Six

7. Hear a Presentation on Disaster Savings Accounts —*Kevin McKechnie (American Bankers Association (ABA)* — Attachment Seven

8. Discuss Any Other Matters Brought Before the Committee —*Commissioner Michael Conway (CO)*

9. Adjournment

1. Consider Adoption of its Nov. 21 and Summer National Meeting Minutes

Attachment One

–Commissioner Michael Conway (CO)

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Draft: 8/22/25

Property and Casualty Insurance (C) Committee
Minneapolis, Minnesota
August 13, 2025

The Property and Casualty Insurance (C) Committee met in Minneapolis, MN, Aug. 13, 2025. The following Committee members participated: Michael Conway, Chair, and Kate Harris (CO); Michael Yaworsky, Co-Vice Chair (FL); Larry D. Deiter, Co-Vice Chair (SD); Mark Fowler (AL); Alan McClain represented by Russ Galbraith (AR); Ricardo Lara represented by Ken Allen (CA); Andrew N. Mais and George Bradner (CT); Ann Gillespie (IL); Timothy J. Temple (LA); Grace Arnold (MN); Mike Chaney represented by Aaron Cooper (MS); James E. Brown (MT); Alice T. Kane (NM); Tregenza A. Roach (VI); and Kaj Samsom represented by Mary Block (VT). Also participating were: Heather Carpenter (AK); Travis Grassel (IA); Dean L. Cameron (ID); Marie Grant (MD); Angela L. Nelson (MO); Christian Citarella (NH); Tom Botsko and Judith L. French (OH); TK Keen (OR); Michael Wise (SC); Marianne Baker, Cassie Brown, and Nicole Elliott (TX); Jon Pike (UT); Scott A. White (VA); Patty Kuderer (WA); and Allan L. McVey (WV).

1. Adopted its Spring National Meeting Minutes

Commissioner Yaworsky made a motion, seconded by Commissioner Fowler, to adopt the Committee's March 26 minutes (*see NAIC Proceedings – Spring 2025, Property and Casualty Insurance (C) Committee*) minutes. The motion passed unanimously.

2. Adopted the Reports of its Task Forces and Working Groups

Commissioner Yaworsky reported that the Homeowners Market Data Call (C) Task Force met once in open session and four times in regulator-to-regulator session to review its charges, learn how states are using the data, discuss how to structure the next data call with respect to confidentiality and data sharing, and finalize proposed data call template and definitions for the next iteration of the data call. On Aug. 6, a recommended template and definitions were exposed for a 30-day public comment period ending Sept. 8. The Task Force plans to review written comments during a meeting in September and looks forward to all parties helping to improve the quality of the data requested.

Commissioner Yaworsky said the Task Force has a number of issues to deal with and may not request the data until early next year, meaning it could request data through data year 2025 and ask for the data to be submitted in perhaps May or June of next year. He said he sees the data call as an annual one. The Task Force will work closely with state insurance regulators and interested parties as it improves the data call moving forward.

Commissioner Conway remarked that one of the main goals of the data call is to ensure a product that not only has consensus among the commissioners and buy-in from all states, but also is sustainable and will be up and running in perpetuity. He said this requires the Task Force to take time to get to that point, most likely waiting until next year to issue the data call.

Director Deiter made a motion, seconded by Director Gillespie, to adopt the following reports: 1) Casualty Actuarial and Statistical (C) Task Force; 2) Homeowners Market Data Call (C) Task Force; 3) Surplus Lines (C) Task Force; 4) Catastrophe Insurance (C) Working Group; 5) NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group (Attachment One); 6) Cannabis Insurance (C) Working Group (Attachment Two); 7) Terrorism Insurance Implementation (C) Working Group; 8) Title Insurance (C) Working Group (Attachment Three); 9) Transparency and Readability of Consumer Information (C) Working Group (Attachment

Four and Attachment Five); and 10) Workers' Compensation (C) Working Group. The motion passed unanimously.

3. Adopted the *NAIC Catastrophe Modeling Primer*

Commissioner Yaworsky said the Catastrophe Insurance (C) Working Group initially received a referral from the Climate and Resiliency (EX) Task Force to update the *Catastrophe Computer Modeling Handbook* in late 2021. Following a survey of the states and discussion with various parties, it was decided to simplify the handbook and create a document for state insurance regulators needing an introduction to catastrophe modeling. The primer does not provide mandatory recommendations, but it does provides guidelines regarding the fundamental concepts surrounding probabilistic catastrophe models and serves as a bridge to more advanced training through the Center for Insurance Policy and Research's (CIPR's) Center of Excellence (COE).

Topics covered in the primer include the evolution of catastrophe modeling, what a catastrophe model is, how catastrophe models work, model components, key metrics, and regulatory interaction. The primer will be particularly useful to employees entering departments of insurance (DOIs).

The drafting group was formed in April 2022, and the participating states included: California, Connecticut, Florida, Iowa, Missouri, North Carolina, and Pennsylvania. The primer was peer reviewed by the COE before it was exposed for a 30-day comment period ending Nov. 2024. The Catastrophe Insurance (C) Working Group adopted the primer March 25, 2025.

Commissioner Yaworsky made a motion, seconded by Director Deiter, to adopt the *NAIC Catastrophe Modeling Primer* (Attachment Five). The motion passed unanimously.

4. Received an Update on Progress Related to the *Affordability and Availability Playbook*

Harris gave an update on the *Affordability and Availability Playbook* (Playbook), stating it is one of the Committee's top priorities this year. It is meant to serve as a resource for state insurance regulators, legislators, and policymakers to address homeowners' insurance affordability and availability. The drafting group met six times to develop an outline for the Playbook and now has a draft outline.

The Playbook is divided into four main parts. Part I explores broad factors affecting insurance affordability and availability, such as rising rates, premiums, and protection gaps. It highlights market trends in residual and surplus lines, economic impacts on housing, the roles of regulatory frameworks and reinsurance, effects of severe weather events, and the need for better data transparency. Part II covers cross-peril strategies such as legislative reforms, parametric insurance, mitigation incentives, public-private partnerships, and strategies to improve equity and market access. It also highlights state actions addressing specific perils like hurricanes, severe storms, tornadoes, wildfires, and earthquakes. Part III focuses on emerging risks related to extreme heat and atmospheric rivers. Part IV aims to synthesize recommendations, showcase best practices, and offer implementation tools to help regulators effectively respond to affordability and availability challenges.

Following the completion of its draft outline, the drafting group invited Committee members, interested regulators, and interested parties to attend the Aug. 6 drafting session for review and input. Attendees suggested including topics such as discrimination, credit scores, policy language, reform metrics, insurer profitability for availability, and a basic primer on insurance. They also recommended restructuring the document to prevent duplication, narrowing the intended audience, adding more states, and seeking feedback from other NAIC committees. Comments on revisions were requested by Aug. 26.

Commissioner Lara said the document will be a robust resource as California continues to face increased catastrophe risks. He stressed that it is imperative that regulators collaborate and learn from each other. He said California has been working to modernize its FAIR Plan, a major component of the state's sustainable insurance strategy. California is improving transparency of the FAIR Plan by requiring it to post publicly total exposures, policy counts, financial data, and other information.

Cate Paolino (National Association of Mutual Insurance Companies—NAMIC) said the Playbook should describe the current regulatory framework, include examples from additional states, and be a collaborative process with stakeholders. She asked that interested parties have additional time to comment on the Playbook's outline. Commissioner Conway said there will be opportunity throughout the process for additional comments as the drafting group moves forward.

Ken Klein (NAIC Consumer Representative) said the Playbook should adopt an evidence-based approach, define metrics for success, and show data resulting from legislative or regulatory approaches. He noted, for instance, that there needs to be evidence, not speculation, defining success of legal reforms. Commissioner Yaworsky noted that Florida's legal reforms were data-driven before, during, and after the reforms. Commissioner Conway said he does not want to get into arguments of what works, but he wants the Playbook to be a list of steps that states have taken. Commissioner Chaney said accountability of companies to pay claims should be part of the Playbook.

5. <u>Heard a Presentation from IBHS on Wildfire Prepared Neighborhood</u>

Jennifer Gardner (Insurance Institute for Business & Home Safety—IBHS) described the IBHS Wildfire Prepared Home program, meant to help homeowners defend their properties. She described how the program studies severe wildfire conditions, including ignition source, extreme fire behavior and structures, fire protection resources, and effectiveness in order to show the impact on wildfires. Conflagration factors include structure density, connective fuels, and building materials.

Gardner noted that research shows homes that ignite by wildfire have a greater than 90% chance of completely burning down. Reducing structure ignitions reduces the likelihood of conflagration. Embers accumulate at the base of walls and within 5 feet of a structure, so creating a noncombustible zone around a house improves outcomes. Wood roofs and debris in gutters increase building losses. Mesh vents, double-pane windows, and noncombustible siding provide better fire barrier performance. Decreasing the probability of initial ignition from direct flame or radiant heat allows the neighborhood to act as a fuel break, not a dense fuel source, and slows fire spread if ignitions do occur.

Gardner noted that enhancing wildfire resilience costs less than $3,000 for new construction in California. She said IBHS has created a resilient rebuilding blueprint for Los Angeles.

The IBHS Wildfire Prepared program lists mitigation steps that protect against embers and flames. Gardner explained how the designation program includes application, IBHS review, inspection, designation, annual landscape review, and a three-year evaluation.

Commissioner Conway noted that Colorado is trying to learn from fires using catastrophe models by examining how well mitigation could have worked and sharing this with communities and legislators. He noted that partnering with IBHS could help use models to map mitigation steps related to fire risk.

Commissioner Yaworsky said it is important to speak about construction costs. He said when Florida revised its building codes, there was a lot of discussion on what the additional costs would be, but if these steps were not taken to improve building codes, Florida would not be insurable.

Commissioner Lara asked how mitigation helps with smoke damage. Gardner said IBHS does not have research on smoke, but reduction and prevention of the underlying fire loss reduces smoke damage. She said the catastrophe modelers are members of IBHS and help with research. She noted there are not currently enough Wildfire Prepared homes to prove certain hypotheses. Commissioner Conway said the sophistication of the modelers will allow for them to model how a home or community would fare if it were up to the Wildfire Prepared standards.

Commissioner Lara said California now accepts wildfire models and will look at mitigation within the models. He also stressed the need for consumer education to assist with community-wide mitigation standards. Gardner said IBHS works with builders and developers. Commissioner Conway said the most effective method for consumers is showing them how insurance discounts can be obtained. Bradner asked how IBHS verifies that properties are maintained to the proper standard. Gardner said IBHS conducts an annual review process within its programs.

Amy Bach (United Policyholders—UP) said in California, the statewide Fire Safe Council network puts out a vendor list that helps homeowners identify trusted vendors. She said she has seen insurers participate with UP in touring affected areas and committing to writing more policies. She said there have been an increasing number of jurisdictions that are discussing bond measures that would provide grants to individual homeowners. She noted there continues to be a challenge where certain vegetation cannot be moved from close to homes because of protected species or the value of shade. She believes flexibility is needed within IBHS programs. Gardner said insurers are producing more consumer education and that she agrees that there are design challenges where homeowners add vegetation outside of the immediate zone around homes.

6. Heard a Presentation on Research Related to Transparency in Policy Language

Daniel Schwarcz (University of Minnesota Law School) and Brenda J. Cude (University of Georgia) presented research they have conducted related to consumer comprehension of homeowners insurance policies. Dr. Cude noted that a central goal of state insurance regulators is to create clarity within insurance policies from a consumer standpoint. State insurance regulators typically impose readability standards, conduct policy form review, and create consumer buying guides. Their research shows even if consumers read their insurance policy, it does not help them make the correct choices. Frequently, consumers who read the policy language were more likely to incorrectly assess coverage than consumers who did not read the policy language. Receiving policy language had a positive effect on consumers’ confidence in their understanding, but confident consumers who received language were no more likely to answer correctly than their counterparts who saw no policy language.

Schwarcz said regulators should not allow insurers to limit coverage in ways that depart from broad industry standards. He said homeowners insurers routinely include non-standard terms in policies that limit coverage relative to the Insurance Services Office (ISO) policy in unique and unexpected ways. He said there is currently no standardized homeowners policy language. He recommended that states should set a mandatory floor for policy coverage.

Commissioner Arnold said regulators should work to communicate to consumers how to read a policy. Commissioner Conway agreed that there is often confusion when a hail deductible is moved to a percentage deductible. Bradner asked if the research looked at the impact of agents. Schwarcz said no, but agents usually just go over the basics of the policy. Schwarcz said any change would have to be legislative. Commissioner Lara said virtually no one understands their insurance policy, so contracts should be simplified. He recommended the Committee look at this in further detail.

Having no further business, the Property and Casualty Insurance (C) Committee adjourned.

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Draft: 11/21/25

Property and Casualty Insurance (C) Committee
E-Vote
November 21, 2021

The Property and Casualty Insurance (C) Committee conducted an e-vote that concluded Nov. 21, 2025. The following Committee members participated: Michael Conway, Chair (CO); Larry D. Deiter, Co-Vice Chair (SD); Mark Fowler (AL); Jimmy Harris (AR); Andrew N. Mais (CT); Timothy J. Temple represented by Caleb Malone (LA); Mike Chaney (MS); and James E. Brown (MT).

Adopted its 2026 Proposed Charges

The Committee conducted an e-vote to consider adoption of its 2026 proposed charges (Attachment X). The motion passed unanimously.

Having no further business, the Property and Casualty Insurance (C) Committee adjourned.

SharePoint/NAIC Support Staff Hub/Member Meetings/C CMTE/2025_Fall/1121 Minutes e-vote.docx

2. Consider Adoption of its Task Force and Working Group Reports

A. Casualty Actuarial and Statistical (C) Task Force—*Commissioner D.J. Bettencourt (NH)*
B. Homeowners Market Data Call (C) Task Force—*Commissioner Michael Yaworsky (FL)*
C. Surplus Lines (C) Task Force—*Director Larry D. Deiter (SD)*
D. Cannabis Insurance (C) Working Group—*Commissioner Ricardo Lara(CA)*
E. Catastrophe Insurance (C) Working Group—*Director Angela L. Nelson (MO)*
F. NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group –*Commissioner Glen Mulready (OK)*
G. Terrorism Insurance Implementation (C) Working Group—*Martha Lees (NY)*
H. Title Insurance (C) Working Group—*Chuck Myers (LA)*
I. Transparency and Readability of Consumer Information (C) Working Group —*George Bradner (CT)*
J. Workers' Compensation (C) Working Group—*Commissioner Allan L. McVey (WV)*

Attachments Two

Summaries will be added as they become available.

3. Consider Adoption of Homeowners Market Data Call Template and Definitions

Attachments Three and Four

–Commissioner Michael Conway (CO)

Adopted by the Executive (EX) Committee and Plenary, Dec. __, 2025
Adopted by the Property and Casualty Insurance (C) Committee, Dec. __, 2025
Adopted by the Homeowners Market Data Call (C) Task Force, Oct. 28, 2025

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DEFINITIONS FOR STATE REGULATOR

HOMEOWNERS MARKET DATA CALL October 14, 2025

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Dwelling Fire Policies – Policies that provide coverage for dwellings, other detached structures, and contents, caused by specified perils. It may also provide liability coverage and additional living expenses, and is usually written when a residential property does not qualify according to the minimum requirements of a homeowner's policy, or because of a requirement for the insured to select several different kinds of coverage and limits on this protection.

Include:

- Dwelling Fire and Dwelling Liability policies ONLY IF the policies written under these programs are for owner-occupied residential dwellings, not policies written for tenant-occupied dwellings, written under a commercial program and/or on a commercial lines policy form.

Homeowners Policies – Policies that provide comprehensive coverage for personal liability, medical payments, dwelling and other structures property damage, contents/personal property damage, and additional living expenses.

Include:

- Mobile/Manufactured homes intended for use as a dwelling regardless of where [or what line] on the Statutory Annual Statement state page associated premium is reported.
- Policies covering log homes, land homes, and site-built homes.
- Policies written on the HO-1, HO-2, HO-3, HO-4 HO-5, HO-6, HO-7 and HO-8 policy forms.

Exclude:

- Farmowners policies, as coverage is considered to be Commercial Lines for purposes of this data call.
- Umbrella policies.
- Lender-placed or creditor-placed policies.

If policies are written on different forms, match to the following:

- DP-1 (Basic Form) – Covers the dwelling structure and attached structures against specific named perils like fire, lightning, and windstorm.
- DP-2 (Broad Form) – Covers the perils included in DP-1, plus additional named perils such as falling objects, weight of snow, and vandalism.
- DP-3 (Special Form) – Offers "all-risks" coverage for the dwelling and attached structures. Covers all perils except those explicitly excluded in the policy, such as floods or earthquakes.

Homeowners Policy Forms:

- HO-1 (Basic Form) – Covers named perils such as fire, lightning, windstorm, and theft.
- HO-2 (Broad Form) – Covers additional named perils than HO-1, including falling objects and water damage from specific causes.
- HO-3 (Special Form) – Covers all perils except those explicitly excluded, such as floods or earthquakes.
- HO-4 (Renter's Form) – Covers unscheduled personal property on a broad named perils basis
- HO-5 (Comprehensive Form) – Provides comprehensive coverage, including open perils for both dwelling and personal property.
- HO-6 (Condo Owner's Form) – Covers the real property interest and the personal property of insureds who own a unit in a condominium or share an ownership interest in a cooperative building. Earthquake Loss Assessment Condo policies should not be included in this count.
- HO-7 (Mobile home/Manufactured Home Form) – Covers mobile home and manufactured home structures on an open perils basis, personal property is covered on a named perils basis. Policies written on other forms that cover mobilehomes/manufactured homes should be reported as HO-7.
- HO-8 (Modified Coverage) – Provides limited coverage for older or high-risk homes.
- Other – Specially designed coverage forms, including wind only policies.

If data elements are not applicable to certain policies, such as renters or other, please leave those columns blank.

Coverage A – Dwelling: Provides coverage for damage to the dwelling and/or other attached structures caused by an insured peril.

Coverage B – Other Structures: Provides coverage for damage to other detached structures on the residence premises (1) separated from the dwelling by a clear space or (2) connect to the dwelling by a fence, wall, wire, or other form of connection but not otherwise attached caused by an insured peril.

Coverage C – Personal Property: Provides coverage for damage to dwelling contents or other covered personal property caused by an insured peril.

Coverage D – Loss of Use: Provides coverage for additional living expenses incurred by the insured or fair rental value when the insured dwelling becomes uninhabitable as the result of an insured loss or when access to the dwelling is barred by civil authority.

Fixed-Dollar Deductible – A maximum fixed dollar amount the insured must pay toward any claim against the homeowners insurance policy.

Percentage Deductible – A specified maximum percentage of the homeowners policy's total Coverage A amount the insured must pay toward any claim against the policy.

Data Element Definitions

COMPANY INFORMATION

NAIC Company Code – The five-digit code assigned by the NAIC to all U.S. domiciled companies which filed a Financial Annual Statement with the NAIC.

Company Name

Contact Name

Contact Title

Contact Phone Number

Contact Email Address

COMPOUNDING VARIABLES

Reporting Year – 4-digit year during which policy was written (2025, 2024, 2023, 2022, 2021, 2020, 2019, 2018).

State Abbreviation – Two-character state abbreviation for location of insured property

Zip Code – 5-digit numerical zip code for location of insured property. Zip Code should match to the reported state.

Policy Form – Dwelling or Homeowners policy forms (DP-1, DP-2, DP-3, HO-1, HO-2, HO-3, HO-4 HO-5, HO-6, HO-7 HO-8 or the equivalent form in states without standard policy forms. See individual policy form definitions above. Specially designed policies, including wind only policies should be reported as "Other")

New or Renewed Policies for Reporting Year – Report "New" if policy was written for the first time in reporting year for your company. Report "Renewed" if the policy is a renewal in the reporting year.

PART I: PREMIUM, COVERAGE, AND DEDUCTIBLE INFORMATION FOR POLICIES IN FORCE (PIF)

Written Premium In-Force– Sum of direct written premium for all policies in force as of Dec. 31 of reporting year. Include premium for endorsements.

Count of Policies in Force – Count of all policies in which coverage is in effect as of Dec. 31 of the reporting year.

Coverage A Aggregate Limits – Aggregate sum of Coverage A Limits for all policies in force as of Dec. 31 of reporting year.

Coverage B Aggregate Limits – Aggregate sum of Coverage B Limits for all policies in force as of Dec. 31 of reporting year. Coverage C Aggregate Limits – Aggregate sum of Coverage C Limits for all policies in force as of Dec. 31 of reporting year. Coverage D Aggregate Limits – Aggregate sum of Coverage D Limits for all policies in force as of Dec. 31 of reporting year. Count of PIF Not Providing Wind Coverage –Count of policies in force as of Dec. 31 that do not provide coverage for claims relating to wind events.

Count of PIF Not Providing Wildfire Coverage– Count of all policies in force as of Dec. 31 that do not provide coverage for claims relating to wildfire events.

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Count of PIF Not Providing Earthquake Coverage– Count of policies in force as of Dec. 31 that do not provide coverage for claims relating to earthquake events.

Count of PIF s Not Providing Cosmetic Damage on Roof– Count of policies in force as of Dec. 31 that do not provide coverage for damage to roof structures that affects only the appearance and not the function of the roof.

Count of PIF Not Providing Cosmetic Damage on Siding– Count of policies in force as of Dec. 31 that do not provide coverage for damage to siding that affects only the appearance and not the function of the siding.

Count of PIF or Endorsements with Earthquake Coverage – Total number of policies in force or endorsements as of Dec. 31 that provide coverage for claims relating to an earthquake event. Only include policies or endorsements where the earthquake premium is explicitly rated and priced. Earthquake Loss Assessment Condo policies should not be included in this count.

Aggregate Premium for Earthquake Coverage – Total sum of written premium for the earthquake coverage portion of a policy or endorsement.

Count of PIF with Wind Endorsement – Total numbers of policies in force as of Dec. 31 that include an endorsement for coverage for claims relating to a wind event.

Aggregate Premium for Wind Endorsement – Total sum of premium charged for endorsements that provide coverage for claims relating to a wind event.

Count of PIF with Standalone Wind Coverage – Total number of policies in force as of Dec. 31 that provide coverage for claims relating to a wind event, written separate from a homeowners policy.

Aggregate Premium for Standalone Wind Coverage – Total sum of premium charged for a policy providing coverage for claims relating to a wind event, written separate from a homeowners policy.

> Note: For Hawaii only, where the data call asks for **Wind** data in “Count of Policies Not Providing Wind Coverage” Column, and Columns asking for “Policies with Wind Endorsement, “Premium for Wind Endorsement,” “Count of Policies with Standalone Wind Coverage,” and “Premium for Standalone Wind Coverage,” it means **Hurricane**.

If a policy dictates ACV based on the covered property, please report as ACV. *There are instances in which a policy is issued with replacement cost coverage, but apply ACV coverage to property when the loss is attributed to a specified peril. For example, roof damage due to a wind/hail loss would fall under ACV coverage, while roof damage due to all other losses would be replacement cost coverage. In these instances, the policy should be reported in the applicable ACV column.*

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Count of PIF with RC Coverage on Dwelling– Count of policies in force as of Dec. 31 that provide replacement cost coverage on dwelling structures.

Count of PIF with ACV Coverage on Dwelling– Count of policies in force as of Dec. 31 that provide actual cash value coverage on dwelling structures. This includes policies with roof service policy schedules (RPS).

> "Count of PIF with RC Coverage on Dwelling" + "Count of PIF with ACV Coverage on Dwelling" = "Count of PIF."

Count of PIF with RC Coverage on Roof– Count of policies in force as of Dec. 31that provide replacement cost coverage on roof structures.

Count of PIF with ACV Coverage on Roof– Count of policies in force as of Dec. 31that provide actual cash value coverage on roof structures. This includes policies with roof service policy schedules (RPS).

> "PIF with RC Coverage on Roof" + "PIF with ACV Coverage on Roof" = "Count of PIF."

Count of PIF with RC Coverage on Siding– Count of policies in force as of Dec. 31that provide replacement cost coverage on siding materials.

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Count of PIF with ACV Coverage on Siding– Count of policies in force as of Dec. 31 that provide actual cash value coverage on siding materials.

> "Count of Policies with RC Coverage on Siding" + "Count of Policies with ACV Coverage on Siding" = "Count of Policies in Force."

Count of PIF Year with 100% RC– Count of policies in force as of Dec. 31 where coverage is up to and equal to 100% of replacement cost for Coverage A.

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Count of PIF Year with Extended Replacement Cost greater than 100% but less than or equal to 125%– Count of policies in force as of Dec. 31 where coverage is greater than 100% but less than or equal to 125% of replacement cost for Coverage A.

Count of PIF with Extended Replacement Cost Greater than 125%– Count of policies in force as of Dec. 31 where coverage is greater than 125% of replacement cost for Coverage A. Guaranteed Replacement Cost policies should be reported here.

Maximum % RC Written – The maximum percentage of extended replacement cost for Coverage A written on the reported Policy Form. Guaranteed Replacement Cost policies and any amount over 125% should be reported as 126%. Input as a whole number (10, 25, etc.)

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Aggregate All Perils Policy Deductible - Total sum of deductibles in policies providing "all-perils" coverage or "all other perils" coverage. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits. In the case of "named perils" policies, report the total policy deductible for all covered perils.

Aggregate Tropical Cyclone/Hurricane/Named Storm Deductible – Total sum of deductibles relating to tropical cyclone, hurricane, or named storm events. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits.

Aggregate Wind/Hail Deductible - Total sum of deductibles relating to wind or hail events. If the policy has a percentage deductible, convert to dollar amount based on policy coverage limits.

For All Peril or All Other Perils Policies

- Policies should only be reported ONCE for the below

Count of PIF with $500 or Lower Deductible – Total number of policies where all deductible amounts equal $500 or less.

Count of PIF with Deductible between $500 and $2,000 – Total number of policies where all deductible amounts are greater than $500 and less than $2,000.

Count of PIF with $2,000 or Greater Deductible – Total number of policies where all deductible amounts equal $2,000 or greater.

Count of PIF with 2% or less Deductible – Total number of policies where the (non-wind/hail) deductible is stated as 2% or less than the Coverage A amount.

Count of PIF with Deductible between 2% and 5% - Total number of policies where the deductible is stated as a percentage between 2% and 5% of the Coverage A amount.

Count of PIF with 5% or Greater Deductible – Total number of policies where the deductible is stated as 5% or more of the Coverage A amount.

[*Add example]

For Policies Covering Specific Perils

For Hurricane/Named Storm Deductibles

- Policies should only be reported ONCE for the below

Count of PIF with $500 or Lower Deductible – Total number of policies where the deductible for claims relating to a hurricane or named storm event is stated as $500 or less.

Count of PIF with Deductible between $500 and $2,000 – Total number of policies where the deductible for claims relating to a hurricane or named storm event is stated greater than $500 and less than $2,000.

Count of PIF with $2,000 or Greater Deductible – Total number of policies where the deductible for claims relating to a hurricane or named storm event is equal or greater than $2,000.

Count of PIF with 2% or less Deductible - Total number of policies where the deductible for claims relating to a hurricane or named storm event is stated as 2% or less than the Coverage A amount.

Count of PIF with Deductible between 2% and 5% - Total number of policies where the deductible for claims relating to a hurricane or named storm event is stated as a percentage between 2% and 5% of the Coverage A amount.

Count of PIF with 5% or Greater Deductible – Total number of policies where the deductible for claims relating to a hurricane or named storm event is stated as 5% or more of the Coverage A amount.

For Wind-Hail Deductibles

- Policies should only be reported ONCE for the below

Count of PIF with $500 or Lower Deductible – Total number of policies where the deductible for claims relating to a wind or hail event is stated as $500 or less.

Count of PIF with Deductible between $500 and $2,000 – Total number of policies where the deductible for claims relating to a wind or hail event is stated as greater than $500 and less than $2,000.

Count of PIF with $2,000 or Greater Deductible – Total number of policies where the deductible for claims relating to a wind or hail event is equal or greater than $2,000.

Count of PIF with 2% or less Deductible - Total number of policies where the deductible for claims relating to a wind or hail event is stated as 2% or less than the Coverage A amount.

Count of PIF with Deductible between 2% and 5% - Total number of policies where the deductible for claims relating to a wind or hail event is stated as a percentage between 2% and 5% of the Coverage A amount.

Count of PIF with 5% or Greater Deductible – Total number of policies where the deductible for claims relating to a wind or hail event is stated as 5% or more of the Coverage A amount.

For Earthquake Deductibles

Count of Policies with any Fixed $ Deductible – Total number of policies where the deductible is a fixed dollar amount, rather than a percentage.

- Policies should only be reported ONCE for the below

Count of PIF with less than 5%Deductible - Total number of policies where the deductible for claims relating to an earthquake event is stated as less than 5% the Coverage A amount.

Count of PIF with Deductible 5% or greater and less than 10% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 5% and less than 10% of the Coverage A amount.

Count of PIF with Deductible 10% or greater and less than 15% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 10% and less than 15% of the Coverage A amount.

Count of PIF with Deductible 15% or greater and less than 20% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 15% and less than 20% of the Coverage A amount.

Count of PIF with Deductible 20% or greater and less than 25% - Total number of policies where the deductible for claims relating to an earthquake event is stated as a percentage equal to or greater than 20% and less than 25% of the Coverage A amount.

Count of PIF with 25% or Greater Deductible – Total number of policies where the deductible for claims relating to an earthquake event is stated as equal to 25% or greater of the Coverage A amount.

DEDUCTIBLE INFORMATION

Minimum Deductible for Fixed Deductible – Minimum fixed-dollar deductible selected by the policyholder, for the reported Policy Form.

Maximum Deductible for Fixed Deductible – Maximum fixed-dollar deductible selected by the policyholder, for the reported Policy Form. Do not aggregate deductibles for all policies within the record. Select only the highest deductible within the record.

Minimum Deductible for Percentage Deductible – Minimum percentage deductible selected by the policyholder, for the reported Policy Form.

Maximum Deductible for Percentage Deductible – Maximum percentage deductible selected by the policyholder, for the reported Policy Form. Do not aggregate deductibles for all policies within the record. Select only the highest deductible within the record.

PART II: CLAIMS AND LOSSES

For paid claims, include claims closed with payment where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported. Does not include claims where the loss amount is zero (claims closed without payment). In the case of partial payments, only one paid claim is included --successive payments are included as paid losses but without adding to the paid claim count.

For losses paid, include the 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.

Count of Paid Claims in Reporting Year – Total number of claims closed with payment where the claim was closed during the reporting year regardless of the date of loss or when the claim was reported. Does not include claims where the loss amount is zero (claims closed without payment). In the case of partial payments, only one paid claim is included --successive payments are included as paid losses but without adding to the paid claim count.

Losses Paid in Reporting Year – 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.

Count of Paid Claims for Fire, Not Including Wildfire, in Reporting Year – Total number of claims closed with payment for fire where the claim was closed during the reporting year regardless of the date of loss of when the claim was reported. Do not include claims for wildfire.

Losses Paid for Fire, Not Including Wildfire, in Reporting Year - Total sum of losses paid during the reporting year for fire losses. Do not include losses for wildfire.

Count of Paid Claims for Wind and Hail in Reporting Year – Total number of claims closed with payment for wind and hail where the claim was closed during the reporting year regardless of the date of loss of when the claim was reported.

Losses Paid for Wind and Hail in Reporting Year - Total sum of losses paid during the reporting year for wind and hail damage.

Count of Paid Claims for Water Damage and Freezing in Reporting Year – Total number of claims closed with payment for water damage and freezing where the claim was closed during the reporting year regardless of the date of loss of when the claim was reported.

Losses Paid for Water Damage and Freezing in Reporting Year - Total sum of losses paid during the reporting year for water damage and freezing.

Count of Paid Claims for Wildfire in Reporting Year – Total number of claims closed with payment for wildfire where the claim was closed during the reporting year regardless of the date of loss of when the claim was reported.

Losses Paid for Wildfire in Reporting Year - Total sum of losses paid during the reporting year for wildfire damage.

Count of Paid Claims for All Other Perils in Reporting Year – Total number of claims closed with payment for damage caused by all other perils where the claim was closed during the reporting year regardless of the date of loss of when the claim was reported.

Losses Paid for All Other Perils in Reporting Year - Total sum of losses paid during the reporting year for damage cause by all other perils.

PART III: CANCELLATIONS AND NONRENEWALS

Count of Nonpayment Cancellations in Reporting Year – Total number of cancellations due to nonpayment by the insured where the cancellation effective date is during the reporting year.

Count of Company Initiated Cancellations for Other than Non-payment of Premium – Total number of policy cancellations that were initiated by the reporting company for reasons other than non-payment of premium during the reporting year. (These would be separate from non-renewals, as cancellations occur at anytime during the policy period. Non-renewals allow for the policy to remain in-force through the end of the policy period, and then is not renewed for the next policy year.) Do not include policies rescinded or voided where there is no liability. Do not include “cancel rewrites” where an insurer merely rewrites an existing policy, such as to align policy due dates.

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Number of Company-initiated Cancellations that Occur in the First 59 days After Effective Date of Policy - Company-initiated cancellations for new business where the notice of cancellation was issued within the first 59 days after the original effective date of the policy.

- The calculation of the number of days is from the original inception date of the policy, not the renewal date.
- This time frame should be used regardless of individual state requirements related to the 'underwriting' period for new business.
- The notice of cancellation is the date the cancellation notice was mailed to the insured.

Number of Company-initiated Cancellations that Occur 60 to 90 days After Effective Date of Policy - Company-initiated cancellations where the notice of cancellation was issued 60 to 90 days after the original effective date of the policy.

- The calculation of the number of days is from the original inception date of the policy, not the renewal date.
- This time frame should be used regardless of individual state requirements related to the 'underwriting' period for new business.
- The notice of cancellation is the date the cancellation notice was mailed to the insured.

Number of Company-initiated Cancellations That Occur Greater than 90 days After Effective Date of Policy - Cancellations greater than 90 days – Company-initiated cancellations where the notice of cancellation was issued more than 90 days after the original effective date of the policy.

- The calculation of the number of days is from the original inception date of the policy, not the renewal date.
- This time frame should be used regardless of individual state requirements related to the 'underwriting' period for new business.
- The notice of cancellation is the date the cancellation notice was mailed to the insured.

Written Premium for Cancelled Policies in Reporting Year – Total premium written for policies that were written during reporting year but cancelled before year end. Premium reported would not be included in 'Written Premium' reported in Part I. For multiple cancellations, the final cancellation should be reported.

Returned Premium for Policies Cancelled in Reporting Year – Total amount of premium returned to insureds after policy cancellation. Report return premium in the year the policy was cancelled even if the policy was written and reported in a previous year.

Count of Nonrenewals in Reporting Year– Total number of existing policies that the insurer elected not to renew the coverage for circumstances allowed under the “non-renewal” clause of the policy during the reporting year.

PART IV: MITIGATION DISCOUNTS FOR POLICIES IN FORCE

Count of PIF with State Required Mitigation Discount – Total number of policies that include discounts for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines. State required means a program established through legislation or regulations where premium discounts are required if the covered property meets certain requirements.

Count of PIF with State Required Fortified Standard Discount – Total number of policies in ‘Count of Policies with State Required Mitigation Discounts’ with discounts for mitigation efforts related to a “Fortified Standard” program. (Ex. Strengthen Alabama Homes, Strengthen Oklahoma Homes, etc.)

Average Percentage of State Required Fortified Standard Discount– Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of Policies with State Required Fortified Standard Discount’.

Count of PIF with State Required Wind Discount – Total number of policies in ‘Count of Policies with State Required Discounts’ with discounts for mitigation efforts related to wind. (Ex. South Caroline Safe Home Program)

Average Percentage of State Required Wind Discount – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of Policies with State Required Wind Discount’.

Count of PIF with State Required Fire/Wildfire Discount – Total number of policies in ‘Count of Policies with State Required Discounts’ with discounts for mitigation efforts related to fire/wildfire. (Ex. California Safer from Wildfires program)

Average Percentage of State Required Fire/Wildfire Discount – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of Policies with State Required Fire/Wildfire Discount’.

Count of PIF with State Required Impact/Hail Discount– Total number of policies in ‘Count of Policies with State Required Discounts’ with discounts for mitigation efforts related to impact/hail.

Average Percentage of State Required Impact/Hail Discount – Average percentage of discounts given for efforts to mitigate potential loss from natural hazards in accordance with state established guidelines, based on the policies reported in ‘Count of Policies with State Required Impact/Hail Discount’.

Count of PIF with State Required Water Discount– Total number of policies in ‘Count of Policies with State Required Discounts’ with discounts for mitigation efforts related to water damage.

Average Percentage of State Required Water Discount – Average percentage of discounts given for efforts to mitigate potential loss in accordance with state established guidelines, based on the policies reported in 'Count of Policies with State Required Water Discount'.

Count of PIF with Non-State Required Mitigation Discounts – Total number of policies that include voluntary, non-state required, discounts for efforts by the insured to mitigate potential loss to the dwelling structure (e.g. Roof strapping, installing impact resistant roofing material, installing storm shutters etc.). This should not include common discounts such as smoke alarms, security systems, etc. Non-state required means laws or regulations do not exist to require the insurer to offer premium discounts.

Count of PIF with Non-State Required Fortified Standard Discount – Total number of policies in 'Count of Policies with Non-State Required Discounts' with discounts for mitigation efforts related to a "Fortified Standard" program. These discounts are not required by law or regulation but do require fulfilling the requirements of the "Fortified Standard."

Average Percentage of Non-State Required Fortified Standard Discount– Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in 'Count of Policies with Non-State Required Fortified Standard Discount'.

Count of PIF with Non-State Required Wind Discount – Total number of policies in 'Count of Policies with Non-State Required Discounts' with discounts for mitigation efforts related to wind. Examples include Roof strapping, installing impact resistant roofing material, installing storm shutters.

Average Percentage of Non-State Required Wind Discount – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in 'Count of Policies with Non-State Required Wind Discount'.

Count of PIF with Non-State Required Fire/Wildfire Discount – Total number of policies in 'Count of Policies with Non-State Required Discounts' with discounts for mitigation efforts related to fire/wildfire. Examples include fire rated roofs, noncombustible zones implemented around a property, ember resistant vents.

Average Percentage of Non-State Required Fire/Wildfire Discount – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in 'Count of Policies with Non-State Required Fire/Wildfire Discount'.

Count of PIF with Non-State Required Impact/Hail Discount – Total number of policies in 'Count of Policies with State Required Discounts' with discounts for mitigation efforts related to impact/hail. Examples include installing impact resistant shingles and siding.

Average Percentage of Non-State Required Impact/Hail Discount – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in 'Count of Policies with Non-State Required Impact/Hail Discount'.

Count of PIF with Non-State Required Water Discount – Total number of policies in 'Count of Policies with State Required Discounts' with discounts for mitigation efforts related to water damage. Examples include water shut off and leak detection systems.

Average Percentage of Non-State Required Water Discount – Average percentage of discounts given for efforts to mitigate potential loss based on the policies reported in ‘Count of Policies with Non-State Required Water Discount’.

2025 Updated Template

COMPANY INFORMATION						**COMPOUNDING VARIABLES**				
NAIC Company Code	Company Name	Contact Name	Contact Title	Contact Phone Number	Contact Email Address	Reporting Year **(2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025)**	State Abbreviation	Zip Code	**(~~DF~~, DP1, DP2, DP3, HO1, HO2, HO3, HO4, HO5, HO6, HO7, HO8, Other)**	New or Renewed Policies for Reporting Year **(New, Renewed)**
						Collecting two additional years.			Additional policy types for 2025.	

2025 version: 112 proposed columns
2024 version: 82 columns

PART I: PREMIUM, COVERAGE, AND DEDUCTIBLE INFORMATION FOR POLICIES IN FORCE (PIF)

Written Premium In-Force	Count of PIF	Coverage A Aggregate Limits	Coverage B Aggregate Limits	Coverage C Aggregate Limits	Coverage D Aggregate Limits	Count of PIF Not Providing Wind Coverage	Count of PIF Not Providing Wildfire Coverage	Count of PIF Not Providing Earthquake Coverage	Count of PIF Not Providing Cosmetic Damage on Roof	Count of PIF Not Providing Cosmetic Damage on Siding	Count of PIF or Endorsements with Earthquake Coverage	Aggregate Premium for Earthquake Coverage
	Change from House Months in Prior Data Call											

Count of PIF with Wind Endorsement	Aggregate Premium for Wind Endorsement	Count of PIF with Standalone Wind Coverage	Aggregate Premium for Standalone Wind Coverage	Count of PIF with RC Coverage on Dwelling	Count of PIF with ACV Coverage on Dwelling	Count of PIF with RC Coverage on Roof	Count of PIF with ACV Coverage on Roof	Count of PIF with RC Coverage on Siding	Count of PIF with ACV Coverage on Siding

Based on Coverage A Amount							For All Peril Policies					
							For Policies Using Fixed-Dollar Deductibles			For Policies Using Percentage Deductibles		
Count of PIF with 100% RC	Count of PIF with Extended Replacement Cost greater than 100% but less than or equal to 125%	Count of PIF with Extended Replacement Cost Greater than 125%	Maximum % RC Written	Aggregate All Perils Policy Deductible	Aggregate Tropical Cyclone/Hurricane/Named Storm Deductible	Aggregate Wind/Hail Deductible	Count of PIF with $500 or Lower Deductible	Count of PIF with Deductible between $500 and $2,000	Count of PIF with $2,000 or Greater Deductible	Count of PIF with 2% or less Deductible	Count of PIF with Deductible between 2% and 5%	Count of PIF with 5% or Greater Deductible

For Tropical Cyclone/Hurricane/Named Storm Deductibles						For Wind/Hail Deductibles					
For Policies Using Fixed-Dollar Deductibles			**For Policies Using Percentage Deductibles**			**For Policies Using Fixed-Dollar Deductibles**			**For Policies Using Percentage Deductibles**		
Count of PIF with $500 or Lower Deductible	Count of PIF with Deductible between $500 and $2,000	Count of PIF with $2,000 or Greater Deductible	Count of PIF with 2% or less Deductible	Count of PIF with Deductible between 2% and 5%	Count of PIF with 5% or Greater Deductible	Count of PIF with $500 or Lower Deductible	Count of PIF with Deductible between $500 and $2,000	Count of PIF with $2,000 or Greater Deductible	Count of PIF with 2% or less Deductible	Count of PIF with Deductible between 2% and 5%	Count of PIF with 5% or Greater Deductible

For Earthquake Deductibles							DEDUCTIBLE INFORMATION			
For Policies Using Fixed-Dollar Deductibles	**For Policies Using Percentage Deductibles**									
Count of PIF with any Fixed $ Deductible	Count of PIF with Deductible less than 5%	Count of PIF with Deductible 5% or greater and less than 10%	Count of PIF with Deductible 10% or greater and less than 15%	Count of PIF with Deductible 15% or greater and less than 20%	Count of PIF with Deductible 20% or greater and less than 25%	Count of PIF with 25% or Greater Deductible	Minimum Deductible for Fixed Deductible	Maximum Deductible for Fixed Deductible	Minimum Deductible for Percentage Deductible	Maximum Deductible for Percentage Deductible

PART II: CLAIMS AND LOSSES

Count of Paid Claims in Reporting Year	Losses Paid in Reporting Year	Count of Paid Claims for Fire, Not Including Wildfire, in Reporting Year	Losses Paid for Fire, Not Including Wildfire, in Reporting Year	Count of Paid Claims for Wind and Hail in Reporting Year	Losses Paid for Wind and Hail in Reporting Year	Count of Paid Claims for Water Damage and Freezing in Reporting Year	Losses Paid for Water Damage and Freezing in Reporting Year	Count of Paid Claims for Wildfire in Reporting Year	Losses Paid for Wildfire in Reporting Year	Count of Paid Claims for All Other Perils in Reporting Year	Losses Paid for All Other Perils in Reporting Year
		New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.

PART III: CANCELLATIONS AND NONRENEWALS								PART IV: MITIGATION DISCOUNTS FOR POLICIES IN FORCE (PIF)						
Count of Nonpayment Cancellations in Reporting Year	Count of Company Initiated Cancellations for Other Than Non-payment of Premium	Number of Company-initiated Cancellations That Occur in the First 59 Days After Effective Date of Policy	Number of Company-initiated Cancellations That Occur 60 to 90 Days After Effective Date of Policy	Number of Company-initiated Cancellations That Occur Greater Than 90 Days After Effective Date of Policy	Written Premium for Cancelled Policies in Reporting Year	Returned Premium for Cancelled Policies in Reporting Year	Count of Nonrenewals in Reporting Year	Count of PIF with State Required Mitigation Discounts	Count of PIF with State Required Fortified Standard Discounts	Average Percentage of State Required Fortified Standard Discounts	Count of PIF with State Required Wind Discounts	Average Percentage of State Required Wind Discounts	Count of PIF with State Required Fire/Wildfire Discounts	Average Percentage of State Required Fire/Wildfire Discounts
		New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.		New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.

Count of PIF with State Required Impact/Hail Discounts	Average Percentage of State Required Impact/Hail Discounts	Count of PIF with State Required Water Discounts	Average Percentage of State Required Water Discounts	Count of PIF with Non-State Required Mitigation Discounts	Count of PIF with Non-State Required Fortified Standard Discounts	Average Percentage of Non-State Required Fortified Standard Discounts	Count of PIF with Non-State Required Wind Discounts	Average Percentage of Non-State Required Wind Discounts	Count of PIF with Non-State Required Fire/Wildfire Discounts	Average Percentage of Non-State Required Fire/Wildfire Discounts	Count of PIF with Non-State Required Impact/Hail Discounts	Average Percentage of Non-State Required Impact/Hail Discounts	Count of PIF with Non-State Required Water Discounts	Average Percentage of Non-State Required Water Discounts
New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.	New for 2025.

4. Hear Update on Affordability and Availability Playbook

–Commissioner Michael Conway (CO)

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

5. Hear a Presentation on Regulatory Data

Attachment Five

–Nancy Clark (Verisk/ISO)

Presentation will be added when available.

6. Hear a Presentation on Roof Resilience

Attachment Six

–Aaron Schol (Brava)

Presentation will be added when available.

7. Hear a Presentation on Disaster Saving Accounts

Attachment Seven

–Kevin McKechnie (American Bankers Association)

Presentation will be added when available.

8. Discuss Any Other Matters Brought Before the Committee

–Commissioner Michael Conway (CO)

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

9. Adjournment