



2025 SUMMER NATIONAL MEETING MINNEAPOLIS, MN

Draft date: 7/30/25

2025 Summer National Meeting
Minneapolis, Minnesota

HOMEOWNERS MARKET DATA CALL (C) TASK FORCE

Tuesday, August 12, 2025

4:00 – 5:00 p.m.

Hilton Minneapolis—Grand Ballroom ABC—Level 3

ROLL CALL

NAIC Member

Michael Yaworsky, Chair

Ann Gillespie, Vice Chair

Ricardo Lara

Michael Conway

John F. King

Marie Grant

Angela L. Nelson

Michael Humphreys

Elizabeth Kelleher Dwyer

Michael Wise

Larry D. Deiter

Cassie Brown

Scott A. White

Representative

Michael Yaworsky, Chair

Ann Gillespie, Vice Chair

Ricardo Lara

Michael Conway

John F. King

Marie Grant

Angela L. Nelson

Michael McKenney

Elizabeth Kelleher Dwyer

Michael Wise

Larry D. Deiter

Cassie Brown

Scott A. White

State/Territory

Florida

Illinois

California

Colorado

Georgia

Maryland

Missouri

Pennsylvania

Rhode Island

South Carolina

South Dakota

Texas

Virginia

NAIC Support Staff: Aaron Brandenburg

AGENDA

1. Consider Adoption of its May 12 Minutes—*Michael Yaworsky (FL)* Attachment One
2. Discuss Potential Revisions to the Homeowners Data Call Template and Definitions—*Michael Yaworsky (FL)*
3. Discuss the Task Force's Next Steps—*Michael Yaworsky (FL)*
4. Discuss Any Other Matters Brought Before the Task Force
—Michael Yaworsky (FL)
5. Adjournment

Draft: 6/12/25

Homeowners Market Data Call (C) Task Force
Virtual Meeting
May 12, 2025

The Homeowners Market Data Call (C) Task Force met May 12, 2025. The following Task Force members participated: Michael Yaworsky, Chair (FL); Ann Gillespie, Vice Chair (IL); Ricardo Lara represented by Kate Amano (CA); Michael Conway (CO); Marie Grant (MD); Angela L. Nelson (MO); Michael Humphreys represented by Michael McKenney (PA); Elizabeth Kelleher Dwyer represented by Matthew Gendron (RI); Michael Wise (SC); Larry D. Deiter represented by Tony Dorschner (SD); and Scott A. White represented by Eric Lowe and Jessica Baggarley (VA).

1. Reviewed Its Purpose and 2025 Charges

Commissioner Yaworsky reviewed the formation of the Task Force, stating that the 2024 Property & Casualty Market Intelligence (PCMI) Data Call was an effort to collect granular data about individual markets to help regulators better understand homeowners markets. For 2025, the data call has been reimagined to be tailored to the specific needs of the states. The Task Force was formed to provide guidance and oversight in a transparent manner with feedback from members, the public, and regulated entities. The data will be responsibly used in a variety of ways, as it is collected to ensure all parties involved have an understanding of it. Commissioner Yaworsky said the Task Force will also provide oversight to the data collection process and set guardrails and processes related to authority and confidentiality of the data. The intention is to keep this process open and transparent and ask for feedback from the industry and other participants during the process.

Commissioner Yaworsky said the Task Force's 2025 charges are to: 1) oversee development and delivery of periodic communication to the NAIC membership on issues related to the Homeowners Market Data Call; 2) develop a framework for the Homeowners Market Data Call, including data collection authority, confidentiality protections, and data sharing between states and the NAIC; 3) consider recommendations from the regulator-only drafting group and interested party input and approve any changes to the current scope and content of the data call for 2025; 4) oversee continued development of regulator tools and training related to the data call; and 5) develop a national analysis report, for regulators only, with support from the Center for Insurance Policy and Research (CIPR), and consider the nature and extent of such a national analysis report that may be suitable for public release.

Commissioner Yaworsky said this call would include information on the framework of the data call as well as potential changes to the data template.

2. Heard Background on Confidentiality Protections and Data Sharing

Kay Noonan (NAIC) stated that the goal in supporting the data collection for the states is to ensure the data collected is used as directed by the states. In response to objections last year to domestic regulators' authority to collect national data and support the multi-state cooperation as much as possible, the Task Force is discussing the possibility that the collection of ZIP code-level data will be based on the authority of the state where that policy is located. There is broad authority in state law to collect information as part of either a market conduct or financial surveillance exercise on behalf of the states, and as always, the NAIC will look at the collecting states to identify the authority and to provide the NAIC with direction on how that data should be used and shared.

Noonan stated the NAIC understands the critical importance of making sure company-specific data is treated with confidentiality, as it should be under the collecting authority. Under the law that allows for the market conduct or financial surveillance purposes, the NAIC is identified as a permissible recipient of confidential information, and, as in the past, the NAIC is prepared to enter into the appropriate confidentiality agreements with the states to make sure that confidentiality is protected. The agreements would identify the nature of the data being collected, the authority, and the confidential nature of the data, as well as define the permissible uses of that data and the tasks that the NAIC is asked to carry out in regard to that data. The agreements would also allow for data sharing at the direction of the collecting state.

Noonan said that, at this point, unlike last year, it is not anticipated that there will be sharing of data with the Federal Insurance Office (FIO); however, the FIO does have statutory data collection authority. If the FIO chooses to exercise its authority in this regard, one of its requirements is to first coordinate with the states. The NAIC would make every effort to look for direction from the states if there is a request from the FIO and coordinate that to the extent asked by the states.

Noonan restated that the goal is first and foremost to meet the specific needs of the states and then look to the states for any direction on state or national reporting or any data analysis that the NAIC may be asked to do. A national aggregate report may be anticipated, in which case the NAIC would look to the Task Force, as well as the terms of any of the specific agreements, as to what that report should entail.

Commissioner Yaworsky opened the call to questions. Birny Birnbaum (Center for Economic Justice—CEJ) expressed his concern about confidentiality in the use of the market conduct examination authority to collect the data. Birnbaum stated that there are many parties who have an interest in looking at what is happening in insurance markets, including consumers and local, state, and federal government entities. He said the idea that the state insurance regulator has the sole ability to interpret and utilize that data is deeply flawed. He said the CEJ urges the public release of data and the use of a statistical agent authority to collect the data.

3. Heard Case Study on Use of Data from Strengthen Oklahoma Homes

Jeff Czajkowski (CIPR) shared an overview of research done by the CIPR to assist Oklahoma in thinking through the launch of its Strengthen Oklahoma Homes pilot program, leveraging this data and other third-party data collected as a part of the process. Oklahoma has been working with the Catastrophe Modeling Center of Excellence (COE) to establish the resiliency program. They wanted to determine exactly which ZIP codes to launch the pilot program in. To start with, they identified the metropolitan area of Oklahoma City, which is the most populated portion of the state. To assist them, the CIPR looked at data from the Homeowners Market Data Call, including 219,000 policies in 121 ZIP codes and nearly \$700 million of direct premium written.

A framework was created to look at losses within those ZIP codes in order to understand how leveraging the Insurance Institute for Business & Home Safety (IBHS) fortified standards might help to lower losses. ZIP codes were ranked and overlaid with third-party information to better understand risks. Other metrics that signal market stress were evaluated, including rising premiums, non-renewals, and cancellations. Ultimately, Oklahoma was able to use this framework to identify seven ZIP codes where it could focus on 100 homes within the program. Czajkowski said a similar exercise was done with Tulsa for a pilot program. He said Oklahoma has found the data from the Homeowners Market Data Call valuable in implementing the Strengthen Oklahoma Homes program.

4. Heard from the Data Call Drafting Group

Lowe said the Task Force's Data Call Drafting Group has been reviewing data since it was first due in June 2024 and is following up with companies when there are data issues. He said the group has reviewed all data elements and corresponding definitions, focusing on those that required refiled data or clarifying questions and explanations from companies. The primary goal is to update the data template and definitions to continue collecting valuable data for regulators while considering the challenges faced by companies with certain data elements last year. He said the data template will be better aligned with other NAIC data collection efforts. Lowe said the Drafting Group plans to complete the review and send an updated template and definitions document to the Task Force for review by the end of May.

Jennifer Rupp (Erie Insurance Group) asked if definitions would be aligned with the Market Conduct Annual Statement (MCAS). Lowe said the data call is hybrid in that separate definitions may align with different existing datasets. Commissioner Yaworsky also noted that the Innovation, Cybersecurity, and Technology (H) Committee has a Data Call Study Group that is looking at a unified data dictionary.

Ken Klein (Individual Consumer Advocate) said an academic paper comparing earthquake policy take-up rates in Canada to those in the U.S. found that the U.S. take-up rates were lower due to consumer distrust of insurance companies and government agencies. He said if the goal is to make good policy informed by data, the impact will be amplified if the data is made public so it can be verified by interested parties and consumers can trust it.

Birnbaum asked what the most significant data issues were in the prior data call. Lowe said defining policy forms was difficult for some companies. He said there was also confusion over policy exclusions. He said instructions and definitions are being improved. Birnbaum said it sounds like companies struggled with how they rolled up data, so it would make sense to submit data at a transactional level and have a statistical agent or the NAIC roll that data up. Birnbaum asked if the Task Force has considered leveraging statistical plans. Lowe said the statistical data Virginia receives is at a summary level, but he would find transactional data valuable in the future.

Birnbaum said he would like to present to the Task Force. He asked if the public could provide input on the definitions. Commissioner Yaworsky said the Task Force will be looking for feedback from all parties. He also noted that data quality tends to be lower in the early stages of a data call and will improve over time.

Lisa Brown (American Property Casualty Insurance Association—APCIA) asked if existing definitions would be used for the data call. Lowe said the data call is a hybrid data call, but it will rely on existing definitions wherever possible.

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

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