**BACKGROUND AND PURPOSE**

The purpose of this data call is to gather information for the examination of data on the cost of weather-related residential property claims and the incidence of litigation of these claims. The Texas Department of Insurance is collecting this information to assist the House Insurance Committee and the Senate Business and Commerce Committee in their interim charges related to this topic. This data call collects information TDI does not already have available through its Residential Property Statistical Plan data. For additional information about the interim charges of these committees, please see the following:

Texas House of Representatives

<http://www.house.state.tx.us/_media/pdf/interim-charges-84th.pdf>

Texas Senate

<http://www.senate.state.tx.us/assets/pdf/Senate_Interim_Charges_84_pt5.pdf>

On April 21, 2016, TDI held an open discussion meeting to discuss its Draft TDI Data Call, and receive comments and suggestions regarding the draft data call from insurers, consumer organizations, and other interested persons. The resulting data call incorporates some of the comments received as part of the open discussion meeting. For more information about the TDI open discussion meeting on April 21, 2016, please see the following:

<http://www.tdi.texas.gov/alert/event/2016/04/DataCall.html>

**GENERAL REPORTING INSTRUCTIONS**

**Insurers Required to Report.** All admitted insurers that currently write residential property insurance covering single-family homes, townhomes, duplexes, and quadplexes insured under a homeowner, mobile homeowner, or a residential dwelling fire and allied lines policy must submit a transmittal form and must report data under Section I and Section III of the call.

In addition, companies listed on Attachment B of the call are required to report data under Section II. All other residential property insurers **may** report Section II data on a voluntary basis.

Farm mutual insurers, the Texas Windstorm Insurance Association (TWIA), and the Texas FAIR Plan Association (TFPA) are not required to report data under this data call. Farm mutual insurers and the TFPA **may** submit data under Section II voluntarily.

Insurers required to report must report data for all affiliated admitted companies that wrote residential property insurance covering single-family homes, townhomes, duplexes, and quadplexes insured under a homeowner, mobile homeowner, or a residential dwelling fire and allied lines policy *at any time* from January 1, 2010, through December 31, 2015.

**Data Call Overview.** Please read the instructions and accompanying attachments carefully.There are three sections and a transmittal form with this data call; the reporting instructions and companies required to report differ in each section.

Transmittal Form. The transmittal form contains company contact information, information regarding the companies included with group submissions, and control totals insurers must report as part of reporting under Section I.

Section I Reporting. Section I involves a 5 percent random sample of wind and hail claims over the past six accident years. All admitted companies or groups with admitted companies writing Texas residential property insurance must report data under Section I.

All companies required to report **must** follow the sampling instructions in Attachment A.

Section II Reporting. Section II involves all wind and hail claims for nine specific events. Only companies listed in Attachment B are **required** to report data under Section II. All other insurers, including farm mutual insurers and the TFPA **may** report data under Section II. Companies or groups voluntarily reporting data under Section II are encouraged to report data for all nine events.

Attachment C contains a description of the nine specific events, including applicable dates of loss, counties, and ZIP codes.

Section III Reporting. Section III and Attachment D contain a survey with questions about underwriting actions the insurer took as a direct result of increased claims litigation from weather-related perils. All admitted companies or groups with admitted companies writing Texas residential property insurance described under **Business to Report** must report data under Section III.

**By Company Reporting.** Insurers may report the data required in Sections I and II in this data call either by company or by group. Insurers must elect **one** method to report and must report data in both sections using the same method. Insurers should report information in Section III on a group basis, but provide information for specific companies where requested.

**Business to Report.** Insurers must only report data for residential property insurance covering single-family homes, townhomes, duplexes, and quadplexes insured under a homeowner, mobile homeowner, or a residential dwelling fire and allied lines policy. Do **not** include data for renters or condominium unit owners' policies. Include only claims on policies where the insurer provides coverage for the dwelling. Do **not** include claims for residential dwelling fire and allied policies that only provide contents coverage. Do **not** include claims for farmowners or farm and ranch policies.

Only report claims for mobile homeowner policies issued by the company using a residential property policy, reported on line 4.0 of the annual statement, and required to be reported under TDI's Residential Property Statistical Plan. Do **not** report claims for mobile homeowner policies issued by the company using a personal automobile policy or otherwise reported under TDI's private passenger automobile statistical plan.

**Claims to Report.** Insurers are only required to report data for claims with a cause of loss of wind or hail. Do **not** report claims that, as of March 31, 2016, had a total incurred loss **and** allocated loss adjustment expense of $0.

Insurers should report each claim as an occurrence for a given dwelling. Do **not** report a separate claim for each coverage for which the company paid (or is expected to pay) a loss for a given property. For example, damage to the building caused $10,000 in insured losses. The company also paid $2,500 for additional living expenses, $5,000 for damage to contents, and $1,000 to an outbuilding. The company should report this as **one** claim.

For the purposes of completing Section I and Section II do **not** include as reopened (or reclosed) situations where the insurer opened (or reopened) a claim **solely for the purposes** of making a payment for depreciation cost on a replacement cost coverage claim (sometimes called the *holdback*). **Unless the claim reopened for other reasons**, insurers should treat these claims as if they were closed, and never reopened, on the date the claim was closed after the insurer made the depreciation cost payment (that is, on the date the insurer made the holdback payment).

Holdback Example. The insurer opens a claim on July 1, 2014, for an occurrence that happened on June 27, 2014, for a policy that provides replacement cost coverage. The insurer determined that the replacement cost value of the claim is $15,000, with the actual cash value (ACV) of the claim equal to $10,000. On July 29, 2014, the insurer issued a check for the $10,000 ACV amount and closes the claim. On August 15, 2014, the insurer received evidence that the policyholder repaired the damage. The insurer reopened the claim on August 16, 2014, to make the $5,000 depreciation cost payment ($15,000 - $10,000), and closed the claim again on the same day. For the purposes of completing this data call, insurers must treat this claim as if the claim: (i) was **not** closed on July 29, 2014; (ii) was **not** reopened on August 16, 2014; and (iii) was closed only on August 16, 2014.

**Evaluation Date.** Evaluate loss and allocated loss adjustment expense data in Section I and Section II as of March 31, 2016.

**TRANSMITTAL FORM**

All insurers required to report Section I data must complete the transmittal form.

1. **Name of Insurer.** Provide the name of the insurer. Insurers reporting data on behalf of a group of insurers must provide the group name. Insurers reporting data on behalf of a single company must provide the name of the company.
2. **NAIC Company or Group Number.** Provide the applicable NAIC number. Insurers reporting data on behalf of a group of insurers must provide the four-digit NAIC group number. Insurers reporting data on behalf of a single company must provide the company's five-digit NAIC company number.
3. **Company Contact Name.** Provide the name of the person responsible for the data included in the submission.
4. **Company Contact Phone Number.** Provide the phone number for the person responsible for the data included in the submission.
5. **Company Contact Email Address.** Provide the email address for the person responsible for the data included in the submission.
6. **My Insurer is Reporting by Company.** Check this box if: (i) the insurer elects to report its data by company, or (ii) the insurer is only required to report data for a single insurance company**.**
7. **My Insurer is Reporting by Group.** Check this box if the insurer elects to report its data by group. Insurers that elect to report by group must also provide the name and NAIC company number for each admitted company for which the insurer is reporting data.
8. **Control Totals Worksheet.** See Attachment A for information the insurer must provide in the Control Totals Worksheet.

**SECTION I: RANDOM SAMPLE OF WINDSTORM AND HAIL CLAIMS**

All admitted companies or groups with admitted companies writing Texas residential property insurance described under **Business to Report**, excluding farm mutuals, must report data under Section I. Insurers **must** sample claims according to the procedures in Attachment A. Insurers may report by company or group. All insurers must apply the procedures described in Attachment A to **all** admitted companies, excluding farm mutuals, that wrote residential property insurance described under **Business to Report** at any time from January 1, 2010, through December 31, 2015.

Please be aware that insurers will need to report some claims in both Sections I and II. Insurers **must** follow the sampling procedures found in Attachment A to determine which claims to include in Section I. Insurers may not include all Section II claims in Section I. When reporting claims in Section I that are also required under Section II, insurers must only include claims the insurer selected using the sampling procedure found in Attachment A.

The **Individual Claims Data for Section I and Section II** contains the data that insurers must provide for Section I and Section II claims.

**SECTION II: CLAIMS DATA FOR SPECIFIED EVENTS**

Only insurers listed in Attachment B are required to report data for Section II. Other insurers may voluntarily submit Section II data. Insurers that voluntarily submit data for Section II **must** report data for **all** applicable claims for a given group or company.

Insurers reporting claims in both Section I and II **must** submit a separate reporting form for Section I and Section II claims.

Please be aware that insurers will need to report some claims in both Section I and II. Insurers reporting both Section I and II claims may wish to identify which claims are required for Section II after Step 2 of the sampling procedure described in Attachment A.

**INDIVIDUAL CLAIMS DATA FOR SECTION I AND SECTION II**

1. **NAIC Group Number.** Report the four-digit NAIC group number for the applicable insurer reporting the data. Insurers that do not have a four-digit NAIC group number should report "0."
2. **NAIC Company Number.** Companies that elect to report their data by company, and companies that do not have a four-digit NAIC group number, must report the five-digit NAIC company number for the applicable company (or companies).
3. **Claim Number.** Report a unique alphanumeric identifier for the claim. The insurer is not required to report the claim number the company uses for its own internal purposes. The claim number reported in this data call **must** be unique for each claim reported in the data call, and the insurer **must** maintain sufficient documentation to enable the insurer to answer specific questions about the claim by using only the claim number assigned in this data call.
4. **Date of Loss.** Report the date of loss in MM/DD/YYYY format.
5. **Date Claim Reported.** Report the date the policyholder (or a representative of the policyholder) first notified the insurer there was a claim under the policy. Report the date in MM/DD/YYYY format.
6. **Policy Type.** Report the applicable policy type as follows:

 **Table 1: Policy Types**

|  |  |
| --- | --- |
| **Policy Type** | **Code** |
| Homeowners | HO |
| Mobile Homeowners | MHO |
| Residential Dwelling | DW |

1. **County.** All insurers **must** report **either** county or ZIP code. Insurers **may** report **both** county and ZIP code. Insurers that elect to report county instead of ZIP code, must report county for **all** Section I and Section II claims. Report the county in which the residential property subject to the claim was located.
2. **ZIP Code.** All insurers **must** report **either** county or ZIP code. Insurers **may** report **both** county and ZIP code. Insurers that elect to report ZIP code instead of county, must report ZIP code for **all** Section I and Section II claims. Report the ZIP code in which the residential property subject to the claim was located.
3. **Cause of Loss.** The cause of loss should reflect the original and proximate cause of loss and not any ensuing causes. Report the cause of loss code as follows:

 **Table 1: Cause of Loss Codes**

|  |  |
| --- | --- |
| **Cause of Loss (COL)** | **COL Code** |
| Windstorm | 25 |
| Hail | 30 |

Insurers should report cause of loss codes in a manner that is consistent with how it reports causes of loss under TDI's Residential Property Statistical Plan.

1. **Attorney Involvement or Suit Filed (1=yes/0=no).** If the insurer received: (i) a letter of representation from an attorney representing the claimant; (ii) a demand letter from an attorney representing the claimant; or (iii) notice that the claimant has filed suit against the insurer for a cause of action related to the claim then report 1=yes. Otherwise, report 0=no.
2. **Public Insurance Adjuster (PIA) Involvement (1=yes/0=no).** If the insurer is aware that the claimant is represented by a PIA in relation to the claim, report 1=yes. If the claimant is not represented by a PIA for the claim, or the insurer is not aware of PIA representation for the claim, report 0=no.
3. **Date of Letter of Representation or Demand Letter.** Report the date the insurer received the letter of representation or demand letter in MM/DD/YYYY format. If the insurer received **both**, report the **earlier** of the two dates. If the insurer did not receive a letter of representation or a demand letter for the claim, then leave blank.
4. **Date of Suit.** If the insurer has received notice that the claimant has filed suit against the insurer for a cause of action related to the claim, enter the date the claimant filed suit in MM/DD/YYYY format. If the claimant filed suit, and the insurer does not know the date of the suit, report "01/01/1900." If the claimant did not file suit, then leave blank.
5. **Date Claim First Closed.** Report the date the insurer first closed the claim. If the insurer never closed the claim as of March 31, 2016, then leave blank. If the insurer only closed the claim once, then column 14 must match column 20. See the section titled **Claims to Report** on Page 3 regarding the treatment of claims with holdback payments.
6. **Loss Paid on Date Claim First Closed.** Report the total amount of paid losses as of the date reported in column 14. If the insurer only closed the claim once, then column 15 must match column 25. If the insurer never closed the claim as of March 31, 2016, then leave blank.
7. **Allocated Loss Adjustment Expense (ALAE) Paid on Date Claim First Closed.** Report the total amount of paid ALAE as of the date reported in column 14. If the insurer only closed the claim once, then column 16 must match column 27. If the insurer never closed the claim as of March 31, 2016, then leave blank.
8. **Date Claim First Reopened.** If the insurer closed the claim more than once, report the date the insurer **first** reopened the claim in MM/DD/YYYY format. If the insurer closed the claim only once or the insurer reported "0" in column 10, then leave blank. *See the section titled* ***Claims to Report*** *on Page 3 regarding the treatment of claims with holdback payments*.
9. **Date Claim Reclosed.** If the insurer closed the claim more than once, report the **last** date the insurer closed the claim in MM/DD/YYYY format. If the insurer closed the claim only once or the insurer reported "0" in column 10, then leave blank. *See the section titled* ***Claims to Report*** *on Page 3 regarding the treatment of claims with holdback payments*.
10. **Date Claim Last Reopened.** If the insurer **reopened** the claim more than once, then in MM/DD/YYYY format report the **last** date the insurer **reopened** the claim. If the insurer: (i) did not reopen the claim; (ii) only reopened the claim once; or (iii) reported "0" in column 10, then leave blank. *See the section titled* ***Claims to Report*** *on Page 3 regarding the treatment of claims with holdback payments*.
11. **Date Claim Last Closed.** Report the date the insurer last closed the claim. If the claim is open as of March 31, 2016, leave blank. If the insurer only closed the claim once, then column 21 must match column 14. *See the section titled* ***Claims to Report*** *on Page 3 regarding the treatment of claims with holdback payments*.
12. **Date of Public Insurance Adjuster Involvement.** If the insurer reported "1" in column 11, then report the estimated date the insurer was first aware a PIA represented the claimant in MM/DD/YYYY format. If the insurer reported "0" in column 11, then leave blank.
13. **Name of Law Firm.** Report the name of the law firm that represented the policyholder in relation to the claim. If there is more than one law firm involved, list the name of all law firms, separating the name of each law firm with a semi-colon. If the insurer reported "0" in column 10, then leave blank.
14. **Name of Public Insurance Adjuster (PIA).** If the insurer reported "1" in column 11, report the name of the PIA who represented the claimant in relation to the claim. If the insurer reported "1" in column 11, but does not know the name of the PIA, report "Unknown" in column 23. If there is more than one PIA involved, then list the name of all PIAs, separating the name of each PIA with a semicolon. The insurer must complete column 23 for all claims where the insurer reported "1" in column 11.
15. **Pre-suit Efforts to Resolve the Claim.** If the insurer reported a date in column 13 (including *01/01/1900*), thencomplete questions 24(a) through 24(f) related to efforts the policyholder and the insurer made to settle the claim before the policyholder filed suit. If the insurer did not report a date in column 13, then leave blank.
	1. **Notice of Additional Claim.** Indicate whether, before the claimant filed a lawsuit, the insurer received a notice of **additional** claim. Report either "1"=yes, or "0"=no.
	2. **Pre-Suit Demand.** If the insurer received a demand from the claimant before the claimant filed a lawsuit, report the **highest** demand received from the claimant **before** the claimant filed suit. If the insurer did not receive a demand from the claimant before the claimant filed suit, report "0."
	3. **Pre-Suit Appraisal.** Indicate whether, before the claimant filed a lawsuit, the policyholder and insurer entered into appraisal. Report either "1"=yes, or "0"=no.
	4. **Pre-Suit Mediation.** Indicate whether, before the claimant filed a lawsuit, the policyholder and insurer entered into mediation. Report either "1"=yes, or "0"=no.
	5. **Pre-Suit Arbitration.** Indicate whether, before the claimant filed a lawsuit, the policyholder and insurer entered into either binding or non-binding arbitration. Report either "1"=yes, or "0"=no.
	6. **Pre-Suit Settlement.** If the insurer made a settlement offer to the claimant before the claimant filed a lawsuit, report the **highest** settlement offered to the claimant **before** the claimant filed suit. If the insurer did not tender a settlement offer to the claimant before the claimant filed suit, report the total amount of paid losses for the claim as of the date the claimant filed suit.
16. **Paid Loss.** Report the total losses paid for the claim as of March 31, 2016. Do **not** report loss adjustment expenses in column 25.
17. **Incurred Loss.** Report the incurred loss as the total losses paid for the claim through March 31, 2016, plus the company's case reserves for the claim as of March 31, 2016. Do **not** report loss adjustment expenses in column 26.
18. **Paid ALAE.** Report the total ALAE paid for the claim through March 31, 2016. Do **not** report loss amounts in column 27.
19. **Dwelling Coverage Amount.** Report the amount of insurance on the dwelling at the time the claim occurred. Report this amount in whole dollars. Do **not** report the amount of coverage on the dwelling as of the evaluation date. Insurers may round the amount to the nearest thousands of dollars. Do **not** report this amount in thousands of dollars. For example, the policyholder maintains dwelling coverage of $152,356. The insurer may report "152000" or "152356," but the insurer may **not** report "152" or "152.356."

**SECTION III: UNDERWRITING ACTION SURVEY QUESTIONS**

Insurers that are required to submit data in Section I must also complete the survey questions contained in **Attachment D**. These survey questions relate **only** to underwriting actions insurers took as a direct result of increased claims litigation from weather-related perils. Do **not** include underwriting actions the insurer took: (i) as part of its normal underwriting processes; (ii) to limit the insurer's normal catastrophe exposure; or (iii) to manage the insurer's PML (or other similar risk metrics).

For the purposes of completing Section III, the term "insurer" means any admitted insurance company within the respondent's group of affiliated companies that wrote residential property insurance in Texas at any time from January 1, 2010, through December 31, 2015. If the insurer wrote residential property insurance in Texas using more than one admitted insurance company, please make it clear in your response which company (or companies) took the underwriting actions described.

**CONFIDENTIALITY, FORMAT, DEADLINE, AND SUBMISSION**

**Confidentiality.** TDI requests this information under Chapters 401 and 402 of the Insurance Code. Under Insurance Code §401.058 this information is confidential and not subject to disclosure under Government Code Chapter 552. Since TDI will use this data to assist the Texas Legislature in its interim charges, TDI may release to the public aggregate data compiled from this data call in a manner that does not identify individual insurers or groups of insurers.

**Reporting Format.** Insurers must report either using:

* the accompanying MS Excel reporting form;
* the accompanying MS Access reporting form;
* a .csv file importable into MS Excel; or
* a delimited text file with a clear delimiter, such as a comma, importable into MS Excel or MS Access.

**Deadline and Submission.** Insurers must provide this information no later than August 19, 2016. Before submitting their data, insurers must compress the files using WINZIP or similar format (.zip file). Insurers may send files that are less than 35MB after compression to datacall@tdi.texas.gov. For submissions that are 35MB or greater after compression, insurers must either break up the files into separate email so that each email is less than 35MB, or save the files to a CD or DVD and mail the data to the following address:

 Mailing Address

Texas Department of Insurance

Property and Casualty Actuarial Office, Data Services Team

Mail Code 105-5D

P.O. Box 149104

Austin, TX 78714

Overnight Address

Texas Department of Insurance

Property and Casualty Actuarial Office, Data Services Team

Mail Code 105-5D

333 Guadalupe

Austin, TX 78701

**Data Call Questions.** For questions about this data call, please contact Brian Ryder at 512-676-6709 or email datacall@tdi.texas.gov.

**This attachment provides sampling procedures to determine which Section I claims insurers must report to TDI under this data call. All reporting insurers must follow these sampling instructions.**

**Lines of Business to Include.** Only include windstorm and hail claims for homeowner policies, mobile homeowner policies, and residential dwelling fire and extended coverage policies that provide coverage for the dwelling. Do **not** include data for renters or condominium unit owners' policies. Only include claims for mobile homeowner policies issued by the company using a residential property policy, reported on line 4.0 of the annual statement, and required to be reported under TDI's Residential Property Statistical Plan.

**SAMPLING PROCEDURE**

**Step 1.**

Obtain from the insurer's systems a list of all windstorm and hail claims for the lines of insurance described under **Lines of Business to Include** with occurrence dates from January 1, 2010, through December 31, 2015. For each claim, the insurer must include the following with the list of claims:

* NAIC company number (**if** reporting by company);
* **insurer** claim number;
* date of loss;
* amount of paid loss on the claim as of March 31, 2016;
* amount of incurred loss on the claim as of March 31, 2016; and
* amount of paid allocated loss adjustment expense (ALAE) for the claim as of March 31, 2016.

Aggregate the data as necessary so that each row is a claim **as defined under Claims to Report** on Page 3 of the data call instructions. Ensure that only claims with a cause of loss of windstorm or hail are included.

**Note:** This is the minimum amount of information the insurer must include. The insurer *may wish* to include other items with the list, such as report date, cause of loss, policy type, ZIP code, county code, or other fields to reduce the amount of manual review that the data call may require.

**Step 2.**

Identify all claims with incurred losses **plus** paid ALE equal to $0, and **delete** these claims from the list.

**Step 3.**

Sort the list by date of loss and the claim number assigned by the insurer.

**Step 4.**

Add a "row count" in the first column to the list. The row count column is a simple counter where the first record is assigned a row count of "1", the second record is assigned a row count "2", etc., until the last record. For example, if there are 2,356 rows in the file, the row counts will be 1, 2, 3, 4, …, 2353, 2354, 2355, 2356.

After adding the row count column, **save the master list** in a file format that the company can easily convert to an Excel workbook (.xlsx), Access table (.mdb or .accdb), .csv file, or a delimited .txt file**.**

Insurers **must** provide the master list file in one of the above listed formats if requested by TDI. Do **not** include the master list file with the insurer's data call submission.

**Step 5.**

**Calculate** the following numbers and report those numbers in the **Control Totals Worksheet** on the transmittal form:

1. **Total Claim Count.** The total number of claims in the file is the total number of rows. Be sure that each row is a claim, **as defined under Claims to Report** on Page 3 of the data call instructions.
2. **Total Incurred Losses as of 3/31/2016.** The total incurred losses for **all** claims in the file.
3. **Total Paid ALAE as of 3/31/2016.** The total paid ALAE for **all** claims in the file.

**Step 6.**

**Select** every claim where the row count is a multiple of 20. For example, if there were 2,356 claims in the file, the insurer would select the claims with a row count equal to 20, 40, 60, 80, 100, 120, …, 2300, 2320, and 2340, for a total of 117 selected claims.

**Delete** all claims that were not selected through this process.

**Note:** One method to select the correct rows is to use the "mod" function. The mod function returns the remainder after dividing a number by a divisor. If a number is a multiple of 20, then when that number is divided by 20, there will be a remainder of 0. This means the insurer selected a claim if row count mod 20 for the claim equals 0. In Excel, this means a claim is selected if *mod(row count,20)=0*. Insurers can use the mod function to find claims where the row count for the claim is a multiple of 20.

**Step 7.**

Insurers that do not report their own unique claim numbers under **Claim Number** in Section I **must** add a "Claim ID" column before saving the sample list in Step 8. The **Claim ID** column in the sample list **must** match the claim number reported in column 3 in Section I. Insurers **may** report the row count for the claim as the claim number in Section I, column 3. In this case, the insurer does **not** need to add a Claim ID column in the sample list.

**Step 8.**

**Save the sample list** from Step 7 in a file format that the company can easily convert to an Excel workbook (.xlsx), Access table (.mdb or .accdb), .csv file, or a delimited .txt file. Insurers **must** provide the sample list file in one of the above listed formats if requested by TDI. Do **not** include the sample list file with the insurer's data call submission.

**Complete the information contained in the Individual Claims Data section for each claim in the sample list.**

The following companies must report data for Section II. All other residential property insurers, including farm mutual insurance companies and TFPA, **may** report data for Section II.

|  |  |  |
| --- | --- | --- |
| **NAIC Grp Num** | **NAIC Company Num** | **Company Name** |
| 0 | 12536 | Homeowners of America Insurance Company |
| 8 | 26530 | Allstate Texas Lloyds |
| 8 | 29688 | Allstate Fire and Casualty Insurance Company |
| 8 | 37907 | Allstate Vehicle and Property Insurance Company |
| 69 | 21695 | Texas Farmers Insurance Company |
| 69 | 41688 | Foremost Lloyds of Texas |
| 111 | 11215 | Safeco Insurance Company of Indiana |
| 111 | 42404 | Liberty Insurance Corp |
| 155 | 11059 | ASI Lloyds |
| 176 | 43419 | State Farm Lloyds |
| 200 | 11120 | USAA Texas Lloyds Company |
| 200 | 25941 | United Services Automobile Association |
| 241 | 13938 | Metropolitan Lloyds Insurance Company of Texas |
| 732 | 15474 | National Lloyds Insurance Company |
| 3548 | 41564 | Travelers Lloyds of Texas Insurance Company |

**This attachment provides the loss events for submitting claims data under Section II. Insurers reporting Section II claims must submit data for all windstorm and hail claims described below. There is no random sampling for Section II claims. Insurers that voluntarily report data under Section II must report all applicable windstorm and hail claims for each event. TDI will not use an insurer's voluntary data unless the insurer reports data for all applicable windstorm and hail claims for a particular event.**

**Line of Business to Include.** Only include windstorm and hail claims for homeowner policies, mobile homeowner policies, and residential dwelling fire and extended coverage policies that provide coverage for the dwelling. Do **not** include data for renters or condominium unit owners' policies. Only include claims for mobile homeowner policies issued by the company using a residential property policy, reported on line 4.0 of the annual statement, and required to be reported under TDI's Residential Property Statistical Plan.

**Determining Geographic Area.** TDI identifies each event by date of loss and by geographic region. Insurers may use **either** the listed counties **or** the listed ZIP codes to determine the geographic region for an event. Insurers must use the same method, either based on ZIP code or county, for **each** of the nine events described below.

Insurers that identify claims by county **must** report "county" (column 7, Page 6) in the **Individual Claims Data** section of the data call instructions. Insurers that identify claims by ZIP code **must** report "ZIP code" (column 8, Page 6) in the **Individual Claims Data** section of the data call instructions.

**Claims to Exclude.** Exclude all claims where the incurred loss **plus** the paid ALAE for the claim is $0 as of March 31, 2016.

**Dates.** All date ranges **include** the beginning and ending dates of the specified range. For example, if TDI specifies a date range of August 28, 2015 - August 31, 2015, insurers should report claims with dates of loss on August 28, August 29, August 30, and August 31.

**Event #1**

**Date of Loss:** July 8, 2009 – July 9, 2009

**Counties to Include:** Collin, Dallas, Denton, Ellis, Hood, Hunt, Kaufman, Rockwall, and Tarrant

| **Event #1****ZIP Codes to Include (383 Total)** |
| --- |
| 75001 | 75051 | 75116 | 75189 | 75240 | 75320 | 75391 | 76015 | 76110 | 76181 |
| 75002 | 75052 | 75118 | 75201 | 75241 | 75323 | 75392 | 76016 | 76111 | 76182 |
| 75006 | 75053 | 75119 | 75202 | 75242 | 75326 | 75393 | 76017 | 76112 | 76185 |
| 75007 | 75054 | 75120 | 75203 | 75243 | 75334 | 75394 | 76018 | 76113 | 76191 |
| 75009 | 75056 | 75121 | 75204 | 75244 | 75336 | 75395 | 76019 | 76114 | 76192 |
| 75010 | 75057 | 75123 | 75205 | 75245 | 75339 | 75396 | 76020 | 76115 | 76193 |
| 75011 | 75060 | 75125 | 75206 | 75246 | 75340 | 75397 | 76021 | 76116 | 76195 |
| 75013 | 75061 | 75126 | 75207 | 75247 | 75342 | 75398 | 76022 | 76117 | 76196 |
| 75014 | 75062 | 75132 | 75208 | 75248 | 75343 | 75401 | 76034 | 76118 | 76197 |
| 75015 | 75063 | 75134 | 75209 | 75249 | 75344 | 75402 | 76035 | 76119 | 76198 |
| 75016 | 75065 | 75135 | 75210 | 75250 | 75353 | 75403 | 76036 | 76120 | 76199 |
| 75017 | 75067 | 75137 | 75211 | 75251 | 75354 | 75404 | 76039 | 76121 | 76201 |
| 75019 | 75068 | 75138 | 75212 | 75252 | 75355 | 75407 | 76040 | 76122 | 76202 |
| 75022 | 75069 | 75141 | 75214 | 75253 | 75356 | 75409 | 76041 | 76123 | 76203 |
| 75023 | 75070 | 75142 | 75215 | 75254 | 75357 | 75422 | 76048 | 76124 | 76204 |
| 75024 | 75071 | 75143 | 75216 | 75258 | 75358 | 75423 | 76049 | 76126 | 76205 |
| 75025 | 75074 | 75146 | 75217 | 75260 | 75359 | 75424 | 76051 | 76127 | 76206 |
| 75026 | 75075 | 75147 | 75218 | 75261 | 75360 | 75428 | 76052 | 76129 | 76207 |
| 75027 | 75077 | 75149 | 75219 | 75262 | 75363 | 75429 | 76053 | 76130 | 76208 |
| 75028 | 75078 | 75150 | 75220 | 75263 | 75364 | 75442 | 76054 | 76131 | 76209 |
| 75029 | 75080 | 75152 | 75221 | 75264 | 75367 | 75453 | 76060 | 76132 | 76210 |
| 75030 | 75081 | 75154 | 75222 | 75265 | 75368 | 75454 | 76063 | 76133 | 76226 |
| 75032 | 75082 | 75157 | 75223 | 75266 | 75370 | 75458 | 76064 | 76134 | 76227 |
| 75034 | 75083 | 75158 | 75224 | 75267 | 75371 | 75474 | 76065 | 76135 | 76244 |
| 75035 | 75085 | 75159 | 75225 | 75270 | 75372 | 75485 | 76092 | 76136 | 76247 |
| 75037 | 75086 | 75160 | 75226 | 75275 | 75373 | 75496 | 76094 | 76137 | 76248 |
| 75038 | 75087 | 75161 | 75227 | 75277 | 75374 | 76001 | 76095 | 76140 | 76249 |
| 75039 | 75088 | 75164 | 75228 | 75283 | 75376 | 76002 | 76096 | 76147 | 76258 |
| 75040 | 75089 | 75165 | 75229 | 75284 | 75378 | 76003 | 76099 | 76148 | 76259 |
| 75041 | 75093 | 75166 | 75230 | 75285 | 75379 | 76004 | 76101 | 76150 | 76262 |
| 75042 | 75094 | 75167 | 75231 | 75286 | 75380 | 76005 | 76102 | 76155 | 76266 |
| 75043 | 75097 | 75168 | 75232 | 75287 | 75381 | 76006 | 76103 | 76161 | 76299 |
| 75044 | 75098 | 75172 | 75233 | 75301 | 75382 | 76007 | 76104 | 76162 | 76462 |
| 75045 | 75099 | 75173 | 75234 | 75303 | 75386 | 76010 | 76105 | 76163 | 76467 |
| 75046 | 75101 | 75180 | 75235 | 75310 | 75387 | 76011 | 76106 | 76164 | 76476 |
| 75047 | 75104 | 75181 | 75236 | 75312 | 75388 | 76012 | 76107 | 76177 | 76623 |
| 75048 | 75106 | 75182 | 75237 | 75313 | 75389 | 76013 | 76108 | 76179 | 76651 |
| 75049 | 75114 | 75185 | 75238 | 75315 | 75390 | 76014 | 76109 | 76180 | 76670 |
| 75050 | 75115 | 75187 |  |  |  |  |  |  |  |

**Event #2**

**Dates of Loss:** July 23, 2010 - July 24, 2010

**Counties to Include:** Fort Bend, Harris, and Montgomery

| **Event #2****ZIP Codes to Include (290 Total)** |
| --- |
| 77001 | 77030 | 77059 | 77088 | 77220 | 77251 | 77282 | 77338 | 77393 | 77489 |
| 77002 | 77031 | 77060 | 77089 | 77221 | 77252 | 77284 | 77339 | 77396 | 77491 |
| 77003 | 77032 | 77061 | 77090 | 77222 | 77253 | 77285 | 77345 | 77401 | 77492 |
| 77004 | 77033 | 77062 | 77091 | 77223 | 77254 | 77286 | 77346 | 77402 | 77493 |
| 77005 | 77034 | 77063 | 77092 | 77224 | 77255 | 77287 | 77347 | 77406 | 77494 |
| 77006 | 77035 | 77064 | 77093 | 77225 | 77256 | 77288 | 77353 | 77410 | 77496 |
| 77007 | 77036 | 77065 | 77094 | 77226 | 77257 | 77289 | 77354 | 77411 | 77497 |
| 77008 | 77037 | 77066 | 77095 | 77227 | 77258 | 77290 | 77355 | 77413 | 77501 |
| 77009 | 77038 | 77067 | 77096 | 77228 | 77259 | 77291 | 77356 | 77417 | 77502 |
| 77010 | 77039 | 77068 | 77097 | 77229 | 77260 | 77292 | 77357 | 77429 | 77503 |
| 77011 | 77040 | 77069 | 77098 | 77230 | 77261 | 77293 | 77362 | 77433 | 77504 |
| 77012 | 77041 | 77070 | 77099 | 77231 | 77262 | 77294 | 77365 | 77441 | 77505 |
| 77013 | 77042 | 77071 | 77201 | 77233 | 77263 | 77296 | 77372 | 77444 | 77506 |
| 77014 | 77043 | 77072 | 77202 | 77234 | 77265 | 77297 | 77373 | 77447 | 77507 |
| 77015 | 77044 | 77073 | 77203 | 77235 | 77266 | 77298 | 77375 | 77449 | 77508 |
| 77016 | 77045 | 77074 | 77204 | 77236 | 77267 | 77299 | 77377 | 77450 | 77520 |
| 77017 | 77046 | 77075 | 77205 | 77237 | 77268 | 77301 | 77378 | 77451 | 77521 |
| 77018 | 77047 | 77076 | 77206 | 77238 | 77269 | 77302 | 77379 | 77459 | 77522 |
| 77019 | 77048 | 77077 | 77207 | 77240 | 77270 | 77303 | 77380 | 77461 | 77530 |
| 77020 | 77049 | 77078 | 77208 | 77241 | 77271 | 77304 | 77381 | 77464 | 77532 |
| 77021 | 77050 | 77079 | 77209 | 77242 | 77272 | 77305 | 77382 | 77469 | 77536 |
| 77022 | 77051 | 77080 | 77210 | 77243 | 77273 | 77306 | 77383 | 77471 | 77545 |
| 77023 | 77052 | 77081 | 77212 | 77244 | 77274 | 77315 | 77384 | 77476 | 77547 |
| 77024 | 77053 | 77082 | 77213 | 77245 | 77275 | 77316 | 77385 | 77477 | 77562 |
| 77025 | 77054 | 77083 | 77215 | 77246 | 77276 | 77318 | 77386 | 77478 | 77571 |
| 77026 | 77055 | 77084 | 77216 | 77247 | 77277 | 77325 | 77387 | 77479 | 77572 |
| 77027 | 77056 | 77085 | 77217 | 77248 | 77278 | 77333 | 77388 | 77481 | 77586 |
| 77028 | 77057 | 77086 | 77218 | 77249 | 77279 | 77336 | 77389 | 77484 | 77587 |
| 77029 | 77058 | 77087 | 77219 | 77250 | 77280 | 77337 | 77391 | 77487 | 77598 |

**Event #3**

**Dates of Loss:** June 20, 2011 - June 22, 2011

**Counties to Include:** Dallas, Denton, and Tarrant

| **Event #3****ZIP Codes to Include (304 Total)** |
| --- |
| 75001 | 75052 | 75149 | 75224 | 75261 | 75353 | 75393 | 76051 | 76120 | 76185 |
| 75006 | 75053 | 75150 | 75225 | 75262 | 75354 | 75394 | 76052 | 76121 | 76191 |
| 75007 | 75054 | 75159 | 75226 | 75263 | 75355 | 75395 | 76053 | 76122 | 76192 |
| 75010 | 75056 | 75172 | 75227 | 75264 | 75356 | 75396 | 76054 | 76123 | 76193 |
| 75011 | 75057 | 75180 | 75228 | 75265 | 75357 | 75397 | 76060 | 76124 | 76195 |
| 75014 | 75060 | 75181 | 75229 | 75266 | 75358 | 75398 | 76063 | 76126 | 76196 |
| 75015 | 75061 | 75182 | 75230 | 75267 | 75359 | 76001 | 76092 | 76127 | 76197 |
| 75016 | 75062 | 75185 | 75231 | 75270 | 75360 | 76002 | 76094 | 76129 | 76198 |
| 75017 | 75063 | 75187 | 75232 | 75275 | 75363 | 76003 | 76095 | 76130 | 76199 |
| 75019 | 75065 | 75201 | 75233 | 75277 | 75364 | 76004 | 76096 | 76131 | 76201 |
| 75022 | 75067 | 75202 | 75234 | 75283 | 75367 | 76005 | 76099 | 76132 | 76202 |
| 75027 | 75068 | 75203 | 75235 | 75284 | 75368 | 76006 | 76101 | 76133 | 76203 |
| 75028 | 75077 | 75204 | 75236 | 75285 | 75370 | 76007 | 76102 | 76134 | 76204 |
| 75029 | 75080 | 75205 | 75237 | 75286 | 75371 | 76010 | 76103 | 76135 | 76205 |
| 75030 | 75081 | 75206 | 75238 | 75301 | 75372 | 76011 | 76104 | 76136 | 76206 |
| 75034 | 75082 | 75207 | 75240 | 75303 | 75373 | 76012 | 76105 | 76137 | 76207 |
| 75037 | 75083 | 75208 | 75241 | 75310 | 75374 | 76013 | 76106 | 76140 | 76208 |
| 75038 | 75085 | 75209 | 75242 | 75312 | 75376 | 76014 | 76107 | 76147 | 76209 |
| 75039 | 75088 | 75210 | 75243 | 75313 | 75378 | 76015 | 76108 | 76148 | 76210 |
| 75040 | 75089 | 75211 | 75244 | 75315 | 75379 | 76016 | 76109 | 76150 | 76226 |
| 75041 | 75099 | 75212 | 75245 | 75320 | 75380 | 76017 | 76110 | 76155 | 76227 |
| 75042 | 75104 | 75214 | 75246 | 75323 | 75381 | 76018 | 76111 | 76161 | 76244 |
| 75043 | 75106 | 75215 | 75247 | 75326 | 75382 | 76019 | 76112 | 76162 | 76247 |
| 75044 | 75115 | 75216 | 75248 | 75334 | 75386 | 76020 | 76113 | 76163 | 76248 |
| 75045 | 75116 | 75217 | 75249 | 75336 | 75387 | 76021 | 76114 | 76164 | 76249 |
| 75046 | 75123 | 75218 | 75250 | 75339 | 75388 | 76022 | 76115 | 76177 | 76258 |
| 75047 | 75134 | 75219 | 75251 | 75340 | 75389 | 76034 | 76116 | 76179 | 76259 |
| 75048 | 75137 | 75220 | 75253 | 75342 | 75390 | 76036 | 76117 | 76180 | 76262 |
| 75049 | 75138 | 75221 | 75254 | 75343 | 75391 | 76039 | 76118 | 76181 | 76266 |
| 75050 | 75141 | 75222 | 75258 | 75344 | 75392 | 76040 | 76119 | 76182 | 76299 |
| 75051 | 75146 | 75223 | 75260 |  |  |  |  |  |  |

**Event #4**

**Dates of Loss:** March 28, 2012 - April 5, 2012

**Counties to Include:** Hidalgo

| **Event #4****ZIP Codes to Include (30 Total)** |
| --- |
| 78501 | 78504 | 78537 | 78540 | 78549 | 78560 | 78565 | 78573 | 78577 | 78595 |
| 78502 | 78505 | 78538 | 78541 | 78557 | 78562 | 78570 | 78574 | 78579 | 78596 |
| 78503 | 78516 | 78539 | 78543 | 78558 | 78563 | 78572 | 78576 | 78589 | 78599 |

**Event #5**

**Dates of Loss:** May 27, 2013 - May 30, 2013

**Counties to Include:** Potter and Randall

| **Event #5****ZIP Codes to Include (32 Total)** |
| --- |
| 79012 | 79101 | 79105 | 79108 | 79111 | 79117 | 79120 | 79159 | 79172 | 79185 |
| 79015 | 79102 | 79106 | 79109 | 79114 | 79118 | 79121 | 79166 | 79174 | 79187 |
| 79016 | 79103 | 79107 | 79110 | 79116 | 79119 | 79124 | 79168 | 79178 | 79189 |
| 79091 | 79104 |  |  |  |  |  |  |  |  |

**Event #6**

**Dates of Loss:** April 2, 2014 - April 5, 2014

**Counties to Include:** Collin

| **Event #6****ZIP Codes to Include (31 Total)** |
| --- |
| 75002 | 75024 | 75035 | 75071 | 75078 | 75094 | 75121 | 75173 | 75407 | 75442 |
| 75009 | 75025 | 75069 | 75074 | 75086 | 75097 | 75164 | 75252 | 75409 | 75454 |
| 75013 | 75026 | 75070 | 75075 | 75093 | 75098 | 75166 | 75287 | 75424 | 75485 |
| 75023 |  |  |  |  |  |  |  |  |  |

**Event #7**

**Dates of Loss:** June 5, 2014 - June 8, 2014

**Counties to Include:** Bailey, Brewster, Castro, Ector, Floyd, Gray, Hale, Hansford, Hemphill, Hockley, Howard, Lubbock, Lynn, Midland, Moore, Parmer, Potter, Randall, Taylor, Tom Green, and Yoakum

| **Event #7****ZIP Codes to Include (186 Total)** |
| --- |
| 76886 | 79013 | 79066 | 79116 | 79241 | 79363 | 79409 | 79499 | 79698 | 79758 |
| 76901 | 79014 | 79072 | 79117 | 79250 | 79364 | 79410 | 79508 | 79699 | 79759 |
| 76902 | 79015 | 79073 | 79118 | 79258 | 79366 | 79411 | 79511 | 79701 | 79760 |
| 76903 | 79016 | 79081 | 79119 | 79311 | 79367 | 79412 | 79530 | 79702 | 79761 |
| 76904 | 79021 | 79085 | 79120 | 79313 | 79372 | 79413 | 79536 | 79703 | 79762 |
| 76905 | 79027 | 79086 | 79121 | 79320 | 79373 | 79414 | 79541 | 79704 | 79763 |
| 76906 | 79029 | 79091 | 79124 | 79323 | 79376 | 79415 | 79561 | 79705 | 79764 |
| 76908 | 79032 | 79101 | 79159 | 79324 | 79380 | 79416 | 79562 | 79706 | 79765 |
| 76909 | 79035 | 79102 | 79166 | 79325 | 79381 | 79423 | 79563 | 79707 | 79766 |
| 76934 | 79040 | 79103 | 79168 | 79329 | 79382 | 79424 | 79601 | 79708 | 79768 |
| 76935 | 79041 | 79104 | 79172 | 79336 | 79383 | 79430 | 79602 | 79710 | 79769 |
| 76939 | 79043 | 79105 | 79174 | 79338 | 79401 | 79452 | 79603 | 79711 | 79776 |
| 76940 | 79053 | 79106 | 79178 | 79344 | 79402 | 79453 | 79604 | 79712 | 79830 |
| 76955 | 79054 | 79107 | 79185 | 79347 | 79403 | 79457 | 79605 | 79720 | 79831 |
| 76957 | 79057 | 79108 | 79187 | 79350 | 79404 | 79464 | 79606 | 79721 | 79832 |
| 76958 | 79058 | 79109 | 79189 | 79351 | 79405 | 79490 | 79607 | 79733 | 79834 |
| 79002 | 79062 | 79110 | 79221 | 79353 | 79406 | 79491 | 79608 | 79741 | 79842 |
| 79009 | 79063 | 79111 | 79231 | 79355 | 79407 | 79493 | 79697 | 79748 | 79852 |
| 79012 | 79065 | 79114 | 79235 | 79358 | 79408 |  |  |  |  |

**Event #8**

**Dates of Loss:** April 22, 2015 - April 28, 2015

**Counties to Include:** Bexar

| **Event #8****ZIP Codes to Include (99 Total)** |
| --- |
| 78002 | 78152 | 78210 | 78220 | 78230 | 78240 | 78250 | 78260 | 78278 | 78291 |
| 78023 | 78201 | 78211 | 78221 | 78231 | 78241 | 78251 | 78261 | 78279 | 78292 |
| 78054 | 78202 | 78212 | 78222 | 78232 | 78242 | 78252 | 78262 | 78280 | 78293 |
| 78069 | 78203 | 78213 | 78223 | 78233 | 78243 | 78253 | 78263 | 78283 | 78294 |
| 78073 | 78204 | 78214 | 78224 | 78234 | 78244 | 78254 | 78264 | 78284 | 78295 |
| 78101 | 78205 | 78215 | 78225 | 78235 | 78245 | 78255 | 78265 | 78285 | 78296 |
| 78109 | 78206 | 78216 | 78226 | 78236 | 78246 | 78256 | 78268 | 78286 | 78297 |
| 78112 | 78207 | 78217 | 78227 | 78237 | 78247 | 78257 | 78269 | 78287 | 78298 |
| 78148 | 78208 | 78218 | 78228 | 78238 | 78248 | 78258 | 78270 | 78288 | 78299 |
| 78150 | 78209 | 78219 | 78229 | 78239 | 78249 | 78259 | 78275 | 78289 |  |

**Event #9**

**Dates of Loss:** June 12, 2015 - June 13, 2015

**Counties to Include:** Bailey, Castro, Collin, Dallas, Denton, Ector, Ellis, Floyd, Hale, Hockley, Hood, Lubbock, Lynn, Martin, Midland, Potter, Randall, Tarrant, and Taylor

| **Event #9****ZIP Codes to Include (499 Total)** |
| --- |
| 75001 | 75068 | 75182 | 75250 | 75370 | 76034 | 76132 | 76462 | 79241 | 79491 |
| 75002 | 75069 | 75185 | 75251 | 75371 | 76035 | 76133 | 76467 | 79250 | 79493 |
| 75006 | 75070 | 75187 | 75252 | 75372 | 76036 | 76134 | 76476 | 79258 | 79499 |
| 75007 | 75071 | 75201 | 75253 | 75373 | 76039 | 76135 | 76623 | 79311 | 79508 |
| 75009 | 75074 | 75202 | 75254 | 75374 | 76040 | 76136 | 76651 | 79313 | 79530 |
| 75010 | 75075 | 75203 | 75258 | 75376 | 76041 | 76137 | 76670 | 79320 | 79536 |
| 75011 | 75077 | 75204 | 75260 | 75378 | 76048 | 76140 | 79012 | 79324 | 79541 |
| 75013 | 75078 | 75205 | 75261 | 75379 | 76049 | 76147 | 79015 | 79329 | 79561 |
| 75014 | 75080 | 75206 | 75262 | 75380 | 76051 | 76148 | 79016 | 79336 | 79562 |
| 75015 | 75081 | 75207 | 75263 | 75381 | 76052 | 76150 | 79021 | 79338 | 79563 |
| 75016 | 75082 | 75208 | 75264 | 75382 | 76053 | 76155 | 79027 | 79344 | 79601 |
| 75017 | 75083 | 75209 | 75265 | 75386 | 76054 | 76161 | 79032 | 79347 | 79602 |
| 75019 | 75085 | 75210 | 75266 | 75387 | 76060 | 76162 | 79041 | 79350 | 79603 |
| 75022 | 75086 | 75211 | 75267 | 75388 | 76063 | 76163 | 79043 | 79351 | 79604 |
| 75023 | 75088 | 75212 | 75270 | 75389 | 76064 | 76164 | 79063 | 79353 | 79605 |
| 75024 | 75089 | 75214 | 75275 | 75390 | 76065 | 76177 | 79072 | 79358 | 79606 |
| 75025 | 75093 | 75215 | 75277 | 75391 | 76092 | 76179 | 79073 | 79363 | 79607 |
| 75026 | 75094 | 75216 | 75283 | 75392 | 76094 | 76180 | 79085 | 79364 | 79608 |
| 75027 | 75097 | 75217 | 75284 | 75393 | 76095 | 76181 | 79091 | 79366 | 79697 |
| 75028 | 75098 | 75218 | 75285 | 75394 | 76096 | 76182 | 79101 | 79367 | 79698 |
| 75029 | 75099 | 75219 | 75286 | 75395 | 76099 | 76185 | 79102 | 79372 | 79699 |
| 75030 | 75101 | 75220 | 75287 | 75396 | 76101 | 76191 | 79103 | 79373 | 79701 |
| 75034 | 75104 | 75221 | 75301 | 75397 | 76102 | 76192 | 79104 | 79380 | 79702 |
| 75035 | 75106 | 75222 | 75303 | 75398 | 76103 | 76193 | 79105 | 79381 | 79703 |
| 75037 | 75115 | 75223 | 75310 | 75407 | 76104 | 76195 | 79106 | 79382 | 79704 |
| 75038 | 75116 | 75224 | 75312 | 75409 | 76105 | 76196 | 79107 | 79383 | 79705 |
| 75039 | 75119 | 75225 | 75313 | 75424 | 76106 | 76197 | 79108 | 79401 | 79706 |
| 75040 | 75120 | 75226 | 75315 | 75442 | 76107 | 76198 | 79109 | 79402 | 79707 |
| 75041 | 75121 | 75227 | 75320 | 75454 | 76108 | 76199 | 79110 | 79403 | 79708 |
| 75042 | 75123 | 75228 | 75323 | 75485 | 76109 | 76201 | 79111 | 79404 | 79710 |
| 75043 | 75125 | 75229 | 75326 | 76001 | 76110 | 76202 | 79114 | 79405 | 79711 |
| 75044 | 75134 | 75230 | 75334 | 76002 | 76111 | 76203 | 79116 | 79406 | 79712 |
| 75045 | 75137 | 75231 | 75336 | 76003 | 76112 | 76204 | 79117 | 79407 | 79713 |
| 75046 | 75138 | 75232 | 75339 | 76004 | 76113 | 76205 | 79118 | 79408 | 79741 |
| 75047 | 75141 | 75233 | 75340 | 76005 | 76114 | 76206 | 79119 | 79409 | 79749 |
| 75048 | 75146 | 75234 | 75342 | 76006 | 76115 | 76207 | 79120 | 79410 | 79758 |
| 75049 | 75149 | 75235 | 75343 | 76007 | 76116 | 76208 | 79121 | 79411 | 79759 |
| 75050 | 75150 | 75236 | 75344 | 76010 | 76117 | 76209 | 79124 | 79412 | 79760 |
| 75051 | 75152 | 75237 | 75353 | 76011 | 76118 | 76210 | 79159 | 79413 | 79761 |
| 75052 | 75154 | 75238 | 75354 | 76012 | 76119 | 76226 | 79166 | 79414 | 79762 |
| 75053 | 75159 | 75240 | 75355 | 76013 | 76120 | 76227 | 79168 | 79415 | 79763 |
| 75054 | 75164 | 75241 | 75356 | 76014 | 76121 | 76244 | 79172 | 79416 | 79764 |
| 75056 | 75165 | 75242 | 75357 | 76015 | 76122 | 76247 | 79174 | 79423 | 79765 |
| 75057 | 75166 | 75243 | 75358 | 76016 | 76123 | 76248 | 79178 | 79424 | 79766 |
| 75060 | 75167 | 75244 | 75359 | 76017 | 76124 | 76249 | 79185 | 79430 | 79768 |
| 75061 | 75168 | 75245 | 75360 | 76018 | 76126 | 76258 | 79187 | 79452 | 79769 |
| 75062 | 75172 | 75246 | 75363 | 76019 | 76127 | 76259 | 79189 | 79453 | 79776 |
| 75063 | 75173 | 75247 | 75364 | 76020 | 76129 | 76262 | 79221 | 79457 | 79782 |
| 75065 | 75180 | 75248 | 75367 | 76021 | 76130 | 76266 | 79231 | 79464 | 79783 |
| 75067 | 75181 | 75249 | 75368 | 76022 | 76131 | 76299 | 79235 | 79490 |  |

Before completing this portion of the data call, please read the instructions for this survey under Section III on Page 9 of the data call instructions.

These survey questions relate only to actions insurers took as a direct result of increased claims litigation from weather-related perils. Do not include actions the insurer took: (i) as part of its normal underwriting processes; (ii) to limit the insurer's normal catastrophe exposure; or (iii) to manage the insurer's PML (or other similar risk metrics).

1. **Has the insurer intentionally reduced or limited the number of new policies it issues for any residential line of insurance in Texas or a geographic region of Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies), the lines of insurance, the geographic region involved (or statewide), and the effective date of the action. Add additional rows as needed.

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1. **Has the insurer stopped issuing new policies for any residential line of insurance in Texas or a geographic region of Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies), the lines of insurance, the geographic region involved (or statewide), and the effective date of the action. Add additional rows as needed.

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1. **Has the insurer nonrenewed property policies for any residential line of insurance in Texas, or a geographic region of Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies), the lines of insurance, the geographic region involved (or statewide), the effective date of the action, and the number of policies the insurer has non-renewed or is in the process of non-renewing. Add additional rows as needed.

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1. **For any residential line of insurance, has the insurer increased the use of restrictive endorsements, such as endorsements that provide actual cash value coverage, in Texas or a geographic region of Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies), the lines of insurance, the geographic region involved (or statewide), the endorsement or endorsements involved, and the effective date of the action. Add additional rows as needed.

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1. **Has the insurer tightened its underwriting guidelines either for new or renewal business in any residential line of insurance in Texas or a geographic region of Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies), the lines of insurance, the nature of the changes in the insurer's underwriting guidelines, the geographic region involved (or statewide), the TDI filing number for the underwriting guidelines (if applicable), and the effective date of the changes. Add additional rows as needed.

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1. **Has the insurer taken any rate actions for any residential line of insurance in Texas or a geographic region in Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies), the lines of insurance, the geographic region involved (or statewide), the overall rate impact for the applicable region or regions, and the TDI filing number of the rate filing. Add additional rows as needed.

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1. **Has the insurer increased its minimum wind deductible (including a tropical cyclone deductible) for any residential line of insurance in Texas, or a geographic region in Texas?**

**[ ]** No.

[ ]  Yes. Describe the company (or companies); the lines of insurance; the change in the minimum deductible; the type of deductible (for example, "wind," "nontropical cyclone wind," "tropical cyclone”); the geographic region involved (or statewide); the TDI filing number for the rate, manual rule, or underwriting guideline filing (if applicable); and the effective date of the changes. Add additional rows as needed.

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