

Michigan Homeowners Data Call

First Inquiry: What was your homeowners and mobilehomes experience for the calendar/accident year of 2001 evaluated as of March 31, 2003?

Second Inquiry: What was your homeowners and mobilehomes experience for the calendar/accident year of 2002 evaluated as of March 31, 2003?

Third Inquiry: How do you separately track data for the Michigan HO-2 Repair Cost Policy as identified in MCL 500.2117(3) and MCL 500.2827? How can that data be transmitted to OFIS (i.e., separately within the categories identified in this data call)? If the information submitted does not separately show data for the Michigan Repair Cost Policy, OFIS may need to make a follow-up inquiry for this information. Please submit a letter to our Product Review Unit that explains your collection of repair cost policy data.

In responding to these inquiries, please follow the data call instructions below.

Data to be Reported: Written exposure, written premium, incurred losses and incurred claims are to be reported for each of these two years, separately for each company by policy form within each territory code.

Due Date for Reporting: February 17, 2004

Reporting Procedures: The file is to be reported in comma-delimited format containing the below fields, reported in the order shown, with commas separating each data field. Please do not put comma's in your numbers because it will cause problems with the comma-delimited format:

1. Company Identifier
2. State Code
3. Evaluation Year
4. Experience Year
5. Policy Form Code
6. *Territory Code
7. Written Exposure
8. Written Premium
9. Incurred Losses
10. Incurred Claim Counts

Standards: All records must contain a valid code as documented in these specifications. If a numeric field is negative, please place a minus sign in the first byte of the numeric field. For example, a negative 10 would appear in the field as -10.

Description of the data fields:

1. Company Identifier: Report the 5 digit NAIC company code number.
2. State Code: Report the two digit state code for Michigan (21).
3. Evaluation Year: Report the four digit evaluation year. For example, this Call requests calendar/accident years 2001 and 2002 experience data evaluated as of March 31, 2003 and therefore the evaluation year would be 2003.
4. Experience Year: Report the four digit experience year. For exposure and premiums, the basis is the four digit calendar year. For incurred losses and claims, the basis is the four digit accident year.
5. Policy Form Code: Report the following two digit policy form codes:

<u>Policy Form Code</u>	<u>Description</u>
01	Homeowners Policy Form 1 - Basic named-perils coverage for owner-occupant's dwelling and personal property.
02	Homeowners Policy Form 2 - Broad named-perils coverage (basic named-perils plus coverage for additional perils) for the owner-occupant's dwelling and personal property.
03	Homeowners Policy Form 3 - Broad named-perils coverage for personal property and "all-risks" coverage for owner-occupant's dwelling.
04	Homeowners Policy Form 4- Broad named-perils coverage for personal property of tenants. Coverage is also provided for any additions or improvements made to the part of the residence premises that is used only by the insured.
05	Homeowners Policy Form 5 - "All-risks" coverage for buildings and personal property.
06	Homeowners Policy Form 6 - Broad named-perils coverage for personal property of condominium and cooperative unit owners. Coverage is also provided for any additions or improvements made to the insured's unit or for other structures located at the unit, owned only by the insured.
08	Homeowners Policy Form 8 - Coverage to owner-occupants for dwellings whose replacement cost is much larger than its actual cash value (market value). Personal property, theft and additional coverages provided under this form are more restrictive than similar coverages provided under HO-1.
19	Mobilehomes
98	Policy Form Not Reported

6. Territory Code: Report using the following two digit territory codes:
***NOTE:** Territory code is the required data element. Only if Territory Code is not available, then report separately by County Name and for the following cities: Detroit, Warren, Ann Arbor, Flint, Grand Rapids, Kalamazoo, Lansing, and Saginaw.

<u>Territory Code</u>	<u>Description</u>
30	Detroit "City"
31	Remainder of Wayne County
32	Warren "City"
33	Remainder of Macomb County
34	Ann Arbor "City"
35	Remainder of Washtenaw County
36	Flint "City"
37	Remainder of Genesee County
38	Grand Rapids "City"

39	Remainder of Kent County
40	Kalamazoo "City"
41	Remainder of Kalamazoo County
42	Lansing "City"
43	Remainder of Clinton, Eaton and Ingham Counties
44	Saginaw "City"
45	Remainder of Saginaw County
46	Oakland County
47	Bay County
48	Ottawa County
49	Jackson County
50	Muskegon County
51	Monroe County
52	Upper Peninsula
53	Counties of Alcona, Alpena, Antrim, Arenac, Benzie, Charlevoix, Cheboygan, Clare, Crawford, Emmet, Gladwin, Grand, Traverse, Iosco, Kalkaska, Lake, Leelanau, Manistee, Mason, Missaukee, Montmorency, Ogemaw, Osceola, Oscoda, Otsego, Presque Isle, Roscommon, and Wexford
54	Remainder of State
98	Territory Code Not Reported

7. Written Exposure: Report the written exposure in house years to two decimal places.
8. Written Premium: Report the direct written premium amounts in whole dollars.
9. Incurred Losses: Report the actual incurred loss amounts in whole dollars, excluding allocated loss adjustment expenses.
10. Incurred Claim Counts: Report the actual incurred claim counts.

If you have any questions regarding this inquiry please call the Product Review Unit at (517) 373-0242.

*If reporting by County and City use the following definitions:
County is defined as the full county name where the insured dwelling is located; and
City is defined as the full city name where the insured dwelling is located.