

Property & Casualty Policy Count Data Call

FOR 2024 REPORTING, SUBMIT 3 SEPARATE EXCEL FILES, ONE FOR EACH OF THE FOLLOWING EXPERIENCE YEARS: 2021, 2022, AND 2023.

All authorized Property & Casualty companies in Washington state are required to complete the survey. Each company is to report individually by its NAIC company code in an Excel worksheet. We will not accept information at the holding company level as we want each company's information to be reported separately. We appreciate any Excess and Surplus Line companies voluntarily completing the survey, so we better understand the market.

Individual Submission

The OIC will only accept individual company submissions. **No group submissions** are allowed. The data must be submitted by each **INDIVIDUAL company**.

Confidentiality

Under [RCW 48.02.065\(8\)](#), all data submitted as a part of this datacall are confidential by law and privileged and not subject to public disclosure under chapter [RCW 42.56](#). The Commissioner may prepare and publish reports, analysis, or other documents using the data received from individual property and casualty companies so long as the data in the report is in the aggregate form and does not permit the identification of information related to individual companies. Any data in aggregate and anonymized forms are deemed open records available for public inspection.

Communication

General Questions:

David Forte
Senior Policy Advisor, Property & Casualty
360-725-7268
datacall@oic.wa.gov

Scope

This will be an annual data call.

The intent of this data call is to report all property & casualty insurance policies that were in effect on December 31, at 11:59 pm, of the experience year. If your company assigned a policy number to an insured, please count that policy under its base form at the location of its coverage in the attached worksheet. In other words, a policy issued under one policy number is to be counted as one line under only one of the columns (types of insurance) in the workbook.

Do NOT report any number of endorsements or riders to the base policy, **except** for four new columns added this year to capture Private Flood and Earthquake coverage endorsements.

Please see below for more details.

Transmittal Workbook Instructions.

How to complete survey:

All companies must complete rows 1-6 and place in column B your Company Name, NAIC company code, NAIC Group# and contact information for someone within your company that can answer any follow up questions the Office of Insurance Commissioner may have regarding the worksheet.

If your company is admitted in Washington state, please select YES in row 7, column B and NO in row 8, column B. If your company is Excess and Surplus Line in Washington state, please select No in row 7, column B and Yes in row 8, column B.

Then, please enter the number of insurance policies in effect on December 31, 2023, per row for zip code and per column for types of insurance on the enclosed worksheet.

Instructions on how to submit the complete file is included below.

Policy and Zip Codes:

Please enter the total number of property & casualty insurance policies located in the indicated Washington state Zip Code that were in effect on December 31, 2023. Entered values must be non-rounded, whole numbers. Please consider the following:

- Count one policy covering multiple structures as a single policy if it is issued under one policy number.
- Count a multi-peril policy as one policy if it is issued under one policy number.
- Count a property and liability combination policy as one policy if it is issued under one policy number.
- Count a base policy with multiple endorsements as one policy under its base policy type.
- If the policy has covered property or insureds in multiple locations, please place the count in the zip code where the first property in Washington state is located on the declaration page, or where your company considers the primary location, or at the insured's mailing address.

Definitions of types of insurance:

The definitions of type of insurance are the same as found in the 2024 NAIC Uniform Property & Casualty Product Coding Matrix (attached).

Column B- Fire and Allied Lines: Commercial

Property insurance coverage sold to commercial ventures.

Column C- Fire and Allied lines: Personal

Property insurance coverage sold for personal, family or household purposes.

Column D- Private Crop-Hail

Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the FCIC.

Column E- Federally Reinsured Crop

Crop insurance coverage that is either wholly or in part reinsured by the Federal Crop Insurance Corporation (FCIC) under the Standard Reinsurance Agreement (SRA). This includes the following products: Multiple Peril Crop Insurance (MPCI); Catastrophic Insurance, Crop Revenue Coverage (CRC); Income Protection and Revenue Assurance.

Column F- Private Flood: Commercial

Separate flood insurance policy sold to commercial ventures for primary coverage.

Column G- Private Flood: Personal

Separate flood insurance policy sold for personal, family or household purposes for primary coverage.

Column G- Private Flood: Commercial Excess

Separate flood insurance policy sold to commercial ventures for excess coverage.

Column I- Private Flood: Personal Excess

Separate flood insurance policy sold for personal, family or household purposes for excess coverage.

Column J- Farmowners:

Farmowners insurance sold for personal, family or household purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for personal and business losses. Coverage includes farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

Column K- Homeowners:

A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

Column L- Condominium owners:

Homeowners insurance sold to condominium owners occupying the described property.

Column M- Tenants:

Homeowners insurance sold to tenants occupying the described property.

Column N- Mobile Homes:

Homeowners insurance sold to owners occupying the described mobile home.

Column O- Homeowners Other:

All other Homeowners insurance products that are not identified in Columns K, L, M, and N.

Column P- Commercial Multiple Peril:

The policy packages two or more insurance coverages protecting an enterprise from various property and/or liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Such coverages would be included in other annual statement lines, if written individually. Include under this type of insurance multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto.

Column Q- Commercial Non-Liability only:

Coverage for non-liability commercial multiple peril contracts.

Column R- Commercial Liability only:

Coverage for liability commercial multiple peril contracts.

Column S- Builder's Risk:

Typically written on a reporting or completed value form, this coverage insures against loss to buildings in the course of construction. The coverage also includes machinery and equipment used in the course of construction and to materials incidental to construction.

Column T- Business Owner's:

The Business owner policy (BOP) provides a broad package of property and liability coverages for small and medium sized apartment buildings, offices, and retail stores.

Column U- E Commerce:

Coverage for all aspects of E-Commerce Business.

Column V- Commercial Farm and Ranch:

A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

Column W- Mortgage Guaranty:

Insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.

Column X- Ocean Marine:

Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.

Column Y- Animal Mortality:

Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock.

Column Z- Difference in Conditions:

Difference in Conditions (DIC) is a special form of open-peril coverage written in conjunction with basic fire coverage and designed to provide protection against losses not reimbursed under the standard fire forms.

Column AA- Electronic Data Processing:

Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.

Column AB- Pet Insurance:

Veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.

Column AC- Communication equipment (cellular telephones):

Provides insured subscribers of Communications Equipment Service Provider replacement coverage for loss of and damage, theft or mechanical breakdown to communications equipment. Communications equipment means wireless telephones and pagers, and any other devices incorporating wireless phone and pager capabilities, including but not limited to personal digital assistants (PDA) and wireless air cards.

Column AD- Event Cancellation:

Coverage for financial loss because of the cancellation or postponement of a specific event due to weather or other unexpected cause beyond the control of the insured.

Column AE- Travel Coverage:

Covers financial loss due to trip cancellation/interruption; lost or damaged baggage; trip or baggage delays; missed connections and/or changes in itinerary; and casualty losses due to rental vehicle damage.

Column AF- Boatowners Personal Watercraft:

Covers damage to pleasure boats, motors, trailers, boating equipment and personal watercraft as well as bodily injury and property damage liability to others.

Column AG- Commercial Inland Marine Other:

All other inland marine coverage that is sold to commercial ventures, including coverage on property rented/leased by the named insured to others.

Column AH- Personal Inland Marine Other:

All other inland marine coverage that is sold for personal, family or household purposes. Do not report pet insurance or travel insurance products in this column as they are defined separately.

Column AI- Financial Guaranty:

A surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation or any other permissible product that is defined as or determined to be financial guaranty insurance.

Column AJ- Medical Malpractice:

Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence, in rendering or failure to render professional services. This is to include Med Mal for Acupuncture, Ambulance Services, Anesthetist, Assisted Living Facility, Chiropractic, Community Health Centers, Dental Hygienist, all Dentists, Home Care Service Agencies, Hospitals, all Nurses, Nursing Homes, Occupational Therapy, Ophthalmic Dispensing, Optometry, Osteopathy, Pharmacy, Physical Therapy, Physicians & Surgeons, Physicians Assistants, Podiatry, Psychiatry, Psychology, Speech Pathology, and all other.

Column AK- Commercial Earthquake:

Earthquake property coverage for commercial ventures.

Column AL: Personal Earthquake

Earthquake property coverage for personal, family or household purposes.

Column AM- Excess Worker's Compensation:

Either specific and/or aggregate excess workers' compensation insurance written above an attachment point or self-insured retention.

Column AN- Alternative Worker's Compensation:

Other than standard workers' compensation coverage, employer's liability and excess workers' compensation (e.g., large deductible, managed care).

Column AO- Other Liability:

Coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act resulting in property damage or personal injury to others. This includes occurrence or claims made, Commercial General Liability, Completed Operations, Comprehensive Personal Liability, Contractual liability, Day Care Centers, directors & Officers Liability, Elevators and Escalators Liability, Employee Benefit Liability, Employers Liability, Employment Practices Liability, Environmental Pollution Liability, Fire Legal Liability, Kidnap and Ransom Liability, Liqueur Liability, Municipal Liability, Nuclear Energy Liability, Personal Injury Liability, Premises and Operations, Professional errors and Omissions Liability, Commercial Umbrella and Excess, Personal Umbrella and Excess, Veterinarian, Internet Liability, Provider Excess Stop Loss, Excess Stop Loss, Cyber Liability, Fiduciary Liability, and other liability.

Column AP- Product Liability:

Coverage for losses or injuries caused by defect or malfunction of the product.

Column AQ- Private Passenger Auto:

PPA filings that include singularly or in any combination coverage such as the following: Auto Liability, Personal Injury Protection (PIP), Medical Payments (MP), Uninsured/Underinsured (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision.

Column AR- Motorcycle:

Motorcycle filings that include singularly or in any combination coverage such as in the following: Motorcycle Liability, PIP, MP, UM/UIM, Specified Causes of Loss, Comprehensive, and Collision.

Column AS- Recreational Vehicle:

RV filings (including filings for Golf Carts) which include singularly or in any combination coverage such as the following: Auto Liability, PIP, MP, Uninsured Motorist and/or Underinsured Motorists (UM/UIM); Specified Causes of loss, Comprehensive, and Collision.

Column AT- Personal Auto Other:

All other Personal Auto insurance products that are not identified in columns AQ, AR, and AS.

Column AU- Business Auto:

Coverage for motor vehicles, other than those in the garage business, engaged in commerce. Business Auto filings include singularly or in any combination coverage such as the following: Auto Liability, PIP, MP, Uninsured Motorist and/or Underinsured Motorists (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision.

Column AV- Garage:

Garage auto filings pertaining to auto dealers and to auto non-dealers (auto repair shops, auto service stations, parking garages, and similar risks). Garage filings include singularly or in any combination coverage such as the following: Garage Liability, Garagekeepers Legal Liability, PIP, MP, UM/UIM; Specified Causes of Loss, Comprehensive, and Collision.

Column AW- Truckers:

Coverage for persons or organizations engaged in the business of transporting property by auto for hire, including coverage of the specialized liability exposure created by trailer interchange agreements.

Column AX- Commercial Auto Other:

All other Commercial Auto insurance products that are not identified in columns AU, AV, and AW.

Column AY- Mobile Home Transport:

Mobile Homes while under transport for personal or commercial use.

Column AZ- Aircraft:

Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers' liability to passengers, airports and other third parties.

Column BA- Fidelity:

A bond or policy covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)

Column BB- Surety:

A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).

Column BC- Commercial Burglary and Theft:

Burglary and theft coverage for commercial enterprises. Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure. Includes Fidelity and Surety coverage written as part of a Crime and Fidelity program.

Column BD- Personal Burglary and Theft:

Burglary and theft coverage for personal or household risks. Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure.

Column BE- Boiler & Machinery:

Also known as Breakdown & Machinery. Coverage for the failure of boilers, machinery and other electrical equipment. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment.

Column BF- Title:

Coverage that guarantees the validity of a title to real and personal property. Buyers of real and personal property and mortgage lenders rely upon the coverage to protect them against losses from undiscovered defects in existence when the policy is issued.

Column BG- Homeowners/Auto Combination:

A special form of package policy composed of personal automobile and homeowners insurance.

Column BH- Credit Default:

Coverage purchased by manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the

nonpayment of debts owed to them for goods or services provided in the normal course of their business.

Column BI- Credit Personal Property:

This section is for use where credit personal property is handled by the property and casualty section of the state insurance department. Credit insurance may be either "single interest" or "dual interest". Single interest means insurance that protects only the creditor's/lessor's interest in the collateral securing a debtor's/lessee's credit transaction. Dual interest (also commonly referred to as "limited dual interest") means insurance that protects the creditor's/lessor's and the debtor's/lessee's interest in the collateral securing the debtor's/lessee's credit/lease transaction. This includes Creditor-Placed Homes, Creditor- Placed Autos, Personal Property, Credit Involuntary Unemployment, Personal GAP Insurance, and other.

Column BJ- Mechanical Breakdown Insurance:

An insurance policy , issued by an insurance company, which provides repair or replacement service or indemnification for that service for the operational or structural failure of property due to defects in materials or workmanship, or normal wear and tear. (May cover motor vehicles, mobile equipment, boats, appliances, electronics, residential structures, etc.)

Column BK- Other Personal:

Other Personal Lines not covered in the previous columns.

Column BL- Other Commercial:

Other Commercial Lines not covered in previous columns.

Column BM- Other Contracts:

A contract or agreement regulated by the Washington State Office of the Insurance Commissioner and required to be submitted to the state in which the contract is delivered which does not fall under Column BJ Service Contracts. Such contracts, include, but are not limited to, motor vehicle ancillary product protection contracts, such as glass repair or paint-less dent removal, tire and wheel road hazard or motor vehicle protection products, such as window etching.

Column BN- Private Flood Endorsement: Personal

Flood insurance coverage sold for personal, family or household purposes as an endorsement to a base policy.

Column BO- Private Flood Endorsement: Commercial

Flood insurance coverage sold to commercial ventures as an endorsement to a base policy.

Column BP: Personal Earthquake Endorsement

Earthquake property coverage for personal, family or household purposes as an endorsement to a base policy.

Column BQ- Commercial Earthquake Endorsement:

Earthquake property coverage for commercial ventures as an endorsement to a base policy.

What is the submission deadline?

By 5:00 pm PST on Wednesday December 11, 2024.

Naming convention:

Rename file to company's NAIC number (Do NOT batch by holding company).

EX: 12345_2023_P&C_Policy_Count

Please submit 3 files, one for experience year 2021, 2022, and 2023. Each of the separate files should have the following file names following the convention described above:

- 12345_2021_P&C_Policy_Count
- 12345_2022_P&C_Policy_Count
- 12345_2023_P&C_Policy_Count

Where do we submit the completed file?

datacall@oic.wa.gov