

**BULLETIN 00-18**

**To: All Property and Casualty Insurers Authorized to Write  
Residential Property Coverage**

**Re: April 28, 2000 Data Call to Insurers and Statistical Reporting Organizations  
Regarding the Geographical Distribution of Residential Property Writings in  
Maryland**

**Date: August 31, 2000**

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The Maryland Insurance Administration (“MIA”) has received numerous inquiries concerning the above referenced data call that was mailed to insurers and statistical reporting organizations on April 28, 2000.

House Bill 44, which became effective January 1, 2000, requires that “On or before October 1 of each year, each insurer shall file data about the geographic distribution of residential property premium written by the insurer in the state for the preceding year.” The intent of this legislation was to enable the MIA to collect data on a wide range of residential property exposures within the state of Maryland including, but not limited to, condominiums and apartment buildings written under non-homeowners residential property insurance policy forms. For purposes of this data call, the MIA has defined “residential property” to include the following exposures:

**Homeowners:** Those policies providing coverage under any of the following forms: HO-1, HO-2, HO-3, HO-3 with HO-15, HO-4, HO-5, HO-6, HO-8 or other similar coverage forms.

**Non-Homeowners Residential Property:** Those policies providing coverage for a house, townhouse, condominium or other habitable structure that is used principally as a residence under any policy form with the exception of the HO forms specifically referenced under the “Homeowners” definition above. Examples would include: personal dwelling fire policies for buildings, personal dwelling fire policies for personal property, commercial dwelling fire policies for buildings, commercial dwelling fire policies for personal property, commercial package dwelling policies for buildings, and commercial package dwelling policies for personal property. Typical occupancies would include: secondary residences, rental dwellings, apartment buildings and condominiums.

Insurers must submit the above referenced homeowners data to the MIA pursuant to the guidelines set forth in our April 28, 2000 correspondence. Insurers have the option of submitting the above referenced non-homeowners residential property data either directly to the MIA or through an authorized statistical reporting organization. Authorized statistical reporting organizations that are recognized for purposes of this data call include ISO, NAII, NISS, or AAIS. If an insurer elects to submit data through a statistical reporting organization, the insurer must complete the attached verification that non-homeowners residential property insurance data has been submitted to one of the recognized statistical reporting organizations.

If you have questions concerning either this bulletin or the MIA's original correspondence on April 28, 2000, please contact Dave Diehl at (410) 468-2320 or by Email at [ddiehl@mia.state.md.us](mailto:ddiehl@mia.state.md.us) If you have questions concerning the technical specifications being requested, please contact Linas Glemza at (410) 468-2044 or by Email at [lglemza@mia.state.md.us](mailto:lglemza@mia.state.md.us)

All data should be submitted to Linas Glemza, Maryland Insurance Administration, Office of the Chief Actuary, 525 St. Paul Place, Baltimore, Maryland 21202-2272.

We apologize for any confusion arising out of our prior correspondence regarding this data call.

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Robert J. Becker  
Associate Commissioner

**VERIFICATION**

The following insurers:	<u>NAIC Company Code</u>	<u>NAIC Group Code</u>
_____	_____	_____
<u>(List names of insurance companies)</u> _____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

hereby verify that non-homeowners residential property data required by the Maryland Insurance Administration pursuant to its residential property data call of April 28, 2000 has been submitted to \_\_\_\_\_, an authorized statistical reporting agency recognized by the Maryland Insurance Administration.

Signed this \_\_\_\_ day of \_\_\_\_\_, 2000

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title