

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
INSURANCE DIVISION - PROPERTY BUREAU
MARKET ANALYSIS REGULATORY SERVICES UNIT**

**Instructions For Report Required Under Regulation 154 (11 NYCRR 19.4)
Homeowners Insurance – Quarterly Reporting Requirements**

GETTING STARTED:

1. If you experience any difficulties in using this file, contact Ms. Xiu Hui (Sue) Lin by e-mail at Xiuhui.Lin@dfs.ny.gov, or by telephone at (212) 480-5647.
2. The file name is "Report.xls". **ABSOLUTELY DO NOT:**
 - a. Insert any rows or columns in the report.
 - b. Change any of the range names.
 - c. Disable the protected feature.
 - d. Change any of the formulas.
3. It is strongly recommended that you immediately save the file to your computer before inputting any data.
4. **NOTE:** If a company has multiple separate rating programs, approved under §2352 of the NYIL, a separate report must be submitted for each rating plan. In this case, the name of the files submitted should be named with an "A" "B" "C" as needed (e.g. "Report-A".xls).
5. INSURER and CONTACT information:

In Cell:

Enter:

- | | |
|-----|---|
| C2 | Report period ending date in the MM/DD/YY format. |
| C3 | Group number. If none, enter "0" |
| C4 | Five-digit NAIC number |
| C5 | The company's name as it appears on its Annual Statement. |
| C6 | PO Box or street address |
| C7 | City |
| C8 | State (use two-letter postal abbreviation, e.g. NY). |
| C9 | ZIP code |
| C11 | If you are a direct writer and will not report producer information, enter an X. If you are reporting producer information, DO NOT enter anything in C11. |
| C13 | Courtesy title of the contact person to whom the Department should address any questions or comments concerning the report (e.g. Mr. Ms. Mrs. etc.) |
| C14 | First name and middle initial of the contact person. |
| C15 | Last name of the contact person. |
| C16 | Any suffix to the contact person's name such as Jr., Sr., II, CPCU, etc. |
| C17 | Title of the contact person. |
| C18 | Telephone number of contact person. |
| C19 | Email address of contact person |

6. **Enter data requested for homeowners policies in New York State:**

For purposes of Regulation 154 Reporting, please note the following:

1. Renters/tenants policies (e.g., HO-4) which provide coverage for personal property and liability exposures for renters/tenants and cooperative apartment owners should not be reported as homeowners policies;
2. Mobile home policies should be included in the information reported.
3. A single policy that insures multiple dwellings owned by one insured and under one homeowners policy with one policy number should be counted as one policy in force; it should also be reported by the insured's primary residence (county/zip code).

4. Structures consisting of 1 to 4 units are to be reported as homeowners policies, whether owner-occupied or rented [per NYIL §3425(a)(2)(A) and §19.1(a) of Regulation 154].
5. Dwelling fire policies should not be included in the policy counts.
6. Please remember that all transactions are to be reported on a per company basis; cancellation, non-renewals, new business are considered such, whether or not the policy was previously in-force, with another company in the same holding group.
7. The policy data reported for all transactions (cancellations, policy issuance, etc.) must be counted as of the effective date, not the date they are processed.
8. If reporting for a personal lines package policy (e.g. combined Homeowners/Automobile), the homeowners coverage portion of the policy must be treated separately for purposes of this report.
9. If a policy is cancelled and re-written in the same company for “bookkeeping” reasons (such as a change in policy number, effective date, other corrections) with no change to coverages, such transaction does not have to be reported.
10. Policies that have been cancelled & reinstated:
 - If a reinstatement occurs in a different (later) quarter than the cancellation of the policy and is retroactive, the policy should be included in the PIF count from the beginning of the current quarter. If the number of these policies result in a significant discrepancy from the PIF at end of the previous quarter(s), a separate numerical explanation/reconciliation should be provided with the report.
 - If both the cancellation and reinstatement occur in the same quarter, there should be no effect on the report as the coverage would have been continuous.

Column #: Enter by county/zip code as described in each section’s headings:

- 1) Policies in force (PIF) at the start of the reporting period.
Provide a written explanation if the closing policies in force from prior quarter and opening policies in force of this quarter were not in agreement.
- 2) Enter here the new policies written during the reporting period.
- 3) Enter here the policies voluntarily terminated (canceled or non-renewed) by the insured.
- 4) Enter here the policies cancelled by the company under the provisions of Section 3425(b) or (c)(2) of the Insurance Law. **NOTE: A policy that is cancelled under §3425(c)(2)(A), which requires that a notice of cancellation for non-payment is sent to the insured, is considered a cancellation by the company; therefore, such policies must be reported under column (4) “Section 3425 Terminations by Company”.**
- 5) Enter here any terminations (cancellations or non-renewals) made by the company which were made under provisions of the Insurance Law other than Section 3425(b) or (c).
- 6) Enter here any books of business transferred in from another company under a filed plan (please provide the Department file number in your submission email).
- 7) Enter here any books of business transferred out to another company under a filed plan (please provide the Department file number in your submission email).
NOTE: For columns (6) and (7), these should only be populated if there has been a transfer plan filed with the Department, or an approved plan for orderly reduction of business under §3425(o).
- 8) Enter here the net of any policies which have moved between counties or ZIP Codes. The State totals of this column should equal zero.
This is also the only column where it would be acceptable to enter negative numbers; please enter negative numbers with a minus sign.
- 9) Policies in force (PIF) at the end of the reporting period. This is calculated as follows:
Columns (1)+(2)-(3)-(4)-(5)+(6)-(7)+(8)=(9).
Please note that negative numbers should not be entered in any of the columns, with the possible exception of column (8).

10) Enter here the number of producers authorized to service policies on behalf of the company at the start of the period regardless of how many policies each has written.

11) Enter here the number of producers authorized to service policies on behalf of the company at the end of the period regardless of how many policies each has written.

NOTE: Regarding columns (10) and (11), "producers" to be included are any person(s) licensed under the laws of this state to sell, solicit or negotiate insurance. This reporting requirement applies to the total number of producers authorized to service homeowners policies; which includes both individual agents and corporate agencies.

7. What to do About Unknown Counties or ZIP Codes:

It is understandable that, in some cases, companies are unable to determine a county or a correct ZIP code. These cases are, however, expected to be relatively limited.

Treat such cases in the following manner:

- For Unknown Counties:

In the County section of the report there is a line provided for these instances just before the State Totals line (see cell A91). It is titled "County Unknown".

- For Unknown ZIP Codes:

There is no line provided specifically for unknown ZIP codes, but since information is requested for only a limited number of ZIP codes, there is a line provided for "Other ZIP Codes (see cell A338) just before the State Totals line. Unknown ZIP codes should be included in this line with all other NY State ZIP codes not detailed in the ZIP code section of the report.

- Please note that beginning with January 1, 2019, two zip codes (11504, 11696) have been removed from the report format as they are no longer valid; the rows for them have been blocked out accordingly.

8. WHAT TO SUBMIT TO THE DEPARTMENT:

The completed Excel file and scanned Affirmation form should be submitted to the Department via e-mail as an attachment addressed to: Reg154Report@dfs.ny.gov

The subject line of the email containing the submissions should contain the Company's name (abbreviation is acceptable), NAIC code, and "Reg 154 Report".

As an alternative, you may save the completed file(s) on a blank CD-R and mail it in a CD mailer along with the signed "Affirmation" to the address below. Please note that although the signature line of the form states "Senior Underwriting Officer", this is a generic title used for consistency for the New York data calls; any duly authorized company officer responsible for the accuracy of the information in this report may sign the Affirmation.

New York State Department of Financial Services
Property Bureau, 6th Floor
One State Street
New York, NY 10004
ATTN: MARS Unit - REG 154

Note that the Department does not require a printed copy of the report.