

openIDL Homeowners Report

HOMEOWNERS - REPORT FOR PERIOD OF - Q1

CALENDAR ACCIDENT YEAR 2022 NAIC COVERAGE REPORT

Voluntary Market

STATE: 01 Alabama

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
HBB Liability Coverages	All Other HBB Liability Coverages	\$167,384.8	\$66,280.16	39.60%	\$105,312.106	\$103,712.47	98.48%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Indivisible Property & Liability Endorsements	Resident of Assisted Living Facility	\$167,819.85	\$65,570.63	39.07%	\$105,500.7,232	\$115,475.21	109.45%
Indivisible Property & Liability Endorsements	Student Living Away / All Other Indivisible Endorsements	\$168,099.24	\$89,173	53.05%	\$105,750.4,714	\$135,398.63	128.04%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Liability Endorsements	Business Activities	\$168,152.3	\$75,019.01	44.61%	\$105,710.8,504	\$109,872.01	103.94%

Liability Endorsements	Care Provided for Others	\$167,550.12	\$76,874.83	45.88%	\$105,591.2,803	\$118,597.9	112.32%
Liability Endorsements	Fuel Oil Liability Coverage	\$167,116.73	\$80,296.66	48.05%	\$105,044.3,672	\$117,394.27	111.76%
Liability Endorsements	Golf Cart Liability	\$167,442.86	\$79,670.55	47.58%	\$105,442.5,124	\$121,359.69	115.10%
Liability Endorsements	Lead Poisoning Coverage	\$166,614.26	\$75,566.8	45.35%	\$104,777.757	\$122,361.72	116.78%
Liability Endorsements	Office, Professional, Private School or Studio Use	\$168,221.18	\$71,039.84	42.23%	\$105,655.8,154	\$112,586.13	106.56%
Liability Endorsements	Personal Injury	\$167,896.16	\$80,504.41	47.95%	\$105,611.4,929	\$127,052.07	120.30%
Liability Endorsements	Snowmobile	\$167,794.81	\$79,294.42	47.26%	\$105,572.136	\$117,482.43	111.28%
Liability Endorsements	Watercraft	\$169,423.04	\$81,099.04	47.87%	\$106,741.8,472	\$121,223.96	113.57%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Owners Policy Forms	Owners Policy Forms	\$184,890.23	\$81,234.04	43.94%	\$113,783.0,321	\$117,897.76	103.62%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Owners Policy Forms	Form 2	\$168,641.8	\$72,594.73	43.05%	\$106,153.0,042	\$118,981.79	112.09%
Owners Policy Forms 14	Form 3	\$168,161.22	\$80,186.95	47.68%	\$105,728.3,987	\$119,344.53	112.88%
Owners Policy Forms	Form 5	\$168,461.8	\$72,361.36	42.95%	\$105,575.9,503	\$107,844.01	102.15%
Owners Policy Forms	Form 8	\$167,184.17	\$79,221.09	47.39%	\$105,275.5,326	\$119,499.8	113.51%

Property Endorsements	All Other Property	\$167,641.58	\$79,703.11	47.54%	\$105,503.1,107	\$116,345.87	110.28%
Property Endorsements	Earthquake	\$170,196.64	\$81,942.08	48.15%	\$107,150.3,986	\$126,392.09	117.96%
Property Endorsements	Equipment Breakdown Coverage	\$168,568.19	\$77,809.3	46.16%	\$106,186.6,459	\$122,178.21	115.06%
Property Endorsements	Identity Fraud Expense Coverage	\$168,798.53	\$77,402.83	45.86%	\$106,373.2,969	\$120,433.02	113.22%
Property Endorsements	Motorized Golf Cart - Physical Damage Coverage	\$167,691.41	\$83,175.05	49.60%	\$105,775.5,301	\$128,952.36	121.91%
Property Endorsements	Water Damage - Sewers, Drains, and Sumps	\$168,973.28	\$79,618.59	47.12%	\$106,200.4,901	\$120,983.29	113.92%
Renters and Condominiums	Form 4 - Broad Perils	\$168,395.8	\$86,088.44	51.12%	\$106,095.253	\$123,505.01	116.41%
Renters and Condominiums	Form 4 - Special Perils	\$169,713.82	\$72,076.69	42.47%	\$106,853.0,755	\$121,682.07	113.88%
Renters and Condominiums	Form 6 - Broad Perils	\$170,348.2	\$71,902.9	42.21%	\$107,037.5,317	\$115,936.93	108.31%
Renters and Condominiums	Form 6 - Special Perils	\$167,764.14	\$73,742.15	43.96%	\$105,320.2,534	\$110,501.7	104.92%