

# 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	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%

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	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Indivisible Property & Liability Endorsements	Student Living Away / All Other Indivisible Endorsements	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Liability Endorsements	Business Activities	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%

Liability Endorsements	Care Provided for Others	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Fuel Oil Liability Coverage	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Golf Cart Liability	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Lead Poisoning Coverage	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Office, Professional, Private School or Studio Use	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Personal Injury	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Snowmobile	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Liability Endorsements	Watercraft	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Owners Policy Forms	Owners Policy Forms	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%

Category	Policy Form	Written Premium	Paid Loss	Loss Ratio	Earned Premium	Incurred Loss	EP Loss Ratio
Owners Policy Forms	Form 2	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Owners Policy Forms 14	Form 3	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Owners Policy Forms	Form 5	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Owners Policy Forms	Form 8	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%

Property Endorsements	All Other Property	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Property Endorsements	Earthquake	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Property Endorsements	Equipment Breakdown Coverage	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Property Endorsements	Identity Fraud Expense Coverage	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Property Endorsements	Motorized Golf Cart - Physical Damage Coverage	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Property Endorsements	Water Damage - Sewers, Drains, and Sumps	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Renters and Condominiums	Form 4 - Broad Perils	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Renters and Condominiums	Form 4 - Special Perils	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Renters and Condominiums	Form 6 - Broad Perils	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%
Renters and Condominiums	Form 6 - Special Perils	\$247,678.14	\$76,440.74	30.86%	\$159,459.5,188	\$118,134.72	74.08%