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BULLETIN NO. 2024-03

TO: All Insurers providing residential property coverage in Alabama for properties located South of Interstate 10 as of September 16, 2020

FROM: Mark Fowler
Commissioner of Insurance 

DATE: July 9, 2024

RE: Hurricane Sally Data Call

EFFECTIVE: July 15, 2024

The purpose of this bulletin is to announce a data call from which to evaluate the performance of loss mitigation features during Hurricane Sally relative to the benchmark FORTIFIED™ mitigation discounts set forth in Bulletin No. 2016-07. As such, this shall be considered an examination by the Commissioner and all information provided in response to this data call will be treated as “confidential by law and privileged” and will not be considered a public record as provided in Ala. Code § 27-2-24(g).

Responses to this data call must be reported by **August 23, 2024**. Please direct questions regarding the data call to rates.forms@insurance.alabama.gov and include “Hurricane Sally Data Call” in the subject line. Please direct IT questions regarding system access and submission of required data to ITHelp@insurance.alabama.gov.

Required data reporting must be submitted electronically at <https://aldoi.gov/Hurricane/Default.aspx>. This link will become active on or about July 15, 2024. Please provide the claims and underwriting data in the spreadsheet template provided here: <https://aldoi.gov/Excel/Companies/SallyDataCallTemplate.xlsx>. Instructions for each data element appear below in the **Instructions** section.

For each house insured for hurricane wind coverage on September 16, 2020, south of I-10 in Alabama, please provide the following information in the spreadsheet template provided. Claims and underwriting information should be from the policy year in force on September 16, 2020, and include claim information for losses caused by Hurricane Sally on an accident year (AY) basis.

- 1) Company name
- 2) NAIC company code
- 3) Eligible
- 4) Location Address
 - 4.a. Street Address
 - 4.b. Unit Number
 - 4.c. City
 - 4.d. ZIP Code
- 5) Latitude
- 6) Longitude
- 7) Policy Form
- 8) Annual premium
- 9) Replacement cost
- 10) Coverage A limit (dwelling)
- 11) Coverage B limit (other structures)
- 12) Coverage C limit (contents)
- 13) Coverage D limit (additional living expense / loss of rent)
- 14) Hurricane deductible
- 15) AOP deductible
- 16) Year built
- 17) Building code
- 18) Construction
- 19) Year roofed
- 20) Roof material
- 21) Roof shape
- 22) Square feet
- 23) Stories
- 24) Claim Coverage A
- 25) Claim Coverage B
- 26) Claim Coverage C
- 27) Claim Coverage D
- 28) Claim Ordinance or Law
- 29) Treefall claim

Instructions

The purpose of this data call is to evaluate the performance of loss mitigation features during Hurricane Sally. Data provided in response to the call will be treated by ALDOI as confidential and privileged and will not be deemed a public record.

Please provide the following claims and underwriting data in the spreadsheet template provided.

Claims and underwriting information should be from the policy year in force on September 16, 2020, and include claim information for losses caused by Hurricane Sally on an accident year (AY) basis.

For each house insured for hurricane wind coverage on September 16, 2020, south of I-10 in Alabama, please provide the requested information.

All data should be:

- Reported on a legal entity basis
- Reported on a direct business basis before effects of reinsurance
- Based on Accident Year information (AY)

Required participation: All insurers providing residential property coverage in Alabama south of Interstate 10 on September 16, 2020.

Responses to this data call must be reported by **August 23, 2024**.

Required data reporting must be submitted electronically at <https://aldoi.gov/Hurricane/Default.aspx>. This link will become active on or about July 15, 2024.

Each data element is described below, followed by an example in brackets. Please do not enter data with brackets in the spreadsheet template.

Please direct questions regarding the data call to rates.forms@insurance.alabama.gov and include "Hurricane Sally Data Call" in the subject line.

Please direct IT questions regarding system access and submission of required data to ITHelp@insurance.alabama.gov.

- 1) Company name
The legal reporting name of the insurance company [ABC Ins Co]
- 2) NAIC company code
[12345]

3) Eligible

Did the company insure one or more single family homes south of Interstate 10 in Baldwin County or Mobile County on September 16, 2020. [YES or NO]

If NO, please record the answer and submit the spreadsheet. You are finished.

If YES, please continue with the data call.

4) Location Address

Address of the subject property. Do not enter PO Box addresses.

4.a. Street Address: [19199 Scenic Highway 98]

4.b. Unit Number (if applicable) else leave blank: [B]

4.c. City: [Fairhope]

4.d. ZIP Code: [36532]

5) Latitude

Latitude of the insured property location in decimal degrees to as many digits as available [30.503169655360594]

6) Longitude

Longitude of the insured property location in decimal degrees to as many digits as available [-87.9230294768848]

7) Policy Form

Describes the perils covered by the policy. Enter the policy form number that most closely matches the policy written on the subject property. Enter HO1, HO2, HO3, HO5, HO7, HO8, DP02, DP01, Wind only, or other. [HO3]

8) Annual premium

Dollars of premium charged for subject exposure [3175]

9) Replacement cost

Amount required to replace the dwelling and attached structures in the event of a total loss. Does not include land. Enter NA if the dwelling is not insured for replacement cost. [250000]

10) Coverage A limit (dwelling)

Amount of insurance provided by the policy for damage by covered perils to the dwelling and attached structures [250000]

- 11) Coverage B limit (other structures)
Amount of insurance provided by the policy for damage by covered perils to the other, unattached structures on the insured premises [25000]
- 12) Coverage C limit (contents)
Amount of insurance provided by the policy for damage by covered perils to personal property of the insured [125000]
- 13) Coverage D limit (additional living expense / loss of rent)
Amount of insurance provided by the policy for additional living expenses made necessary by a covered property loss [40000]
- 14) Hurricane deductible
Enter the amount of deductible that applies to hurricane losses. If the deductible is a dollar amount, enter the amount (500, 1000, etc.). If the deductible is a percentage, enter the percentage as a whole number (1, 2, 5, 10). [5]
- 15) AOP deductible
Enter the amount of deductible that applies to losses from all perils other than hurricane. If the deductible is a dollar amount, enter the amount (500, 1000, etc.). If the deductible is a percentage, enter the percentage as a whole number (1, 2, 5, 10). [1000]
- 16) Year built
The year the house was built [2017]
- 17) Building code
Building code / FORTIFIED status per Bulletin 2016-07 (N/A, IRC, Bronze/Roof, Silver, Gold) [Gold]
- 18) Construction
Construction class of the subject property (frame, masonry veneer, concrete block, mobile home, etc.) [frame]
- 19) Year roofed
The most recent year when the roof of the subject property was constructed or replaced (year or unknown) [2017]
- 20) Roof material
Roof material type (asphalt shingle, metal, tile, unknown, etc.) [asphalt shingle]

- 21) Roof shape
Shape of the roof (hip, gable, irregular, unknown, etc.) [hip]
- 22) Square feet
Square feet of livable space in the subject property [2200]
- 23) Stories
Number of stories in the subject property (1, 1.5, 2, etc.) [2]
- 24) Claim Coverage A
Amount paid for damage to dwelling and attached structures caused by Hurricane Sally. Do not leave this cell blank. Enter zero (0) if no covered loss occurred. [50000]
- 25) Claim Coverage B
Amount paid for damage to other structures caused by Hurricane Sally. Do not leave blank. Enter zero (0) if no covered loss occurred. [2000]
- 26) Claim Coverage C
Amount paid for damage to personal property caused by Hurricane Sally. Do not leave blank. Enter zero (0) if no covered loss occurred. [25000]
- 27) Claim Coverage D
Amount paid for additional living expenses caused by Hurricane Sally. Do not leave blank. Enter zero (0) if no covered loss occurred. [10000]
- 28) Claim Ordinance or Law
Amount paid for required code upgrades or paid by the Fortified endorsement offered pursuant to Ala. Code § 27-31D-2.1, due to damage caused by Hurricane Sally. Do not leave blank. Enter zero (0) if no covered loss occurred. [5000]
- 29) Treefall claim
Was damage caused by a tree falling on the house or outbuilding? Do not leave this cell blank. Enter NO if no covered loss occurred. Enter YES if damage caused by falling tree. Enter UNKNOWN if information is not available. A word search in the claim file for “tree” is an acceptable process for identifying treefall claims. [NO]

Access spreadsheet template here:

<https://aldoi.gov/Excel/Companies/SallyDataCallTemplate.xlsx>