



STATE OF WEST VIRGINIA

## Offices of the Insurance Commissioner

Allan L. McVey  
Insurance Commissioner

### CONSUMER ALERT

#### PROPERTY & CASUALTY MARKET INTELLIGENCE DATA CALL (PCMI)

The West Virginia Offices of the Insurance Commissioner (“OIC”) has received multiple inquiries from consumers and industry regarding the ongoing National Association of Insurance Commissioners’ (NAIC) Property & Casualty Market Intelligence Data Call (PCMI). State insurance regulators working through the NAIC issued the PCMI Data Call in March and data collection is anticipated to be ongoing through June 6, 2024. A steering committee of state insurance regulators will help the NAIC review the data and determine the national-level analysis to be shared with the public. The NAIC anticipates releasing insights in the second half of 2024. NAIC Members also have agreed to share an anonymized subset of the data collected with the U.S. Department of the Treasury’s Federal Insurance Office (FIO).

State insurance regulators started with the goal of gathering data from insurers collectively representing 80% of the national homeowners’ insurance market by premium volume to better understand trends in pricing, coverage, and deductibles. The intent was not to examine every insurance carrier across the country. West Virginia is a participating state in the PCMI Data Call, but is not on the steering committee and is not a current member of the NAIC’s Property and Casualty Insurance (C) Committee. However, regardless of a state’s participation, state insurance regulators will receive comprehensive, nationwide data essential to making good decisions as we work to protect both consumers and the marketplace. To ensure a national perspective, state insurance regulators opted to have the domestic lead regulator of an insurer within the scope of the data call request company-wide data in every state the company operates in. As a result, the PCMI Data Call will have data on every state’s market.

If you need assistance regarding your homeowners’ insurance coverage in West Virginia, you may contact the OIC’s Property & Casualty Consumer Services Division at (304) 558-3386 or 1-888-TRY-WVIC. You may also contact the OIC via email to [OICConsumerServices@wv.gov](mailto:OICConsumerServices@wv.gov) or file a consumer complaint online at [https://www.wvinsurance.gov/Consumer\\_Services](https://www.wvinsurance.gov/Consumer_Services).

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