



FAIR HOUSING CENTER OF CENTRAL INDIANA, INC.

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April 21, 2026

Scott A. White
President
National Association of Insurance Commissioners (NAIC)
1101 K Street, NW
Suite 650
Washington, DC 20005

Re: Release results of NAIC homeowners insurance data call and compel participation by State of Indiana

Dear Commissioner White:

The Fair Housing Center of Central Indiana (FHCCI) is a nonprofit organization that works to facilitate open housing for all people by ensuring the availability of affordable and accessible housing; promoting housing choice and homeownership; advocating for an inclusive housing market; working toward stable and equitable communities; and eradicating discrimination within Central Indiana, the State of Indiana, and nationally.

We are deeply concerned by rising homeowners insurance costs and by the insurance industry's insistence on keeping critical data hidden from the public. When homeowners can no longer afford homeowners insurance, they risk losing all the wealth they have invested, sometimes over the course of decades, into their home. Lack of access to homeowners insurance can shut consumers out of homeownership entirely, depriving them of the important stability and wealth-building opportunities that homeownership provides.

While we applaud the National Association of Insurance Commissioners (NAIC) call to collect data from homeowners insurance companies across America, we believe this effort will be of little use if the resulting data is not released to the public at the ZIP-Code level. Housing advocates like ourselves, as well as state lawmakers and housing consumers, deserve to have access to information on how homeowners insurance costs and policies are affecting people in our local communities. We call on the NAIC to make the results of the upcoming homeowners insurance data call public.

We also call on the NAIC to compel the state of Indiana's insurance commissioner to participate fully in the data call. In the previous release of data on homeowners insurance in 2025, an effort by the U.S. Treasury Department and the NAIC, Indiana was one of only seven states whose insurance commissioner declined to participate in the data call. As a result, the released data only accounted for insurance policies in Indiana from national insurance providers, resulting in significant data gaps. For example, the fifth largest home insurance provider in the state, Indiana Farm Bureau Insurance, was likely not included in the 2025 data release because it primarily operates in Indiana. Data inclusion of these companies is critical because smaller, local insurance companies are more likely to be at risk of financial insolvency after significant localized weather disasters, like the large tornado outbreak that struck Indiana last spring. Indiana's lack of previous participation creates significant gaps in our understanding of how Hoosier homeowners are affected by issues like insurance premium costs, policy nonrenewal and cancellation, and making an insurance claim. We urge the NAIC to bring Indiana's department of insurance on board for the 2026 data call.

Policymakers and consumers need public insurance data at the local (ZIP-Code) level in order to identify where homeowners are most affected by problems like high insurance costs and difficulty accessing or maintaining home insurance. Without ZIP-Code level data, we will be unable to target solutions toward the communities that need it most.

The NAIC has a responsibility to ensure that home insurance remains accessible and affordable to consumers across the United States. The home insurance industry, like any other, should be accountable to the consumers it serves as well as the government agencies that oversee it. That means reporting these critical data points and releasing them to the public.

We urge you to support the full public release of the NAIC insurance data call and to compel the participation of all states, including Indiana. This data is too important to hide.

If there are any questions, I can be reached at 317-644-0673 x1001 or anelson@fhcci.org. Thank you in advance for consideration of this important matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "Amy Nelson". The signature is fluid and cursive, with a long horizontal stroke at the end.

Amy Nelson
Executive Director

cc: Aaron Brandenburg, Assistant Director, P&C Regulatory Services (via email)