

Draft: 7/12/21

Market Analysis Procedures (D) Working Group
Virtual Meeting
July 1, 2021

The Market Analysis Procedures (D) Working Group of the Market Regulation and Consumer Affairs (D) Committee met July 1, 2021. The following Working Group members participated: John Haworth, Chair (WA); Rebecca Rebholz, Vice Chair (WI); Teri Ann Mecca (AR); Maria Ailor (AZ); Don McKinley (CA); Susan Kurtz (CO); Kurt Swan (CT); Frank Pyle (DE); Scott Woods (FL); Erica Weyhenmeyer (IL); Tate Flott (KS); Ron Kreiter and Sandra Stumbo (KY); Mary Lou Moran (MA); Mariel Kaufman (MD); Timothy Schott (ME); Jill Huisken (MI); Teresa Kroll (MO); Paul Hanson (MN); Troy Smith (MT); Reva Vandevoorde (NE); Karen McAllister and Edwin Pugsley (NH); Ralph Boeckman (NJ); Leatrice Geckler (NM); Hermoliva Abejar (NV); Larry Wertel (NY); Guy Self (OH); Landon Hubbard (OK); Jeffrey Arnold (PA); Glynda Daniels and Rachel Moore (SC); Shelley Wiseman (UT); Will Felvey (VA); Christina Rouleau (VT); and Theresa Miller (WV). Also participating was: Jo LeDuc (MO).

1. Adopted its March 19 Minutes

Mr. Haworth said the Working Group met March 19 and took the following action: 1) adopted its Feb. 25 minutes; 2) adopted revisions to the *MCAS Best Practices Guide*; 3) adopted a 14-day limitation for Market Conduct Annual Statement (MCAS) extension requests; 4) adopted a requirement that companies identify their MCAS attestors by line of business and by jurisdiction; and 5) adopted revisions to the NAIC *Market Regulation Handbook* training opportunities for market regulation analysts.

Ms. Weyhenmeyer made a motion, seconded by Ms. Rebholz, to adopt the Working Group's March 19 minutes (*see NAIC Proceedings – Spring 2021, Market Analysis Procedure (D) Working Group, Attachment Three*). The motion passed unanimously.

2. Discussed Market Analysis Training

Mr. Haworth said he would like the Working Group to have one more opportunity to discuss market analyst training needs, and he encouraged additional written suggestions be sent to Randy Helder (NAIC) by July 16. He said the suggestions will be compiled in time for the Working Group's meeting at the Summer National Meeting. He said at that time, the Working Group will consider ways to meet the training needs of market analysts.

Mr. Haworth noted that some ideas for training may include additions to the Market Analysis Techniques online course offered by the NAIC Education and Training Department; the creation of manuals with descriptions and screenshots; or more in-person Zoom walk-through trainings like he recently led for the Market Actions (D) Working Group National Analysis project.

Ms. Daniels asked if there could be training on TeamMate. Mr. Haworth said not all states use TeamMate.

Ms. Abejar said it would be good to have training on common market risks for different lines of business. The training could be provided by line of business.

3. Discussed the Next Line of Business for the MCAS

Mr. Haworth said the Working Group does not have any written suggestions for adding a new line business, but he invited the Working Group and interested parties to submit any suggestions for the next line of business to be added to the MCAS.

Mr. Haworth said the process for suggesting a new line of business is located on the Working Group's web page. He said the process says a written suggestion should include: 1) a description of how the collection of data for this line of business will assist market regulation and benefit the consumer, as well as why the MCAS is the best choice for collecting this data; 2) supporting data on the size of the market, such as the number of carriers, policyholders, and premium volume; and 3) whether data is collected on a periodic basis in any other jurisdiction or manner.

Mr. Haworth asked that any suggestions be sent to Mr. Helder.

4. Discussed the Initial Aggregate Analysis of MCAS Data

Mr. Haworth said he would like to give the Working Group an opportunity to consider any first impressions of the 2020 MCAS data that was reported in April. He said the scorecards were posted on the NAIC's MCAS web page on July 1. He cautioned that the MCAS data is confidential, and the Working Group would not discuss specific companies. As an example, he said he has noticed that some insurers are reporting far fewer complaints in the MCAS than what the department of insurance (DOI) has for the company. He said the complaints reported in the MCAS exclude complaints received by the company from the DOI. He said the expectation is that a company would receive more complaints directly from consumers than they receive from the DOI. He said he is gathering additional data on this.

Ms. Ailor said there are still validations of the MCAS data ongoing, and she suggested that the discussion should wait for another month until the validation of the data is complete. She said the Arizona DOI is currently focused on non-filers and attempting to get all filings in.

5. Discussed Residency/Issuance Reporting in the MCAS

Mr. Haworth asked whether the Working Group wishes to provide any guidance in the MCAS Data Call and Definitions for each line of business to guide insurers on which data to report to which state. He said the Working Group has discussed this in the past, but it has not made any changes to the definitions. He said this issue has most relevance for life, annuity and long-term care (LTC) lines of business due to the much longer policy terms, which create a greater potential for insureds to move from the state where they originally purchased these policies.

Mr. Haworth said this year, carriers submitted waiver requests to a number of states citing that they did not have approval to write a specific line of business in the state but had reported premium in the state based on the current residency of the insureds. He said the company asked for a waiver based on not being authorized to write the specific product in the state. The waiver requests were approved, but perhaps they should not have been. Mr. Haworth also noted that at least one carrier incorrectly reported risk corridor payments as premiums in Washington but had no business written in Washington.

Ms. LeDuc said the original intention was to require the companies to report in the MCAS just as they reported in the Financial Annual Statement (FAS) so there would be a correspondence of reporting between the MCAS and the FAS. Therefore, the companies were told to report by residency, but only by how they reported in the FAS. Ms. LeDuc said even if a policy is not issued in Missouri, she would still want the company to report an MCAS if there is premium reported in the FAS due to residents in Missouri. She said she does not think the waiver should have been approved.

Ms. Ailor asked how this topic is related to the way complaints are handled if, for example, a policy is issued to an association group in one state, but the certificate holder is a different state. Mr. Haworth said complaints tracking is more situational and could include third parties to an insurance contract and not the insured. Ms. Ailor said she understands how the tracking of complaints can be situational, but she said there can be instances where the certificate holder lives outside of a state where a policy was issued. The certificate holder could file a complaint with the state where the policy was issued, but no premium would have been reported to the state if the premium is reported by residency. She said in that case, there could be no comparison of premium to complaints. Mr. Haworth agreed and noted that complaint analysis is not an exact science.

Mr. Haworth said this is an issue that could benefit from some additional training.

Having no further business, the Market Analysis Procedures (D) Working Group adjourned.

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Training Suggestions

TRAINING METHODS

- Have virtual training sessions.
- Record training sessions to be made available on-demand.
- Tutorials. When a regulator leaves, you have two weeks to pass on the knowledge. In a small Dept. of Insurance there are a limited number of individuals with working knowledge of all market conduct data tools.
- Reach out to outside entities to provide market analysis tutorials.
- Leverage some of the webinars, PowerPoint presentations and information contained in the NAIC Market Analysis Techniques course to apply to the training of new employees for market analysis.
 - There are standards that need to be met to take these NAIC courses, such as how long you've been a regulator—could they be eliminated for this purpose?

TRAINING TOPICS

- Level 1 Training Class
 - Training on the financial information (specifically questions 4, 10 and 11).
 - When the data is unavailable or implies *NR, what actions or reports would other states look at to find this information in order to adequately answer the questions?
 - How to best document how an analyst is reaching a conclusion.
 - The help document is outdated (2013). Needs to answer what the analyst is looking at and what indicates a real problem.
 - Integrating the various Tableau® dashboards into MARS seems like a must-have.
 - Update the MARS layout. It still needs work.
- MCAS Ratios vs State Averages
 - What percentage does each state consider in determining the company to be an outlier?
 - What should a state consider when the ratios are too high or too low when compared to the state average?
- How states are incorporating Tableau® dashboards in their everyday market analysis.
 - What tips or skills have states found to assist them with market analysis?
- Create training sessions for smaller state departments of insurance on ways to better enhance overall market analysis.
 - Where should we focus most of our analysis?
 - Tips to ensure we are meeting criteria for the Market Regulation Certification Program.

DISCUSSION

- Monthly get-togethers to discuss analysis techniques.
 - A market analysis group could be created. Within that group, it could be broken down by regions or by department size.
- What suggestions or recommendations do other states have for newly hired market analysts.
 - What training course(s) does your state require?
 - What are the initial areas of focus for the analyst?

- Organize I-Site+ to place all market conduct tools and options on one page. To get a quick glimpse of a company to approve a new certificate of authority (COA) or to look at a company with a current COA, it can be easier to open a temporary MARS review to gather the intel quicker.

DRAFT - MCAS Ratios

Travel

Trip Cancellation, Trip Interruption, Trip Delay, Baggage Loss/Delay, Emergency Med, Emergency Transportation/Repatriation, Other

Ratio 1. The number of claims closed without payment compared to the total number of claims closed

$$\left(\frac{[\text{#of claims closed without payment (20)}]}{[\text{#of claims closed with payment (19)}] + [\text{#of claims closed without payment (20)}]} \right)$$

Ratio 2. Percentage of claims unprocessed at the end of the period

$$\left(\frac{\text{claims open at the Beginning of period (17) + claims opened during period (18)} - \text{of claims closed with payment (19) - of claims closed without payment (20)}}{\text{\# of claims open at the Beginning of period (17) + \# of claims opened during the period (18)}} \right)$$

Ratio 3. Percentage of claims paid beyond 30 days

$$\left(\frac{[\text{total \#of claims settled beyond 30 days (24+25+26+27+28)}]}{[\text{total \#of claims settled for all durations (23+24+25+26+27+28)}]} \right)$$

Ratio 4. Cancellations by Insured to Total Cancellations and Expirations

$$\left(\frac{[\text{\#of individual policies and certificates cancelled by the consumer during period (41)}]}{[\text{individual policies and certificates cancelled by the consumer during period (41)}] + [\text{\# of individual policies and certificates expired during period (42)}]} \right)$$

Ratio 5. The percentage of lawsuits closed with consideration for the consumer

$$\left(\frac{[\text{\#of lawsuits closed with consideration for consumer (34)}]}{[\text{total \# of lawsuits closed during the period (32)}]} \right)$$

Ratio 6. Complaints to Individuals Insured (may have to be per 1000)

$$\left(\frac{[\text{total \#of complaints received (35+36)}]}{[\text{\#of individuals insured at beginning of period (40)}]} \right)$$

DRAFT - MCAS Ratios

STLD

Ratio 1. **The number of claims denied, rejected or returned to the total number of claims pending at beginning of period and received during the period**

$$\left(\frac{[\text{\# of claim denied, rejected or returned (4-3)}]}{[\text{\# of claims pending at beginning of period (4-1) + \# of claims received (4-2)}]} \right)$$

Ratio 2. **Average Number of Days from Receipt of Claim to Decision for Denied Claims (4-15)**

Ratio 3. **Average Number of Days from Receipt of Claim to Decision for Approved Claims (4-17)**

Commented [HR1]: These would be the average of the reported average number of days. It's a bit awkward and may not work unless we have a large sample.

Ratio 4. **Prior Authorizations Denied to the Total Number of Prior Authorizations Pending and Received During the Period**

$$\left(\frac{[\text{total \# of prior auths denied during the period (3-4)}]}{[\text{\# of prior auth requests at beginning of period + \# of prior auths received during the period (3-1 + 3-3)}]} \right)$$

Ratio 5. **Policies <= 90 days to Total Policies to Total Policies Issued**

$$\left(\frac{[\text{\# of policies issued with term <= 90 days during the period (2-6 STLDI <=90)}]}{[\text{total \# of policies issued during the period (2-6 all STLDI columns)}]} \right)$$

Ratio 6. **Policies <180 days to Total Policies to Total Policies Issued**

$$\left(\frac{[\text{\# of policies issued with term <180 days during the period (2-6 STLDI <180)}]}{[\text{total \# of policies issued during the period (2-6 all STLDI columns)}]} \right)$$

Ratio 7. **Policies Sold Through an Association not Sitused in State to Total Policies Issued**

$$\left(\frac{[\text{\# of policies issued during the period (2-6 STLDI Not Sitused)}]}{[\text{total \# of policies issued during the period (2-6 all STLDI columns)}]} \right)$$

DRAFT - MCAS Ratios

Ratio 8. **Member Months for Policies/Certificates Renewed/Reissued which had an option to renew/reissue without Underwriting to Total Member Month for Policies/Certificates Renewed/Reissued**

$$\left(\frac{[\# \text{ of member months on policies renewed/reissued without underwriting (2-16)]}{[\text{total } \# \text{ of member months on total number of policies renewed/reissued during the period (2-15)]} \right)$$

Ratio 9. **Cancellations During Free Look Period**

$$\left(\frac{[\# \text{ of policies/certificates cancelled during free look period (2-20)]}{[\text{total } \# \text{ of policy/certificates terminations and cancellations initiated by policyholder (2-18) + by insurer for any reason other than non-payment of premium (2-25)]} \right)$$

Ratio 10. **Claims Appeals per Total Claims Paid and Claims Denied, Rejected, and Returned**

$$\left(\frac{[\# \text{ of claims appeals pending at beginning (4-18) + \# \text{ of claims appeals received (4-19)]}{[\text{total } \# \text{ claims paid (4-25) + \# \text{ of claim denied, rejected or returned (4-3)]} \right)$$

Commented [HR2]: Doesn't include claims decision made in prior year that may have resulted in an appeal included in the numerator.

Ratio 11. **Claims Appeals Overturned**

$$\left(\frac{[\text{Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified during the period (4-21)]}{[\# \text{ of claims appeals pending at beginning (4-18) + \# \text{ of claims appeals received (4-19)]} \right)$$

Ratio 12. **Claims Appeals Upheld**

$$\left(\frac{[\text{Number of Claim Decision Appeals Resulting in Decisions Upheld during the period (4-20)]}{[\# \text{ of claims appeals pending at beginning (4-18) + \# \text{ of claims appeals received (4-19)]} \right)$$

Ratio 13. **Number of Complaints received per 1,000 Policies/Certificates In Force During the Period**

$$\left(\frac{[\# \text{ of complaints received by company (5-1) + complaints received through DOI (5-2)]}{[(\text{policies/certificates in force at beginning (2-3) + policies/certificates issued (2-6)]} \right)$$

Ratio 14. **Percentage of Lawsuits Closed with Consideration for the Consumer**

$$\left(\frac{[\# \text{ of lawsuits closed with consideration for the consumer (5-7)]}{[\# \text{ of lawsuits closed during the period (5-6)]} \right)$$

Ratio 15. **Lawsuits to Policies/Certificates In Force During the Period**

$$\left(\frac{[\# \text{ of lawsuits opened during the period (5-5)]}{[(\text{policies/certificates in force at beginning (2-3) + policies/certificates issued (2-6)]} \right)$$

DRAFT - MCAS Ratios

Ratio 16. **Renewal/Reissue Applications Approved to Total Renewal/Reissue Applications**

$$\left(\frac{[\# \text{ of renewal/reissue applications approved during the period (6-9)]}{[(\# \text{ of renewal/reissue applications received during the period(6-3)]} \right)$$

iSite+ Reports to be Considered for Elimination

- MCAS Ratio Summary Report:** This report is available in the Summary reports section of iSite+. It provides 3 years of MCAS ratio calculations for a selected MCAS line of business. The results are calculated for one or more selected states, NAIC zones and nationally.

Market Conduct Annual Statement 2020 Annuity Ratio Summary Report

Ratio(s): 1, 2, 3, 4, 7

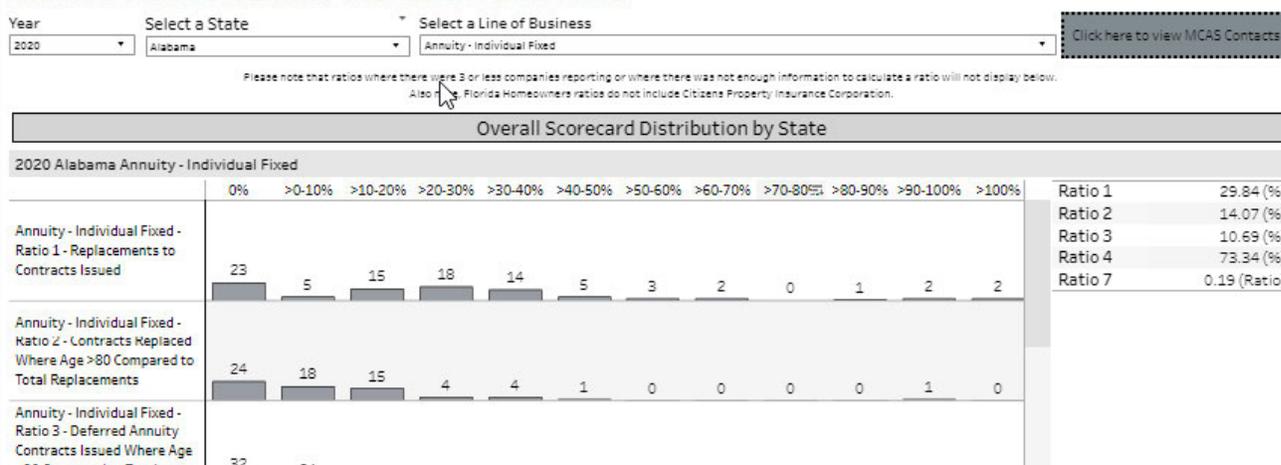
State(s): MO

Ratio 1: Replacements issued to contracts issued.

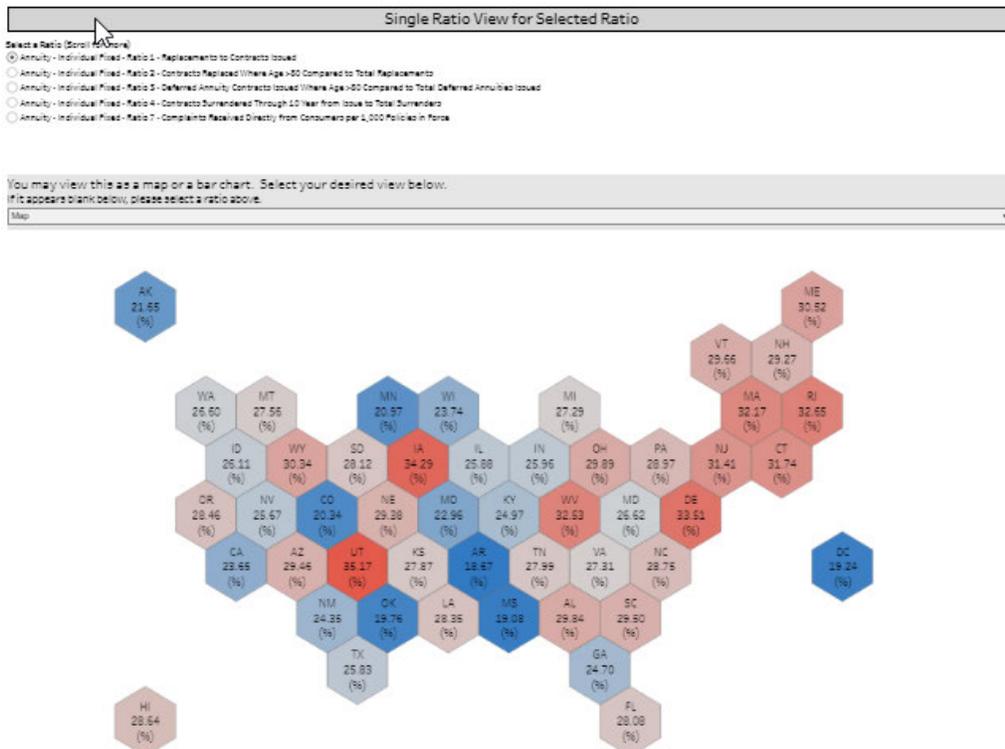
State or Region	Indv Fixed Annuities				Indv Variable Annuities			
	% change 2020 -	2020	2019	2018	% change 2020 -	2020	2019	2018
MO	-21.48 %	0.2296	0.2924	0.2607	-10.27 %	0.2535	0.2825	0.2917
All	-21.48 %	0.2296	0.2924	0.2607	-10.27 %	0.2535	0.2825	0.2917
Western	-5.42 %	0.2512	0.2656	0.2325	-4.51 %	0.2202	0.2306	0.2322
Midwestern	-13.96 %	0.2657	0.3088	0.2794	-3.34 %	0.2485	0.2571	0.2760
Southeastern	-8.10 %	0.2724	0.2964	0.2690	-0.41 %	0.2403	0.2413	0.2514
Northeastern	-7.76 %	0.2982	0.3233	0.2883	-2.42 %	0.2220	0.2275	0.2301
National	-8.84 %	0.2690	0.2951	0.2640	-2.71 %	0.2331	0.2396	0.2482

The public MCAS scorecard Tableau dashboard currently provides aggregate MCAS ratio calculations and distributions by line of business and coverage. It also provides a comparison of state aggregate ratio calculations for each ratio.

Market Conduct Annual Statement Scorecard



iSite+ Reports to be Considered for Elimination



iSite+ Reports to be Considered for Elimination

2. Market Analysis Market Share:

Market Analysis Market Share Report

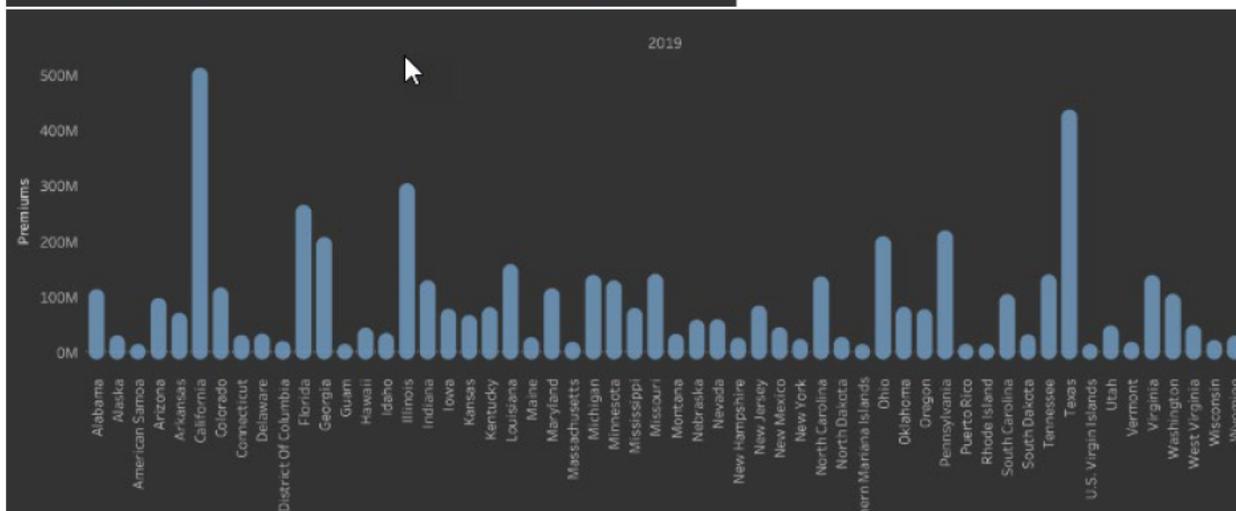
Policy Type	Homeowner								
Company	Companies with premiums in Alabama (State Data)								
Group Code	Cocode	Company Name	State of Domicile	2020 Premiums	2020 Market Share	2019 Premiums	2019 Market Share	2018 Premiums	2018 Market Share
				\$532,788,173	.27348	\$496,918,401	.27192	\$490,815,799	.28172
				\$231,860,742	.11901	\$224,709,822	.12290	\$211,367,774	.12132
				\$131,290,324	.06739	\$115,014,543	.06294	\$93,694,549	.05378
				\$91,125,163	.04677	\$82,075,293	.04491	\$73,756,485	.04234
				\$59,981,547	.03079	\$65,993,168	.03611	\$72,675,986	.04171
				\$51,416,308	.02639	\$48,855,273	.02673	\$43,698,409	.02508
				\$49,766,002	.02554	\$55,243,889	.03023	\$62,544,345	.0359

The Tableau Market Analysis Market Share dashboard (shown below) provides a similar tabular listing of market share information. It allows the user to select specific years of interest, state and line of business. The State of Domicile column can be sorted to allow the user to view market share for companies domiciled within their state. In addition, the dashboard shows a scatter plot of market share values to visually display those companies that have higher market shares.



When a dot on the scatter plot is selected, the user is taken to an additional dashboard that displays the company's market share for the selected line of business and year in all states through the display of a hex map and a bar chart.

iSite+ Reports to be Considered for Elimination



No functionality is gained through the traditional tabular iSite+ report.

3. MCAS Audit Trail Report:

The traditional iSite+ MCAS Audit Trail report provides a tabular report of MCAS edits made by the selected company for the selected data year.

Table Name	Column Name	State	Line Number	Old Value	New Value
L2019MCAS0	[Redacted]	ID	40	0	1
L2019MCAS0	[Redacted]	ID	44	0	22
L2019MCAS0	[Redacted]	KY	61	0	1
L2019MCAS0	[Redacted]	KY	43	2	1
L2019MCAS0	[Redacted]	KY	64	125	80
L2019MCAS0	[Redacted]	MD	41	2	3
L2019MCAS0	[Redacted]	MD	42	1	3
L2019MCAS0	[Redacted]	MD	43	3	1
L2019MCAS0	[Redacted]	MD	44	55	73
L2019MCAS0	[Redacted]	MG	40	0	1
L2019MCAS0	[Redacted]	MG	41	0	2
L2019MCAS0	[Redacted]	MG	42	1	2
L2019MCAS0	[Redacted]	MG	44	100	100

iSite+ Reports to be Considered for Elimination

The MCAS Audit Trail Tableau dashboard provides similar functionality with a view that is more visually pleasing to the eye. It also allows the user to select multiple data years at once.

MCAS Audit Trail

[Redacted] Group Name: None
 Cocode: [Redacted] Group Code: None
 Domicile: [Redacted] Statement Type: Life
 Year: 2019

Note: Use the filters below to select a Company (Cocode), Year(s), and a start date for Date Changed. If a particular Company has not submitted any changes to their MCAS Filings, then they will not appear in the list of companies from which to select.

Company (Cocode) [Redacted] Year 2019 Changed Date 4/1/2019 9/17/2021

Table Name	Column Name	State	Line Number	Old Value	New Value	Day of Changed Date
L2019MCAS	[Redacted]	AK	17	0	2	September 17, 2021
			18	0	34	September 17, 2021
			19	2	18	September 17, 2021
			20	9	11	September 17, 2021
			21	6	4	September 17, 2021
			22	11	15	September 17, 2021
			23	0	3	September 17, 2021
			24	0	30	September 17, 2021
			30	4	0	September 17, 2021
			31	6	5	September 17, 2021
			34	47	52	September 17, 2021
			40	0	2	September 17, 2021
			42	0	1	September 17, 2021
			43	9	1	September 17, 2021

No functionality is gained through the traditional tabular iSite+ report.

4. MCAS Lines Reports:

The MCAS Line Reports allow the user to select one or more companies and compare submitted values for a specific data year and data element within the MCAS filings. Usage information for this particular report is not available, but we are not aware of state regulators finding value in this report.

Data Year : 2020 Statement Type : Life

MCAS Line Reports [Return](#)

Financial Table: [Redacted] State Page Option: [Redacted]

LLIFE2 - LIFE (L2020MCASLIFE)

Line Number to report on:
24 - Dollar amount of direct premium during the period.

Select Column(s) to display:

- NAIC Company Code
- Company Name
- Individual Life Cash Value
- Individual Life Non-Cash Value

Export Report to:

L2020MCASLIFE			
24 - Dollar amount of direct premium during the period.			
Selected State : [Redacted]			
NAIC Company Code	Company Name	Individual Life Cash Value	Individual Life Non-Cash Value
[Redacted]	[Redacted]	828,784	237,570
		17,888,531	2,408,709
		18,413,295	2,646,279

iSite+ Reports to be Considered for Elimination

5. Market Analysis Profile (MAP) – Demographics

The MAP Demographics report includes basic company, financial, RIRS, CDS, MATS, and MARS information. Upon analysis, it has been found that all of this information is readily available through basic iSite+ tools and newly developed Tableau dashboards.

- The company information is readily available within the iSite+ company search tool.
- The financial information is available through iSite+ financial tools.
- The RIRS, CDS, MATS and MARS data and information is available through newly developed Tableau dashboards. (The MATS and MARS dashboards are not yet available to regulators, but they will be by the end of 2021.)

The MAP Demographics report may not be widely used today. This report is a good candidate for retirement consideration.

6. Market Analysis Review System (MARS) Reports:

The following reports are currently available for MARS

- **Completed Reviews Report** – This report displays all of the market analysis reviews completed based on the criteria provided. The report allows for the selection criteria of data year, state, level and line of business.
- **Market Analyst Reviews Report** – This report displays all of the market analysis reviews by a market analyst. The report allows for the selection of additional criteria such as data year, state, level, line of business, recommendations, date entered range and status.
- **Deleted Reviews Report** – This report displays all of the market analysis reviews that have been deleted. This report allows for the selection criteria of data year, state, level, line of business, deletion date range, and analyst deletes.
- **Companies with No Reviews Report** – This report provides a list of all companies that have not received a market analysis review for a particular line of business.

Newly developed Tableau dashboards provide the same plus additional information in an easy-to-use format. Below are examples of each of the MARS Tableau dashboards. There is no benefit of keeping the current iSite+ reports.

iSite+ Reports to be Considered for Elimination

Completed Reviews Report

Date Year
2019

State
██

Review Level
2

Line of Business
Homeowners

Date Completed
November 28, 2018 ————— December 31, 2020

Group Code Id

Select your report settings with the relevant filters to the left.

Use the *Date Completed* date slider to select a range of dates. You can slide horizontally along the bar, you can select dates from a calendar view, or you can manually input a date using the required date formatting (MM/DD/YYYY)

If there are no entries returned in the sheet below, then no entries match the criteria you have selected.

You may view the relevant Market Share Data for the Company, Data Year, State, and Line of Business by hovering over the text box labeled "Hover to View Market Share".

Click on the appropriate column headers to sort along various dimensions.

C. #	Company Name	Review Level	Job Name	State	Approved By Name	Completed By	Day of Date Completed	
██	██	1	Homeowners	██			March 24, 2020	Hover to view Market Share
██	██	1	Homeowners	██			December 10, 2020	Hover to view Market Share
██	██	1	Homeowners	██			July 14, 2020	Hover to view Market Share
██	██	1	Homeowners	██			May 29, 2020	Hover to view Market Share
██	██	1	Homeowners	██			March 12, 2020	Hover to view Market Share

NOTE: The Completed Reviews Report includes market share information related to the companies listed in the output. This is new functionality for the Completed Reviews Report.

Market Analysts Report

Data Year
2019

State
██

Review Level
1

Line of Business
Homeowners

Recommendation
(All)

Day of Date Entered
October 23, 2019 ————— December 31, 2020

Date Completed
November 28, 2018 ————— December 31, 2020

Select your report settings with the relevant filters to the left.

Use the *Date Completed* date slider to select a range of dates. You can slide horizontally along the bar, you can select dates from a calendar view, or you can manually input a date using the required date formatting (MM/DD/YYYY)

If there are no entries returned in the sheet below, then no entries match the criteria you have selected.

You may view the relevant Market Share Data for the Company, Data Year, State, and Line of Business by hovering over the text box labeled "Hover to View Market Share".

Click on the appropriate column headers to sort along various dimensions.

Completed By	State	C. #	Company Name	Review Level	Job Abbr	Recommendation	Day of Date Entered	Status	Day of Date Completed	
██	██	██	██	1	HO	Level 2 analysis is schedul..	March 23, 2020	Approved	March 24, 2020	Hover to view Market Sh..
██	██	██	██	1	HO	We will proceed with anot..	July 13, 2020	Approved	July 14, 2020	Hover to view Market Sh..
██	██	██	██	1	HO	No further analysis this y..	May 27, 2020	Approved	May 28, 2020	Hover to view Market Sh..
██	██	██	██	1	HO	We will proceed with anot..	March 30, 2020	Approved	March 12, 2020	Hover to view Market Sh..
██	██	██	██	1	HO	We will proceed with anot..	July 24, 2020	Approved	July 24, 2020	Hover to view Market Sh..
██	██	██	██	1	HO	We will proceed with anot..	July 15, 2020	Approved	July 17, 2020	Hover to view Market Sh..
██	██	██	██	1	HO	We will proceed with anot..	July 23, 2020	Approved	July 24, 2020	Hover to view Market Sh..

iSite+ Reports to be Considered for Elimination

Company Reviews Report

Company Name (Cocode)

Data Year

State

Review Level

Line of Business

Select your report settings with the relevant filters to the left.

If there are no entries returned in the sheet below, then no entries match the criteria you have selected.

You may view the relevant Market Share Data for the Company, Data Year, State, and Line of Business by hovering over the text box labeled "Hover to View Market Share".

Click on the appropriate column headers to sort along various dimensions.

C. #	Company Name	Review Level	Lob Name	State	Approved By Name	Completed By	Day of Date Completed	
		1	Homeowners				October 21, 2020	Hover to view Market Share
							November 27, 2020	Hover to view Market Share
							April 30, 2021	Hover to view Market Share
							May 25, 2021	Hover to view Market Share
							March 24, 2020	Hover to view Market Share

Deleted Reviews Report

Data Year

State

Review Level

Line of Business

Deleted Date

Select your report settings with the relevant filters to the left.

Use the Deleted Date date slider to select a range of dates. You can slide horizontally along the bar, you can select dates from a calendar view, or you can manually input a date using the required date formatting (MM/DD/YYYY)

If there are no entries returned in the sheet below, then no entries match the criteria you have selected.

Click on the appropriate column headers to sort along various dimensions.

Review Nu...	Data Year	Cocode	Company Name	State	Review Level	Lob Name	Day of Deleted ...	Analyst/Reviewer	Reason
L1-935	2020				1	Homeowners	May 12, 2021		Created in error - incorrect LOBs