

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

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	Agenda Item # <u>2020-15BWG MOD</u> Year <u>2020</u> Changes to Existing Reporting <input checked="" type="checkbox"/> [X] New Reporting Requirement <input checked="" type="checkbox"/> [X]	REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT
	No Impact <input checked="" type="checkbox"/> [X] Modifies Required Disclosure <input type="checkbox"/> []	DISPOSITION
	<input type="checkbox"/> [] Rejected For Public Comment <input type="checkbox"/> [] Referred To Another NAIC Group <input type="checkbox"/> [] Received For Public Comment <input checked="" type="checkbox"/> [X] Adopted Date <u>05/28/2020</u> <input type="checkbox"/> [] Rejected Date _____ <input type="checkbox"/> [] Deferred Date _____ <input type="checkbox"/> [] Other (Specify) _____	

BLANK(S) TO WHICH PROPOSAL APPLIES

- | | | |
|---|--|---|
| <input checked="" type="checkbox"/> [X] ANNUAL STATEMENT | <input checked="" type="checkbox"/> [X] INSTRUCTIONS | <input checked="" type="checkbox"/> [X] CROSSCHECKS |
| <input type="checkbox"/> [] QUARTERLY STATEMENT | <input checked="" type="checkbox"/> [X] BLANK | |
| <input checked="" type="checkbox"/> [X] Life, Accident & Health/Fraternal | <input type="checkbox"/> [] Separate Accounts | <input type="checkbox"/> [] Title |
| <input checked="" type="checkbox"/> [X] Property/Casualty | <input type="checkbox"/> [] Protected Cell | <input type="checkbox"/> [] Other _____ |
| <input type="checkbox"/> [] Health | <input type="checkbox"/> [] Health (Life Supplement) | |

Anticipated Effective Date: Annual 2020

IDENTIFICATION OF ITEM(S) TO CHANGE

A new Private Flood Insurance Supplement collecting residential and commercial private flood insurance data and revisions to the Credit Insurance Experience Exhibit (CIEE) to collect lender-placed flood coverages.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The State Page currently collects private flood insurance data but does not split residential from commercial coverages. Regulators, as well as industry and consumers, have a desire to better monitor and assess the growth of the residential private flood insurance market as that market begins to grow. A new Supplement will separate residential from commercial as well as capturing stand-alone/endorsement and first dollar/excess policy information. The revisions to the CIEE will allow for the collection of lender-placed flood coverages in order to get a more complete picture of the private flood insurance market.

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

Revised 7/18/2018

ANNUAL STATEMENT INSTRUCTIONS – PROPERTY

PRIVATE FLOOD INSURANCE SUPPLEMENT

This supplement should be completed by those reporting entities including surplus line insurers and Risk Retention Groups that provide private flood insurance in a stand-alone policy or as part of a package policy. If the reporting entity’s answer to all of the question for Part 1 – Interrogatories would be “NO,” the reporting entity should not complete the supplement. If the reporting entity answers “YES” to any of those questions, the supplement should be completed. The supplement should be reported on a direct basis (before assumed and ceded reinsurance).

If the reporting entity reports any premium, losses or loss adjustment expense for Annual Statement Line 2.5 on the Exhibit of Premiums and Losses (State Page), it should answer “YES” to at least one of the Part 1 – Interrogatories questions and complete this supplement.

Stand-alone Policy: Private flood coverage sold as an individual policy or as a policy bundled with other policies.

Endorsement: Private flood coverage sold as an endorsement to another policy. If a rider, endorsement or floater acts like a separate policy with separate premium, deductible and limit, then it is to be recorded on the same annual statement line as if it were a stand-alone policy regardless of whether it is referred to as a rider, endorsement or floater. If there is no additional premium, separate deductible or limit, the rider, endorsement or floater should be reported on the same annual statement line as the base policy.

Creditor-placed (also known as lender-placed and force-placed insurance) is insurance that is placed by the lender subsequent to the date of the credit transaction, providing coverage against loss, expense or damage to collateralized property as a result of fire, theft, collision or other risks of loss that would either impair a creditor’s interest or adversely affect the value of collateral covered by limited dual-interest insurance. It is purchased by the lender according to the terms of the credit agreement as a result of the borrower’s failure to provide required insurance, with the cost of the coverage being charged to the borrower. It may be either single-interest insurance or limited dual-interest insurance.

Part 1 - Interrogatories

- 1 Answer “YES” if the reporting entity writes stand-alone first-dollar private flood insurance on residential property. Complete Part 2 if the question is answered “YES.”
- 2 Answer “YES” if the reporting entity writes stand-alone excess private flood insurance on residential property. Complete Part 3 if the question is answered “YES.”
- 3 Answer “YES” if the reporting entity writes first-dollar private flood insurance as an endorsement on residential property. Complete Part 4 if the question is answered “YES.”
- 4 Answer “YES” if the reporting entity writes excess private flood insurance as an endorsement on residential property. Complete Part 5 if the question is answered “YES.”
- 5 Answer “YES” if the reporting entity writes stand-alone or excess private flood insurance as a stand-alone policy or an endorsement on commercial property. Complete Part 6 if the question is answered “YES.”

GENERAL INSTRUCTIONS – PARTS 2 THROUGH 6

Column 1 – Direct Written Premium

For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 1, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.

For Line 57, the sum of Parts 2 through 6 should equal Column 1, Line 2.5 of the Exhibit of Premiums and Losses (State Page) – Grand Total.

Column 2 – Direct Premium Earned

For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 2, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.

For Line 57, the sum of Parts 2 through 6 should equal Column 2, Line 2.5 of the Exhibit of Premiums and Losses (State Page) – Grand Total.

Column 3 – Direct Losses Paid (Deducting Salvage)

For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 5, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.

For Line 57, the sum of Parts 2 through 6 should equal Column 5, Line 2.5 of the Exhibit of Premiums and Losses (State Page) – Grand Total.

~~Column 4 – Direct Losses Incurred~~

~~For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 6, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.~~

~~For Line 57, the sum of Parts 2 through 6 should equal Column 6, Line 2.5 of the Exhibit of Premiums and Losses (State Page) – Grand Total.~~

~~Column 5 – Direct Losses Unpaid~~

~~For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 7, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.~~

~~For Line 57, the sum of Parts 2 through 7 should equal Column 6, Line 2.5 of the Exhibit of Premiums and Losses (State Page) – Grand Total.~~

Column 6 – Defense and Cost Containment Expense Paid

For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 8, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.

For Line 57, the sum of Parts 2 through 6 should equal Column 8, Line 2.5 of the Exhibit of Premiums and Losses (State Page) – Grand Total.

Column 7 — Defense and Cost Containment Case Incurred

For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 9, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.

For Line 57, the sum of Parts 2 through 6 should equal Column 9, Line 2.5 of the Exhibit of Premiums and Losses (State Page) — Grand Total.

Column 8 — Defense and Cost Containment Case Unpaid

For Lines 1 through 56, the sum of Parts 2 through 6 should equal Column 10, Line 2.5 of the corresponding Exhibit of Premiums and Losses (State Page) for the state.

For Line 57, the sum of Parts 2 through 6 should equal Column 10, Line 2.5 of the Exhibit of Premiums and Losses (State Page) — Grand Total.

Column 79 — Number of Policies In Force End of the Prior Year

Provide the number of policies in force as of the end of the prior reporting year, Dec. 31.

Column 810 — Number of Policies In Force End of Current Year

Provide the number of policies in force as of the end of the current reporting year, Dec. 31.

Column 911 — Number of Claims Open Beginning of the Current Year

Provide the number of claims open at the beginning of the reporting year, Jan. 1.

Column 1012 — Number of Claims Opened During the Reporting Year

Provide the number of claims opened during the reporting year.

Column 1113 — Number of Claims Open End of the Current Year

Provide the number of claims open at the end of the reporting year, Dec. 31.

Column 1214 — Number of Claims Closed with Payment

Provide the number of claims closed with payment for reporting year.

CREDIT INSURANCE EXPERIENCE EXHIBIT

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↓ ↑
Detail Eliminated to Conserve Space
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10. Part 4 Coverage Definitions

Creditor-placed (also known as lender-placed and force-placed insurance) is insurance that is placed by the lender subsequent to the date of the credit transaction, providing coverage against loss, expense or damage to collateralized property as a result of fire, theft, collision or other risks of loss that would either impair a creditor's interest or adversely affect the value of collateral covered by limited dual-interest insurance. It is purchased by the lender according to the terms of the credit agreement as a result of the borrower's failure to provide required insurance, with the cost of the coverage being charged to the borrower. It may be either single-interest insurance or limited dual-interest insurance. "Creditor Placed Insurance" means insurance that is purchased unilaterally by the creditor, who is the named insured, subsequent to the date of the credit transaction, providing coverage against loss, expense or damage to property as a result of fire, theft, collision or other risks of loss that would either impair a creditor's interest or adversely affect the value of collateral. "Creditor Placed Home Hazard" means "Creditor Placed Insurance" on homes, mobile homes and other real estate. "Creditor Placed Auto" means insurance on automobiles, boats or other vehicles.

"Single Interest" means insurance that protects only the creditor's interest in the collateral securing a debtor's credit transaction.

"Dual Interest" means insurance that protects the creditor's and the debtor's interest in the collateral securing the debtor's credit transaction. "Dual Interest" includes insurance commonly referred to as "Limited Dual Interest."

"Wind Only" means named-peril coverage for losses due to wind.

"Flood Only" means named-peril coverage for losses due to flood.

"First Dollar" means coverage for first dollar losses, not contingent to alternate coverage (for example, an NFIP policy).

"Excess" means coverage for excess amounts over and above another policy (for example, an NFIP policy).

"Credit Personal Property Insurance" means insurance written in connection with a credit transaction where the collateral is not a motor vehicle, mobile home or real estate and that:

1. Covers perils to the goods purchased through a credit transaction or used as collateral for a credit transaction and that concerns a creditor's interest in the purchased goods or pledged collateral, either in whole or in part; or
2. Covers perils to goods purchased in connection with an open-end credit transaction.

11. Written Exposures (Line 6 – Part 4 only)

The total number of exposures, in car-years, of all policies issued during a given time period.

12. Earned Exposures (Line 7 – Part 4 only)

The portion of the total amount of exposure (risk) corresponding to the coverage provided during a given time period.

~~13.~~ Part 5 Coverage Definitions

GAP insures the excess of the outstanding indebtedness over the primary property insurance benefits in the event of a total loss to a collateral asset. Primary property insurance refers to the underlying P&C insurance policy insuring the property, such as automobile physical damage insurance. For reporting experience in the CIEE, “Personal GAP” refers to contributory coverage for which the borrower pays the premium for the insurance and receives a certificate or policy of coverage.

“Credit Family Leave” provides a monthly or lump sum benefit during an unpaid leave of absence from employment resulting from specified causes, such as illness of a close relative, adoption or birth of a child. If the Credit Family Leave benefit is included with the involuntary unemployment benefit without a specific identifiable charge, Credit Family Leave experience may be included with the Involuntary Unemployment Experience in Part 3.

~~14.~~ Part 6 Coverage Definitions

This exhibit is to be completed on a nationwide basis. The expense definitions follow those used in the Insurance Expense Exhibit.

 **Detail Eliminated to Conserve Space** 

ANNUAL STATEMENT BLANK – PROPERTY

PRIVATE FLOOD INSURANCE SUPPLEMENT

For The Year Ended December 31, 2020

(To Be Filed by ~~March 31~~ April 1)

NAIC Group Code NAIC Company Code

Company Name

Part 1 - Interrogatories

Private Flood Insurance Coverage:

1. Does the reporting entity write any stand-alone first-dollar residential private flood Yes [] No []

If yes, complete Part 2

2. Does the reporting entity write any stand-alone excess residential private flood? Yes [] No []

If yes, complete Part 3

3. Does the reporting entity write any first-dollar residential private flood provided as an endorsement? Yes [] No []

If yes, complete Part 4

4. Does the reporting entity write any excess residential private flood insurance provided as an endorsement? Yes [] No []

If yes, complete Part 5

5. Does the reporting entity write any commercial private flood insurance provided as either a stand-alone or package policy? (include both first-dollar and excess) Yes [] No []

If yes, complete Part 6

**Part 2 – Stand-alone Residential Private Flood Policies
Policy and Claims Data
First Dollar**

States, Etc.	1 Direct Written Premium	2 Direct Premium Earned	Direct Losses			Defense and Cost Containment Expense			9 Number of Policies In Force End of the Prior Year	10 Number of Policies In Force End of the Current Year	11 Number of Claims Open Beginning of the Current Year	12 Number of Claims Opened During the Reporting Year	13 Number of Claims Open the End of Current Year	14 Number of Claims Closed with Payment
			3 Direct Losses Paid (Deducting Salvage)	4 Paid + Change in Case Reserves/Direct Losses Incurred	5 Case Reserves/Direct Losses Unpaid	6 Defense and Cost Containment Expense Paid	7 Paid + Change in Case Reserves/Defen- se and Cost Containment Expense Incurred	8 Case Reserves/Defen- se and Cost Containment Expense Unpaid						
1. Alabama.....AL														
2. Alaska.....AK														
3. Arizona.....AZ														
4. Arkansas.....AR														
5. California.....CA														
6. Colorado.....CO														
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25. Mississippi.....MS														
26. Missouri.....MO														
27. Montana.....MT														
28. Nebraska.....NE														
29. Nevada.....NV														
30. New Hampshire.....NH														
31. New Jersey.....NJ														
32. New Mexico.....NM														
33. New York.....NY														
34. No. Carolina.....NC														
35. No. Dakota.....ND														
36. Ohio.....OH														
37. Oklahoma.....OK														
38. Oregon.....OR														
39. Pennsylvania.....PA														
40. Rhode Island.....RI														
41. So. Carolina.....SC														
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45. Utah.....UT														
46. Vermont.....VT														
47. Virginia.....VA														
48. Washington.....WA														
49. West Virginia.....WV														
50. Wisconsin.....WI														
51. Wyoming.....WY														
52. American Samoa.....AS														
53. Guam.....GU														
54. Puerto Rico.....PR														
55. U.S. Virgin Islands.....VI														
56. Northern Mariana Islands.....MP														
57. Totals														

Part 3 – Stand-alone Residential Private Flood Policies
Policy and Claims Data
Excess

States, Etc.	1 Direct Written Premium	2 Direct Premium Earned	Direct Losses			Defense and Cost Containment Expense			9 Number of Policies In Force End of the Prior Year	10 Number of Policies In Force End of the Current Year	11 Number of Claims Open Beginning of the Current Year	12 Number of Claims Opened During the Reporting Year	13 Number of Claims Open End of the Current Year	14 Number of Claims Closed with Payment
			3 Direct Losses Paid (Deducting Salvage)	4 Paid + Change in Case Reserves/Direct Losses Incurred	5 Case Reserves/Direct Losses Unpaid	6 Defense and Cost Containment Expense Paid	7 Paid + Change in Case Reserves/Defen- se and Cost Containment Expense Incurred	8 Case Reserves/Defen- se and Cost Containment Expense Unpaid						
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27. Montana.....MT														
28. Nebraska.....NE														
29. Nevada.....NV														
30. New Hampshire.....NH														
31. New Jersey.....NJ														
32. New Mexico.....NM														
33. New York.....NY														
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51. Wyoming.....WY														
52. American Samoa.....AS														
53. Guam.....GU														
54. Puerto Rico.....PR														
55. U.S. Virgin Islands.....VI														
56. Northern Mariana Islands.....MP														
57. Totals														

**Part 4 - Residential Private Flood Policy Endorsements
Policy and Claims Data**

1 States, Etc.	2 Direct Written Premium	3 Direct Premium Earned	4 Direct Losses			5 Defense and Cost Containment Expense			9 Number of Policies In Force End of the Prior Year	10 Number of Policies In Force End of the Current Year	11 Number of Claims Open Beginning of the Current Year	12 Number of Claims Opened During the Reporting Year	13 Number of Claims Open End of the Current Year	14 Number of Claims Closed with Payment
			3 Direct Losses Paid (Deducting Salvage)	4 Paid + Change in Case Reserves/Direct Losses Incurred	5 Case Reserves/Direct Losses Unpaid	6 Defense and Cost Containment Expense Paid	7 Paid + Change in Case Reserves/Direct Losses and Cost Containment Expense Incurred	8 Case Reserves/Direct Losses and Cost Containment Expense Unpaid						
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51. Wyoming.....WY														
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54. Puerto Rico.....PR														
55. U.S. Virgin Islands.....VI														
56. Northern Mariana Islands.....MP														
57. Totals														

Part 5 - Residential Private Flood Policy Endorsements
Policy and Claims Data
Excess

States, Etc.	1 Direct Written Premium	2 Direct Premium Earned	Direct Losses			Defense and Cost Containment Expense			9 Number of Policies In Force End of the Prior Year	10 Number of Policies In Force End of the Current Year	11 Number of Claims Open Beginning of the Current Year	12 Number of Claims Opened During the Reporting Year	13 Number of Claims Open End of the Current Year	14 Number of Claims Closed with Payment
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56. Northern Mariana Islands.....MP														
57. Totals														

**Part 6 - Commercial Private Flood Policies
Policy and Claims Data
First Dollar and Excess**

States, Etc.	1 Direct Written Premium	2 Direct Premium Earned	Direct Losses			Defense and Cost Containment Expense			9 Number of Policies In Force End of the Prior Year	10 Number of Policies In Force End of the Current Year	11 Number of Claims Open Beginning of the Current Year	12 Number of Claims Opened During the Reporting Year	13 Number of Claims Open End of the Current Year	14 Number of Claims Closed with Payment
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56. Northern Mariana Islands.....MP														
57. Totals														

ANNUAL STATEMENT BLANK – PROPERTY AND LIFE/FRATERNAL

PART 4 – CREDIT PROPERTY INSURANCE

	1 Creditor Placed Home_Hazard- Single Interest	2 Creditor Placed Home_Hazard- Dual Interest	3 Creditor Placed Wind Only Single Interest	4 Creditor Placed Wind Only Dual Interest	5 Creditor Placed Home Flood Only First Dollar	6 Creditor Placed Home Flood Only Excess	7 Creditor Placed Auto-Single Interest	8 Creditor Placed Auto- Dual Interest	9 Personal Property- Single Interest	10 Personal Property- Dual Interest	11 Other (a)
1. Earned Premiums:											
1.1 Gross written premiums											
1.2 Refunds on terminations.....											
1.3 Net written premiums (Lines 1.1-1.2).....											
1.4 Premium reserves, start of period.....											
1.5 Premium reserves, end of period.....											
1.6 Actual earned premiums (Lines 1.3+1.4-1.5).....											
1.7 Earned premiums at prima facie rates											
2. Incurred Claims:											
2.1 Claims paid											
2.2 Total claim reserves, start of period.....											
2.3 Total claim reserves, end of period.....											
2.4 Incurred claims (Lines 2.1-2.2+2.3).....											
3. Incurred Compensation:											
3.1 Commissions and service fees incurred											
3.2 Other incurred compensation											
3.3 Total incurred compensation (Lines 3.1+3.2).....											
3.4 Commissions/service fee percentage (Lines 3.1/1.3).....											%
3.5 Other incurred compensation percentage (Lines 3.2/1.6).....											%
4. Loss Percentage:											
4.1 Actual loss percentage (Lines 2.4/1.6).....											%
4.2 Loss percentage at prima facie rates (Lines 2.4/1.7).....											%
5. Incurred Loss Adjustment Expense:											
5.1 Defense and cost containment expenses incurred.....											
5.2 Adjusting and other expenses incurred											
6. Written Exposures.....											
6. Earned Exposures.....											

(a) Provide a description of "other" coverages (including their percent of Line 1.6, Column 7): _____

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