



12/19/2025

**Re: 2025 Market Conduct Annual Statement**

**(Company)**

**Cocode(s):**

**(Name)**

Each MCAS participating jurisdiction, using their [applicable legal authority](#) requires submission of MCAS data for the following lines of business:

- Private Passenger Auto
- Homeowners
- Individual Life
- Individual Annuity
- Long-Term Care
- Health
- Lender-Placed Auto and Homeowners
- Disability Income
- Private Flood
- Travel
- Short-Term Limited Duration
- Other Health
- Pet

For the 2025 data year, New York will be participating in the collection of MCAS data for the first time. The New York State Department of Financial Services will allow a one-month extension for 2025 New York MCAS submissions. This is a one-time extension for NEW YORK FILINGS ONLY.

If your company is required to file an MCAS, the data is requested for the period Jan. 1, 2025 through Dec. 31, 2025. Submissions for private passenger auto, homeowners, individual life, individual annuity, long-term care, lender placed auto and home, disability income, private flood, travel, and pet are due by April 30, 2026. Submissions for health, short-term limited

duration, and other health are due by May 31, 2026. To determine if your company is required to submit data for one or more of the MCAS lines of business, please review the [MCAS Participation Requirements](#).

To submit your annual statement data, use the online tool available on the [NAIC MCAS Web Page](#).

We recommend that you check the NAIC MCAS Web Page frequently for updates during the data filing process. It is the responsibility of the company to verify that the company's filings meet the requirements of the data request and other documentation available on the NAIC MCAS Web Page.

To the extent permitted by applicable state law, your company's data will be kept confidential.

After logging in, users will be prompted to enter a code from the MFA type (Okta Verify, Google Authenticator, Voice Call Authentication, Email Authentication, and SMS Authentication) that was set up previously. There are help documents for implementing specific MFA factors on the [NAIC Help Page](#). Also, you can contact the NAIC Service Desk at [816-783-8500](#) or [help@naic.org](mailto:help@naic.org)

Additional questions should be directed to [mcas@naic.org](mailto:mcas@naic.org).

Sincerely,

[Market Conduct Annual Statement Participating States](#)



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