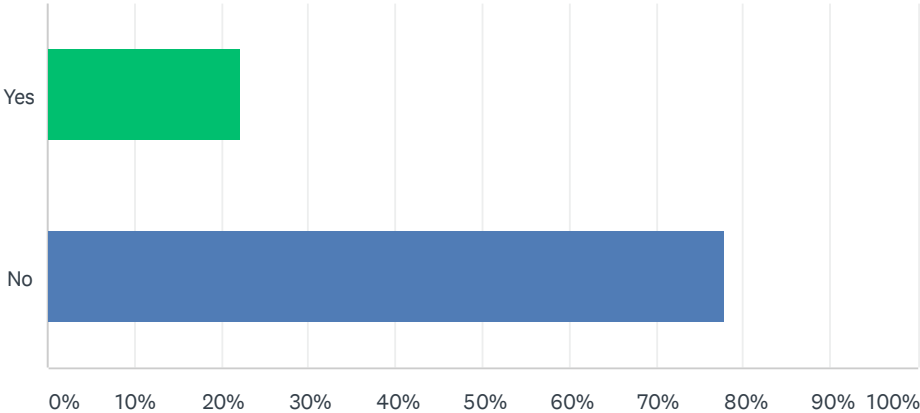


### Q5 Are there any changes to the Homeowners MCAS that you would like to suggest?

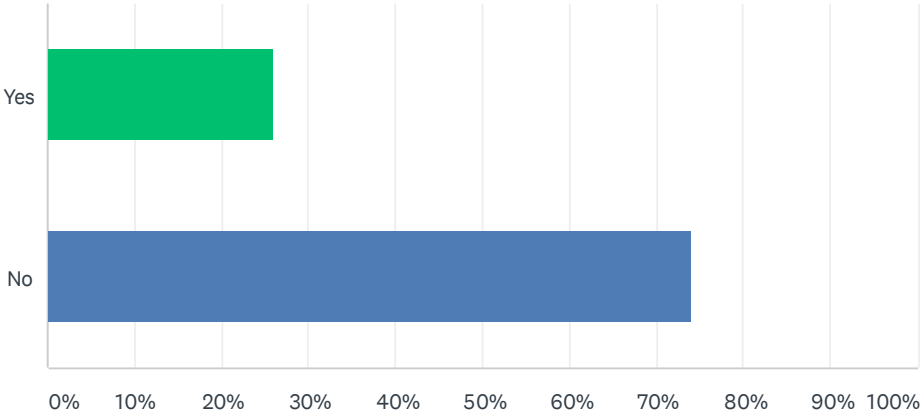
Answered: 27 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	22.22%	6
No	77.78%	21
TOTAL		27

### Q6 Are there any changes to the Private Passenger Automobile MCAS that you would like to suggest?

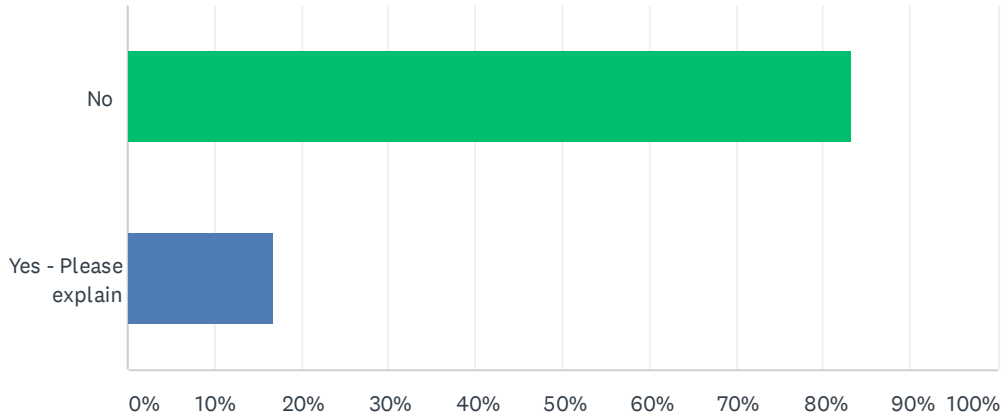
Answered: 27 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	25.93%	7
No	74.07%	20
TOTAL		27

### Q7 Are there any changes to the granularity/type of HO data that is collected?(Currently collected: Dwelling, Personal Property, Liability, Medical Payments, Loss of Use)

Answered: 6 Skipped: 21

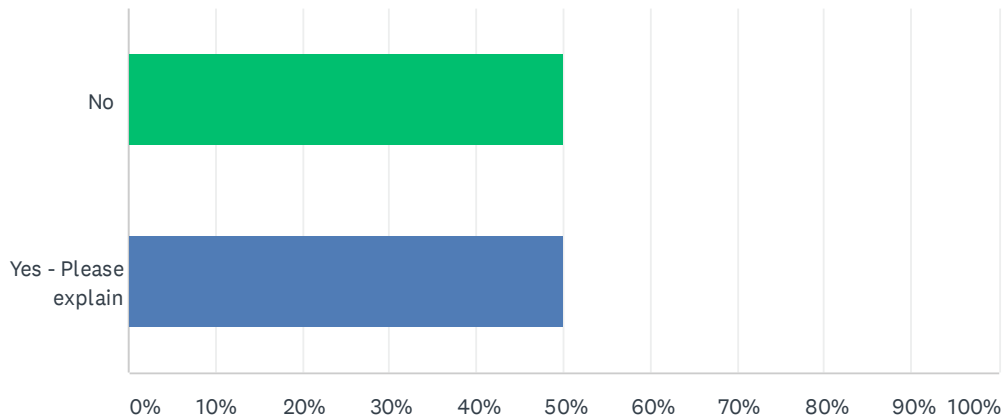


ANSWER CHOICES	RESPONSES
No	83.33% 5
Yes - Please explain	16.67% 1
<b>TOTAL</b>	<b>6</b>

#	YES - PLEASE EXPLAIN	DATE
1	See response on interrogatories.	2/28/2020 6:41 PM

## Q8 Are there any interrogatory question changes or additions for HO that you would like to make?

Answered: 6 Skipped: 21

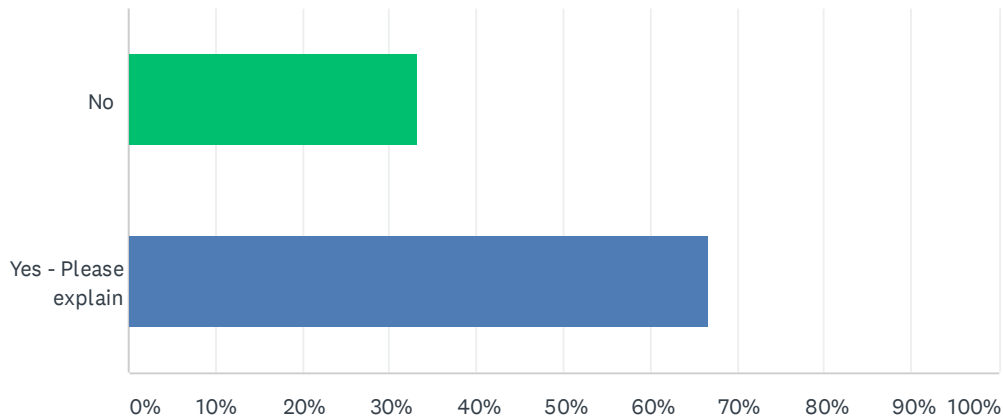


ANSWER CHOICES	RESPONSES	
No	50.00%	3
Yes - Please explain	50.00%	3
TOTAL		6

#	YES - PLEASE EXPLAIN	DATE
1	Would like to have an interrogatory question that request the Company to provide an explanation for any significant difference between the number of policies in force at the end of the prior year and the number reported in force for the beginning of the current reporting period. This would help explain any large differences when evaluating the reasonableness of the data across multiple periods.	3/5/2020 4:13 PM
2	1. I think we should break out renters/tenant policies from HO. There should be a question similar to that of #01 thru #05 interrogatories "Were there policies in-force during the reporting period that provided renter/tenant coverage?" 2. I think we should break out Homeowners also, as this has a separate definition than Dwelling in the data call and definitions. 3. Include the totals of in-force policies in the interrogatories questions #01 thru #05, where it asks if the carrier markets those products. (specific to coverages listed - number of dwelling, number of personal property, number of liability, number of medical payment, number of homeowners policies, number of renters/tenant policies, and number of loss of use). **This will require modification of the data call and definitions pages as well. 4. In question 12/13 replace "year" (at the end) with "last three data years". This will provide a better idea of declining premiums, market share, or other concerns identified in the prioritization/scoring or during our Level 1 analysis. 5. 5. Another thought for consideration – add a question to claims closed without payment for those that are below the deductible – something that isolates weather or not these claims are automatically closed by system and what that timeframe is or if these are manually closed by the adjuster when a customer is notified. This may not be a large concern on HO, however I have noticed that one very large carrier in the auto line of business systematically closes their glass claims and those below deductible amounts in 90 days. This skews the numbers. If other regulators feel this is isolated to just one or two carriers, then don't include this question.	2/28/2020 6:41 PM
3	Does your company write Private Flood outside NFIP?	2/28/2020 1:22 PM

## Q9 Are there any changes or additions to the claims section for HO that you would like to make?

Answered: 6 Skipped: 21

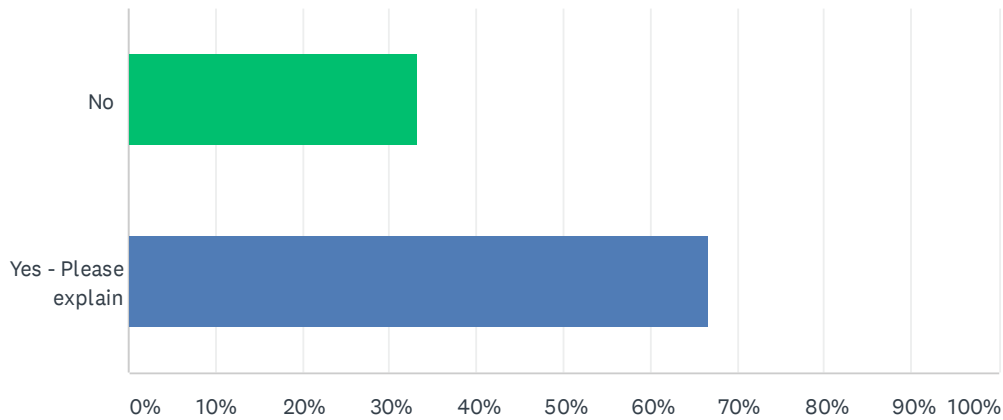


ANSWER CHOICES	RESPONSES
No	33.33% 2
Yes - Please explain	66.67% 4
TOTAL	6

#	YES - PLEASE EXPLAIN	DATE
1	We are concerned about phantom claims. We recommend a change in the definition of claim to avoid reporting of phantom claims.	3/10/2020 1:17 PM
2	See response in interrogatories	2/28/2020 6:41 PM
3	Could eliminate Claims questions 26,27,28. ,focusing only the claims paid 0-90 days. The majority are BI claims or large losses of few numbers.	2/28/2020 1:22 PM
4	We should consider having the Company report data separately for each managing general agent (MGA) if applicable within the same filing. This would allow regulators to focus more attention on the MGA (s) that are potential causing issues.	2/25/2020 1:35 PM

## Q10 Are there any changes or additions to the underwriting section for HO that you would like to make?

Answered: 6 Skipped: 21



ANSWER CHOICES	RESPONSES
No	33.33% 2
Yes - Please explain	66.67% 4
TOTAL	6

#	YES - PLEASE EXPLAIN	DATE
1	remove number of complaints question entirely the companies don't actually seem to provide a correct number in these fields on any MCAS. (Not related to U/W).	2/28/2020 6:41 PM
2	How or what Fire Protection Classes are used (ISO, other, proprietary)	2/28/2020 1:22 PM
3	Separate out terminations triggered by nonsufficient funds and insured requested.	2/26/2020 8:07 AM
4	We should consider having the Company report data separately for each managing general agent (MGA) if applicable within the same filing. This would allow regulators to focus more attention on the MGA (s) that are potential causing issues.	2/25/2020 1:35 PM

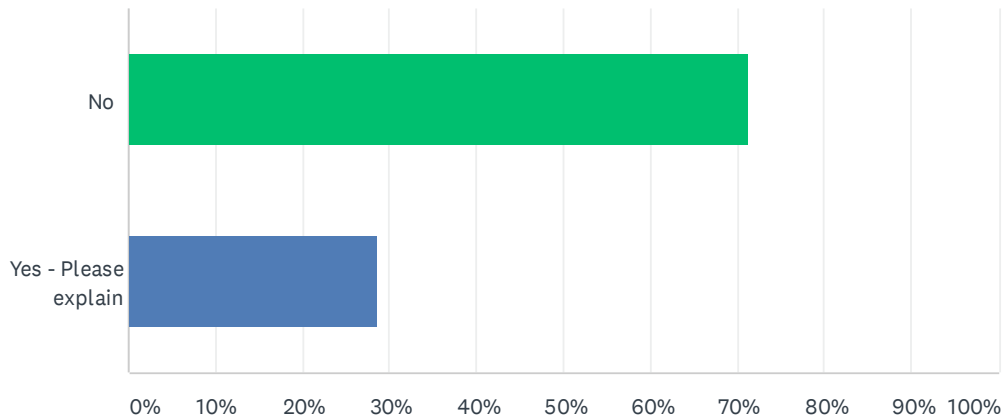
## Q11 Do you have any additional comments related to the HO MCAS?

Answered: 2 Skipped: 25

#	RESPONSES	DATE
1	It maybe a better suggestion to include a "Management Discussion & Analysis" to many of the Market Conduct Annual Statements – including MCAS HO and PPA statements. This could include specific areas that need further information ie: marketing strategies, distribution channels, policy terms sold, other underwriting considerations (ie High value homes, roofs newer than 30 years only etc..), commissions, use of MGA's, TPAs, Score reporting – CLUE, Equifax, LexisNexis, GLM, prior inspection requirements for new policies issued/underwritten, TPAs, inflation factors, claims systems – legacy or newer, policy holder services – billing, cancellation notices/non-renewal (separate or included with monthly bill)... thinks of this nature that will allow the carriers to write in information specific to their market. This is done for Financial Annual statements, and would benefit Level 1 analysts when a company is under review after prioritization is completed by the Department.	2/28/2020 6:41 PM
2	No	2/28/2020 1:22 PM

**Q12 Are there any changes to the granularity/type of PPA data that is collected?(Currently collected: Collision, Comprehensive, Bodily Injury, Property Damage, UMBI & UIMBI, UMPD & UIMPD, Medical Payments, Combined Single Limits, Personal Injury Protection)**

Answered: 7 Skipped: 20



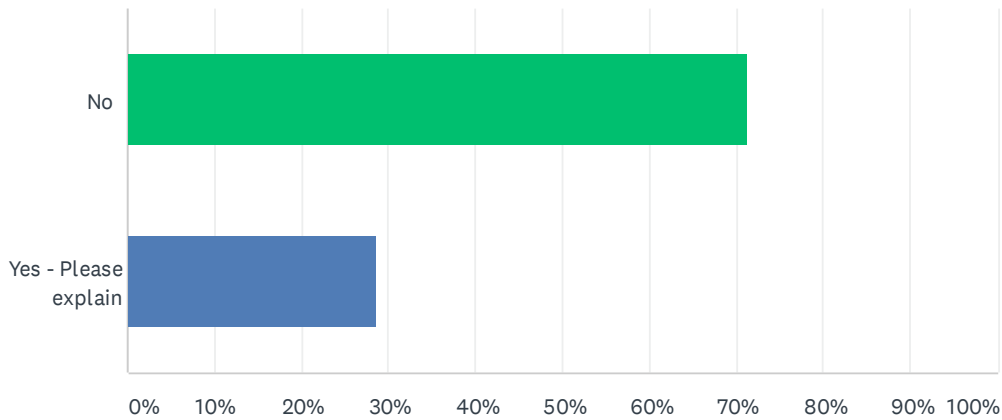
ANSWER CHOICES	RESPONSES	
No	71.43%	5
Yes - Please explain	28.57%	2
<b>TOTAL</b>		<b>7</b>

#	YES - PLEASE EXPLAIN	DATE
1	See response in interrogatories.	2/28/2020 6:43 PM
2	While other states may use data for UMBI, UMPD, MedPay, CSL, or PIP, generally, the data reported here is not of value and very small numbers. I would simply the blank, focusing only on Collision, Comp, Liab and PD.	2/28/2020 1:28 PM



### Q13 Are there any interrogatory question changes or additions for PPA that you would like to make?

Answered: 7 Skipped: 20

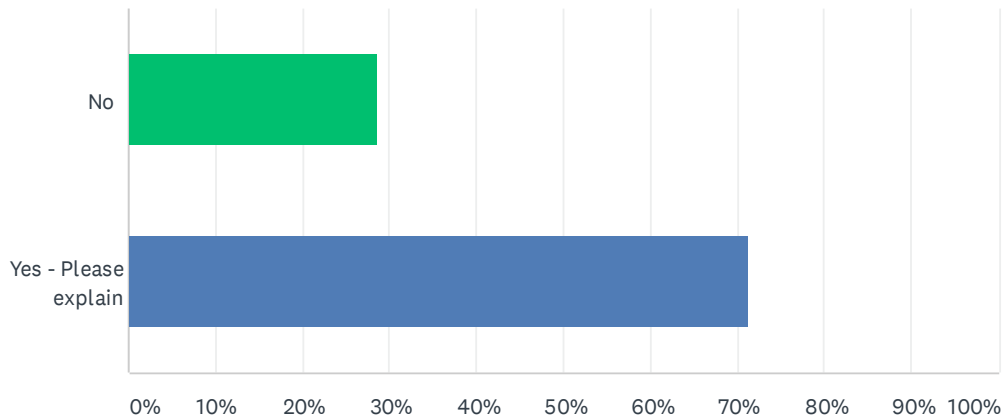


ANSWER CHOICES	RESPONSES	
No	71.43%	5
Yes - Please explain	28.57%	2
TOTAL		7

#	YES - PLEASE EXPLAIN	DATE
1	1. Include the totals of in-force policies in the interrogatories questions #01 thru #05, where it asks if the carrier markets those products. (specific to coverages listed - number of collision, number of liability, etc...) **This will require modification of the data call and definitions pages as well. 2. In question 18 replace "year" (at the end) with "last three data years". This will provide a better idea of declining premiums, market share, or other concerns identified in the prioritization/scoring or during our Level 1 analysis. 5. Another thought for consideration – add a question to claims closed without payment for those that are below the deductible – something that isolates weather or not these claims are automatically closed by system and what that timeframe is or if these are manually closed by the adjuster when a customer is notified. This may not be a large concern on HO, however I have noticed that one very large carrier in the auto line of business systematically closes their glass claims and those below deductible amounts in 90 days. This skews the numbers. If other regulators feel this is isolated to just one or two carriers, then don't include this question.	2/28/2020 6:43 PM
2	1.Does your company offer a TNC (Uber, Lyft) or similar rideshare endorsement? 2. Does your company offer or use telematics or "use based" products	2/28/2020 1:28 PM

## Q14 Are there any changes or additions to the claims section for PPA that you would like to make?

Answered: 7 Skipped: 20

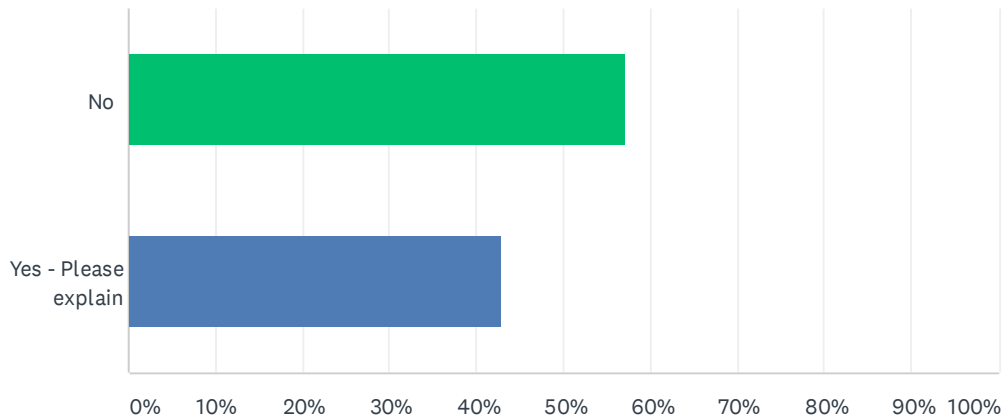


ANSWER CHOICES	RESPONSES
No	28.57% 2
Yes - Please explain	71.43% 5
TOTAL	7

#	YES - PLEASE EXPLAIN	DATE
1	We are concerned about phantom claims. We recommend a change in the definition of claim to avoid reporting of phantom claims.	3/10/2020 1:17 PM
2	see the response in interrogatories.	2/28/2020 6:43 PM
3	Eliminate questions: 37,38, that capture data of claims paid 180-365 days	2/28/2020 1:28 PM
4	We should consider having the Company report data separately for each managing general agent (MGA) if applicable within the same filing. This would allow regulators to focus more attention on the MGA (s) that are potential causing issues.	2/25/2020 1:36 PM
5	Can a ratio be added that asks what percentage of 3rd party claims included assigning Comparative Negligence to the 3rd party?	2/25/2020 12:08 PM

## Q15 Are there any changes or additions to the underwriting section for PPA that you would like to make?

Answered: 7 Skipped: 20



ANSWER CHOICES	RESPONSES	
No	57.14%	4
Yes - Please explain	42.86%	3
TOTAL		7

#	YES - PLEASE EXPLAIN	DATE
1	We would like to see a breakout between 0-29 and 30-59 days for company-initiated cancellations after effective date, excluding rewrites to a related company.	3/3/2020 3:12 PM
2	Separate out terminations triggered by nonsufficient funds and insured requested.	2/26/2020 8:07 AM
3	We should consider having the Company report data separately for each managing general agent (MGA) if applicable within the same filing. This would allow regulators to focus more attention on the MGA (s) that are potential causing issues.	2/25/2020 1:36 PM

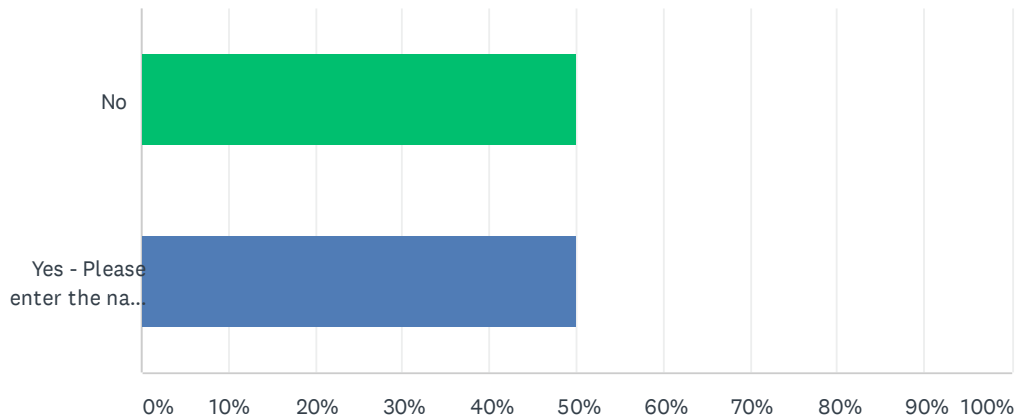
## Q16 Do you have any additional comments related to the PPA MCAS?

Answered: 1 Skipped: 26

#	RESPONSES	DATE
1	<p>It maybe a better suggestion to include a "Management Discussion &amp; Analysis" to many of the Market Conduct Annual Statements – including MCAS HO and PPA statements. This could include specific areas that need further information ie: marketing strategies, distribution channels, policy terms sold, other underwriting considerations (ie High value homes, roofs newer than 30 years only etc..), commissions, use of MGA's, TPAs, Score reporting – CLUE, Equifax, LexisNexis, GLM, prior inspection requirements for new policies issued/underwritten, TPAs, inflation factors, claims systems – legacy or newer, policy holder services – billing, cancellation notices/non-renewal (separate or included with monthly bill)... thinks of this nature that will allow the carriers to write in information specific to their market. This is done for Financial Annual statements, and would benefit Level 1 analysts when a company is under review after prioritization is completed by the Department.</p>	2/28/2020 6:43 PM

### Q17 Because you have suggested changes, would you or someone in your department like to be involved in a Subject Matter Expert Group related to the revisions of the HO and PPA MCAS lines that will form to make recommendations to the MCAS Blanks WG?

Answered: 8 Skipped: 19

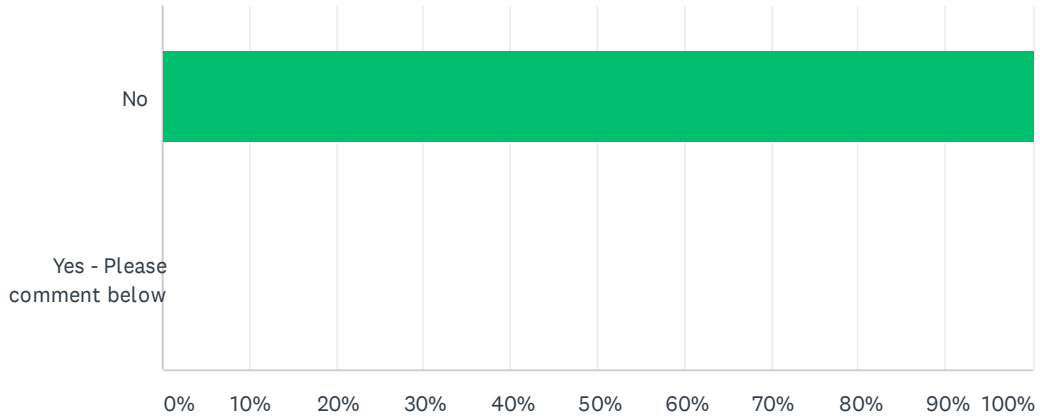


ANSWER CHOICES	RESPONSES	
No	50.00%	4
Yes - Please enter the name and email address of the person you would like to have involved in any discussions.	50.00%	4
<b>TOTAL</b>		<b>8</b>

#	YES - PLEASE ENTER THE NAME AND EMAIL ADDRESS OF THE PERSON YOU WOULD LIKE O HAVE INVOLVED IN ANY DISCUSSIONS.	
1	Contact information redacted.	
2	I will be on the call.	2/28/2020 6:43 PM
3	Contact information redacted.	2/26/2020 8:14 AM
4	Contact information redacted.	2/25/2020 12:09 PM

## Q18 Do you have any additional comments for the MCAS Blanks WG related to the HO & PPA data element review that you would like to share?

Answered: 27 Skipped: 0



ANSWER CHOICES	RESPONSES	
No	100.00%	27
Yes - Please comment below	0.00%	0
<b>TOTAL</b>		<b>27</b>

#	YES - PLEASE COMMENT BELOW	DATE
	There are no responses.	