Definition:

Digital Claim Settlement means a claim involving a loss appraisal utilizing digital information only with no human on-site visual inspection or appraisal of the vehicle or property by the insurance company or independent adjuster. Examples of digital claim settlement include, but are not limited to, claim settlements based on photos taken by a claimant or insured, photos taken by a plane or drone, or data provided by in-vehicle or in-property sensors with no in-person inspection or appraisal by the insurance company or independent adjuster.

Hybrid claim settlement: A claim involving loss appraisal utilizing digital info only initially with subsequent human on-site visual inspection or appraisal by the insurance company.

Other Than Digital Claims Settlement: means any claim other than a Digital Claim Settlement claim or a Hybrid claim settlement.

Interrogatories:

1. Does the company use digital claim settlement?
2. If yes, list the vendors providing third-party data and algorithms used in the digital claim settlements.

**For HO**: Lines 2-17 to 2-34, and applied to Dwelling and Personal Property coverages

2-17 Number of claims open at the beginning of the period

2-18 Number of claims opened during the period

2-19 Number of claims closed during the period, with payment

2-20 Number of claims closed during the period, without payment

2-21 Number of claims open at the end of the period

2-22 Median days to final payment

2-23 Number of claims closed with payment within 0-30 days

2-24 Number of claims closed with payment within 31-60 days

2-25 Number of claims closed with payment within 61-90 days

2-26 Number of claims closed with payment within 91-180 days

2-27 Number of claims closed with payment within 181-365 days

2-28 Number of claims closed with payment beyond 365 days

2-29 Number of claims closed without payment within 0-30 days

2-30 Number of claims closed without payment within 31-60 days

2-31 Number of claims closed without payment within 61-90 days

2-32 Number of claims closed without payment within 91-180 days

2-33 Number of claims closed without payment within 181-365 days

2-34 Number of claims closed without payment beyond 365 days

**For PPA: apply to which coverages**?

Coverage options: Collision, Comprehensive, PD, UMPD,

Data element line options:2-21 to 2-38