Lender-Placed Insurance (2021)

Lender-Placed Insurance Interrogatories

01	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed auto coverage? (Y/N)
02	If Yes, enter the percentage of all lender-placed auto policies/certificates issued during the period which were single-interest lender-placed auto.
03	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed auto coverage? (Y/N)
04	If Yes, enter the percentage of all lender-placed auto policies/certificates issued during the period which were dual-interest lender-placed auto.
05	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners hazard coverage? (Y/N)
06	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender
07	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners hazard coverage? (Y/N)
08	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners hazard coverage.
09	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners flood coverage? (Y/N)
10	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender
11	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners flood coverage? (Y/N)
12	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed home policies/certificates issued during the period which were dual-interest lender-placed home policies/certificates issued during the period which were dual-interest lender-placed home policies/certificates issued during the period which were dual-interest lender-placed
13	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners wind-only coverage? (Y/N)
14	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender-placed home policies/certificates issued during the period which were single-interest lender
15	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners wind-only coverage? (Y/N)
16	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed home policies/certificates issued during the period which were dual-interest lender-placed home policies/certificates issued during the period which were dual-interest lender-placed home policies/certificates issued during the period which were dual-interest lender-placed
17	Were there policies-in-force during the reporting period that provided blanket vendor single-interest auto (vehicle) coverage?
18	Were there policies-in-force during the reporting period that provided blanket vendor single-interest home (residential property) coverage?
19	Was the company still actively writing policies/certificates in the state at year end? (Y/N)
20	Has the company had a significant event/business strategy that would affect data for this reporting period? (Y/N)
21	If yes, add additional comments
22	Has all or part of this block of business been sold, closed or moved to another company during the year? (Y/N)
23	If yes, add additional comments
24	How does the company treat subsequent supplemental payments on previously closed claims (or additional payments on a previously reported claim)? For example: Reopen original claim/open new claim
25	Does the company require third parties it contracts with to forward insurance-related complaints to the company so the company may report the complaints in its complaints logs? (Y/N)
26	Additional comments if desired
27	Does the company monitor third parties it contracts with to ensure insurance complaints are forwarded to the company? (Y/N)
28	Additional comments if desired
29	Additional state specific Claims comments (optional):
30	Additional state specific Underwriting comments (optional):



Yes No Response	Explanation
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Lender-Placed Insurance (2021)

Lender-Placed Claims Activity

		Single- Interest Auto	Dual-Interest Auto	Single- Interest Home Hazard	Dual-Interest Home Hazard	Single- Interest Home Flood	Dual-Interest Home Flood	Single- Interest Home Wind- Only	Dua Hon
31	Number of claims open at the beginning of the period.								
32	Number of claims opened during the period.								
33	Number of claims closed during the period, with payment								
34	Number of claims closed during the period, without payment								
35	Number of claims remaining open at the end of the period								
35	Number of claims closed with payment within 0-30 days.								
36	Number of claims closed with payment within 31-60 days.								
37	Number of claims closed with payment within 61-90 days.								
39	Number of claims closed with payment within 91-180 days.								
40	Number of claims closed with payment within 181-365 days.								
41	Number of claims closed with payment beyond 365 days.								
42	Number of claims closed without payment within 0-30 days.								
43	Number of claims closed without payment within 31-60 days.								
44	Number of claims closed without payment within 61-90 days.								
45	Number of claims closed without payment within 91-180 days.								
46	Number of claims closed without payment within 181-365 days.								
47	Number of claims closed without payment beyond 365 days.								
48	Median days to final payment.								
49	Number of suits open at beginning of the period.								
50	Number of suits opened during the period.								
51	Number of suits closed during the period.								
52	Number of suits closed during the period with consideration for the								
	borrower.								
53	Number of suits open at end of period.								

Lender-Placed Underwriting Activity

		Single- Interest Auto	Dual-Interest Auto	Single- Interest Home Hazard	Dual-Interest Home Hazard	Single- Interest Home Flood	Dual-Interest Home Flood	Single- Interest Home Wind- Only	Dual Hom
54	Number of master policies in-force at beginning of the period								
55	Number of master policies added during the period								
56	Number of master policies canceled for any reason during the period								
57	Number of master policies in-force at the end of the period								
58	Number of certificates in-force at the beginning of the period								
59	Number of certificates written during the period								
60	Number of certificates in-force at the end of the period								
61	Number of certificates flat-cancelled during the period								
62	Number of certificates cancelled for reasons other than flat cancellations during the period								

al-Interest me Wind- Only	Blanket Vendor Single- Interest Auto	Blanket Vendor Single- Interest Home
al-Interest me Wind- Only	Blanket Vendor Single- Interest Auto	Blanket Vendor Single- Interest Home

Lender-Placed Insurance (2021)

Lender-Placed Underwriting Activity

		Single- Interest Auto	Dual-Interest Auto	Single- Interest Home Hazard	Dual-Interest Home Hazard	Single- Interest Home Flood	Dual-Interest Home Flood	Single- Interest Home Wind- Only	Dual-Interest Home Wind- Only	Blanket Vendor Single- Interest Auto	Blanket Vendor Single- Interest Home
3	Number of flat cancellations on certificates within 45 days of placement										
64	Number of flat cancellations on certificates within 45-90 days of placement										
5	Number of flat cancellations on certificates after 90 days from placement										
6	Number of individual policies in-force at the beginning of the period										
7	Number of individual policies written during the period										
8	Number of individual policies in-force at the end of the period										
9	Number of individual policies cancelled for reasons other than flat cancellations during the period										
0	Number of individual policies flat-cancelled during the period										
'1	Number of flat cancellations on individual policies within 45 days of placement										
2	Number of flat cancellations on individual policies within 45-90 days of placement										
3	Number of flat cancellations on individual policies after 90 days from placement										
4	Average gross placement rate during period										
'5	Dollar amount of gross written premium during the period										
6	Dollar amount of net written premium during the period										
7	Net written premium during period for policies/certificates for which no separate charge is made to the borrower										
8	Dollar amount of premium earned during the period										
'9	Dollars of claims paid during the period										
0	Dollars of claims incurred during the period										
1	Number of complaints received directly from the DOI										
2	Number of complaints received directly from any person or entity other										
	than the DOI										
Lei	nder-Placed Attestation										
						First Name	Middle Name	Last Name	Suffix	Title	Commer
3	First Attestor Information										
4	Second Attestor Information										
5	Overall Comments for the Filing Period										

		First Name	Name	Last Name
83	First Attestor Information			
84	Second Attestor Information			
85	Overall Comments for the Filing Period			