

Market Conduct Annual Statement - 2026 Reporting Changes

The following is a summary of MCAS changes for the 2026 data year.

Fraternal reporting will be included for the 2026 data year

Disability Income/Long-Term Care/Short-Term Limited Duration

Complaint data element updated for consistency. The data element now reads: Number of complaints received by Company from any person or entity other than the DOI.

- (Line references are: Disability Income (83), Long-Term Care (30), Short-Term Limited Duration (111))

Homeowners

Interrogatory question 08, related to non-standard business, was removed.

New data element added to the Underwriting Activity reporting section: Number of non-standard policies issued during the period.

Lender Placed Home and Auto

New Underwriting Activity data elements

- Number of certificates for which Term of Coverage Completed during the period.
- Number of individual policies for which Term of Coverage Completed during the period.

Definitions

- Cancellations - Added "Coverage under an individual policy or a certificate under a group policy ending at the end of the term of coverage is not a cancellation, even if the coverage is renewed through a subsequent individual policy or certificate" to the definition.
- Term of Coverage Completed (New) – Include individual policies and certificates for which the term of coverage was completed and ended during the period.

○

Other Health

Blank and Data Call and Definitions revised extensively. Review the Blank and Data Call and Definitions to see all edits.

Market Conduct Annual Statement - 2026

Reporting Changes

Private Passenger Auto

Interrogatory question 12, related to non-standard business, was removed.

New Underwriting Activity data elements:

- Number of non-standard policies issued during the period.
- Total number of policies in force at the end of the period that have Collision coverage.
- Total number of policies in force at the end of the period that have Comprehensive coverage.
- Total number of policies in force at the end of the period that have Bodily Injury coverage.
- Total number of policies in force at the end of the period that have Property Damage coverage.
- Total number of policies in force at the end of the period that have UMBI and UIMBI coverage.
- Total number of policies in force at the end of the period that have UMPD and UIMPD coverage.
- Total number of policies in force at the end of the period that have Medical Payments coverage.
- Total number of policies in force at the end of the period that have Combined Single Limits coverage.
- Total number of policies in force at the end of the period that have Personal Injury Protection coverage.
- Number of policies in force at the end of the period that are enrolled in a telematics or usage-based data product(s).