

Private Flood (2020)

Private Flood Interrogatories

		Yes No Response	Explanation
Interrogatories - General			
01	Does the reporting company write private flood policies or endorsements? (Y/N)		--
02	Were private flood policies or endorsements in force during the reporting period? (Y/N)		--
03	In which annual statement lines of business on the state page of the statutory annual statement does the company report private flood experience?	--	
04	Were there private flood policies or endorsements in force during the reporting period that provided Personal Property coverage? (Y/N)		--
05	Were there private flood policies or endorsements in force during the reporting period that provided Loss of Use coverage? (Y/N)		--
06	Was the company still actively writing private flood coverage in the state at year end? (Y/N)		--
07	How does company treat subsequent supplemental payments on previously closed claims (or additional payments on a previously reported claim)? Re-open original claim/open new claim. If re-open original claim, report 1. If open new claim, report 2. If other, report 3.	--	
Interrogatories - Private Flood Stand-Alone (first dollar coverage)			
08	Does the reporting company have stand-alone (first dollar coverage) to report? (Y/N)		--
09	If Yes, has the company had a significant event/business strategy that would affect stand-alone (first dollar coverage) data for this reporting period? (Y/N)		--
10	If Yes, explain.	--	
11	If Yes, has the stand-alone (first dollar coverage) block of business or part of this block of business been sold, closed or moved to another company during the year? Y/N		--
12	If Yes, explain.	--	
13	If Yes, does the number of stand-alone (first dollar coverage) policies in force at the beginning of the reporting period in this report match the number of policies or endorsements in force at the end of the reporting period for the first prior year report? (Y/N)	--	--
14	If No, explain the difference.	--	--
Interrogatories - Private Flood Stand-Alone (excess coverage)			
15	Does the reporting company have stand-alone (excess coverage) to report? (Y/N)		--
16	If Yes, has the company had a significant event/business strategy that would affect stand-alone (excess coverage) data for this reporting period? (Y/N)		--
17	If Yes, explain.	--	
18	If Yes, has the stand-alone (excess coverage) block of business or part of this block of business been sold, closed or moved to another company during the year? Y/N		--
19	If Yes, explain.	--	
20	If Yes, does the number of stand-alone (excess coverage) policies in force at the beginning of the reporting period in this report match the number of policies or endorsements in force at the end of the reporting period for the first prior year report? (Y/N)	--	--
21	If No, explain the difference.	--	--

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		Yes	No	Explanation
		Response		
Interrogatories - Private Flood Endorsements to a Homeowners Policy (first dollar coverage)				
22	Does the reporting company have endorsements to a homeowners policy (first dollar coverage) to report? (Y/N)			--
23	If Yes, has the company had a significant event/business strategy that would affect endorsements to a homeowners policy (first dollar coverage) data for this reporting period? (Y/N)			--
24	If Yes, explain.	--		
25	If Yes, has the endorsements to a homeowners policy (first dollar coverage) block of business or part of this block of business been sold, closed or moved to another company during the year? Y/N			--
26	If Yes, explain.	--		
27	If Yes, does the number of endorsements to a homeowners policy (first dollar coverage) in force at the beginning of the reporting period in this report match the number of endorsements in force at the end of the reporting period for the first prior year report? (Y/N)	--		--
28	If No, explain the difference.	--		--
Interrogatories - Private Flood Endorsements to a Homeowners Policy (excess coverage)				
29	Does the reporting company have endorsements to a homeowners policy (excess coverage) to report? (Y/N)			--
30	If Yes, has the company had a significant event/business strategy that would affect endorsements to a homeowners policy (excess coverage) data for this reporting period? (Y/N)			--
31	If Yes, explain.	--		
32	If Yes, has the endorsements to a homeowners policy (excess coverage) block of business or part of this block of business been sold, closed or moved to another company during the year? Y/N			--
33	If Yes, explain.	--		
34	If Yes, does the number of endorsements to a homeowners policy (excess coverage) in force at the beginning of the reporting period in this report match the number of endorsements in force at the end of the reporting period for the first prior year report? (Y/N)	--		--
35	If No, explain the difference.	--		--
Interrogatories - Private Flood Endorsements to a Policy other than Homeowners (first dollar coverage)				
36	Does the reporting company have endorsements to a policy other than homeowners (first dollar coverage) to report? (Y/N)			--
37	If Yes, has the company had a significant event/business strategy that would affect endorsements to a policy other than homeowners (first dollar coverage) data for this reporting period? (Y/N)			--
38	If Yes, explain.	--		
39	If Yes, has the endorsements to a policy other than homeowners (first dollar coverage) block of business or part of this block of business been sold, closed or moved to another company during the year? Y/N			--
40	If Yes, explain.	--		
41	If Yes, does the number of endorsements to a policy other than homeowners (first dollar coverage) in force at the beginning of the reporting period in this report match the number of endorsements in force at the end of the reporting period for the first prior year report? (Y/N)	--		--
42	If No, explain the difference.	--		--

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		Response		
Interrogatories - Private Flood Endorsements to a Policy other than Homeowners (excess coverage)				
43	Does the reporting company have endorsements to a policy other than homeowners (excess coverage) to report? (Y/N)			--
44	If Yes, has the company had a significant event/business strategy that would affect endorsements to a policy other than homeowners (excess coverage) data for this reporting period? (Y/N)			--
45	If Yes, explain.	--		
46	If Yes, has the endorsements to a policy other than homeowners (excess coverage) block of business or part of this block of business been sold, closed or moved to another company during the year? Y/N			--
47	If Yes, explain.	--		
48	If Yes, does the number of endorsements to a policy other than homeowners (excess coverage) in force at the beginning of the reporting period in this report match the number of endorsements in force at the end of the reporting period for the first prior year report? (Y/N)	--		--
49	If No, explain the difference.	--		--
Interrogatories - Private Flood Additional Comments				
50	Additional state specific claims comments (optional):	--		
51	Additional state specific underwriting comments (optional):	--		

Private Flood Claims Information

		Stand-alone policies		Endorsement to a Homeowners Policy		Endorsement to a Policy Other than Homeowners	
		First dollar coverage	Excess Coverage	First dollar coverage	Excess Coverage	First dollar coverage	Excess Coverage
52	Number of claims open at the beginning of the period.						
53	Number of claims opened during the period.						
54	Number of claims closed during the period, with payment.						
55	Number of claims closed during the period, without payment.						
56	Number of claims open at the end of the period.						
57	Median days to final payment.						
58	Number of claims closed with payment within 0-30 days.						
59	Number of claims closed with payment within 31-60 days.						
60	Number of claims closed with payment within 61-90 days.						
61	Number of claims closed with payment within 91-180 days.						
62	Number of claims closed with payment within 181-365 days.						
63	Number of claims closed with payment beyond 365 days.						
64	Number of claims closed without payment within 0-30 days.						
65	Number of claims closed without payment within 31-60 days.						
66	Number of claims closed without payment within 61-90 days.						
67	Number of claims closed without payment within 91-180 days.						
68	Number of claims closed without payment within 181-365 days.						
69	Number of claims closed without payment beyond 365 days.						

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Private Flood Underwriting

		Stand-alone policies		Endorsement to a		Endorsement to a Policy Other	
		First dollar coverage	Excess Coverage	First dollar coverage	Excess Coverage	First dollar coverage	Excess Coverage
70	Number of private flood policies or endorsements in force at end of reporting period in the first prior year report.	--	--	--	--	--	--
71	Number of private flood policies or endorsements in force at the beginning of the reporting period.						
72	Number of private flood policies or endorsements written during the reporting period.						
73	Number of private flood policies or endorsements in force at the end of the reporting period.						
74	The number of private flood policies or endorsements in force at the beginning of the reporting period in this report minus the number of policies or endorsements in force at the end of the reporting period for the first prior year report.	--	--	--	--	--	--
75	Dollar amount of direct premium written during the reporting period for private flood policies or endorsements.						
76	Number of company-initiated non-renewals during the period for private flood policies.						
77	Number of cancellations for non-pay or non-sufficient funds for private flood policies or endorsements.						
78	Number of cancellations at the insured's request for private flood policies or endorsements.						
79	Number of company-initiated cancellations that occur in the first 59 days after effective date, excluding rewrites to an affiliated company for private flood policies or endorsements.						
80	Number of company-initiated cancellations that occur 60 to 90 days after effective date, excluding rewrites to an affiliated company for private flood policies or endorsements.						
81	Number of company-initiated cancellations that occur greater than 90 days after effective date, excluding rewrites to an affiliated company for flood policies or endorsements.						

Private Flood Lawsuits and Complaints

		Stand-alone policies		Endorsement to a Homeowners Policy		Endorsement to a Policy Other than Homeowners	
		First dollar coverage	Excess Coverage	First dollar coverage	Excess Coverage	First dollar coverage	Excess Coverage
82	Number of lawsuits open at beginning of the period.						
83	Number of lawsuits opened during the period.						
84	Number of lawsuits closed during the period.						
85	Number of lawsuits closed during the period with consideration for the consumer.						
86	Number of lawsuits open at end of period.						
87	Number of complaints received directly from any person or entity other than the DOI.						