

Suggested Additions/Changes to the MCAS PPA Blank

01/08/2025

- Move Question 12 (If Yes, what percentage of your business is non-standard?) to Private Passenger Auto Underwriting Activity.
 - This would allow for the format of the answer to this question to be limited to either a percentage or a dollar amount instead of text field

- **Additional Questions**
 1. Total number of policies (Underwriting)
 - a. Total number of policies in force at the end of the period that have (Report by coverage)
 2. Number of policies in force at the end of the period that are enrolled through a Telematics product (Underwriting)
 3. Number of covered drivers on all policies (Underwriting)
 4. Number of vehicles insured on new policies written during the period (Underwriting)
 5. Does the company provide coverage for autonomous vehicle(s)?
 - a. Do we want claims data or underwriting data for this question?
 6. Does the company provide coverage for semi-autonomous vehicle(s)?
 - a. Do we want claims data or underwriting data for this question?

 7. Does the company provide coverage for electric vehicle(s)?
 8. Does the company provide coverage for gas/diesel vehicle(s)?
 9. Does the company provide coverage for hybrid vehicle(s)?
- For Questions 7 – 9, do we want claims data for these questions. Should the vehicle types be added as columns to the Private Passenger Auto Claims Activity section.

- 10. Does the company offer a product/endorsement tailored specifically to Ride Sharing services?
- 11. Number of credit scoring life event exceptions requested during the period
- 12. Number of credit scoring life event exceptions granted during the period
- 13. Number of claims identified as suspicious/fraudulent during the period
- 14. Number of claims proven to be suspicious/fraudulent during the period
- 15. Comprehensive Only
 - a. Number of policies/claims that include Auto Theft coverage
 - b. Number of policies/claims that include Natural Disaster coverage
 - c. Number of policies/claims that include Wildlife Collision coverage
 - d. Number of policies/claims that include Glass claims coverage
 - e. Number of policies/claims that include Other coverage
- 16. More granular data on lawsuits/litigation
 - a. Data related to a breakout on the assignment of benefits

Additional information to be gathered:

1. Ask questions of industry to determine how much effort will be added to provide answers to the new data elements

- a. Volunteers:
 - i. Lisa Brown, APCIA
 - ii. Erica Weyhenmeyer, NAMIC (via email sent to NAIC staff after the 1/8 meeting)
- 2. Identify specific questions to gain more granular data related to lawsuits/litigation
 - a. Volunteers:
 - i. Birny Birnbaum, CEJ