**Lines of Business:** Travel Insurance

**Reporting Period:** January 1, 202x through December 31, 202x

**Filing Deadline:** April 30, 202x

# Contact Information

|  |  |
| --- | --- |
| MCAS Administrator | The person responsible for assigning who may view and input company data. |
| MCAS Contact | The person most knowledgeable about the submitted MCAS data. This person can be the same as the MCAS Administrator. |
| MCAS Attestors | The person who attests to the completeness and accuracy of the  MCAS data. |

**Schedule 1––Interrogatories**

|  |  |  |
| --- | --- | --- |
| **ID** | **Description** |  |
| 1-01 | Were there policies/certificates in force during the reporting period that provide travel insurance coverage? | Yes/No |
|  |  |  |
|  |  |  |
|  |  |  |
| 1-02 | Has the company had a significant event/business strategy that would affect data for this reporting period? (Add clarification to definition of “significant”. May want an additional data element related to this.) | Yes/No |
| 1-03 | If yes, add additional comments | Comment |
| 1-04 | Has this block of business or part of this block of business been sold, closed or moved to another company during the reporting period? | Yes/No |
| 1-05 | If yes, add additional comments | Comment |
| 1-06 | How does the company treat subsequent supplemental or additional payments on previously closed claims? | Comment |
| 1-7 | Additional state-specific underwriting comments (optional) | Comment |
| 1-8 | Additional state-specific claims comments (optional) | Comment |
| 1-9 | Does the company use third party administrators (TPAs) for purposes of supporting the travel insurance business being reported? |  |
| 1-10 | If yes, provide the names and functions of each TPA. |  |
| 1-11 | Does the company use managing general agents (MGAs) for purposes of supporting the travel insurance business being reported? |  |
| 1-12 | If yes, provide the names and functions of each MGA. |  |
| 1-13 | Does the company use travel administrators for purposes of supporting the travel insurance business being reported? |  |
| 1-14 | If yes, provide the names and functions of each travel administrator. |  |
| 1-15 | Number of Travel Retailers offering and disseminating Travel Insurance on behalf of the Company at the end of the reporting period. |  |

**Schedule 2––Travel Claims Activity, Counts Reported by Coverage**

(Trip Cancellation – 1, Trip Interruption – 2, Trip Delay – 3, Baggage Loss / Delay– 4, Emergency Medical / Dental – 5, Emergency Transportation / Repatriation – 6, Other – 7)

Other possible breakouts: primary vs. excess coverage

|  |  |  |
| --- | --- | --- |
|  | Primary/Excess Breakout | National/International Breakout |
| Trip Cancellation | No | Yes |
| Trip Interruption | No | Yes |
| Trip Delay | No | Yes |
| Baggage Loss/Delay | No | Yes |
| Emergency Medical/Dental | Yes | Yes |
| Emergency Transportation / Repatriation | No | Yes |
| Other | No | Yes |

|  |  |
| --- | --- |
| **ID** | **Description** |
| 2-16 | Number of claims open at the beginning of the period |
| 2-17 | Number of claims opened during the period |
| 2-18 | Number of claims closed during the period, with payment |
| 2-19 | Number of claims closed during the period, without payment |
| 2-20 | Number of claims open at the end of the period |
| 2-21 | Number of claims closed with payment within 0-30days |
| 2-22 | Number of claims closed with payment within 31-90 days |
| 2-23 | Number of claims closed with payment beyond 90 days |
| 2-24 | Number of claims closed without payment within 0-30 days |
| 2-25 | Number of claims closed without payment 31-90 days |
| 2-26 | Number of claims closed without payment beyond 90 days |
| 2-27 | Dollar amount of claims closed with payment |
| 2-28 | Number of lawsuits open at beginning of the period |
| 2-29 | Number of lawsuits opened during the period |
| 2-30 | Number of lawsuits closed during the period |
| 2-31 | Number of lawsuits open at end of the period |
| 2-32 | Number of lawsuits closed with consideration for the consumer |

# Schedule 3––Travel Underwriting Elements

|  |  |
| --- | --- |
| **ID** | **Description** |
| 3-33 | Total number of policies in-force at the beginning of the period |
| 3-34 | Number of policies in-force at the beginning of the period that were sold through an airline |
| 3-35 | Number of policies in-force at the beginning of the period that were sold through a cruise line |
| 3-36 | Number of policies in-force at the beginning of the period that were sold through a travel agent |
| 3-37 | Number of policies in-force at the beginning of the period that were sold through an insurer direct |
| 3-38 | Number of policies in-force at the beginning of the period that were sold through a web aggregator |
| 3-39 | Number of policies in-force at the beginning of the period that were sold through another retailer |
| 3-40 | Number of individual policies in-force at the beginning of the period |
| 3-41 | Number of group policies (other than blanket) in-force at the beginning of the period |
| 3-42 | Number of blanket policies in-force at the beginning of the period |
| 3-43 | Number of policies written during the period |
|  |  |
|  |  |
| 3-44 | Number of policies in-force at the end of the period |
| 3-45 | Number of individuals insured at the beginning of the period |
|  |  |
|  |  |
| 3-46 | Number of cancellations at the insured's (or certificate holder’s) request during the period |
| 3-47 | Total dollar amount of direct premium written during the period |
| 3-48 | Dollar amount of direct premium written during the period for policies sold through an airline |
| 3-49 | Dollar amount of direct premium written during the period for policies sold through a cruise line |
| 3-50 | Dollar amount of direct premium written during the period for policies sold through a travel agent |
| 3-51 | Dollar amount of direct premium written during the period for policies sold through an insurer direct |
| 3-52 | Dollar amount of direct premium written during the period for policies sold through a web aggregator |
| 3-53 | Dollar amount of direct premium written during the period for policies sold through another retailer |
| 3-54 | Dollar amount of direct premium written during the period for individual policies |
| 3-55 | Dollar amount of direct premium written during the period for group policies (other than blanket) |
| 3-56 | Dollar amount of direct premium written during the period for blanket policies |
| 3-57 | Number of complaints received directly from the DOI |
| 3-58 | Number of complaints received directly from any person or entity other than the DOI |

**Notes: Consider insurance vs. non-insurance benefits**