**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 | If Yes, enter the amount of all travel insurance premium that was related to individual policy sales. | Number |
| 1-03 | If Yes, enter the amount of all travel insurance premium that was related to group (other than blanket) policy sales. | Number |
| 1-04 | If Yes, enter the amount of all travel insurance premium that was related to blanket policy sales. | Number |
| 1-05 | 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 |
| 1-06 | If yes, add additional comments | Comment |
| 1-07 | 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 |
| 1-08 | If yes, add additional comments | Comment |
| 1-09 | How does the company treat subsequent supplemental or additional payments on previously closed claims? | Comment |
| 1-10 | Additional state-specific underwriting comments (optional) | Comment |
| 1-11 | Additional state-specific claims comments (optional) | Comment |
| 1-12 | Does the company use third party administrators (TPAs) for purposes of supporting the travel insurance business being reported? |  |
| 1-13 | If yes, provide the names and functions of each TPA. |  |
| 1-14 | Does the company use managing general agents (MGAs) for purposes of supporting the travel insurance business being reported? |  |
| 1-15 | If yes, provide the names and functions of each MGA. |  |
| 1-16 | Does the company use travel administrators for purposes of supporting the travel insurance business being reported? |  |
| 1-17 | If yes, provide the names and functions of each travel administrator. |  |
| 1-18 | 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 | Timeliness Breakouts |
| Trip Cancellation | No | Yes | 0-30; 31-90; 91+ |
| Trip Interruption |  |  |  |
| Trip Delay |  |  |  |
| Baggage Loss/Delay |  |  |  |
| Emergency Medical/Dental |  |  |  |
| Emergency Transportation / Repatriation |  |  |  |
| Other |  |  |  |

|  |  |
| --- | --- |
| **ID** | **Description** |
| 2-19 | Number of claims open at the beginning of the period |
| 2-20 | Number of claims opened during the period |
| 2-21 | Number of claims closed during the period, with payment |
| 2-22 | Number of claims closed during the period, without payment |
| 2-23 | Number of claims open at the end of the period |
| 2-24 | Number of claims closed with payment within 0-90 days (Add breakouts for shorter durations: 0-15, 16-30, 31-45…some time breakouts may not be appropriate for all breakout coverages) |
| 2-25 | Number of claims closed with payment over 90 days |
| 2-26 | Number of claims closed without payment within 0-90 days |
| 2-27 | Number of claims closed without payment over 90 days |
| 2-28 | Dollar amount of claims closed with payment |
| 2-29 | Number of lawsuits open at beginning of the period |
| 2-30 | Number of lawsuits opened during the period |
| 2-31 | Number of lawsuits closed during the period |
| 2-32 | Number of lawsuits open at end of the period |
| 2-33 | Number of lawsuits closed with consideration for the consumer |

# Schedule 3––Travel Underwriting Elements

# Possible coverage breakouts: Policy Type - Individual, Group (other than Blanket) and Blanket

|  |  |
| --- | --- |
| **ID** | **Description** |
| 3-34 | Number of policies written during the period |
| 3-35 |  |
| 3-36 |  |
| 3-37 | Number of individuals insured |
| 3-38 | Number of policies in-force at the end of the period |
| 3-39 |  |
| 3-40 |  |
| 3-41 | Number of cancellations at the insured's (or certificate holder’s) request during the period |
| 3-42 | Dollar amount of direct premium written during the period |
| 3-43 | Number of complaints received directly from the DOI |
| 3-44 | Number of complaints received directly from any person or entity other than the DOI |

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

# Schedule 4––Travel Marketing and Sales Elements

**Possible reporting breakouts:** Retailer Type – Airline/Cruise line, Websites; Policy Duration – Single Trip,

|  |  |
| --- | --- |
| **ID** | **Description** |
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