MCAS Market Conduct Annual Statement

Lender-Placed Insurance (2026)

Lender-Placed Insurance Interrogatories

		Yes No Response	Explanation
01	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed auto coverage?		——
02	If Yes, enter the percentage of all lender-placed auto policies/certificates issued during the period which were single-interest lender-placed auto.	——	
03	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed auto coverage?		——
04	If Yes, enter the percentage of all lender-placed auto policies/certificates issued during the period which were dual-interest lender-placed auto.	——	
05	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners hazard coverage?		——
06	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed homeowners hazard coverage.	——	
07	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners hazard coverage?		——
08	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners hazard coverage.	——	
09	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners flood coverage?		——
10	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed homeowners flood coverage.	——	
11	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners flood coverage?		——
12	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners flood coverage.	——	
13	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners wind-only coverage?		——
14	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed homeowners wind-only coverage.	——	
15	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners wind-only coverage?		——
16	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners wind-only coverage.	——	
17	Were there policies-in-force during the reporting period that provided blanket vendor single-interest auto (vehicle) coverage?		——
18	Were there policies-in-force during the reporting period that provided blanket vendor single-interest home (residential property) coverage?		——
19	Was the company still actively writing policies/certificates in the state at year end?		——
20	Has the company had a significant event/business strategy that would affect data for this reporting period?		——
21	If yes, add additional comments:	——	
22	Has all or part of this block of business been sold, closed or moved to another company during the year?		——
23	If yes, add additional comments:	——	
24	How does the company treat subsequent supplemental payments on previously closed claims (or additional payments on a previously reported claim)? For example: Reopen original claim/open new claim	——	
25	Does the company require third parties it contracts with to forward insurance-related complaints to the company so the company may report the complaints in its complaints logs?		——
26	If yes, add additional comments:	——	
27	Does the company monitor third parties it contracts with to ensure insurance complaints are forwarded to the company?		——
28	If yes, add additional comments:	——	
29	Additional state specific Claims comments (optional):	——	
30	Additional state specific Underwriting comments (optional):	——	

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Lender-Placed Insurance (2026)

Lender-Placed Claims Activity

		Single-Interest Auto	Dual-Interest Auto	Single-Interest Home Hazard	Dual-Interest Home Hazard	Single-Interest Home Flood	Dual-Interest Home Flood	Single-Interest Home Wind-Only	Dual-Interest Home Wind-Only	Blanket Vendor Single-Interest Auto	Blanket Vendor Single-Interest Home
31	Number of claims open at the beginning of the period.										
32	Number of claims opened during the period.										
33	Number of claims closed during the period, with payment.										
34	Number of claims closed during the period, without payment.										
35	Number of claims remaining open at the end of the period.										
36	Number of claims closed with payment within 0-30 days.										
37	Number of claims closed with payment within 31-60 days.										
38	Number of claims closed with payment within 61-90 days.										
39	Number of claims closed with payment within 91-180 days.										
40	Number of claims closed with payment within 181-365 days.										
41	Number of claims closed with payment beyond 365 days.										
42	Number of claims closed without payment within 0-30 days.										
43	Number of claims closed without payment within 31-60 days.										
44	Number of claims closed without payment within 61-90 days.										
45	Number of claims closed without payment within 91-180 days.										
46	Number of claims closed without payment within 181-365 days.										
47	Number of claims closed without payment beyond 365 days.										
48	Median days to final payment.										
49	Number of suits open at beginning of the period.										
50	Number of suits opened during the period.										
51	Number of suits closed during the period.										
52	Number of suits closed during the period with consideration for the borrower.										
53	Number of suits open at end of period.										

Lender-Placed Underwriting Activity

		Single-Interest Auto	Dual-Interest Auto	Single-Interest Home Hazard	Dual-Interest Home Hazard	Single-Interest Home Flood	Dual-Interest Home Flood	Single-Interest Home Wind-Only	Dual-Interest Home Wind-Only	Blanket Vendor Single-Interest Auto	Blanket Vendor Single-Interest Home
54	Number of master policies in-force at beginning of the period.										
55	Number of master policies added during the period.										
56	Number of master policies canceled for any reason during the period.										
57	Number of master policies in-force at the end of the period.										
58	Number of certificates in-force at the beginning of the period.									——	——
59	Number of certificates written during the period.									——	——
60	Number of certificates for which Term of Coverage Completed during the period.									——	——
61	Number of certificates in-force at the end of the period.									——	——
62	Number of certificates flat-cancelled during the period.									——	——

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Lender-Placed Insurance (2026)

Lender-Placed Underwriting Activity (Continued)

		Single-Interest Auto	Dual-Interest Auto	Single-Interest Home Hazard	Dual-Interest Home Hazard	Single-Interest Home Flood	Dual-Interest Home Flood	Single-Interest Home Wind-Only	Dual-Interest Home Wind-Only	Blanket Vendor Single-Interest Auto	Blanket Vendor Single-Interest Home
63	Number of certificates cancelled for reasons other than flat cancellations during the period.									——	——
64	Number of flat cancellations on certificates within 45 days of placement.									——	——
65	Number of flat cancellations on certificates after 90 days from placement.									——	——
66	Number of individual policies in-force at the beginning of the period.									——	——
67	Number of individual policies written during the period.									——	——
68	Number of individual policies for which Term of Coverage Completed during the period.									——	——
69	Number of individual policies in-force at the end of the period.									——	——
70	Number of individual policies cancelled for reasons other than flat cancellations during the period.									——	——
71	Number of individual policies flat-cancelled during the period.									——	——
72	Number of flat cancellations on individual policies within 45 days of placement.									——	——
73	Number of flat cancellations on individual policies within 45-90 days of placement.									——	——
74	Number of flat cancellations on individual policies after 90 days from placement.									——	——
75	Average gross placement rate during period.									——	——
76	Dollar amount of gross written premium during the period.										
77	Dollar amount of net written premium during the period.										
78	Net written premium during period for policies/certificates for which no separate charge is made to the borrower.										
79	Dollar amount of premium earned during the period.										
80	Dollars of claims paid during the period.										
81	Dollars of claims incurred during the period.										
82	Number of complaints received directly from the DOI.										
83	Number of complaints received directly from any person or entity other than the DOI.										

Lender-Placed Attestation

		First Name	Middle Name	Last Name	Suffix	Title	Comments
84	First Attestor Information.						——
85	Second Attestor Information.						——
86	Overall Comments for the Filing Period.	——	——	——	——	——	

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