MCAS Market Conduct Annual Statement

Homeowners (2027)

Interrogatories

		Yes/No Response	Explanation
01	Were there policies in force during the reporting period that provided Dwelling coverage?		———
02	Were there policies in force during the reporting period that provided Personal Property coverage?		———
03	Were there policies in force during the reporting period that provided Liability coverage?		———
04	Were there policies in force during the reporting period that provided Medical Payments coverage?		———
05	Were there policies in force during the reporting period that provided Loss of Use coverage?		———
06	Was the company still actively writing policies in the state at year end?		———
07	Does the company write in the non-standard market?		———
08	If Yes, how is non-standard defined?	———	
09	Has the company had a significant event/business strategy that would affect data for this reporting period?		———
10	If yes, add additional comments.	———	
11	Has all or part of this block of business been sold, closed or moved to another company during the reporting period?		———
12	If yes, add additional comments.	———	
13	How does the company treat subsequent supplemental or additional payments on previously closed claims?	———	
14	Does the company use Managing General Agents (MGAs)?		———
15	If yes, list the names of the MGAs.	———	
16	Does the company use Third Party Administrators (TPAs)?		———
17	If yes, list the names of the TPAs.	———	
18	Does the company use digital claim settlement?		———
19	If yes, list the names of the vendors providing third-party data	———	
20	Additional state specific Claims comments (optional):	———	
21	Additional state specific Underwriting comments (optional):	———	

Claims Activity

		Dwelling				Personal Property				Liability	Medical Payments	Loss of Use
		Digital	Hybrid	Non-Digital	All	Digital	Hybrid	Non-Digital	All			
22	Number of claims open at the beginning of the period.				———				———			
23	Number of claims opened during the period.				———				———			
24	Number of claims closed with payment during the period.				———				———			
25	Number of claims closed without payment during the period.				———				———			
26	Number of claims open at the end of the period.				———				———			
27	Median days to final payment.	———	———	———		———	———	———				
28	Number of claims closed with payment within 0-30 days.				———				———			

Claims Activity (Continued)

		Dwelling				Personal Property				Liability	Medical Payments	Loss of Use
		Digital	Hybrid	Non-Digital	All	Digital	Hybrid	Non-Digital	All			
29	Number of claims closed with payment within 31-60 days.				———				———			
30	Number of claims closed with payment within 61-90 days.				———				———			
31	Number of claims closed with payment within 91-180 days.				———				———			
32	Number of claims closed with payment within 181-365 days.				———				———			
33	Number of claims closed with payment beyond 365 days.				———				———			
34	Number of claims closed without payment within 0-30 days.				———				———			
35	Number of claims closed without payment within 31-60 days.				———				———			
36	Number of claims closed without payment within 61-90 days.				———				———			
37	Number of claims closed without payment within 91-180 days.				———				———			
38	Number of claims closed without payment within 181-365 days.				———				———			
39	Number of claims closed without payment beyond 365 days.				———				———			

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Underwriting Activity

		Total
40	Number of dwellings which have policies in force at the end of the period.	
41	Number of dwelling fire policies in force at the end of the period.	
42	Number of homeowner policies in force at the end of the period.	
43	Number of tenant/renter/condo policies in force at the end of the period.	
44	Number of all other residential property policies in force at the end of the period.	
45	Number of new business policies written during the period.	
46	Number of non-standard policies issued during the period.	
47	Dollar amount of direct premium written during the period.	
48	Number of company-initiated non-renewals during the period.	
49	Number of cancellations for non-pay or non-sufficient funds.	
50	Number of cancellations at the insured's request.	
51	Number of company-initiated cancellations that occur in the first 59 days after effective date, excluding rewrites to a related company.	
52	Number of company-initiated cancellations that occur 60 to 90 days after effective date, excluding rewrites to a related company.	
53	Number of company-initiated cancellations that occur greater than 90 days after effective date, excluding rewrites to a related company.	
54	Number of complaints received directly from any person or entity other than the DOI.	

Lawsuit Activity

		Dwelling	Personal	Liability	Medical	Loss of Use	Non-Claim Related
55	Number of lawsuits open at beginning of the period.						
56	Number of lawsuits opened during the period.						
57	Number of lawsuits closed during the period.						
58	Number of lawsuits open at end of period.						
59	Number of lawsuits closed with consideration for the consumer.						

Attestation

		First Name	Middle Name	Last Name	Suffix	Title	Comments
60	First Attestor Information.						———
61	Second Attestor Information.						———
62	Overall Comments for the Filing Period.	———	———	———	———	———	

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