MCAS Market Conduct Annual Statement

Private Passenger Auto (2026)

Interrogatories

		Yes/No Response	Explanation
01	Were there policies in force during the reporting period that provided Collision coverage?		———
02	Were there policies in force during the reporting period that provided Comprehensive coverage?		———
03	Were there policies in force during the reporting period that provided Bodily Injury coverage?		———
04	Were there policies in force during the reporting period that provided Property Damage coverage?		———
05	Were there policies in force during the reporting period that provided Uninsured Motorists and Underinsured Motorists (UMBI) coverage?		———
06	Were there policies in force during the reporting period that provided Uninsured Motorists and Underinsured Motorists (UMPD) coverage?		———
07	Were there policies in force during the reporting period that provided Medical Payments coverage?		———
08	Were there policies in force during the reporting period that provided Combined Single Limits coverage?		———
09	Were there policies in force during the reporting period that provided Personal Injury Protection coverage?		———
10	Was the company actively writing policies in the state at year end?		———
11	Does the company write in the non-standard market?		———
~~12~~	~~If Yes, what percentage of your business is non-standard?~~	———	
~~13~~ 12	If Yes, how is non-standard defined?	———	
~~14~~ 13	Has the company had a significant event/business strategy that would affect data for this reporting period?		———
~~15~~ 14	If yes, add additional comments.	———	
~~16~~ 15	Has all or part of this block of business been sold, closed or moved to another company during the reporting period?		———
~~17~~ 16	If yes, add additional comments.	———	
~~18~~ 17	How does the company treat subsequent supplemental or additional payments on previously closed claims?	———	
19 18	Does the company use Managing General Agents (MGAs)?		———
~~20~~ 19	If yes, list the names of the MGAs	———	
~~21~~ 20	Does the company use Third Party Administrators (TPAs)?		———
~~22~~ 21	If yes, list the names of the TPAs	———	
~~23~~ 22	Does the company use telematics or usage-based data?		———
~~24~~ 23	Does the company use digital claim settlement?		———
~~25~~ 24	If yes, list the names of the vendors providing third-party data and algorithms used in the digital claim settlement process	———	
~~26~~ 25	Additional state specific Claims comments (optional):	———	
~~27~~ 26	Additional state specific Underwriting comments (optional):	———	

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Private Passenger Auto (2026)

Claims Activity

		Collision				Comprehensive				Bodily Injury	Property Damage			
		Digital	Hybrid	Non-Digital	All	Digital	Hybrid	Non-Digital	All		Digital	Hybrid	Non-Digital	All
~~28~~ 27	Number of claims open at the beginning of the period.													
~~29~~ 28	Number of claims opened during the period.													
~~30~~ 29	Number of claims closed with payment during the period.													
~~31~~ 30	Number of claims closed without payment during the period.													
~~32~~ 31	Number of claims closed during the period, without payment, because the amount claimed is below the insured's deductible.													
~~33~~ 32	Number of claims remaining open at the end of the period.													
~~34~~ 33	Median days to final payment.													
~~35~~ 34	Number of claims closed with payment within 0-30 days.													
~~36~~ 35	Number of claims closed with payment within 31-60 days.													
~~37~~ 36	Number of claims closed with payment within 61-90 days.													
~~38~~ 37	Number of claims closed with payment within 91-180 days.													
~~39~~ 38	Number of claims closed with payment within 181-365 days.													
~~40~~ 39	Number of claims closed with payment beyond 365 days.													
~~41~~ 40	Number of claims closed without payment within 0-30 days.													
~~42~~ 41	Number of claims closed without payment within 31-60 days.													
~~43~~ 42	Number of claims closed without payment within 61-90 days.													
~~44~~ 43	Number of claims closed without payment within 91-180 days.													
~~45~~ 44	Number of claims closed without payment within 181-365 days.													
~~46~~ 45	Number of claims closed without payment beyond 365 days.													

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Private Passenger Auto (2026)

Claims Activity (Continued)

	UMBI and UIMBI	UMPD and UIMPD				Medical Payments	Combined Single Limits	Personal Injury Protection
		Digital	Hybrid	Non-Digital	All			
~~28~~ 27 Number of claims open at the beginning of the period.					———			
~~29~~ 28 Number of claims opened during the period.					———			
~~30~~ 29 Number of claims closed with payment during the period.					———			
~~31~~ 30 Number of claims closed without payment during the period.					———			
~~32~~ 31 Number of claims closed during the					———			
~~33~~ 32 Number of claims remaining open at the end of the period.					———			
~~34~~ 33 Median days to final payment.		———	———	———				
~~35~~ 34 Number of claims closed with payment within 0-30 days.					———			
~~36~~ 35 Number of claims closed with payment within 31-60 days.					———			
~~37~~ 36 Number of claims closed with payment within 61-90 days.					———			
~~38~~ 37 Number of claims closed with payment within 91-180 days.					———			
~~39~~ 38 Number of claims closed with payment within 181-365 days.					———			
~~40~~ 39 Number of claims closed with payment beyond 365 days.					———			
~~41~~ 40 Number of claims closed without payment within 0-30 days.					———			
~~42~~ 41 Number of claims closed without payment within 31-60 days.					———			
~~43~~ 42 Number of claims closed without payment within 61-90 days.					———			
~~44~~ 43 Number of claims closed without payment within 91-180 days.					———			
~~45~~ 44 Number of claims closed without payment within 181-365 days.					———			
~~46~~ 45 Number of claims closed without payment beyond 365 days.					———			

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Underwriting Activity

		Value
~~47~~ 46	Number of autos which have policies in force at the end of the period.	
~~48~~ 47	Number of policies in force at the end of the period.	
~~49~~ 48	Number of new policies written during the period.	
49	Number of non-standard policies issued during the period.	
50	Total number of policies in force at the end of the period that have Collision coverage.	
51	Total number of policies in force at the end of the period that have Comprehensive coverage.	
52	Total number of policies in force at the end of the period that have Bodily Injury coverage.	
53	Total number of policies in force at the end of the period that have Property Damage coverage.	
54	Total number of policies in force at the end of the period that have UMBI and UIMBI coverage.	
55	Total number of policies in force at the end of the period that have UMPD and UIMPD coverage.	
56	Total number of policies in force at the end of the period that have Medical Payments coverage.	
57	Total number of policies in force at the end of the period that have Combined Single Limits coverage.	
58	Total number of policies in force at the end of the period that have Personal Injury Protection coverage.	
59	Number of policies in force at the end of the period that are enrolled in a telematics or usage-based data product(s).	
~~50~~ 60	Dollar amount of direct written premium during the period.	
~~51~~ 61	Number of company-initiated non-renewals during the period.	
~~52~~ 62	Number of cancellations for non-pay or non-sufficient funds.	
~~53~~ 63	Number of cancellations at the insured's request	
~~54~~ 64	Number of company-initiated cancellations that occur in the first 59 days after effective date, excluding rewrites to a related company.	
~~55~~ 65	Number of company-initiated cancellations that occur 60-90 days after effective date, excluding rewrites to a related company.	
~~56~~ 66	Number of company-initiated cancellations that occur greater than 90 days after effective date, excluding rewrites to a related company.	
~~57~~ 67	Number of complaints received directly from any person or entity other than the DOI.	

Lawsuit Activity

		Collision	Comprehensive	Bodily Injury	Property Damage	UMBI and UIMBI	UMPD and UIMPD	Medical Payments	Combined Single Limits	Personal Injury Protection	Non-Claim Related Lawsuits
~~58~~ 68	Number of lawsuits open at beginning of the period.										
~~59~~ 69	Number of lawsuits opened during the period.										
~~60~~ 70	Number of lawsuits closed during the period.										
~~61~~ 71	Number of lawsuits open at end of period.										
~~62~~ 72	Number of lawsuits closed with consideration for the consumer.										

Attestation

		First Name	Middle Name	Last Name	Suffix	Title	Comments
~~63~~ 73	First Attestor Information.						———
~~64~~ 74	Second Attestor Information.						———
~~65~~ 75	Overall Comments for the Filing Period.	———	———	———	———	———	

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