

Market Conduct Annual Statement 2018 Data Year Filings

Life & Annuity Data Elements & Validation



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Market Conduct Annual Statement 2018 Data Year Filings

Life & Annuity Data Elements

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MCAS Resources

Visit the MCAS Web page at:
https://www.naic.org/mcas_main.htm

- Important Dates
- Participation Requirements
- Frequently Asked Questions
- Reporting Blanks
- Data Call and Definitions
- MCAS User Guide
- CSV Data Upload Instructions



Remember

The filing deadline is

April 30, 2019



Remember

MCAS Threshold:

\$50,000 in direct written premium
or considerations

Life Interrogatories

		Yes No Response	Explanation
01	Individual Life Cash Value - Does the company have data to report for this product type?		
02	Individual Life Non-Cash Value - Does the company have data to report for this product type?		
03/04	Is there a reason that the reported Individual Life Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?		
05/06	Is there a reason that the reported Individual Life Non-Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?		
07	Additional state specific Individual Life Cash Value comments (optional):		
08	Additional state specific Individual Life Non-Cash Value comments (optional):		

Life Interrogatories

		Yes No Response	Explanation
01	Individual Life Cash Value - Does the company have data to report for this product type?		
02	Individual Life Non-Cash Value - Does the company have data to report for this product type?		
03/04	Is there a reason that the reported Individual Life Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?		
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07	Additional state specific Individual Life Cash Value comments (optional):		
08	Additional state specific Individual Life Non-Cash Value comments (optional):		

Life

		Individual Life Cash Value	Individual Life Non-Cash Value
09	Number of replacement policies issued during the period.		
10	Number of internal replacements issued during the period.		
11	Number of external replacements issued during the period.		
12	Number of policies replaced where age of insured at replacement was < 65.	-	-
13	Number of policies replaced where age of insured at replacement was age 65 and over.	-	-

Life Interrogatories		Yes	No	Explanation
		Response	Response	
01	Individual Life Cash Value - Does the company have data to report for this product type?			
02	Individual Life Non-Cash Value - Does the company have data to report for this product type?			
03/04	Is there a reason that the reported Individual Life Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?			
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12	Number of policies replaced where age of insured at replacement was < 65.			-
13	Number of policies replaced where age of insured at replacement was age 65 and over.			-

Life Interrogatories		Yes	No	Explanation
		Response	Response	
01	Individual Life Cash Value - Does the company have data to report for this product type?	Y		
02	Individual Life Non-Cash Value - Does the company have data to report for this product type?	Y		
03/04	Is there a reason that the reported Individual Life Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?			
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10	Number of internal replacements issued during the period.			
11	Number of external replacements issued during the period.			
12	Number of policies replaced where age of insured at replacement was < 65.			-
13	Number of policies replaced where age of insured at replacement was age 65 and over.			-
14	Number of policies surrendered under 2 years from policy issue.			-
15	Number of policies surrendered between 2 years and 5 years from policy issue.			-
16	Number of policies surrendered between 6 years and 10 years from policy issue.			-
17	Number of policies surrendered during the period.			-
18	Number of new policies issued during the period where age of insured at issue was < 65.			-
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.			-

Life Interrogatories		Yes No Response	Explanation
01	Individual Life Cash Value - Does the company have data to report for this product type?	Y	
02	Individual Life Non-Cash Value - Does the company have data to report for this product type?	N	
03/04	Is there a reason that the reported Individual Life Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?		
05/06	Is there a reason that the reported Individual Life Non-Cash Value information may identify the company as an outlier or be substantially different from previously reported data (such as assuming blocks of business; shifting market strategies; underwriting changes, etc)?		
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14	Number of policies surrendered under 2 years from policy issue.		
15	Number of policies surrendered between 2 years and 5 years from policy issue.		-
16	Number of policies surrendered between 6 years and 10 years from policy issue.		-
17	Number of policies surrendered during the period.		-
18	Number of new policies issued during the period where age of insured at issue was < 65.		-
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Life Interrogatories

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- 07 Additional state specific Individual Life Cash Value comments (optional):
- 08 Additional state specific Individual Life Non-Cash Value comments (optional):

Life MCAS Data Elements



Market Conduct Data

Life Policies

- Individual Life Cash Value
- Individual Life Non-Cash Value
- Do **not** include Accidental Death and Dismemberment policies

Data Reporting Methodology



Replacements

Life

		Individual Life Cash Value	Individual Life Non-Cash Value
09	Number of replacement policies issued during the period.		
10	Number of internal replacements issued during the period.		
11	Number of external replacements issued during the period.		
12	Number of policies replaced where age of insured at replacement was < 65.		-
13	Number of policies replaced where age of insured at replacement was age 65 and over.		-
14	Number of policies surrendered under 2 years from policy issue.		-
15	Number of policies surrendered between 2 years and 5 years from policy issue.		-
16	Number of policies surrendered between 6 years and 10 years from policy issue.		-
17	Number of policies surrendered during the period.		-
18	Number of new policies issued during the period where age of insured at issue was < 65.		-
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.		-

January 1, 2018 – December 31, 2018

Replacements

Life

		Individual Life Cash Value	Individual Life Non-Cash Value
09	Number of replacement policies issued during the period.		
10	Number of internal replacements issued during the period.		
11	Number of external replacements issued during the period.		
12	Number of policies replaced where age of insured at replacement was < 65.		
13	Number of policies replaced where age of insured at replacement was age 65 and over.		X
14	Number of policies surrendered under 2 years from policy issue.		-
15	Number of policies surrendered between 2 years and 5 years from policy issue.		-
16	Number of policies surrendered between 6 years and 10 years from policy issue.		-
17	Number of policies surrendered during the period.		-
18	Number of new policies issued during the period where age of insured at issue was < 65.		-
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.		-

January 1, 2018 – December 31, 2018

Life & Annuities Data Call & Definitions

Replacement Policy

A policy and/or annuity contract application received by your company that is intended to replace an existing policy and/or annuity contract according to each state's definition of a replacement. This may include both external and internal replacements according to each state's replacement law.

Life & Annuities Data Call & Definitions

Replacements Include:

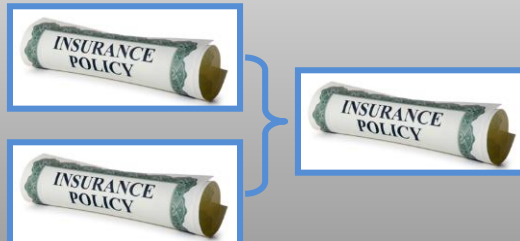
- loan purchases, if the original policy is surrendered,
- surrenders, if a replacement policy is issued in conjunction with the surrender
- 1035 exchanges

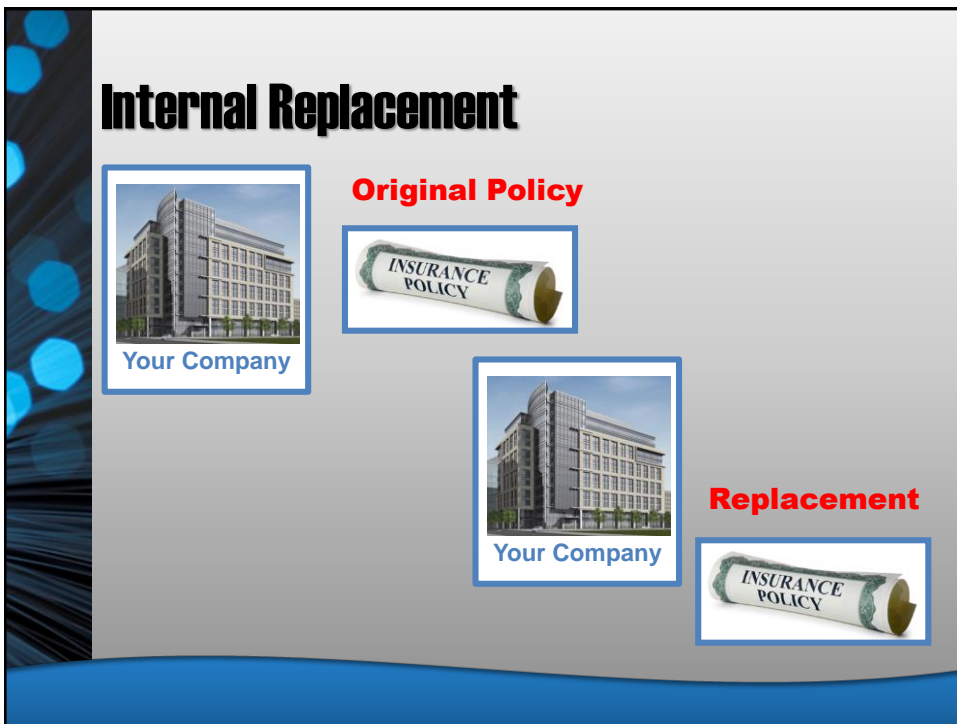
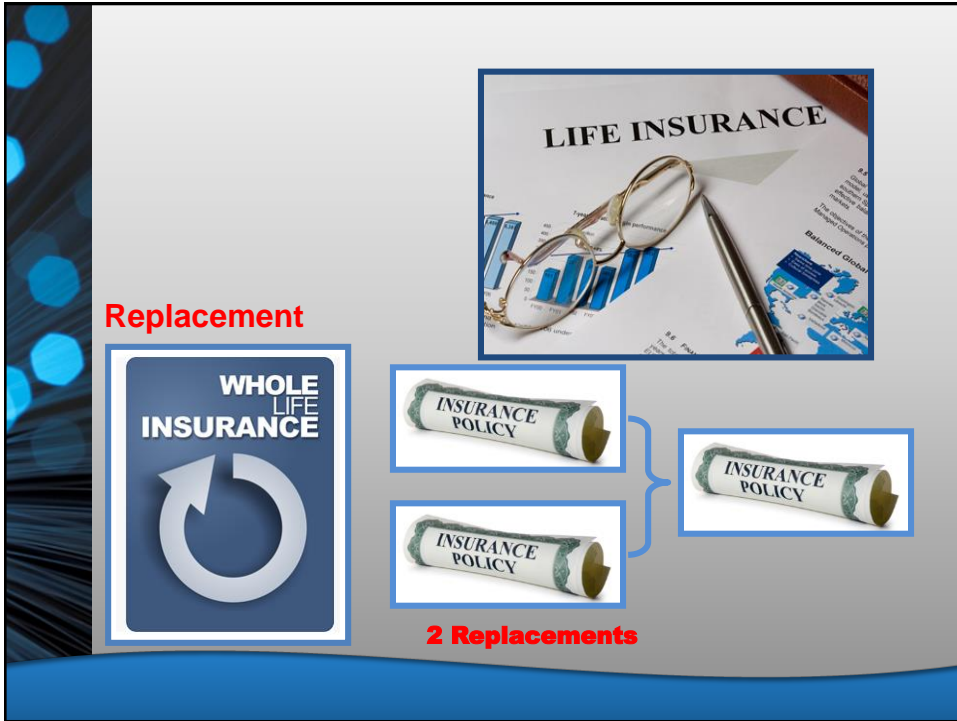
Life & Annuities Data Call & Definitions

Replacements Do Not Include:

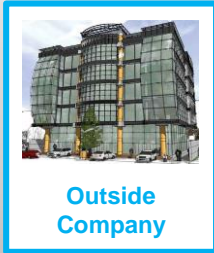
- policy conversions
- exchanges of a group policy for an individual policy

Replacement

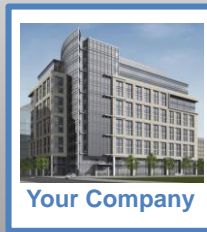




External Replacement



Original Policy



Replacement



Surrenders

Life

		Individual Life Cash Value	Individual Life Non-Cash Value
09	Number of replacement policies issued during the period.		
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15	Number of policies surrendered between 2 years and 5 years from policy issue.		
16	Number of policies surrendered between 6 years and 10 years from policy issue.		
17	Number of policies surrendered during the period.		
18	Number of new policies issued during the period where age of insured at issue was < 65.		
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.		



Life & Annuities Data Call & Definitions

Surrenders:

- Life Insurance policies or annuity contracts terminated at the request of the policy owner



Life & Annuities Data Call & Definitions

Surrenders Do Not Include:

- Life Insurance policies or annuity contracts not taken or cancelled during the free look period
- For annuities, systematic withdrawals and partial withdrawals

Surrenders

Life

		Individual Life Cash Value	Individual Life Non-Cash Value
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10	Number of internal replacements issued during the period.		
11	Number of external replacements issued during the period.		
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14	Number of policies surrendered under 2 years from policy issue.		
15	Number of policies surrendered between 2 years and 5 years from policy issue.		
16	Number of policies surrendered between 6 years and 10 years from policy issue.		
17	Number of policies surrendered during the period.		
18	Number of new policies issued during the period where age of insured at issue was < 65.		
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.		



Policies Issued

15	Number of policies surrendered between 2 years and 5 years from policy issue.
16	Number of policies surrendered between 6 years and 10 years from policy issue.
17	Number of policies surrendered during the period.
18	Number of new policies issued during the period where age of insured at issue was < 65.
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.
20	Number of new policies issued during the period.
21	Number of policies applied for during the period.

Policies Issued

	Individual Life Cash Value	Individual Life Non-Cash Value
18		
19		X

Policies Issued

15	Number of policies surrendered between 2 years and 5 years from policy issue.
16	Number of policies surrendered between 6 years and 10 years from policy issue.
17	Number of policies surrendered during the period.
18	Number of new policies issued during the period where age of insured at issue was < 65.
19	Number of new policies issued during the period where age of insured at issue was age 65 and over.
20	Number of new policies issued during the period.
21	Number of policies applied for during the period.

January 1, 2018 – December 31, 2018

Policies Issued

- Joint policies – Use the age of the oldest insured when reporting policies issued broken out by age
- Internal and External replacements should be reported as new policies/contracts issued during the reporting period, as well as reported in the numbers of internal and external replacements.

Policies Applied For

Life

20	Number of new policies issued during the period.
21	Number of policies applied for during the period.
22	Number of free looks during the period.
23	Number of policies in force at the end of the period.
24	Dollar amount of direct written premium during the period.
25	Face amount of insurance issued during the period.
26	Face amount of insurance in force at the end of the period.
27	Number of complaints received directly from any person or entity other than the DOI.

Life & Annuities Data Call & Definitions

Policies/Contracts Applied For

Applications for life insurance or annuities that are submitted to the company which have or will result in a formal offer of an insurance or annuity contract or a formal declination of the application by the company. Applications that are declined by a broker-dealer or producer and never reviewed by the company are not included in this count.

Free Looks

Life

20	Number of new policies issued during the period.
21	Number of policies applied for during the period.
22	Number of free looks during the period.
23	Number of policies in force at the end of the period.
24	Dollar amount of direct written premium during the period.
25	Face amount of insurance issued during the period.
26	Face amount of insurance in force at the end of the period.
27	Number of complaints received directly from any person or entity other than the DOI.

Life & Annuities Data Call & Definitions

Free Look

A set number of days provided in an insurance or annuity contract that allows time for the purchaser to review the contract provisions with the right to return the contract for a full refund of all monies paid. Report the number of policies or contracts that were returned by the owner under the free look provision during the period, regardless of the original issuance date.

Free Looks



Policies with Free Look Provision



Policies where Free Look Provision was Exercised

Free Looks



Free Looks

Life

- | | |
|----|--|
| 20 | Number of new policies issued during the period. |
| 21 | Number of policies applied for during the period. |
| 22 | Number of free looks during the period. |
| 23 | Number of policies in force at the end of the period. |
| 24 | Dollar amount of direct written premium during the period. |
| 25 | Face amount of insurance issued during the period. |

January 1, 2018 – December 31, 2018

Policies In Force

Life

- | | |
|----|--|
| 20 | Number of new policies issued during the period. |
| 21 | Number of policies applied for during the period. |
| 22 | Number of free looks during the period. |
| 23 | Number of policies in force at the end of the period. |
| 24 | Dollar amount of direct written premium during the period. |
| 25 | Face amount of insurance issued during the period. |

End of Reporting Period December 31, 2018

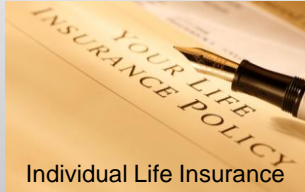
Premiums

Life

- | | |
|----|--|
| 20 | Number of new policies issued during the period. |
| 21 | Number of policies applied for during the period. |
| 22 | Number of free looks during the period. |
| 23 | Number of policies in force at the end of the period. |
| 24 | Dollar amount of direct written premium during the period. |

The actual amount of direct premiums written during the reporting period and should be determined in the same manner used on the financial annual statement

Life Insurance Premium



Individual Life Insurance

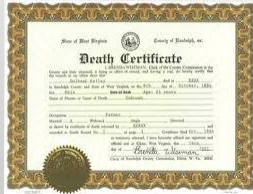


Group Life Insurance

Face Amount

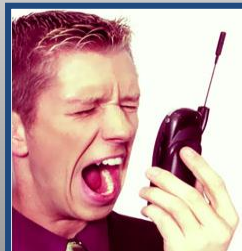
- 23 Number of policies in force at the end of the period.
- 24 Dollar amount of direct written premium during the period.
- 25 Face amount of insurance issued during the period.
- 26 Face amount of insurance in force at the end of the period.
- 27 Number of complaints received directly from any person or entity other than the DOI.

Face Amount



Complaints

- 23 Number of policies in force at the end of the period.
- 24 Dollar amount of direct written premium during the period.
- 25 Face amount of insurance issued during the period.
- 26 Face amount of insurance in force at the end of the period.
- 27 Number of complaints received directly from any person or entity other than the DOI.



COMPLAINT			
TO:	NAME	DATE	TIME
WHOSE FAULTY:	INSURER	AGENT	OTHER
DESIRED OUTCOME:	REFUND	RESOLUTION	DISCONTINUE
COMPLAINANT: _____			
ACKNOWLEDGES _____			

Life & Annuities Data Call & Definitions

Complaint

Any written communication that expresses dissatisfaction with a specific person or entity subject to regulation under the state's insurance laws. An oral communication, which is subsequently converted to a written form in order to be analyzed and acted upon, will meet the definition of a complaint for this purpose.

Life & Annuities Data Call & Definitions

Complaints Include:

- Any complaint regardless of the subject of the complaint (claims, underwriting, marketing, etc.)
- Complaints received from third parties

Claims

- 28 Number of death claims closed with payment, during the period, within 30 days from the date the claim was received (Include claims where the final decision was payment in full, and was made within 30 days from when the claim was received)
- 29 Number of death claims closed with payment, during the period, within 31-60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was made within 60 days from when the claim was received)
- 30 Number of death claims closed with payment, during the period, beyond 60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from when the claim was received)
- 31 Number of death claims closed with payment, during the period, within 30 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made within 30 days from when the date of due proof of loss occurred)
- 32 Number of death claims closed with payment, during the period, within 31-60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made 31-60 days from when the date of due proof of loss occurred)
- 33 Number of death claims closed with payment, during the period, beyond 60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from the date of due proof of loss occurred)
- 34 Number of death claims denied, resisted or compromised during the period.
- 35 Number of death claims closed with payment during the period, which occurred within the contestability period.
- 36 Number of death claims denied during the period, which occurred within the contestability period.
- 37 Number of death claims received during the period.

Claims

- 28 Number of death claims closed with payment, during the period, within 30 days from the date the claim was received (Include claims where the final decision was payment in full, and was made within 30 days from when the claim was received)
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- 35 Number of death claims closed with payment during the period, which occurred within the contestability period.
- 36 Number of death claims denied during the period, which occurred within the contestability period.
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- 33 Number of death claims closed with payment, during the period, beyond 60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from the date of due proof of loss occurred)

January 1, 2018 – December 31, 2018

Claims

Proof of Loss **RECEIVED** December 15, 2017

Claim **PAID** January 12, 2018

Claims

Proof of Loss **RECEIVED** December 15, 2017

Claim **PAID** January 12, 2018

Paid within 60 days

Claims

Proof of Loss **RECEIVED** December 15, 2018

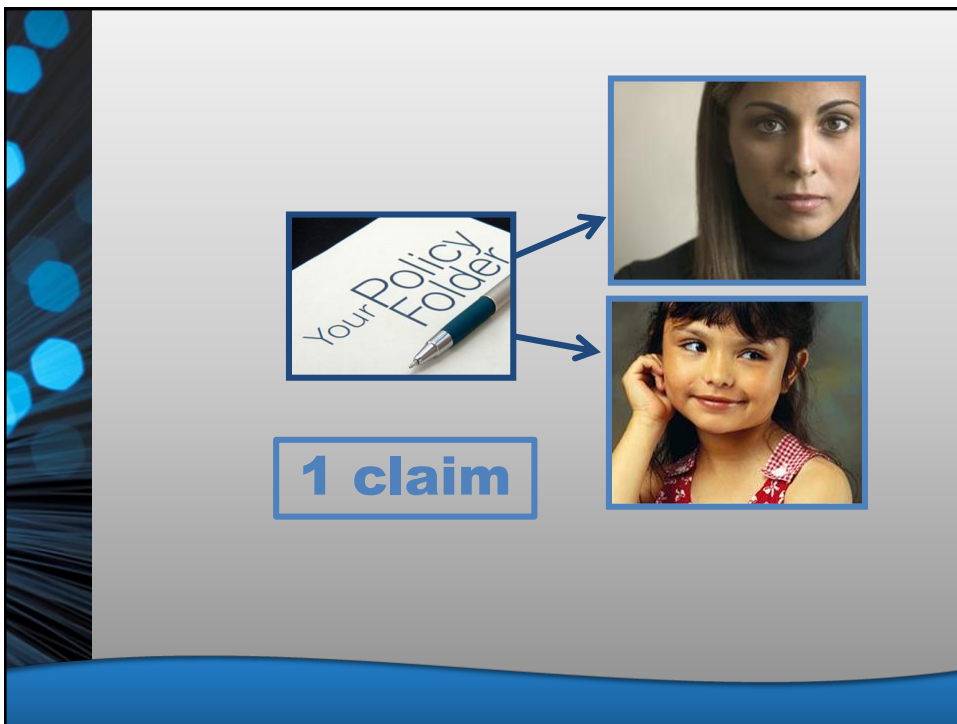
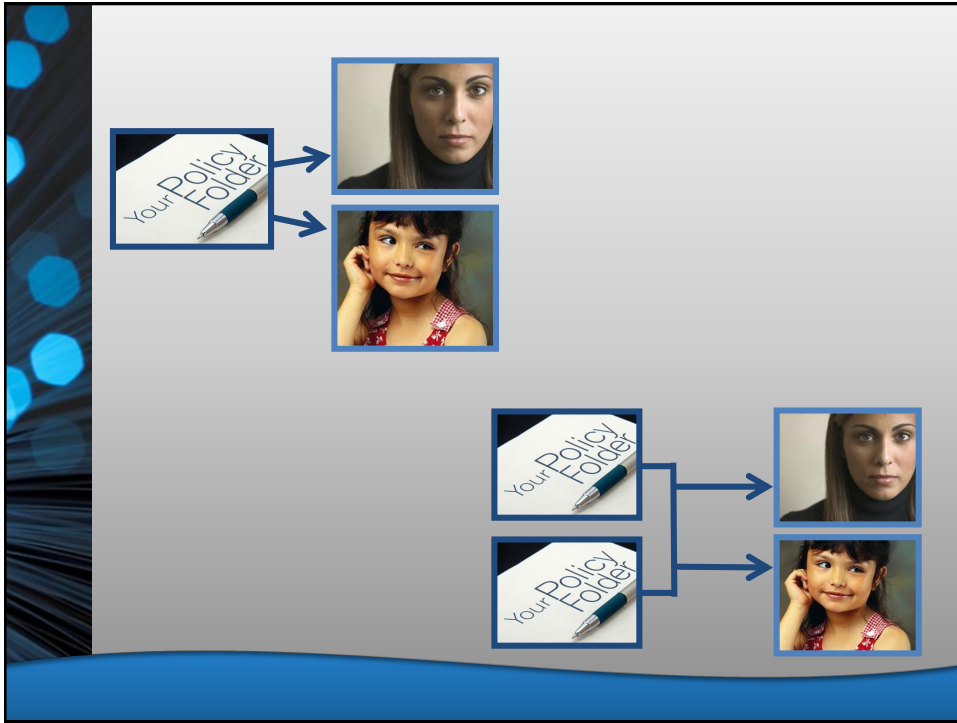
Claim **PAID** January 12, 2019

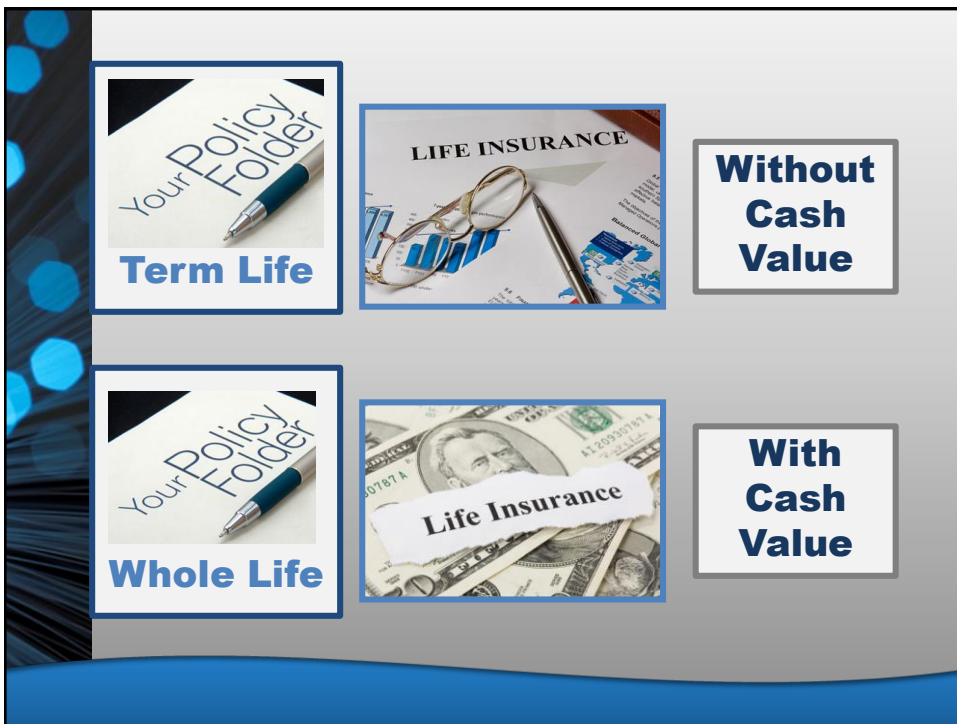
Claims

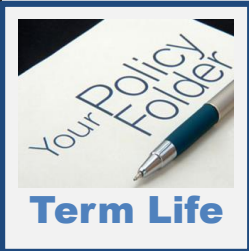
Proof of Loss **RECEIVED** December 15, 2018

Claim **PAID** January 12, 2019

Not included in count





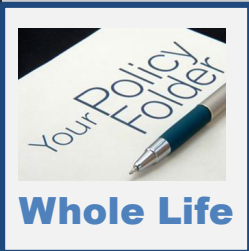


Term Life



1 Claim

**Without
Cash
Value**

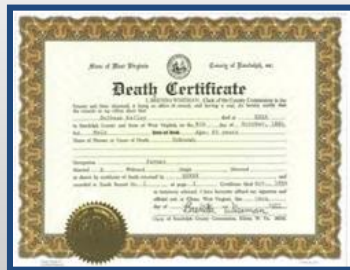


Whole Life



1 Claim

**With
Cash
Value**



Days to payment for due proof of loss is measured from:

**Date the due Proof of Loss was received
To
Date the Payment Issued**



Days to payment for the claim received is measured from:

**Date the claim was received
To
Date the Payment Issued**

Claims

- 28 Number of death claims closed with payment, during the period, within 30 days from the date the claim was received (Include claims where the final decision was payment in full, and was made within 30 days from when the claim was received)
- 29 Number of death claims closed with payment, during the period, within 31-60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was made within 60 days from when the claim was received)
- 30 Number of death claims closed with payment, during the period, beyond 60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from when the claim was received)
- 31 Number of death claims closed with payment, during the period, within 30 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made within 30 days from when the date of due proof of loss occurred)
- 32 Number of death claims closed with payment, during the period, within 31-60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made 31-60 days from when the date of due proof of loss occurred)
- 33 Number of death claims closed with payment, during the period, beyond 60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from the date of due proof of loss occurred)
- 34 Number of death claims denied, resisted or compromised during the period.
- 35 Number of death claims closed with payment during the period, which occurred within the contestability period.
- 36 Number of death claims denied during the period, which occurred within the contestability period.
- 37 Number of death claims received during the period.



A demand for payment was made, but payment was not made.



A demand for payment was made, but payment was not made.



The settlement amount was less than the policy face amount.





A demand for payment was made, but payment was not made.



The settlement amount was less than the policy face amount.



The claim is in dispute and remains unresolved at the end of the reporting period.



During the Period



End of the Period

Claims

- 28 Number of death claims closed with payment, during the period, within 30 days from the date the claim was received (Include claims where the final decision was payment in full, and was made within 30 days from when the claim was received)
- 29 Number of death claims closed with payment, during the period, within 31-60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was made within 60 days from when the claim was received)
- 30 Number of death claims closed with payment, during the period, beyond 60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from when the claim was received)
- 31 Number of death claims closed with payment, during the period, within 30 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made within 30 days from when the date of due proof of loss occurred)
- 32 Number of death claims closed with payment, during the period, within 31-60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made 31-60 days from when the date of due proof of loss occurred)
- 33 Number of death claims closed with payment, during the period, beyond 60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from the date of due proof of loss occurred)
- 34 Number of death claims denied, resisted or compromised during the period.
- 35 Number of death claims closed with payment during the period, which occurred within the contestability period.
- 36 Number of death claims denied during the period, which occurred within the contestability period.
- 37 Number of death claims received during the period.

Life & Annuities Data Call & Definitions

Contestability Period

The contestability period is the period of time before a policy's incontestability clause becomes effective. During this period, a company may contest a claim based upon material misrepresentation or concealment during the policy application process. The contestability period is usually 2 years.

Life & Annuities Data Call & Definitions

Contestability Period

Do not report claims on guaranteed issue life policies and do not report claims that are contested after the incontestability clause is in effect.



Guaranteed Issue



Contested after Incontestability Clause in effect

Life & Annuities Data Call & Definitions

REPORT:



During Contestability Period

Claims

- 28 Number of death claims closed with payment, during the period, within 30 days from the date the claim was received (Include claims where the final decision was payment in full, and was made within 30 days from when the claim was received)
- 29 Number of death claims closed with payment, during the period, within 31-60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was made within 60 days from when the claim was received)
- 30 Number of death claims closed with payment, during the period, beyond 60 days from the date the claim was received (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from when the claim was received)
- 31 Number of death claims closed with payment, during the period, within 30 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made within 30 days from when the date of due proof of loss occurred)
- 32 Number of death claims closed with payment, during the period, within 31-60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was made 31-60 days from when the date of due proof of loss occurred)
- 33 Number of death claims closed with payment, during the period, beyond 60 days from the date of due proof of loss (Include claims where the final decision was payment in full, and full payment was NOT made within 60 days from the date of due proof of loss occurred)
- 34 Number of death claims denied, resisted or compromised during the period.
- 35 Number of death claims closed with payment during the period, which occurred within the contestability period.
- 36 Number of death claims denied during the period, which occurred within the contestability period.
- 37 Number of death claims received during the period.

MCAS Data Element Differences for Annuities

Annuity Replacement Age Breakout

Annuities

09	Number of replacement contracts issued during the period.
10	Number of internal replacement contracts issued during the period.
11	Number of external replacement contracts issued during the period.
12	Number of contracts replaced where age of annuitant at replacement was < 65.
13	Number of contracts replaced where age of annuitant at replacement was 65 to 80.
14	Number of contracts replaced where age of annuitant at replacement was > 80.
15	Number of new immediate contracts issued during the period.
16	Number of new deferred contracts issued during the period where age of annuitant was < 65.
17	Number of new deferred contracts issued during the period where age of annuitant was 65 to 80.
18	Number of new deferred contracts issued during the period where age of annuitant was > 80.
19	Number of new deferred contracts issued during the period.

Immediate and Deferred Contracts

Annuities

09	Number of replacement contracts issued during the period.
10	Number of internal replacement contracts issued during the period.
11	Number of external replacement contracts issued during the period.
12	Number of contracts replaced where age of annuitant at replacement was < 65.
13	Number of contracts replaced where age of annuitant at replacement was 65 to 80.
14	Number of contracts replaced where age of annuitant at replacement was > 80.
15	Number of new immediate contracts issued during the period.
16	Number of new deferred contracts issued during the period where age of annuitant was < 65.
17	Number of new deferred contracts issued during the period where age of annuitant was 65 to 80.
18	Number of new deferred contracts issued during the period where age of annuitant was > 80.
19	Number of new deferred contracts issued during the period.

Life & Annuities Data Call & Definitions

Annuity Considerations

Funds deposited to or used to purchase annuity contracts issued by the company.

- Do not report “Other Considerations” or “Deposit-Type Contract” considerations.
- MCAS requires that you report only allocated considerations on contracts that have a mortality or morbidity risk.

Annuity Considerations





**Concludes
Market Conduct Annual Statement
2018 Data Year Filings**

*Life & Annuity
Data Elements*



**Market Conduct Annual Statement
2019 Data Year Filings**

Validation and Review



MCAS Validations

MCAS Validations are data checks programmed within the MCAS data submission application.

- Errors - Some validations are considered to be Errors and must be corrected before submission of data is allowed.
- Warnings – Other validations are considered to be Warnings. Filings containing Warnings can be successfully submitted.

MCAS Validation Warnings

- MCAS Validations assist insurers in the review of their data within the MCAS application to ensure their data is accurate and entered as intended.
- MCAS Validations assist state insurance regulators and NAIC staff in reviewing submitted MCAS data.

MCAS Validation Warnings

It is understood that some validation warning failures may be generated on accurate data that is the result of valid circumstances.

Filing Matrix for [Company] - 2018

	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Alaska					
Total Warnings					
Homeowners	Filed	4	0		
California					
Lender-Placed insurance	Filed	0	0		
Maryland					
Lender-Placed insurance	Filed	0	0		

Filing Matrix for [redacted] Company [redacted] - 2018

Expand All

Alaska					
	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Homeowners	Filed	4	0		

Total Warnings: 4

California					
	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Lender-Placed Insurance	Filed	0	0		

Maryland					
	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Lender-Placed Insurance	Filed	0	0		

Private Passenger Auto Interrogatories

	Yes	No	Explanation
	Response	Response	
01			--
02			--
03			--
04			--
05			--
06			--
07			--
08			--
09			--
10			--
11			--
12			--
13			--
14/15			--
16/17			--
18			--
19			--
20			--

Comments

By checking the "I attest" box below, I understand, agree and certify on behalf of the named company that:

1. I am authorized to submit the Market Conduct Annual Statement on behalf of the named company and to bind the company to the statements in this attestation;
2. I am knowledgeable of the information required to be provided in the Market Conduct Annual Statement filed by this company and have reviewed this filing;
3. To the best of my knowledge and belief, this filing represents a full and accurate statement of the information required to be provided in the Market Conduct Annual Statement pursuant to the applicable instructions; and
4. I am aware that the state insurance department(s) receiving the data may initiate regulatory action as authorized by law in a specific jurisdiction if the data submitted in the MCAS is inaccurate, incomplete, or found to be materially false, misleading or omissive.
5. I affirm that the company is able to accurately trace the data as reported to its source within the company and if necessary recreate the MCAS results as reported in this filing.

I Attest

I Attest

NOTE: The company must provide the name for at least two individuals who are able to attest that the criteria listed above have been met, and attest to the overall accuracy of the MCAS filing. Both attestors should have participated in the review and validation of the filing. We recommend that one person be the individual with operational responsibility for the source data such as a responsible individual from claims, underwriting or compliance. We recommend that the second person should be a responsible IT person that participated in the creation of the data in the filing.

Overall comments for the filing year 2018

MCAS Market Conduct Annual Statement

2019 | 2018 | 2017 | 2016 | Contacts and Scorecards

[Log In](#)

Don't have an MCAS login?
[Click Here to get it.](#)

[Help](#) | [FAQ \(PDF\)](#) | [Contact](#)

GENERAL FILING INFORMATION

[Participation Requirements \(PDF\)](#)

RESOURCES

Data Collection Worksheets (Blanks)

- [Annuity \(PDF\)](#)
- [Health \(PDF\)](#)
- [Homeowners \(PDF\)](#)
- [Lender-Placed Home and Auto \(PDF\)](#)
- [Life \(PDF\)](#)
- [Long-Term Care \(PDF\)](#)
- [Private Passenger Auto \(PDF\)](#)

Data Call and Definitions (Instructions)

- [Health \(PDF\)](#)
- [Homeowners \(PDF\)](#)
- [Lender-Placed Home and Auto \(PDF\)](#)
- [Life & Annuity \(PDF\)](#)
- [Long-Term Care - Hybrid \(PDF\)](#)
- [Long-Term Care - Stand-Alone \(PDF\)](#)
- [Private Passenger Auto \(PDF\)](#)

Summary of 2018 Changes (PDF)

[2018 MCAS User Guide \(PDF\)](#)

CSV Instructions and Resources

- [CSV Data Upload Instructions \(PDF\)](#)
- [CSV Assistant Instruction \(PDF\)](#)

CSV Assistant Files

- [Annuity](#)
- [Health](#)

Key 2018 MCAS Dates

December 14, 2018	Call letters to companies
Mid-January 2019	Last day to submit 2017 corrections (See FAQ Document)
February - March, 2019	MCAS training webinars (Webinar information coming later)
April 30, 2019	MCAS submissions due for all lines of business except Health and Lender-Placed
June 30, 2019	MCAS submissions due for Lender-Placed and Health
July 1, 2019	MCAS industry scorecards posted to MCAS Web page for all lines of business except Health and Lender-Placed
August 1, 2019	MCAS industry scorecards posted to MCAS Web page for Health Only
September 1, 2019	MCAS industry scorecards posted to MCAS Web page for Lender-Placed Only

New for 2018 Data Year

- The lender-placed auto and homeowners MCAS was adopted on August 9, 2017 at the NAIC Executive/Plenary session during the NAIC Summer National Meeting. Lender-placed auto and homeowners MCAS data will be collected for the first time beginning with the 2018 data year. The reporting deadline for the first filing year will be June 30, 2019.

What Do Documents Found on this Web Page Tell Me?

General Filing Information

- [Participation Requirements](#) - Detailed information to assist in determining if your company is required to submit MCAS data

Resources

- [Data Collection Worksheets \(Blanks\)](#) - Table layout representation of the required data elements
- [Data Call and Definitions \(Instructions\)](#) - Listing of MCAS data elements and definitions to follow when preparing data for submission
- [MCAS User Guide](#) - Information about how to use the MCAS application and a listing of data validations used within the application
- [CSV Data Upload Instructions](#) - Layout guidelines for preparing a CSV file for uploading to the MCAS application (The use of a CSV file is not required.)
- [CSV Assistant Instructions](#) - Guidance for using the CSV Assistance Files
- [CSV Assistant Files](#) - Templates to assist in the creation of CSV data files
- [Scorecard Ratio Formulas](#) - Listing of standard scorecard ratios calculated for each MCAS lines of business

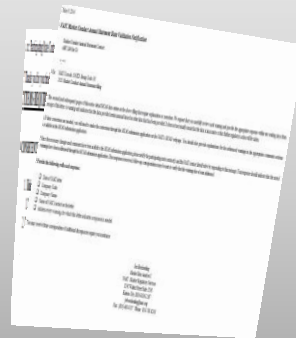
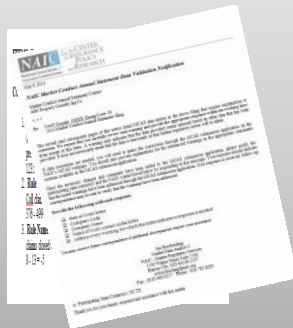
Additional Information

- [FAQ \(Frequently Asked Questions\)](#) - Contains both technical and definitional information not located in the other help documents (Located just under the MCAS "Log In" icon) You will find answers to questions regarding

State Regulators have Oversight



Data Validation Notifications





The ABC Group

Company A

Company B

Company C



Questions

Comments

Concerns



**Concludes
Market Conduct Annual Statement
2018 Data Year Filings**

Validation and Review