



# **PRIVATE FLOOD INSURANCE DATA CALL**

## **Purpose and Definitions**

**(updated following adoption of private flood supplement)**

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## DESCRIPTION OF PARTS/EXHIBITS

### Part 1 | Company Information

**NAIC Company Code** - The NAIC Cocode for the reporting company. This is a required field. Entries are limited to five digits. Your file will be rejected if left blank. If you have questions or concerns, please contact [flooddata@naic.org](mailto:flooddata@naic.org).

**Company Name** - Legal name of the insurance company. No commas please.

**NAIC Group Code** - The NAIC Group code if the carrier is part of a holding company. If not part of a holding company, leave the field blank.

**Submission Contact Name** - A contact assigned from your company responsible for the submission. Format should be First name last name. No commas please.

Contact Phone Number – XXX-XXX-XXXX or XXXXXXXXXXXX.

**Contact E-mail Address** - The email address for the company contact included above. This may be an email account used for distribution if necessary.

### Part 2 | Standalone Residential Private Flood Policies. First Dollar

This Exhibit should include data relative to residential policies sold on a standalone basis for the sole purpose of insuring against losses due to flood. May be bundled with other policies but flood coverage should be rated, underwritten and otherwise treated as a separate policy. Coverage should be included for first dollar losses, not contingent to NFIP coverage or amounts over and above NFIP policy limits.

### Part 3 | Standalone Residential Private Flood Policies. Excess

This Exhibit should include data relative to residential policies sold on a standalone basis for the sole purpose of insuring against losses due to flood. May be bundled with other policies but flood coverage should be rated, underwritten and otherwise treated as a separate policy. Coverage should be included for amounts over and above NFIP policy limits.

### Part 4 | Residential Private Flood Policy Endorsement. First Dollar

This Exhibit should include data relative to residential policies sold as an endorsement for the purpose of insuring against losses due to flood attached to another policy, including but not limited to, homeowners, dwelling or umbrella. This differs from data collected through the Market Conduct Annual Statement as it includes all endorsements in one place. MCAS collects separately on homeowner's policy endorsements and all

other policy endorsements. Coverage should be included for first dollar losses, not contingent to NFIP coverage or amounts over and above NFIP policy limits.

**Part 5 | Residential Private Flood Policy Endorsement. Excess**

This Exhibit should include data relative to residential policies sold as an endorsement for the purpose of insuring against losses due to flood attached to another policy, including but not limited to, homeowners, dwelling or umbrella. This differs from data collected through the Market Conduct Annual Statement as it includes all endorsements in one place. MCAS collects separately on homeowner's policy endorsements and all other policy endorsements. Coverage should be included for amounts over and above NFIP policy limits.

**Part 6 | Commercial Private Flood Policy Endorsement. First Dollar and Excess**

This Exhibit should include data relative to commercial policies sold both as stand-alone coverage and as an endorsement to any underlying policy for the purpose of insuring against losses due to flood. This differs from data collected through the Market Conduct Annual Statement as it includes coverage offered under commercial policies. The policy limits.



For Commercial Policies, Standalone and Endorsements, First Dollar and Excess, please include flood policies covering the following property types:

- x Non-residential coverage
- x Commercial coverage including, but not limited to;
  - o Allied lines
  - o Businessowners policies
  - o Commercial general liability
  - o Condo master policies

Exclude:

- x NFIP policies
- x Sewer/water backup coverage issued as an endorsement to a commercial policy.
- x Private flood written on a surplus lines basis (subject to the separate flood data collection conducted through the International Insurers Department—IID).









Number of claims open as of Jan.1 of the current reporting year. Only whole numbers will be accepted, no decimals please.

**Number of Claims Opened During the Reporting Year**

Number of claims opened at any time during the current reporting year. This number includes claims opened throughout the year regardless of whether they were closed. Only whole numbers will be accepted, no decimals please.

**Number of Claims Open End of Current Year**

Number of claims open as of 12/31 of the data reporting year. Only whole numbers will be accepted, no decimals please.

**Number of Claims Closed with Payment**

Amounts should include claims closed with payment where the claim was closed during the reporting period (calendar year 2018 or 2019 depending on data year included in the submission) regardless of the date of loss or when the claim was received. For claims where the net payment is \$0 due to subrogation recoveries, report the number of claims in which any amount was paid to the insured; do not net the payment with subrogation recoveries when counting the number of paid claims. Please EXCLUDE:

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