

**COVID-19 PROPERTY/CASUALTY DATA CALL
FREQUENTLY ASKED QUESTIONS AND ANSWERS**

Last Updated: 05/18/2020

1. Should a company submit a report if they don't write any BI coverage or did not write any

c o
NM, NY and the territories other than VI), we would expect the company to file their NM and NY business at the request of that jurisdiction. If the company is domiciled and only licensed in NM and NY, they would likely not file. That is why those two are still in the template.

3. What if the Commercial Multiple Peril (CMP) or Businessowners Policies (BOP) does not include business interruption (BI) coverage?

o Please exclude data for policies where BI coverage is not included.

4. Should data be reported for policies other than BOP or CMP if the policy has BI coverage?

o Yes, please include data for policies with BI coverage other than BOP in the "Other than BOP" tab. Please include ALL data elements relative to policies with BI coverage and exclude ALL data elements for policies that do not have BI coverage.

5. Should data be included for liability policies where BI coverage is included?

o Yes, please include all policies where BI coverage exists and include the BI premium separately in column E, if possible.

6. Should base policy premium be reported if the BI portion is separable?

o If the BI premium is separable, please include it in the BI premium column E. If it is not separable, include the total policy premium in Total Premium Written, column D. If the BI premium is separable, you should still include the base policy amount in the Total Policy Premium column D which represents the total premium for the policy including the BI coverage and then separately report the amount attributable to BI coverage in column E.

7. What if the BI coverage is embedded in a base policy and the precy or exclude the data for

y in "Total Policy Premium", leave blank the "BI
ne remaining data elements for number of policies
al loss requirement and virus or similar exclusion.

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9. What is the date that the number of employees should be based on?
 - o Answer: Typically, this would be when the policy was underwritten, or for policies with mid-term or at-will audits, when the policy was last rated.

10. % of policies that have a physical loss requirement – what does it mean?
 - o Answer: Provide the percentage of policies with a physical loss requirement or cause of loss due to property damage. Should be based on policy counts for those policies listed with BI coverage. So, if all your policies have physical loss requirement the answer is 100%.

11. Can companies file as they may do with ORSA or CGAD where, for example, a company may file as multiple holding companies? Or does the NAIC want one submission for the entire group?
 - o Answer: While we prefer one submission for each entire group, we can accept multiple submissions for the same group if companies are not duplicated between submissions.

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