

**Property & Casualty Market Conduct Annual Statement
Lender-Placed Data Call & Definitions**

Property & Casualty Market Conduct Annual Statement

Lender-Placed Data Call & Definitions

ID	Description
2-31	Number of claims open at the beginning of the period
2-32	Number of claims opened during the period
2-33	Number of claims closed during the period, with payment
2-34	Number of claims closed during the period, without payment
2-35	Number of claims remaining open at the end of the period
2-36	Number of claims closed with payment within 0-30 days
2-37	Number of claims closed with payment within 31-60 days
2-38	Number of claims closed with payment within 61-90 days
2-39	Number of claims closed with payment within 91-180 days
2-40	Number of claims closed with payment within 181-365

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3-61	Number of certificates flat-cancelled during the period
3-62	Number of certificates cancelled for reasons other than flat cancellations during the
3-63	Number of flat cancellations on

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or \$50,000 of blanket vendor single-interest auto and home gross premium within any of the participating MCAS jurisdictions. (This threshold is subject to individual jurisdiction requirements.)

Definitions:

Lender-placed insurance has the same meaning as "Creditor-placed insurance" to be reported in the Credit Insurance Experience Exhibit (CIEE) of the Statutory Annual Statement. Lender-placed insurance means insurance that is purchased unilaterally by the creditor, who is the named insured, subsequent to the date of the credit transaction, providing coverage against loss, expense or damage to the property as a result of fire, theft, collision or other risk of loss that would either impair a creditor's interest or adversely affect the value of collateral.

Except for data element "Net premium written during period for policies/certificates for which no separate charge is made to the borrower," report experience for lender-placed insurance products for which a separate charge is made to the borrower regardless of whether the charge to the borrower is made at loan origination, periodically while the loan is outstanding or following issuance of coverage under the master policy.

Lender-placed auto has the same meaning as "creditor-placed auto" to be reported in the CIEE. Lender-placed auto means lender-placed insurance on autos, boats or other vehicles.

Lender-placed homeowners has the same means as "creditor-placed homeowners" to be reported in the CIEE. Lender-placed homeowners means lender-placed insurance on homes, mobile homes and other real estate.

In determining what business to report for a pp(a)js7.5 7.293 of2.3 (l)-2. (e)JJu (at)JI (a)-11.0 Tc 0 Tw 1.

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Dual-interest means insurance that protects the creditor's and the debtor's interest in the collateral securing the debtor's credit transaction. Dual-interest includes insurance commonly referred to as limited dual-interest.

Blanket Vendor Single-Interest (VSI), for purposes of reporting experience in this Lender-Placed MCAS, means coverage issued to a lender or servicer to protect a lender's interest and which:

- x Is provided through a blanket policy covering eligible collateral securing loans in

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- x An event reported for "information only".
- x An inquiry of coverage if a claim has not actually been presented or denied (l)-2.3 (y)TJ07t Td(o)-14

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Dollars of Claims Incurred During Period – The total dollars incurred for claims for the particular type of lender-placed insurance during the period. Include incurred claim dollars only for lender-placed insurance for which a separate charge is made to the borrower.

Dollars of Claims Paid During Period – The total dollars paid for claims for the particular type of lender-placed insurance during the period. Include paid claim dollars only for lender-placed insurance for which a separate charge is made to the borrower.

Flat Cancellation – The coverage was cancelled effective the date of coverage with 100% refund of premium.

Gross Premium Written During Period – The total premium written before any reductions for refunds for the particular type of lender-placed insurance during the reporting period. Include premium only for lender-placed insurance for which a separate charge is made to the borrower.

In-force – A master policy, individual policy, or certificate in effect during the reporting period.

Individual Policy – Lender-placed insurance issued wer.

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with your submission stating the number of class action lawsuits included in the data and the general cause of action.

Lawsuits Closed During the Period with Consideration for the Consumer – A lawsuit closed during the reporting period in which a court order, jury verdict, or settlement resulted in payment, benefits, or other thing of value, i.e., consideration, to the applicant, policyholder, or

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insurance for which no separate charge is made to the borrower.

Premiums Earned During Period – Earned premiums for the particular type of lender-placed insurance during the reporting period. Include premium only for lender-placed insurance for which a separate charge is made to the borrower.