

**Property & Casualty Market Conduct Annual Statement  
Travel Insurance Data Call & Definitions**

**Line of Business:** Travel

**Reporting Period:** January 1, 2022 through December 31, 2022

**Filing Deadline:** April 30, 2023

**Contact Information**

MCAS Administrator	The person responsible for assigning who may view and input company data.
MCAS Contact	The person most knowledgeable about the submitted MCAS data. This person can be the same as the MCAS Administrator.
MCAS Attestor	The person who attests to the completeness and accuracy of the MCAS data.

**Schedule 1 – Interrogatories**

ID	Description	Comment
1-01	Were there policies/certificates in force during the reporting period that provide travel insurance coverage?	Yes/No
1-02	Has the company had a significant event/business strategy that would affect data for this reporting period?	Yes/No

1-03

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3-32	Number of lawsuits closed during the period
3-33	Number of lawsuits open at the end of the period

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5. They 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.

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.



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Exclude:

- x Claims where payment was made for company loss adjustment expenses if no payment was made to an insured/claimant.
- x Claims that are closed because the amount claimed is below the insured's deductible.

Clarifications:

- x If a claim is reopened for the sole purpose of refunding the insured's deductible, do not count it as a paid claim.
- x 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.

Calculation Clarification:

- x For each coverage identifier, the sum of the claims settled with payment across each closing time interval should equal the total number of claims closed with payment during the reporting period.

Handling additional payment on previously reported claim/subsequent supplemental payment for claims closed with payment during the reporting period:

- x If a claim is reopened for a subsequent supplemental payment, count the reopened claim as a new claim. Calculate a separate aging on the supplemental payment from the time the request for supplemental payment was received to the date the final payment was made.

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**Property & Casualty Market Conduct Annual Statement  
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**Lawsuit –**



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Calculation Clarification / Example:

x

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The sum of the claims reported across each of the following categories: (a) 1.5 (b) 1.5 (c) 1.5 (d) 1.5 (e) 1.5 (f) 1.5 (g) 1.5 (h) 1.5 (i) 1.5 (j) 1.5 (k) 1.5 (l) 1.5 (m) 1.5 (n) 1.5 (o) 1.5 (p) 1.5 (q) 1.5 (r) 1.5 (s) 1.5 (t) 1.5 (u) 1.5 (v) 1.5 (w) 1.5 (x) 1.5 (y) 1.5 (z) 1.5 (aa) 1.5 (ab) 1.5 (ac) 1.5 (ad) 1.5 (ae) 1.5 (af) 1.5 (ag) 1.5 (ah) 1.5 (ai) 1.5 (aj) 1.5 (ak) 1.5 (al) 1.5 (am) 1.5 (an) 1.5 (ao) 1.5 (ap) 1.5 (aq) 1.5 (ar) 1.5 (as) 1.5 (at) 1.5 (au) 1.5 (av) 1.5 (aw) 1.5 (ax) 1.5 (ay) 1.5 (az) 1.5 (ba) 1.5 (bb) 1.5 (bc) 1.5 (bd) 1.5 (be) 1.5 (bf) 1.5 (bg) 1.5 (bh) 1.5 (bi) 1.5 (bj) 1.5 (bk) 1.5 (bl) 1.5 (bm) 1.5 (bn) 1.5 (bo) 1.5 (bp) 1.5 (bq) 1.5 (br) 1.5 (bs) 1.5 (bt) 1.5 (bu) 1.5 (bv) 1.5 (bw) 1.5 (bx) 1.5 (by) 1.5 (bz) 1.5 (ca) 1.5 (cb) 1.5 (cc) 1.5 (cd) 1.5 (ce) 1.5 (cf) 1.5 (cg) 1.5 (ch) 1.5 (ci) 1.5 (cj) 1.5 (ck) 1.5 (cl) 1.5 (cm) 1.5 (cn) 1.5 (co) 1.5 (cp) 1.5 (cq) 1.5 (cr) 1.5 (cs) 1.5 (ct) 1.5 (cu) 1.5 (cv) 1.5 (cw) 1.5 (cx) 1.5 (cy) 1.5 (cz) 1.5 (da) 1.5 (db) 1.5 (dc) 1.5 (dd) 1.5 (de) 1.5 (df) 1.5 (dg) 1.5 (dh) 1.5 (di) 1.5 (dj) 1.5 (dk) 1.5 (dl) 1.5 (dm) 1.5 (dn) 1.5 (do) 1.5 (dp) 1.5 (dq) 1.5 (dr) 1.5 (ds) 1.5 (dt) 1.5 (du) 1.5 (dv) 1.5 (dw) 1.5 (dx) 1.5 (dy) 1.5 (dz) 1.5 (ea) 1.5 (eb) 1.5 (ec) 1.5 (ed) 1.5 (ee) 1.5 (ef) 1.5 (eg) 1.5 (eh) 1.5 (ei) 1.5 (ej) 1.5 (ek) 1.5 (el) 1.5 (em) 1.5 (en) 1.5 (eo) 1.5 (ep) 1.5 (eq) 1.5 (er) 1.5 (es) 1.5 (et) 1.5 (eu) 1.5 (ev) 1.5 (ew) 1.5 (ex) 1.5 (ey) 1.5 (ez) 1.5 (fa) 1.5 (fb) 1.5 (fc) 1.5 (fd) 1.5 (fe) 1.5 (ff) 1.5 (fg) 1.5 (fh) 1.5 (fi) 1.5 (fj) 1.5 (fk) 1.5 (fl) 1.5 (fm) 1.5 (fn) 1.5 (fo) 1.5 (fp) 1.5 (fq) 1.5 (fr) 1.5 (fs) 1.5 (ft) 1.5 (fu) 1.5 (fv) 1.5 (fw) 1.5 (fx) 1.5 (fy) 1.5 (fz) 1.5 (ga) 1.5 (gb) 1.5 (gc) 1.5 (gd) 1.5 (ge) 1.5 (gf) 1.5 (gg) 1.5 (gh) 1.5 (gi) 1.5 (gj) 1.5 (gk) 1.5 (gl) 1.5 (gm) 1.5 (gn) 1.5 (go) 1.5 (gp) 1.5 (gq) 1.5 (gr) 1.5 (gs) 1.5 (gt) 1.5 (gu) 1.5 (gv) 1.5 (gw) 1.5 (gx) 1.5 (gy) 1.5 (gz) 1.5 (ha) 1.5 (hb) 1.5 (hc) 1.5 (hd) 1.5 (he) 1.5 (hf) 1.5 (hg) 1.5 (hh) 1.5 (hi) 1.5 (hj) 1.5 (hk) 1.5 (hl) 1.5 (hm) 1.5 (hn) 1.5 (ho) 1.5 (hp) 1.5 (hq) 1.5 (hr) 1.5 (hs) 1.5 (ht) 1.5 (hu) 1.5 (hv) 1.5 (hw) 1.5 (hx) 1.5 (hy) 1.5 (hz) 1.5 (ia) 1.5 (ib) 1.5 (ic) 1.5 (id) 1.5 (ie) 1.5 (if) 1.5 (ig) 1.5 (ih) 1.5 (ii) 1.5 (ij) 1.5 (ik) 1.5 (il) 1.5 (im) 1.5 (in) 1.5 (io) 1.5 (ip) 1.5 (iq) 1.5 (ir) 1.5 (is) 1.5 (it) 1.5 (iu) 1.5 (iv) 1.5 (iw) 1.5 (ix) 1.5 (iy) 1.5 (iz) 1.5 (ja) 1.5 (jb) 1.5 (jc) 1.5 (jd) 1.5 (je) 1.5 (jf) 1.5 (jg) 1.5 (jh) 1.5 (ji) 1.5 (jj) 1.5 (jk) 1.5 (jl) 1.5 (jm) 1.5 (jn) 1.5 (jo) 1.5 (jp) 1.5 (jq) 1.5 (jr) 1.5 (js) 1.5 (jt) 1.5 (ju) 1.5 (jv) 1.5 (jw) 1.5 (jx) 1.5 (jy) 1.5 (jz) 1.5 (ka) 1.5 (kb) 1.5 (kc) 1.5 (kd) 1.5 (ke) 1.5 (kf) 1.5 (kg) 1.5 (kh) 1.5 (ki) 1.5 (kj) 1.5 (kk) 1.5 (kl) 1.5 (km) 1.5 (kn) 1.5 (ko) 1.5 (kp) 1.5 (kq) 1.5 (kr) 1.5 (ks) 1.5 (kt) 1.5 (ku) 1.5 (kv) 1.5 (kw) 1.5 (kx) 1.5 (ky) 1.5 (kz) 1.5 (la) 1.5 (lb) 1.5 (lc) 1.5 (ld) 1.5 (le) 1.5 (lf) 1.5 (lg) 1.5 (lh) 1.5 (li) 1.5 (lj) 1.5 (lk) 1.5 (ll) 1.5 (lm) 1.5 (ln) 1.5 (lo) 1.5 (lp) 1.5 (lq) 1.5 (lr) 1.5 (ls) 1.5 (lt) 1.5 (lu) 1.5 (lv) 1.5 (lw) 1.5 (lx) 1.5 (ly) 1.5 (lz) 1.5 (ma) 1.5 (mb) 1.5 (mc) 1.5 (md) 1.5 (me) 1.5 (mf) 1.5 (mg) 1.5 (mh) 1.5 (mi) 1.5 (mj) 1.5 (mk) 1.5 (ml) 1.5 (mm) 1.5 (mn) 1.5 (mo) 1.5 (mp) 1.5 (mq) 1.5 (mr) 1.5 (ms) 1.5 (mt) 1.5 (mu) 1.5 (mv) 1.5 (mw) 1.5 (mx) 1.5 (my) 1.5 (mz) 1.5 (na) 1.5 (nb) 1.5 (nc) 1.5 (nd) 1.5 (ne) 1.5 (nf) 1.5 (ng) 1.5 (nh) 1.5 (ni) 1.5 (nj) 1.5 (nk) 1.5 (nl) 1.5 (nm) 1.5 (nn) 1.5 (no) 1.5 (np) 1.5 (nq) 1.5 (nr) 1.5 (ns) 1.5 (nt) 1.5 (nu) 1.5 (nv) 1.5 (nw) 1.5 (nx) 1.5 (ny) 1.5 (nz) 1.5 (oa) 1.5 (ob) 1.5 (oc) 1.5 (od) 1.5 (oe) 1.5 (of) 1.5 (og) 1.5 (oh) 1.5 (oi) 1.5 (oj) 1.5 (ok) 1.5 (ol) 1.5 (om) 1.5 (on) 1.5 (oo) 1.5 (op) 1.5 (oq) 1.5 (or) 1.5 (os) 1.5 (ot) 1.5 (ou) 1.5 (ov) 1.5 (ow) 1.5 (ox) 1.5 (oy) 1.5 (oz) 1.5 (pa) 1.5 (pb) 1.5 (pc) 1.5 (pd) 1.5 (pe) 1.5 (pf) 1.5 (pg) 1.5 (ph) 1.5 (pi) 1.5 (pj) 1.5 (pk) 1.5 (pl) 1.5 (pm) 1.5 (pn) 1.5 (po) 1.5 (pp) 1.5 (pq) 1.5 (pr) 1.5 (ps) 1.5 (pt) 1.5 (pu) 1.5 (pv) 1.5 (pw) 1.5 (px) 1.5 (py) 1.5 (pz) 1.5 (qa) 1.5 (qb) 1.5 (qc) 1.5 (qd) 1.5 (qe) 1.5 (qf) 1.5 (qg) 1.5 (qh) 1.5 (qi) 1.5 (qj) 1.5 (qk) 1.5 (ql) 1.5 (qm) 1.5 (qn) 1.5 (qo) 1.5 (qp) 1.5 (qq) 1.5 (qr) 1.5 (qs) 1.5 (qt) 1.5 (qu) 1.5 (qv) 1.5 (qw) 1.5 (qx) 1.5 (qy) 1.5 (qz) 1.5 (ra) 1.5 (rb) 1.5 (rc) 1.5 (rd) 1.5 (re) 1.5 (rf) 1.5 (rg) 1.5 (rh) 1.5 (ri) 1.5 (rj) 1.5 (rk) 1.5 (rl) 1.5 (rm) 1.5 (rn) 1.5 (ro) 1.5 (rp) 1.5 (rq) 1.5 (rr) 1.5 (rs) 1.5 (rt) 1.5 (ru) 1.5 (rv) 1.5 (rw) 1.5 (rx) 1.5 (ry) 1.5 (rz) 1.5 (sa) 1.5 (sb) 1.5 (sc) 1.5 (sd) 1.5 (se) 1.5 (sf) 1.5 (sg) 1.5 (sh) 1.5 (si) 1.5 (sj) 1.5 (sk) 1.5 (sl) 1.5 (sm) 1.5 (sn) 1.5 (so) 1.5 (sp) 1.5 (sq) 1.5 (sr) 1.5 (ss) 1.5 (st) 1.5 (su) 1.5 (sv) 1.5 (sw) 1.5 (sx) 1.5 (sy) 1.5 (sz) 1.5 (ta) 1.5 (tb) 1.5 (tc) 1.5 (td) 1.5 (te) 1.5 (tf) 1.5 (tg) 1.5 (th) 1.5 (ti) 1.5 (tj) 1.5 (tk) 1.5 (tl) 1.5 (tm) 1.5 (tn) 1.5 (to) 1.5 (tp) 1.5 (tq) 1.5 (tr) 1.5 (ts) 1.5 (tt) 1.5 (tu) 1.5 (tv) 1.5 (tw) 1.5 (tx) 1.5 (ty) 1.5 (tz) 1.5 (ua) 1.5 (ub) 1.5 (uc) 1.5 (ud) 1.5 (ue) 1.5 (uf) 1.5 (ug) 1.5 (uh) 1.5 (ui) 1.5 (uj) 1.5 (uk) 1.5 (ul) 1.5 (um) 1.5 (un) 1.5 (uo) 1.5 (up) 1.5 (uq) 1.5 (ur) 1.5 (us) 1.5 (ut) 1.5 (uu) 1.5 (uv) 1.5 (uw) 1.5 (ux) 1.5 (uy) 1.5 (uz) 1.5 (va) 1.5 (vb) 1.5 (vc) 1.5 (vd) 1.5 (ve) 1.5 (vf) 1.5 (vg) 1.5 (vh) 1.5 (vi) 1.5 (vj) 1.5 (vk) 1.5 (vl) 1.5 (vm) 1.5 (vn) 1.5 (vo) 1.5 (vp) 1.5 (vq) 1.5 (vr) 1.5 (vs) 1.5 (vt) 1.5 (vu) 1.5 (vv) 1.5 (vw) 1.5 (vx) 1.5 (vy) 1.5 (vz) 1.5 (wa) 1.5 (wb) 1.5 (wc) 1.5 (wd) 1.5 (we) 1.5 (wf) 1.5 (wg) 1.5 (wh) 1.5 (wi) 1.5 (wj) 1.5 (wk) 1.5 (wl) 1.5 (wm) 1.5 (wn) 1.5 (wo) 1.5 (wp) 1.5 (wq) 1.5 (wr) 1.5 (ws) 1.5 (wt) 1.5 (wu) 1.5 (wv) 1.5 (ww) 1.5 (wx) 1.5 (wy) 1.5 (wz) 1.5 (xa) 1.5 (xb) 1.5 (xc) 1.5 (xd) 1.5 (xe) 1.5 (xf) 1.5 (xg) 1.5 (xh) 1.5 (xi) 1.5 (xj) 1.5 (xk) 1.5 (xl) 1.5 (xm) 1.5 (xn) 1.5 (xo) 1.5 (xp) 1.5 (xq) 1.5 (xr) 1.5 (xs) 1.5 (xt) 1.5 (xu) 1.5 (xv) 1.5 (xw) 1.5 (xx) 1.5 (xy) 1.5 (xz) 1.5 (ya) 1.5 (yb) 1.5 (yc) 1.5 (yd) 1.5 (ye) 1.5 (yf) 1.5 (yg) 1.5 (yh) 1.5 (yi) 1.5 (yj) 1.5 (yk) 1.5 (yl) 1.5 (ym) 1.5 (yn) 1.5 (yo) 1.5 (yp) 1.5 (yq) 1.5 (yr) 1.5 (ys) 1.5 (yt) 1.5 (yu) 1.5 (yv) 1.5 (yw) 1.5 (yx) 1.5 (yy) 1.5 (yz) 1.5 (za) 1.5 (zb) 1.5 (zc) 1.5 (zd) 1.5 (ze) 1.5 (zf) 1.5 (zg) 1.5 (zh) 1.5 (zi) 1.5 (zj) 1.5 (zk) 1.5 (zl) 1.5 (zm) 1.5 (zn) 1.5 (zo) 1.5 (zp) 1.5 (zq) 1.5 (zr) 1.5 (zs) 1.5 (zt) 1.5 (zu) 1.5 (zv) 1.5 (zw) 1.5 (zx) 1.5 (zy) 1.5 (zz)