



2024 Market Conduct Annual Statement Industry User Guide

MCAS Industry User Guide

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MCAS Web Page

Getting Started

The NAIC MCAS Web page ([2024 MCAS](#)) is the primary source of information related to MCAS. A company might find it helpful to bookmark this page and check it frequently during the MCAS filing period.

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A - Request for MCAS Login or Password Reset

Every individual wanting entry into the MCAS system must first request an MCAS login through the NAIC. This is done by completing and submitting the [Request New MCAS UserID or Password Reset](#) form available through the [Click Here](#) link in the red box. Anyone who received an MCAS login in a previous year does not need to request another one. For password reset, enter your MCAS ID on the form, and a request will be generated and sent to the NAIC Help Desk. Typically, the NAIC Help Desk creates a new MCAS login

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G - Body

This area contains information relevant to the filing year for the web page displayed. Items regarding changes and clarifications from the previous year, announcements, and MCAS status updates may be found in this section.

MCAS Application

Overview

The Market Conduct Annual Statement (MCAS) application is the method by which industry files its market data with the states. The current web-based MCAS application was introduced for the 2018 data filing year. This portion of the User Guide contains instructions on how to access the MCAS application and details about each of the application's components:

Log In

Terms of Use

Home

Filing Matrix

Lines of Business

- Annuity
- Life
- Homeowners
- Private Passenger Auto
- Long-Term Care
- Health
- Lender-Placed Insurance
- Disability Income
- Pet
- Private Flood
- Short-Term Limited Duration
- Travel
- Other Health

Data Upload

Waivers and Extensions

Attestation

Company Ratios

User Assignments

Helpful Hints

Before beginning the MCAS filing process, here are some things to note to improve your experience with this application.

System Requirements

The NAIC recommends using Chrome or Firefox when working with MCAS. However, Internet Explorer (IE) v9, IE v10, or IE v11 can be used.

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An 800 x 600 screen resolution setting is not supported by the MCAS application. A higher resolution (i.e., 1024 x 768 or more) is recommended for the best viewing experience. Higher resolutions reduce the amount of screen scrolling needed to view an entire page.

Browser Back Button

Once inside the MCAS application, the NAIC discourages use of your browser's [Back] button. The recommended method for movement within the application is through use of the blue navigation bar, located at the top of the screen, and the grey sidebar, located on the left side of the screen. Because different browsers behave differently with this application, using your browser's [Back] button might cause an error screen to display or force an immediate exit from the MCAS application. In either situation, there is a risk of losing any unsaved data.

Help Desk Form

The [NAIC Help Desk](#) form (described in a previous section) is available within the MCAS application by selecting MCAS Resources on the navigation bar. This selection will take you to the MCAS web page where the form may be selected as previously described.

Log In

The [Log In](#) button on the MCAS webpage launches a sign-in screen where an individual enters his/her NAIC user ID and password. A multi-factor authentication will need to be completed before logging in. New NAIC users will be asked to set up security questions and change their password at initial log in. Once security questions are in place, future password resets can be handled by the individual without the need for involvement of the NAIC Help Desk.

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The lines of business screens for any given state are accessible by clicking on the state followed by clicking the name of the desired line of business. The Actions section provides a summary view of filing, waiver, and extension status for all states per line of business by clicking the [Filing Summary] button. The Filters section may also be utilized to filter by state, line of business, filing status, required indicator, warnings, errors, extension status, or waiver status. Returning to the Filing Matrix from any screen is accomplished through the navigation bar.

Lines of Business

Common Functionality

The Lines of Business screens contain the line of business name and the state name above the data entry and message areas. Before beginning the entry process, it is important to verify that the data to be entered is associated with the state displayed. There is no automated method to move or copy data from one state to another if entered for an incorrect state.

The data entry area for each line of business is arranged in columns and rows similar to

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Close	Closes the filing for the selected state and line of business.	Exits the filing and returns to Filing Matrix for the selected company and data year.
Print Displayed Data	Displays prompt message to confirm printing options and print displayed screen.	Prints the viewable information currently on the screen regardless of filing status.
Previous	Displays previous screen as listed in Filing Navigation tool.	Displays screen for the previous section of the filing.
Next	Displays next screen as listed in Filing Navigation tool.	Displays screen for the next section of the filing.
Summary	Shows a summary of all data fields for the selected filing.	Displays all sections of the filing in one screen to review data. *Single page view not available for any previous data year

*Submit

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Group Employer-Paid Long-Term (GELT)

Accordingly, responses to questions in the Interrogatory section determine which columns require completion.

Homeowners (HO)

The Homeowners screen contains four sections: Interrogatories, Claims Activity, Underwriting Activity, and Attestation

Platinum and Total). The Out-of-Exchange Grandfathered Plan is

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- International
 - Excess
 - Primary
- Emergency Transportation/ Repatriation
 - Domestic
 - International
- Other

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Calculation Steps	Example	
<p>1. Divide the value reported as "claims closed with payment" by 2 to determine median value. When the total claims are an odd number, the median value is definite.</p>	<p>Claims closed with payment = 101 $101/2 = 50.5$ Median = 51 (rounded up)</p> <p>Because an equal number of values come before (1-50) and after (52-101) the number 51, it is the middle value.</p>	
<p>2. Count the number of claims reported in each timeframe bucket (0-30 days, 31-60 days, etc.) until the median claim value is reached.</p>		Running Total
	0-30 days = 30	30
	31-60 days = 14	$(30 + 14) = 44$
	61-90 days = 12	$(44 + 12) = 56$
	91-180 days = 21	$(56 + 21) = 77$
	181-365 days = 24	$(76 + 24) = 101$

3.

