

1-22	Has this block of business or part of this block of business been sold, closed or moved to another company during the year?	Yes/No
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1-23 If yes, add apas31.599 15.6 reW nBT0 Tc 0 Tw 12 -0 0 12 19.

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 days
2-41	Number of claims closed with payment beyond 365 days
2-42	Number of claims closed without payment within 0-30 days
2-43	Number of claims closed without payment within 31-60 days
2-44	Number of claims closed without payment within 61-90 days
2-45	Number of claims closed without payment within 91-180 days
2-46	Number of claims closed without payment within 181-365 days
2-47	Number of claims closed without payment beyond 365 days
2-48	Median days to final payment
2-49	Number of suits open at beginning of the period
2-50	Number of suits opened during the period
2-51	Number of suits closed during the period
2-52	Number of suits closed during the period with consideration for the borrower
2-53	Number of suits open at end of the period

3-54	Number of master policies in-force at beginning of the period
3-55	Number of master policies added during the period
3-56	Number of master policies canceled for any reason during the period
3-57	Number of master policies in-force at the end of the period
3-58	Number of certificates in-force at the beginning of the period
3-59	Number of certificates written during the period
3-60	Number of certificates in-force at the end of the period
3-61	Number of certificates flat-cancelled during the period
3-62	Number of certificates cancelled for reasons other than flat cancellations

3-66	Number of individual policies in-force at the beginning of the period
3-67	Number of individual policies written during the period
3-68	Number of individual policies in-force at the end of the period
3-69	Number of individual policies cancelled for reasons other than flat cancellations during the period
3-70	Number of individual policies flat-cancelled during the period
3-71	Number of flat cancellations on individual policies within 45 days of placement
3-72	Number of flat cancellations on individual policies within 45-90 days of placement
3-73	Number of flat cancellations on individual policies after 90 days from placement
3-74	Average gross placement rate during period
3-75	Dollar amount of gross written premium during the period
3-76	Dollar amount of net written premium during the period
3-77	Net written premium during period for policies/certificates for which no separate charge is made to the borrower
3-78	Dollar amount of premium earned during the period
3-79	Dollars of claims paid during the period
3-80	Dollars of claims incurred during the period
3-81	Number of complaints received directly from the DOI
3-82	Number of complaints received directly from any person or entity other than the DOI

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.

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.

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.

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vendor means that portion of lender-placed

means insurance that protects only the creditor's interest in the collateral securing the debtor's credit.

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.

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:

- Is provided through a blanket policy covering eligible collateral securing loans in the lender/servicer's portfolio
- Premium charges to the lender/servicer are based on aggregate exposures insured as opposed to any characteristics specific to any individual vehicle or property;
- No individual certificates or policies are issued to borrowers
- Has no ongoing tracking of insurance on borrower's loans; and
- If there is a charge to the borrower at loan origination, the same charge is made for all borrowers with eligible collateral regardless of insurance status.

Blanket VSI Auto experience and Blanket VSI Home experience is reported separately from Single-Interest Auto, Dual-Interest Auto, Single-Interest Home, and Dual-Interest Home.

– The total number of coverages placed before cancellations during the reporting period divided by the average number of exposures during the reporting period. Average number of exposures means the average number of vehicles covered by Lender Placed Auto policies or average number of properties covered by Lender Placed Home policies during the reporting period.

– Includes all cancellations of the policies/certificates where the cancellation was executed during the reporting year regardless of the date of placement of the coverage. *See also Flat Cancellation*

Lender-placed insurance issued under a master policy for an individual vehicle or property, respectively.

Example:

- If the insurer issues 300 certificates under a lender-placed master policy or policies, report 300.

– A request or demand for payment of a loss that may be included within the terms of coverage of an insurance policy/certificate. Each claimant/insured reporting a loss is counted separately.

Include:

- Both first and third party claims.

Exclude:

- An event reported for “information only”.
- An inquiry of coverage if a claim has not actually been presented (opened) for payment.
- A potential ~~an~~ ~~event~~ ~~reported~~ ~~for~~ ~~“information~~ ~~only”~~.

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All complaints:

- As identified by the DOI as a complaint.
- Related to LPI or insurance tracking.
- Sent or otherwise forwarded by the DOI to the reporting company.

The date final payment was issued to the insured/claimant.

Calculation Clarification:

- If partial payments were made on the claim, the claim would be considered closed with payment if the final payment was made during the reporting period regardless of the date of loss or when the claim was received.
 - Report a claim as "closed with payment" or "closed without payment" if it is closed in the company's claims system during the reporting period (even if the final reporting period.)
- If a claim remaine

A group policy providing coverage for the vehicles or property serving as collateral for a portfolio of loans. Individual coverage, typically in the form of a

In this situation, the Median Days to Final Payment would be 5 because it is the middle value. There are exactly 3 values below the median (2, 4, & 4) and 3 values above the median (6, 8, & 20). If the data set had included an even number of values, then the median would be the average of the two middle values as demonstrated below.

	2	4	5	6	8	20

Median Days to Final Payment = $(5 + 6)/2 = 5.5$

Example: A carrier reports the following closing times for paid claims.

<u>< 30</u>	<u>22</u>
<u>31-60</u>	<u>13</u>
<u>61-90</u>	<u>18</u>
<u>91-180</u>	<u>11</u>
<u>181-365</u>	<u>12</u>
<u>>365</u>	<u>15</u>

The sum of the claims reported across each closing time interval is 91, so that the median is the 46th claim. This claim falls into the closing time interval "61-90 days." Any reported median that falls outside of this range (i.e. less than 61 or greater than 90) will indicate a data error.

The five-digit code assigned by the N29 0 Td[0.n41S.3]J0 Tc D 43 >>BDC

Gross premium written less 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.

Gross premium written less refunds for the particular type of lender-placed insurance during the reporting period. Include premium only for lender-placed insurance for which no separate charge is made to the borrower.

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.