

Changes to MCAS Blanks and MCAS Data Call and Definition documents by line of business:

Other Health

- Blank and Data Call and Definitions revised by SME Group
- Adopted by Working Group on 5/22/2025

Private Passenger Auto (PPA)

- Blank and Data Call and Definitions revised by SME Group
- Adopted by Working Group on 05/01/2025
 - Added additional questions to Underwriting Activity to provide more accurate data
 - Moved the question (Question 12) asking “If Yes, what percentage of your business is non-standard?” to Underwriting Activity so that the answer could be reported as a number

Homeowners

- Adopted by Working Group on 05/22/2025
 - Moved the question (Question 08) asking “If Yes, what percentage of your business is non-standard?” to Underwriting Activity so that the answer could be reported as a number

Lender Placed Home and Auto (LPI)

- Adopted by Working Group on 05/22/2025
 - Added new data elements to the MCAS LPI Blank and definitions to the Data Call and Definitions to provide more accurate reporting related to cancellations
 - New Data Elements
 - #60 – Number of certificates for which Term of Coverage Completed during the period
 - #69 – Number of individual policies for which Term of Coverage Completed during the period
 - New Definitions
 - Added the sentence “Coverage under an individual policy or a certificate under a group policy ending at the end of the term of coverage is not a cancellation, even if the coverage is renewed through a subsequent individual policy or certificate” to the definition of Cancellations

- Added the definition of Term of Coverage Completed

Pet

- Removed the phrase “maximum benefit limits” from the second bullet point in the definition of Partial Payment which lists items not to be reported as partial payment claims
 - Adopted by the Working Group on 05/22/2025
 - Q109 on the MCAS Pet Blank asks “Number of claims closed during the period with partial payment – maximum benefit limit”
 - The definition of partial payment now matches with the information that is being asked for in the blank

Disability Income

- Changed Question 83 (related to complaints) so that the verbiage is consistent with all MCAS lines of business
 - Adopted by the Working Group on 05/22/2025

Long-Term Care (LTC)

- Changed Question 30 (related to complaints) so that the verbiage is consistent with all MCAS lines of business
 - Adopted by the Working Group on 05/22/2025

Short-Term Limited Duration (STLD)

- Changed Question 111 (related to complaints) so that the verbiage is consistent with all MCAS lines of business
 - Adopted by the Working Group on 05/22/2025