

Lender-Placed Insurance (2026)

Lender-Placed Insurance Interrogatories

		Yes/No Response	Explanation
01	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed auto coverage?		_____
02	If Yes, enter the percentage of all lender-placed auto policies/certificates issued during the period which were single-interest lender-placed auto.	_____	
03	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed auto coverage?		_____
04	If Yes, enter the percentage of all lender-placed auto policies/certificates issued during the period which were dual-interest lender-placed auto.	_____	
05	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners hazard coverage?		_____
06	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed homeowners hazard	_____	
07	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners hazard coverage?		_____
08	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners hazard	_____	
09	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners flood coverage?		_____
10	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed homeowners flood	_____	
11	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners flood coverage?		_____
12	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners flood coverage.	_____	
13	Were there policies/certificates in-force during the reporting period that provided single-interest lender-placed homeowners wind-only coverage?		_____
14	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were single-interest lender-placed homeowners wind-only	_____	
15	Were there policies/certificates in-force during the reporting period that provided dual-interest lender-placed homeowners wind-only coverage?		_____
16	If Yes, enter the percentage of all lender-placed home policies/certificates issued during the period which were dual-interest lender-placed homeowners wind-only	_____	

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17	Were there policies-in-force during the reporting period that provided blanket vendor single-interest auto (vehicle) coverage?	_____
18	Were there policies-in-force during the reporting period that provided blanket vendor single-interest home (residential property) coverage?	_____
19	Was the company still actively writing policies/certificates in the state at year end?	_____
20	Has the company had a significant event/business strategy that would affect data for this reporting period?	_____
21	If yes, add additional comments:	_____
22	Has all or part of this block of business been sold, closed or moved to another company during the year?	_____
23	If yes, add additional comments	_____
24	How does the company treat subsequent supplemental payments on previously closed claims (or additional payments on a previously reported claim)? For example: Reopen original claim/open new claim	_____
25	Does the company require third parties it contracts with to forward insurance-related complaints to the company so the company may report the complaints in its complaints logs?	_____
26	Additional comments if desired:	_____
27	Does the company monitor third parties it contracts with to ensure insurance complaints are forwarded to the company?	_____
28	Additional comments if desired	_____
29	Additional state specific Claims comments	_____
30	Additional state specific Underwriting comments	_____

Lender-Placed Claims Activity

		Single-Interest Auto	Dual-Interest Auto	Single-Interest Home Hazard	Dual-Interest Home Hazard	Single-Interest Home Flood	Dual-Interest Home Flood	Single-Interest Home Wind-Only	Dual-Interest Home Wind-Only	Blanket Vendor Single-Interest Auto	Blanket Vendor Single-Interest Home
31	Number of claims open at the beginning of the period.										
32	Number of claims opened during the period.										
33	Number of claims closed during the period, with payment										
34	Number of claims closed during the period, without payment										

- 35 Number of claims remaining open at the end of the period
- 35 Number of claims closed with payment within 0-30 days.

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	Single- Interest Auto	Dual- Interest Auto	Single- Interest Home Hazard	Dual- Interest Home Hazard	Single- Interest Home Flood	Dual- Interest Home Flood	Single- Interest Home Wind-Only	Dual- Interest Home Wind-Only	Blanket Vendor Single- Interest Auto	Blanket Vendor Single- Interest Home
36	Number of claims closed with payment within 31-60 days.									
37	Number of claims closed with payment within 61-90 days.									
39	Number of claims closed with payment within 91-180 days.									
40	Number of claims closed with payment within 181-365 days.									
41	Number of claims closed with payment beyond 365 days.									
42	Number of claims closed without payment within 0-30 days.									
43	Number of claims closed without payment within 31-60 days.									
44	Number of claims closed without payment within 61-90 days.									
45	Number of claims closed without payment within 91-180 days.									
46	Number of claims closed without payment within 181-365 days.									
47	Number of claims closed without payment beyond 365 days.									
48	Median days to final payment.									
49	Number of suits open at beginning of the period.									
50	Number of suits opened during the period.									
51	Number of suits closed during the period.									
52	Number of suits closed during the period with consideration for the borrower.									
53	Number of suits open at end of period.									

Lender-Placed Underwriting Activity

	Single- Interest Auto	Dual- Interest Auto	Single- Interest Home Hazard	Dual- Interest Home Hazard	Single- Interest Home Flood	Dual- Interest Home Flood	Single- Interest Home Wind-Only	Dual- Interest Home Wind-Only	Blanket Vendor Single- Interest Auto	Blanket Vendor Single- Interest Home
54	Number of master policies in-force at beginning of the period.									
55	Number of master policies added during the period.									
56	Number of master policies canceled for any reason during the period.									
57	Number of master policies in-force at the end of the period.									

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		Single- Interest Auto	Dual- Interest Auto	Single- Interest Home Hazard	Dual- Interest Home Hazard	Single- Interest Home Flood	Dual- Interest Home Flood	Single- Interest Home Wind-Only	Dual- Interest Home Wind-Only	Blanket Vendor Single- Interest Auto	Blanket Vendor Single- Interest Home
58	Number of certificates in-force at the beginning of the period.									_____	_____
59	Number of certificates written during the period.									_____	_____
60	Number of certificates for which Term of Coverage Completed during the period.									_____	_____
60 61	Number of certificates in-force at the end of the period.									_____	_____
61 62	Number of certificates flat-cancelled during the period.									_____	_____
62 63	Number of certificates cancelled for reasons other than									_____	_____
63 64	Number of flat cancellations on certificates within 45 days of placement.									_____	_____
64 65	Number of flat cancellations on certificates within 45-90 days of placement.									_____	_____
65 66	Number of flat cancellations on certificates after 90 days from placement.									_____	_____
66 67	Number of individual policies in-force at the beginning of the period.									_____	_____
67 68	Number of individual policies written during the period.									_____	_____
69	Number of individual policies for which Term of Coverage Completed during the period.									_____	_____
68 70	Number of individual policies in-force at the end of the period.									_____	_____
69 71	Number of individual policies cancelled for reasons other than flat cancellations during the period.									_____	_____
70 72	Number of individual policies flat-cancelled during the period.									_____	_____
71 73	Number of flat cancellations on individual policies within 45 days of placement.									_____	_____
72 74	Number of flat cancellations on individual policies within 45-90 days of placement.									_____	_____
73 75	Number of flat cancellations on individual policies after 90 days from placement.									_____	_____
74 76	Average gross placement rate during period.									_____	_____

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	Single- Interest Auto	Dual- Interest Auto	Single- Interest Home Hazard	Dual- Interest Home Hazard	Single- Interest Home Flood	Dual- Interest Home Flood	Single- Interest Home Wind-Only	Dual- Interest Home Wind-Only	Vendor Single- Interest Auto	Vendor Single- Interest Home
75 - 77 Dollar amount of gross written premium during the period.										
76 - 78 Dollar amount of net written premium during the period.										
77 - 79 Net written premium during period for policies/certificates for which no separate charge is made to the borrower.										
78 - 80 Dollar amount of premium earned during the period.										
79 - 81 Dollars of claims paid during the period.										
80 - 82 Dollars of claims incurred during the period.										
81 - 83 Number of complaints received directly from the DOI.										
82 - 84 Number of complaints received directly from any person or entity other than the DOI.										

Lender-Placed Attestation

	First Name	Middle Name	Last Name	Suffix	Title	Comments
83 - 85 First Attestor Information						_____
84 - 86 Second Attestor Information						_____
85 - 87 Overall Comments for the Filing Period	_____	_____	_____	_____	_____	