Triad accepts the MILAR 169 file through a secure file transfer email drop box.  Please contact Triad (HOPE@tgic.com) for instructions on how to use this drop box.  The MILAR 32 file was created to meet the requirements of the new uniform master policy. The new master policy does not apply to Triad business so consequently, the MILAR 32 is not required by Triad. Triad does, however, require loss mitigation reporting for any loss mitigation completed on Triad loans that was not specifically approved by Triad (i.e. all loss mitigation completed under an approved delegation of authority program must be reported).  For more information about loss mitigation, defaults, and claims handling practices, please review the information provided on the “Servicers” and “Homeowners Affordability and Stability Plan” web pages; both of which are accessible from Triad's home page [www.tgic.com](http://www.tgic.com), located on the left hand side of the page.