## Disability Income Interrogatories

<table>
<thead>
<tr>
<th></th>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Does the company have Individual Voluntary Short-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>02</td>
<td>Does the company have Individual Voluntary Long-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>03</td>
<td>Does the company have Individual Employer-Paid Short-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>04</td>
<td>Does the company have Individual Employer-Paid Long-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>05</td>
<td>Does the company have Group Voluntary Short-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>06</td>
<td>Does the company have Group Voluntary Long-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>07</td>
<td>Does the company have Group Employer-Paid Short-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>08</td>
<td>Does the company have Group Employer-Paid Long-Term coverage to report?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>09</td>
<td>Did the reporting entity have a significant event or business strategy change that would affect the data for this reporting period?</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
</tbody>
</table>

### Additional State Specific Underwriting Comments (Optional):

<table>
<thead>
<tr>
<th></th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>If Yes, explain.</td>
</tr>
<tr>
<td>11</td>
<td>Has all or part of the reporting entity's disability income protection business been sold, closed or moved to another insurer during the reporting period?</td>
</tr>
<tr>
<td>12</td>
<td>If Yes, explain.</td>
</tr>
<tr>
<td>13</td>
<td>Number of class action lawsuits?</td>
</tr>
<tr>
<td>14</td>
<td>Additional state specific Underwriting comments (optional):</td>
</tr>
<tr>
<td>15</td>
<td>Additional state specific claims comments (optional):</td>
</tr>
<tr>
<td>16</td>
<td>Additional comments (optional):</td>
</tr>
</tbody>
</table>

## Disability Income Claims Information

<table>
<thead>
<tr>
<th></th>
<th>Individual Voluntary</th>
<th>Individual Employer-Paid</th>
<th>Group Voluntary</th>
<th>Group Employer-Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Short-Term</td>
<td>Long-Term</td>
<td>Short-Term</td>
<td>Long-Term</td>
</tr>
<tr>
<td>17</td>
<td>Pending benefit determinations, beginning of reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Active paid claims, beginning of reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Claims received during reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>New paid claim determinations during reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Claim denials during reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Paid claims closed during reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Pending benefit determinations, end of reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Active paid claims, end of reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Disability Income Claims Decisions Processed

*Note: This schedule should include data for initial claim decisions resulting in payment.*

<table>
<thead>
<tr>
<th></th>
<th>Individual Voluntary</th>
<th>Individual Employer-Paid</th>
<th>Group Voluntary</th>
<th>Group Employer-Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Short-Term</td>
<td>Long-Term</td>
<td>Short-Term</td>
<td>Long-Term</td>
</tr>
<tr>
<td>25</td>
<td>Number of claims processed with initial claim decision within 1-14 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Number of claims processed with initial claim decision within 15-30 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Number of claims processed with initial claim decision within 31-45 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Number of claims processed with initial claim decision over 45 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Median Processing Time: The median processing time for claims resulting in payments reported in lines 25 through 28.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Number of claims processed with initial claim decision within 1-30 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Number of claims processed with initial claim decision within 31-60 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Number of claims processed with initial claim decision within 61-90 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Number of claims processed with initial claim decision over 90 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Median Processing Time: The median processing time for claims resulting in payments reported in lines 30 through 33.</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

## Disability Income Resulting in Closed Without Payment

<table>
<thead>
<tr>
<th></th>
<th>Individual Voluntary</th>
<th>Individual Employer-Paid</th>
<th>Group Voluntary</th>
<th>Group Employer-Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Short-Term</td>
<td>Long-Term</td>
<td>Short-Term</td>
<td>Long-Term</td>
</tr>
<tr>
<td>35</td>
<td>Number of claims closed without payment within 1-14 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Number of claims closed without payment within 15-30 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Number of claims closed without payment within 31-45 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Number of claims closed without payment over 45 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Median Processing Time: The median processing time for claims closed without payment reported in lines 35 through 38.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Number of claims closed without payment within 1-30 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>Number of claims closed without payment within 31-60 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Number of claims closed without payment within 61-90 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Number of claims closed without payment over 90 days.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Median Processing Time: The median processing time for claims closed without payment reported in lines 40 through 43.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Disability Income Claims Denied - Reasons

<table>
<thead>
<tr>
<th></th>
<th>Individual Voluntary</th>
<th>Individual Employer-Paid</th>
<th>Group Voluntary</th>
<th>Group Employer-Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Short-Term</td>
<td>Long-Term</td>
<td>Short-Term</td>
<td>Long-Term</td>
</tr>
<tr>
<td>45</td>
<td>Claimant not covered under the policy as of date of disability onset.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>Claimant returned to work during elimination period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>Pre-existing condition.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>Claimant not disabled under the policy definition of disabled.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Lack of documentation.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>Disability arising from diagnosis excluded under the policy.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>Disability due to work-related injury or condition excluded under the policy.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td>Disability caused by excluded circumstance other than a work-related injury.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>53</td>
<td>Misrepresentation.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>54</td>
<td>All other denials.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Disability Income Claims Closed After Initial Payment(s)

<table>
<thead>
<tr>
<th>Number</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>Claimant returned to work - own occupation/job.</td>
</tr>
<tr>
<td>56</td>
<td>Claimant returned to work - any occupation/job.</td>
</tr>
<tr>
<td>57</td>
<td>Lack of documentation.</td>
</tr>
<tr>
<td>58</td>
<td>Non-participation in evaluation.</td>
</tr>
<tr>
<td>59</td>
<td>Death of claimant.</td>
</tr>
<tr>
<td>60</td>
<td>Failure to participate in rehabilitation.</td>
</tr>
<tr>
<td>61</td>
<td>Misrepresentation.</td>
</tr>
<tr>
<td>62</td>
<td>Claimant had offsetting compensation.</td>
</tr>
<tr>
<td>63</td>
<td>Maximum benefit reached.</td>
</tr>
<tr>
<td>64</td>
<td>Not disabled with respect to &quot;own occupation&quot; but has not returned to work.</td>
</tr>
<tr>
<td>65</td>
<td>Not disabled with respect to &quot;any occupation&quot; but has not returned to work.</td>
</tr>
<tr>
<td>66</td>
<td>Other closed after payment.</td>
</tr>
</tbody>
</table>

## Disability Income Underwriting Activity (Group & Individual)

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>67</td>
<td>Number of policies in force at the beginning of the reporting period.</td>
</tr>
<tr>
<td>68</td>
<td>Number of new policies issued during the reporting period.</td>
</tr>
<tr>
<td>69</td>
<td>Dollar amount of direct written premium.</td>
</tr>
<tr>
<td>70</td>
<td>Number of policyholder cancellations and non-renewals.</td>
</tr>
<tr>
<td>71</td>
<td>Number of insurer non-renewals.</td>
</tr>
<tr>
<td>72</td>
<td>Number of insurer cancellations.</td>
</tr>
<tr>
<td>73</td>
<td>Number of rescissions within two years from policy issue.</td>
</tr>
<tr>
<td>74</td>
<td>Number of rescissions after two years from policy issue.</td>
</tr>
<tr>
<td>75</td>
<td>Number of policies in force at the end of the reporting period.</td>
</tr>
</tbody>
</table>

## Disability Income Covered Lives Related to Underwriting Activity (Group Only)

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>76</td>
<td>Number of lives covered under policies in force at the beginning of the reporting period.</td>
</tr>
<tr>
<td>77</td>
<td>Number of lives covered under new policies issued during the reporting period.</td>
</tr>
<tr>
<td>78</td>
<td>Number of lives covered under policyholder cancellations and non-renewals.</td>
</tr>
<tr>
<td>79</td>
<td>Number of lives covered under insurer non-renewals.</td>
</tr>
<tr>
<td>80</td>
<td>Number of lives covered under insurer cancellations.</td>
</tr>
<tr>
<td>81</td>
<td>Number of lives covered under rescinded policies.</td>
</tr>
<tr>
<td>82</td>
<td>Number of lives covered under policies in force at the end of the reporting period.</td>
</tr>
</tbody>
</table>
### Disability Income (2020)

#### Disability Income Complaints and Lawsuits

<table>
<thead>
<tr>
<th></th>
<th>Individual Voluntary</th>
<th>Individual Employer-Paid</th>
<th>Group Voluntary</th>
<th>Group Employer-Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Short-Term</td>
<td>Long-Term</td>
<td>Short-Term</td>
<td>Long-Term</td>
</tr>
<tr>
<td>83</td>
<td>Number of complaints received directly from any entity other than the DOI.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>84</td>
<td>Number of lawsuits open as of the beginning of the reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>85</td>
<td>Number of new lawsuits opened during the reporting period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>86</td>
<td>Number of lawsuits closed during the reporting period (total).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>87</td>
<td>Number of lawsuits closed during the reporting period with consideration for the consumer.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>88</td>
<td>Number of lawsuits open as of the end of the period.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>