# \_\_\_\_MCAS Market Conduct Annual Statement

# Disability Income (2025)

## Disability Income Interrogatories

		Yes/No Response	Explanation
01	Does the company have Individual Voluntary Short-Term coverage to report?		
02	Does the company have Individual Voluntary Long-Term coverage to report?		
03	Does the company have Individual Employer-Paid Short-Term coverage to report?		
04	Does the company have Individual Employer-Paid Long-Term coverage to report?		
05	Does the company have Group Voluntary Short-Term coverage to report?		
06	Does the company have Group Voluntary Long-Term coverage to report?		
07	Does the company have Group Employer-Paid Short-Term coverage to report?		
08	Does the company have Group Employer-Paid Long-Term coverage to report?		
09	Did the reporting entity have a significant event or business strategy change that would affect the data for this reporting period?		
10	If Yes, explain.		
11	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?		
12	If Yes, explain.		
13	Number of class action lawsuits?		
14	Additional state specific Underwriting comments (optional):		
15	Additional state specific claims comments (optional):		
16	Additional comments (optional):		

## **Disability Income Claims Information**

		Individual Voluntary Individual Employer-Paid Group Voluntary Short- Long- Short- Long- Short- Long-					Group Employer-Paid Short-		
		Term	Term	Term	Term	Term	Term	Term	Long-Term
17	Pending benefit determinations, beginning of reporting period.								
18	Active paid claims, beginning of reporting period.								
19	Claims received during reporting period.								
20	New paid claim determinations during reporting period.								
21	Claim denials during reporting period.								
22	Paid claims closed during reporting period.								
23	Pending benefit determinations, end of reporting period.								
~ 4	A strain with distance of the constraint of the second states								

24 Active paid claims, end of reporting period.

#### Disability Income (2025) **Disability Income Claims Decisions Processed** Group Voluntary Individual Voluntary Individual Employer-Paid Group Employer-Paid Short-Long-Short-Short-Long-Short-Long-Term Term Term Term Term Term Term Long-Term Number of claims processed with initial claim decision within 1-14 days. 25 -----------Number of claims processed with initial claim decision within 15-30 days. 26 -----------27 Number of claims processed with initial claim decision within 31-45 days. ------------Number of claims processed with initial claim decision over 45 days. 28 -----------Median Processing Time: The median processing time for 29 claims resulting in payments reported in lines 25 through 28. 30 Number of claims processed with initial claim decision within 1-30 days. ------------Number of claims processed with initial claim decision within 31-60 days. 31 -----------32 Number of claims processed with initial claim decision within 61-90 days. -----------Number of claims processed with initial claim decision over 90 days. 33 -----------Median Processing Time: The median processing time for 34 claims resulting in payments reported in lines 30 through 33. ----------

#### **Disability Income Resulting in Closed Without Payment**

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

#### **Disability Income Claims Denied - Reasons**

		Individual Voluntary		Individual Employer-Paid		Group Voluntary		Group Er	nployer-Paid
		Short-	Long-	Short-	Long-	Short-	Long-	Short-	
		Term	Term	Term	Term	Term	Term	Term	Long-Term
45	Claimant not covered under the policy as of date of disability onset.								
46	Claimant returned to work during elimination period.								
47	Pre-existing condition.								
48	Claimant not disabled under the policy definition of disabled.								
49	Lack of documentation.								
50	Disability arising from diagnosis excluded under the policy.								
51	Disability due to work-related injury or condition excluded under the policy.								
52	Disability caused by excluded circumstance other than a work-related injury.								
53	Misrepresentation.								
54	All other denials.								

# Disability Income (2025)

### Disability Income Claims Closed After Initial Payment(s)

	Individual Voluntary Individual Employer-Paid		Group Voluntary		Group E	nployer-Paid		
	Short- Long-		Short-	Long-	Short-	Long-	Short-	
	Term	Term	Term	Term	Term	Term	Term	Long-Term
55 Claimant returned to work - own occupation/job.								
56 Claimant returned to work - any occupation/job.								
57 Lack of documentation.								
58 Non-participation in evaluation.								
59 Death of claimant.								
60 Failure to participate in rehabilitation.								
61 Misrepresentation.								
62 Claimant had offsetting compensation.								
63 Maximum benefit reached.								
64 Not disabled with respect to "own occupation" but <i>has not returned to work.</i>								
Not disabled with respect to "any occupation" but <u>has not returned to work.</u>								

66 Other closed after payment.

## Disability Income Underwriting Activity (Group & Individual)

		Individual	Individual Voluntary Individual Employer-Paid		Group V	oluntary	Group E	nployer-Paid	
		Short-	Long-	Short-	Long-	Short-	Long-	Short-	
		Term	Term	Term	Term	Term	Term	Term	Long-Term
67	Number of policies in force at the beginning of the reporting period.								
68	Number of new policies issued during the reporting period.								
69	Dollar amount of direct written premium.								
70	Number of policyholder cancellations and non-renewals.								
71	Number of insurer non-renewals.								
72	Number of insurer cancellations.								
73	Number of rescissions within two years from policy issue.								
74	Number of rescissions after two years from policy issue.								
	No. of the second state of the								

75 Number of policies in force at the end of the reporting period.

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

		Individual Voluntary Individual Employer-Paid Short- Long- Short- Long-		Group Voluntary Short- Long-		Group Er Short-	nployer-Paid		
		Term	Term	Term	Term	Term	Term	Term	Long-Term
76	Number of lives covered under policies in force at the beginning of the reporting period.					Term	i enn	renn	Long-Term
77	Number of lives covered under new policies issued during the reporting period.								
78	Number of lives covered under policyholder cancellations and non-renewals.								
79	Number of lives covered under insurer non-renewals.								
80	Number of lives covered under insurer cancellations.								
81	Number of lives covered under rescinded policies.								
82	Number of lives covered under policies in force at the end of the reporting period.								

Disa	bility Income Complaints and Lawsuits		Voluntary	Individual Em	ployer-Paid	Group Vo	luntary	Group Er	nployer-Paid
		Short-	Long-	Short-	Long-	Short-	Long-	Short-	
		Term	Term	Term	Term	Term	Term	Term	Long-Tern
33	Number of complaints received directly from any entity other than the DOI.								
4	Number of lawsuits open as of the beginning of the reporting period.								
5	Number of new lawsuits opened during the reporting period.								
86	Number of lawsuits closed during the reporting period (total).								
7	Number of lawsuits closed during the reporting period with consideration for the consumer.								
8	Number of lawsuits open as of the end of the period.								
)isa	bility Income Attestation								
				First Name	Middle Name	Last Name	Suffix	Title	Comments
39	First Attestor Information								
90	Second Attestor Information								

---

---

---

---

---

91 Overall Comments for the Filing Period