

Long-Term Care (2027)

Long-Term Care Interrogatories

	Yes/No Response	Explanation
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Long-Term Care General Information

	Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
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Long-Term Care General Information Continued

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
40	Number of policies terminated or cancelled due to non-payment.			
41	Number of policies terminated or cancelled at the request of the insured.			
42	Number of policies terminated or cancelled by the insurer for reasons other than non-payment or at the request of the insured.			
23 43	Number of rescissions during the period.			
24 44	Number of policies/contracts in-force as of the end of the reporting period.			
25 45	Number of internal replacements during the period.			
26 46	Number of external replacements during the period.	--		
27 47	Number of policies/contracts replaced where age of insured at replacement was < 65.	--		
28 48	Number of policies/contracts replaced where age of insured at replacement was between 65 and 80.	--		
29 49	Number of policies/contracts replaced where age of insured at replacement was > 80.			
30 50	Number of complaints received directly from consumers.			
51	Number of adverse determinations overturned upon request for internal review (Do not include additional voluntary levels of reviews).			
52	Number of adverse determinations upheld upon request for internal review (Do not include additional voluntary levels or reviews).			
53	Number of customer requested appeals on final adverse determinations to an external review organization.			
54	Number of final adverse determinations overturned upon request for external review.			
55	Number of final adverse determinations upheld upon request for external review.			

Long-Term Care Claimants and Claimant Requests Activity

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
31 56	Number of claimants approved for benefits as of the beginning of the period.			
32 57	Number of claimants with pending claimant request determinations as of the beginning of the period.			
33 58	Number of new claimants during the period.			
34 59	Number of claimants with pending claimant request determinations as of the end of the period.			
35 60	Number of claimants approved for benefits as of the end of the period.			
36 61	Number of claimant requests denied or not paid because claimant did not pursue (inactivity or death).			
37 62	Number of claimant requests denied or not paid because of preexisting condition exclusion.			
38 63	Number of claimant requests denied or not paid because of elimination or waiting period not met.			
39 64	Number of claimant requests denied or not paid because services provided not covered under the policy.			
40 65	Number of claimant requests denied or not paid because provider or facility not qualified under the policy.			
41 66	Number of claimant requests denied or not paid because benefits eligibility criteria not met.			
42 67	All other claimant requests denied or closed without payment.			
43 68	Number of claim request determinations made within 0-30 days.			
44 69	Number of claim request determinations made within 31-60 days.			
45 70	Number of claim request determinations made within 61-90 days.			
46 71	Number of claim request determinations made beyond 90 days.			

Long-Term Care Benefit Payment Requests Activity

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
47 72	Number of benefit payment requests pending as of the beginning of the period.			
48 73	Number of benefit payment requests received during the period.			
49 74	Number of benefit payment requests denied or not paid during the period.			
50 75	Number of benefit payment requests pending as of the end of the period.			
51 76	Number of benefit payment requests paid within 0-30 days.			
52 77	Number of benefit payment requests paid within 31-60 days.			
53 78	Number of benefit payment requests paid within 61-90 days.			
54 79	Number of benefit payment requests paid beyond 90 days.			
55 80	Number of benefit payment requests denied or not paid within 0-30 days.			
56 81	Number of benefit payment requests denied or not paid within 31-60 days.			
57 82	Number of benefit payment requests denied or not paid within 61-90 days.			
58 83	Number of benefit payment requests denied or not paid beyond 90 days.			

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Long-Term Care Lawsuit Activity

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
59 84	Number of lawsuits open as of the beginning of the period.			
60 85	Number of lawsuits opened during the period.			
61 86	Number of lawsuits closed during the period - total.			
62 87	Number of lawsuits closed during the reporting period with consideration for the consumer.			
63 88	Number of lawsuits open as of the end of the period.			

Long-Term Care Attestation

	First Name	Middle Name	Last Name	Suffix	Title	Comments
64 89	First Attestor Information.					--
65 90	Second Attestor Information.					--
66 91	Overall comments for the filing period.					--