

Short-Term Limited Duration Insurance (2025)

Short-Term Limited Duration Insurance Interrogatories

		Yes No	
		Response	Explanation
01	List the states where your STLD products are marketed.		
02	Does the company offer STLD policies/certificates with up to a 90-day duration?		
03	Does the company offer STLD policies/certificates with 91- to 180-day duration?		
04	Does the company offer STLD policies/certificates with 181- to 364-day duration?		
05	Number of STLD forms offered to residents in this state.		
06	Number of STLD forms offered in all states.		
07	Number of STLD forms filed in this state.		
80	Number of STLD forms filed in all states.		
09	List the states where your STLD products are filed (provide SERFF tracking number and form number, if applicable). If a		
	company issues the product in a state that does not require a filing, please identify the product and describe the basis for		
	not filing.		
10	How many policy forms have waiting periods that apply to the entire policy/certificate?		
11	How many policy forms have waiting periods that apply per specific benefits?		
12	Do any waiting periods exceed the policy/certificate term?		
13	If yes, please explain		
14	Does the company issue STLD products through associations?		
15	If yes, list the associations.		
16	If yes, do you have a contractual relationship with each Association?		
17	If yes, does the contract cover the marketing of your product?		
18	If yes, does the contract cover the collection of dues and fees?		
19	If yes, does the contract cover commissions?		
20	If yes, what other operational areas are covered in the contract?		
21	Does the company issue STLD products through trusts?		
22	If yes, how many?		
23	Does the company issue STLD products through administrators?		
24	If yes, how many?		
25	Does the company contract with third-party administrators for administrative services related to STLD products?		
26	If yes, does your delegation structure include claims related to STLD products?		
27	If yes, does your delegation structure include complaints related to STLD products?		
28	If yes, does your delegation structure include medical underwriting related to STLD products?		
29	If yes, does your delegation structure include pricing related to STLD products?		
30	If yes, does your delegation structure include producer appointments related to STLD products?		
31	If yes, does your delegation structure include marketing, advertisement, lead generation, or enrollment related to STLD		
	products?		

	Short-Term	n Limite	d Duration	Insurar	nce (2025)					
Sho	rt-Term Limited Duration Insurance Interrogatories (Continued)				,					
									Yes No	
									Response	Explanation
32	Does your company audit Third parties to whom you have delegated respo	nsibilities?								
33	If yes, please provide frequency of audits.									
34	Does the company offer renewals/reissues?									
35	Are any renewals/reissues subject to optional or mandatory underwriting?									
36	If yes, identify the products or plans subject to underwriting upon renewa	al/reissue								
37	Are there limitations on the number renewals per individual?									
38	Does your company offer renewal(s) without underwriting for an additional									
39	If yes, identify the products or plans subject to underwriting for an additi	onal charg	je							
40	Are the limitations on renewals based on state, federal, or company rules?									
41	Does your company distribute its product through independent agents?									
42	Does your company distribute its products through captive agents?									
43	Does your company distribute its products through its employees?									
44	What triggers a pre-existing exclusion review (dollar, diagnosis, prescription	n, other)								
45	Additional State Specific Comments (optional)									
Dali	cy/Certificate Administration									
Poli	cy/ Certificate Administration			STLD	CTI D N. I	STLD Not	Sitused	STLD	STLD	STLD
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		CTI D	CTI D 04	_					_	J
		STLD	STLD 91 -	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
46		STLD <=90	STLD 91 - 180	_					_	J
46	Direct Written Premium.			181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
47	Earned premiums for Reporting Year.			181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
47 48	Earned premiums for Reporting Year. Number of Policies/Certificates in Force at the Beginning of the Period.	<=90	180	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
47 48 49	Earned premiums for Reporting Year. Number of Policies/Certificates in Force at the Beginning of the Period. Number of Covered Lives on Policies/Certificates In Force at the Beginning	<=90	180	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
47 48 49 50	Earned premiums for Reporting Year. Number of Policies/Certificates in Force at the Beginning of the Period. Number of Covered Lives on Policies/Certificates In Force at the Beginning Number of new policy/certificate applications received during the period.	<=90	180	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
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47 48 49 50 51 52	Earned premiums for Reporting Year. Number of Policies/Certificates in Force at the Beginning of the Period. Number of Covered Lives on Policies/Certificates In Force at the Beginning Number of new policy/certificate applications received during the period. Number of new policies/certificates issued during the period. Number of new policies/certificates denied during the period.	<= 90 of the Per	180	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
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Number of policy/certificate terminations and cancellations initiated by

the policyholder/certificateholder.

	Short-Term Limited Duration Insurance (2025)										
Poli	cy/Certificate Administration (Continued)				ì						
				STLD	STLD Not	STLD Not	STLD Not	STLD	STLD	STLD	
	9	TLD	STLD 91 -	181 -	Sitused	Sitused	Sitused	Sitused	Sitused	Sitused 181	
	<	=90	180	364	<=90	91 - 180	181 -	<=90	91 - 180	- 364	
64	Number of policies/certificates cancelled during the free look period.										
65	Number of Policies/Certificates Cancelled at the Initiation of the policyholder/	certifica	teholder								
	During the Free Look Period During the Period.										
66	Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of	the									
6	policyholder/certificateholder During the Free Look Period During the Period.										
67	Number of policy/certificate terminations and cancellations due to non-payme										
68	Number of Policies/Certificates Cancelled by Insurer for Any Reason Other Th	an ivon-	-Payment or								
60	Premium During the Period.	<u>.</u>									
69	Number of Policies/Certificates Cancelled by Insurer Following Filing of a Clair	n or Pri	or								
	Authorization Request by the policyholder/certificateholder During the Period.	5 01									
70	Number of Lives on Policies/Certificates Cancelled by Insurer Following Filing	of a Cla	im or Prior								
	Authorization Request by the policyholder/certificateholder During the Period.										
71	Number of rescissions.										
72	Number of insured lives impacted on terminations and cancellations initiated	by the									
	policyholder/certificateholder.										
73	Number of insured lives impacted on terminations and cancellations due to no	npaym	ent.								
74	Number of insured lives impacted by rescissions.										
75	Number of Policies/Certificates in Force at the End of the Period.										
76	Number of Covered Lives on Policies/Certificates in Force at the End of the Pe	riod.									
D.::-											
Prio	r Authorizations						STLD Not				
				STLD	STI D Not	STLD Not		STLD	STLD	STLD	
		TLD	STLD 91 -	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181	
		=90	180	364	<=90	91 - 180	364	<=90	91 - 180	- 364	
77	Number of Prior Authorization Requests Pending at the Beginning of the Perio		100	JUT	\-30)I - 100	307	_90	JI - 100	- JU T	
70	Number of prior authorizations requested during period	u.									

- Number of prior authorizations requested during period.
- 79 Number of prior authorizations approved during period.
- 80 Number of prior authorizations denied during period.
- Number of claims where prior authorization penalties were assessed.
- 82 Number of Prior Authorization Requests Pending at the End of the Period.
- 83 Median Number of Days from Receipt of Prior Authorization Request to Decision.
- Average Number of Days from Receipt of Prior Authorization to Decision.

	Short-Terr	n Limite	d Duration	Insuran	ce (2025)					
Clair	ns Administration (Including Pharmacy)									
		STLD	STLD 91 -	STLD 181 -	Sitused	Sitused	STLD Not Sitused	STLD Sitused	STLD Sitused	STLD Sitused 181
		<=90	180	364	<=90	91 - 180	181 -	<=90	91 - 180	- 364
85	Number of Claims Pending at the Beginning of the Period.									
86	Number of claims received.									
87	Total number of claims denied, rejected or returned.									
88	Number of denied, rejected, or returned due to claims submission coding e	error(s).								
89	Number of denied, rejected, or returned for lack of Prior Authorization.									
90	Number of denied, rejected, or returned as Non-Covered or beyond benefit limitation.	- -								
91	Number of denied, rejected, or returned as Not medically necessary.									
92	Number of denied, rejected, or returned as Subject to pre-existing condition exclusion.									
93	Number denied, rejected, or returned due to failure to provide adequate de	cumentati	ion.							
94	Number denied, rejected, or returned due to being within the waiting period									
95	Number of denied, rejected, or returned (in whole or in part) because max exceeded.		nit							
96	Number of denied, rejected, or returned for Out-of-Network provider.									
97	Number of Claims Pending at End of Period.									
98	Median Number of Days from Receipt of Claim to Decision for Denied Claim	ns.								
99	Average Number of Days from Receipt of Claim to Decision for Denied Clai									
100	Median Number of Days from Receipt of Claim to Decision for Approved Cl									
101	Average Number of Days from Receipt of Claim to Decision for Approved C									
102	Number of Claim Decisions Appeals Pending At Beginning of Period.									
103	Number of Claim Decision Appeals Received During the Period.									
104	Number of Claim Decision Appeals Resulting in Decisions Upheld During th	e Period.								
105	Number of Claim Decision Appeals Resulting in Decisions Overturned or Mo	dified Dur	ing the							
	Period.		_							
106	Number of Claim Decision Appeals Rejected and Not Considered for Any Re	eason.								
107	Number of Claim Decision Appeals Pending at End of Period.									
108	Average Number of Days from Receipt of Appeal to Decision.									
109	Number of claims paid.									

	Short-Term Limited Duration Insurance (2025)										
Cons	sumer Complaints and Lawsuits										
	•			STLD		STLD Not		STLD	STLD	STLD	
		STLD	STLD 91 -	181 -	Sitused	Sitused	Sitused	Sitused	Sitused	Sitused 181	
444	N	<=90	180	364	<=90	91 - 180	181 -	<=90	91 - 180	- 364	
111 112	Number of complaints received by Company (other than through the DOI). Number of complaints received through DOI.										
113	Number of complaints received through DOI. Number of complaints resulting in claims reprocessing.										
114	Number of Lawsuits Open at Beginning of the Period.										
115	Number of Lawsuits Opened During the Period. Number of Lawsuits Opened During the Period.										
116	Number of Lawsuits Opened During the Period. Number of Lawsuits Closed During the Period.										
117	Number of Lawsuits Closed During the Period. Number of Lawsuits Closed During the Period with Consideration for the Co	ncumor									
118	Number of Lawsuits Open at End of Period.	JIISUITICI.									
110	Number of Lawsuits Open at Life of Feriod.										
Mar	keting and Sales										
							STLD Not				
				STLD	STLD Not	STLD Not	Sitused	STLD	STLD	STLD	
		STLD	STLD 91 -	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181	
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		<=90	180	364	<=90	91 - 180	364	<= 90	91 - 180	- 364	
119	Number of Individual Applications Pending at the Beginning of the	<=90		_			_				
119	Number of Individual Applications Pending at the Beginning of the Period.	<=90		_			_				
119 120		<=90		_			_				
	Period.			_			_				
120	Period. Number of applications received.	eriod.		_			_				
120 121	Period. Number of applications received. Number of Renewal/Reissue Individual Applications Received During the Period For Any Received During the Period for Any Received During the Period For Any Received During the Period - Health States Denied During the Period During Denied During the Period During Denied During Den	eriod. eason. Status or C	180 Condition.	_			_				
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Number of applications completed online (Electronically).
Number of New Individual Applications initiated by Mail During the Period.

Short-Term Limited Duration Insurance (2025)									
Marketing and Sales (Continued)									
						STLD Not			
			STLD	STLD Not	STLD Not	Sitused	STLD	STLD	STLD
	STLD	STLD 91 -	181 -	Sitused	Sitused	181 -	Sitused	Sitused	Sitused 181
	<=90	180	364	<=90	91 - 180	364	<=90	91 - 180	- 364
136 Number of New Individual Applications completed by Mail During the Period									

- 137 Number of New Individual Applications initiated by Any Other Method During the Period.
- 138 Number of New Individual Applications completed by Any Other Method During the Period.
- 139 Commissions paid during reporting period (Dollar Amount of Commissions Incurred During the Period).
- 140 Unearned Commissions returned to company on policies/certificates sold during the period?
- 141 Other remunerations collected during the period (Dollar Amount of Fees Charged to Applicants and Policyholders During the Period).

Short-Term Limited Duration Attestation

Short-Term Limited Duration Attestation	First Name	Middle Name	Last Name	Suffix	Title	Comments
142 First Attestor Information						
143 Second Attestor Information						
144 Overall Comments for the Filing Period						