

Short-Term Limited Duration Insurance Interrogatories

		Yes No	
		Response	Explanation
01	List the states where your STLDI products are marketed.		
02	Does the company offer STLDI policies/certificates with up to a 90-day duration?		
03	Does the company offer STLDI policies/certificates with 91- to 180-day duration?		
04	Does the company offer STLDI policies/certificates with 181- to 364-day duration?		
05	Number of STLDI forms offered to residents in this state.		
06	Number of STLDI forms offered in all states.		
07	Number of STLDI forms filed in this state.		
80	Number of STLDI forms filed in all states.		
09	List the states where your STLDI 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 the answer to #12 is yes, please explain		
14	Does the company issue STLDI 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 STLDI products through trusts?		
22	If is yes, how many?		
23	Does the company issue STLDI products through administrators?		
24	If yes, how many?		
25	Does the company contract with third-party administrators for administrative services related to STLDI products?		
26	If yes, does your delegation structure include claims related to STLDI products?		
27	If yes, does your delegation structure include complaints related to STLDI products?		
28	If yes, does your delegation structure include medical underwriting related to STLDI products?		
29	If yes, does your delegation structure include pricing related to STLDI products?		
30	If yes, does your delegation structure include producer appointments related to STLDI products?		
31	If yes, does your delegation structure include marketing, advertisement, lead generation, or enrollment related to STLDI products?		

Short-Term Limited Duration Insurance Interrogatories (Continued)

		Yes No	
		Response	Explanation
32	Does your company audit Third parties to whom you have delegated responsibilities?		
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 renewal/reissue		
37	Are there limitations on the number renewals per individual?		
38	Does your company offer renewal(s) without underwriting for an additional charge?		
39	If yes, identify the products or plans subject to underwriting for an additional charge		
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, other)		
45	Additional State Specific Comments (optional)		

Policy/Certificate Administration

Number of policy/certificate terminations and cancellations initiated by the

policyholder/certificateholder.

	STLDI <=	STLDI 91 - 90 180	STLDI 181 - 364	STLDI Not Sitused <=90	STLDI Not Sitused 91 - 180	STLDI Not Sitused 181 - 364	STLDI Sitused <=90	STLDI Sitused 91 - 180	STLDI Sitused 181 - 364
46	Direct Written Premium.	90 180	304	Situseu <=90	100	304	<=90	91 - 160	304
47	Earned premiums for Reporting Year.								
48	Number of Policies/Certificates in Force at the Beginning of the Period.								
49	Number of Covered Lives on Policies/Certificates In Force at the Beginning of the Period.								
50	Number of new policy/certificate applications received during the period.								
51	Number of new policy/certificates issued during the period.								
52	Number of new policies/certificates denied during the period.								
53	Number of Covered Lives on New Policies/Certificates Issued During the Period.								
54	Member months for policies/certificates newly issued during the period.								
55	Number of policy/certificate renewal/reissue applications received during the period.								
56	Number of policies/certificates renewed/reissued during the period.								
57	Number of policies/certificates non-renewed or denied at the option of insurer during the period.								
58	Number of Covered Lives on Renewed/Reissued Policies/Certificates During the Period.								
59	Number of renewals/reissues allowed.								
60	Member months for policies/certificates renewed/reissued during the period.								
61	Member months for policies/certificates renewed/reissued which had an option to renew/reissue without u	underwriting.							
62	Number of Member Months of on Other Than New Policies/Certificates or Renewal/Reissued Policies/Certificates	ficates During the							

Policy/Certificate Administration (Continued)

					STLDI Not	STLDI Not			
		STLDI 91 -	STLDI 181 -	STLDI Not	Sitused 91 -	Sitused 181 -	STLDI Sitused	STLDI Sitused	STLDI Sitused 181 -
	STLDI <=90	180	364	Sitused <=90	180	364	<=90	91 - 180	364
64	Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificatehold	ler During the							
65	Number of policies/certificates cancelled during the free look period.								
66	Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free During the Period.	e Look Period							
67	Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificatehold	ler During the							
68	Number of policy/certificate terminations and cancellations due to non-payment of premium.								
69	Number of Lives on Policies/Certificates Cancelled Due to Non-Payment of Premium During the Period.								
70	Number of Policies/Certificates Cancelled by Insurer for Any Reason Other Than Non-Payment of Premium Du	ring the Period.							
71	Number of Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request	by the							
72	Number of Lives on Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization	Request by the							
73	Number of rescissions.								
74	Number of insured lives impacted on terminations and cancellations initiated by the policyholder/certificatehol	older.							
75	Number of insured lives impacted on terminations and cancellations due to nonpayment.								
76	Number of insured lives impacted by rescissions.								
77	Number of Policies/Certificates in Force at the End of the Period.								
78	Number of Covered Lives on Policies/Certificates in Force at the End of the Period.								

Prior Authorizations

						STLDI Not	STLDI Not			
			STLDI 91 -	STLDI 181 -	STLDI Not	Sitused 91 -	Sitused 181 -	STLDI Sitused	STLDI Sitused	STLDI Sitused 181 -
		STLDI <=90	180	364	Sitused <=90	180	364	<=90	91 - 180	364
79	Number of Prior Authorization Requests Pending at the Beginning of the Period.									
80	Number of prior authorizations requested during period.									
81	Number of prior authorizations approved during period.									
82	Number of prior authorizations denied during period.									
83	Number of claims where prior authorization penalties were assessed.									
84	Number of Prior Authorization Requests Pending at the End of the Period.									
85	Median Number of Days from Receipt of Prior Authorization Request to Decision.									
86	Average Number of Days from Receipt of Prior Authorization to Decision.									

Claims Administration (Including Pharmacy)

						STLDI Not	STLDI Not			
		CT. D	STLDI 91 -	STLDI 181 -	STLDI Not	Sitused 91 -	Sitused 181 -	STLDI Sitused	STLDI Sitused	
87	Number of Claims Pending at the Beginning of the Period.	STLDI <=90	180	364	Sitused <=90	180	364	<=90	91 - 180	364
88	Number of claims received.									
89	Total number of claims denied, rejected or returned.									
90	Number of denied, rejected, or returned due to claims submission coding error(s).									
91	Number of denied, rejected, or returned for lack of Prior Authorization.									
92	Number of denied, rejected, or returned as Non-Covered or beyond benefit limitation.									
93	Number of denied, rejected, or returned as Not medically necessary.									
93	Number of denied, rejected, or returned as Not medically necessary. Number of denied, rejected, or returned as Subject to pre-existing condition exclusion.									
95	Number denied, rejected, or returned due to failure to provide adequate documentation.									
96	Number denied, rejected, or returned due to being within the waiting period.									
97	Number of denied, rejected, or returned (in whole or in part) because maximum \$ limit exceeded									
98		•								
99	Number of denied, rejected, or returned for Out-of-Network provider. Number of Claims Pending at End of Period.									
100	Median Number of Days from Receipt of Claim to Decision for Denied Claims.									
101	Average Number of Days from Receipt of Claim to Decision for Denied Claims.									
101	Median Number of Days from Receipt of Claim to Decision for Approved Claims.									
103	Average Number of Days from Receipt of Claim to Decision for Approved Claims.									
103	Number of Claim Decisions Appeals Pending At Beginning of Period.									
104	Number of Claim Decisions Appeals Pending At Beginning of Period. Number of Claim Decision Appeals Received During the Period.									
105	Number of Claim Decision Appeals Resulting in Decisions Upheld During the Period. Number of Claim Decision Appeals Resulting in Decisions Upheld During the Period.									
107	Number of Claim Decision Appeals Resulting in Decisions Operating the Period. Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified During the Period.	od								
107	Number of Claim Decision Appeals Rejected and Not Considered for Any Reason.	ou.								
109	Number of Claim Decision Appeals Pending at End of Period.									
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110	Average Number of Days from Receipt of Appeal to Decision. Number of claims paid.									
111	·									
112	Dollar Amount of Claims Paid During the Reporting Period									

Consumer Complaints and Lawsuits

		STLDI <=90	STLDI 91 - 180	STLDI 181 - 364	STLDI Not Sitused <=90	STLDI Not Sitused 91 - 180	STLDI Not Sitused 181 - 364	STLDI Sitused <=90	STLDI Sitused 91 - 180	STLDI Sitused 181 - 364
113	Number of complaints received by Company (other than through the DOI).									
114	Number of complaints received through DOI.									
115	Number of complaints resulting in claims reprocessing.									
116	Number of Lawsuits Open at Beginning of the Period.									
117	Number of Lawsuits Opened During the Period.									
118	Number of Lawsuits Closed During the Period.									
119	Number of Lawsuits Closed During the Period with Consideration for the Consumer.									
120	Number of Lawsuits Open at End of Period.									

Marketing and Sales

						STEDINGL	STEDINOL			
		CT. D	STLDI 91 -	STLDI 181 -	STLDI Not	Sitused 91 -	Sitused 181 -	STLDI Sitused	STLDI Sitused	STLDI Sitused 1
		STLDI <=90	180	364	Sitused <=90	180	364	<=90	91 - 180	364
121	Number of Individual Applications Pending at the Beginning of the Period.									
122	Number of applications received.									
123	Number of Renewal/Reissue Individual Applications Received During the Period.									
124	Number of New Individual Applications Denied During the Period for Any Reason.									
125	Number of New Individual Applications Denied During the Period - Health Status or Condition.									
126	Number of Renewal/Reissue Individual Applications Denied During the Period for Any Reason.									
127	Number of Renewal/Reissue Individual Applications Denied During the Period - Health Status or C	Condition.								
128	Number of New Individual Applications Approved During the Period.									
129	Number of Renewal/Reissue Individual Applications Approved During the Period.									
130	Number of Individual Applications Pending at the End of the Period.									
131	Number of applications initiated via phone.									
132	Number of applications completed via phone.									
133	Number of applications initiated face-to-face.									
134	Number of applications completed face-to-face.									
135	Number of applications initiated online (Electronically).									
136	Number of applications completed online (Electronically).									
137	Number of New Individual Applications initiated by Mail During the Period.									

STLDI Not

STLDI Not

			STLDI 91 -	STLDI 181 -	STLDI Not	Sitused 91 -	Sitused 181 -	STLDI Sitused	STLDI Sitused	STLDI Sitused 181 -
	STLI	DI <=90	180	364	Sitused <=90	180	364	<=90	91 - 180	364
138	Number of New Individual Applications completed by Mail During the Period.									
139	Number of New Individual Applications initiated by Any Other Method During the Period.									
140	Number of New Individual Applications completed by Any Other Method During the Period.									
141	Commissions paid during reporting period (Dollar Amount of Commissions Incurred During the Period)).								
142	Unearned Commissions returned to company on policies/certificates sold during the period?									
143	Other remunerations collected during the period (Dollar Amount of Fees Charged to Applicants and Po	olicyholders [During the Peri	od).						
Sho	ort-Term Limited Duration Attestation									
-										
					First Name	Middle Name	Last Name	Suffix	Title	Comments

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First Attestor Information

Second Attestor Information
Overall Comments for the Filing Period