

## Short-Term Limited Duration Insurance (2024)

### 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.	---	
08 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 (2024)

## Short-Term Limited Duration Insurance Interrogatories (Continued)

	Yes	No	Explanation
	Response	Response	
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

	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
46	Direct Written Premium.								
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 underwriting.								
62	Number of Member Months of on Other Than New Policies/Certificates or Renewal/Reissued Policies/Certificates During the								
63	Number of policy/certificate terminations and cancellations initiated by the policyholder/certificateholder.								

# Short-Term Limited Duration Insurance (2024)

## Policy/Certificate Administration (Continued)

	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
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## Prior Authorizations

	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
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# Short-Term Limited Duration Insurance (2024)

## Claims Administration (Including Pharmacy)

	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
87									
88									
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# Short-Term Limited Duration Insurance (2024)

## Consumer Complaints and Lawsuits

	STLDI <=90	STLDI 91 - 180	STLDI 181 - 364	STLDI Not Sitused <=90	STLDI Not Sitused 91 - 180	STLDI Sitused <=90	STLDI Sitused 91 - 180	STLDI Sitused 181 - 364
113		180	364		180	364		
114								
115								
116								
117								
118								
119								
120								

## Marketing and Sales

	STLDI <=90	STLDI 91 - 180	STLDI 181 - 364	STLDI Not Sitused <=90	STLDI Not Sitused 91 - 180	STLDI Sitused <=90	STLDI Sitused 91 - 180	STLDI Sitused 181 - 364
121		180	364		180	364		
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# Short-Term Limited Duration Insurance (2024)

	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
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 Policyholders During the Period).								

## Short-Term Limited Duration Attestation

	First Name	Middle Name	Last Name	Suffix	Title	Comments
144	First Attestor Information					---
145	Second Attestor Information					---
146	Overall Comments for the Filing Period					---