

Group Chat Comments

Pet Insurance SME Group

December 20, 2022

*from Jody Ullman - WI to everyone:* 2:18 PM

As a regulator, I prefer to break it out if it is possible. That would help us, when reviewing the data, to see if a "problem" is directly related to a specific type of coverage.

*from caren alvarado to everyone:* 2:20 PM

mtt what about wellness claims

*from caren alvarado to everyone:* 2:20 PM

why accident and illness only and not wellness claims if there is insured wellness

*from caren alvarado to everyone:* 2:21 PM

correct

*from Emily Brill to everyone:* 2:26 PM

you mean

*from Emily Brill to everyone:* 2:26 PM

mean

*from Emily Brill to everyone:* 2:26 PM

not median

*from Emily Brill to everyone:* 2:26 PM

right?

*from caren alvarado to everyone:* 2:26 PM

are we talking about a total claim or a line item on a claim

*from caren alvarado to everyone:* 2:29 PM

needs to be clear regarding closed vs. pended as well

*from Jo LeDuc to everyone:* 2:33 PM

Caren, The way it is written it is the total claim, not a line item on the claim. But ultimately it will be specified by the definitions.

(cont'd)

*from Brett Bache to everyone:* 2:34 PM

FYI, in the PP Data Call Definitions/Instructions the start date is defined as the date the claim was reported to the company.

*from Jo LeDuc to everyone:* 2:35 PM

Also, as I understand the term 'pending', a pending claim has not been closed and therefore would be considered to be open.

*from Emily Brill to everyone:* 2:37 PM

if you do orthopedic, you should also do dental exclusions

*from Matt Gendron RI to everyone:* 2:41 PM

Claims Closed With Payment – Claims closed with payment where the claim was

closed during the reporting period regardless of the date of loss or when the claim was

received. The number of days to closure, however, should be measured as the

difference between the date of the final payment and the date the claim was reported

or between the date of the final payment and the date the request for supplemental

payment was received. See also “Date of Final Payment”.

*from caren alvarado to everyone:* 2:45 PM

Claim – For the purposes of this data call a claim means any individual line of service within a

bill for services.

- this is how health is addressed

*from Bill Horan to everyone:* 2:48 PM

Not only would this be onerous, comparison across companies is likely impossible as we each may define a "line of service" differently

(cont'd)

*from caren alvarado to everyone:* 2:49 PM

on 95 would it be better to say claims closed or pended for failure to provide info

*from Emily Brill to everyone:* 2:49 PM

that can be subjective with respect to deductibles. pet owners sometimes dispute how claims are or are not applied towards them.

*from caren alvarado to everyone:* 2:59 PM

24th is good for US Fire