



Draft STLTI Data Call and Definitions

	Y/N	Comments
1 Does the company have individual STLTI data to report (Y/N)? <i>Definition to mean only those products filed as individual to be sold in the individual market</i>		
2 Does the company have group STLTI coverage to report (Y/N)?		
3 Does the company offer STLTI policies with 90-day duration?		
4 Does the company offer STLTI policies with 180-day duration?		
5 Does the company offer STLTI policies with 364-day duration?		
6 Number of individual STLTI products filed		
7 Number of associations through which STLTI are issued		
8 Number of trusts through which STLTI are issued		
9 Number of administrators through which STLTI are issued		

Policy Administration

Original Proposed Coverages:	Individual STLTI product			Association STLTI products			Trust STLTI products			Adminstrator S... products		
	90-day	180-day	364-day	90-day	180-day	364-day	90-day	180-day	364-day	90-day	180-	364-day

Consumer Rep Proposed Coverages:	Individual Policies not sold through an Association			Individual Policies sold through an Association			Group Policies Issued to an Association			Group Policies Issued to an Employer			Group Policies - All Others		
	<= 90 days	91 to 180	181 to 364	<= 90 days	91 to 180	181 to 364	<= 90 days	91 to 180	181 to 364	<= 90 days	91 to 180	181 to 364	<= 90 days	91 to 180	181 to 364

10 Net Written Premium
11 Earned premiums for Reporting Year
12 Number of Policies in Force at the Beginning of the Period
13 Number of Covered Lives on Policies In Force at the Beginning of the Period
14 Number of new policies issued during the period
15 Number of Covered Lives on New Policies Issued During the Period
16 Number of policies renewed during the period
17 Number of Covered Lives on Renewal Policies Issued During the Period
18 Number of renewals allowed?
19 Member months for policies issued during the period
20 Member months for policies renewed during the period
21 Number of Member Months of on Other Than New Policies or Renewal Policies Issued During the Period
22 Number of policy terminations and cancellations initiated by the policyholder
23 Number of Covered Lives on Policies Cancelled at the Initiation of the Policyholder During the Period
24 Number of policies cancelled during the free look period
25 Number of Policies Cancelled at the Initiation of the Policyholder During the Free Look Period During the Period
26 Number of Covered Lives on Policies Cancelled at the Initiation of the Policyholder During the Free Look Period During the Period
27 Number of policy terminations and cancellations due to non-payment of premium
28 Number of Lives on Policies Cancelled Due to Non-Payment of Premium During the Period
29 Number of Policies Cancelled by Insurer for Any Reason Other Than Non-Payment of Premium During the Period
30 Number of Lives on Policies Cancelled by Insurer Due to Non-Payment of Premium During the Period
31 Number of Policies Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the Policyholder During the Period
32 Number of Lives on Policies Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the Policyholder During the Period
33 Number of rescissions
34 Number of insured lives impacted on terminations and cancellations initiated by the policyholder
35 Number of insured lives impacted on terminations and cancellations due to nonpayment
36 Number of insured lives impacted by rescissions
37 Number of Policies in Force at the End of the Period
38 Number of Covered Lives on Policies in Force at the End of the Period

Group Policy Certificate Activity

39	Number of Covered Lives on Certificates in Force on Group Policies at beginning of the Period
40	Number of New Certificates Issued During the Period from Group Policies
41	Number of Covered Lives on New Certificates Issued During the Period on Group Policies
42	Number of Renewal Certificates Issued During the Period on Group Policies
43	Number of Covered Lives on Renewal Certificates Issued During the Period on Group Policies
44	Number of Certificates on Group Policies Cancelled at the Initiation of the Certificate Holder During the Period
45	Number of Covered Lives on Certificates on Group Policies Cancelled at the Initiation of the Certificate Holder During the Period
46	Number of Certificates on Group Policies Cancelled at the Initiation of the Certificate Holder During Free Look Period During the Period
47	Number of Covered Lives on Certificates on Group Policies Cancelled at the Initiation of the Policyholder During Free Look Period During the Period.
48	Number of Certificates on Group Policies Cancelled Due to Non-Payment of Premium During the Period
49	Number of Covered Lives on Certificates on Group Policies Cancelled Due to Non-Payment of Premium During the Period
50	Number of Certificates on Group Policies Cancelled by Insurer for Any Reason Other Than Non-Payment of Premium
51	Number of Covered Lives on Certificates on Group Policies Cancelled by Insurer for Any Reason Other than Non-Payment of Premium During the Period
52	Number of Certificates on Group Policies Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the Policyholder During the Period
53	Number of Covered Lives on Group Policies Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the Policyholder During the Period
54	Number of Certificates on Group Policies in Force at End of Period
55	Number of Covered Lives on Certificates on Group Policies in Force at End of Period
56	Number of Member Months on New Certificates on Group Policies Issued During the Period
57	Number of Member Months on New Renewal Certificates on Group Policies Issued During the Period
58	Number of Member Months on Other Than New Certificates on New Renewal Certificates on Group Policies Issued During the Period

Prior Authorization?

59	Number of Prior Authorization Requests Pending at the Beginning of the Period
60	Number of prior authorizations requested
61	Number of prior authorizations approved
62	Number of prior authorizations denied
63	Number of Prior Authorization Requests Pending at the End of the Period
64	Median Number of Days from Receipt of Prior Authorization Request to Decision
65	Average Number of Days from Receipt of Prior Authorization to Decision

Claims Administration

66	Number of Claims Pending at the Beginning of the Period
67	Number of claims received
68	Total number of claims denied
69	Number of denied, rejected, or returned - claims submission coding error(s)
70	Number of denied, rejected, or returned - Prior Authorization needed
71	Number of denied, rejected, or returned - Non-Covered benefit or benefit limitation
72	Number of denied, rejected, or returned - Not medically necessary
73	Number of denied, rejected, or returned - Subject to pre-existing condition exclusion
74	Number of denied, rejected, or returned (in whole or in part) - maximum \$ limit exceeded
75	Number of Claims Denied - Out-of-Network - During the Period
76	Number of Claims Pending at End of Period
77	Median Number of Days from Receipt of Claim to Decision for Denied Claims
78	Average Number of Days from Receipt of Claim to Decision for Denied Claims
79	Median Number of Days from Receipt of Claim to Decision for Approved Claims
80	Average Number of Days from Receipt of Claim to Decision for Approved Claims
81	Number of Claim Decisions Appeals Pending At Beginning of Period
82	Number of Claim Decision Appeals Received During the Period
83	Number of Claim Decision Appeals Resulting in Decisions Upheld During the Period
84	Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified During the Period
85	Number of Claim Decision Appeals Rejected and Not Considered for Any Reason
86	Number of Claim Decision Appeals Pending at End of Period
87	Average Number of Days from Receipt of Appeal to Decision
88	Number of claims paid
89	Insured/benefit co-payment responsibility
90	Insured coinsurance liability
91	Insured deductible responsibility




Consumer Requested Reviews/Grievances/Complaints

92	Number of complaints received other than the
93	Number of complaints resulting in claims reprocessing
94	Number of Lawsuits Open at Beginning of the Period
95	Number of Lawsuits Opened During the Period
96	Number of Lawsuits Closed During the Period
97	Number of Lawsuits Closed During the Period with Consideration for the Consumer
98	Number of Lawsuits Open at End of Period

Producer Oversight??

100	Number of Individual Applications Pending at the Beginning of the Period
101	Number of applications received
102	Number of Renewal Individual Applications Received During the Period
103	Number of New Individual Applications Denied During the Period for Any Reason
104	Number of New Individual Applications Denied During the Period - Health Status or Condition
105	Number of Renewal Individual Applications Denied During the Period for Any Reason
106	Number of Renewal Individual Applications Denied During the Period - Health Status or Condition
107	Number of New Individual Applications Approved During the Period
108	Number of Renewal Individual Applications Approved During the Period
109	Number of Individual Applications Pending at the End of the Period
110	Number of applications taken via phone
111	Number of applications taken face-to-face
112	Number of applications taken online (Electronically)
113	Number of New Individual Applications Taken by Mail During the Period
114	Number of New Individual Applications Taken by Any Other Method During the Period
115	Commissions paid during reporting period (Dollar Amount of Commissions Incurred During the Period)
116	Other fees collected during experience period (Dollar Amount of Fees Charged to Applicants and Policyholders During the Period)

Commissions paid for reporting period
Other fees charged for reporting period

Term	Explanation
Individual STLDI product	products filed as individual to be sold in the individual market 
Group STLDI product/coverage	products filed as group to be sold to a group, or otherwise filed with the purposes of marketing through an association, trust, administrator  When reporting, data should be provided on each state of residence of the insureds, rather than where the association, trust, or administrator is situated
Renewal	What if company is re-underwriting at "renewal" and essentially issuing a new product to the same individual 
Individual renewal	
Group renewal	
Claims received	provide the total number of claims received during the reporting period for the insureds in the state for which reporting is being completed
Claims Paid	provide the total number of claims paid during the reporting period for the insureds in the state for which reporting is being completed
Claims denied	provide the total number of claims denied during the reporting period for the insureds in the state for which reporting is being completed
Commissions	Provide the total amount of commissions paid for policies issued to residents of the state for which reporting is being completed
Other Fees	Provide the total amount of other fees (non-commissions, association dues) paid on all policies issued to residents of the state for which reporting is being completed
Total Annual Premium	Provide the total annual premium collected from all policies issued to residents of the state for which reporting is being completed
online application	directly using web-based interaction, portal, or web broker

Definition of STLDI and Renewal. We suggest definitions that track those used in both the Data Call and the SERFF Product Filing Coding Matrix.