

Disability Income (2026)

Disability Income Interrogatories

		Yes/No Response	Explanation
01	Does the company have Individual Voluntary Short-Term coverage to report?		--
02	Does the company have Individual Voluntary Long-Term coverage to report?		--
03	Does the company have Individual Employer-Paid Short-Term coverage to report?		--
04	Does the company have Individual Employer-Paid Long-Term coverage to report?		--
05	Does the company have Group Voluntary Short-Term coverage to report?		--
06	Does the company have Group Voluntary Long-Term coverage to report?		--
07	Does the company have Group Employer-Paid Short-Term coverage to report?		--
08	Does the company have Group Employer-Paid Long-Term coverage to report?		--
09	Did the reporting entity have a significant event or business strategy change that would affect the data for this reporting period?		--
10	If Yes, explain.	--	
11	Has all or part of the reporting entity's disability income protection business been sold, closed, or moved to another insurer during the reporting period?		--
12	If Yes, explain.	--	
13	Number of class action lawsuits?	--	
14	Additional state specific Underwriting comments (optional):	--	
15	Additional state specific claims comments (optional):	--	
16	Additional comments (optional):	--	

Disability Income Claims Information

	Individual Voluntary Short- Term	Long- Term	Individual Employer-Paid Short- Term	Long- Term	Group Voluntary Short- Term	Long- Term	Group Employer-Paid Short- Term	Long-Term
17	Pending benefit determinations, beginning of reporting period.							
18	Active paid claims, beginning of reporting period.							
19	Claims received during reporting period.							
20	New paid claim determinations during reporting period.							
21	Claim denials during reporting period.							
22	Paid claims closed during reporting period.							
23	Pending benefit determinations, end of reporting period.							
24	Active paid claims, end of reporting period.							

Disability Income (2026)

Disability Income Claims Decisions Processed

		Individual Short-Term	Voluntary Long-Term	Individual Short-Term	Employer-Paid Long-Term	Group Short-Term	Voluntary Long-Term	Group Short-Term	Employer-Paid Long-Term
25	Number of claims processed with initial claim decision within 1-14 days.		--		--		--		--
26	Number of claims processed with initial claim decision within 15-30 days.		--		--		--		--
27	Number of claims processed with initial claim decision within 31-45 days.		--		--		--		--
28	Number of claims processed with initial claim decision over 45 days.		--		--		--		--
29	Median Processing Time: The median processing time for claims resulting in payments reported in lines 25 through 28.		--		--		--		--
30	Number of claims processed with initial claim decision within 1-30 days.	--		--		--		--	
31	Number of claims processed with initial claim decision within 31-60 days.	--		--		--		--	
32	Number of claims processed with initial claim decision within 61-90 days.	--		--		--		--	
33	Number of claims processed with initial claim decision over 90 days.	--		--		--		--	
34	Median Processing Time: The median processing time for claims resulting in payments reported in lines 30 through 33.	--		--		--		--	

Disability Income Resulting in Closed Without Payment

		Individual Short-Term	Voluntary Long-Term	Individual Short-Term	Employer-Paid Long-Term	Group Short-Term	Voluntary Long-Term	Group Short-Term	Employer-Paid Long-Term
35	Number of claims closed without payment within 1-14 days.		--		--		--		--
36	Number of claims closed without payment within 15-30 days.		--		--		--		--
37	Number of claims closed without payment within 31-45 days.		--		--		--		--
38	Number of claims closed without payment over 45 days.		--		--		--		--
39	Median Processing Time: The median processing time for claims closed without payment reported in lines 35 through 38.		--		--		--		--
40	Number of claims closed without payment within 1-30 days.	--		--		--		--	
41	Number of claims closed without payment within 31-60 days.	--		--		--		--	
42	Number of claims closed without payment within 61-90 days.	--		--		--		--	
43	Number of claims closed without payment over 90 days.	--		--		--		--	
44	Median Processing Time: The median processing time for claims closed without payment reported in lines 40 through 43.	--		--		--		--	

Disability Income Claims Denied - Reasons

		Individual Short-Term	Voluntary Long-Term	Individual Short-Term	Employer-Paid Long-Term	Group Short-Term	Voluntary Long-Term	Group Short-Term	Employer-Paid Long-Term
45	Claimant not covered under the policy as of date of disability onset.								
46	Claimant returned to work during elimination period.								
47	Pre-existing condition.								
48	Claimant not disabled under the policy definition of disabled.								
49	Lack of documentation.								
50	Disability arising from diagnosis excluded under the policy.								
51	Disability due to work-related injury or condition excluded under the policy.								
52	Disability caused by excluded circumstance other than a work-related injury.								
53	Misrepresentation.								
54	All other denials.								

Disability Income (2026)

Disability Income Claims Closed After Initial Payment(s)

	Individual Short-Term	Voluntary Long-Term	Individual Short-Term	Employer-Paid Long-Term	Group Short-Term	Voluntary Long-Term	Group Short-Term	Employer-Paid Long-Term
55								
56								
57								
58								
59								
60								
61								
62								
63								
64								
65								
66								

Disability Income Underwriting Activity (Group & Individual)

	Individual Short-Term	Voluntary Long-Term	Individual Short-Term	Employer-Paid Long-Term	Group Short-Term	Voluntary Long-Term	Group Short-Term	Employer-Paid Long-Term
67								
68								
69								
70								
71								
72								
73								
74								
75								

Disability Income Covered Lives Related to Underwriting Activity (Group Only)

	Individual Short-Term	Voluntary Long-Term	Individual Short-Term	Employer-Paid Long-Term	Group Short-Term	Voluntary Long-Term	Group Short-Term	Employer-Paid Long-Term
76								
77								
78								
79								
80								
81								
82								

Disability Income (2026)

Disability Income Complaints and Lawsuits

		Individual Short- Term	Voluntary Long- Term	Individual Short- Term	Employer-Paid Long- Term	Group Short- Term	Voluntary Long- Term	Group Short- Term	Employer-Paid Long-Term
83	Number of complaints received directly from any person or entity other than the DOI.								
84	Number of lawsuits open as of the beginning of the reporting period.								
85	Number of new lawsuits opened during the reporting period.								
86	Number of lawsuits closed during the reporting period (total).								
87	Number of lawsuits closed during the reporting period with consideration for the consumer.								
88	Number of lawsuits open as of the end of the period.								

Disability Income Attestation

		First Name	Middle Name	Last Name	Suffix	Title	Comments
89	First Attestor Information						--
90	Second Attestor Information						--
91	Overall Comments for the Filing Period	--	--	--	--	--	