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## Disability Income (2026)

		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**

Disability Income Interrogatories

	·	Individual	Individual Voluntary		Individual Employer-Paid		Group Voluntary		nployer-Paid	
		Short-	Short- Long-		Long-	Short-	Long-	Short-		
		Term	Term	Term	Term	Term	Term	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, and of reporting period									

Active paid claims, end of reporting period. 24

		Disability	Income	(2026)						
Disa	bility Income Claims Decisions Processed									
		Individual Voluntary I		Individual E	mployer-Paid	yer-Paid Group Voluntary		Group Er	nployer-Paid	
			Short-	Long-	Short-	Long-	Short-	Long-	Short-	
			Term	Term	Term	Term	Term	Term	Term	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	Individual Voluntary		mployer-Paid	Group Voluntary		Group E	mployer-Paid
		Short-	Long-	Short-	Long-	Short-	Long-	Short-	
		Term	Term	Term	Term	Term	Term	Term	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								
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								

## **Disability Income Claims Denied - Reasons**

		Individual Voluntary		Individual Er	Individual Employer-Paid		Group Voluntary		mployer-Paid
		Short-	Short- Long-		Long-	Short-	Long-	Short-	
		Term	Term	Term	Term	Term	Term	Term	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.								
= 4									

54 All other denials.

## Disability Income (2026)

#### Disability Income Claims Closed After Initial Payment(s)

				vidual Employer-Paid		Group Voluntary		mployer-Paid
	Short-	Long-	Short-	Long-	Short-	Long-	Short-	
	Term	Term	Term	Term	Term	Term	Term	Long-Term
55 Claimant returned to work - own occupation/job.								
56 Claimant returned to work - any occupation/job.								
57 Lack of documentation.								
58 Non-participation in evaluation.								
59 Death of claimant.								
50 Failure to participate in rehabilitation.								
51 Misrepresentation.								
52 Claimant had offsetting compensation.								
53 Maximum benefit reached.								
Not disabled with respect to "own occupation" but <u>has not returned to work.</u>								
Not disabled with respect to "any occupation" but <u>has not returned to work.</u>								
6 Other closed after payment								

66 Other closed after payment.

## Disability Income Underwriting Activity (Group & Individual)

		Individua Short-	Individual Voluntary Short- Long-		· · · · · · · ·		Group Voluntary Short- Long-		nployer-Paid
		Term	Term	Short- Term	Term	Term	Term	Short- Term	Long-Term
67	Number of policies in force at the beginning of the reporting period.								
68	Number of new policies issued during the reporting period.								
69	Dollar amount of direct written premium.								
70	Number of policyholder cancellations and non-renewals.								
71	Number of insurer non-renewals.								
72	Number of insurer cancellations.								
73	Number of rescissions within two years from policy issue.								
74	Number of rescissions after two years from policy issue.								
75	Number of policies in force at the and of the repeting period								

75 Number of policies in force at the end of the reporting period.

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

		Individual Voluntary		Individual Employer-Paid		Group Voluntary		Group Employer-Pai	
		Short-	Short- Long-		Long-	Short-	Long-	Short-	
		Term	Term	Term	Term	Term	Term	Term	Long-Term
76									
	Number of lives covered under policies in force at the beginning of the reporting period.								
77	Number of lives covered under new policies issued during the reporting period.								
78	Number of lives covered under policyholder cancellations and non-renewals.								
79	Number of lives covered under insurer non-renewals.								
80	Number of lives covered under insurer cancellations.								
81	Number of lives covered under rescinded policies.								
82	Number of lives covered under policies in force at the end of the reporting period.								

Disa	bility Income Complaints and Lawsuits								
0150		Individual Voluntary Short- Long-		Individual Employer-Paid Short- Long-		Group Voluntary Short- Long-		Group Er Short-	mployer-Paid
		Term	Term	Term	Term	Term	Term	Term	Long-Term
83 84	Number of complaints received directly from any person or entity other than the DOI. 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.								
Disa	bility Income Attestation								
				First Name	Middle Name	Last Name	Suffix	Title	Comments
39	First Attestor Information								
90	Second Attestor Information								

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91 Overall Comments for the Filing Period