

Disability Income 3

Health 5

Lender Placed Insurance (Auto and Home) 8

 Claims 8

 Cancellations 8

 Suits 10

 Complaints 11

 Placement Rate 12

Life & Annuity 12

 Schedule 1 - Individual Cash Value Products (ICVP) 12

 Schedule 2 - Individual Non-Cash Value Products (INCVP) 13

 Schedule 3 - Individual Fixed Annuities (IFA) and Schedule 4 - Individual Variab99 Jg0 G-ivi1g02 Tf1 0 0 1 202

$$\frac{[\text{Number of claims denials during reporting period (21)}]}{([\text{Number of claims denials during reporting period (21)}] + [\text{Number of paid claims closed during reporting period (22)}])}$$

$$\frac{[\text{Number of claims processed with initial claim decision over 45 days (28)}]}{([\text{Number of claims processed with initial claim decision within 1-14 days (25)}] + [\text{Number of claims processed with initial claim decision within 15-30 days (26)}] + [\text{Number of claims processed with initial claim decision within 31-45 days (27)}] + [\text{Number of claims processed with initial claim decision over 45 days (28)}])}$$

$$\frac{[\text{Number of claims processed with initial claim decision over 90 days (33)}]}{([\text{Number of claims processed with initial claim decision within 1-30 days (30)}] + [\text{Number of claims processed with initial claim decision within 31-60 days (31)}] + [\text{Number of claims processed with initial claim decision over 90 days (33)}])}$$

$$\left(\frac{[\text{Number of complaints received directly from any entity other than the DOI (83)}]}{([\text{Number of policies in force at beginning of reporting period (67)}] + [\text{Number of policies in force at end of the reporting period (75)}]) \div 2} \right)$$

(¹

([# of claims paid within 0 to 30 days for out-of-network services]
[

$$\text{all insurers} \left[\frac{(\# \text{ of certificates issued during the period} + \# \text{ of individual policies issued during the period})}{\text{average gross placement rate}} \right]$$

$$\text{all insurers} \left(\frac{(\# \text{ of certificates issued during the period} + \# \text{ of}} \right.$$

$$\left(\frac{[\# \text{ of replacements where age } > 80]}{[\# \text{ of replacements issued during the period}]} \right)$$

$$\left(\frac{[\# \text{ of new deferred contracts issued where age was } > 80]}{[\# \text{ of new deferred contracts issued during period}]} \right)$$

$$\left(\frac{[\#]}{([\#] \div)} \right)$$

$$\left(\frac{[\#]}{[\#]} \right)$$

$$\left(\frac{[\#]}{[\#] + } \right)$$

$$\left(\frac{[\#]}{[+]} \right)$$

$$\left(\frac{[\#]}{[+]} \right)$$

$$\left(\frac{[\# \text{ of benefit requests paid within 60 to 90 days} + \text{ benefit requests paid beyond 90 days}]}{[\text{total \# of benefit payments paid}]} \right)$$

($\frac{[\quad]}{[\quad]}$)

($\frac{[\text{number of company-initiated cancellations that occur in the first 59 days after effective date (79)}]}{[\text{number of private flood policies or endorsements written during the reporting period (72)}]}$)

