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Short-Term Limited Duration Insurance Market Conduct Annual Statement
Data Call & Definitions

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6-21	Commissions paid during reporting period (Dollar Amount of Commissions Incurred During the Period)
6-22	Unearned Commissions returned to company on policies/certificates sold during the period?
6-23	Other remunerations collected during the period (Dollar Amount of Fees Charged to Applicants and Policyholders During the Period)

Schedule 7- Short-Term Limited Duration Attestation

By completing the attestation information, those named understand, agree and certify on behalf of the named company that:

1. They are authorized to submit the Market Conduct Annual Statement on behalf of the named company and to bind the company to the statements in this attestation;
2. They are knowledgeable of the information required to be provided in the Market Conduct Annual Statement filed by this company and have reviewed this filing;
3. To the best of their knowledge and belief, this filing represents a full and accurate statement of the information required to be provided in the Market Conduct Annual Statement pursuant to the applicable instructions; and
4. They are aware that the state insurance department(s) receiving the data may initiate regulatory action as authorized by law in a specific jurisdiction if the data submitted in the MCAS is inaccurate, incomplete, or found to be materially false, misleading or omissive.
5. They affirm that the company is able to accurately trace the data as reported to its source within the company and if necessary, recreate the MCAS results as reported in this filing.

NOTE: The company must provide the name for at least two individuals who are able to attest that the criteria listed above have been met, and attest to the overall accuracy of the MCAS filing. Both attestors should have participated in the review and validation of the filing. We recommend that one person be the individual with operational responsibility for the source data such as a responsible individual from claims, underwriting or compliance. We recommend that the second person should be a responsible IT person that participated in the creation of the data in the filing.

7-1	First Attestor Information (First Name, Middle Name, Last Name, Suffix, Title)
7-2	Second Attestor Information (First Name, Middle Name, Last Name, Suffix, Title)
7-3	Overall Comments for the Period

Participation Requirements: All companies licensed and reporting at least \$50,000 of Short-Term Limited Duration Insurance (STLDI) premium for all coverages reportable in MCAS within any of the participating MCAS jurisdictions. (This threshold is subject to individual jurisdiction requirements.)

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Report by Residency: This MCAS blank is designed to collect data from the perspective of individual insureds in each state that the form is marketed in. When reporting for forms issued to discretionary groups, associations, or trusts – data should be provided on each state of residence of the insureds, rather than only where the discretionary group, association or trust is situated.

General Definitions:

Short-Term Limited-Duration Insurance - Health coverage provided pursuant to a contract with an issuer that has an expiration date specified in the contract that is less than 12 months

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Written Premium - Provide the total annual written premium for all policies and/or certificates issued to insureds residing in the state for which reporting is being completed

Earned Premium - Total premium earned from all policies/certificates written by the insurer during the specified period.

Free Look - A set number of days provided in an insurance policy/certificate that allows time for the purchaser to review the contract provisions with the right to return the policy/certificate for a full refund of all premium paid. Report the number of policies/certificates that were returned by the insured under the free look provision during the period, regardless of the original issuance date.

Member months- The *sum* of total number of lives insured on policies/certificates issued on a pre-specified day of each month of the reported year. Reasonable approximations are allowed when exact information is not administratively available to the reporting entity.

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