



Market Conduct Annual Statement  
Disability Income Insurance Data Call & Definitions

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# Market Conduct Annual Statement Disability Income Insurance Data Call & Definitions

## Schedule 3—Claims Decisions Processed

ID	Description
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## Schedule 5—Claims Denied - Reasons

ID	Description

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## Schedule 7—Disability Insurance Underwriting Activity (Group & Individual)

ID	Description

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Schedule 3 and Schedule 4

Median processing times

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The median should be consistent with the paid claim counts reported in the closing time intervals.

Closing Time # of Claims

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## Schedule 5 Claim Denials - Reasons

one and only one

Claimant not covered under the policy

Claimant returned to work during elimination period

Pre-existing condition

Claimant not disabled under the policy definition of disabled

Lack of documentation

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Schedule 7 - Disability Insurance Underwriting Activity (both Group and Individual  
DI)

Policies in force at the beginning of reporting period

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## Schedule 8 – Covered Lives Related to Underwriting Activity (Group DI Only)

Lives covered under policies in force beginning of period

Lives covered under new policies issued

Lives covered under policyholder cancellations and non-renewals

Lives covered under insurer non-renewals

Lives covered under insurer cancellations

Lives covered under rescinded policies

Lives covered under policies in force at the end of the reporting period





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Lawsuits closed

Lawsuits closed during the period with consideration for the consumer