

Life & Health TOP TEN

2006 Most Frequent Market Conduct Issues

Our regulatory editors carefully review and analyze results from all market conduct exams in all jurisdictions. As part of the review process, they track market conduct issues by line of business. According to their reviews, the top 10 market conduct issues in **Life & Health** in 2006 were as follows.

1. Failure to acknowledge, pay, or deny claims within specified time frames
2. Using unapproved or unfiled forms
3. Failure to adhere to advertising requirements
4. Failure to adhere to replacement requirements
5. Failure to notify of producer appointments or terminations
6. Using unapproved or unfiled rates
7. Failure to adhere to grievance and appeals requirements
8. Failure to provide required disclosures (such as EOB's, Guaranty Fund notices)
9. Improper documentation of claims policies
10. Failure to properly terminate a policy

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