

**Bulletin 69**

**GROUP ACCIDENT AND HEALTH LOSS HISTORY REPORTS<sup>1</sup>**

January 31, 1991

This Bulletin is directed to and for the consideration of all companies with the authority to underwrite group accident and health insurance in the State of Indiana.

This Department has become aware of increased difficulties which many employers and associations have experienced in obtaining loss histories for their employee benefit plans. This information is essential to these groups to effectively manage health care costs and insurance premiums. The purpose of this Bulletin is to set forth minimum standards for insurers to meet when responding to requests for loss history reports.

From information available, companies should provide loss history information to the insured within thirty (30) days of the written request therefor. At a minimum, policyholders have a right to expect loss history reports from current and former insurers for any group covering fifty (50) or more lives or any group policy in which the loss history information is used for renewal rates. The reports should be provided when requested in writing from the group policyholder; however, said reports need not be provided more often than twice annually. These reports should be current and maintained for at least three (3) years after the policy terminates.

The following information should be provided to the group and should be on either a calendar year basis, the policy year basis, or on a renewal period basis:

1. Total premium received; and
2. Total incurred claims; and
3. Total paid claims; and
4. Total pending claims; and
5. Description of any large or catastrophic claims exceeding \$5,000.00.

Information on claims received but not yet processed is not expected to be included with this information. In order to protect patient confidentiality, companies should use discretion on the release of patients' names and diagnosis. The information provided should be current within thirty (30) days prior to the request.

The Department will monitor and expects compliance with the foregoing guidelines. This Department appreciates your anticipated cooperation herewith.

John J. Dillon III  
Commissioner

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<sup>1</sup> This bulletin was withdrawn March 13, 2002, by Bulletin 109 and reinstated August 21, 2002, by Bulletin 112.