

# Life & Health Top Ten

## 2009 Most Frequent Market Conduct Issues

Our regulatory editors carefully review and analyze results from state market conduct exams. 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 lines in 2009 were as follows.

1. Failure to acknowledge, to 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. Failure to adhere to grievance and appeals requirements
7. Failure to provide required disclosures
8. Failure to include required provisions in insureds contract
9. Failure to follow enrollment procedures
10. Claim payments inconsistent with benefit plans