

From: Y Hunter <Yvonne.r.hunter@cox.net>

Sent: Tuesday, July 9, 2019 5:47 PM

To: Comments <comments@insurancecompact.org> <comments@insurancecompact.org>

Subject: RNUS 2019-1 , Additional Standards for Return of Premium for Individual Disability Income Insurance Policies

Dear Karen,

I have reviewed the above-described rule and have one comment/question.

Section B states as follows:

1. For purposes of the minimum loss ratio compliance demonstration, the base policy shall meet minimum loss ratio with and without the return of premium benefit provided minimum loss ratio compliance demonstration when the return of premium benefit is combined with the policy shall assume one-hundred percent (100%) of policies are issued with the rider.

My Comment is that the sentence seems awkward and may be missing some punctuation or words. Please let me know if you have any questions or require clarification on this comment.

Sincerely,

Yvonne R. Hunter
Member Consumer Advisory Committee
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