

NEW BUSINESS DECLINATIONS STANDARDIZED DATA REQUEST
Annuity Line of Business

Contents: This file should be downloaded from company system(s) and contain one record for each contract that was declined in the examination state(s) during the examination period.

Uses: Data will be used to determine if the company follows appropriate procedures with respect to refusal of the company to issue an annuity contract:

- Cross-reference to in-force data file to test if declined applicants subsequently written;
- Cross-reference to producer data file to test for producers with declination rates that are significantly higher than or lower than the average;
- Test for unfair discrimination in declinations; and
- Test for compliance with declination notice requirements.

“Declination” means refusal of an insurer to issue a contract or add additional coverage from an application or written request from a producer or applicant.

Field Name	Start	Length	Type	Decimals	Description	ACLI Comments
CoCode	1	5	A		NAIC company code	
AppNo	6	10	A		Application number, if applicable. Include prefix or suffix	
PlanCode	16	10	A		System plan code Please provide a list of system plan codes and their descriptions	
PrCode	26	10	A		Company internal producer, CSR or business entity producer identification code Please provide a list to explain any codes used	
NPN	36	7	A		National producer number	Company policy administration system likely does not capture this information, necessitating linking to agent licensing system or manual process, making it challenging to produce.
Rep	43	1	A		Was this an application of replacement, regardless of who wrote the previous contract? (Y/N)	
RepCo	44	100	A		Name of replaced company If codes or abbreviations are provided, please provide a list to explain	ACLI suggests this field is unnecessary since a separate SDR is dedicated to replacement review.
AppFirst	144	15	A		First name of individual requesting the contract	What is the intended meaning of the phrase “requesting the contract?” The applicant? How should this field be completed if there is more than one applicant?
AppMid	159	15	A		Middle name of individual requesting the contract	
AppLast	174	20	A		Last name of individual requesting the contract. If the contract was	Same as above.

				requested by a business or trust, please provide the business or trust name here	
AppDOB	194	10	D	Applicant date of birth [MM/DD/YYYY]	Company may not have this information for an individual, and this field would not be applicable to trust or business applicant.
AppAddr	204	100	A	Applicant street address	There is question whether company will store this information. If the applicant is in a client database and later changes address, it is likely that only the applicant's current address, and not his or her address at time of application, will be stored.
AppCity	304	20	A	Applicant city	Same as above.
AppSt	324	2	A	State in which contract was applied for	Same as above.
AppZip	326	5	A	Applicant ZIP code	Same as above.
AntDOB	331	10	D	Annuitant date of birth [MM/DD/YYYY]	How should this field be completed if there is more than one annuitant?
AntFirst	341	15	A	First name of annuitant	Same as above.
AntMid	356	15	A	Middle name of annuitant	Same as above. Also, company will only have this information if it was stored in its system.
AntLast	371	20	A	Last name of annuitant	How should this field be completed if there is more than one annuitant? Also, should this field be modified to take into account that the annuity may be owned by a trust or organization?
AntSx	391	1	A	Annuitant's sex (M/F)	How should this field be completed if there is more than one annuitant?
AntOcc	392	50	A	Annuitant occupation/retired If codes are used, please provide a list of codes and their descriptions	It is unclear why this information is needed. The information may not be readily available in policy administration system and may require cross referencing to other systems or manual process which may make it challenging to produce. In any event, how should this field be completed if there is more than one annuitant?
AntAddr	442	100	A	Annuitant street address	

AntCity	542	20	A		Annuitant city	
AntSt	562	2	A		Abbreviation of annuitant's state	
Ant ZIP	564	5	A		Annuitant ZIP code	
AppProDt	569	10	D		Date application processed [MM/DD/YYYY]	It is unclear why this date is sought. It is possible the date sought is the date the application was signed? ACLI suggests that the relevant dates appear to be the dates the application was received and declined (AppRecDt and the DeclDt).
AppRecDt	579	10	D		Date application received [MM/DD/YYYY]	
CWAAmt	589	10	N	2	Consideration amount received with the application	
DeclDt	599	10	D		Date of declination [MM/DD/YYYY]	
DeclRsn	609	50	A		Reason for declining application If declination codes are used, please provide a list of codes and their descriptions	Company may not store this information in any system due to privacy concerns.
NoticeDt	659	10	D		Date notice of declination sent to applicant [MM/DD/YYYY]	
RefAmt	669	10	N	2	Amount of refund, if applicable	
RefDt	679	10	D		Date refund mailed, if applicable [MM/DD/YYYY]	
RefToFst	689	15	A		First name of person who received refund, if applicable	It is unclear why this information is needed and the information may be challenging to produce. Also, the money could have been sent to another carrier. ACLI suggests this information could be requested on an exception/as-needed basis following the sampling analysis, so that this field is unnecessary. Same as above. Same as above.
RefToMd	704	15	A		Middle name of person who received refund, if applicable	
RefToLst	719	20	A		Last name of person who received refund, (or name of business), if applicable	
EndRec	739	1	A		End of record marker. Please place an asterisk in this field to indicate the end of the record. This must be in the same character position for every record in this table.	