

Market Conduct Annual Statement Scorecard Report for Data Year 2014

Stand Alone Long Term Care - Overall Industry Statistics for Alabama

Ratio 1: Percentage of replacements to new business issued

State Ratio: 1.72 %

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 11 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 2: Number of complaints per 1000 policies

State Ratio: 0.59

| 0 | >0-0.25 | >0.25-0.50 | >0.50-0.75 | >0.75-1.0 | >1.0-2.0 | >2.0-3.0 | >3.0-4.0 | >4.0-5.0 | >5.0-6.0 | >6.0-7.0 | >7.0 |
|----|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|------|
| 45 | 2 | 0 | 0 | 4 | 2 | 2 | 1 | 0 | 1 | 0 | 4 |

Ratio 3: Average number of claimants per policy

State Ratio: 0.04

| 0 | >0-0.10 | >.10-.20 | >.20-.30 | >.30-.40 | >.40-.50 | >.50-.60 | >.60-.70 | >.70-.80 | >.80-.90 | >.90-1.0 | >1.0 |
|----|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 20 | 34 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |

Ratio 4: Percentage of denied claimant requests to new claimants

State Ratio: 21.34 %

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 15 | 3 | 5 | 10 | 5 | 5 | 1 | 1 | 0 | 0 | 2 | 0 |

Ratio 5: Percentage of claim determinations made 60+ days from claim notice

State Ratio: 16.54 %

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 14 | 4 | 6 | 7 | 1 | 2 | 1 | 4 | 3 | 0 | 3 | 0 |

Ratio 6: Percentage of benefit payment requests denied

State Ratio: 10.10 %

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 7 | 20 | 11 | 3 | 1 | 2 | 0 | 0 | 0 | 0 | 2 | 0 |

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Stand Alone Long Term Care - Overall Industry Statistics for Alabama

Ratio 7: Percentage of benefit request payments made more than 60 days from request **State Ratio: 1.07 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 19 | 22 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 8: Percentage of benefit request denials made 60+ days from request notice **State Ratio: 2.73 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 24 | 8 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 |

Ratio 9: Percentage of lawsuits closed with consideration for the consumer **State Ratio: DIV/0**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Market Conduct Annual Statement Scorecard Report for Data Year 2014

Life Hybrid Long Term Care - Overall Industry Statistics for Alabama

Ratio 1: Percentage of replacements to new business issued **State Ratio: 7.28 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 8 | 4 | 3 | 3 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |

Ratio 2: Number of complaints per 1000 policies **State Ratio: 0.00**

| 0 | >0-0.25 | >0.25-0.50 | >0.50-0.75 | >0.75-1.0 | >1.0-2.0 | >2.0-3.0 | >3.0-4.0 | >4.0-5.0 | >5.0-6.0 | >6.0-7.0 | >7.0 |
|----|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|------|
| 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 3: Average number of claimants per policy **State Ratio: 0.01**

| 0 | >0-0.10 | >.10-.20 | >.20-.30 | >.30-.40 | >.40-.50 | >.50-.60 | >.60-.70 | >.70-.80 | >.80-.90 | >.90-1.0 | >1.0 |
|----|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 25 | 6 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 41.03 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 3 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 |

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **State Ratio: 72.73 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 1 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 2 | 0 |

Ratio 6: Percentage of benefit payment requests denied **State Ratio: 12.64 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 4 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Life Hybrid Long Term Care - Overall Industry Statistics for Alabama

Ratio 7: Percentage of benefit request payments made more than 60 days from request **State Ratio: 0.00 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 8: Percentage of benefit request denials made 60+ days from request notice **State Ratio: 0.00 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 9: Percentage of lawsuits closed with consideration for the consumer **State Ratio: DIV/0**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Annuity Hybrid Long Term Care - Overall Industry Statistics for Alabama

Ratio 1: Percentage of replacements to new business issued **State Ratio: 34.12 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 2: Number of complaints per 1000 policies **State Ratio: 0.00**

| 0 | >0-0.25 | >0.25-0.50 | >0.50-0.75 | >0.75-1.0 | >1.0-2.0 | >2.0-3.0 | >3.0-4.0 | >4.0-5.0 | >5.0-6.0 | >6.0-7.0 | >7.0 |
|---|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|------|
| 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 3: Average number of claimants per policy **State Ratio: 0.00**

| 0 | >0-0.10 | >.10-.20 | >.20-.30 | >.30-.40 | >.40-.50 | >.50-.60 | >.60-.70 | >.70-.80 | >.80-.90 | >.90-1.0 | >1.0 |
|---|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 33.33 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **State Ratio: 0.00 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 6: Percentage of benefit payment requests denied **State Ratio: 0.00 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Ratio 7: Percentage of benefit request payments made more than 60 days from request **State Ratio: 0.00 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 8: Percentage of benefit request denials made 60+ days from request notice **State Ratio: DIV/0**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 9: Percentage of lawsuits closed with consideration for the consumer **State Ratio: DIV/0**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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