

# Market Conduct Annual Statement Scorecard Report for Data Year 2016

## Stand Alone Long Term Care - Overall Industry Statistics for Massachusetts

### Ratio 1: Percentage of replacements to new business issued

**State Ratio: 4.24 %**

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

### Ratio 2: Number of complaints per 1000 policies

**State Ratio: 0.54**

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
29	2	3	1	3	4	1	0	1	0	1	1

### 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
12	26	6	2	0	0	0	0	0	0	0	0

### Ratio 4: Percentage of denied claimant requests to new claimants

**State Ratio: 18.63 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
5	6	8	4	4	5	1	0	0	0	0	0

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

**State Ratio: 18.85 %**

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

### Ratio 6: Percentage of benefit payment requests denied

**State Ratio: 5.98 %**

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

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## Stand Alone Long Term Care - Overall Industry Statistics for Massachusetts

**Ratio 7: Percentage of benefit request payments made more than 60 days from request** **State Ratio: 1.05 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
19	15	0	0	0	0	0	0	0	0	1	0

**Ratio 8: Percentage of benefit request denials made 60+ days from request notice** **State Ratio: 3.34 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
14	12	4	0	0	1	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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# Market Conduct Annual Statement Scorecard Report for Data Year 2016

## Life Hybrid Long Term Care - Overall Industry Statistics for Massachusetts

**Ratio 1: Percentage of replacements to new business issued** **State Ratio: 13.31 %**

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

**Ratio 2: Number of complaints per 1000 policies** **State Ratio: 0.33**

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
27	0	0	0	0	0	0	1	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
26	2	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%
1	0	0	0	0	0	0	0	0	0	2	0

**Ratio 5: Percentage of claim determinations made 60+ days from claim notice** **State Ratio: 60.00 %**

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	1	0	0	0

**Ratio 6: Percentage of benefit payment requests denied** **State Ratio: 4.12 %**

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

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## Life Hybrid Long Term Care - Overall Industry Statistics for Massachusetts

**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%
3	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%
1	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 Massachusetts

**Ratio 1: Percentage of replacements to new business issued** **State Ratio: 46.43 %**

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	2	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
3	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
3	0	0	0	0	0	0	0	0	0	0	0

**Ratio 4: Percentage of denied claimant requests to new claimants** **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 5: Percentage of claim determinations made 60+ days from claim 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 6: Percentage of benefit payment requests denied** **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 Massachusetts

<b>Ratio 7: Percentage of benefit request payments made more than 60 days from request</b>											<b>State Ratio:</b>	<b>DIV/0</b>	
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	0	0

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

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

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