Ratio 1. **The number of claims closed without payment compared to the total number of claims closed**

\[
\frac{\text{Number of claims closed without payment}}{\text{Number of claims closed with payment} + \text{Number of claims closed without payment}}
\]

Ratio 2. **Percentage of claims unprocessed at the end of the period**

\[
\frac{\text{Number of claims open at the beginning of the period} + \text{Number of claims opened during the period} - \text{Number of claims closed with payment} - \text{Number of claims closed without payment}}{\text{Number of claims open at the beginning of the period} + \text{Number of claims opened during the period}}
\]

Ratio 3. **Percentage of claims paid beyond 60 days**

\[
\frac{\text{Total number of claims settled beyond 60 days}}{\text{Total number of claims settled for all durations}}
\]

Ratio 4. **Non-renewals to policies in force**

\[
\frac{\text{Number of non-renewals}}{\text{Number of policies in force}}
\]

Ratio 5. **Cancellations over 60 days to policies in force**

\[
\frac{\text{Number of cancellations 60 days or more after effective date}}{\text{Number of policies in force}}
\]

Ratio 6. **Cancellations under 60 days to new policies issued**

\[
\frac{\text{Number of cancellations that occur in the first 59 days after effective date}}{\text{Number of new policies issued}}
\]

Ratio 7. **Suits opened during the period to claims closed without payment**

\[
\frac{\text{Number of suits open during the period}}{\text{Number of claims closed without payment}}
\]
Life & Annuity

Schedule 1 - Individual Cash Value Products (ICVP)

Ratio 1. The number of replacements issued compared to the number of new policies issued

\[
\left( \frac{\text{Number of replacement policies issued}}{\text{Number of new policies issued}} \right)
\]

Ratio 2. The number of policies replaced where the age of the insured at replacement was greater than or equal to 65 compared to the total number of replacements

\[
\left( \frac{\text{Number of replacements where age } \geq 65}{\text{Number of replacements where age } < 65 + \text{Number of replacements where age } \geq 65} \right)
\]

Ratio 3. The number of surrenders compared to the number of policies issued

\[
\left( \frac{\text{Number of surrenders}}{\text{Number of new policies issued}} \right)
\]

Ratio 4. The number of policies surrendered through 10 years from policy issue compared to the total number of surrenders

\[
\left( \frac{\text{Number of surrenders} < 2 \text{ years from issuance} + \text{Number of surrenders} 2 - 5 \text{ years from issuance} + \text{Number of surrenders} 6 - 10 \text{ years from issuance}}{\text{Total surrendered during the period}} \right)
\]

Ratio 5. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid

\[
\left( \frac{\text{Number of claims paid beyond 60 days}}{\text{Number of claims paid within 60 days} + \text{Number of claims paid beyond 60 days}} \right)
\]

Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed

\[
\left( \frac{\text{Number of claims denied, resisted or compromised}}{\text{Number of claims paid within 60 days} + \text{Number of claims paid beyond 60 days} + \text{Number of claims denied, resisted or compromised}} \right)
\]

Ratio 7. The number of complaints received directly from consumers per 1,000 policies in force

\[
\left( \frac{\text{Number of complaints received from consumers}}{\left(\text{Number of policies in force} \div 1,000\right)} \right)
\]
Schedule 2 - Individual Non-Cash Value Products (INCVP)

Ratio 1. The number of replacements issued compared to the number of policies issued

Ratio 5. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid

Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed

Ratio 7. The number of complaints received directly from consumers per 1,000 policies in force

Schedule 3 - Individual Fixed Annuities (IFA) and
Schedule 4 - Individual Variable Annuities (IVA)
(Separate ratios are provided for each schedule)

Ratio 1. The number of replacements issued compared to the number of contracts issued

Ratio 2. The number of contracts replaced where the age of the annuitant at Replacement was > 80 to the total number of replacements

\[
\left( \frac{\text{# of replacements where age } > 80}{\text{# of replacements issued during the period}} \right)
\]

Ratio 3. The number deferred annuity contracts issued to annuitants more than 80 years old compared to total deferred annuities issued

\[
\left( \frac{\text{# of new deferred contracts issued where age was } > 80}{\text{# of new deferred contracts issued during period}} \right)
\]

Ratio 4. The number of contracts surrendered through 10 years from contract issue compared to the total number of surrenders

Ratio 7. The number of complaints received directly from consumers per 1,000 contracts in force
Long Term Care

**Schedule 1 - General**

Ratio 1. The percentage of replacements to new business issued
\[
\left(\frac{\text{# of internal replacement policies issued} + \text{# of external replacement policies issued}}{\text{# of new business policies issued}}\right)
\]

Ratio 2. The number of complaints per 1,000 policies in-force as of the end of the reporting period
\[
\left(\frac{\text{# of complaints received from consumers}}{(\text{# of policies in force} + 1,000)}\right)
\]

**Schedule 2 - Claimants**

Ratio 3. The average number of claimants per policy in-force
\[
\left(\frac{\text{# of claimants approved for benefits at the end of the period}}{\text{# of policies in force}}\right)
\]

**Schedule 3 – Claimant Requests Denied/Not Paid**

Ratio 4. The percentage of denied claimant requests to new claimants
\[
\left(\frac{\text{# of requests denied or not paid}}{\text{# of new claimants during the period} + \text{# of pending claimant requests at the beginning of period}}\right)
\]

**Schedule 4 – Claimant Request Determination Timeliness**

Ratio 5. The percentage of claim determination made more than 60 days from notice of claim
\[
\left(\frac{\text{# of claim determinations made within 60 to 90 days} + \text{claim determinations made beyond 90 days}}{\text{Total # of claim determinations made}}\right)
\]

**Schedule 5 – Benefit Payment Requests**

Ratio 6. The percentage of benefit payment requests denied
\[
\left(\frac{\text{# of payment requests denied or not paid}}{\text{total requests received} + \text{total requests pending at beginning of period}}\right)
\]

**Schedule 6 – Benefit Payment Request Timeliness**

Ratio 7. The percentage of benefit request payments made more than 60 days from notice of request
\[
\left(\frac{\text{# of benefit requests paid within 60 to 90 days} + \text{benefit requests paid beyond 90 days}}{\text{total # of benefit payments paid}}\right)
\]
Ratio 8. **The percentage of benefit request denials made more than 60 days from notice of request**

\[
\left( \frac{\text{benefit requests denied or not paid within 60 to 90 days} + \text{benefit requests denied or not paid beyond 90 days}}{\text{total # of benefit requests denied or not paid}} \right)
\]

**Schedule 7 - Lawsuits**

Ratio 9. **The percentage of lawsuits closed with consideration for the consumer**

\[
\left( \frac{\# \text{ of lawsuits closed with consideration for consumer}}{\text{total # of lawsuits closed during the period}} \right)
\]