

Market Conduct Annual Statement Scorecard Report for Data Year 2014

Stand Alone Long Term Care - Overall Industry Statistics for District Of Columbia

Ratio 1: Percentage of replacements to new business issued

State Ratio: 1.56 %

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

Ratio 2: Number of complaints per 1000 policies

State Ratio: 0.79

| 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 |
|----|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|------|
| 38 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 1 |

Ratio 3: Average number of claimants per policy

State Ratio: 0.02

| 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 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |

Ratio 4: Percentage of denied claimant requests to new claimants

State Ratio: 22.44 %

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 8 | 1 | 3 | 1 | 3 | 1 | 0 | 0 | 0 | 0 | 5 | 0 |

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

State Ratio: 20.14 %

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

Ratio 6: Percentage of benefit payment requests denied

State Ratio: 4.40 %

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 7 | 13 | 3 | 2 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |

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Stand Alone Long Term Care - Overall Industry Statistics for District Of Columbia

Ratio 7: Percentage of benefit request payments made more than 60 days from request **State Ratio: 0.79 %**

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

Ratio 8: Percentage of benefit request denials made 60+ days from request notice **State Ratio: 5.61 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 14 | 0 | 1 | 0 | 1 | 1 | 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 District Of Columbia

| | | | | | | | | | | | | |
|--|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|---------------------|----------------|
| Ratio 1: Percentage of replacements to new business issued | | | | | | | | | | | State Ratio: | 7.73 % |
| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% | |
| 12 | 1 | 1 | 1 | 0 | 1 | 1 | 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 | |
| 26 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Ratio 3: Average number of claimants per policy | | | | | | | | | | | State Ratio: | 0.02 |
| 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 | |
| 24 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Ratio 4: Percentage of denied claimant requests to new claimants | | | | | | | | | | | State Ratio: | 16.67 % |
| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% | |
| 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | |
| Ratio 5: Percentage of claim determinations made 60+ days from claim notice | | | | | | | | | | | State Ratio: | 66.67 % |
| 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 | 1 | 0 | |
| Ratio 6: Percentage of benefit payment requests denied | | | | | | | | | | | State Ratio: | 18.18 % |
| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% | |
| 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

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Life Hybrid Long Term Care - Overall Industry Statistics for District Of Columbia

Ratio 7: Percentage of benefit request payments made more than 60 days from request **State Ratio: 12.50 %**

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

| Ratio 1: Percentage of replacements to new business issued | | | | | | | | | | | State Ratio: | 50.00 % | |
|---|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|---------------------|----------------|--|
| 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 | 1 | 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 | | |
| 6 | 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 | | |
| 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |

| Ratio 4: Percentage of denied claimant requests to new claimants | | | | | | | | | | | 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 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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| Ratio 7: Percentage of benefit request payments made more than 60 days from request | | | | | | | | | | 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 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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