

Market Conduct Annual Statement Scorecard Report for Data Year 2014

Stand Alone Long Term Care - Overall Industry Statistics for Indiana

Ratio 1: Percentage of replacements to new business issued

State Ratio: 3.94 %

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

Ratio 2: Number of complaints per 1000 policies

State Ratio: 0.98

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
65	1	3	0	2	2	2	1	0	0	0	6

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
27	42	9	1	0	1	0	1	0	0	1	0

Ratio 4: Percentage of denied claimant requests to new claimants

State Ratio: 20.16 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
20	4	9	10	6	2	1	1	2	0	4	0

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

State Ratio: 15.42 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
16	5	7	3	6	5	1	2	0	2	5	0

Ratio 6: Percentage of benefit payment requests denied

State Ratio: 10.43 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
13	28	16	4	3	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: 1.56 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
32	28	1	1	1	0	0	0	0	0	0	0

Ratio 8: Percentage of benefit request denials made 60+ days from request notice **State Ratio: 2.79 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
34	12	3	0	0	0	0	0	0	0	2	0

Ratio 9: Percentage of lawsuits closed with consideration for the consumer **State Ratio: 44.44 %**

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	1	0	0	0	0	0	0

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Life Hybrid Long Term Care - Overall Industry Statistics for Indiana

Ratio 1: Percentage of replacements to new business issued **State Ratio: 10.51 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	7	3	1	1	2	0	1	1	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
33	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
29	4	0	0	0	0	0	0	0	0	0	0

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 34.62 %**

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

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **State Ratio: 61.36 %**

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	0	0

Ratio 6: Percentage of benefit payment requests denied **State Ratio: 3.70 %**

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

Ratio 1: Percentage of replacements to new business issued **State Ratio: 35.17 %**

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	2	0	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
8	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
6	2	0	0	0	0	0	0	0	0	0	0

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 41.67 %**

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	1	0	1	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **State Ratio: 41.67 %**

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	2	1	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%
2	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%
2	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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