

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 1: Percentage of replacements to new business issued

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	10	0	0	1	0	0	0	0	0	0	0	0	3.74%
AL	6	7	0	0	0	0	0	0	0	0	0	0	2.79%
AR	5	1	0	1	0	0	0	0	0	0	0	0	2.25%
AZ	6	9	0	0	0	0	0	0	0	0	0	0	1.74%
CA	4	9	1	0	0	0	0	0	0	0	0	0	1.33%
CO	6	10	0	0	0	0	0	0	0	0	0	0	2.01%
DC	10	1	0	0	0	0	0	0	0	0	0	0	0.54%
DE	9	1	0	0	0	0	0	1	0	0	0	0	2.37%
FL	6	9	0	0	0	0	0	0	0	0	0	1	2.36%
GA	8	7	2	0	0	0	0	0	0	0	0	0	2.12%
HI	7	4	1	0	0	0	0	0	0	0	0	0	0.94%
IA	5	8	1	0	0	0	0	0	0	0	0	0	2.78%
ID	10	3	0	0	0	0	0	0	0	0	0	0	1.51%
IL	3	11	2	0	0	0	0	0	0	0	0	0	3.41%
IN	8	5	0	1	0	0	0	0	0	0	0	0	3.53%
KS	8	8	0	0	0	0	0	0	0	0	0	0	4.10%
KY	9	6	0	0	0	0	0	0	0	0	0	0	1.37%
LA	7	7	0	0	0	0	0	0	0	0	0	0	1.10%
MA	3	7	0	0	0	0	0	0	0	0	0	0	2.14%
MD	2	10	0	1	0	0	0	0	0	0	0	0	2.77%
ME	8	2	0	0	0	0	0	0	0	0	0	0	0.68%
MI	5	7	1	1	0	0	0	0	0	0	0	0	5.46%
MN	8	6	1	0	0	0	0	0	0	0	0	0	2.64%
MO	6	7	0	0	1	0	0	0	0	0	0	0	3.98%
MS	7	4	1	0	0	0	0	0	0	0	0	0	2.72%
MT	8	4	1	0	0	0	0	0	0	0	0	0	1.67%
NC	4	8	2	0	0	0	0	0	0	0	0	0	2.85%
NE	9	6	0	0	0	0	0	0	0	0	0	0	2.21%
NH	7	5	0	0	0	0	0	0	0	0	0	0	3.13%
NJ	4	8	0	0	0	0	0	0	0	0	0	0	1.01%
NM	7	4	0	0	0	0	0	0	0	0	0	0	2.61%
NV	6	4	2	0	0	0	0	0	0	0	0	0	3.65%
OH	4	10	1	0	0	0	0	0	0	0	0	0	2.21%
OK	4	8	0	1	0	0	0	0	0	0	0	0	3.58%
OR	7	6	0	0	0	0	0	0	0	0	0	0	2.74%
PA	4	10	0	0	1	0	0	0	0	0	0	0	2.89%
RI	4	3	3	0	0	0	0	0	0	0	0	0	6.49%
SC	5	8	1	0	0	0	0	0	0	0	0	0	2.11%
TN	6	7	1	0	0	0	0	0	0	0	0	0	2.78%
TX	4	11	0	0	0	0	0	0	0	0	0	0	1.44%
UT	12	1	0	0	0	0	0	0	0	0	1	0	0.44%
VA	7	9	0	0	0	0	0	0	0	0	0	0	2.18%
VT	8	1	0	0	0	0	0	0	0	0	0	0	0.56%
WA	5	10	0	0	0	0	0	0	0	0	0	0	2.97%
WI	3	8	3	0	0	0	0	0	0	0	0	0	2.57%
WV	7	2	1	0	0	0	0	0	0	0	0	0	1.40%
WY	10	1	0	0	0	0	0	0	0	0	0	0	0.67%

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 2: Complaints per 1000 policies in-force

State	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	State Ratio
AK	39	0	0	1	0	1	0	0	0	0	0	1	0.56
AL	50	0	4	1	2	2	0	0	1	0	0	3	0.54
AR	19	0	0	0	1	0	1	0	1	0	0	0	0.63
AZ	63	2	1	0	1	5	3	1	1	0	0	3	0.90
CA	43	3	5	1	3	4	3	0	1	1	1	2	0.56
CO	56	1	2	1	5	2	3	0	0	0	0	4	0.66
DC	41	0	0	0	0	1	0	0	0	1	0	2	0.49
DE	43	0	0	0	1	1	0	0	0	0	0	2	0.64
FL	48	4	3	6	6	3	4	1	2	0	1	0	0.67
GA	64	1	2	3	1	4	2	0	0	0	0	2	0.45
HI	41	0	1	1	1	0	0	0	0	0	1	0	0.14
IA	56	2	6	2	2	5	0	0	0	0	0	0	0.43
ID	55	0	0	0	1	2	2	1	0	0	0	0	0.76
IL	64	1	4	2	2	6	0	3	2	0	0	1	0.52
IN	69	1	1	1	3	2	0	0	0	0	0	4	0.59
KS	58	0	3	1	2	3	1	2	1	1	0	2	0.61
KY	58	0	3	2	0	1	1	3	0	0	0	1	0.43
LA	55	0	1	0	3	3	1	1	0	1	0	1	0.41
MA	33	3	3	1	2	2	2	0	0	1	0	1	0.32
MD	47	0	4	3	1	3	0	0	0	0	0	3	0.41
ME	44	0	1	0	1	1	1	0	0	0	1	0	0.43
MI	58	0	3	0	1	3	2	0	1	0	1	1	0.39
MN	54	2	2	1	0	3	0	1	1	0	0	1	0.44
MO	59	0	0	2	1	6	3	1	0	3	2	1	0.77
MS	58	0	0	1	1	2	0	0	0	1	0	1	0.50
MT	48	0	1	1	1	2	1	1	1	0	0	5	1.15
NC	59	1	5	1	1	3	2	1	1	0	0	1	0.43
NE	62	1	0	5	3	3	1	1	0	0	0	1	0.49
NH	42	0	1	1	0	0	1	0	0	0	0	0	0.23
NJ	33	2	3	0	2	2	3	1	0	1	0	3	0.58
NM	53	0	0	1	0	0	2	0	0	1	1	1	0.72
NV	58	0	0	0	0	3	0	0	1	0	0	1	0.69
OH	58	4	1	4	3	5	3	0	0	0	0	2	0.52
OK	52	1	1	2	1	3	1	2	0	0	1	5	1.04
OR	50	0	1	2	0	5	1	3	1	0	0	2	0.79
PA	58	2	3	5	1	4	2	1	1	1	0	1	0.57
RI	38	0	0	1	0	0	1	0	0	0	0	0	0.19
SC	59	0	3	1	2	1	2	1	0	0	0	2	0.49
TN	60	1	4	0	3	1	2	2	1	1	0	0	0.42
TX	43	6	5	6	1	5	2	2	1	0	2	2	0.54
UT	49	0	0	0	1	5	1	1	0	1	0	3	1.18
VA	67	3	1	2	0	2	2	2	0	0	0	2	0.42
VT	40	0	0	0	0	1	0	0	0	0	0	2	0.34
WA	51	0	2	4	2	4	1	0	0	1	0	1	0.49
WI	60	1	4	1	1	2	1	1	1	1	0	2	0.42
WV	58	0	1	0	0	1	0	0	1	0	0	1	0.50
WY	50	0	0	0	0	0	2	0	3	0	0	0	0.89

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 3: Average number of claimants per policy in-force

State	0%	>0-0.1	>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	>0.8-0.9	>0.9-1.0	>1.0	State Ratio
AK	24	16	1	0	1	0	0	0	0	0	0	0	0.02
AL	15	35	9	2	0	0	0	0	0	0	0	2	0.04
AR	7	12	2	1	0	0	0	0	0	0	0	0	0.04
AZ	23	38	11	4	1	1	0	0	0	0	0	2	0.04
CA	11	40	10	3	1	0	0	0	0	0	0	2	0.04
CO	10	46	11	1	0	2	0	0	1	0	1	2	0.03
DC	18	23	3	0	0	0	0	0	0	0	0	1	0.02
DE	23	19	3	2	0	0	0	0	0	0	0	0	0.03
FL	11	44	13	4	1	2	0	0	0	0	0	3	0.06
GA	18	39	13	4	1	1	0	1	0	0	2	0	0.03
HI	10	29	4	1	1	0	0	0	0	0	0	0	0.02
IA	16	41	10	2	0	2	0	0	0	0	1	1	0.05
ID	19	33	5	3	0	0	0	0	0	0	1	0	0.04
IL	17	48	13	4	1	1	0	0	0	0	0	1	0.04
IN	26	39	11	0	1	1	0	0	0	0	2	1	0.04
KS	15	45	11	1	1	0	0	0	0	0	0	1	0.06
KY	15	44	6	1	1	0	0	0	0	0	0	2	0.04
LA	16	36	11	1	1	0	0	0	0	0	1	0	0.04
MA	12	26	6	3	1	0	0	0	0	0	0	0	0.03
MD	16	36	5	3	0	0	0	0	0	0	0	1	0.03
ME	18	27	3	0	1	0	0	0	0	0	0	0	0.04
MI	17	48	3	0	0	0	1	0	1	0	0	0	0.03
MN	10	43	11	0	1	0	0	0	0	0	0	0	0.04
MO	10	46	17	0	1	1	1	0	0	0	0	2	0.05
MS	20	30	11	1	0	1	0	0	0	0	0	1	0.04
MT	23	29	7	0	1	0	0	0	0	1	0	0	0.05
NC	19	40	12	2	0	0	1	0	0	0	1	0	0.04
NE	17	43	13	1	0	0	1	1	0	0	0	1	0.05
NH	14	26	3	0	0	1	0	0	0	0	0	1	0.03
NJ	9	34	4	0	0	2	0	0	1	0	0	0	0.03
NM	15	34	7	1	0	1	0	1	0	0	0	0	0.04
NV	19	39	3	1	0	0	0	0	1	0	0	0	0.04
OH	16	53	9	0	0	0	0	0	0	0	1	1	0.03
OK	13	40	12	0	0	1	1	0	0	0	2	0	0.04
OR	11	42	8	1	1	0	0	0	1	0	1	0	0.04
PA	16	50	8	2	1	0	0	0	0	0	1	1	0.03
RI	14	22	4	0	0	0	0	0	0	0	0	0	0.03
SC	15	41	8	1	3	0	0	0	0	0	2	1	0.04
TN	11	48	9	1	2	1	0	0	0	0	0	3	0.04
TX	13	44	12	2	1	1	1	0	0	0	0	1	0.04
UT	19	35	5	1	1	0	0	0	0	0	0	0	0.03
VA	19	44	13	1	1	0	0	0	0	0	2	1	0.03
VT	14	26	2	1	0	0	0	0	0	0	0	0	0.04
WA	13	41	8	2	0	2	0	0	0	0	0	0	0.04
WI	19	47	5	1	1	0	0	0	0	0	0	2	0.03
WV	21	32	5	0	0	1	0	1	0	0	1	1	0.04
WY	23	28	3	0	0	0	1	0	0	0	0	0	0.04

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 4: Percentage of claimant requests denied to new claimants

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	5	0	2	3	2	1	0	0	0	0	0	0	20.93%
AL	14	1	13	9	3	2	2	0	0	0	5	0	21.09%
AR	8	1	1	1	2	1	0	1	1	0	1	0	21.86%
AZ	12	5	10	9	11	8	0	0	0	0	1	0	24.04%
CA	14	6	15	7	9	4	0	1	0	0	0	0	19.95%
CO	21	4	7	5	15	3	0	2	0	0	2	0	21.08%
DC	11	1	2	2	2	1	0	0	0	0	1	0	21.79%
DE	7	1	4	0	5	5	1	0	0	0	0	0	26.48%
FL	8	6	18	14	8	3	0	4	0	0	2	0	20.55%
GA	14	5	12	8	6	7	1	0	0	0	3	0	21.65%
HI	12	3	5	6	2	0	2	2	0	0	3	0	21.57%
IA	10	6	15	8	9	5	0	1	0	0	5	0	22.17%
ID	16	1	6	3	5	7	1	0	0	0	1	0	24.61%
IL	18	8	12	15	7	5	1	0	0	0	1	0	21.47%
IN	15	5	15	6	4	4	1	0	1	0	4	0	22.27%
KS	18	9	14	6	5	3	0	1	0	0	1	0	18.32%
KY	20	4	14	6	4	4	0	1	0	0	2	0	18.27%
LA	16	5	8	4	6	6	2	2	0	0	0	0	23.64%
MA	10	5	7	4	7	1	0	0	1	0	1	0	20.86%
MD	12	4	10	6	4	3	0	1	0	1	3	0	21.08%
ME	12	1	8	3	3	0	0	1	0	0	3	0	20.59%
MI	14	4	12	7	6	7	0	2	0	0	0	0	23.05%
MN	11	5	14	9	6	6	0	2	1	0	2	0	21.74%
MO	19	7	17	8	9	5	0	1	0	0	0	0	19.11%
MS	11	3	8	9	6	4	0	1	0	0	6	0	23.54%
MT	19	2	7	4	3	0	0	1	0	0	3	0	18.26%
NC	10	6	13	10	6	7	1	1	0	0	5	0	22.98%
NE	11	9	13	13	3	4	1	0	2	0	2	0	20.72%
NH	11	1	6	4	3	2	1	0	0	0	1	0	25.78%
NJ	8	6	6	9	4	2	1	1	0	0	1	0	20.74%
NM	10	2	4	6	8	3	4	0	0	0	2	0	24.92%
NV	16	0	6	3	6	5	0	0	0	0	2	0	21.96%
OH	19	8	15	10	4	6	1	0	2	0	1	0	20.32%
OK	19	3	12	10	7	5	0	0	0	0	0	0	21.37%
OR	18	6	6	9	4	8	0	2	0	0	0	0	24.52%
PA	15	7	12	12	6	1	3	0	0	1	1	0	18.40%
RI	6	1	4	3	3	3	0	1	0	0	4	0	22.79%
SC	14	5	11	11	6	3	1	0	0	0	4	0	22.63%
TN	18	5	16	5	9	4	1	2	0	0	2	0	24.70%
TX	10	9	15	13	8	5	2	0	0	0	2	0	21.14%
UT	20	1	5	7	5	3	0	0	1	0	2	0	21.31%
VA	19	4	12	7	8	6	1	0	1	0	3	0	22.03%
VT	10	1	4	4	2	2	0	0	1	0	3	0	25.57%
WA	10	7	10	9	8	3	1	0	1	0	4	0	20.93%
WI	13	7	6	12	7	10	0	0	0	0	0	0	23.80%
WV	14	1	4	4	2	5	0	1	0	0	2	0	20.50%
WY	15	0	4	1	4	0	1	0	0	0	3	0	23.56%

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 5: Percentage of claim requests determinations greater than 60 days from notice date

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	9	0	2	1	1	0	0	0	0	0	0	0	16.18%
AL	17	3	0	3	4	5	1	7	2	0	6	0	14.81%
AR	6	1	3	2	1	2	0	0	0	0	2	0	17.33%
AZ	17	5	4	5	8	4	2	3	0	1	4	0	17.05%
CA	11	5	4	8	5	5	5	4	2	1	5	0	19.37%
CO	17	4	4	10	5	4	2	4	1	0	5	0	16.84%
DC	8	0	2	1	1	2	2	0	0	0	1	0	30.33%
DE	6	1	2	3	3	1	0	2	1	0	2	0	24.62%
FL	12	6	6	9	9	10	4	4	0	3	2	0	18.64%
GA	11	5	1	7	2	7	8	4	2	1	6	0	21.16%
HI	9	1	4	4	3	3	2	0	0	1	5	0	24.79%
IA	18	9	6	4	7	7	2	2	1	0	3	0	10.18%
ID	13	3	0	5	3	6	0	0	2	0	5	0	18.48%
IL	18	6	5	7	7	5	7	3	2	1	3	0	16.57%
IN	20	4	3	5	2	4	3	5	3	1	5	0	15.63%
KS	16	5	5	4	6	4	4	2	1	0	10	0	12.32%
KY	20	4	6	2	3	4	3	5	0	0	6	0	12.76%
LA	17	6	2	8	2	5	0	3	1	2	3	0	15.52%
MA	7	4	1	5	3	4	4	1	2	2	3	0	23.58%
MD	13	4	4	5	5	4	2	1	1	1	2	0	24.70%
ME	13	2	3	2	3	1	1	1	1	0	1	0	20.07%
MI	14	4	5	3	6	8	4	1	2	0	5	0	23.95%
MN	12	5	7	4	5	4	7	2	1	1	7	0	13.22%
MO	20	6	6	5	6	10	3	3	1	1	4	0	13.04%
MS	18	2	5	1	7	3	2	1	1	0	7	0	17.40%
MT	12	3	3	2	3	5	2	1	0	1	5	0	16.64%
NC	14	4	6	6	7	8	2	1	2	1	5	0	20.99%
NE	20	6	7	7	1	8	3	3	1	0	3	0	12.08%
NH	8	3	3	1	5	2	0	2	0	0	4	0	17.56%
NJ	10	2	2	6	3	5	3	1	4	0	2	0	25.82%
NM	18	2	3	2	7	2	2	2	0	0	3	0	21.71%
NV	14	1	1	6	1	0	1	3	1	0	6	0	15.78%
OH	16	8	6	5	10	3	4	3	3	2	2	0	20.03%
OK	19	6	5	6	1	7	0	1	3	0	6	0	13.86%
OR	16	3	5	9	5	5	1	1	0	1	7	0	18.37%
PA	15	7	5	7	2	4	7	5	1	0	2	0	18.79%
RI	11	0	0	3	3	4	0	1	0	0	3	0	31.44%
SC	15	4	3	6	5	7	3	4	1	1	4	0	23.03%
TN	20	6	6	5	5	9	2	0	2	0	3	0	14.21%
TX	14	8	4	6	4	10	5	1	4	1	5	0	17.52%
UT	19	4	2	2	2	5	0	2	4	0	3	0	13.89%
VA	21	5	4	7	3	7	4	3	0	1	3	0	20.49%
VT	7	2	1	4	2	3	1	0	0	0	5	0	23.22%
WA	15	6	6	6	3	3	5	1	1	3	3	0	16.26%
WI	18	5	3	7	3	5	3	5	1	0	5	0	18.45%
WV	12	1	2	4	6	1	0	2	2	1	3	0	19.55%
WY	11	0	5	3	1	3	0	0	1	0	2	0	17.75%

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 6: Percentage of benefit payment request denied

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	7	6	4	2	0	0	0	0	0	0	0	0	8.62%
AL	7	25	10	3	1	1	1	0	0	0	0	0	4.40%
AR	5	10	2	0	0	0	0	0	0	0	0	0	4.05%
AZ	10	36	9	1	0	2	0	0	0	0	0	0	5.33%
CA	6	39	8	1	0	1	0	0	0	0	0	0	4.92%
CO	17	32	8	3	1	0	1	0	1	0	1	0	5.26%
DC	11	10	0	3	2	0	0	0	0	0	1	0	4.11%
DE	6	15	2	1	0	0	0	0	0	1	0	0	4.76%
FL	8	44	13	0	1	1	0	1	0	0	0	0	4.82%
GA	12	35	13	1	0	0	0	0	0	0	0	0	4.81%
HI	9	21	5	1	0	0	0	0	0	0	1	0	7.79%
IA	11	35	11	2	0	0	1	0	0	0	0	0	6.44%
ID	18	21	4	2	0	0	0	1	0	0	1	0	4.46%
IL	11	39	16	3	2	0	0	0	0	0	0	0	6.70%
IN	11	27	9	8	1	1	0	0	0	0	1	0	7.17%
KS	12	34	11	3	0	0	0	0	0	0	0	0	4.44%
KY	11	31	6	4	2	1	0	0	0	0	0	0	5.05%
LA	9	34	7	1	0	1	0	0	0	0	1	0	4.96%
MA	5	18	10	2	1	0	0	0	0	0	0	0	6.11%
MD	10	27	7	1	1	0	0	0	0	0	1	0	5.77%
ME	10	14	5	1	0	3	0	0	0	0	1	0	5.70%
MI	14	30	9	1	1	0	0	0	0	0	0	0	5.44%
MN	11	31	9	5	0	0	1	0	0	0	0	0	6.35%
MO	6	45	13	2	1	0	0	0	0	0	0	0	7.06%
MS	8	24	12	0	2	2	0	0	0	0	0	0	6.20%
MT	12	19	7	1	0	1	0	0	0	0	0	0	5.16%
NC	9	38	9	3	0	0	0	0	0	0	0	0	5.11%
NE	9	37	7	5	3	0	1	0	0	0	0	0	6.20%
NH	6	19	7	0	1	0	0	1	0	0	0	0	6.24%
NJ	6	25	8	3	0	0	0	0	0	0	0	0	8.64%
NM	11	21	6	5	2	1	0	0	0	0	0	0	8.03%
NV	12	22	5	3	0	0	0	0	1	0	0	0	5.17%
OH	8	38	15	3	1	0	0	0	0	0	0	0	6.28%
OK	13	29	11	3	1	1	0	0	0	0	0	0	6.05%
OR	8	31	12	1	2	1	0	0	0	1	0	0	5.80%
PA	11	30	18	3	2	1	0	0	0	0	0	0	7.15%
RI	5	17	3	1	0	0	0	0	0	0	0	0	11.74%
SC	12	27	12	5	2	0	0	0	0	0	1	0	5.52%
TN	7	38	11	3	0	3	0	0	0	0	0	0	6.21%
TX	9	35	18	3	0	0	0	0	0	0	0	0	6.58%
UT	16	18	5	3	2	1	1	0	0	0	0	0	5.37%
VA	18	33	8	3	0	0	0	2	1	0	0	0	5.94%
VT	9	14	2	2	0	2	0	0	0	0	0	0	4.55%
WA	12	32	9	1	1	0	0	0	0	0	0	0	5.15%
WI	14	30	13	3	1	1	0	0	0	0	0	0	5.26%
WV	16	14	9	2	2	0	0	0	0	0	0	0	5.01%
WY	12	11	3	2	3	1	0	0	0	0	1	0	8.84%

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 7: Percentage of benefit request payments greater than 60 days from notice date

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	13	4	0	1	0	0	0	0	0	0	0	0	1.73%
AL	24	22	2	0	0	0	0	0	0	0	0	0	1.32%
AR	10	6	0	0	0	1	0	0	0	0	0	0	4.95%
AZ	32	21	1	1	1	1	0	0	0	0	0	0	4.40%
CA	23	30	2	1	0	0	0	0	0	0	0	0	2.62%
CO	37	21	1	3	0	0	0	0	0	0	0	0	4.96%
DC	18	7	0	1	0	0	0	0	0	0	0	0	4.89%
DE	13	9	1	1	0	0	1	0	0	0	0	0	10.10%
FL	23	39	1	1	1	1	1	0	0	0	0	0	6.12%
GA	34	23	1	1	0	0	0	0	1	0	0	0	2.04%
HI	22	12	1	0	1	0	0	0	0	0	0	0	7.57%
IA	29	26	2	1	0	0	0	0	0	0	0	0	1.92%
ID	32	11	1	0	0	0	0	0	0	0	0	0	0.53%
IL	34	34	0	1	1	0	0	0	0	0	0	0	3.83%
IN	32	22	3	0	0	0	0	0	0	0	0	0	1.44%
KS	34	22	3	0	0	0	0	0	0	0	0	0	1.87%
KY	27	22	3	0	1	1	0	0	0	0	0	0	1.46%
LA	27	21	1	1	0	1	0	0	0	0	1	0	2.97%
MA	19	14	0	2	0	1	0	0	0	0	0	0	6.10%
MD	25	17	0	0	2	1	0	0	0	0	0	0	8.22%
ME	22	10	1	0	0	0	0	0	0	0	1	0	1.28%
MI	30	19	2	2	0	1	0	0	0	0	0	0	4.74%
MN	32	20	3	2	0	0	0	0	0	0	0	0	1.62%
MO	35	28	3	1	0	0	0	0	0	0	0	0	2.32%
MS	23	20	2	1	0	0	0	0	0	0	1	0	2.55%
MT	25	15	0	0	0	0	0	0	0	0	0	0	0.45%
NC	32	23	1	1	0	1	0	0	0	0	1	0	5.02%
NE	35	22	4	1	0	0	0	0	0	0	0	0	1.68%
NH	19	13	1	0	1	0	0	0	0	0	0	0	5.43%
NJ	20	19	0	1	1	1	0	0	0	0	0	0	10.91%
NM	29	13	1	2	1	0	0	0	0	0	0	0	2.59%
NV	31	10	2	0	0	1	0	0	0	0	0	0	1.71%
OH	35	27	1	3	0	0	0	0	0	0	0	0	4.10%
OK	33	23	0	1	1	0	0	0	0	0	0	0	2.58%
OR	37	14	1	1	1	0	0	1	0	0	0	0	1.89%
PA	32	29	3	2	0	0	0	0	0	0	0	0	4.60%
RI	18	6	0	0	2	0	0	0	0	0	0	0	17.23%
SC	32	22	3	1	0	0	0	0	0	0	0	0	4.35%
TN	24	33	3	1	0	0	0	0	0	0	0	0	2.80%
TX	24	37	3	0	0	0	0	0	0	0	0	0	2.65%
UT	31	13	1	0	1	0	0	0	0	0	0	0	1.22%
VA	40	22	3	0	0	0	0	0	0	0	0	0	4.60%
VT	20	6	1	0	0	0	1	0	0	0	0	0	9.96%
WA	31	21	0	2	1	0	0	0	0	0	0	0	4.23%
WI	35	22	3	1	0	0	0	0	0	0	0	0	3.06%
WV	28	11	1	1	0	0	1	0	0	0	0	0	2.34%
WY	23	7	1	0	0	0	0	0	0	0	0	0	1.58%

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 8: Percentage of benefit request denials greater than 60 days from notice date

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	11	0	1	0	0	0	0	0	0	0	0	0	2.12%
AL	23	11	4	0	1	0	0	0	0	0	2	0	4.79%
AR	8	2	1	0	0	1	0	0	0	0	0	0	11.09%
AZ	28	12	2	2	2	1	0	0	0	0	1	0	8.64%
CA	20	17	5	4	1	1	0	0	0	0	1	0	6.94%
CO	28	11	1	5	1	0	0	0	0	0	1	0	5.80%
DC	12	1	2	0	0	0	0	0	0	0	1	0	4.29%
DE	14	3	0	0	0	0	0	1	0	0	1	0	2.04%
FL	26	18	5	1	4	2	0	1	0	0	3	0	17.33%
GA	25	11	5	4	1	0	1	0	0	0	2	0	6.97%
HI	19	5	1	0	0	2	0	0	0	0	1	0	14.60%
IA	26	11	5	4	2	0	0	0	0	0	1	0	3.24%
ID	19	7	0	0	0	0	1	1	0	0	1	0	3.23%
IL	32	16	3	5	1	2	0	0	0	0	1	0	6.70%
IN	29	8	6	0	2	1	1	0	0	0	0	0	5.99%
KS	28	11	6	1	1	0	0	0	0	0	1	0	2.66%
KY	25	8	3	3	1	1	1	0	0	0	2	0	3.07%
LA	24	9	5	2	2	1	0	0	0	0	1	0	4.61%
MA	13	10	2	2	1	0	0	1	0	0	2	0	13.14%
MD	20	10	1	2	1	2	0	0	0	1	0	0	13.67%
ME	13	7	1	0	1	0	0	0	0	0	2	0	9.42%
MI	23	14	2	0	1	0	0	0	0	0	1	0	7.14%
MN	24	12	2	3	3	1	0	0	0	0	1	0	3.72%
MO	33	15	6	1	2	0	0	1	0	0	3	0	4.06%
MS	22	12	3	1	1	0	0	0	0	0	1	0	4.79%
MT	21	4	2	0	1	0	0	0	0	0	0	0	3.73%
NC	22	15	2	3	1	4	0	0	0	0	3	0	10.55%
NE	27	13	5	2	0	0	1	1	0	1	3	0	6.83%
NH	20	3	3	0	0	1	0	0	0	0	1	0	3.69%
NJ	15	10	3	1	3	1	0	1	0	1	1	0	18.07%
NM	21	8	2	0	0	2	0	0	0	0	2	0	3.25%
NV	23	4	0	1	0	1	1	0	0	0	1	0	4.63%
OH	29	14	4	2	2	2	0	0	1	0	3	0	5.92%
OK	22	12	3	0	2	2	0	0	0	0	4	0	3.47%
OR	33	11	2	0	0	0	1	0	0	0	1	0	6.13%
PA	25	20	2	1	0	3	1	1	0	0	1	0	7.10%
RI	14	1	1	1	0	2	0	0	0	1	1	0	67.49%
SC	26	8	4	4	2	2	0	0	0	0	1	0	12.66%
TN	32	12	6	0	1	1	1	0	0	0	2	0	6.86%
TX	24	19	5	3	1	1	0	0	0	0	3	0	5.19%
UT	23	4	2	0	0	1	0	0	0	0	0	0	2.65%
VA	28	11	3	1	3	0	0	0	0	0	1	0	9.30%
VT	14	3	2	0	0	1	0	0	0	0	0	0	2.70%
WA	23	9	4	2	0	1	0	0	1	0	3	0	6.66%
WI	26	10	3	2	3	0	0	0	0	0	4	0	8.12%
WV	17	6	1	0	0	1	0	0	0	0	2	0	3.58%
WY	16	2	2	0	0	0	0	0	0	0	1	0	1.94%

MCAS State Ratio Distribution Report for Data Year 2015

Stand Alone Long-Term Care - Overall Industry Statistics

Ratio 9: Percentage of lawsuits closed with consideration to the consumer

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL													
AR													
AZ	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
CA	1	0	0	0	0	1	0	0	0	0	8	0	85.71%
CO													
DC													
DE													
FL	0	0	0	0	0	1	0	1	0	2	9	0	88.89%
GA													
HI													
IA	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
ID													
IL	0	0	0	0	0	0	0	0	0	0	2	0	100.00%
IN	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
KS													
KY	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
LA	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
MA	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
MD													
ME	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
MI	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
MN	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
MO													
MS													
MT													
NC													
NE	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NH													
NJ	0	0	0	0	0	0	0	0	0	0	2	0	100.00%
NM													
NV													
OH	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
OK													
OR													
PA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
RI													
SC	0	0	0	0	0	0	0	0	0	0	3	0	100.00%
TN													
TX	0	0	0	0	0	0	0	0	0	0	2	0	100.00%
UT													
VA	0	0	0	0	0	0	0	0	0	0	2	0	100.00%
VT													
WA	1	0	0	0	0	0	0	0	0	0	1	0	80.00%
WI	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
WV	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
WY	0	0	0	0	0	0	0	0	0	0	1	0	100.00%

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 1: Percentage of replacements to new business issued

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	4	2	2	0	3	2	0	0	0	0	0	0	12.30%
AL	6	2	8	2	2	2	0	1	0	0	1	0	8.60%
AR	6	3	0	2	1	1	0	0	0	0	0	0	6.70%
AZ	9	2	6	3	1	0	1	1	1	0	1	0	11.97%
CA	3	4	5	4	2	1	0	0	0	0	0	0	12.80%
CO	3	4	7	2	2	4	1	0	1	0	1	0	15.52%
DC	10	4	2	0	2	0	0	0	0	0	0	0	6.44%
DE	12	1	2	0	2	0	1	1	0	0	0	0	12.23%
FL	4	3	5	4	3	1	0	0	0	0	1	0	11.22%
GA	6	6	8	2	0	3	0	0	0	0	1	0	7.29%
HI	3	3	1	5	2	2	1	1	0	0	0	0	18.02%
IA	3	2	3	2	4	3	1	2	0	1	3	0	26.94%
ID	6	2	2	1	3	1	0	2	0	0	1	0	14.86%
IL	5	5	7	2	3	2	1	1	0	1	0	0	15.13%
IN	5	1	7	3	1	1	2	2	0	0	2	0	18.02%
KS	9	4	3	5	2	1	1	1	0	0	0	0	11.19%
KY	5	4	4	2	0	3	1	0	1	0	2	0	16.18%
LA	7	4	5	1	1	1	1	0	1	0	0	0	17.09%
MA	5	4	4	3	0	1	2	0	0	0	2	0	17.02%
MD	3	7	3	4	4	0	1	1	0	0	1	0	15.25%
ME	7	1	3	0	3	1	0	0	0	0	3	0	12.82%
MI	5	7	1	2	3	3	1	0	0	1	0	0	12.46%
MN	5	3	4	3	5	2	1	1	0	0	0	0	24.38%
MO	5	3	5	1	2	4	2	1	0	1	0	0	18.20%
MS	7	4	3	1	1	2	0	1	0	0	1	0	11.42%
MT	9	1	1	2	0	0	1	1	0	0	0	0	19.10%
NC	2	5	2	3	6	2	1	0	0	1	1	0	15.39%
NE	8	1	3	2	3	1	1	0	0	1	2	0	20.22%
NH	5	2	3	2	2	1	0	0	0	1	2	0	22.26%
NJ	2	5	7	7	1	1	0	0	0	0	1	0	16.35%
NM	5	2	2	4	1	1	0	0	1	0	2	1	5.23%
NV	5	5	2	1	4	0	2	1	0	0	1	0	12.84%
OH	2	5	5	3	2	4	0	2	0	0	0	0	17.42%
OK	7	3	5	2	2	1	1	1	1	0	0	0	7.04%
OR	6	2	4	1	2	2	1	1	0	0	1	0	16.03%
PA	2	3	5	5	1	1	3	0	0	0	0	0	20.17%
RI	9	1	2	1	1	1	0	0	0	0	0	0	11.56%
SC	5	5	3	5	3	1	0	1	0	0	0	0	11.56%
TN	8	5	5	1	3	0	1	0	0	1	0	0	6.25%
TX	2	5	6	7	1	2	0	0	0	1	0	0	13.74%
UT	4	2	3	2	0	4	1	0	0	0	2	0	21.67%
VA	4	4	6	2	3	4	0	0	0	0	0	0	12.08%
VT	4	1	0	2	4	4	0	0	1	0	1	0	24.82%
WA	5	3	3	3	4	1	1	0	0	0	1	0	15.08%
WI	6	2	4	1	2	4	2	1	0	2	0	1	21.94%
WV	8	1	3	2	1	1	0	0	1	1	1	0	18.03%
WY	8	0	0	2	2	1	0	0	1	0	0	0	23.58%

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 2: Complaints per 1000 policies in-force

State	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	State Ratio
AK	21	0	0	0	0	0	0	0	0	0	0	0	0.00
AL	28	0	0	0	1	1	0	0	0	0	0	0	0.32
AR	19	0	0	0	0	0	0	0	0	0	0	0	0.00
AZ	33	0	0	0	0	0	0	0	0	0	0	0	0.00
CA	25	1	2	0	0	0	0	0	0	0	0	0	0.05
CO	34	0	1	0	0	0	0	0	0	0	0	0	0.11
DC	25	0	0	0	0	0	0	0	0	0	0	0	0.00
DE	26	0	0	0	0	0	0	0	0	0	0	0	0.00
FL	25	0	1	2	0	0	0	0	0	0	0	0	0.20
GA	28	0	0	0	0	0	1	0	0	1	1	0	0.19
HI	27	0	0	0	0	0	0	0	0	0	0	0	0.00
IA	33	0	0	0	0	0	0	0	0	0	0	0	0.00
ID	27	0	0	0	0	0	0	0	0	0	0	0	0.00
IL	34	1	0	0	0	0	0	0	0	0	0	0	0.04
IN	33	0	0	0	0	0	0	1	0	0	0	0	0.13
KS	30	0	0	0	0	0	0	0	1	0	0	0	0.23
KY	29	0	0	0	0	0	0	0	0	1	0	0	0.25
LA	31	0	0	0	0	0	0	0	0	0	0	0	0.00
MA	26	0	0	0	0	0	1	0	0	0	0	0	0.20
MD	29	0	1	0	0	0	0	0	0	0	0	0	0.05
ME	27	0	0	0	0	0	0	0	0	0	0	0	0.00
MI	29	0	0	0	0	0	0	0	1	0	0	0	0.07
MN	30	0	0	0	0	0	0	0	0	0	0	0	0.00
MO	31	0	0	0	0	1	0	0	0	0	0	0	0.12
MS	29	0	0	0	0	0	0	0	0	0	0	0	0.00
MT	23	0	0	0	0	0	0	0	0	0	0	0	0.00
NC	29	0	0	0	0	0	0	0	0	0	0	0	0.00
NE	33	0	0	0	0	0	0	0	0	0	0	0	0.00
NH	24	0	0	0	0	0	0	0	0	0	0	0	0.00
NJ	27	0	0	1	0	0	0	0	0	0	0	0	0.07
NM	26	0	0	0	0	0	0	0	0	0	0	0	0.00
NV	28	0	0	0	0	0	0	0	0	0	0	0	0.00
OH	32	0	0	0	0	0	0	0	0	0	0	1	0.05
OK	29	0	0	0	0	0	0	0	0	0	0	0	0.00
OR	30	0	0	0	0	0	0	0	0	0	0	0	0.00
PA	26	0	0	1	0	0	0	0	0	0	0	0	0.17
RI	24	0	0	0	0	0	0	0	0	0	0	0	0.00
SC	29	0	0	0	0	0	0	0	0	0	0	0	0.00
TN	32	0	0	0	0	0	0	0	0	0	0	0	0.00
TX	29	0	0	0	0	2	0	0	0	0	0	0	0.08
UT	26	0	0	0	0	0	0	0	0	0	0	0	0.00
VA	29	0	0	0	0	0	0	0	0	0	0	0	0.00
VT	26	0	0	0	0	0	0	0	0	0	0	0	0.00
WA	31	0	0	0	0	0	0	0	0	0	0	0	0.00
WI	31	0	1	0	0	0	0	0	0	0	0	0	0.10
WV	27	0	0	0	0	0	0	0	0	0	0	0	0.00
WY	26	0	0	0	0	0	0	0	0	0	0	0	0.00

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 3: Average number of claimants per policy in-force

State	0%	>0-0.1	>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	>0.8-0.9	>0.9-1.0	>1.0	State Ratio
AK	20	1	0	0	0	0	0	0	0	0	0	0	0.00
AL	23	7	0	0	0	0	0	0	0	0	0	0	0.01
AR	12	7	0	0	0	0	0	0	0	0	0	0	0.01
AZ	22	10	1	0	0	0	0	0	0	0	0	0	0.01
CA	14	13	0	0	0	1	0	0	0	0	0	0	0.01
CO	28	7	0	0	0	0	0	0	0	0	0	0	0.01
DC	24	1	0	0	0	0	0	0	0	0	0	0	0.00
DE	23	2	1	0	0	0	0	0	0	0	0	0	0.00
FL	18	10	0	0	0	0	0	0	0	0	0	0	0.01
GA	24	7	0	0	0	0	0	0	0	0	0	0	0.00
HI	19	8	0	0	0	0	0	0	0	0	0	0	0.01
IA	26	7	0	0	0	0	0	0	0	0	0	0	0.01
ID	24	3	0	0	0	0	0	0	0	0	0	0	0.00
IL	24	11	0	0	0	0	0	0	0	0	0	0	0.00
IN	28	6	0	0	0	0	0	0	0	0	0	0	0.01
KS	25	6	0	0	0	0	0	0	0	0	0	0	0.00
KY	25	5	0	0	0	0	0	0	0	0	0	0	0.00
LA	25	6	0	0	0	0	0	0	0	0	0	0	0.01
MA	24	3	0	0	0	0	0	0	0	0	0	0	0.00
MD	21	9	0	0	0	0	0	0	0	0	0	0	0.00
ME	24	3	0	0	0	0	0	0	0	0	0	0	0.01
MI	22	8	0	0	0	0	0	0	0	0	0	0	0.00
MN	23	7	0	0	0	0	0	0	0	0	0	0	0.00
MO	25	7	0	0	0	0	0	0	0	0	0	0	0.01
MS	25	3	1	0	0	0	0	0	0	0	0	0	0.00
MT	19	4	0	0	0	0	0	0	0	0	0	0	0.00
NC	21	8	0	0	0	0	0	0	0	0	0	0	0.00
NE	28	5	0	0	0	0	0	0	0	0	0	0	0.01
NH	20	4	0	0	0	0	0	0	0	0	0	0	0.00
NJ	26	2	0	0	0	0	0	0	0	0	0	0	0.00
NM	21	5	0	0	0	0	0	0	0	0	0	0	0.00
NV	24	4	0	0	0	0	0	0	0	0	0	0	0.00
OH	21	12	0	0	0	0	0	0	0	0	0	0	0.01
OK	23	6	0	0	0	0	0	0	0	0	0	0	0.01
OR	23	7	0	0	0	0	0	0	0	0	0	0	0.01
PA	19	8	0	0	0	0	0	0	0	0	0	0	0.00
RI	20	3	1	0	0	0	0	0	0	0	0	0	0.01
SC	25	3	1	0	0	0	0	0	0	0	0	0	0.00
TN	23	9	0	0	0	0	0	0	0	0	0	0	0.01
TX	22	9	0	0	0	0	0	0	0	0	0	0	0.00
UT	20	6	0	0	0	0	0	0	0	0	0	0	0.01
VA	22	7	0	0	0	0	0	0	0	0	0	0	0.00
VT	25	1	0	0	0	0	0	0	0	0	0	0	0.00
WA	25	5	1	0	0	0	0	0	0	0	0	0	0.00
WI	25	6	1	0	0	0	0	0	0	0	0	0	0.01
WV	24	3	0	0	0	0	0	0	0	0	0	0	0.00
WY	24	1	1	0	0	0	0	0	0	0	0	0	0.00

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 4: Percentage of claimant requests denied to new claimants

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	0	0	0	0	0	1	0	0	0	0	1	0	66.67%
AL	2	1	0	1	0	0	1	0	0	0	1	0	31.25%
AR	3	0	0	0	1	1	0	0	0	0	0	0	22.22%
AZ	4	0	1	0	1	1	0	1	0	0	2	0	35.38%
CA	7	0	1	2	2	3	0	0	0	0	0	0	39.20%
CO	3	0	1	0	1	1	1	0	0	0	1	0	38.16%
DC													
DE	2	0	0	0	1	0	0	0	0	0	0	0	12.50%
FL	5	0	1	1	1	2	0	1	0	0	0	0	34.36%
GA	2	0	0	1	1	1	0	1	0	0	2	0	45.45%
HI	2	0	1	0	1	3	0	0	0	0	0	0	34.00%
IA	1	0	0	1	2	2	0	1	0	0	1	0	44.90%
ID	4	0	0	0	0	1	0	0	0	0	3	0	40.00%
IL	4	0	0	0	3	1	0	1	1	0	5	0	43.92%
IN	3	0	2	0	1	0	0	1	0	0	0	0	21.05%
KS	3	0	1	0	1	1	0	0	0	0	0	0	30.00%
KY	2	0	0	0	1	2	0	0	0	0	0	0	36.00%
LA	3	0	2	0	0	1	0	0	0	0	1	0	25.58%
MA	3	0	0	0	0	0	0	0	0	0	1	0	16.67%
MD	5	1	0	1	0	1	0	0	0	0	0	0	20.27%
ME	0	0	0	1	1	0	0	0	0	0	0	0	30.77%
MI	2	0	0	2	2	1	0	0	0	0	0	0	31.07%
MN	2	0	2	0	0	1	0	0	1	0	0	0	26.09%
MO	3	0	1	3	0	0	0	0	0	0	1	0	20.88%
MS	3	0	0	0	0	1	0	0	0	0	1	0	33.33%
MT	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NC	3	0	0	0	0	4	0	0	0	0	1	0	45.45%
NE	2	0	0	2	0	0	0	0	0	0	0	0	13.33%
NH	2	0	0	0	1	1	0	0	0	0	1	0	40.00%
NJ	1	0	0	0	0	1	0	0	0	0	1	0	50.00%
NM	4	0	0	0	0	0	0	1	0	0	1	0	45.45%
NV	1	0	0	0	0	0	1	0	0	1	0	0	66.67%
OH	4	0	1	1	1	2	0	0	0	0	2	0	26.54%
OK	2	0	0	2	0	0	1	0	0	0	1	0	39.29%
OR	4	0	0	0	1	1	0	0	0	0	3	0	30.95%
PA	4	0	0	0	0	3	1	0	0	0	1	0	38.83%
RI	3	0	0	0	0	0	0	0	0	0	1	0	10.00%
SC	1	0	0	2	0	1	0	1	0	0	1	0	33.33%
TN	5	0	0	0	2	0	0	0	1	0	2	0	37.70%
TX	4	0	0	1	2	1	1	0	0	0	1	0	41.67%
UT	2	0	0	0	0	2	0	1	0	0	1	0	36.36%
VA	2	0	0	1	0	2	0	0	0	0	0	0	36.00%
VT	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
WA	5	0	0	0	1	2	0	0	0	0	1	0	36.36%
WI	1	0	1	1	0	2	0	0	0	0	2	0	29.09%
WV	1	0	0	0	0	0	0	0	0	0	2	0	66.67%
WY	0	0	0	0	0	0	0	1	0	0	0	0	66.67%

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 5: Percentage of claim requests determinations greater than 60 days from notice date

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	1	0	0	0	0	1	0	0	0	0	0	0	33.33%
AL	3	0	0	0	1	0	0	0	1	0	1	0	60.00%
AR	3	0	0	0	0	1	0	0	1	0	1	0	56.25%
AZ	4	0	0	0	0	0	0	2	1	0	4	0	68.97%
CA	4	0	0	1	0	3	1	1	2	0	1	0	67.41%
CO	3	0	0	0	0	0	1	0	3	0	1	0	67.21%
DC													
DE	1	0	0	0	0	1	0	0	0	0	1	0	66.67%
FL	4	0	0	0	1	0	1	1	2	0	0	0	69.35%
GA	2	0	0	0	2	1	0	1	1	0	0	0	54.05%
HI	2	0	1	0	0	1	1	0	2	0	0	0	50.00%
IA	4	0	0	0	1	2	1	0	0	0	1	0	43.90%
ID	3	0	0	0	0	1	0	0	0	0	2	0	50.00%
IL	4	0	0	0	0	0	1	0	2	0	2	0	56.58%
IN	0	0	0	0	1	0	0	0	2	0	3	0	54.84%
KS	3	0	1	0	1	1	0	0	0	0	0	0	30.00%
KY	1	0	0	0	1	1	1	1	0	0	0	0	50.00%
LA	1	0	0	0	0	0	1	1	1	0	2	0	64.71%
MA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MD	4	0	0	0	0	1	1	0	1	0	1	0	49.12%
ME	1	0	0	0	0	0	0	0	1	0	1	0	70.00%
MI	4	0	0	0	0	0	1	2	1	1	0	0	60.81%
MN	3	0	0	0	2	0	0	1	0	0	0	0	38.89%
MO	3	0	0	1	0	2	2	0	0	1	0	0	54.67%
MS	2	0	0	0	0	0	1	0	0	0	1	0	50.00%
MT	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NC	4	0	0	0	0	1	1	2	0	0	0	0	55.26%
NE	0	0	0	0	1	0	0	1	1	0	1	0	57.14%
NH	0	0	0	0	0	0	0	1	1	0	1	0	75.00%
NJ	1	0	0	0	0	0	0	0	0	0	2	0	90.91%
NM	3	0	0	0	0	0	0	0	0	0	3	0	70.00%
NV	0	0	0	0	0	1	1	0	0	0	1	0	56.25%
OH	6	0	0	0	0	1	0	2	1	0	2	0	59.86%
OK	3	0	0	0	0	0	1	1	0	0	2	0	59.09%
OR	3	0	0	0	0	0	0	2	1	0	3	0	63.16%
PA	2	0	0	0	0	0	1	0	2	1	2	0	71.08%
RI	1	0	0	0	1	1	0	0	0	0	1	0	37.50%
SC	1	0	0	0	1	1	1	0	0	0	2	0	55.56%
TN	4	0	0	0	1	0	1	0	1	0	2	0	59.57%
TX	4	0	0	0	0	0	0	2	1	0	2	0	63.24%
UT	1	0	0	0	1	0	0	1	0	0	2	0	66.67%
VA	2	0	0	0	0	2	0	0	0	1	0	0	51.67%
VT													
WA	5	0	0	0	1	0	0	0	1	0	2	0	41.67%
WI	3	0	0	0	0	0	0	2	1	1	0	0	62.50%
WV	1	0	0	0	0	0	0	0	0	0	1	0	50.00%
WY	0	0	0	0	1	0	0	0	0	0	0	0	33.33%

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 6: Percentage of benefit payment request denied

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	0	0	1	0	0	0	0	0	0	0	0	0	16.67%
AL	5	2	0	1	0	0	0	0	0	0	1	0	6.82%
AR	3	2	0	0	0	0	0	0	0	0	0	0	4.04%
AZ	8	2	1	0	0	0	0	0	0	0	0	0	11.72%
CA	10	3	0	0	0	0	0	0	0	0	0	0	5.83%
CO	7	2	0	0	0	0	0	0	0	0	0	0	1.87%
DC	0	1	0	0	0	0	0	0	0	0	0	0	5.36%
DE	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
FL	7	3	1	0	0	0	0	0	0	0	0	0	9.57%
GA	5	1	2	0	0	0	0	0	0	0	0	0	9.79%
HI	6	1	1	1	0	0	0	0	0	0	0	0	12.20%
IA	6	2	0	0	0	0	0	0	1	0	0	0	17.80%
ID	2	2	0	0	0	0	0	0	0	0	0	0	2.08%
IL	9	3	0	0	0	0	0	0	0	0	0	0	3.93%
IN	5	3	0	0	0	0	0	0	0	0	0	0	1.34%
KS	3	2	0	0	0	1	0	0	0	0	0	0	11.11%
KY	4	0	0	0	0	0	0	0	1	0	0	0	10.39%
LA	5	1	1	0	0	0	0	0	0	0	0	0	6.20%
MA	2	1	0	0	0	0	0	0	0	0	0	0	1.44%
MD	6	3	0	1	0	0	0	0	0	0	0	0	5.41%
ME	3	0	1	0	0	0	0	0	0	0	0	0	7.32%
MI	5	3	1	0	0	0	0	0	0	0	0	0	5.39%
MN	5	1	1	0	0	0	0	0	0	0	0	0	4.68%
MO	4	2	1	0	0	0	0	0	0	0	0	0	11.68%
MS	3	2	0	0	0	0	0	0	0	0	0	0	0.78%
MT	2	0	1	0	0	0	0	0	1	0	0	0	52.59%
NC	6	2	0	1	0	0	0	0	0	0	0	0	3.28%
NE	3	1	0	1	0	0	0	0	0	0	0	0	4.91%
NH	4	1	0	0	0	0	0	0	0	0	0	0	1.96%
NJ	1	1	0	0	0	0	0	0	0	0	0	0	5.56%
NM	3	1	0	0	0	0	0	0	0	0	0	0	1.25%
NV	1	3	0	0	1	0	0	0	0	0	0	0	4.07%
OH	8	1	1	0	1	0	1	0	0	0	0	0	8.63%
OK	3	3	0	0	0	0	0	0	0	0	0	0	1.58%
OR	5	2	0	0	0	0	1	0	0	0	0	0	16.47%
PA	4	1	2	0	1	0	0	0	0	0	0	0	26.39%
RI	3	0	1	0	0	0	0	0	0	0	0	0	6.47%
SC	3	2	0	0	0	0	0	0	0	0	0	0	4.69%
TN	6	2	0	0	0	1	0	0	0	0	0	0	5.54%
TX	7	3	0	0	1	0	0	0	0	0	0	0	4.90%
UT	2	2	1	0	0	1	0	0	0	0	0	0	11.10%
VA	4	3	0	0	0	0	0	0	0	0	0	0	5.68%
VT	0	0	1	0	0	0	0	0	1	0	0	0	45.00%
WA	6	2	0	0	0	0	0	0	0	0	0	0	2.51%
WI	6	1	1	0	0	0	0	0	0	0	0	0	3.31%
WV	2	0	1	0	0	0	0	0	0	0	0	0	4.26%
WY	1	0	0	0	0	0	0	0	0	0	0	0	0.00%

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 7: Percentage of benefit request payments greater than 60 days from notice date

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
AL	8	0	0	0	0	0	0	0	0	0	0	0	0.00%
AR	6	0	0	0	0	0	0	0	0	0	0	0	0.00%
AZ	10	0	0	0	0	0	0	0	0	0	1	0	0.09%
CA	11	1	1	0	0	0	0	0	0	0	0	0	0.34%
CO	8	0	0	0	0	0	0	0	0	0	0	0	0.00%
DC	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
DE	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
FL	11	1	0	0	0	0	0	0	0	0	0	0	0.04%
GA	8	0	0	0	0	0	0	0	0	0	0	0	0.00%
HI	9	0	0	0	0	0	0	0	0	0	0	0	0.00%
IA	9	0	0	0	0	0	0	0	0	0	0	0	0.00%
ID	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
IL	10	2	0	0	0	0	0	0	0	0	0	0	0.12%
IN	6	1	0	0	0	0	0	0	0	0	0	0	0.24%
KS	5	0	0	0	0	0	0	1	0	0	0	0	1.08%
KY	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
LA	7	0	0	0	0	0	0	0	0	0	0	0	0.00%
MA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
MD	9	0	0	0	0	0	0	0	0	0	0	0	0.00%
ME	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
MI	10	0	0	0	0	0	0	0	0	0	0	0	0.00%
MN	7	0	0	0	0	0	0	0	0	0	0	0	0.00%
MO	7	0	0	0	0	0	0	0	0	0	0	0	0.00%
MS	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
MT	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
NC	9	0	0	0	0	0	0	0	0	0	0	0	0.00%
NE	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
NH	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
NJ	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
NM	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
NV	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
OH	12	0	0	0	0	0	0	0	0	0	0	0	0.00%
OK	6	0	0	0	0	0	0	0	0	0	0	0	0.00%
OR	8	0	0	0	0	0	0	0	0	0	0	0	0.00%
PA	7	0	0	1	0	0	0	0	0	0	0	0	0.16%
RI	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
SC	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
TN	9	0	0	0	0	0	0	0	0	0	0	0	0.00%
TX	11	0	0	0	0	0	0	0	0	0	0	0	0.00%
UT	6	0	0	0	0	0	0	0	0	0	0	0	0.00%
VA	6	0	0	0	0	0	0	0	0	0	0	0	0.00%
VT	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WA	7	0	0	0	0	0	0	0	0	0	0	0	0.00%
WI	8	0	0	0	0	0	0	0	0	0	0	0	0.00%
WV	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
WY	1	0	0	0	0	0	0	0	0	0	0	0	0.00%

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 8: Percentage of benefit request denials greater than 60 days from notice date

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
AL	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
AR	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
AZ	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
CA	2	1	0	0	0	0	0	0	0	0	0	0	0.67%
CO	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
DC	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
DE													
FL	3	1	0	0	0	0	0	0	0	0	0	0	0.33%
GA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
HI	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
IA	2	0	0	0	0	0	0	0	0	0	1	0	0.75%
ID	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
IL	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
IN	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
KS	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
KY	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
LA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MD	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
ME	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MI	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
MN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MO	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
MS	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MT	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NC	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
NE	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NH	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NJ	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NM	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NV	3	0	0	0	0	0	0	0	0	0	1	0	10.00%
OH	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
OK	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
OR	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
PA	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
RI	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
SC	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
TN	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
TX	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
UT	4	0	0	0	0	0	0	0	0	0	0	0	0.00%
VA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
VT	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WI	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WV	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Life Hybrid Long-Term Care - Overall Industry Statistics

Ratio 9: Percentage of lawsuits closed with consideration to the consumer

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL													
AR													
AZ													
CA													
CO													
DC													
DE													
FL													
GA													
HI													
IA													
ID													
IL													
IN													
KS													
KY													
LA													
MA													
MD													
ME													
MI													
MN													
MO													
MS													
MT													
NC													
NE													
NH													
NJ													
NM													
NV													
OH													
OK													
OR													
PA													
RI													
SC													
TN													
TX													
UT													
VA													
VT													
WA													
WI													
WV													
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 1: Percentage of replacements to new business issued

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	0	0	0	0	0	1	0	0	0	0	0	0	50.00%
AL	0	0	1	0	0	1	0	0	0	0	0	0	22.08%
AR	1	0	0	0	0	0	0	1	0	0	0	0	40.00%
AZ	0	1	0	1	0	0	1	0	0	0	0	0	24.71%
CA	0	1	0	0	1	0	0	0	0	0	0	0	16.89%
CO	0	1	0	0	1	0	0	0	0	0	0	0	14.66%
DC	1	0	0	0	0	0	0	0	0	0	1	0	33.33%
DE	0	0	1	2	0	0	0	0	0	0	0	0	26.32%
FL	0	1	0	1	0	0	0	0	0	0	0	0	20.55%
GA	0	1	1	0	1	0	0	0	0	0	0	0	20.71%
HI	0	1	0	0	0	1	0	0	0	0	1	0	26.26%
IA	0	0	1	2	0	0	0	0	0	0	0	0	22.97%
ID	0	1	0	0	0	0	0	1	0	0	0	0	31.43%
IL	0	1	0	0	0	1	0	1	0	0	0	0	29.22%
IN	0	0	1	0	0	2	0	0	0	0	0	0	25.61%
KS	0	1	0	0	1	1	0	0	0	0	0	0	25.64%
KY	0	0	1	2	0	0	0	0	0	0	0	0	21.25%
LA	0	0	1	0	1	0	0	0	0	0	1	0	22.03%
MA	0	0	0	1	1	0	0	0	0	0	0	0	27.27%
MD	0	1	0	0	1	0	1	0	0	0	0	0	28.75%
ME	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
MI	0	0	1	1	1	0	0	0	0	0	0	0	25.35%
MN	0	1	0	1	1	0	0	0	0	0	0	0	20.79%
MO	0	1	0	1	0	1	0	0	0	0	0	0	24.31%
MS	1	0	1	0	0	0	0	0	0	0	1	0	16.00%
MT	1	0	0	0	0	0	1	0	0	0	0	0	30.00%
NC	0	1	0	0	2	0	0	0	0	0	0	0	26.93%
NE	1	0	1	0	0	1	0	0	0	0	0	0	24.00%
NH	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NJ	0	0	0	3	0	0	0	0	0	0	0	0	25.53%
NM	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NV	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
OH	0	0	1	0	0	1	0	0	0	0	0	0	27.15%
OK	2	1	0	0	0	0	0	0	0	0	0	0	4.76%
OR	0	1	1	1	0	0	0	0	0	0	0	0	12.66%
PA	0	0	1	1	0	0	0	0	0	0	0	0	20.00%
RI	1	0	0	0	0	2	0	0	0	0	0	0	30.00%
SC	1	1	0	1	0	0	0	0	0	0	0	0	16.46%
TN	0	1	0	0	1	0	0	0	0	0	0	0	22.34%
TX	0	1	0	0	1	0	0	0	0	0	0	0	20.90%
UT	1	0	1	0	0	0	0	0	0	0	0	0	17.86%
VA	0	1	0	0	0	1	0	0	0	0	0	0	27.55%
VT	1	0	0	0	1	0	0	0	0	0	0	0	12.50%
WA	0	0	1	0	1	0	0	0	0	0	0	0	24.11%
WI	0	0	1	0	0	2	0	0	0	0	0	0	27.42%
WV	0	1	0	0	0	0	1	0	0	0	1	0	40.54%
WY	1	0	0	0	1	0	0	0	0	0	0	0	25.00%

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 2: Complaints per 1000 policies in-force

State	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	State Ratio
AK	3	0	0	0	0	0	0	0	0	0	0	0	0.00
AL	5	0	0	0	0	0	0	0	0	0	0	0	0.00
AR	4	0	0	0	0	0	0	0	0	0	0	0	0.00
AZ	7	0	0	0	0	0	0	0	0	0	0	0	0.00
CA	6	0	0	0	0	0	0	0	0	0	0	0	0.00
CO	6	0	0	0	0	0	0	0	0	0	0	0	0.00
DC	6	0	0	0	0	0	0	0	0	0	0	0	0.00
DE	7	0	0	0	0	0	0	0	0	0	0	0	0.00
FL	5	0	0	0	0	0	0	0	0	0	0	0	0.00
GA	7	0	0	0	0	0	0	0	0	0	0	0	0.00
HI	4	0	0	0	0	0	0	0	0	0	0	0	0.00
IA	7	0	0	0	0	0	0	0	0	0	0	0	0.00
ID	5	0	0	0	0	0	0	0	0	0	0	0	0.00
IL	6	0	0	0	0	0	0	0	0	0	0	0	0.00
IN	7	0	0	0	0	0	0	0	0	0	0	0	0.00
KS	6	0	0	0	0	0	0	0	0	0	0	0	0.00
KY	6	0	0	0	0	0	0	0	0	0	0	0	0.00
LA	6	0	0	0	0	0	0	0	0	0	0	0	0.00
MA	3	0	0	0	0	0	0	0	0	0	0	0	0.00
MD	7	0	0	0	0	0	0	0	0	0	0	0	0.00
ME	6	0	0	0	0	0	0	0	0	0	0	0	0.00
MI	6	0	0	0	0	0	0	0	0	0	0	1	0.62
MN	7	0	0	0	0	0	0	0	0	0	0	0	0.00
MO	7	0	0	0	0	0	0	0	0	0	0	0	0.00
MS	5	0	0	0	0	0	0	0	0	0	0	0	0.00
MT	3	0	0	0	0	0	0	0	0	0	0	0	0.00
NC	6	0	0	0	0	0	0	0	0	0	0	0	0.00
NE	6	0	0	0	0	0	0	0	0	0	0	0	0.00
NH	4	0	0	0	0	0	0	0	0	0	0	0	0.00
NJ	5	0	0	0	0	0	0	0	0	0	0	0	0.00
NM	6	0	0	0	0	0	0	0	0	0	0	0	0.00
NV	6	0	0	0	0	0	0	0	0	0	0	0	0.00
OH	3	0	0	0	1	0	0	0	0	0	0	0	0.33
OK	5	0	0	0	0	0	0	0	0	0	0	0	0.00
OR	5	0	0	0	0	0	0	0	0	0	0	0	0.00
PA	5	0	0	0	0	0	0	0	0	0	0	0	0.00
RI	5	0	0	0	0	0	0	0	0	0	0	0	0.00
SC	6	0	0	0	0	0	0	0	0	0	0	0	0.00
TN	5	0	0	0	0	0	0	0	0	0	0	0	0.00
TX	5	0	0	0	0	0	0	0	0	0	0	0	0.00
UT	5	0	0	0	0	0	0	0	0	0	0	0	0.00
VA	5	0	0	0	0	0	0	0	0	0	0	0	0.00
VT	5	0	0	0	0	0	0	0	0	0	0	0	0.00
WA	6	0	0	0	0	0	0	0	0	0	0	0	0.00
WI	5	0	0	0	0	0	0	0	0	0	0	0	0.00
WV	5	0	0	0	0	0	0	0	0	0	0	0	0.00
WY	2	0	0	0	0	0	0	0	0	0	0	0	0.00

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 3: Average number of claimants per policy in-force

State	0%	>0-0.1	>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	>0.8-0.9	>0.9-1.0	>1.0	State Ratio
AK	3	0	0	0	0	0	0	0	0	0	0	0	0.00
AL	3	2	0	0	0	0	0	0	0	0	0	0	0.01
AR	3	1	0	0	0	0	0	0	0	0	0	0	0.03
AZ	5	2	0	0	0	0	0	0	0	0	0	0	0.02
CA	3	3	0	0	0	0	0	0	0	0	0	0	0.03
CO	3	3	0	0	0	0	0	0	0	0	0	0	0.02
DC	5	0	1	0	0	0	0	0	0	0	0	0	0.10
DE	6	1	0	0	0	0	0	0	0	0	0	0	0.01
FL	2	3	0	0	0	0	0	0	0	0	0	0	0.02
GA	4	3	0	0	0	0	0	0	0	0	0	0	0.02
HI	2	2	0	0	0	0	0	0	0	0	0	0	0.03
IA	5	2	0	0	0	0	0	0	0	0	0	0	0.01
ID	3	1	1	0	0	0	0	0	0	0	0	0	0.03
IL	4	2	0	0	0	0	0	0	0	0	0	0	0.01
IN	5	2	0	0	0	0	0	0	0	0	0	0	0.02
KS	4	2	0	0	0	0	0	0	0	0	0	0	0.02
KY	4	2	0	0	0	0	0	0	0	0	0	0	0.01
LA	5	1	0	0	0	0	0	0	0	0	0	0	0.00
MA	3	0	0	0	0	0	0	0	0	0	0	0	0.00
MD	5	2	0	0	0	0	0	0	0	0	0	0	0.01
ME	5	1	0	0	0	0	0	0	0	0	0	0	0.02
MI	2	5	0	0	0	0	0	0	0	0	0	0	0.01
MN	5	2	0	0	0	0	0	0	0	0	0	0	0.05
MO	4	3	0	0	0	0	0	0	0	0	0	0	0.03
MS	4	1	0	0	0	0	0	0	0	0	0	0	0.01
MT	3	0	0	0	0	0	0	0	0	0	0	0	0.00
NC	4	2	0	0	0	0	0	0	0	0	0	0	0.02
NE	4	1	0	0	0	1	0	0	0	0	0	0	0.02
NH	3	0	1	0	0	0	0	0	0	0	0	0	0.06
NJ	4	1	0	0	0	0	0	0	0	0	0	0	0.01
NM	6	0	0	0	0	0	0	0	0	0	0	0	0.00
NV	6	0	0	0	0	0	0	0	0	0	0	0	0.00
OH	1	3	0	0	0	0	0	0	0	0	0	0	0.01
OK	4	1	0	0	0	0	0	0	0	0	0	0	0.01
OR	4	1	0	0	0	0	0	0	0	0	0	0	0.02
PA	4	1	0	0	0	0	0	0	0	0	0	0	0.01
RI	4	0	1	0	0	0	0	0	0	0	0	0	0.02
SC	4	2	0	0	0	0	0	0	0	0	0	0	0.01
TN	3	2	0	0	0	0	0	0	0	0	0	0	0.00
TX	3	2	0	0	0	0	0	0	0	0	0	0	0.02
UT	5	0	0	0	0	0	0	0	0	0	0	0	0.00
VA	1	4	0	0	0	0	0	0	0	0	0	0	0.01
VT	5	0	0	0	0	0	0	0	0	0	0	0	0.00
WA	4	2	0	0	0	0	0	0	0	0	0	0	0.01
WI	2	3	0	0	0	0	0	0	0	0	0	0	0.02
WV	3	2	0	0	0	0	0	0	0	0	0	0	0.01
WY	2	0	0	0	0	0	0	0	0	0	0	0	0.00

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 4: Percentage of claimant requests denied to new claimants

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL	2	0	1	0	0	0	0	0	0	0	0	0	12.50%
AR	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
AZ	0	0	0	0	1	1	0	0	0	0	0	0	40.00%
CA	0	0	0	1	1	0	0	0	0	0	0	0	30.26%
CO	2	0	0	1	0	0	0	0	0	0	0	0	18.75%
DC	0	0	1	0	0	0	0	0	0	0	0	0	20.00%
DE	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
FL	0	1	1	0	0	1	0	0	0	0	0	0	12.50%
GA	2	0	0	1	0	0	0	0	0	0	0	0	21.43%
HI	0	0	0	0	1	1	0	0	0	0	0	0	42.42%
IA	0	0	2	0	0	0	0	0	0	0	0	0	16.67%
ID	0	0	0	0	1	1	0	0	0	0	0	0	45.45%
IL	1	0	0	2	0	0	0	0	0	0	0	0	24.14%
IN	1	0	0	1	1	0	0	0	0	0	0	0	14.71%
KS	1	0	0	0	0	1	0	0	0	0	0	0	20.00%
KY	0	0	0	0	0	2	0	0	0	0	1	0	57.14%
LA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MA													
MD	0	0	1	1	0	0	0	0	0	0	0	0	20.00%
ME	0	0	0	0	0	1	0	0	0	0	1	0	66.67%
MI	2	0	0	0	1	0	1	0	0	0	0	0	36.84%
MN	0	0	2	0	0	0	0	0	0	0	0	0	17.24%
MO	0	0	0	0	1	1	0	0	0	0	1	0	41.38%
MS	2	0	0	0	0	0	0	0	0	0	1	0	25.00%
MT													
NC	0	0	1	1	0	0	0	0	0	0	0	0	20.00%
NE	0	0	0	1	0	0	0	0	0	0	0	0	25.00%
NH	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NJ	0	0	0	0	0	1	0	0	0	0	1	0	66.67%
NM													
NV													
OH	0	0	2	1	0	0	0	0	0	0	0	0	20.00%
OK	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
OR	0	0	1	0	0	0	0	0	0	0	1	0	22.22%
PA	0	0	1	0	0	0	0	0	0	0	1	0	21.43%
RI	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
SC	1	0	0	0	0	1	0	0	0	0	0	0	33.33%
TN	1	0	0	0	0	1	0	0	0	0	1	0	50.00%
TX	0	0	0	1	1	0	0	0	0	0	1	0	32.61%
UT													
VA	2	0	0	0	1	0	0	0	0	0	0	0	12.50%
VT													
WA	0	0	1	0	1	0	0	0	0	0	1	0	30.00%
WI	1	0	0	1	1	0	0	0	0	0	0	0	25.00%
WV	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 5: Percentage of claim requests determinations greater than 60 days from notice date

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL	1	0	0	0	0	0	0	1	0	0	0	0	57.14%
AR	0	0	0	0	0	1	0	0	0	0	0	0	50.00%
AZ	0	0	1	0	1	0	0	0	0	0	0	0	23.08%
CA	0	0	0	0	0	0	1	1	0	0	0	0	57.97%
CO	1	0	0	0	1	0	1	0	0	0	0	0	50.00%
DC	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
DE	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
FL	1	0	0	0	0	0	1	0	1	0	0	0	58.00%
GA	2	0	0	0	0	0	1	0	0	0	0	0	44.44%
HI	0	0	0	0	0	0	0	1	1	0	0	0	72.73%
IA	1	0	0	0	1	0	0	0	0	0	0	0	28.57%
ID	0	0	0	0	0	1	0	0	0	0	1	0	58.33%
IL	0	0	0	0	0	0	1	1	0	0	0	0	61.11%
IN	1	0	0	0	0	1	0	0	0	1	0	0	57.58%
KS	0	0	0	0	1	0	0	1	0	0	0	0	50.00%
KY	1	0	0	0	0	2	0	0	0	0	0	0	40.00%
LA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MA													
MD	1	0	0	0	0	1	0	0	0	0	0	0	25.00%
ME	1	0	0	0	0	1	0	0	0	0	0	0	25.00%
MI	2	0	0	0	0	1	1	0	0	0	0	0	47.06%
MN	0	0	0	0	0	0	2	0	0	0	0	0	57.89%
MO	1	0	0	0	0	0	1	1	0	0	0	0	58.06%
MS	1	0	0	0	0	1	0	0	0	0	0	0	25.00%
MT													
NC	0	0	0	0	0	1	0	0	1	0	0	0	56.52%
NE	0	0	0	0	0	0	1	0	0	0	0	0	60.00%
NH	0	0	0	0	0	0	0	1	0	0	0	0	66.67%
NJ	1	0	0	0	0	1	0	0	0	0	0	0	25.00%
NM													
NV													
OH	1	0	0	0	1	0	1	0	0	0	0	0	46.67%
OK	0	0	0	0	0	0	0	0	0	0	1	0	100.00%
OR	0	0	0	0	0	0	0	1	0	0	1	0	70.00%
PA	1	0	0	0	0	0	1	0	0	0	0	0	50.00%
RI	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
SC	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
TN	2	0	0	0	0	0	0	1	0	0	0	0	33.33%
TX	1	0	0	0	1	0	1	0	0	0	0	0	48.89%
UT													
VA	0	0	0	0	1	0	0	0	0	0	1	0	60.00%
VT													
WA	1	0	0	0	0	1	0	0	0	0	0	0	25.00%
WI	1	0	0	0	0	0	1	0	1	0	0	0	61.11%
WV	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 6: Percentage of benefit payment request denied

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
AR	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
AZ	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
CA	2	1	0	0	0	0	0	0	0	0	0	0	0.21%
CO	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
DC													
DE	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
FL	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
GA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
HI	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
IA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
ID	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
IL	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
IN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
KS	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
KY	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
LA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MA													
MD	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
ME	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MI	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
MN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MO	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MS	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MT													
NC	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NE	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
NH	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NJ	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NM	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NV													
OH	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
OK	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
OR	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
PA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
RI	1	1	0	0	0	0	0	0	0	0	0	0	1.85%
SC	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
TN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
TX	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
UT													
VA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
VT													
WA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WI	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
WV													
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 7: Percentage of benefit request payments greater than 60 days from notice date

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
AR	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
AZ	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
CA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
CO	2	0	1	0	0	0	0	0	0	0	0	0	0.96%
DC													
DE	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
FL	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
GA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
HI	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
IA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
ID	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
IL	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
IN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
KS	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
KY	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
LA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MA													
MD	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
ME	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
MI	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
MN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MO	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MS	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
MT													
NC	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NE	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
NH	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
NJ	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NM	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
NV													
OH	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
OK	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
OR	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
PA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
RI	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
SC	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
TN	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
TX	1	1	0	0	0	0	0	0	0	0	0	0	0.36%
UT													
VA	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
VT													
WA	2	0	0	0	0	0	0	0	0	0	0	0	0.00%
WI	3	0	0	0	0	0	0	0	0	0	0	0	0.00%
WV													
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 8: Percentage of benefit request denials greater than 60 days from notice date

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL													
AR													
AZ													
CA	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
CO													
DC													
DE													
FL													
GA													
HI													
IA													
ID													
IL													
IN													
KS													
KY													
LA													
MA													
MD													
ME													
MI													
MN													
MO													
MS													
MT													
NC													
NE													
NH													
NJ													
NM													
NV													
OH													
OK													
OR													
PA													
RI	1	0	0	0	0	0	0	0	0	0	0	0	0.00%
SC													
TN													
TX													
UT													
VA													
VT													
WA													
WI													
WV													
WY													

MCAS State Ratio Distribution Report for Data Year 2015

Annuity Hybrid Long-Term Care - Overall Industry Statistics

Ratio 9: Percentage of lawsuits closed with consideration to the consumer

* Blank cells indicate there was no reported data for ratio calculation

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK													
AL													
AR													
AZ													
CA													
CO													
DC													
DE													
FL													
GA													
HI													
IA													
ID													
IL													
IN													
KS													
KY													
LA													
MA													
MD													
ME													
MI													
MN													
MO													
MS													
MT													
NC													
NE													
NH													
NJ													
NM													
NV													
OH													
OK													
OR													
PA													
RI													
SC													
TN													
TX													
UT													
VA													
VT													
WA													
WI													
WV													
WY													