

# Market Conduct Annual Statement Scorecard Report for Data Year 2015

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

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

**State Ratio: 1.33 %**

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

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

**State Ratio: 0.56**

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
43	3	5	1	3	4	3	0	1	1	1	2

### 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
11	40	10	3	1	0	0	0	0	0	0	2

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

**State Ratio: 19.95 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
14	6	15	7	9	4	0	1	0	0	0	0

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

**State Ratio: 19.37 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
11	5	4	8	5	5	5	4	2	1	5	0

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

**State Ratio: 4.92 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	39	8	1	0	1	0	0	0	0	0	0

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

**Ratio 7: Percentage of benefit request payments made more than 60 days from request** **State Ratio: 2.62 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
23	30	2	1	0	0	0	0	0	0	0	0

**Ratio 8: Percentage of benefit request denials made 60+ days from request notice** **State Ratio: 6.94 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
20	17	5	4	1	1	0	0	0	0	1	0

**Ratio 9: Percentage of lawsuits closed with consideration for the consumer** **State Ratio: 85.71 %**

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	0	0	0	8	0

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

**Ratio 1: Percentage of replacements to new business issued** **State Ratio: 12.80 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
3	4	5	4	2	1	0	0	0	0	0	0

**Ratio 2: Number of complaints per 1000 policies** **State Ratio: 0.05**

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
25	1	2	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
14	13	0	0	0	1	0	0	0	0	0	0

**Ratio 4: Percentage of denied claimant requests to new claimants** **State Ratio: 39.20 %**

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

**Ratio 5: Percentage of claim determinations made 60+ days from claim notice** **State Ratio: 67.41 %**

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	1	0	3	1	1	2	0	1	0

**Ratio 6: Percentage of benefit payment requests denied** **State Ratio: 5.83 %**

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

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

**Ratio 7: Percentage of benefit request payments made more than 60 days from request** **State Ratio: 0.34 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
11	1	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: 0.67 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
2	1	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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# Market Conduct Annual Statement Scorecard Report for Data Year 2015

## Annuity Hybrid Long Term Care - Overall Industry Statistics for California

**Ratio 1: Percentage of replacements to new business issued** **State Ratio: 16.89 %**

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

**Ratio 3: Average number of claimants per policy** **State Ratio: 0.03**

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	3	0	0	0	0	0	0	0	0	0	0

**Ratio 4: Percentage of denied claimant requests to new claimants** **State Ratio: 30.26 %**

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	1	1	0	0	0	0	0	0	0

**Ratio 5: Percentage of claim determinations made 60+ days from claim notice** **State Ratio: 57.97 %**

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	1	1	0	0	0	0

**Ratio 6: Percentage of benefit payment requests denied** **State Ratio: 0.21 %**

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