

Market Conduct Annual Statement Scorecard Report for Data Year 2015

Stand Alone Long Term Care - Overall Industry Statistics for Georgia

Ratio 1: Percentage of replacements to new business issued

State Ratio: 2.12 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
8	7	2	0	0	0	0	0	0	0	0	0

Ratio 2: Number of complaints per 1000 policies

State Ratio: 0.45

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
64	1	2	3	1	4	2	0	0	0	0	2

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
18	39	13	4	1	1	0	1	0	0	2	0

Ratio 4: Percentage of denied claimant requests to new claimants

State Ratio: 21.65 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
14	5	12	8	6	7	1	0	0	0	3	0

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

State Ratio: 21.16 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
11	5	1	7	2	7	8	4	2	1	6	0

Ratio 6: Percentage of benefit payment requests denied

State Ratio: 4.81 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
12	35	13	1	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: 2.04 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
34	23	1	1	0	0	0	0	1	0	0	0

Ratio 8: Percentage of benefit request denials made 60+ days from request notice **State Ratio: 6.97 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
25	11	5	4	1	0	1	0	0	0	2	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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Life Hybrid Long Term Care - Overall Industry Statistics for Georgia

Ratio 1: Percentage of replacements to new business issued											State Ratio:	7.29 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	
6	6	8	2	0	3	0	0	0	0	1	0	
Ratio 2: Number of complaints per 1000 policies											State Ratio:	0.19
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	
28	0	0	0	0	0	1	0	0	1	1	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	
24	7	0	0	0	0	0	0	0	0	0	0	
Ratio 4: Percentage of denied claimant requests to new claimants											State Ratio:	45.45 %
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	1	1	1	0	1	0	0	2	0	
Ratio 5: Percentage of claim determinations made 60+ days from claim notice											State Ratio:	54.05 %
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	2	1	0	1	1	0	0	0	
Ratio 6: Percentage of benefit payment requests denied											State Ratio:	9.79 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	
5	1	2	0	0	0	0	0	0	0	0	0	

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Life Hybrid Long Term Care - Overall Industry Statistics for Georgia

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%
8	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%
3	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 Georgia

Ratio 1: Percentage of replacements to new business issued **State Ratio: 20.71 %**

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

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 21.43 %**

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	1	0	0	0	0	0	0	0	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **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%
2	0	0	0	0	0	1	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%
3	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%
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: 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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