

# Market Conduct Annual Statement Scorecard Report for Data Year 2015

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

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

**State Ratio: 3.53 %**

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

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

**State Ratio: 0.59**

| 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 |
|----|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|------|
| 69 | 1       | 1          | 1          | 3         | 2        | 0        | 0        | 0        | 0        | 0        | 4    |

### 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 |
|----|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 26 | 39      | 11       | 0        | 1        | 1        | 0        | 0        | 0        | 0        | 2        | 1    |

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

**State Ratio: 22.27 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 15 | 5      | 15      | 6       | 4       | 4       | 1       | 0       | 1       | 0       | 4        | 0     |

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

**State Ratio: 15.63 %**

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

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

**State Ratio: 7.17 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 11 | 27     | 9       | 8       | 1       | 1       | 0       | 0       | 0       | 0       | 1        | 0     |

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**Ratio 7: Percentage of benefit request payments made more than 60 days from request** **State Ratio: 1.44 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 32 | 22     | 3       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0        | 0     |

**Ratio 8: Percentage of benefit request denials made 60+ days from request notice** **State Ratio: 5.99 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 29 | 8      | 6       | 0       | 2       | 1       | 1       | 0       | 0       | 0       | 0        | 0     |

**Ratio 9: Percentage of lawsuits closed with consideration for the consumer** **State Ratio: 100.00 %**

| 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       | 0       | 0       | 0       | 0       | 0       | 0       | 1        | 0     |

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# Market Conduct Annual Statement Scorecard Report for Data Year 2015

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

**Ratio 1: Percentage of replacements to new business issued** **State Ratio: 18.02 %**

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

**Ratio 2: Number of complaints per 1000 policies** **State Ratio: 0.13**

| 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        | 1        | 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 |
|----|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 28 | 6       | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0    |

**Ratio 4: Percentage of denied claimant requests to new claimants** **State Ratio: 21.05 %**

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

**Ratio 5: Percentage of claim determinations made 60+ days from claim notice** **State Ratio: 54.84 %**

| 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       | 0       | 0       | 0       | 2       | 0       | 3        | 0     |

**Ratio 6: Percentage of benefit payment requests denied** **State Ratio: 1.34 %**

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

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

**Ratio 7: Percentage of benefit request payments made more than 60 days from request** **State Ratio: 0.24 %**

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

**Ratio 1: Percentage of replacements to new business issued** **State Ratio: 25.61 %**

| 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       | 2       | 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 |
|---|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 5 | 2       | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0    |

**Ratio 4: Percentage of denied claimant requests to new claimants** **State Ratio: 14.71 %**

| 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       | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 0        | 0     |

**Ratio 5: Percentage of claim determinations made 60+ days from claim notice** **State Ratio: 57.58 %**

| 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       | 1       | 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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