

Market Conduct Annual Statement Scorecard Report for Data Year 2016

Stand Alone Long Term Care - Overall Industry Statistics for Georgia

Ratio 1: Percentage of replacements to new business issued

State Ratio: 2.58 %

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

Ratio 2: Number of complaints per 1000 policies

State Ratio: 0.61

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
57	1	4	1	3	6	3	0	1	0	0	0

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
20	38	13	2	0	0	0	1	1	1	0	0

Ratio 4: Percentage of denied claimant requests to new claimants

State Ratio: 19.21 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
17	6	10	9	7	2	1	1	0	0	0	0

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

State Ratio: 16.11 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
8	7	5	6	6	3	1	4	6	0	5	0

Ratio 6: Percentage of benefit payment requests denied

State Ratio: 4.71 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
10	32	13	2	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: 0.86 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
30	26	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: 2.53 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
30	13	0	0	1	1	0	1	0	1	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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Life Hybrid Long Term Care - Overall Industry Statistics for Georgia

Ratio 1: Percentage of replacements to new business issued **State Ratio: 8.45 %**

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

Ratio 2: Number of complaints per 1000 policies **State Ratio: 0.06**

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
30	0	0	0	0	0	0	0	0	0	0	1

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: 26.23 %**

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	1	1	0	0	1	0	0	0	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **State Ratio: 38.78 %**

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	1	0	0	0	1	1	0	0	0

Ratio 6: Percentage of benefit payment requests denied **State Ratio: 1.17 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
8	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%
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%
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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Annuity Hybrid Long Term Care - Overall Industry Statistics for Georgia

Ratio 1: Percentage of replacements to new business issued **State Ratio: 29.30 %**

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
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
4	2	0	0	0	0	0	0	0	0	0	0

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 35.29 %**

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	0	0	0	0	0	0	2	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **State Ratio: 21.74 %**

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 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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