

# Market Conduct Annual Statement Scorecard

Select a Year  
2017

Select a State  
Maryland

Select a Line of Business  
LTC - Stand-Alone

Contact for LTC - Stand-Alone Line of Business in Maryland:

Dawna Kokosinski; Market Analyst Assistant Chief  
Email: dawna.kokosinski@Maryland.gov  
Phone: (410) 468-2322  
Secondary Contact: None

Special State Instructions: None

## Overall Scorecard Distribution by State

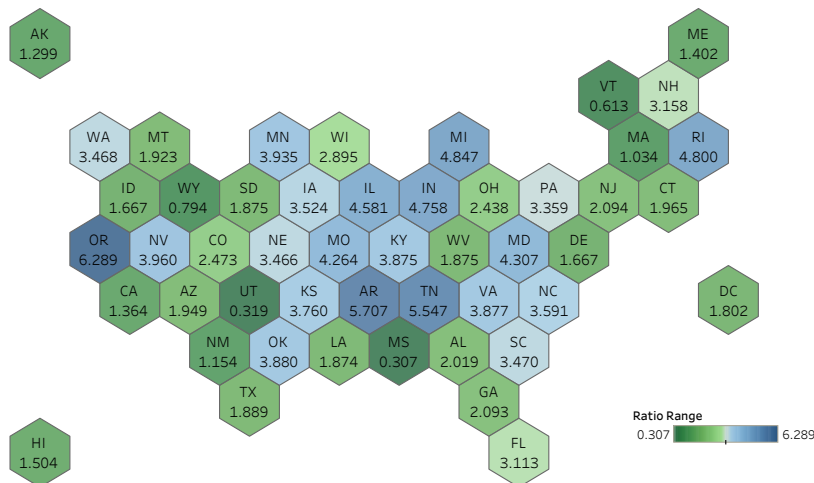
2017 Maryland LTC - Stand-Alone	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	LTC - Stand-Alone
LTC - Stand-Alone - Ratio 1 - R..	5	7	0	1	0	0	0	0	0	0	0	0	4.31 (%)
LTC - Stand-Alone - Ratio 2 - C..	46	2	5	1	1	3	1	0	1	0	0	1	0.55 (Ratio)
LTC - Stand-Alone - Ratio 3 - A..	15	33	9	1	0	1	1	0	0	0	0	1	0.04 (Ratio)
LTC - Stand-Alone - Ratio 4 - P..	11	6	10	5	7	4	0	0	0	0	1	0	17.37 (%)
LTC - Stand-Alone - Ratio 5 - P..	13	4	3	6	4	3	1	2	1	4	2	0	16.11 (%)
LTC - Stand-Alone - Ratio 6 - P..	4	32	8	2	1	0	0	0	0	0	0	0	6.12 (%)
LTC - Stand-Alone - Ratio 7 - P..	26	19	2	0	0	0	0	0	0	0	0	0	1.09 (%)
LTC - Stand-Alone - Ratio 8 - P..	28	8	3	2	1	1	0	0	0	0	0	0	3.11 (%)
LTC - Stand-Alone - Ratio 9 - P..	0	0	0	0	0	0	0	0	0	0	3	0	100.00 (%)

## Single Ratio View for Selected Ratio

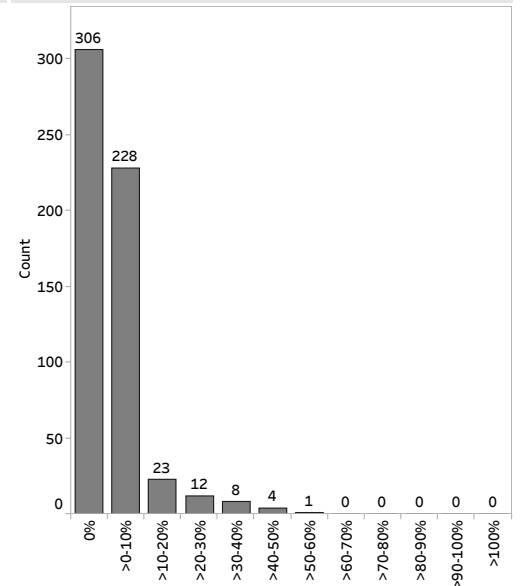
Ratio Label (click on the radio button to select)

- LTC - Stand-Alone - Ratio 1 - Replacements to New Business Issued
- LTC - Stand-Alone - Ratio 2 - Complaints Received Directly from Consumers per 1,000 Policies in Force
- LTC - Stand-Alone - Ratio 3 - Average Number of Claimants per Policy in Force
- LTC - Stand-Alone - Ratio 4 - Percentage of Denied Claimant Requests to New Claimants
- LTC - Stand-Alone - Ratio 5 - Percentage of Claim Determinations Made >60 Days from Notice of Claim
- LTC - Stand-Alone - Ratio 6 - Percentage of Benefit Payment Requests Denied
- LTC - Stand-Alone - Ratio 7 - Percentage of Benefit Request Payments Made >60 Days from Notice of Request
- LTC - Stand-Alone - Ratio 8 - Percentage of Benefit Request Denials Made >60 Days from Notice of Request
- LTC - Stand-Alone - Ratio 9 - Percentage of Lawsuits Closed with Consideration for the Consumer

## LTC - Stand-Alone - Ratio 1 - Replacements to New Business Issued by Jurisdiction (%)



## All Jurisdictions Ratio Distribution



Users of the MCAS Scorecard data should be aware of the following: (1) Only companies that meet the Market Conduct Annual Statement (MCAS) reporting threshold are required to submit MCAS data. (2) Reporting companies may revise their reported data when errors are discovered. Consequently, statewide ratios reported for one year may change as revised data are submitted by reporting companies. (3) While the jurisdictions that participate in the MCAS and the NAIC make every effort to ensure that reporting companies submit complete and accurate data, the NAIC and the jurisdictions that participate in the MCAS make no representations, guarantees or warranties with respect to the accuracy or completeness of the data and statistics in scorecards. (4) The NAIC and the jurisdictions participating in the MCAS are not responsible for any calculations or products based upon the scorecard data and any use of these scorecard data must be accompanied by a statement, "The NAIC and individual states do not endorse any calculation or subsequent use of the MCAS scorecard data."

# Market Conduct Annual Statement Scorecard

Select a Year  
2017

Select a State  
Maryland

Select a Line of Business  
LTC - Life Hybrid

Contact for LTC - Life Hybrid Line of Business in Maryland:

Dawna Kokosinski; Market Analyst Assistant Chief  
Email: dawna.kokosinski@Maryland.gov  
Phone: (410) 468-2322  
Secondary Contact: None

Special State Instructions: None

## Overall Scorecard Distribution by State

### 2017 Maryland LTC - Life Hybrid

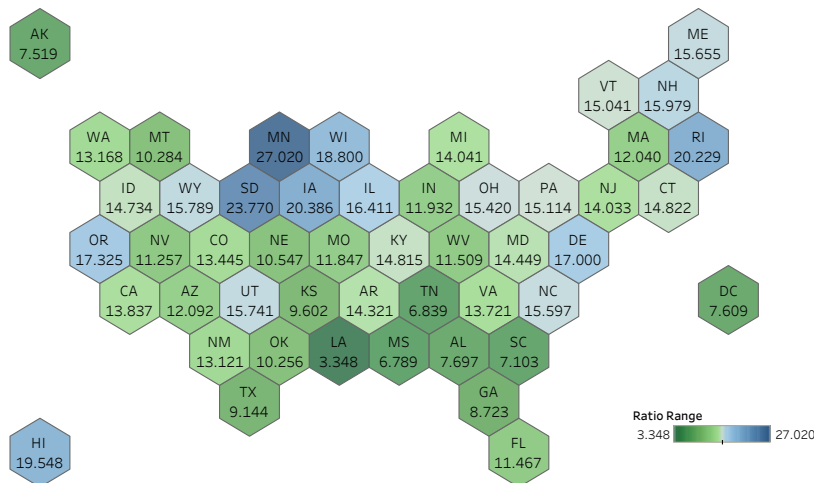
	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	LTC - Life Hybrid
LTC - Life Hybrid - Ratio 1 - Re..	7	5	4	1	0	1	0	1	0	0	1	0	14.45 (%)
LTC - Life Hybrid - Ratio 2 - Co..	31	0	0	1	0	0	1	0	0	0	0	0	0.13 (Ratio)
LTC - Life Hybrid - Ratio 3 - Av..	24	8	1	0	0	0	0	0	0	0	0	0	0.00 (Ratio)
LTC - Life Hybrid - Ratio 4 - Per..	4	0	1	2	1	3	0	0	0	0	0	0	20.73 (%)
LTC - Life Hybrid - Ratio 5 - Per..	4	0	0	0	2	0	2	0	0	0	2	0	42.25 (%)
LTC - Life Hybrid - Ratio 6 - Per..	9	0	0	0	1	0	0	0	0	0	0	0	1.81 (%)
LTC - Life Hybrid - Ratio 7 - Per..	10	1	0	0	0	0	0	0	0	0	0	0	0.13 (%)
LTC - Life Hybrid - Ratio 8 - Per..	1	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Life Hybrid - Ratio 9 - Per..													(%)

## Single Ratio View for Selected Ratio

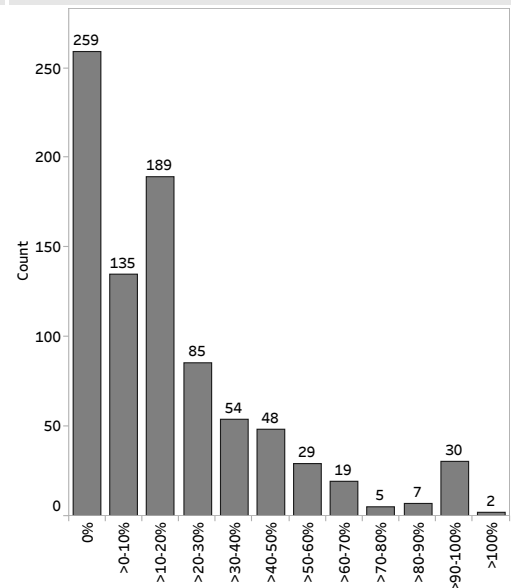
### Ratio Label (click on the radio button to select)

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- LTC - Life Hybrid - Ratio 2 - Complaints Received Directly from Consumers per 1,000 Policies in Force
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### LTC - Life Hybrid - Ratio 1 - Replacements to New Business Issued by Jurisdiction (%)



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Select a Year  
2017

Select a State  
Maryland

Select a Line of Business  
LTC - Annuity Hybrid

Contact for LTC - Annuity Hybrid Line of Business in Maryland:

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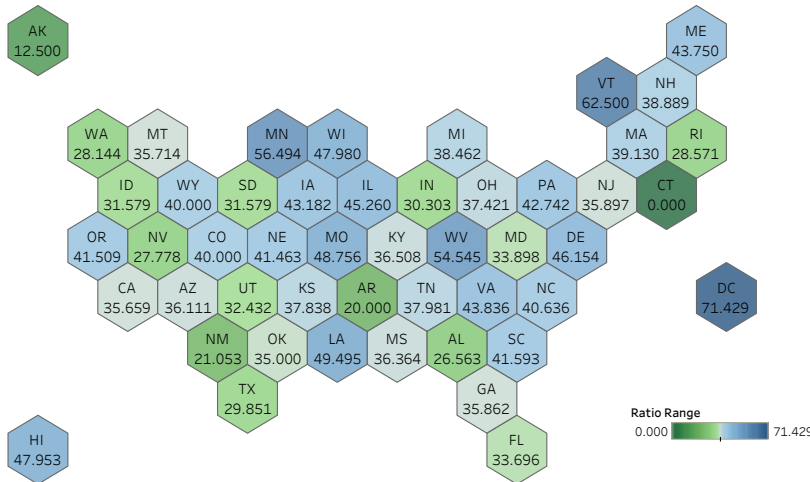
2017 Maryland LTC - Annuity Hybrid	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	LTC - Annuity Hy..
LTC - Annuity Hybrid - Ratio 1 ..	0	0	0	0	3	0	0	0	0	0	0	0	33.90 (%)
LTC - Annuity Hybrid - Ratio 2 ..	7	0	0	0	0	0	0	0	0	0	0	0	0.00 (Ratio)
LTC - Annuity Hybrid - Ratio 3 ..	5	2	0	0	0	0	0	0	0	0	0	0	0.01 (Ratio)
LTC - Annuity Hybrid - Ratio 4 ..	2	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Annuity Hybrid - Ratio 5 ..	0	0	0	0	1	0	0	1	0	0	0	0	50.00 (%)
LTC - Annuity Hybrid - Ratio 6 ..	2	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Annuity Hybrid - Ratio 7 ..	2	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Annuity Hybrid - Ratio 8 ..													(%)
LTC - Annuity Hybrid - Ratio 9 ..													(%)

## Single Ratio View for Selected Ratio

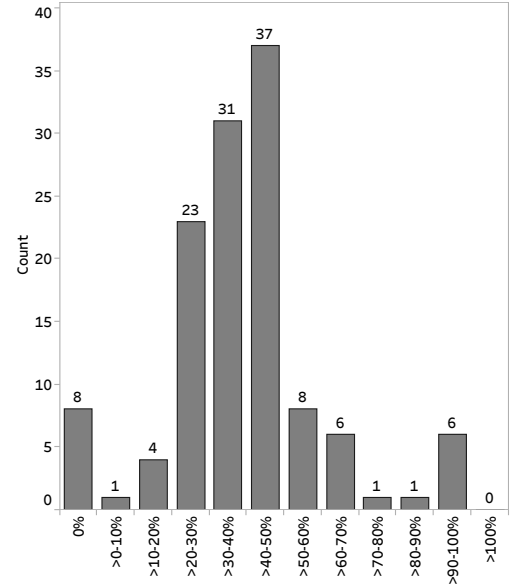
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## LTC - Annuity Hybrid - Ratio 1 - Replacements to New Business Issued by Jurisdiction (%)



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