

Market Conduct Annual Statement Scorecard

Year 2018	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
Select a State Maryland	Special State Instructions: None
Select a Line of Business LTC - Stand-Alone	http://www.mdinsurance.state.md.us/

Overall Scorecard Distribution by State

2018 Maryland LTC - Stand-Alone												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 - Ratio 1 - Replacements to New Business..	7	4	0	1	0	0	0	0	0	0	0	0	1.56 (%)
LTC - Stand-Alone - Ratio 2 - Complaints Received Directly ..	46	0	3	3	2	1	5	0	0	0	0	1	0.70 (Ratio)
LTC - Stand-Alone - Ratio 3 - Average Number of Claimants..	15	30	8	4	2	2	0	0	0	0	0	1	0.04 (Ratio)
LTC - Stand-Alone - Ratio 4 - Percentage of Denied Claiman..	13	3	8	6	4	4	0	3	1	0	0	0	19.08 (%)
LTC - Stand-Alone - Ratio 5 - P..	9	5	7	3	3	2	3	3	3	0	1	0	16.74 (%)
LTC - Stand-Alone - Ratio 6 - Percentage of Benefit Payme..	10	26	10	3	0	0	0	0	0	0	0	0	6.13 (%)
LTC - Stand-Alone - Ratio 7 - Percentage of Benefit Reques..	28	20	1	0	0	0	0	0	0	0	0	0	0.90 (%)
LTC - Stand-Alone - Ratio 8 - Percentage of Benefit Reques..	21	14	1	0	1	1	1	0	0	0	0	0	2.37 (%)
LTC - Stand-Alone - Ratio 9 - P..													(%)

Single Ratio View for Selected Ratio

- Ratio Label
- 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

You may view this as a map or a bar chart. Select your desired view below.
Map

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

Year 2018	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
Select a State Maryland	Special State Instructions: None
Select a Line of Business LTC - Life Hybrid	http://www.mdinsurance.state.md.us/

Overall Scorecard Distribution by State

2018 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 - Replacements to New Business Issued	5	4	7	1	0	2	0	0	0	0	0	0	9.96 (%)
LTC - Life Hybrid - Ratio 2 - Complaints Received Directly from Consumers per 1,000 Policies in Force	30	1	1	0	0	0	0	1	0	0	0	0	0.11 (Ratio)
LTC - Life Hybrid - Ratio 3 - Average Number of Claimants per Policy in Force	24	8	1	0	0	0	0	0	0	0	0	0	0.00 (Ratio)
LTC - Life Hybrid - Ratio 4 - Percentage of Denied Claimant Requests to New Claimants	4	1	0	1	0	3	1	0	1	0	0	0	23.85 (%)
LTC - Life Hybrid - Ratio 5 - Percentage of Claim Determinations Made >60 Days from Notice of Claim	3	0	0	2	0	1	1	1	1	0	1	0	37.50 (%)
LTC - Life Hybrid - Ratio 6 - Percentage of Benefit Payment Requests Denied	9	1	1	0	1	0	0	0	0	0	0	0	1.10 (%)
LTC - Life Hybrid - Ratio 7 - Percentage of Benefit Request Payments Made >60 Days from Notice of Request	12	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Life Hybrid - Ratio 8 - Percentage of Benefit Request Denials Made >60 Days from Notice of Request	3	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Life Hybrid - Ratio 9 - Percentage of Lawsuits Closed with Consideration for the Consumer													(%)

Single Ratio View for Selected Ratio

- Ratio Label
- LTC - Life Hybrid - Ratio 1 - Replacements to New Business Issued
 - LTC - Life Hybrid - Ratio 2 - Complaints Received Directly from Consumers per 1,000 Policies in Force
 - LTC - Life Hybrid - Ratio 3 - Average Number of Claimants per Policy in Force
 - LTC - Life Hybrid - Ratio 4 - Percentage of Denied Claimant Requests to New Claimants
 - LTC - Life Hybrid - Ratio 5 - Percentage of Claim Determinations Made >60 Days from Notice of Claim
 - LTC - Life Hybrid - Ratio 6 - Percentage of Benefit Payment Requests Denied
 - LTC - Life Hybrid - Ratio 7 - Percentage of Benefit Request Payments Made >60 Days from Notice of Request
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Select a State Maryland	Special State Instructions: None
Select a Line of Business LTC - Annuity Hybrid	http://www.mdinsurance.state.md.us/

Overall Scorecard Distribution by State

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LTC - Annuity Hybrid - Ratio 1 - Replacements to New Busine..	0	0	0	0	0	1	2	0	0	0	0	0	51.59 (%)
LTC - Annuity Hybrid - Ratio 2 - Complaints Received Directly ..	7	0	0	0	0	0	0	0	0	0	0	0	0.00 (Ratio)
LTC - Annuity Hybrid - Ratio 3 - Average Number of Claimants..	3	2	1	0	0	0	0	0	0	0	0	0	0.02 (Ratio)
LTC - Annuity Hybrid - Ratio 4 - Percentage of Denied Claiman..	3	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Annuity Hybrid - Ratio 5 ..	1	0	0	1	1	0	0	0	0	0	0	0	26.32 (%)
LTC - Annuity Hybrid - Ratio 6 - Percentage of Benefit Payme..	2	0	1	0	0	0	0	0	0	0	0	0	1.67 (%)
LTC - Annuity Hybrid - Ratio 7 - Percentage of Benefit Reques..	3	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Annuity Hybrid - Ratio 8 - Percentage of Benefit Reques..	1	0	0	0	0	0	0	0	0	0	0	0	0.00 (%)
LTC - Annuity Hybrid - Ratio 9 ..													(%)

Single Ratio View for Selected Ratio

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