Market Conduct Annual Statement Scorecard

Year	State	Select a Line of Business
2022	Maryland	Disability Income (Total)

Click to view MCAS Contacts

Please note that ratios where there were 3 or less companies reporting or where there was not enough information to calculate a ratio will not display below.
Also note, Florida Homeowners ratios do not include Citizens Property Insurance Corporation.

Overall Scorecard Distribution by State

2022 | Maryland | Disability Income (Total)

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
Ratio 1: Percentage of Claims Denied.	7	10	11	11	10	9	2	1	1	0	4	0
Ratio 2: Percentage of Claims Process with Initial Decision After 45 Days (Short-Term Only)	11	21	11	1	3	3	0	0	0	0	3	0
Ratio 3: Percentage of Claims Process with Initial Decision After 90 Days (Long-Term Only)	11	12	9	1	3	1	0	2	0	0	2	0

Ratio 1	25.69 (%)
Ratio 2	11.37 (%)
Ratio 3	9.47 (%)
Ratio 4	0.13 (Ratio)
Ratio 5	0.03 (Ratio)
Ratio 6	0.00 (Ratio)
Ratio 7	88.89 (%)
Ratio 8	0.01 (Ratio)
Ratio 9	0.01 (Ratio)
Ratio 10	0.06 (Ratio)
Ratio 11	0.20 (Ratio)

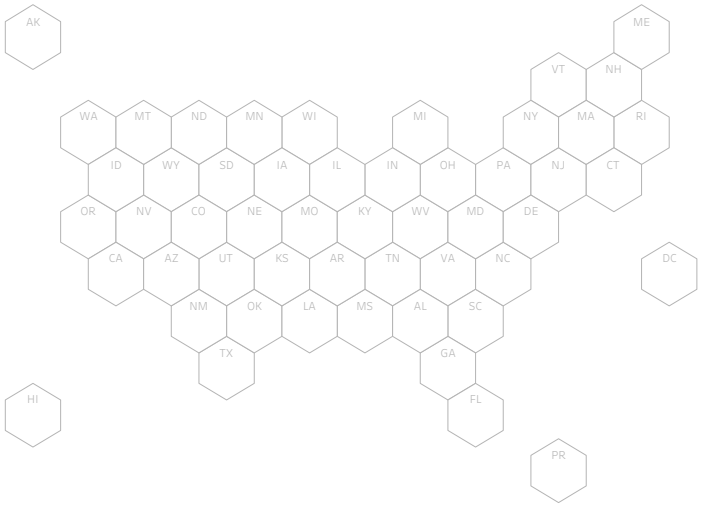
Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- Ratio 1: Percentage of Claims Denied.
- Ratio 2: Percentage of Claims Process with Initial Decision After 45 Days (Short-Term Only)
- Ratio 3: Percentage of Claims Process with Initial Decision After 90 Days (Long-Term Only)
- Ratio 4: Number of Non-DOI Complaints Per 1,000 Individual Policies In-Force During the Reporting Period
- Ratio 5: Number of Non-DOI Complaints Per 1,000 Lives Covered on Group Policies In-Force During the Reporting Period
- Ratio 6: Number of Complaints Relating to Group Policies to Average Number of Group Policies In-Force During the Reporting Period
- Ratio 7: Percentage of Lawsuits Closed with Consideration for the Consumer

You may view this as a map or a bar chart.
(Note: If it appears blank below, please select a ratio above.)

Show Bar Chart



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 a..