Stand Alone Long Term Care - Overall Industry Statistics for Maryland

atio 1: Pe	rcentage of re	placements t	o new busine	ess issued						State Ratio:	2.20 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	8	1	0	0	0	0	0	0	0	0	0
atio 2: Nu	mber of comp	plaints per 10	00 policies							State Ratio:	0.47
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
52	1	5	2	1	1	0	1	0	0	0	1
atio 3: Av	erage number	r of claimants	per policy							State Ratio:	0.03
0	>0-0.10	>.1020	>.2030	>.3040	>.4050	>.5060	>.6070	>.7080	>.8090	>.90-1.0	>1.0
18	36	5	1	3	0	0	0	0	0	1	0
10	00	-		-	•	-	-	-			
	rcentage of de		nt requests to		-				<u> </u>	State Ratio:	21.37 %
			nt requests to >20-30%		-	>50-60%	>60-70%	>70-80%	>80-90%	State Ratio: >90-100%	21.37 % >100%
atio 4: Pe	rcentage of de	enied claimar	-	new claimai	nts	>50-60%	>60-70%	>70-80%	>80-90%		
atio 4: Pe 0% 17	rcentage of de	enied claimar >10-20%	>20-30%	o new claimar >30-40% 5	nts >40-50%	0					>100%
atio 4: Pe 0% 17	rcentage of de >0-10%	enied claimar >10-20%	>20-30%	o new claimar >30-40% 5	nts >40-50%	0				>90-100%	>100% 0
atio 4: Pe 0% 17 atio 5: Pe	rcentage of de >0-10% 3 rcentage of cl	enied claimar >10-20% 7 aim determin	>20-30% 6 ations made	o new claimar >30-40% 5 60+ days fro	nts >40-50% 4 m claim notio	0 ce	0	0	0	>90-100% 1 State Ratio:	>100% 0 23.93 %
atio 4: Pe 0% 17 atio 5: Pe 0% 8	rcentage of de >0-10% 3 rcentage of cl >0-10%	enied claimar >10-20% 7 aim determin >10-20% 2	>20-30% 6 ations made >20-30% 6	o new claimar >30-40% 5 60+ days fro >30-40% 8	nts >40-50% 4 m claim notio >40-50%	0 ce >50-60%	0	0	0	>90-100% 1 State Ratio: >90-100%	>100% 0 23.93 % >100% 0
atio 4: Pe 0% 17 atio 5: Pe 0% 8	rcentage of de >0-10% 3 rcentage of cl >0-10% 2	enied claimar >10-20% 7 aim determin >10-20% 2	>20-30% 6 ations made >20-30% 6	o new claimar >30-40% 5 60+ days fro >30-40% 8	nts >40-50% 4 m claim notio >40-50%	0 ce >50-60%	0	0	0	>90-100% 1 State Ratio: >90-100% 6	>100% 0 23.93 % >100%

Stand Alone Long Term Care - Overall Industry Statistics for Maryland

tio 7: Per	centage of be	enefit request	payments n	nade more th	an 60 days fr	om request				State Ratio:	1.47 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
24	20	0	0	0	0	0	0	0	0	0	0
itio 8: Per	centage of be	enefit request	denials mad	le 60+ days f	rom request	notice				State Ratio:	3.58 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
21	9	3	0	0	0	0	0	0	0	1	0
ntio 9: Per	centage of la	wsuits closed	d with consic	leration for th	ne consumer					State Ratio:	50.00 %
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	1	0

Life Hybrid Long Term Care - Overall Industry Statistics for Maryland

	centage of re	placements t	o new busine	ess issued						State Ratio:	10.08 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	4	5	3	1	1	0	0	0	0	0	0
atio 2: Nur	mber of comp	laints per 10	00 policies							State Ratio:	0.0
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
28	0	0	0	0	0	1	0	0	0	0	0
atio 3: Ave	erage number	of claimants	per policy							State Ratio:	0.0
0	>0-0.10	>.1020	>.2030	>.3040	>.4050	>.5060	>.6070	>.7080	>.8090	>.90-1.0	>1.0
21	8	0	0	0	0	0	0	0	0	0	0
atio 4: Per	centage of de	enied claimar	nt requests to	new claimar	nts		I			State Ratio:	14.00 %
atio 4: Per 0%	centage of de	enied claimar >10-20%	nt requests to >20-30%	new claima r >30-40%	nts >40-50%	>50-60%	>60-70%	>70-80%	>80-90%	State Ratio: >90-100%	14.00 % >100%
	•		-			>50-60% 0	>60-70%	>70-80% 0	>80-90%		14.00 % >100% 0
0% 4	>0-10%	>10-20%	>20-30%	>30-40% 0	>40-50% 0	0				>90-100%	>100% 0
0% 4	>0-10%	>10-20%	>20-30%	>30-40% 0	>40-50% 0	0				>90-100%	>100% 0
0% 4 atio 5: Per	>0-10%	>10-20% 0 aim determin	>20-30% 2 ations made	>30-40% 0 60+ days fro	>40-50% 0 m claim notio	0	0	0	0	>90-100% 0 State Ratio:	>100% 0 67.86 %
0% 4 atio 5: Per 0% 1	>0-10% 0 centage of cl >0-10%	>10-20% 0 aim determin >10-20% 0	>20-30% 2 ations made >20-30% 0	>30-40% 0 60+ days fro >30-40% 1	>40-50% 0 m claim notio >40-50%	0 ce >50-60%	0 >60-70%	0 >70-80%	0	>90-100% 0 State Ratio:	>100% 0 67.86 % >100% 0
0% 4 atio 5: Per 0% 1	>0-10% 0 centage of cl >0-10% 0	>10-20% 0 aim determin >10-20% 0	>20-30% 2 ations made >20-30% 0	>30-40% 0 60+ days fro >30-40% 1	>40-50% 0 m claim notio >40-50%	0 ce >50-60%	0 >60-70%	0 >70-80%	0	>90-100% 0 State Ratio: >90-100% 1	>100% 0 67.86 % >100%

Life Hybrid Long Term Care - Overall Industry Statistics for Maryland

atio 7: Per	centage of be	enefit request	t payments m	hade more the	an 60 days fr	om 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
atio 8: Per	centage of be	enefit request	t denials mad	le 60+ days f	rom request	notice				State Ratio:	1.16 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	0	0	0	0	0	0	0	0	0	1	0
atio 9: Per	centage of la	wsuits closed	d with consid	leration for th	ne 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

Annuity Hybrid Long Term Care - Overall Industry Statistics for Maryland

atio 1: Pe	rcentage of re	placements t	o new busine	ess issued						State Ratio:	51.52 %
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	2	0	0	0	0	0
atio 2: Nu	mber of comp	laints per 10	00 policies							State Ratio:	0.0
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
atio 3: Av	erage number	of claimants	per policy							State Ratio:	0.0
0	>0-0.10	>.1020	>.2030	>.3040	>.4050	>.5060	>.6070	>.7080	>.8090	>.90-1.0	>1.0
	1	0	0	0	0	0	0	0	0	0	0
6	I	0	Ű	U U	U U	-	-	-	-		
	rcentage of de		_	_	_					State Ratio:	0.00 %
			_	_	_	>50-60%	>60-70%	>70-80%	>80-90%	State Ratio: >90-100%	0.00 % >100%
atio 4: Pe	rcentage of de	enied claimar	t requests to	new claimai	nts				>80-90%		0.00 % >100% 0
atio 4: Pe 0% 1	rcentage of de	enied claiman >10-20%	t requests to >20-30%	o new claimar >30-40% 0	nts >40-50%	>50-60%	>60-70%	>70-80%		>90-100%	>100% 0
atio 4: Pe 0% 1	rcentage of de >0-10%	enied claiman >10-20%	t requests to >20-30%	o new claimar >30-40% 0	nts >40-50%	>50-60%	>60-70%	>70-80%		>90-100%	>100% 0
atio 4: Pe 0% 1 atio 5: Pe	rcentage of de >0-10% 0 rcentage of cl	enied claiman >10-20% 0 aim determin	t requests to >20-30% 0 ations made	o new claimar >30-40% 0 60+ days fro	nts >40-50% 0 m claim notio	>50-60% 0	>60-70%	>70-80%	0	>90-100% 0 State Ratio:	>100% 0 0.00 %
atio 4: Pe 0% 1 atio 5: Pe 0% 1	rcentage of de >0-10% 0 rcentage of cl >0-10%	enied claiman >10-20% 0 aim determin >10-20% 0	t requests to >20-30% 0 ations made >20-30% 0	new claimar >30-40% 0 60+ days fro >30-40% 0	nts >40-50% 0 m claim notio >40-50%	>50-60% 0 ce >50-60%	>60-70% 0 >60-70%	>70-80% 0 >70-80%	0	>90-100% 0 State Ratio: >90-100%	>100% 0 0.00 % >100% 0
atio 4: Pe 0% 1 atio 5: Pe 0% 1	rcentage of de >0-10% 0 rcentage of cl >0-10% 0	enied claiman >10-20% 0 aim determin >10-20% 0	t requests to >20-30% 0 ations made >20-30% 0	new claimar >30-40% 0 60+ days fro >30-40% 0	nts >40-50% 0 m claim notio >40-50%	>50-60% 0 ce >50-60%	>60-70% 0 >60-70%	>70-80% 0 >70-80%	0	>90-100% 0 State Ratio: >90-100% 0	>100% 0 0.00 % >100%

Annuity Hybrid Long Term Care - Overall Industry Statistics for Maryland

atio 7: Per	centage of be	enefit request	payments m	hade more the	an 60 days fr	om 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
atio 8: Per	centage of be	enefit request	denials mad	le 60+ days f	rom 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
atio 9: Per	centage of lav	wsuits closed	d with consid	leration for th	ne 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