

# Market Conduct Annual Statement Scorecard

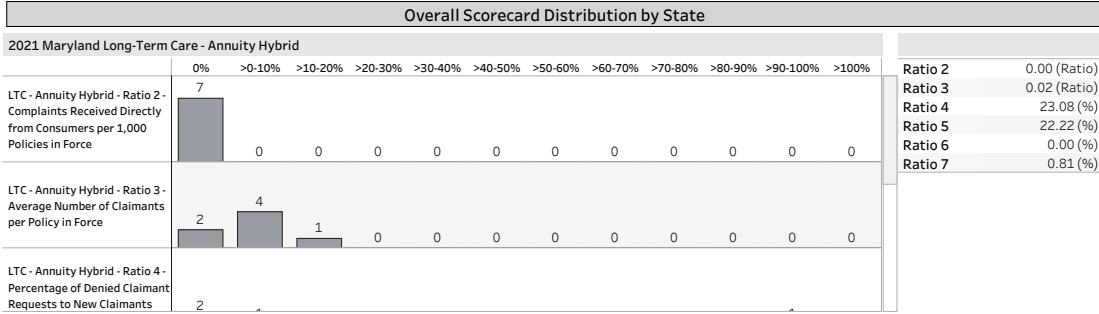
Year  
2021

Select a State  
Maryland

Select a Line of Business  
Long-Term Care - Annuity Hybrid

[Click here 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.



Ratio 2	0.00 (Ratio)
Ratio 3	0.02 (Ratio)
Ratio 4	23.08 (%)
Ratio 5	22.22 (%)
Ratio 6	0.00 (%)
Ratio 7	0.81 (%)

## Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- LTC - Annuity Hybrid - Ratio 1 - Replacements to New Business Issued
- LTC - Annuity Hybrid - Ratio 2 - Complaints Received Directly from Consumers per 1,000 Policies in Force
- LTC - Annuity Hybrid - Ratio 3 - Average Number of Claimants per Policy in Force
- LTC - Annuity Hybrid - Ratio 4 - Percentage of Denied Claimant Requests to New Claimants
- LTC - Annuity Hybrid - Ratio 5 - Percentage of Claim Determinations Made >60 Days from Notice of Claim
- LTC - Annuity Hybrid - Ratio 6 - Percentage of Benefit Payment Requests Denied
- LTC - Annuity Hybrid - Ratio 7 - Percentage of Benefit Request Payments Made >60 Days from Notice of Request
- LTC - Annuity Hybrid - Ratio 8 - Percentage of Benefit Request Denials Made >60 Days from Notice of Request
- LTC - Annuity Hybrid - 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.

If it appears blank below, please select a ratio above.

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.'.

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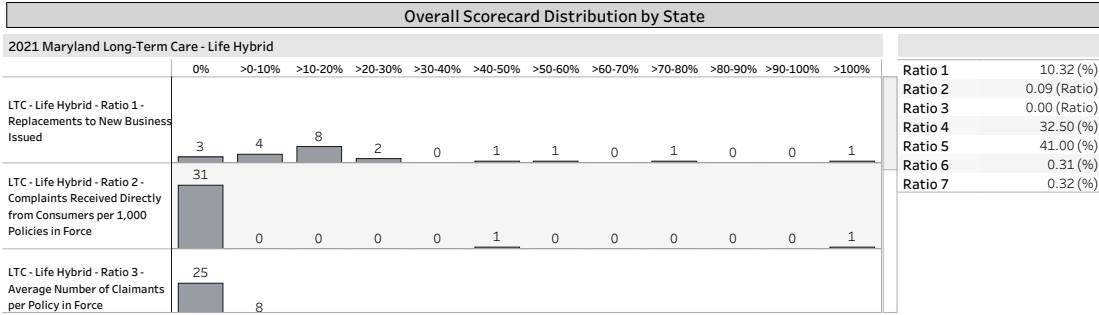
Year  
2021

Select a State  
Maryland

Select a Line of Business  
Long-Term Care - Life Hybrid

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Ratio 1	10.32 (%)
Ratio 2	0.09 (Ratio)
Ratio 3	0.00 (Ratio)
Ratio 4	32.50 (%)
Ratio 5	41.00 (%)
Ratio 6	0.31 (%)
Ratio 7	0.32 (%)

## Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- 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
- LTC - Life Hybrid - Ratio 8 - Percentage of Benefit Request Denials Made >60 Days from Notice of Request
- LTC - Life Hybrid - Ratio 9 - Percentage of Lawsuits Closed with Consideration for the Consumer

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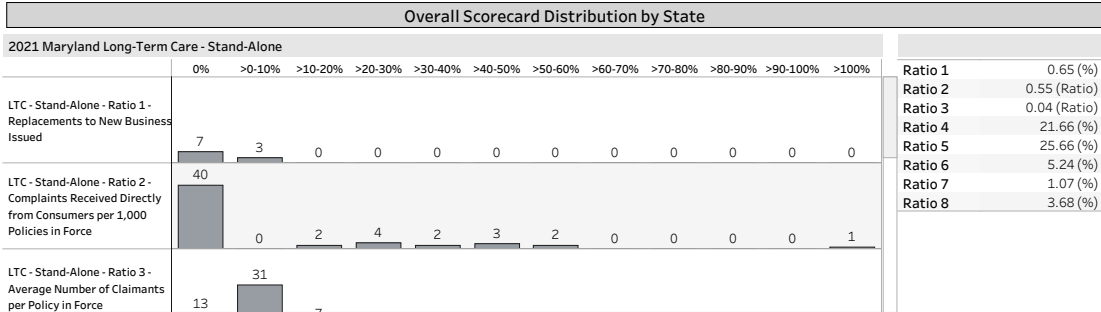
Year  
2021

Select a State  
Maryland

Select a Line of Business  
Long-Term Care - Stand-Alone

[Click here to view MCAS Contacts](#)

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Ratio 1	0.65 (%)
Ratio 2	0.55 (Ratio)
Ratio 3	0.04 (Ratio)
Ratio 4	21.66 (%)
Ratio 5	25.66 (%)
Ratio 6	5.24 (%)
Ratio 7	1.07 (%)
Ratio 8	3.68 (%)

## Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- 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
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