MCAS State Ratio Distribution Report for Data Year 2019

Stand Alone Long Term Care - Overall Industry Statistics for South Carolina

Ratio 1: Percentage of replacements to new business issued — **State Ratio: 2.30 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
10	2	0	1	0	0	0	0	0	0	0	0

Ratio 2: Number of complaints per 1000 policies — **State Ratio: 0.86**

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
54	0	2	1	1	4	1	2	0	0	0	0

Ratio 3: Average number of claimants per policy — **State Ratio: 0.05**

0	>0-0.10	>.10-.20	>.20-.30	>.30-.40	>.40-.50	>.50-.60	>.60-.70	>.70-.80	>.80-.90	>.90-1.0	>1.0
17	33	13	1	0	0	0	0	0	0	1	0

Ratio 4: Percentage of denied claimant requests to new claimants — **State Ratio: 25.08 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
12	4	13	6	6	3	1	2	0	0	1	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice — **State Ratio: 22.11 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	3	7	6	5	1	1	2	3	0	2	0

Ratio 6: Percentage of benefit payment requests denied — **State Ratio: 5.11 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
13	27	11	2	0	1	0	0	0	0	0	0

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Stand Alone Long Term Care - Overall Industry Statistics for South Carolina

Ratio 7: Percentage of benefit request payments made more than 60 days from **State Ratio: 3.24 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
33	18	1	1	0	0	0	0	0	0	0	0

Ratio 8: Percentage of benefit request denials made 60+ days from request **State Ratio: 6.10 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
26	11	1	1	1	0	1	0	0	0	0	0

Ratio 9: Percentage of lawsuits closed with consideration for the consumer **State Ratio: 66.67 %**

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	1	0	0	0	0	1	0

Life Hybrid Long Term Care - Overall Industry Statistics for South Carolina

Ratio 1: Percentage of replacements to new business issued — **State Ratio: 12.10 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
5	4	8	0	0	1	2	0	0	0	1	0

Ratio 2: Number of complaints per 1000 policies — **State Ratio: 0.17**

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
32	0	0	1	0	0	0	0	0	0	0	0

Ratio 3: Average number of claimants per policy — **State Ratio: 0.00**

0	>0-0.10	>.10-.20	>.20-.30	>.30-.40	>.40-.50	>.50-.60	>.60-.70	>.70-.80	>.80-.90	>.90-1.0	>1.0
24	8	1	0	0	0	0	0	0	0	0	0

Ratio 4: Percentage of denied claimant requests to new claimants — **State Ratio: 21.43 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	1	0	1	0	1	0	1	0	0	2	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice — **State Ratio: 32.08 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	0	0	0	0	0	1	0	0	0	3	0

Ratio 6: Percentage of benefit payment requests denied — **State Ratio: 5.29 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
9	1	0	0	1	0	0	0	0	0	2	0

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MCAS State Ratio Distribution Report for Data Year 2019

Life Hybrid Long Term Care - Overall Industry Statistics for South Carolina

Ratio 7: Percentage of benefit request payments made more than 60 days from **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%
10	0	0	0	0	0	0	0	0	0	0	0

Ratio 8: Percentage of benefit request denials made 60+ days from 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%
4	0	0	0	0	0	0	0	0	0	0	0

Ratio 9: Percentage of lawsuits closed with consideration for the 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

Annuity Hybrid Long Term Care - Overall Industry Statistics for South Carolina

Ratio 1: Percentage of replacements to new business issued **State Ratio: 28.00 %**

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	1	1	0	0	0	0	0	1	0

Ratio 2: Number of complaints per 1000 policies **State Ratio: 0.00**

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

Ratio 3: Average number of claimants per policy **State Ratio: 0.02**

0	>0-0.10	>.10-.20	>.20-.30	>.30-.40	>.40-.50	>.50-.60	>.60-.70	>.70-.80	>.80-.90	>.90-1.0	>1.0
5	2	0	0	0	0	0	0	0	0	0	0

Ratio 4: Percentage of denied claimant requests to new claimants **State Ratio: 7.69 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
2	1	0	0	0	0	0	0	0	0	0	0

Ratio 5: Percentage of claim determinations made 60+ days from claim notice **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

Ratio 6: Percentage of benefit payment requests denied **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%
3	0	0	0	0	0	0	0	0	0	0	0

Annuity Hybrid Long Term Care - Overall Industry Statistics for South Carolina

Ratio 7: Percentage of benefit request payments made more than 60 days from **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%
3	0	0	0	0	0	0	0	0	0	0	0

Ratio 8: Percentage of benefit request denials made 60+ days from request **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

Ratio 9: Percentage of lawsuits closed with consideration for the 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

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