

MCAS State Ratio Distribution Report for Data Year 2019

LOB: DI
State: SC

Statistics: Overall Industry
Extract Date: 01/28/2021

COVERAGE: INDIVIDUAL

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Aggregate Ratio
Ratio 1	14	2	3	5	8	5	0	2	1	2	0	0	30.14%
Ratio 2	6	5	1	0	3	2	2	2	0	0	3	0	4.5%
Ratio 3	9	2	1	0	3	2	1	3	0	1	4	0	39.34%
Ratio 4	47	1	1	0	1	1	0	1	0	0	0	1	14.64%
Ratio 5	0	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 6	0	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 7	0	0	0	0	0	0	0	0	0	0	1	0	100%
Ratio 8	27	23	2	0	0	0	0	0	0	1	0	0	0.4%
Ratio 9	0	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 10	7	10	8	4	4	2	0	1	1	0	0	1	4.99%
Ratio 11	3	0	0	0	0	0	0	0	0	0	0	0	0%

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.

MCAS State Ratio Distribution Report for Data Year 2019

LOB: DI
 State: SC

Statistics: Overall Industry
 Extract Date: 01/28/2021

COVERAGE: GROUP

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Aggregate Ratio
Ratio 1	9	6	12	12	3	1	0	0	0	1	1	0	20.37%
Ratio 2	11	17	6	1	2	1	2	0	0	0	0	0	10.34%
Ratio 3	17	10	5	1	1	1	0	0	0	0	0	0	9.22%
Ratio 4	0	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 5	40	5	1	0	0	0	0	0	0	0	0	1	15.19%
Ratio 6	38	6	0	0	0	0	0	0	0	0	0	1	1.23%
Ratio 7	3	0	0	0	0	0	0	0	2	1	10	0	86.27%
Ratio 8	33	8	1	3	0	0	0	0	0	0	0	0	1.57%
Ratio 9	34	9	1	2	0	1	0	0	0	0	0	0	0.94%
Ratio 10	8	26	5	3	0	0	0	0	0	0	0	1	11.67%
Ratio 11	1	0	0	0	0	0	0	0	0	0	0	0	0%

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LOB: DI
 State: SC

Statistics: Overall Industry
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COVERAGE: TOTAL

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Aggregate Ratio
Ratio 1	13	6	13	18	7	5	0	1	0	3	1	0	22.44%
Ratio 2	14	20	7	2	4	2	4	0	0	0	1	0	9.05%
Ratio 3	20	10	6	1	4	3	1	2	0	1	3	0	12.75%
Ratio 4	47	1	1	0	1	1	0	1	0	0	0	1	14.64%
Ratio 5	40	5	1	0	0	0	0	0	0	0	0	1	15.19%
Ratio 6	38	6	0	0	0	0	0	0	0	0	0	1	1.23%
Ratio 7	3	0	0	0	0	0	0	0	2	1	11	0	86.41%
Ratio 8	42	32	1	0	0	0	0	0	0	0	0	0	0.52%
Ratio 9	34	9	1	2	0	1	0	0	0	0	0	0	0.94%
Ratio 10	9	33	12	4	1	2	0	1	1	0	0	1	10.17%
Ratio 11	4	0	0	0	0	0	0	0	0	0	0	0	0%

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RATIO DESCRIPTION

Ratio 1: Percentage of claims denied.

Ratio 2: Percentage of claims processed with initial decision after 45 days (Short-Term Only).

Ratio 3: Percentage of claims processed with initial decision after 90 days (Long-Term Only).

Ratio 4: Number of complaints received from any entity other than the DOI per 1,000 individual policies in force during the period.

Ratio 5: Number of complaints received directly from any entity other than the DOI per 1,000 lives on group policies.

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 consumer.

Ratio 8: Insurer non-renewals and cancellations to average policies in force.

Ratio 9: Covered lives affected by insurer non-renewals and cancellations to average policies in force (Group only).

Ratio 10: Average pending benefit determinations to claims received.

Ratio 11: Rescissions after two years from issuance to total rescissions.

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