



2023 Market Conduct Annual Statement Ratios

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Disability Income.....	3
Health.....	5
Lender Placed Insurance (Auto and Home).....	7
Claims.....	7
Cancellations.....	8
Suits.....	10
Complaints.....	10
Placement Rate.....	11
Life & Annuity.....	11
Schedule 1 - Individual Cash Value Products (ICVP).....	11
Schedule 2 - Individual Non-Cash Value Products (INCVP).....	12
Schedule 3 - Individual Fixed Annuities (IFA) and Schedule 4 - Individual Variable Annuities (IVA) .....	12
Long Term Care.....	13
Schedule 1 - General.....	13
Schedule 2 - Claimants.....	13
Schedule 3 – Claimant Requests Denied/Not Paid.....	14
Schedule 4 – Claimant Request Determination Timeliness.....	14
Schedule 5 – Benefit Payment Requests.....	14
Schedule 6 – Benefit Payment Request Timeliness.....	14

# 2023 Market Conduct Annual Statement Ratios

# 2023 Market Conduct Annual Statement Ratios

## Disability Income Continued

$$\left( \frac{[\text{Number}]}{([\text{Number}] + [\text{Number of policies in force at end of the reporting period (75)])} \right)$$

$$\left( \frac{[ ]}{[ ]} \right)$$

$$\left( \frac{[\text{Number}]}{([\text{Number}] + [\text{Number of policies in force at the end of the reporting period (75)])} \div 2 \right)$$

$$\left( \frac{[\text{Number}]}{([\text{Number}] + [\text{Number of lives covered under insurer cancellations (80)])} \right)$$

# 2023 Market Conduct Annual Statement Ratios

Health

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

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# 2023 Market Conduct Annual Statement Ratios

Health Continued

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

( [ \_\_\_\_\_ ] )

# 2023 Market Conduct Annual Statement Ratios

## Health Continued

$$\left( \frac{[ \text{ } ]}{[ ( \text{ } ) ]} \right)$$

$$\left( \frac{[ \text{ } ]}{[ ( \text{ } ) ]} \right)$$

$$\left( \frac{[ \text{ } ]}{[ \text{ } ]} \right)$$

$$\left( \frac{[ \text{ } ]}{[ \text{ } ]} \right)$$

Lender Placed Insurance (Auto and Home)

Claims

---

$$\left[ \frac{(\text{\# of claims closed without payment})}{(\text{\# of claims closed with payment}) + (\text{\# of claims closed without payment})} \right]$$

(# of claims open at the beginning of period + # of claims opened

[

# 2023 Market Conduct Annual Statement Ratios

## Lender Placed Insurance (Auto and Home) Continued

(#of claims settled 61 – 90 days+ #of claims settled

[



# 2023 Market Conduct Annual Statement Ratios

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## Lender Placed Insurance (Auto and Home) Continued Suits

[ ( #of suits open during the period)

# 2023 Market Conduct Annual Statement Ratios

Lender Placed Insurance (Auto and Home) Continued  
Placement Rate

(#of  
all insurers [



2023 Market Conduct Annual Statement Ratios  
Life & Annuity Continued

$$\left( \frac{[\#]}{[\#]} > 1 \right)$$

$$\left( \frac{[\#]}{[\#]} > 1 \right)$$

Long Term Care  
Schedule 1 - General









2023 Market Conduct Annual Statement Ratios  
 Property & Casualty (Private Passenger Auto & Homeowner) Continued

$$\left( \frac{[\#]}{[\#]} \right)$$

Other Health

$$\left( \frac{[ ]}{[ ]} \right)$$

$$\left( \frac{[\# \text{ of denied, rejected, or returned as subject to pre-existing condition exclusion (68)]}{[\text{Total } \# \text{ of claims denied, rejected or returned (66)]} \right)$$

$$\left( \frac{[\# \text{ of denied, rejected or returned due to failure to provide adequate documentation (69)]}{[\text{Total } \# \text{ of claims denied, rejected or returned (66)]} \right)$$

$$\left( \frac{[ \text{Average } \frac{\text{claims denied, rejected or returned (66)}}{[\text{Total } \# \text{ of claims denied, rejected or returned (66)]} \text{ days from receipt of claim to decision for denied claims (74)]}{[\text{Total } \# \text{ of claims denied, rejected or returned (66)]} \right)$$

# 2023 Market Conduct Annual Statement Ratios

Other Health Continued

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# 2023 Market Conduct Annual Statement Ratios

Other Health Continued

[

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# 2023 Market Conduct Annual Statement Ratios

## Other Health Continued

$$\left( \frac{[ ]}{[ ]} \right)$$

[Commissions paid during the reporting period (99)]  
( [ - [Unearned commissions returned to company on ]  
policies/certificates sold during the period (100)]  
[Direct] ! /



# 2023 Market Conduct Annual Statement Ratios

## Short-Term Limited Duration Insurance Continued

$$\left( \frac{[ \quad ]}{[ ( \quad ) ]} \right)$$

Travel

$$\left( \frac{[ \quad ] + [ \quad ]}{[ \# \quad ] + [ \# \quad ]} \right)$$

$$\left( \frac{[ \quad ] - [ \quad ]}{[ \# \quad ] + [ \# \quad ]} \right)$$

$$\left( \frac{[ \quad ] \#}{[ \quad ] \#} \right)$$

$$\left( \frac{[ \# \quad ]}{[ \quad ]} \right)$$