

LONG-TERM CARE INSURANCE CONSUMER COMPLAINTS

Ohio Department of Insurance

Mary Taylor, Lt. Governor/Director

Long-Term Care (LTC) Insurance Complaints

In 2015, the Ohio Department of Insurance (ODI) received a total of 40 complaints concerning companies that sold individual long-term care (LTC) insurance. The chart below shows the top 12 reasons for these complaints.

2015 Ohio Individual LONG-TERM CARE Insurance Complaint Statistics			
Number of authorized companies having individual long-term care insurance premiums.	Number of authorized companies having individual long-term care insurance complaints.	Consumer complaints concerning individual long-term care insurance companies received.	Number of insurance companies having at least ten individual long-term care insurance complaints.
90	16	40*	1
Top 9 Complaint Reasons**			% of Total Complaints
1. Premium amount, rating or increase			70.0%
2. Claim denial			17.5%
3. Premium notice or billing			15.0%
4. Claim delay			10.0%
5. Premium refund due but not paid			10.0%
6. Policy information, coverage/benefit question, or clarification requested			10.0%
7. Service non-responsiveness			5.0%
8. Access to/continuity of care			5.0%
9. Premium payment not credited			5.0%
* Number of complaints may include agents, service processors, and others who are not insurance companies.			
**Complaints may have more than one reason.			

Long-Term Care (LTC) Insurance Complaint Ratios

The chart on page two shows the 50 companies that earned the most Ohio individual long-term care insurance premium in 2015 and how each company's consumer complaints compare to the average. A 1.00 ratio means an insurer had the same percent share of all Ohio individual long-term care insurance complaints as its share percent of all Ohio individual long-term care insurance premium. A 1.50 ratio means an insurer had a 50% higher percent share of all Ohio individual long-term care insurance complaints compared to its percent of Ohio individual long-term care insurance premium. If a company had 12.0 percent of all complaints and a 10.0 percent market share, its complaint ratio would be 1.20 (12.0 divided by 10.0). The 50 companies displayed on page two had an aggregate average 2015 complaint-to-market share ratio of 0.94.

Notes:

"Market Share" refers to each company's percentage of Ohio total individual long-term care insurance premium. "Complaint Share" is each company's percentage of Ohio total individual long-term care insurance complaints. "Complaint Ratio" is a comparison of Ohio long-term care insurance market share to the number of complaints. Statistics and ratios refer to individual long-term care insurance plans and do not include employer or other group long-term care insurance plans.



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2015 Ohio Individual Long-Term Care Insurance Complaint Ratios					
Individual Long-Term Care Insurers in Order of Ohio Market Share	Ohio Individual Long- Term Care Premium	Ohio Market Share	Ohio Consumer Complaints	Ohio Complaint Share	Complaint to Market Share Ratio
Genworth Life Ins Co	\$88,671,109	25.62%	11	27.50%	1.07
John Hancock Life Ins Co USA	\$51,348,007	14.84%	3	7.50%	0.51
Prudential Ins Co Of Amer	\$22,427,628	6.48%	2	5.00%	0.77
Metropolitan Life Ins Co	\$21,552,965	6.23%	3	7.50%	1.20
Northwestern Long Term Care Ins	\$20,170,229	5.83%	0	0.00%	0.00
Continental Cas Co	\$15,937,720	4.60%	7	17.50%	3.80
Unum Life Ins Co Of Amer	\$14,854,535	4.29%	1	2.50%	0.58
Bankers Life & Cas Co	\$12,638,755	3.65%	1	2.50%	0.68
RiverSource Life Ins Co	\$9,677,665	2.80%	0	0.00%	0.00
Mutual Of Omaha Ins Co	\$8,595,128	2.48%	1	2.50%	1.01
Transamerica Life Ins Co	\$7,695,327	2.22%	2	5.00%	2.25
Aetna Life Ins Co	\$7,202,084	2.08%	0	0.00%	0.00
State Farm Mut Auto Ins Co	\$5,959,913	1.72%	0	0.00%	0.00
Allianz Life Ins Co Of N Amer	\$5,315,901	1.54%	0	0.00%	0.00
Senior Hlth Ins Co of PA	\$5,307,299	1.53%	1	2.50%	1.63
Massachusetts Mut Life Ins Co	\$4,461,171	1.29%	0	0.00%	0.00
New York Life Ins Co	\$4,183,564	1.21%	2	3.03%	2.51
Metlife Ins Co USA	\$3,641,111	1.05%	0	0.00%	0.00
Kanawha Ins Co	\$3,130,836	0.90%	1	2.50%	2.76
United Of Omaha Life Ins Co	\$2,798,312	0.81%	0	0.00%	0.00
Berkshire Life Ins Co of Amer	\$2,480,215	0.72%	0	0.00%	0.00
Union Security Ins Co	\$2,432,480	0.70%	0	0.00%	0.00
United Teacher Assoc Ins Co	\$2,025,234	0.59%	0	0.00%	0.00
Physicians Mut Ins Co	\$1,940,795	0.56%	0	0.00%	0.00
Provident Life & Accident Ins Co	\$1,724,237	0.50%	0	0.00%	0.00
AF&L Ins Co	\$1,603,199	0.46%	1	2.50%	5.40
Forethought Life Ins Co	\$1,556,876	0.45%	0	0.00%	0.00
Time Ins Co	\$1,158,435	0.33%	0	0.00%	0.00
American Family Life Assur Co of	\$1,158,166	0.33%	0	0.00%	0.00
Continental Gen Ins Co	\$1,072,007	0.31%	0	0.00%	0.00
John Alden Life Ins Co	\$908,154	0.26%	0	0.00%	0.00
Ability Ins Co	\$866,412	0.25%	0	0.00%	0.00
Cincinnati Life Ins Co	\$848,649	0.25%	0	0.00%	0.00
State Life Ins Co	\$768,939	0.22%	0	0.00%	0.00
Pennsylvania Life Ins Co	\$758,064	0.22%	0	0.00%	0.00
American Gen Life Ins Co	\$748,806	0.22%	0	0.00%	0.00
Transamerica Premier Life Ins Co	\$697,325	0.20%	0	0.00%	0.00
LifeSecure Ins Co	\$642,167	0.19%	0	0.00%	0.00
Genworth Life & Ann Ins Co	\$517,395	0.15%	1	2.50%	16.72
American Fidelity Assur Co	\$501,999	0.15%	0	0.00%	0.00
Auto Owners Life Ins Co	\$501,894	0.15%	0	0.00%	0.00
United Amer Ins Co	\$475,631	0.14%	0	0.00%	0.00
Equitable Life & Cas Ins Co	\$422,271	0.12%	0	0.00%	0.00
Teachers Ins & Ann Assoc Of	\$353,530	0.10%	0	0.00%	0.00
Washington Natl Ins Co	\$350,309	0.10%	0	0.00%	0.00
Country Life Ins Co	\$334,810	0.10%	0	0.00%	0.00
Central United Life Ins Co	\$323,723	0.09%	0	0.00%	0.00
John Hancock Life & Hlth Ins Co	\$313,356	0.09%	1	2.50%	27.61
Guarantee Trust Life Ins Co	\$263,699	0.08%	0	0.00%	0.00
CMFG Life Ins Co	\$261,313	0.08%	0	0.00%	0.00
Total / Average Carriers Above / 2015	\$343,579,349	99.27%	38	93.03%	0.94
All Ohio LTC Carriers / 2015	\$346,108,393	100.00%	40	100.00%	
Total Above Carriers Percent of All	99.27%	99.27%	95.00%	93.03%	

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