

# Market Conduct Annual Statement Scorecard

<b>Year</b> 2018	<b>Contact for Life - Individual Cash Value Line of Business in Maryland:</b>  Dawna Kokosinski: Market Analyst Assistant Chief Email: dawna.kokosinski@Maryland.gov Phone: (410) 468-2322 Secondary Contact: None
<b>Select a State</b> Maryland	<b>Special State Instructions:</b> None
<b>Select a Line of Business</b> Life - Individual Cash Value	<a href="http://www.mdinsurance.state.md.us/">http://www.mdinsurance.state.md.us/</a>

## Overall Scorecard Distribution by State

2018 Maryland Life - Individual Cash Value	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	Life - Individual ..
Life - Individual Cash Value - Ratio 1 - Replacements to Ne..	22	32	15	12	2	2	1	0	0	0	0	0	4.27 (%)
Life - Individual Cash Value - Ratio 2 - Policies Replaced wh..	7	10	12	10	9	6	6	0	1	1	4	0	26.97 (%)
Life - Individual Cash Value - Ratio 3 - Surrenders Compare..	0	10	6	12	10	8	5	6	4	0	2	23	27.52 (%)
Life - Individual Cash Value - Ratio 4 - Policies Surrendered ..	18	16	11	11	6	9	6	7	5	7	12	0	37.11 (%)
Life - Individual Cash Value - Ratio 5 - Claims Paid Beyond ..	59	36	2	1	0	1	0	1	0	0	0	0	1.86 (%)
Life - Individual Cash Value - Ratio 6 - Claims Denied, Resis..	83	18	1	0	0	0	0	0	0	0	1	0	0.84 (%)
Life - Individual Cash Value - Ratio 7 - Complaints Received..	53	19	10	8	7	8	2	1	1	0	0	1	0.15 (Ratio)

## Single Ratio View for Selected Ratio

- Ratio Label**
- Life - Individual Cash Value - Ratio 1 - Replacements to New Policies Issued
  - Life - Individual Cash Value - Ratio 2 - Policies Replaced where Age >= 65 Compared to Total Replacements
  - Life - Individual Cash Value - Ratio 3 - Surrenders Compared to Policies Issued
  - Life - Individual Cash Value - Ratio 4 - Policies Surrendered Through 10 Years from Issue to Total Surrenders
  - Life - Individual Cash Value - Ratio 5 - Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number of Claims Paid
  - Life - Individual Cash Value - Ratio 6 - Claims Denied, Resisted or Compromised Compared to Claims Closed
  - Life - Individual Cash Value - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies in Force

You may view this as a map or a bar chart. Select your desired view below.  
 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.'

# Market Conduct Annual Statement Scorecard

Year  
2018

Select a State  
Maryland

Select a Line of Business  
Life - Individual Non-Cash Value

Contact for Life - Individual Non-Cash Value Line of Business in Maryland:

Dawna Kokosinski: Market Analyst Assistant Chief  
Email: dawna.kokosinski@Maryland.gov  
Phone: (410) 468-2322  
Secondary Contact: None

Special State Instructions: None

<http://www.mdinsurance.state.md.us/>

## Overall Scorecard Distribution by State

2018 Maryland Life - Individual Non-Cash Value													Life - Individual ..
	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	
Life - Individual Non-Cash Value - Ratio 1 - Replacements to New Policies Issued	12	18	14	14	1	0	0	0	0	0	0	0	8.412 (%)
Life - Individual Non-Cash Value - Ratio 5 - Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number ..	59	10	2	0	1	0	0	0	0	0	1	0	2.187 (%)
Life - Individual Non-Cash Value - Ratio 6 - Claims Denied, Resisted or Compromised Compared to Claims Closed	71	5	0	0	0	0	0	0	0	0	1	0	3.785 (%)
Life - Individual Non-Cash Value - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies ..	66	10	7	4	2	3	2	1	0	0	0	1	0.243 (Ratio)

## Single Ratio View for Selected Ratio

### Ratio Label

- Life - Individual Non-Cash Value - Ratio 1 - Replacements to New Policies Issued
- Life - Individual Non-Cash Value - Ratio 5 - Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number of Claims Paid
- Life - Individual Non-Cash Value - Ratio 6 - Claims Denied, Resisted or Compromised Compared to Claims Closed
- Life - Individual Non-Cash Value - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies in Force

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