



The following tables show the **2007** statewide average ratios for each MCAS schedule. In addition, for some ratios the number of companies reporting a ratio within a specified range is also shown.

If your company's calculated ratio for any area is 9999.9%, this indicates a valid ratio could not be calculated. For example, if your company reported surrender activity but no policies issued, the ratio of surrenders to policies issued would be 9999.9%.

Schedule 1: Individual Life Cash Value Products

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	4.0%
Ratio 2. The number of 1035 exchanges to the number of policies issued	1.3%
Ratio 3. The number of surrenders compared to the number of policies issued	34.6%
Ratio 4. The number of policies with loan balances exceeding 25% compared to the number of policies in force	6.7%
Ratio 5. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	2.8%
Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed	0.7%
Ratio 7. Number of complaints per 1,000 policies in force	0.249#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	168	59	36	12	16	10	3	0	0	0	0	4
Ratio 2	233	55	32	9	7	3	1	0	2	1	0	6
Ratio 3	43	28	23	18	14	19	12	7	11	8	6	160
Ratio 4	83	217	38	7	0	1	0	1	0	0	1	1
Ratio 5	257	70	13	5	3	0	1	0	0	0	0	0
Ratio 6	284	54	6	3	1	1	0	0	0	0	0	0

	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 7	179	54	35	16	16	22	4	9	4	4	0	6

Schedule 2: Individual Life Non-Cash Value Products

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	12.3%
Ratio 2. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	3.6%
Ratio 3. The number of claims denied, resisted or compromised compared to the number of claims closed	4.0%
Ratio 4. Number of complaints per 1,000 policies in force	0.320#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	157	39	23	24	10	2	0	1	0	0	2	1
Ratio 2	220	23	9	3	2	2	0	0	0	0	0	0
Ratio 3	221	25	2	4	3	1	1	0	0	0	2	0

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	181	16	22	5	3	11	7	1	0	2	1	10

Schedule 3: Group Life Products

	Statewide Average Ratio
Ratio 1. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.9%
Ratio 2. The number of claims denied, resisted or compromised compared to the number of claims closed	2.2%
Ratio 3. Number of complaints per 1,000 policies in force	1.105#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	164	38	6	2	1	0	0	0	0	0	2	1
Ratio 2	174	32	4	1	2	1	0	0	0	0	0	0

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 3	172	4	3	1	1	6	2	3	3	1	1	17

Schedule 4: Individual Fixed Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	30.2%
Ratio 2. The number of 1035 exchanges to the number of policies issued	15.3%
Ratio 3. The number of surrenders compared to the number of policies issued	103.0%
Ratio 4. Number of complaints per 1,000 policies in force	0.582#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	153	5	5	12	22	12	9	8	11	2	3	0
Ratio 2	144	16	21	17	15	13	3	1	2	0	0	10
Ratio 3	65	5	5	6	8	8	4	6	3	3	3	126

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	174	5	13	10	10	14	6	2	1	2	2	3

Schedule 5: Individual Variable Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	32.5%
Ratio 2. The number of 1035 exchanges to the number of policies issued	18.7%
Ratio 3. The number of surrenders compared to the number of policies issued	78.0%
Ratio 4. Number of complaints per 1,000 policies in force	0.503#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	51	4	6	8	14	11	3	2	4	1	3	1
Ratio 2	49	9	17	12	4	4	2	3	0	2	1	5
Ratio 3	7	1	3	5	4	1	4	4	6	2	1	70

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	55	14	18	6	5	8	0	0	2	0	0	0