# MCAS State Ratio Distribution Report for Data Year 2012

**Individual Life Cash Value Products - Overall Industry Statistics for Maryland**

**Ratio 1: Replacements issued to number of policies issued.**                                          **State Ratio   4.55 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 50 | 55 | 20 | 10 | 10 | 8 | 1 | 1 | 0 | 1 | 0 | 1 |

**Ratio 2: Replacements where insureds age >= 65 to total replacements.**                                **State Ratio   19.50 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 20 | 18 | 25 | 15 | 11 | 7 | 2 | 1 | 1 | 1 | 6 | 0 |

**Ratio 3: Policies surrendered to policies issued.**                                                    **State Ratio   26.25 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 8 | 16 | 27 | 19 | 13 | 10 | 6 | 7 | 3 | 2 | 4 | 42 |

**Ratio 4: Policies surrendered under 10 years from policy issuance to total policies surrendered.**     **State Ratio   38.13 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 46 | 18 | 21 | 22 | 14 | 22 | 7 | 12 | 13 | 10 | 28 | 0 |

**Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid.**                       **State Ratio   1.14 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 148 | 40 | 11 | 5 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |

**Ratio 6: Claims denied, resisted, or compromised to claims closed.**                                   **State Ratio   0.31 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 162 | 41 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |

**Ratio 7: Complaints received from consumers per 1,000 policies in force.**                             **State Ratio   0.15**

| 0 | >0-0.25 | >0.25-0.50 | >0.50-0.75 | >0.75-1.0 | >1.0-2.0 | >2.0-3.0 | >3.0-4.0 | >4.0-5.0 | >5.0-6.0 | >6.0-7.0 | >7.0 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 150 | 30 | 15 | 7 | 10 | 12 | 1 | 1 | 0 | 1 | 0 | 1 |

# MCAS State Ratio Distribution Report for Data Year 2012

**Individual Life Non-Cash Value Products - Overall Industry Statistics for Maryland**

**Ratio 1: Replacements issued to number of policies issued.**            **State Ratio   8.70 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 36 | 29 | 13 | 23 | 8 | 2 | 0 | 2 | 0 | 0 | 3 | 3 |

**Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid.**        **State Ratio   2.89 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 106 | 10 | 9 | 1 | 3 | 1 | 0 | 0 | 0 | 0 | 1 | 0 |

**Ratio 6: Claims denied, resisted, or compromised to claims closed.**          **State Ratio   3.95 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 110 | 14 | 2 | 1 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |

**Ratio 7: Complaints received from consumers per 1,000 policies in force.**        **State Ratio   0.25**

| 0 | >0-0.25 | >0.25-0.50 | >0.50-0.75 | >0.75-1.0 | >1.0-2.0 | >2.0-3.0 | >3.0-4.0 | >4.0-5.0 | >5.0-6.0 | >6.0-7.0 | >7.0 |
|---|---------|------------|------------|-----------|----------|----------|----------|----------|----------|----------|------|
| 157 | 10 | 10 | 5 | 2 | 9 | 4 | 1 | 0 | 0 | 1 | 1 |