

# Market Conduct Annual Statement Scorecard

Select a Year  
2017

Select a State  
Maryland

Select a Line of Business  
Annuity - Individual Fixed

Contact for Annuity - Individual Fixed 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

## Overall Scorecard Distribution by State

2017 Maryland Annuity - Individual Fixed	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	Annuity - Indivi..
Annuity - Individual Fixed - Ratio 1 - Replacements to Contracts Issued	20	7	22	21	6	5	0	1	1	0	0	1	19.64 (%)
Annuity - Individual Fixed - Ratio 2 - Contracts Replaced Where Age >80 Compared to ..	23	16	12	5	4	2	0	0	0	0	2	0	10.17 (%)
Annuity - Individual Fixed - Ratio 3 - Deferred Annuity Contracts Issued Where Age ..	26	32	10	2	3	1	0	1	0	0	0	0	5.88 (%)
Annuity - Individual Fixed - Ratio 4 - Contracts Surrendered Through 10 Year..	5	1	4	8	5	8	11	10	6	10	30	0	63.63 (%)
Annuity - Individual Fixed - Ratio 7 - Complaints Received Directly from Consumers per ..	88	6	8	7	2	3	2	0	0	0	0	0	0.31 (Ratio)

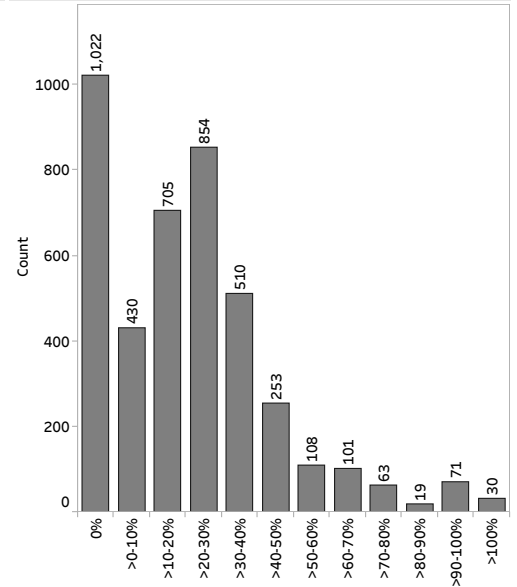
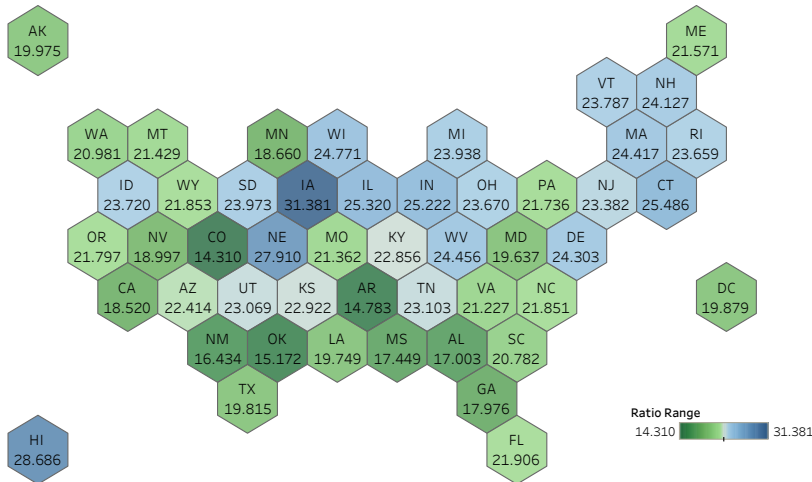
## Single Ratio View for Selected Ratio

Ratio Label (click on the radio button to select)

- Annuity - Individual Fixed - Ratio 1 - Replacements to Contracts Issued
- Annuity - Individual Fixed - Ratio 2 - Contracts Replaced Where Age >80 Compared to Total Replacements
- Annuity - Individual Fixed - Ratio 3 - Deferred Annuity Contracts Issued Where Age >80 Compared to Total Deferred Annuities Issued
- Annuity - Individual Fixed - Ratio 4 - Contracts Surrendered Through 10 Year from Issue to Total Surrenders
- Annuity - Individual Fixed - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies in Force

## Annuity - Individual Fixed - Ratio 1 - Replacements to Contracts Issued by Jurisdiction (%)

## All Jurisdictions Ratio Distribution



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

Select a Year  
2017

Select a State  
Maryland

Select a Line of Business  
Annuity - Individual Variable

Contact for Annuity - Individual Variable 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

## Overall Scorecard Distribution by State

### 2017 Maryland Annuity - Individual Variable

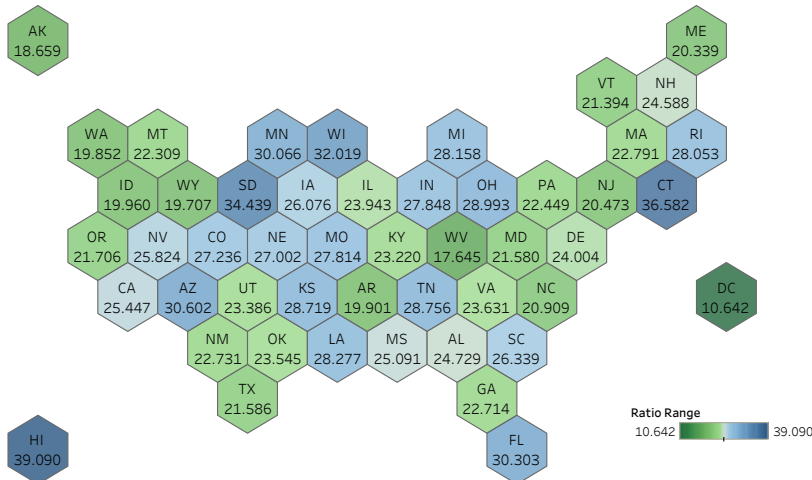
	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	Annuity - Indivi..
Annuity - Individual Variable - Ratio 1 - Replacements to Contracts Issued	11	4	6	5	5	5	4	1	1	1	3	0	21.58 (%)
Annuity - Individual Variable - Ratio 2 - Contracts Replaced where Age >80 Compared to T..	14	17	2	1	0	1	0	0	0	0	0	0	4.47 (%)
Annuity - Individual Variable - Ratio 3 - Deferred Annuity Contracts Issued Where Age ..	22	20	2	0	0	0	0	0	0	0	1	0	2.20 (%)
Annuity - Individual Variable - Ratio 4 - Contracts Surrendered Through 10 Year..	12	5	3	4	6	13	6	8	3	3	6	0	50.36 (%)
Annuity - Individual Variable - Ratio 7 - Complaints Received Directly from Consumers per ..	48	5	9	3	2	4	2	1	0	1	0	0	0.50 (Ratio)

## Single Ratio View for Selected Ratio

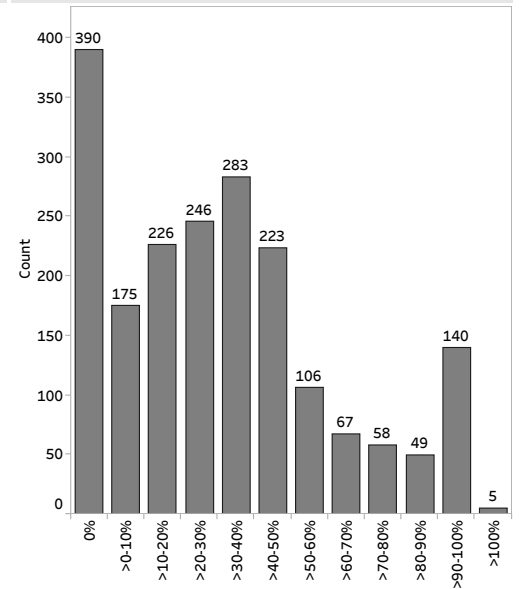
Ratio Label (click on the radio button to select)

- Annuity - Individual Variable - Ratio 1 - Replacements to Contracts Issued
- Annuity - Individual Variable - Ratio 2 - Contracts Replaced where Age >80 Compared to Total Replacements
- Annuity - Individual Variable - Ratio 3 - Deferred Annuity Contracts Issued Where Age >80 Compared to Total Deferred Annuities Issued
- Annuity - Individual Variable - Ratio 4 - Contracts Surrendered Through 10 Year from Issue to Total Surrenders
- Annuity - Individual Variable - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies in Force

### Annuity - Individual Variable - Ratio 1 - Replacements to Contracts Issued by Jurisdiction (%)



### All Jurisdictions Ratio Distribution



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