

Market Conduct Annual Statement Scorecard

Select a Year
2017

Select a State
Maryland

Select a Line of Business
Life - Individual Cash Value

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

Dawna Kokosinski; Market Analyst Assistant Chief
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Phone: (410) 468-2322
Secondary Contact: None

Special State Instructions: None

Overall Scorecard Distribution by State

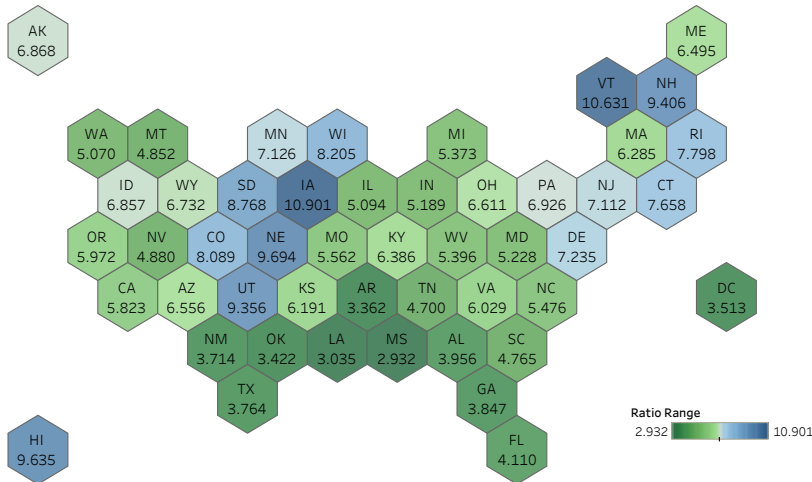
2017 Maryland Life - Individual Cash Value	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	Life - Individual ..
Life - Individual Cash Value - Ratio 1 - Replacements to Ne..	47	65	23	10	8	4	1	0	1	0	1	0	5.23 (%)
Life - Individual Cash Value - Ratio 2 - Policies Replaced wh..	25	11	23	15	9	11	5	6	2	0	7	0	26.64 (%)
Life - Individual Cash Value - Ratio 3 - Surrenders Compare..	8	27	22	13	18	7	5	8	1	3	2	46	27.97 (%)
Life - Individual Cash Value - Ratio 4 - Policies Surrendered ..	61	26	12	15	24	13	6	11	16	8	27	0	38.83 (%)
Life - Individual Cash Value - Ratio 5 - Claims Paid Beyond ..	139	50	8	4	2	1	1	0	0	0	0	0	3.16 (%)
Life - Individual Cash Value - Ratio 6 - Claims Denied, Resis..	166	31	6	2	0	0	0	0	0	0	0	0	0.64 (%)
Life - Individual Cash Value - Ratio 7 - Complaints Received..	148	30	20	8	5	11	2	1	3	1	0	2	0.14 (Ratio)

Single Ratio View for Selected Ratio

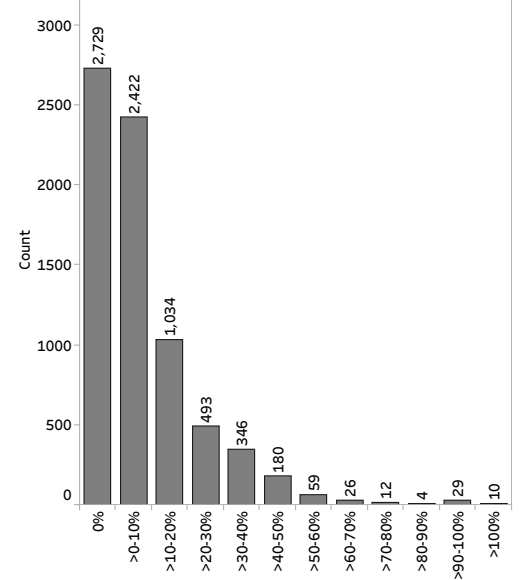
Ratio Label (click on the radio button to select)

- 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

Life - Individual Cash Value - Ratio 1 - Replacements to New Policies 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
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

Overall Scorecard Distribution by State

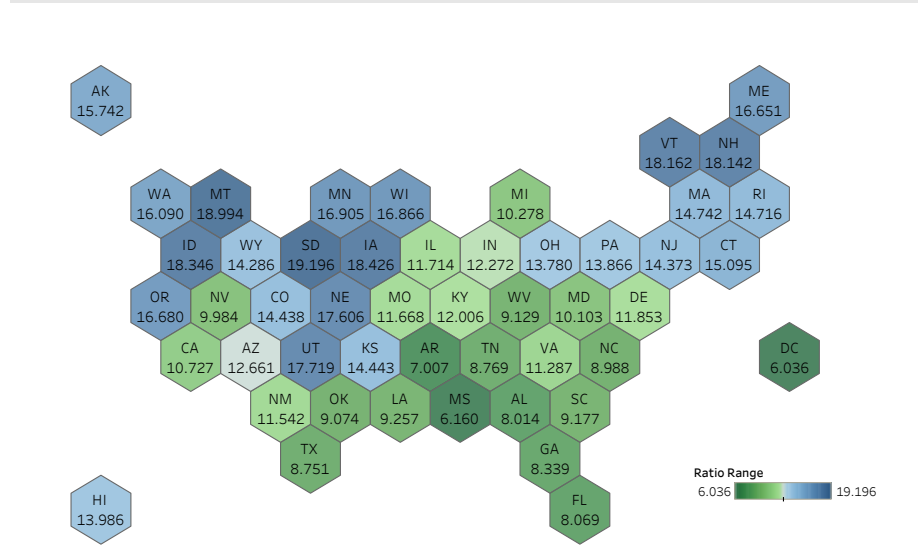
2017 Maryland Life - Individual Non-Cash Value	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	Life - Individual ..
Life - Individual Non-Cash Value - Ratio 1 - Replacements to New Policies Issued	39	28	17	17	1	5	1	1	0	0	0	0	10.103 (%)
Life - Individual Non-Cash Value - Ratio 5 - Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number ..	103	9	5	2	0	1	0	0	0	1	2	0	2.756 (%)
Life - Individual Non-Cash Value - Ratio 6 - Claims Denied, Resisted or Compromised Compared to Claims Closed	108	5	6	0	1	2	0	0	0	1	0	0	3.952 (%)
Life - Individual Non-Cash Value - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies ..	157	10	12	5	6	5	4	0	1	0	0	3	0.230 (Ratio)

Single Ratio View for Selected Ratio

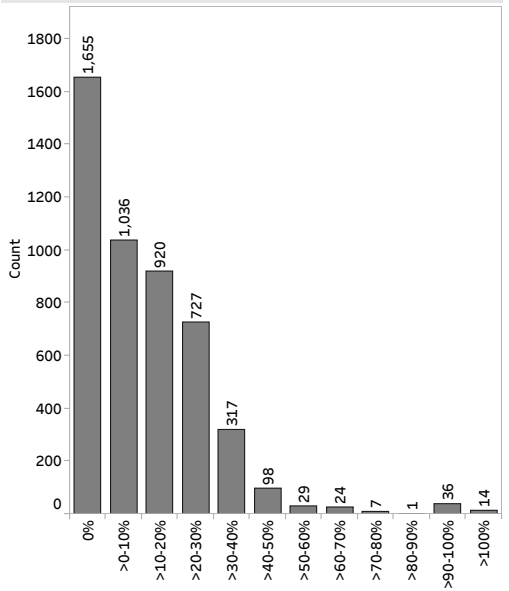
Ratio Label (click on the radio button to select)

- 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

Life - Individual Non-Cash Value - Ratio 1 - Replacements to New Policies Issued by Jurisdiction (%)



All Jurisdictions Ratio Distribution



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