Market Conduct Annual Statement Scorecard Report for Data Year 2010

Fixed Annuity Products - Overall Industry Statistics for Maryland

auo II IN	e number of re	epiacements									
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
23	13	21	19	10	7	4	1	0	1	2	0
atio 2: Th	e number of 1	035 exchange	es to the num	nber of polici	es issued.					State Ra	tio 8.02 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
32	29	25	6	2	4	0	1	1	0	1	0
atio 3: Th	e number of s	urrenders co	mpared to th	e number of	policies issu	ed.				State Ra	tio 56.13 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	9	15	8	7	5	8	3	2	2	5	30
Ratio 7: Number of complaints per 1,000 policies in force.									State Ratio 0.31		
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
		40				1	1	1	0	0	1
	O Annuity Pro			•	•			1	0		
ariable A	Annuity Pro	oducts - Ove	erall Indust	ry Statistic	cs for Mary	land licies issued.				State Ra	tio 23.37 %
ariable A atio 1: The	Annuity Pro e number of ro >0-10%	eplacements >10-20%	erall Indust issued comp >20-30%	try Statistic eared to the n	cs for Mary number of po	land licies issued >50-60%	>60-70%	>70-80%	>80-90%	State Ra >90-100%	tio 23.37 %
ariable A	Annuity Pro	oducts - Ove	erall Indust	ry Statistic	cs for Mary	land licies issued.				State Ra	tio 23.37 %
ariable A atio 1: The 0%	Annuity Pro e number of ro >0-10%	eplacements >10-20%	erall Indust issued comp >20-30%	ery Statistic eared to the m >30-40%	cs for Mary number of pol >40-50%	land licies issued >50-60%	>60-70%	>70-80%	>80-90%	State Ra >90-100%	23.37 % >100%
ariable A atio 1: The 0%	Annuity Pro e number of ro >0-10%	eplacements >10-20%	erall Indust issued comp >20-30%	ery Statistic eared to the m >30-40%	cs for Mary number of pol >40-50%	land licies issued >50-60%	>60-70%	>70-80%	>80-90%	State Ra >90-100%	23.37 % >100%
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ariable A atio 1: The 0% 7 atio 2: The 0% 11	Annuity Pro e number of re >0-10% 7 e number of 1 >0-10%	eplacements >10-20% 9 035 exchange >10-20% 16	erall Indust issued comp >20-30% 11 es to the num >20-30% 4	ry Statistic eared to the m >30-40% 8 hber of polici >30-40%	s for Mary number of poly >40-50% 4 es issued. >40-50%	land licies issued. >50-60% 1 >50-60%	>60-70% 1 >60-70%	>70-80% 0 >70-80%	>80-90% 3 >80-90%	State Ra >90-100% 1 State Ra >90-100% 0	tio 23.37 % >100% 0 tio 9.29 % >100% 2
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ariable A atio 1: The 0% 7 atio 2: The 0% 11 atio 3: The	Annuity Pro e number of re >0-10% 7 e number of 1 >0-10% 16 e number of se	eplacements >10-20% 9 035 exchange >10-20% 16 urrenders co	erall Indust issued comp >20-30% 11 es to the num >20-30% 4 empared to the	ry Statistic eared to the n >30-40% 8 hber of polici >30-40% 1	s for Mary sumber of poly >40-50% 4 es issued. >40-50% 0 policies issu	land licies issued. >50-60% 1 >50-60% 1 ed.	>60-70% 1 >60-70% 0	>70-80% 0 >70-80% 0	>80-90% 3 >80-90% 1	State Ra >90-100% 1 State Ra >90-100% 0 State Ra	tio 23.37 % >100% 0 tio 9.29 % >100% 2 tio 69.57 %
ariable / atio 1: The 0% 7 atio 2: The 0% 11 atio 3: The 0%	Annuity Pro e number of re >0-10% 7 e number of 1 >0-10% 16 e number of s >0-10%	oducts - Over eplacements	erall Indust issued comp >20-30% 11 es to the num >20-30% 4 empared to th >20-30% 3	stry Statistic eared to the n >30-40% 8 nber of polici >30-40% 1 e number of >30-40%	es issued. >40-50% 0 policies issu >40-50%	land licies issued. >50-60% 1 >50-60% 1 ed. >50-60%	>60-70% 1 >60-70% 0 >60-70%	>70-80% 0 >70-80% 0 >70-80%	>80-90% 3 >80-90% 1 >80-90%	State Ra >90-100% 1 State Ra >90-100% 0 State Ra >90-100%	tio 23.37 % >100% 0 tio 9.29 % >100% 2 tio 69.57 % >100% 28
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CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.