MCAS State Ratio Distribution Report for Data Year 2012

Individual Life Cash Value Products - Overall Industry Statistics for Maryland

Ratio 1: Rej	placements is	sued to num	ber of policie	s issued.						State Ra	tio 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: Rej	placements w	here insured	s age >= 65 t	o total replac	cements.					State Ra	tio 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: Pol	icies surrend	ered to polici	ies issued.							State Ra	tio 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
	icies surrend		•		•			70.000/	00.000/		tio 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: Cla	ims paid bey	ond 60 days f	rom the date	of due proo	f to claims pa	aid.				State Ra	tio 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: Cla	ims denied, r	esisted, or co	ompromised	to claims clo	sed.					State Ra	tio 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: Co	mplaints rece	ived from co	nsumers per	1,000 policie	s in force.					State Ra	tio 0.15
Ratio 7: Co 0	mplaints rece >0-0.25	ived from co >0.25-0.50	•	1,000 policie >0.75-1.0	es in force. >1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	State Ra >6.0-7.0	tio 0.15 >7.0

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.

MCAS State Ratio Distribution Report for Data Year 2012

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

Ratio 1: Rep	lacements is	sued to num	ber of policie	s issued.						State Ra	tio 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: Clai	ms paid beyo	ond 60 days f	rom the date	of due proof	f to claims pa	aid.				State Ra	tio 2.89 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
400	10	9	1	3	1	0	0	0	0	1	0
106	10	3	•	0	•	Ū	Ū	•	•		•
Ratio 6: Clai	ms denied, r	esisted, or co	ompromised t	to claims clo						State Ra	tio 3.95 %
	_		ompromised 1 >20-30%		sed. >40-50%	>50-60%	>60-70%	>70-80%	>80-90%	State Ra >90-100%	
Ratio 6: Clai 0% 110	ms denied, r >0-10%	esisted, or co >10-20% 2	•	to claims clo >30-40% 2	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	tio 3.95 % >100% 0
Ratio 6: Clai 0% 110	ms denied, r >0-10%	esisted, or co >10-20% 2	>20-30%	to claims clo >30-40% 2	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	tio 3.95 % >100% 0

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