Market Conduct Annual Statement Scorecard Report for Data Year 2013

Fixed Annuity Products - Overall Industry Statistics for Maryland

0.400/										tio 20.50 %
>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
12	19	14	9	4	2	2	0	1	1	0
acements fo	or annuitants	age > 80 to to	otal replacem	nents.					State Ra	tio 7.84 %
>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
15	12	6	1	4	0	0	0	0	1	0
>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
30	7	6	2	3	0	1	0	0	2	0
tract surrenc	lers < 10 yea	rs from contr	act issuance	to total cont	ract surrend	ers.			State Ra	tio 67.50 %
>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
2	5	3	4	8	10	12	9	10	36	0
Ratio 7: Complaints received from consumers per 1,000 contracts in force.								State Ratio 0.37		
>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
5	8	4	5	6	2	0	0	1	0	4
[[acements fo >0-10% 15 rred contrac >0-10% 30 tract surrenc >0-10% 2 plaints rece >0-0.25	acements for annuitants >0-10% >10-20% 15 12 arred contracts issued to >0-10% >0-10% >10-20% 30 7 tract surrenders < 10 year	acements for annuitants age > 80 to to >0-10% >10-20% >20-30% 15 12 6 arred contracts issued to annuitants age >0-10% >10-20% >20-30% 30 7 6 tract surrenders < 10 years from contracts	acements for annuitants age > 80 to total replacem>0-10%>10-20%>20-30%>30-40%151261arred contracts issued to annuitants age > 80 to tot>0-10%>10-20%>20-30%>30-40%30762tract surrenders < 10 years from contract issuance>0-10%>10-20%>20-30%>30-40%2534applaints received from consumers per 1,000 contract>0.50-0.75>0.75-1.0	acements for annuitants age > 80 to total replacements.>0-10%>10-20%>20-30%>30-40%>40-50%1512614arred contracts issued to annuitants age > 80 to total deferred c>0-10%>10-20%>20-30%>30-40%>40-50%307623tract surrenders < 10 years from contract issuance to total cont	acements for annuitants age > 80 to total replacements.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%15126140orred contracts issued to annuitants age > 80 to total deferred contracts issue>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%3076230tract surrenders < 10 years from contract issuance to total contract surrend>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%2534810oplaints received from consumers per 1,000 contracts in force.>0-0.25>0.25-0.50>0.50-0.75>0.75-1.0>1.0-2.0>2.0-3.0	acements for annuitants age > 80 to total replacements.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%151261400orred contracts issued to annuitants age > 80 to total deferred contracts issued.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%30762301tract surrenders < 10 years from contract issuance to total contract surrenders.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%253481012oplaints received from consumers per 1,000 contracts in force.>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	acements for annuitants age > 80 to total replacements.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%1512614000orred contracts issued to annuitants age > 80 to total deferred contracts issued.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%307623010tract surrenders < 10 years from contract issuance to total contract surrenders.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%2534810129oplaints received from consumers per 1,000 contracts in force.>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	accements for annuitants age > 80 to total replacements.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%>80-90%15126140000rred contracts issued to annuitants age > 80 to total deferred contracts issued.>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%>80-90%3076230100tract surrenders>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%>80-90%3076230100tract surrenders>0-10%>10-20%>20-30%>30-40%>40-50%>50-60%>60-70%>70-80%>80-90%253481012910uplaints received from consumers per 1,000 contracts in force.>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	State Ra $>0-10\%$ >10-20% >20-30% >30-40% >40-50% >50-60% >60-70% >70-80% >80-90% >90-100% 15 12 6 1 4 0 0 0 1 rred contracts issued to annuitants age > 80 to total deferred contracts issued. State Ra >0-10% >10-20% >20-30% >30-40% >40-50% >50-60% >60-70% >70-80% >80-90% >90-100% arred contracts issued to annuitants age > 80 to total deferred contracts issued. State Ra >0-10% >10-20% >20-30% >30-40% >40-50% >50-60% >60-70% >70-80% >80-90% >90-100% 30 7 6 2 3 0 1 0 0 2 tract surrenders < 10 years from contract issuance to total contract surrenders. State Ra >0-10% >10-20% >20-30% >40-50% >50-60% >60-70% >70-80% >80-90% >90-100% 2 5 3 4 8 10 12 9 10 36 <

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. See link for a list of companies reporting by line by state and the percentage share of total state premiums written by these reporting companies. (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 are 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

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Variable Annuity Products - Overall Industry Statistics for Maryland

Ratio 1: Rep	lacements is	sued to cont	racts issued.	i -						State Ra	tio 23.90 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	2	4	10	9	7	1	1	1	2	0	0
Ratio 2: Replacements for annuitants age > 80 to total replacements.									State Ratio 3.51 %		
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	16	0	3	0	0	0	0	1	0	0	0
Ratio 3: Def	erred contrac	ts issued to	annuitants ag	ge > 80 to tot	al deferred c	ontracts issu	ied.			State Ra	tio 1.83 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	23	1	0	1	0	0	0	0	0	0	0
Ratio 4: Cor	tract surrend	lers < 10 yea	rs from contr	act issuance	to total cont	tract surrend	ers.			State Ra	tio 61.55 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	2	1	2	8	10	10	12	8	4	4	0
Ratio 7: Complaints received from consumers per 1,000 contracts in force.									State Ratio 0.34		
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
52	8	5	4	2	2	0	0	1	0	0	0

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