

Market Conduct Annual Statement Scorecard Report for Data Year 2011

Individual Life Cash Value Products - Overall Industry Statistics for Maryland

Ratio 1: Replacements issued to number of policies issued. State Ratio 4.94 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
46	61	24	13	6	6	3	2	0	0	0	0

Ratio 2: Replacements where insureds age >= 65 to total replacements. State Ratio 17.29 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
23	19	27	15	7	11	4	1	2	0	8	0

Ratio 3: Policies surrendered to policies issued. State Ratio 31.07 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	20	30	6	12	9	12	12	5	3	6	39

Ratio 4: Policies surrendered under 10 years from policy issuance to total policies surrendered. State Ratio 38.26 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
48	20	24	23	11	16	16	6	18	7	35	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. State Ratio 0.88 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
173	31	11	2	2	0	0	1	0	0	0	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. State Ratio 0.36 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
180	32	6	0	0	0	2	0	0	0	0	0

Ratio 7: Complaints received from consumers per 1,000 policies in force. State Ratio 0.14

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
161	27	24	7	4	11	3	1	0	0	0	1

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.

Market Conduct Annual Statement Scorecard Report for Data Year 2011

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

Ratio 1: Replacements issued to number of policies issued. **State Ratio 10.65 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
36	24	20	22	7	5	1	0	0	0	1	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. **State Ratio 2.53 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
119	7	4	2	1	1	0	0	0	0	0	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. **State Ratio 4.39 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
116	7	5	4	0	1	0	1	0	0	0	0

Ratio 7: Complaints received from consumers per 1,000 policies in force. **State Ratio 0.27**

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
161	14	15	7	3	7	1	0	0	0	0	1

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.