

MCAS State Ratio Distribution Report for Data Year 2010

Schedule 1: Individual Life Cash Value Products - Overall Industry Statistics for Alabama

Ratio 1: The number of replacements issued compared to the number of policies issued.											State Ratio	4.28 %	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
71	61	19	10	8	3	5	2	0	0	1	0		
Ratio 2: The number of 1035 exchanges to the number of policies issued.											State Ratio	0.75 %	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
114	40	13	9	0	1	1	1	0	0	0	1		
Ratio 3: The number of surrenders compared to the number of policies issued.											State Ratio	61.46 %	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
15	27	24	10	13	11	6	6	7	1	6	54		
Ratio 4: The number of policies with loan balances exceeding 25% compared to the number of policies in force.											State Ratio	5.42 %	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
34	156	57	7	2	0	0	0	0	0	0	0		
Ratio 5: The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid.											State Ratio	0.69 %	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
168	44	9	6	4	1	0	0	0	0	0	0		
Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed.											State Ratio	0.14 %	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
188	40	3	1	0	0	0	0	0	0	1	0		
Ratio 7: Number of complaints per 1,000 policies in force.											State Ratio	0.19	
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		
162	28	15	15	14	14	2	3	1	1	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.