Market Conduct Annual Statement Scorecard Report for Data Year 2011

Individual Life Cash Value Products - Overall Industry Statistics for Alabama

Ratio 1: Replacements issued to number of policies issued. **State Ratio 3.76 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
50	68	15	13	10	5	5	2	0	0	1	1

Ratio 2: Replacements where insureds age >= 65 to total replacements. **State Ratio 16.13 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
32	20	17	13	13	8	2	4	2	0	9	0

Ratio 3: Policies surrendered to policies issued. **State Ratio 20.61 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	30	24	14	10	12	3	11	3	1	6	49

Ratio 4: Policies surrendered under 10 years from policy issuance to total policies surrendered. **State Ratio 44.00 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
45	23	23	14	18	17	6	16	11	12	54	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. **State Ratio 1.41 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
175	42	7	2	3	0	1	0	0	0	2	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. **State Ratio 0.43 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
188	34	8	1	0	1	0	0	0	0	1	0

Ratio 7: Complaints received from consumers per 1,000 policies in force. **State Ratio 0.13**

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
183	18	16	12	8	10	6	2	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.

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