

## MCAS State Ratio Distribution Report for Data Year 2010

### Schedule 2: Individual Life Non-Cash Value Products - Overall Industry Statistics for Alabama

<b>Ratio 1: The number of replacements issued compared to the number of policies issued.</b>											<b>State Ratio</b>	<b>11.43 %</b>	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
35	31	19	15	11	8	0	0	0	0	2	0		
<b>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.</b>											<b>State Ratio</b>	<b>1.85 %</b>	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
121	11	4	0	1	2	0	0	0	0	0	0		
<b>Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed.</b>											<b>State Ratio</b>	<b>3.83 %</b>	
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%		
111	14	4	2	4	4	0	0	0	0	1	0		
<b>Ratio 7: Number of complaints per 1,000 policies in force.</b>											<b>State Ratio</b>	<b>0.23</b>	
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		
185	10	10	6	3	6	1	1	1	0	1	3		

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.