

## Market Conduct Annual Statement Scorecard Report for Data Year 2011

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

**Ratio 1: Replacements issued to number of policies issued.** **State Ratio 12.62 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
33	27	17	20	14	5	1	0	0	0	0	0

**Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid.** **State Ratio 2.36 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
119	7	5	0	3	0	0	0	0	0	0	0

**Ratio 6: Claims denied, resisted, or compromised to claims closed.** **State Ratio 4.16 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
114	9	4	1	3	0	0	2	1	0	0	0

**Ratio 7: Complaints received from consumers 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
183	16	6	6	2	3	0	1	1	0	1	4

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.