

## MCAS State Ratio Distribution Report for Data Year 2010

### Schedule 4: Fixed Annuity Products - Overall Industry Statistics for Alabama

**Ratio 1: The number of replacements issued compared to the number of policies issued.**

**State Ratio 16.35 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
19	17	15	18	7	2	2	3	1	0	1	0

**Ratio 2: The number of 1035 exchanges to the number of policies issued.**

**State Ratio 9.12 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
26	23	22	2	4	2	2	0	1	0	1	2

**Ratio 3: The number of surrenders compared to the number of policies issued.**

**State Ratio 54.01 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	7	12	14	1	7	3	1	3	2	1	27

**Ratio 7: Number of complaints per 1,000 policies in force.**

**State Ratio 0.37**

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
82	5	7	2	3	3	3	0	0	0	1	0