

Market Conduct Annual Statement Scorecard Report for Data Year 2011

Fixed Annuity Products - Overall Industry Statistics for Alabama

Ratio 1: Replacements issued to contracts issued. **State Ratio 17.05 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
27	10	18	17	10	4	2	2	1	2	3	0

Ratio 2: Replacements for annuitants age > 80 to total replacements. **State Ratio 10.87 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
35	10	8	9	3	0	1	0	0	0	3	0

Ratio 3: Deferred contracts issued to annuitants age > 80 to total deferred contracts issued. **State Ratio 8.93 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
38	21	16	7	1	0	0	0	0	0	4	0

Ratio 4: Contract surrenders < 10 years from contract issuance to total contract surrenders. **State Ratio 78.10 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	0	4	3	1	10	3	6	13	16	32	0

Ratio 7: Complaints received from consumers per 1,000 contracts in force. **State Ratio 0.27**

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
94	1	4	2	1	4	2	1	0	0	1	2

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.