

# Market Conduct Annual Statement Scorecard Report for Data Year 2010

## Individual Life Cash Value Products - Overall Industry Statistics for Ohio

**Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 9.42 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
63	70	22	18	12	9	5	2	1	0	1	1

**Ratio 2: The number of 1035 exchanges to the number of policies issued. State Ratio 2.98 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
105	59	17	9	6	5	2	0	0	0	0	1

**Ratio 3: The number of surrenders compared to the number of policies issued. State Ratio 54.72 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	30	22	19	16	9	11	12	4	3	6	66

**Ratio 4: The number of policies with loan balances exceeding 25% compared to the number of policies in force. State Ratio 6.07 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
46	205	37	4	0	0	0	0	0	0	1	0

**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. State Ratio 0.75 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
183	75	9	4	1	2	0	0	0	0	0	0

**Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 0.33 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
211	58	2	3	0	0	0	0	0	0	0	0

**Ratio 7: Number of complaints per 1,000 policies 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
159	55	31	17	8	17	5	0	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.

# Market Conduct Annual Statement Scorecard Report for Data Year 2010

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

**Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 16.88 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
41	26	23	30	11	10	0	0	0	0	1	0

**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. State Ratio 2.24 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
137	15	8	2	4	0	0	0	0	0	0	0

**Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 2.09 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
140	16	6	1	2	0	1	0	0	0	0	0

**Ratio 7: Number of complaints per 1,000 policies in force. State Ratio 0.23**

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
195	20	11	6	4	9	2	0	2	3	0	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.